

Regulatory Capital Disclosure

September 30, 2020





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Concentra Bank Basel III Regulatory Capital

(\$ T⊦	OUSANDS, EXCEPT PERCENTAGES)	Q3	2020
Com	non Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$	134,2
2	Retained earnings		260,6
3	Accumulated other comprehensive income (and other reserves)		11,2
6	Common Equity Tier 1 capital before regulatory adjustments	\$	406,2
·~~	non Equity Tier 1 capital: regulatory adjustments ⁽¹⁾		
.0111 26	Other deductions and regulatory adjustments to CET1 as determined by OSFI	\$	5,2
28	Total regulatory adjustments to Common Equity Tier 1	Ş	(25,10
29	Common Equity Tier 1 capital (CET1)	\$	386,3
9a	Common Equity fier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied	\$	381,1
	ional Tier 1 capital: instruments	~	110 (
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	\$	110,9
31 36	of which: classified as equity under applicable accounting standards	\$	110,9
50	Additional Tier 1 capital before regulatory adjustments	\$	110,9
ddi	ional Tier 1 capital: regulatory adjustments		
13	Total regulatory adjustments to Additional Tier 1 capital	\$	
14	Additional Tier 1 capital (AT1)		110,9
45	Tier 1 capital (T1 = CET1 + AT1)	\$	497,3
5a	Tier 1 capital with transitional arrangements for ECL provisioning not applied	\$	492,0
	Collective allowances	ć	21 /
50 51	Collective allowances Tier 2 capital before regulatory adjustments	\$ \$	21,4 21,4
50 51 ier : 58	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2)	\$	21,4
50 51 ier 1 58 59	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2)	\$ \$	21,4 21,4 518,7
50 51 58 59	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2)	\$	21,4 21,4 518,7
50 51 58 59 9a	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2)	\$ \$	21,4 21,4 518,7 518,7
50 51 58 59 9a	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets	\$ \$ \$	21,4 21,4 518,7 518,7
50 51 58 59 9a 50 50	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,5
50 51 58 59 9a 50 50	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12.
50 51 58 59 9a 50 50 51 1a	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets)	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12. 11.
50 51 68 59 9a 50 60 61 1a 52	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,5 12. 11. 15.
50 51 58 59 9a 50 50 51 1a 52 2a	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets)	\$ \$ \$	21,4 518,7 518,7 3,227,5 12. 11. 15. 15.
50 51 58 59 9a 50 50 51 1a 52 2a 53	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12. 11. 15. 15. 16.
50 51 58 59 9a 50 50 50 51 1a 52 2a 53 3a	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12. 11. 15. 15. 16.
50 51 58 59 9a 50 60 60 60 61 1a 52 2a 53 3a 3a	Collective allowances Tier 2 capital before regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied Total capital (as a percentage of risk-weighted assets) Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied all-in target	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12. 11. 15. 16. 16.
50 51 58 59 9a 50 50 51 1a 52 2a 53 3a 35 59 59	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied Total capital (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisio	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12. 11. 15. 16. 16. 16. 7.
50 51 59 99 50 50 50 50 50 50 50 50 50 50 50 50 50	Collective allowances Tier 2 capital before regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied Total capital (as a percentage of risk-weighted assets) Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied all-in target	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,5 12. 11. 15. 16. 16. 16. 7. 8.
50 51 58 59 9a 50 50 50 50 50 50 52 53 53 3a 59 70 71	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital all-in target ratio Tier 1 capital all-in target ratio Total capital al	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12. 11. 15. 16. 16. 16. 7. 8.
50 51 58 59 9a 50 50 50 50 50 50 50 51 1a 52 2a 53 3a 53 59 70 71 59 70	Collective allowances Tier 2 capital before regulatory adjustments P capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Capital (as a percentage of risk-weighted assets) Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital all-in target ratio Total capital all-in target ratio <td>\$ \$ \$</td> <td>21,4 21,4 518,7 518,7 3,227,5 12. 11. 15. 16. 16. 16. 7. 8.</td>	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,5 12. 11. 15. 16. 16. 16. 7. 8.
50 51 58 59 99 99 60 50 50 50 50 51 51 51 52 52 53 53 53 53 53 59 70 71 59 70 71 530	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital all-in target ratio Tier 1 capital all-in target ratio	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12. 11. 15. 16. 16. 16. 7. 8.
50 51 58 59 99a 50 50 51 51 51 51 51 52 52 52 53 53 53 53 53 53 53 53 53 53 53 53 53	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (TC) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Capital Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total Capital Ratio with transitional arrangements for ECL provisioning not applied Total capital all-in target ratio	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12.1 11.1 15.1 16.1 16. 16. 16. 8.
50 51 58 59 59 60 Capi 61 61 61 61 62 62 63 63 63 63 63 63 70 71 Capi 680 81 82	Collective allowances Tier 2 capital before regulatory adjustments capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied alini target Common Equity Tier 1 capital all-in target ratio Total capital all-in target ratio Total capital all-in target ratio Total capita	\$ \$ \$	21,4 21,4 518,7 518,7 3,227,3 12.1 11.1 15.1 16.1 16. 16. 16. 8.
50 51 58 59 59 60 60 61 61 61 61 61 62 63 63 63 63 63 63 70 71 69 70 71 80 81 82 83	Collective allowances Tier 2 capital before regulatory adjustments 2 capital: regulatory adjustments ⁽²⁾ Tier 2 capital (TC) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) CI1 (2) Total capital Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital all-in target ratio Tier 1 capital all-in target ratio </td <td>\$ \$ \$</td> <td></td>	\$ \$ \$	
50 51 58 59 50 50 50 51 52 53 53 53 59 70 71 50 51 52 53 53 59 70 71 50 51 52 53 53 59 70 50 50 50 50 50 50 50 50 50 5	Collective allowances Tier 2 capital before regulatory adjustments capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2) Total capital with transitional arrangements for ECL provisioning not applied Total risk-weighted assets al ratios Common Equity Tier 1 (as a percentage of risk-weighted assets) CET1 Ratio with transitional arrangements for ECL provisioning not applied Tier 1 (as a percentage of risk-weighted assets) Capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied Total capital Ratio with transitional arrangements for ECL provisioning not applied alini target Common Equity Tier 1 capital all-in target ratio Total capital all-in target ratio Total capital all-in target ratio Total capita	\$ \$ \$	21, 518, 518, 3,227, 12 11 15 16 16 16 16

