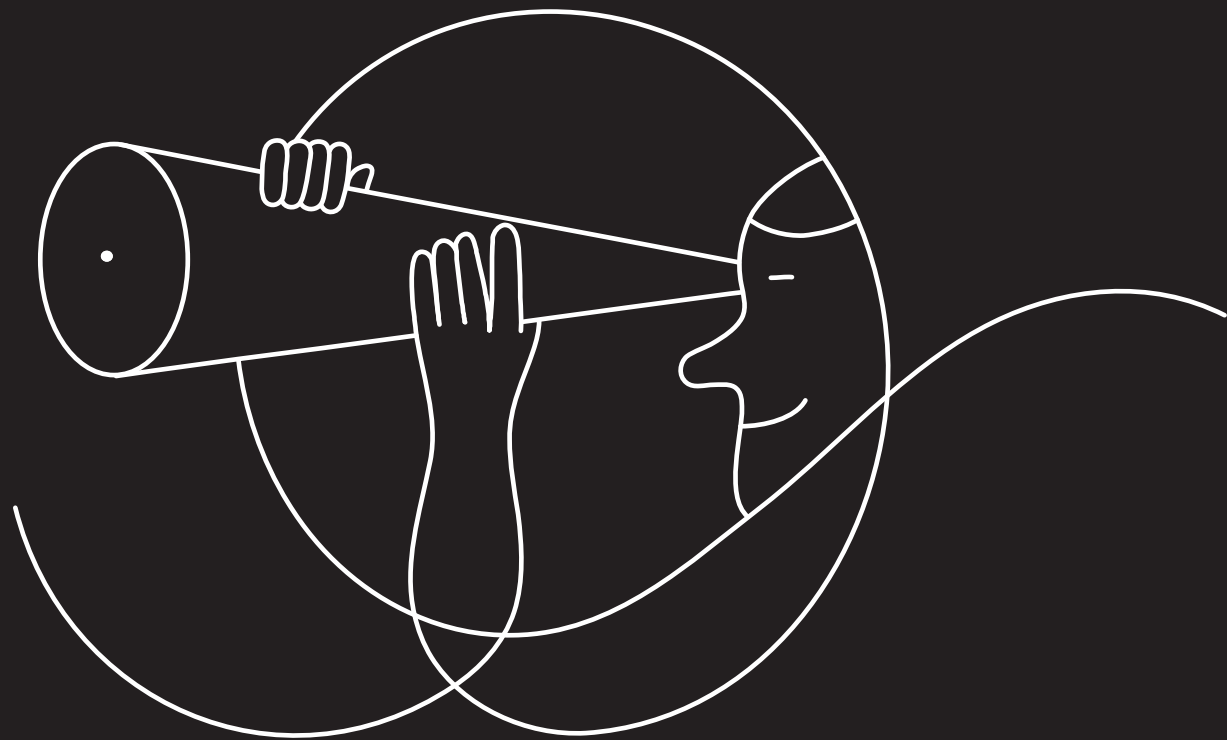


Q3 2021 Investor webinar

December 1, 2021



wyth

The Bank That Does

Don



Don Coulter

MSc, CPA, CA, ICD.D
President and CEO

Paul



Paul Masterson

CPA, CA, MBA, ICD.D
SVP, Chief Financial Officer

Jocelyn



Jocelyn Tratch

CPI, PMP, BSc Hons.
Sr. Director, Innovation

Tom



Tom Diavolitsis

MBA
VP Marcom & Product

Dave



David Baldarelli

CPA, CMA, MBA
Chief Digital Officer

Disclaimer: forward-looking statements

From time to time, Concentra Bank, doing business as Wyth Financial (“Wyth”) makes written and verbal forward-looking statements. These are included in the MD&A, periodic reports to shareholders, regulatory filings, press releases, Wyth presentations and other Wyth communications. Forward-looking statements are made in connection with business objectives and targets, Wyth strategies, operations, anticipated financial results and the outlook for Wyth, its industry, and the Canadian economy. Forward-looking statements are subject to known and unknown risks, uncertainties and other factors that may cause the actual results, level of activity, closing of transactions, performance or achievements of Wyth to be materially different from those expressed or implied by such forward-looking statements, including but not limited to risks related to capital markets and additional funding requirements, fluctuating interest rates and general economic conditions, legislative and regulatory developments, changes in accounting standards, the nature of our customers and rates of default, competition, and other.

All material assumptions used in making forward-looking statements are based on management’s knowledge of current business conditions and expectations of future business conditions and trends, including their knowledge of the current credit, interest rate and liquidity conditions affecting Wyth and the Canadian economy. Although Wyth believes the assumptions used to make such statements are reasonable at this time, there may be other factors that cause results not to be as anticipated, estimated or intended. Certain material assumptions are applied by Wyth in making forward-looking statements, including without limitation, assumptions regarding its continued ability to fund its lending business, a continuation of the current level of economic uncertainty that affects market conditions, continued acceptance of its products in the marketplace, and the current tax regime. There can be no assurance that such statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking statements. Wyth does not undertake to update any forward-looking statements that are contained herein.

