Concentra®

Regulatory Capital Disclosure

December 31, 2019

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

	December 31, 2019
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	253,414
3 Accumulated other comprehensive income (and other reserves)	3,235
6 Common Equity Tier 1 capital before regulatory adjustments	390,901
Common Equity Tier 1 capital: regulatory adjustments(1)	
28 Total regulatory adjustments to Common Equity Tier 1	(24,388)
29 Common Equity Tier 1 capital (CET1)	366,513
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)	477,500
Tier 2 capital: instruments and allowances	
50 Collective allowances	16,506
51 Tier 2 capital before regulatory adjustments	16,506
Tier 2 capital: regulatory adjustments(2)	
58 Tier 2 capital (T2)	16,506
59 Total capital (TC = T1 + T2)	494,006
60 Total risk weighted assets	2,795,887
Capital Ratios	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	13.11%
62 Tier 1 (as a percentage of risk weighted assets)	17.08%
63 Total capital (as a percentage of risk weighted assets)	17.67%
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.

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

	December 31, 2019
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	8,932,680
4 (Asset amounts deducted in determining Tier 1 capital)	(24,388)
5 Total on-balance sheet exposures (excluding derivatives and SFTs)	8,908,292
Derivative exposures	
6 Replacement cost associated with all derivative transactions	19,250
7 Add-on amounts for potential future exposure associated with all derivative transactions	11,769
11 Total derivative exposures	31,019
Other off balance sheet exposures	
17 Off-balance sheet exposure at gross notional amount	622,864
18 (Adjustments for conversion to credit equivalent amounts)	(367,467)
19 Off-balance sheet items	255,397
Capital and Total Exposures	
20 Tier 1 capital	477,500
21 Total Exposures	9,194,708
22 Basel III leverage ratio	5.19%

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

	December 31, 2019
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	5,617
3 Accumulated other comprehensive income (and other reserves)	-
6 Common Equity Tier 1 capital before regulatory adjustments	15,617
Common Equity Tier 1 capital: regulatory adjustments	
28 Total regulatory adjustments to Common Equity Tier 1	(136)
29 Common Equity Tier 1 capital (CET1)	15,481
45 Tier 1 capital (T1 = CET1 + AT1)	15,481
Tier 2 capital: instruments and allowances	
50 Collective allowances	13
51 Tier 2 capital before regulatory adjustments	13
Tier 2 capital: regulatory adjustments(2)	
58 Tier 2 capital (T2)	13
59 Total capital (TC = T1 + T2)	15,494
60 Total risk weighted assets	22,297
Capital ratios	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	69.43%
62 Tier 1 (as a percentage of risk weighted assets)	69.43%
63 Total capital (as a percentage of risk weighted assets)	69.49%
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)

	December 31, 2019
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	18,888
4 (Asset amounts deducted in determining Tier 1 capital)	(136)
5 Total on-balance sheet exposures (excluding derivatives and SFTs)	18,752
Capital and Total Exposures	
20 Tier 1 capital	15,481
21 Total Exposures	18,752
22 Basel III leverage ratio	82.56%