

Investor Fact Sheet

Q3 | AS OF SEPTEMBER 30, 2021 (UNAUDITED)

Concentra Bank, doing business as Wyth Financial ("Wyth"), offers a wide range of financial solutions including specialized banking, consumer finance, treasury, and wealth management solutions to business owners, consumers, and credit unions. As an innovative company, we form partnerships to deliver industry-best financial solutions to our customers.

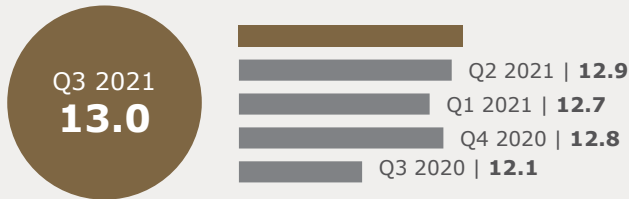
A strong risk culture, governed by a leading enterprise-wide risk framework, supports Wyth to achieve and maintain financial targets. Wyth's strong balance sheet and high-quality assets, combined with its liquidity and capital position will allow the company to continue performing well. Wyth remains focused on delivering value to owners through consistent dividends and building a stronger franchise model. Since 2005, Concentra has returned over \$93 million in dividend payments to common shareholders.

Wyth is a purpose-based organization, striving to enable the success of Canadians. Visit wyth.ca/about-us/investor-relations for more details on Wyth's financial performance.

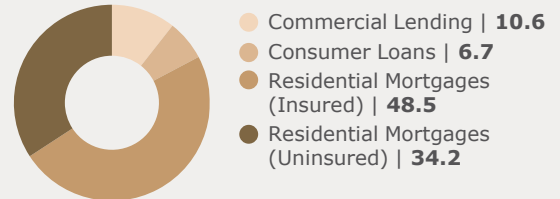
SEP	CONSOLIDATED ASSETS (MILLIONS OF \$)	TOTAL LOAN ASSETS (MILLIONS OF \$)	TOTAL DEPOSIT LIABILITIES* (MILLIONS OF \$)	CONSOLIDATED NET INCOME (THOUSANDS OF \$)	RETURN ON COMMON EQUITY (%)	COMMON EQUITY TIER 1 (%)
2021	11,075	8,691	6,642	37,323	10.8	13.0
2020	10,847	8,532	6,296	15,112	3.9	12.1

COMMON SHARE DIVIDENDS PAID TO SHAREHOLDERS Q3 \$1,342 | YTD \$4,028

COMMON EQUITY TIER 1 (%)



LOAN PORTFOLIO (%)



LIQUID ASSETS (BILLIONS OF \$)



DEPOSITS (%)



NET INTEREST INCOME (THOUSANDS OF \$)



REGIONAL CREDIT CONCENTRATION (%)