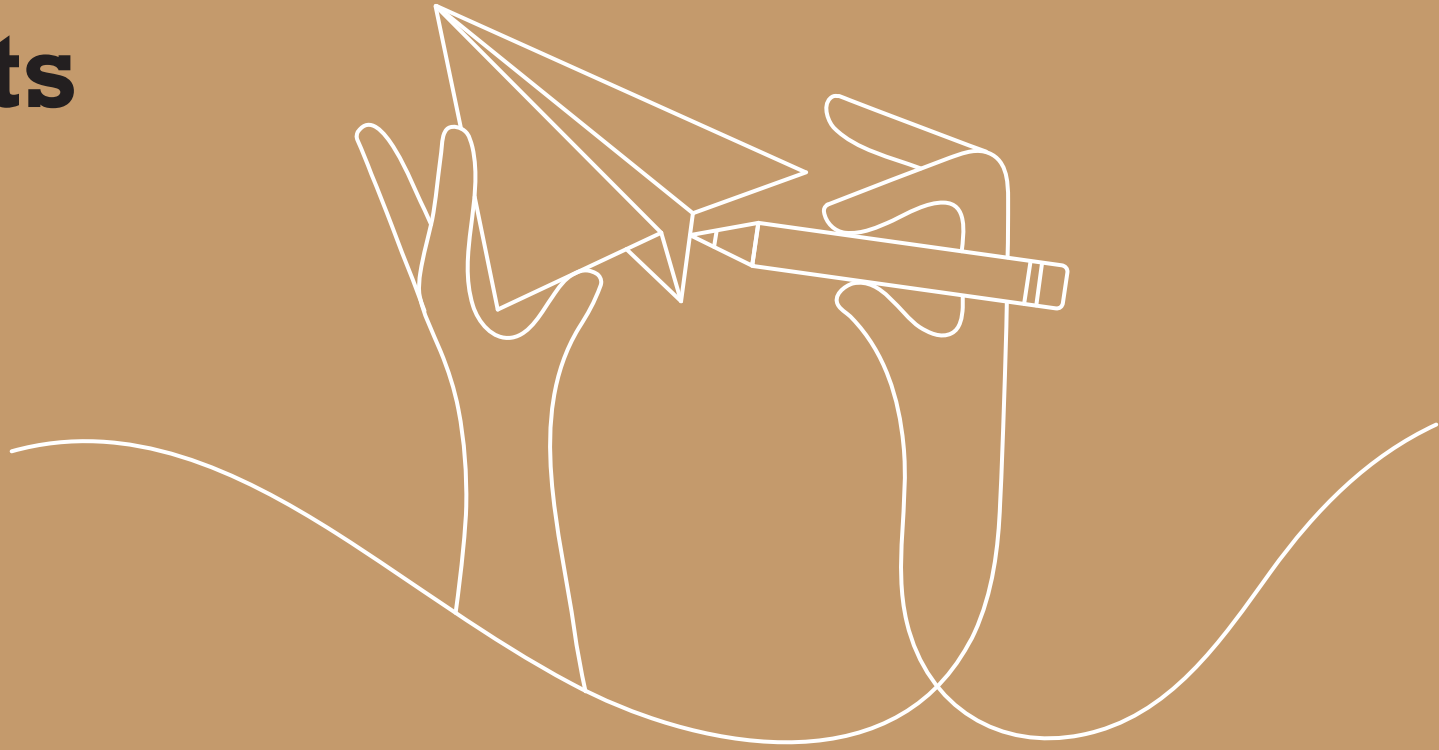
Questions

- Questions are encouraged
- Please type your questions in the chat box
- We'll answer questions at the end of the webinar



Business highlights

Don Coulter, President & CEO



CEO update

- We have a new trade name: Wyth Financial
- New client portal brought to our credit union customers
- StereoLogic selected to help automate administration of our registered plans
- Jocelyn Tratch assuming role of Senior Director, Innovation
- Hired a Senior Partnership Development Director and formalized our partnership funnel



New brand

Tom Diavolitsis, VP Marcom & Product



Wyth is The Bank That Does

Our brand idea guides everything we do. Our brand pillars are how we bring it to life.

Our brand pillars

- We Do Partnerships
- We Do Proactive
- We Do Specialized

In 2019, we began a journey to create a bold new brand that would be different and unexpected in the banking category.



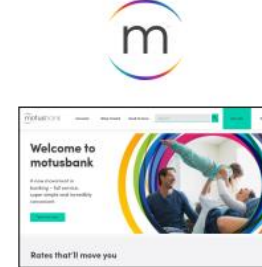
"We're Here to Help"



"Banking That Fits Your Life"
CIBC provides innovative products and straightforward advice



"Ready For You"



"Where Banking Feels Good"
A new digital and full-service movement in banking without public shareholders



"Advice You Can Bank On"



"You're Richer Than You Think"



"Co-Operating in Building the Future"
Protecting the interests of its members by prioritizing sustainable development.



"Banking That's Simple and Easy. Just the Way You Want"



The name speaks to the key commitment of the bank, which is to work with you in a different way.

Everything Wyth does is focused on working with and for our customers to achieve shared success.

