Concentra®

Regulatory Capital Disclosure

September 30, 2018

Concentra Bank
Basel III Regulatory Capital
(Thousands of Canadian dollars, except percentages)

	September 30, 2018
Common 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	134,252
2 Retained earnings	229,032
3 Accumulated other comprehensive income (and other reserves)	(4,361)
6 Common Equity Tier 1 capital before regulatory adjustments	358,923
Common Equity Tier 1 capital: regulatory adjustments(1)	
28 Total regulatory adjustments to Common Equity Tier 1	(22,338)
29 Common Equity Tier 1 capital (CET1)	336,585
Additional Tier 1 capital: instruments	
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	110,987
31 of which: classified as equity under applicable accounting standards	110,987
36 Additional Tier 1 capital before regulatory adjustments	110,987
Additional Tier 1 capital: regulatory adjustments	
43 Total regulatory adjustments to Additional Tier 1 capital	-
44 Additional Tier 1 capital (AT1)	110,987
45 Tier 1 capital (T1 = CET1 + AT1)	447,572
Tier 2 capital: instruments and allowances	
50 Collective allowances	14,718
51 Tier 2 capital before regulatory adjustments	14,718
Tier 2 capital: regulatory adjustments(2)	
58 Tier 2 capital (T2)	14,718
59 Total capital (TC = T1 + T2)	462,290
60 Total risk weighted assets	2,854,026
60a Common Equity Tier 1 (CET1) Capital RWA	2,853,991
60b Tier 1 Capital RWA	2,854,009
60c Total Capital RWA	2,854,026
Capital Ratios	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	11.79%
62 Tier 1 (as a percentage of risk weighted assets)	15.68%
63 Total capital (as a percentage of risk weighted assets)	16.20%
OSFI target	
69 Common Equity Tier 1 capital target ratio	7.00%
70 Tier 1 capital target ratio	8.50%
71 Total capital target ratio	10.50%
Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 and January 1, 2022)	
82 Current cap on AT1 instruments subject to phase out arrangements	-
83 Amount 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 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

(1) The regulatory adjustments include such items as goodwill, intangible assets and non-significant investments in the capital of banking, financial and insurance entities.
(2) Tier 2 regulatory adjustments include non-significant investments in the capital of banking, financial and insurance entities.

Basel III Leverage Ratio

(Thousands of Canadian dollars, except percentages)

	September 30, 2018
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	9,656,973
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(22,338)
3 Total on-balance sheet exposures (excluding derivatives and SFTs)	9,634,635
Derivative exposures	
4 Replacement cost associated with all derivative transactions(i.e. net of eligible cash variation margin	19,130
5 Add-on amounts for PFE associated with all derivative transactions	8,951
11 Total derivative exposures	28,081
Other off balance sheet exposures	
17 Off balance sheet exposures at gross notional amount	626,437
18 (Adjustments for conversion to credit equivalent amounts)	(397,549)
19 Off-balance sheet items	228,888
Capital and Total Exposure	
20 Tier 1 capital	447,572
21 Total exposures	9,891,604
22 Basel III leverage ratio	4.52%

Concentra Trust
Basel III Regulatory Capital
(Thousands of Canadian dollars, except percentages)

	September 30, 2018
Common 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	4,413
3 Accumulated other comprehensive income (and other reserves)	-
6 Common Equity Tier 1 capital before regulatory adjustments	14,413
Common Equity Tier 1 capital: regulatory adjustments	-
28 Total regulatory adjustments to Common Equity Tier 1	(184)
29 Common Equity Tier 1 capital (CET1)	14,229
45 Tier 1 capital (T1 = CET1 + AT1)	14,229
59 Total capital (TC = T1 + T2)	14,229
60 Total risk weighted assets	19,903
60a Common Equity Tier 1 (CET1) Capital RWA	19,903
60b Tier 1 Capital RWA	19,903
60c Total Capital RWA	19,903
Capital ratios	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	71.49%
62 Tier 1 (as a percentage of risk weighted assets)	71.49%
63 Total capital (as a percentage of risk weighted assets)	71.49%
OSFI target	
69 Common Equity Tier 1 capital target ratio	7.00%
70 Tier 1 capital target ratio	8.50%
71 Total capital target ratio	10.50%

Concentra Trust
Basel III Leverage Ratio
(Thousands of Canadian dollars, except percentages)

	September 30, 2018
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	16,953
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(184)
3 Total on-balance sheet exposures (excluding derivatives and SFTs)	16,769
Capital and Total Exposure	
20 Tier 1 capital	14,229
21 Total exposures	16,769
22 Basel III leverage ratio	84.85%