Y: ROE

X: Tier 1 Capital Minimum Ratio 4%->6%

Treatment rbc td bmo cibc bns (sptsx)

USA: nya (ubs)

London: asx (Barclays)

Tokyo: tpx (Mitsubishi UFJ, Sumitomo Mitsui Trus)

Deutsche: dax (deutschaebank )

Switers: smi (creditsuisse)

Canada: completed in 2014Q1

A graph with numbers and numbers

Description automatically generated

US: completed in 2018Q1

A screenshot of a table

Description automatically generated