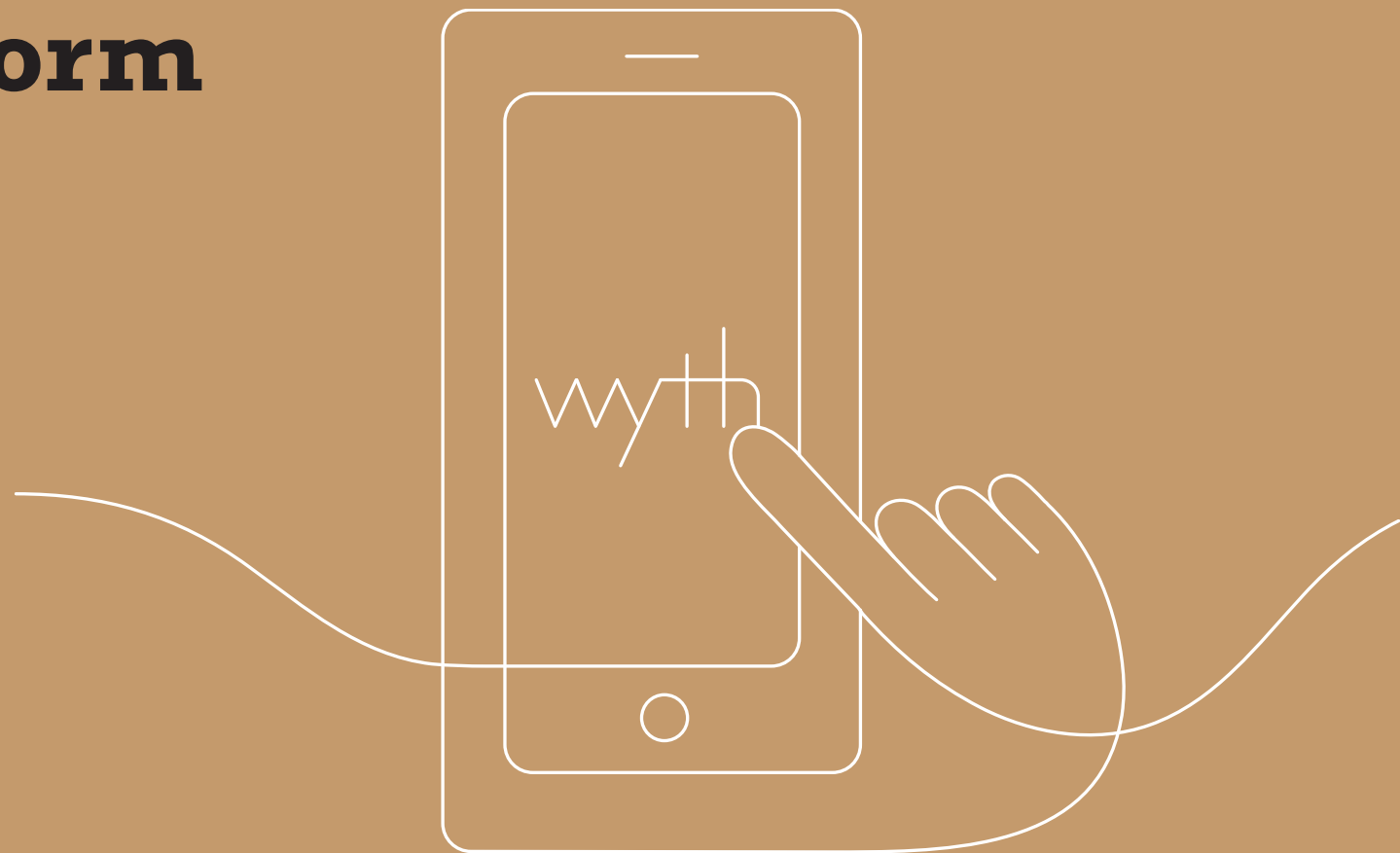


We believe our purposeful, thoughtful approach will increase business value, generate new customers, improve employee pride, and create trust within the marketplace.



Digital retail platform

Dave Baldarelli, CDO



Digital retail banking launch

Rebrand and launching of the direct-to-consumer platform helps to further diversify funding and origination channels

- Launched in August to existing customers
- Launched to the public in November
- Goal is to continue to build out digital platform to support all lines of business including retail, commercial and trust. Open API architecture will enable us to leverage the platform as banking as a service for our fintech and credit union partnerships.

Fully digital platform

Built with world-class technology partners to support a superior client experience



Mobile-first approach

Consistent code base across desktop and mobile apps



Value proposition

- ✓ Simple and transparent experiences build brand and customer trust
- ✓ Deliver customer value with competitive rates and value add services
- ✓ Partnership and innovation focus delivers differentiated products and services
- ✓ Specialty products to offer value to underserved market

Retail banking products at launch

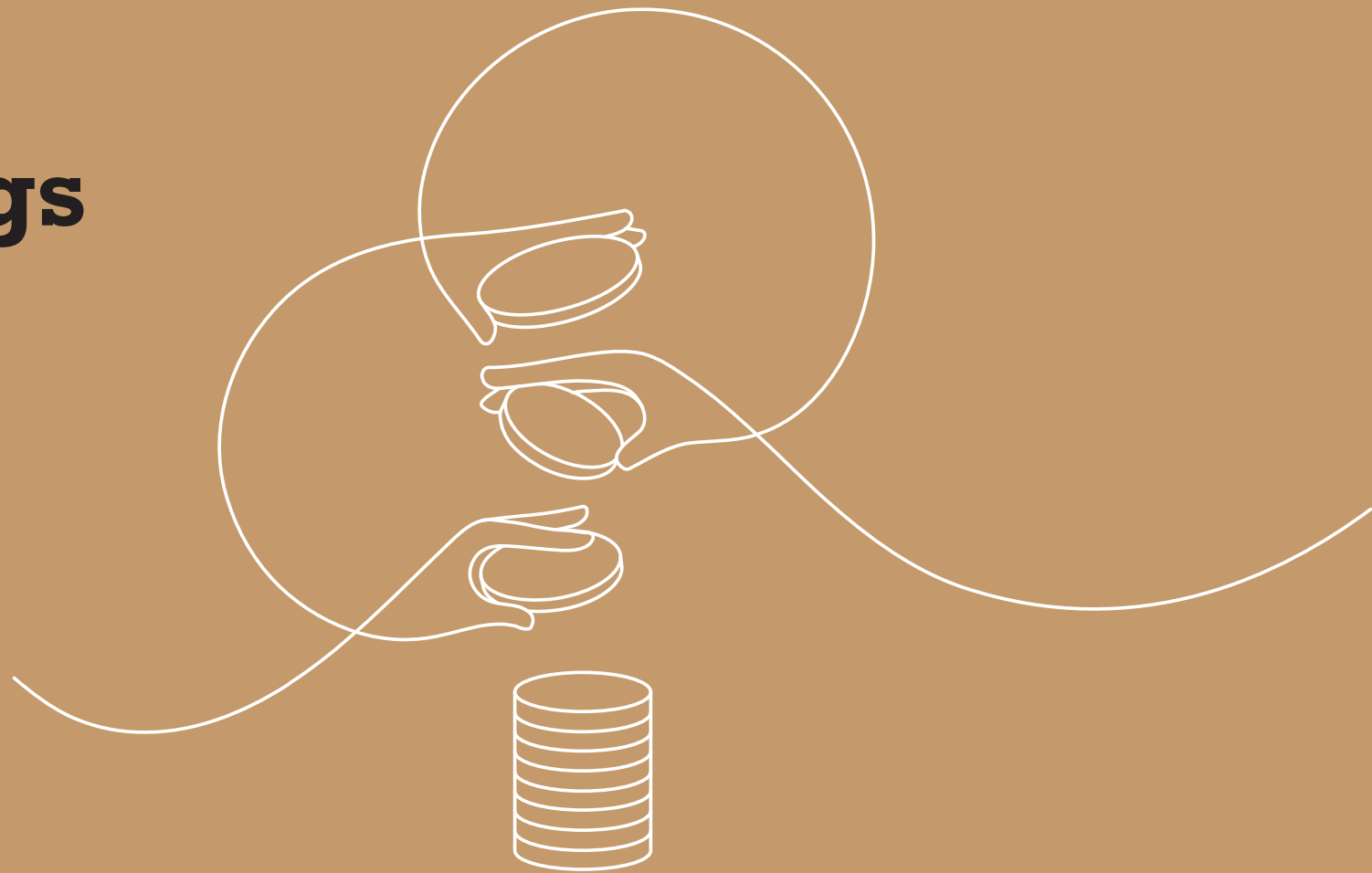
Deposits	HISA
	Non-registered GIC
Mortgages	Variable and Fixed rate term mortgages
	Self-Employed mortgage
	Vacation property mortgage
	Rental property mortgage