(1) The regulatory adjustments include such items as goodwill, intangible assets, non-significant investments in the capital of banking, financial and insurance entities and transitional arrangements for expected loss provisioning. The Office of the Superintendent of Financial Institutions Canada (OSFI) introduced expected loss provisioning transitional arrangements for capital treatment allowing a portion of eligible allowances to be included in CET1 instead of Tire 2 capital on a transitional basis commencing in 2020 through to 2022. This adjustment is calculated each quarter as the increase in Stage 1 and Stage 2 allowances relative to the amount of Stage 1 and Stage 2 allowances as at December 31, 2019. This increased amount is tax adjusted and subject to a scaling factor that will decrease over time. The scaling factor to be applied is 70% for 2020, 50% for 2021 and 25% for 2022. The Company applied a scaling factor of 70% for Q2 2020.

(2) Tier 2 regulatory adjustments include non-significant investments in the capital of banking, financial and insurance entities.





(\$ TH	OUSANDS, EXCEPT PERCENTAGES)	Q3	2020
On-b	alance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	\$	10,828,956
4	(Asset amounts deducted in determining Tier 1 capital)		(25,109)
5	Total on-balance sheet exposures (excluding derivatives and SFTs)	\$	10,803,847
Deriv	rative exposures		
6	Replacement cost associated with all derivative transactions	\$	19,390
7	Add-on amounts for potential future exposure associated with all derivative transactions		10,035
11	Total derivative exposures	\$	29,425
Othe	r off balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	\$	1,150,359
18	(Adjustments for conversion to credit equivalent amounts)		(843,913)
19	Total Other Off-balance sheet items	\$	306,446
Capit	al and Total Exposure		
20	Tier 1 capital	\$	497,302
20a	Tier 1 capital with transitional arrangements for ECL provisioning not applied		492,093
21	Total Exposures	\$	11,139,718
Leve	rage Ratios		
22	Basel III Leverage Ratio		4.5%
22a	Basel III Leverage Ratio with transitional arrangements for ECL provisioning not applied		4.4%



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Concentra Trust Basel III Regulatory Capital

<u>(\$ TH</u>	OUSANDS, EXCEPT PERCENTAGES)	Q3 2	020
Comr	non Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$	10,000
2	Retained earnings		6,332
3	Accumulated other comprehensive income (and other reserves)		
6	Common Equity Tier 1 capital before regulatory adjustments	\$	16,332
Comr	non Equity Tier 1 capital: regulatory adjustments ⁽¹⁾		
28	Total regulatory adjustments to Common Equity Tier 1	\$	(278
29	Common Equity Tier 1 capital (CET1)	\$	16,05
29a	Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied	\$	16,054
	capital: instruments and allowances		
50	Collective allowances	\$	17
51	Tier 2 capital before regulatory adjustments	\$	17
Tier 2	capital: regulatory adjustments		
58	Tier 2 capital (T2)	\$	1
59	Total capital (TC = T1 +T2)	\$	16,07
59a	Total capital with transitional arrangements for ECL provisioning not applied	\$	16,07
60	Total risk-weighted assets	\$	22,666
Capit	al ratios		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)		70.8%
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		70.8%
62	Tier 1 (as a percentage of risk-weighted assets)		70.8%
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		70.8%
63	Total capital (as a percentage of risk-weighted assets)		70.9%
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		70.9%
OSFI	all-in target		
69	Common Equity Tier 1 capital all-in target ratio		7.0%
70	Tier 1 capital all-in target ratio		8.5%
71	Total capital all-in target ratio		10.5%
Canit	al instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		

(1) The regulatory adjustments include intangible assets. The Company did not apply the transitional arrangements for ECL provisioning as there would be no material impact on capital levels or ratios.



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(\$ TH	OUSANDS, EXCEPT PERCENTAGES)	Q3 2	2020
On-b	alance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	\$	17,946
4	(Asset amounts deducted in determining Tier 1 capital)		(278)
5	Total on-balance sheet exposures (excluding derivatives and SFTs)	\$	17,668
20 20a	Tier 1 capital Tier 1 capital with transitional arrangements for ECL provisioning not applied	\$	16,054 16,054
•		\$	16,054
21	Total Exposures	Ś	17,668
	·		· · ·
Lever	age Ratios		
22	Basel III Leverage Ratio		90.9%
22a	Basel III Leverage Ratio with transitional arrangements for ECL provisioning not applied		90.9%

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