

Regulatory Capital Disclosure

March 31, 2021





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Concentra Bank Basel III Regulatory Capital

(\$ T⊦	OUSANDS, EXCEPT PERCENTAGES)	Q1	2021
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		278,7
3	Accumulated other comprehensive income (and other reserves)		9,1
6	Common Equity Tier 1 capital before regulatory adjustments	\$	422,2
~~~	non Equity Tier 1 capital: regulatory adjustments ⁽¹⁾		
26	Other deductions and regulatory adjustments to CET1 as determined by OSFI	\$	9
20 28		Ş	(25,45
28 29	Total regulatory adjustments to Common Equity Tier 1 Common Equity Tier 1 capital (CET1)	ć	397,7
29 29a	Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied	\$ \$	396,7
	ional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	\$	110,9
31	of which: classified as equity under applicable accounting standards		110,9
36	Additional Tier 1 capital before regulatory adjustments	\$	110,9
٨ddi	ional Tier 1 capital: regulatory adjustments		
43	Total regulatory adjustments to Additional Tier 1 capital	\$	
44	Additional Tier 1 capital (AT1)		110,9
45	Tier 1 capital (T1 = CET1 + AT1)	\$	508,7
5a	Tier 1 capital with transitional arrangements for ECL provisioning not applied	\$	507,7
ier 🛛	capital: instruments and allowances		
	capital: instruments and allowances Collective allowances	\$	18,2
<b>Fier</b> 2 50 51		\$ \$	18,2 18,2
50	Collective allowances		
50 51	Collective allowances		
50 51	Collective allowances Tier 2 capital before regulatory adjustments	\$	18,2
50 51 Tier :	Collective allowances Tier 2 capital before regulatory adjustments capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2)	\$ \$	18,2 18,2 526,9
50 51 <b>Tier</b> 2 58 59	Collective allowances Tier 2 capital before regulatory adjustments capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2)	\$	18,2 18,2 526,9
50 51 58 59 59	Collective allowances Tier 2 capital before regulatory adjustments capital: regulatory adjustments ⁽²⁾ Tier 2 capital (T2) Total capital (TC = T1 +T2)	\$ \$	18,7 18,7 526,9 526,9
50 51 58 59 59 60	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	\$ \$ \$	18,2 18,2 526,9 526,9
50 51 58 59 59 60 <b>Capi</b>	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	\$ \$ \$	18,2 18,2 526,9 526,9 3,152,3
50 51 58 59 9a 50 50	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)	\$ \$ \$	18,2 18,2 526,9 526,9 3,152,3 12
50 51 58 59 99 50 50 51 51 51	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	\$ \$ \$	18,2 18,2 526,5 526,5 3,152,3 12. 12.
50 51 58 59 59 60 60 61 51a 62	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)	\$ \$ \$	18,2 18,2 526,5 526,5 3,152,3 12. 12. 12. 16.
50 51 58 59 99 60 60 60 61 51 51 62 52 62	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)         Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	\$ \$ \$	18,7 18,7 526,5 526,5 3,152,5 12. 12. 12. 16. 16.
50 51 58 59 9a 50 50 50 51 1a 52 2a 53	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)	\$ \$ \$	18,7 18,7 526,5 526,5 526,5 12, 3,152,3 12, 12, 12, 16, 16, 16, 16,
50 51 58 59 59 59 60 60 61 61 61 61 61 61 62 62 63 63 63 63 63	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)         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         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	\$ \$ \$	18,2 526,9 526,9 3,152,3 12. 12. 12. 16. 16. 16.
50 51 558 59 99a 50 50 51 51 51 51 51 52 52 53 53 53 53 53 53 55 50 50 50 50 50 50 50 50 50 50 50 50	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)         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         all-in target	\$ \$ \$	18,2 526,5 526,5 3,152,3 12. 12. 12. 16. 16. 16. 16.
50 51 58 59 59 60 60 61 61 61 62 62 63 63 63 63 63 63 63 63 63 63 63	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)         Total 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 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	\$ \$ \$	18,2 526,9 526,9 3,152,3 12. 12. 16. 16. 16. 16. 7.
50 51 58 59 99a 50 50 50 50 51 51 51 52 52 53 53 53 53 53 55 70	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         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         Scommon Equit	\$ \$ \$	18,2 526,5 526,5 3,152,3 12. 12. 16. 16. 16. 16. 16. 7. 8.
50 51 58 59 59 60 60 61 61 61 61 62 62 63 63 63 63 63 63 63 63 63 70	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)         Total 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 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	\$ \$ \$	18,2 526,5 526,5 3,152,3 12. 12. 16. 16. 16. 16. 16. 7. 8.
50 51 58 59 59 60 60 61 61 61 61 61 62 62 63 63 63 63 63 63 70 71 71 <b>Capi</b> t	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)         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 (as a percentage of risk-weighted assets)         Total 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 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	\$ \$ \$	18,2 18,2 526,5 526,5 3,152,3 12. 12. 12. 16. 16. 16. 16. 16. 7. 8.
50 51 58 59 59 60 <b>Capi</b> 61 61 61 61 62 63 63 63 63 63 63 70 71 <b>Capi</b> 80	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)         CI 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         all-in target         Common Equity Tier 1 capital all-in target ratio         Tier 1 capital all-in target ratio         Tier 1 capital all-in target ratio         Total capital all-in target ratio         Total capital all-in target ratio         Total capital all-in target ratio         alinstrum	\$ \$ \$	18,2 526,9 526,9 3,152,3 12. 12. 16. 16. 16. 16. 16. 8.