Digital platform built to enhance customer experience and drive customer acquisition

- ✓ Customer acquisition and cross-sell journeys built to provide exceptional experiences
- ✓ New customer acquisition enabled through the mobile app and/or desktop
- ✓ Deposit customer onboarding experience is designed to be amongst the smoothest in the market, even at launch
- ✓ Mortgage acquisition experience is digitally enabled, with journey assisted by Digital Mortgage Specialists
- ✓ Our product roadmap is focused on new product & service development, continuous improvements on digitizing mortgage onboarding, and building self-service transaction capabilities

Q3 fiscal 2021 franchise earnings

Paul Masterson, SVP, CFO



Record revenue and earnings as growth continues

Another record net revenue in Q3 2021, driven by strong net interest income

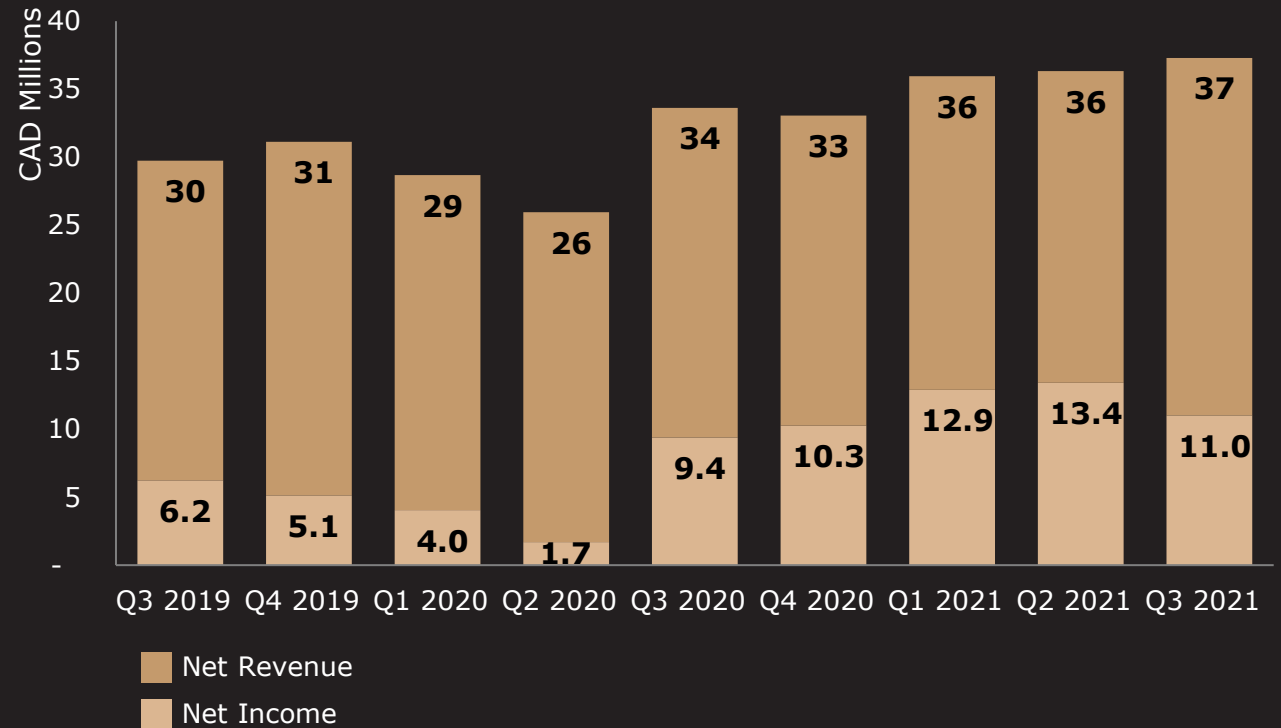
(CAD millions)

	Q3 2020	Q2 2021	Q3 2021
Summary Income Statement			
Total Net Revenue	33.6	36.3	37.3
Operating Expenses	(18.6)	(21.7)	(22.1)
Pre-Provision Profit	15.0	14.7	15.2
Provision for credit losses	(2.2)	3.7	(0.1)
Income before tax	12.9	18.4	15.1
Income tax expense	(3.5)	(4.9)	(4.1)
Net Income	9.4	13.4	11.0

