Concentra®

Regulatory Capital Disclosure

June 30, 2018

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

	June 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	217,942
3 Accumulated other comprehensive income (and other reserves)	(1,448)
6 Common Equity Tier 1 capital before regulatory adjustments	350,746
Common Equity Tier 1 capital: regulatory adjustments(1)	
28 Total regulatory adjustments to Common Equity Tier 1	(21,893)
29 Common Equity Tier 1 capital (CET1)	328,853
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)	439,840
Tier 2 capital: instruments and allowances	
50 Collective allowances	22,601
51 Tier 2 capital before regulatory adjustments	22,601
Tier 2 capital: regulatory adjustments(2)	
58 Tier 2 capital (T2)	22,601
59 Total capital (TC = T1 + T2)	462,441
60 Total risk weighted assets	2,716,765
60a Common Equity Tier 1 (CET1) Capital RWA	2,716,740
60b Tier 1 Capital RWA	2,716,752
60c Total Capital RWA	2,716,765
Capital Ratios	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	12.10%
62 Tier 1 (as a percentage of risk weighted assets)	16.19%
63 Total capital (as a percentage of risk weighted assets)	17.02%
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)

	June 30, 2018
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	9,414,933
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(21,893)
3 Total on-balance sheet exposures (excluding derivatives and SFTs)	9,393,040
Derivative exposures	
4 Replacement cost associated with all derivative transactions(i.e. net of eligible cash variation margin	17,635
5 Add-on amounts for PFE associated with all derivative transactions	10,264
11 Total derivative exposures	27,899
Other off balance sheet exposures	
17 Off balance sheet exposures at gross notional amount	856,429
18 (Adjustments for conversion to credit equivalent amounts)	(593,297)
19 Off-balance sheet items	263,132
Capital and Total Exposure	
20 Tier 1 capital	439,840
21 Total exposures	9,684,071
22 Basel III leverage ratio	4.54%

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

	June 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	4,538
3 Accumulated other comprehensive income (and other reserves)	-
6 Common Equity Tier 1 capital before regulatory adjustments	14,538
Common Equity Tier 1 capital: regulatory adjustments	-
28 Total regulatory adjustments to Common Equity Tier 1	(187)
29 Common Equity Tier 1 capital (CET1)	14,351
45 Tier 1 capital (T1 = CET1 + AT1)	14,351
59 Total capital (TC = T1 + T2)	14,351
60 Total risk weighted assets	19,444
60a Common Equity Tier 1 (CET1) Capital RWA	19,444
60b Tier 1 Capital RWA	19,444
60c Total Capital RWA	19,444
Capital ratios	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	73.81%
62 Tier 1 (as a percentage of risk weighted assets)	73.81%
63 Total capital (as a percentage of risk weighted assets)	73.81%
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)

	June 30, 2018
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	16,218
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(187)
3 Total on-balance sheet exposures (excluding derivatives and SFTs)	16,031
Capital and Total Exposure	
20 Tier 1 capital	14,351
21 Total exposures	16,031
22 Basel III leverage ratio	89.52%