Concentra®

Regulatory Capital Disclosure

September 30, 2019

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

	September 30, 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	250,899
3 Accumulated other comprehensive income (and other reserves)	4,909
6 Common Equity Tier 1 capital before regulatory adjustments	390,060
Common Equity Tier 1 capital: regulatory adjustments(1)	
28 Total regulatory adjustments to Common Equity Tier 1	(22,873)
29 Common Equity Tier 1 capital (CET1)	367,187
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)	478,174
Tier 2 capital: instruments and allowances	
50 Collective allowances	14,446
51 Tier 2 capital before regulatory adjustments	14,446
Tier 2 capital: regulatory adjustments(2)	
58 Tier 2 capital (T2)	14,446
59 Total capital (TC = T1 + T2)	492,620
60 Total risk weighted assets	2,814,583
Capital Ratios	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	13.05%
62 Tier 1 (as a percentage of risk weighted assets)	16.99%
63 Total capital (as a percentage of risk weighted assets)	17.50%
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)

	September 30, 2019
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	9,142,070
4 (Asset amounts deducted in determining Tier 1 capital)	(22,873)
5 Total on-balance sheet exposures (excluding derivatives and SFTs)	9,119,197
Derivative exposures	
6 Replacement cost associated with all derivative transactions	19,180
7 Add-on amounts for potential future exposure associated with all derivative transactions	10,912
11 Total derivative exposures	30,092
Other off balance sheet exposures	
17 Off-balance sheet exposure at gross notional amount	934,169
18 (Adjustments for conversion to credit equivalent amounts)	(659,426)
19 Off-balance sheet items	274,743
Capital and Total Exposures	
20 Tier 1 capital	478,174
21 Total Exposures	9,424,032
22 Basel III leverage ratio	5.07%

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

	September 30, 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	5,212
3 Accumulated other comprehensive income (and other reserves)	-
6 Common Equity Tier 1 capital before regulatory adjustments	15,212
Common Equity Tier 1 capital: regulatory adjustments	-
28 Total regulatory adjustments to Common Equity Tier 1	(145)
29 Common Equity Tier 1 capital (CET1)	15,067
45 Tier 1 capital (T1 = CET1 + AT1)	15,067
Tier 2 capital: instruments and allowances	
50 Collective allowances	9
51 Tier 2 capital before regulatory adjustments	9
Tier 2 capital: regulatory adjustments(2)	
58 Tier 2 capital (T2)	9
59 Total capital (TC = T1 + T2)	15,076
60 Total risk weighted assets	21,170
Capital ratios	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	71.17%
62 Tier 1 (as a percentage of risk weighted assets)	71.17%
63 Total capital (as a percentage of risk weighted assets)	71.21%
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, 2019
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	17,412
4 (Asset amounts deducted in determining Tier 1 capital)	(145)
5 Total on-balance sheet exposures (excluding derivatives and SFTs)	17,267
Capital and Total Exposures	
20 Tier 1 capital	15,067
21 Total Exposures	17,267
22 Basel III leverage ratio	87.26%