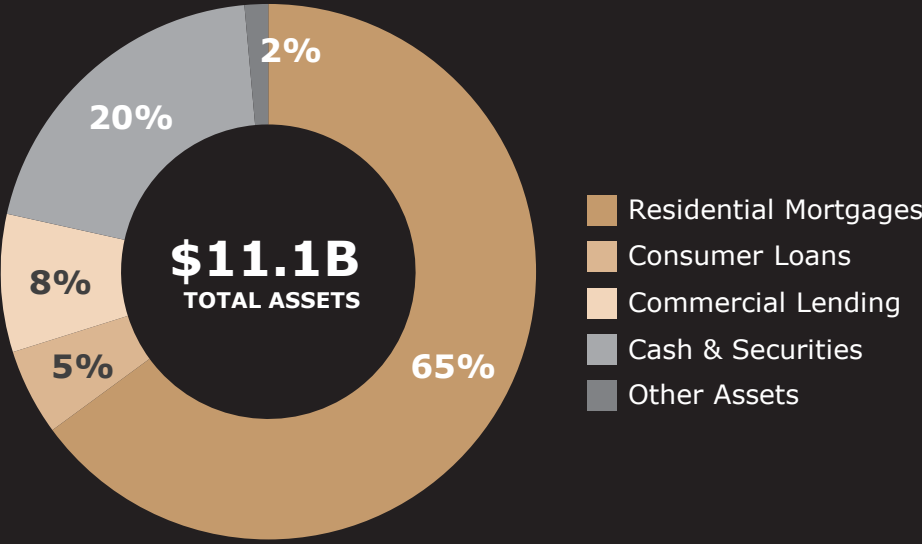
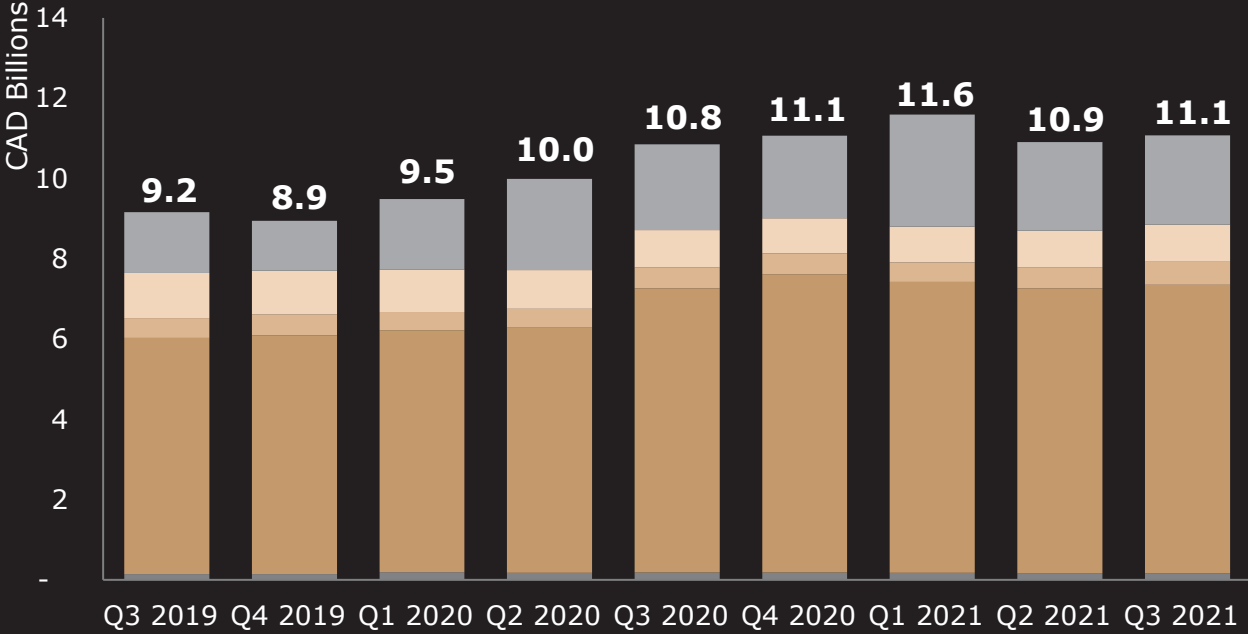
YTD ROE 10.8%