50 51 58 59 59 60 <b>Capi</b> 61 61 61 61 61 62 63 63 63 63 63 63 70 71 <b>Capi</b> 80 81	Collective allowances         Tier 2 capital before regulatory adjustments         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)         Cil capital Ratio with transitional arrangements for ECL provisioning not applied         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 (as a percentage of risk-weighted assets)         Total capital (as a percentage of risk-weighted assets)         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></td>	\$ \$ \$	
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	Collective allowances         Tier 2 capital before regulatory adjustments         capital: regulatory adjustments ⁽²⁾ Tier 2 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)         Cit (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 (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 latio and transformer for ECL provisioning not applied         Total capital all-in target ratio         Tier 1 capital all-in target ratio         Tier 1 capital all-in target ratio         Total capital all-in target ratio	\$ \$ \$	18,2 526,9 526,9 3,152,3 12. 12. 16. 16. 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⁾ 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)         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 all-in target ratio         Tier 1 capital all-in target ratio         Tota	\$ \$ \$	18,2 526,9 526,9 3,152,3 12. 12. 16. 16. 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	Collective allowances         Tier 2 capital before regulatory adjustments         capital: regulatory adjustments ⁽²⁾ Tier 2 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)         Cit (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 (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 latio and transformer for ECL provisioning not applied         Total capital all-in target ratio         Tier 1 capital all-in target ratio         Tier 1 capital all-in target ratio         Total capital all-in target ratio	\$ \$ \$	18,2 18,2 526,5 526,5 3,152,3 12. 12. 12. 16. 16. 16. 16. 16. 7. 8.

(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 50% for Q1 2021.

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

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(\$ TH	OUSANDS, EXCEPT PERCENTAGES)	Q1	2021
On-b	alance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	\$	11,579,464
4	(Asset amounts deducted in determining Tier 1 capital)		(25,450)
5	Total on-balance sheet exposures (excluding derivatives and SFTs)	\$	11,554,014
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		9,236
11	Total derivative exposures	\$	28,626
Othe	r off balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	\$	883,146
18	(Adjustments for conversion to credit equivalent amounts)		(536,688)
19	Total Other Off-balance sheet items	\$	346,458
Capit	al and Total Exposure		
20	Tier 1 capital	\$	508,739
20a	Tier 1 capital with transitional arrangements for ECL provisioning not applied		507,741
21	Total Exposures	\$	11,929,098
Leve	rage Ratios		
22	Basel III Leverage Ratio		4.3%
22a	Basel III Leverage Ratio with transitional arrangements for ECL provisioning not applied		4.3%



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## Concentra Trust Basel III Regulatory Capital

(\$ T⊦	IOUSANDS, EXCEPT PERCENTAGES)	Q1 2	021
Com	mon 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		6,727
3	Accumulated other comprehensive income (and other reserves)		-
6	Common Equity Tier 1 capital before regulatory adjustments	\$	16,727
	mon Equity Tier 1 capital: regulatory adjustments ⁽¹⁾		_
26	Other deductions and regulatory adjustments to CET1 as determined by OSFI	\$	2
28	Total regulatory adjustments to Common Equity Tier 1	-	(276)
29	Common Equity Tier 1 capital (CET1)	\$	16,453
29a	Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied	\$	16,451
۵ddi	tional Tier 1 capital: regulatory adjustments		
43	Total regulatory adjustments to Additional Tier 1 capital	\$	_
44	Additional Tier 1 capital (AT1)	Ŷ	_
45	Tier 1 capital (T1 = CET1 + AT1)	\$	16,453
45a	Tier 1 capital with transitional arrangements for ECL provisioning not applied	ć	16,451
450		Ŷ	10,431
Tier	2 capital: instruments and allowances		
50	Collective allowances	\$	16
51	Tier 2 capital before regulatory adjustments	\$	16
58 59	2 capital: regulatory adjustments Tier 2 capital (T2) Total capital (TC = T1 +T2)	\$ \$	16 16,469
59a	Total capital with transitional arrangements for ECL provisioning not applied	\$	16,467
60	Total risk-weighted assets	\$	23,561
Canit	tal ratios		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)		69.8%
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		69.8%
62	Tier 1 (as a percentage of risk-weighted assets)		69.8%
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		69.8%
63	Total capital (as a percentage of risk-weighted assets)		69.9%
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		69.9%
	all-in target		
69 70	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%
Capit	tal 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 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 Tier 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 50% for Q1 2021.



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(\$ TH	\$ THOUSANDS, EXCEPT PERCENTAGES)		2021
On-ba	alance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	\$	18,594
4	(Asset amounts deducted in determining Tier 1 capital)		(276)
5	Total on-balance sheet exposures (excluding derivatives and SFTs)	\$	18,318
20 20a	Tier 1 capital Tier 1 capital with transitional arrangements for ECL provisioning not applied	Ş	16,453 16,451
20	al and Total Exposure Tier 1 capital	\$	16,453
20a	Total Exposures	Ś	18,318
	rage Ratios	+	
			00.00
22	Basel III Leverage Ratio		89.8%
22a	Basel III Leverage Ratio with transitional arrangements for ECL provisioning not applied		89.8%

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