Efficiency ratio 59.2%

YoY growth in Q3 NI 17%



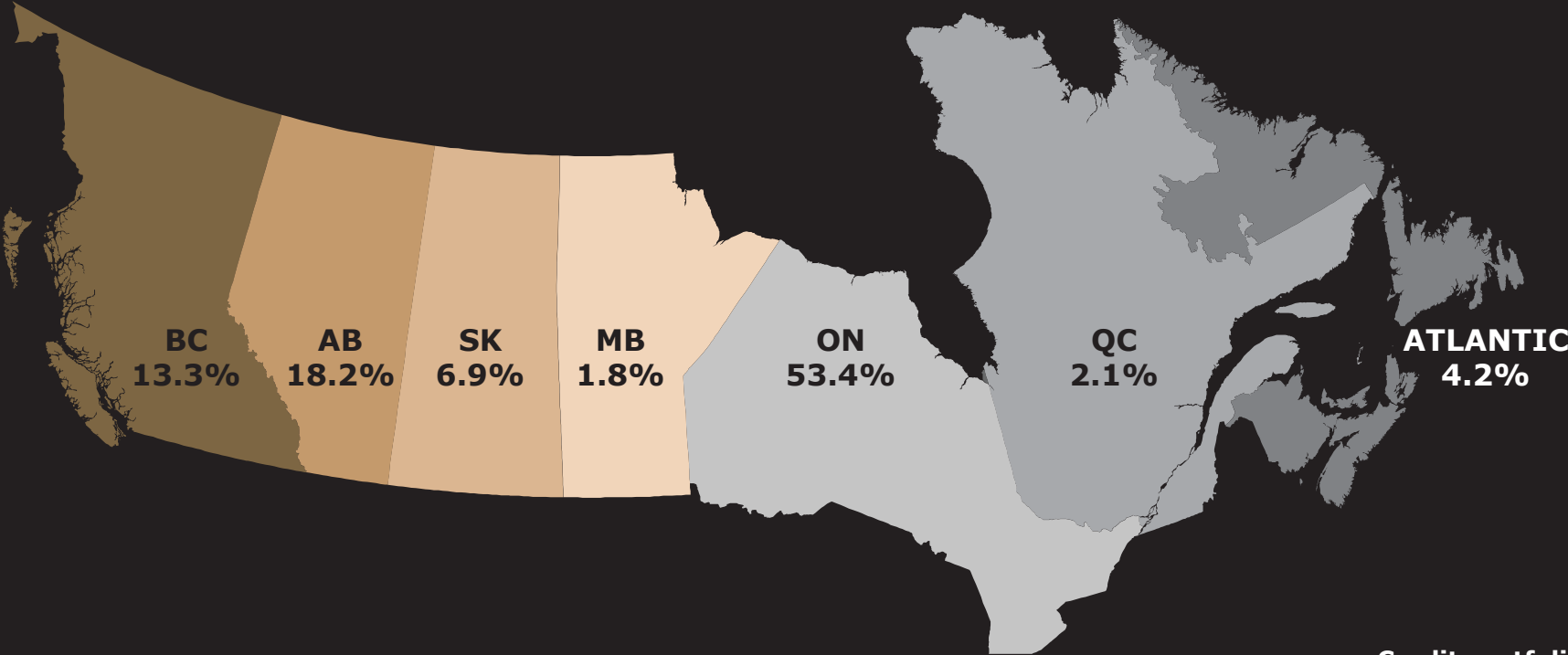
Well-diversified and growing asset base



Credit portfolio composition
September 30, 2021

Well-diversified and growing asset base

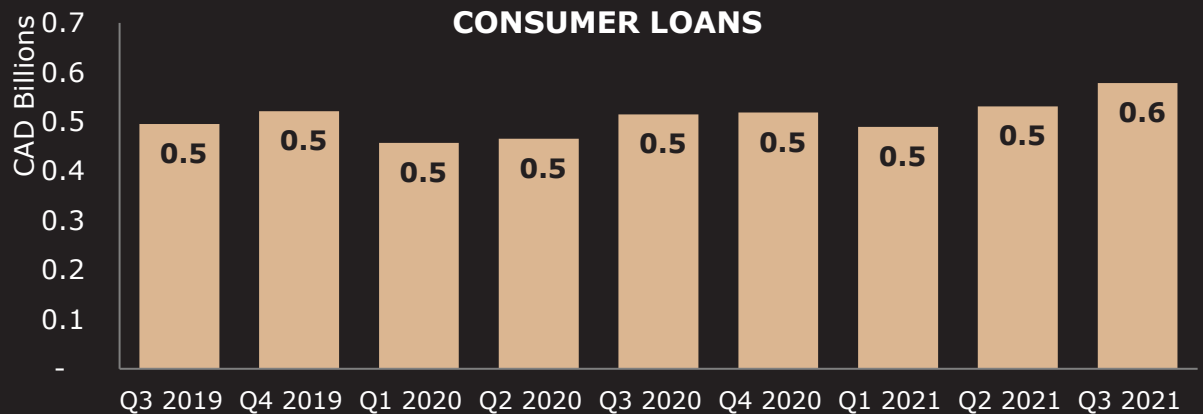
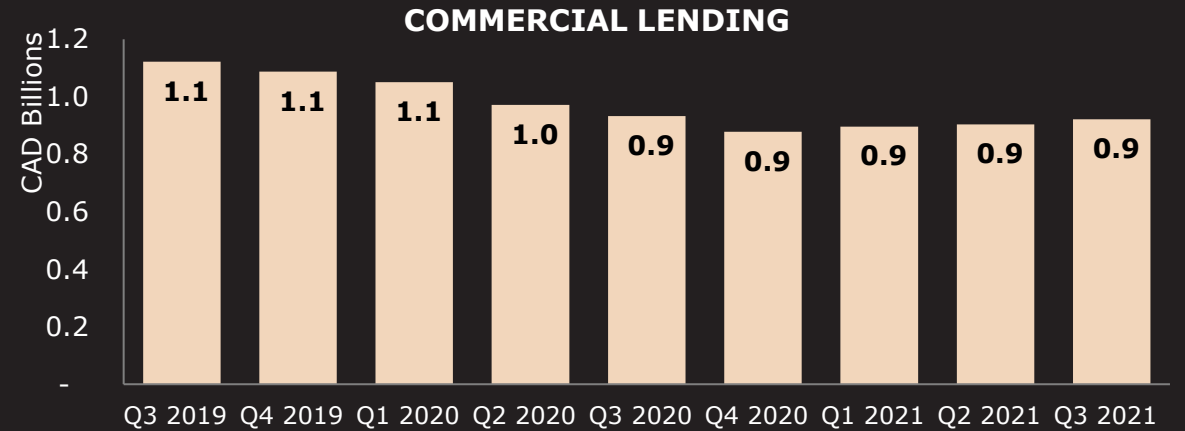
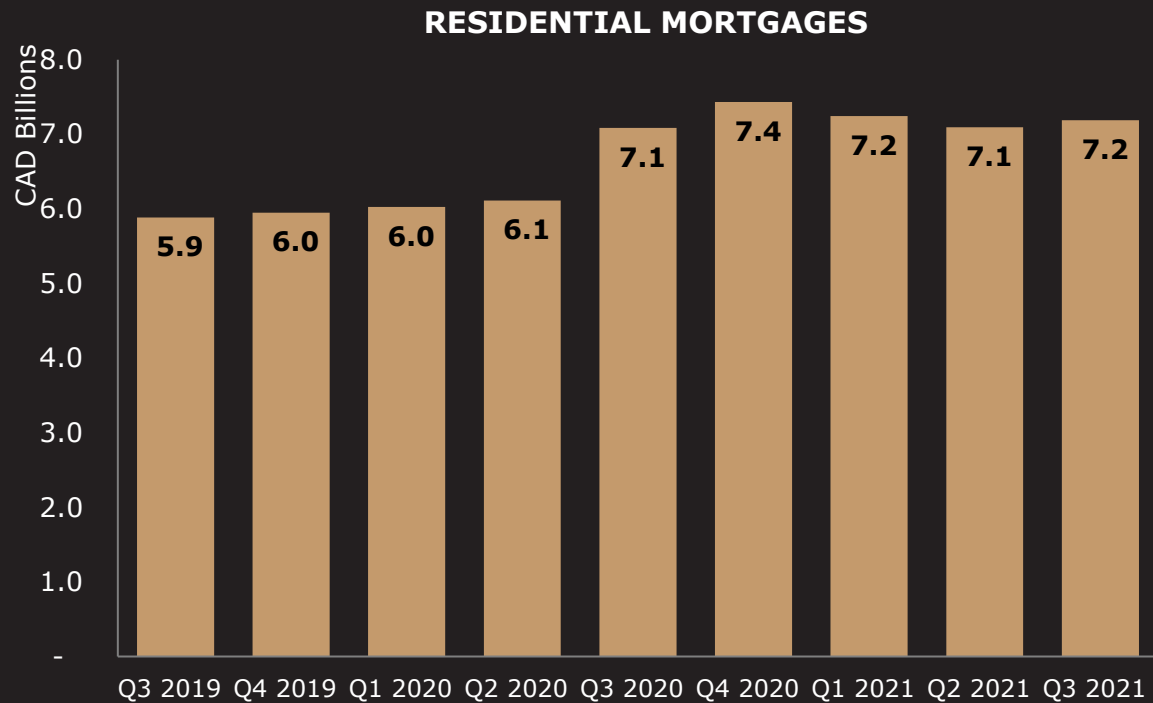
Low-risk loan portfolio with a high percentage of insured, geographically diversified assets



Credit portfolio composition
September 30, 2021

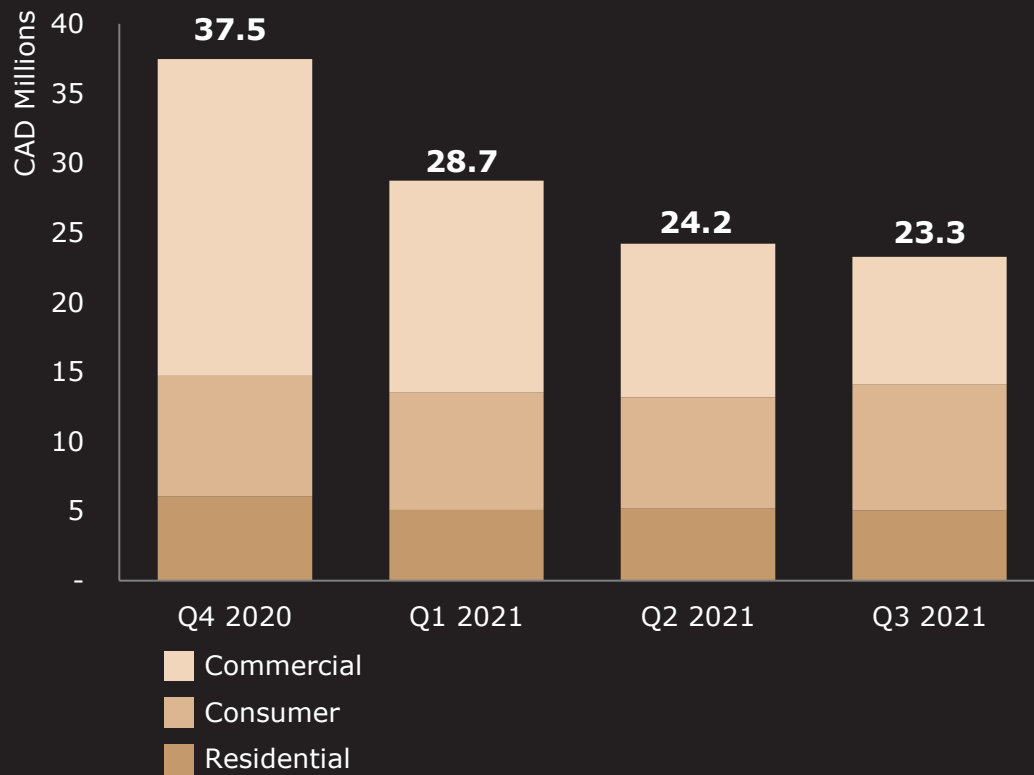
Loan assets on balance sheet

Loan portfolio remained stable across business units



Allowance for credit losses continue to improve

LOAN PORTFOLIO—ALLOWANCE FOR CREDIT LOSSES

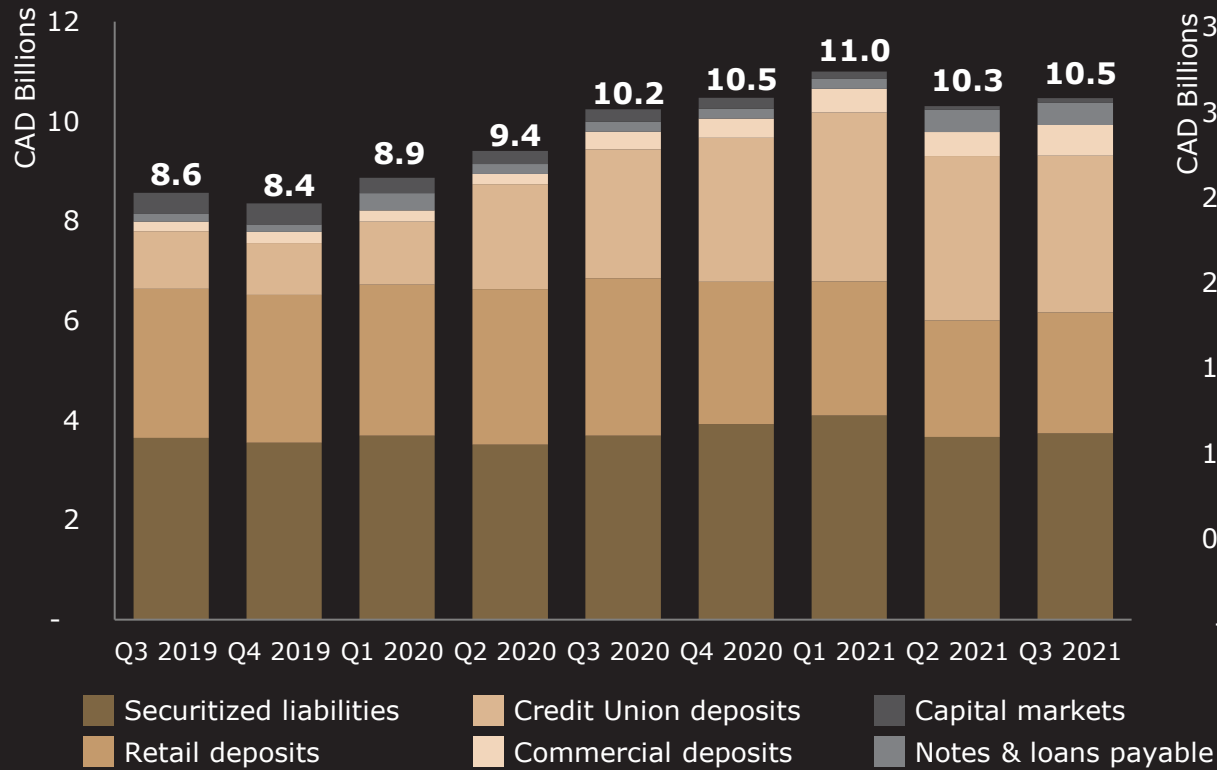


- Allowances for the commercial loan book have been decreasing, due to improving quality of the loan book and improving macroeconomic forecasts.
- Other allowances are improving due to a shifting asset mix and improving macroeconomic forecasts.

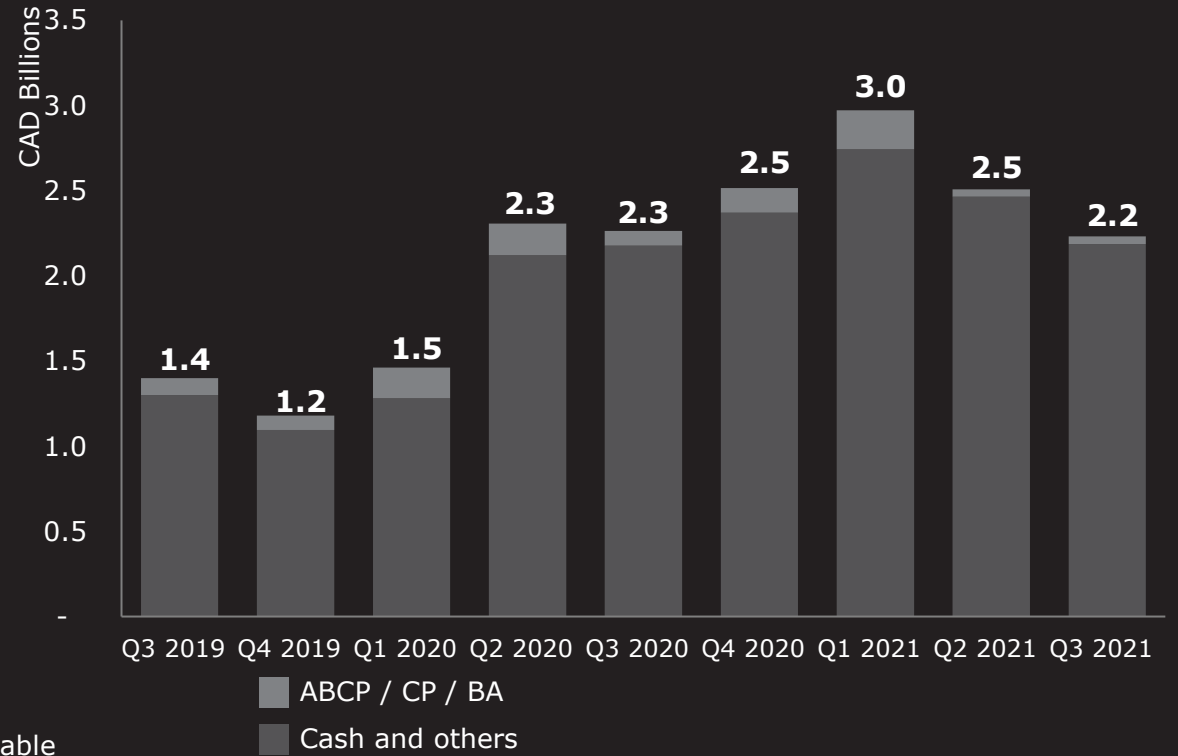
Strong funding and liquidity positions

The bank maintained a stable funding base with high levels of liquid assets

FUNDING BY SOURCE

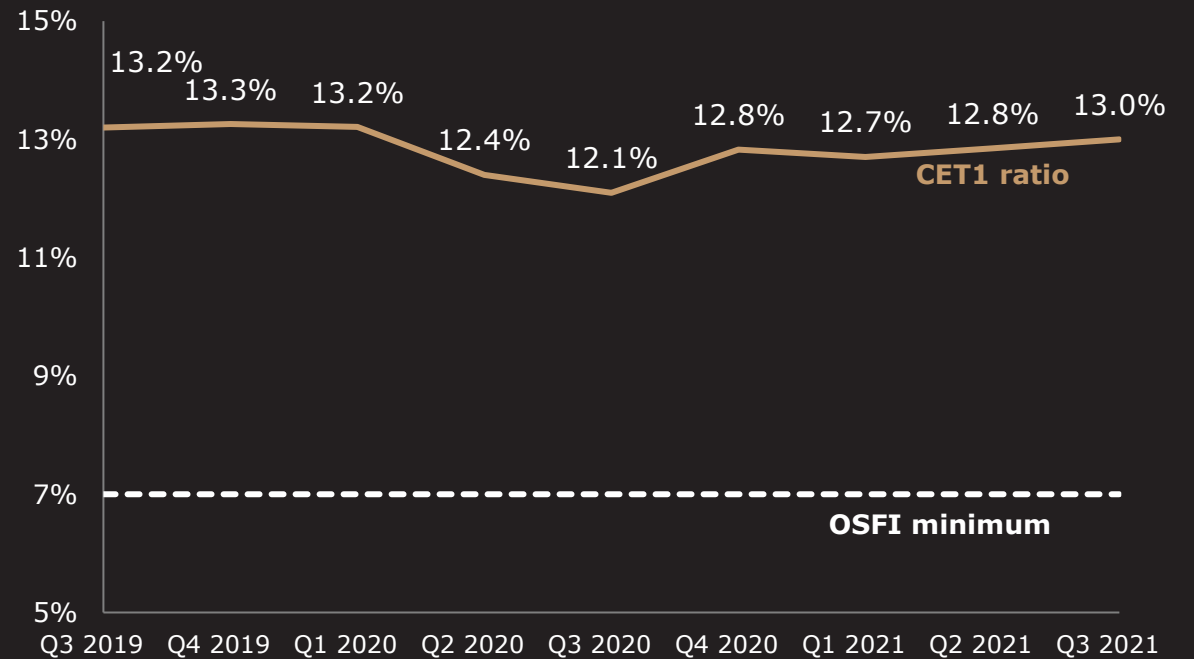


LIQUID ASSETS FOR REGULATORY PURPOSES



Capital ratios remain strong

Capital Ratios - Q3 2021	Ratio	OSFI Minimum
CET1	13.0%	7.0%
Tier 1 Capital	16.5%	8.5%
Total Capital	17.0%	10.5%
Leverage Ratio	4.6%	as prescribed





Q&A

**We're happy to answer your questions;
please type them in the chat window.**

Paul



**For investor relations inquiries
please contact:**

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[wyth.ca](https://www.wyth.ca)



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