

# Regulatory Capital Disclosure

March 31, 2019

**Concentra Bank**  
**Basel III Regulatory Capital**

(Thousands of Canadian dollars, except percentages)

**March 31, 2019**

<b>Common Equity Tier 1 capital: instruments and reserves</b>	
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	134,252
2 Retained earnings	240,937
3 Accumulated other comprehensive income (and other reserves)	4,049
6 Common Equity Tier 1 capital before regulatory adjustments	379,238
<b>Common Equity Tier 1 capital: regulatory adjustments(1)</b>	
28 Total regulatory adjustments to Common Equity Tier 1	(22,274)
29 Common Equity Tier 1 capital (CET1)	356,964
<b>Additional Tier 1 capital: instruments</b>	
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
<b>Additional Tier 1 capital: regulatory adjustments</b>	
43 Total regulatory adjustments to Additional Tier 1 capital	-
44 Additional Tier 1 capital (AT1)	110,987
45 Tier 1 capital (T1 = CET1 + AT1)	467,951
<b>Tier 2 capital: instruments and allowances</b>	
50 Collective allowances	12,784
51 Tier 2 capital before regulatory adjustments	12,784
<b>Tier 2 capital: regulatory adjustments(2)</b>	
58 Tier 2 capital (T2)	12,784
59 Total capital (TC = T1 + T2)	480,735
<b>60 Total risk weighted assets</b>	<b>2,917,358</b>
<b>Capital Ratios</b>	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	12.24%
62 Tier 1 (as a percentage of risk weighted assets)	16.04%
63 Total capital (as a percentage of risk weighted assets)	16.48%
<b>OSFI target</b>	
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%
<b>Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 and January 1, 2022)</b>	
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)

**March 31, 2019**

<b>On-balance sheet exposures</b>	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	9,785,773
4 (Asset amounts deducted in determining Tier 1 capital)	(22,274)
5 Total on-balance sheet exposures (excluding derivatives and SFTs)	9,763,499
<b>Derivative exposures</b>	
6 Replacement cost associated with all derivative transactions	18,045
7 Add-on amounts for potential future exposure associated with all derivative transactions	6,259
11 Total derivative exposures	24,304
<b>Other off balance sheet exposures</b>	
17 Off-balance sheet exposure at gross notional amount	501,980
18 (Adjustments for conversion to credit equivalent amounts)	(323,621)
19 Off-balance sheet items	178,359
<b>Capital and Total Exposures</b>	
20 Tier 1 capital	467,951
21 Total Exposures	9,966,162
22 Basel III leverage ratio	4.70%

**Concentra Trust**  
**Basel III Regulatory Capital**

(Thousands of Canadian dollars, except percentages)

**March 31, 2019**

<b>Common Equity Tier 1 capital: instruments and reserves</b>	
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	10,000
2 Retained earnings	4,988
3 Accumulated other comprehensive income (and other reserves)	-
6 Common Equity Tier 1 capital before regulatory adjustments	14,988
<b>Common Equity Tier 1 capital: regulatory adjustments</b>	
28 Total regulatory adjustments to Common Equity Tier 1	(165)
29 Common Equity Tier 1 capital (CET1)	14,823
45 Tier 1 capital (T1 = CET1 + AT1)	14,823
<b>Tier 2 capital: instruments and allowances</b>	
50 Collective allowances	8
51 Tier 2 capital before regulatory adjustments	8
<b>Tier 2 capital: regulatory adjustments(2)</b>	
58 Tier 2 capital (T2)	8
59 Total capital (TC = T1 + T2)	14,831
<b>60 Total risk weighted assets</b>	20,439
<b>Capital ratios</b>	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	72.52%
62 Tier 1 (as a percentage of risk weighted assets)	72.52%
63 Total capital (as a percentage of risk weighted assets)	72.56%
<b>OSFI target</b>	
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

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March 31, 2019

<b>On-balance sheet exposures</b>	
1 On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	18,015
4 (Asset amounts deducted in determining Tier 1 capital)	(165)
5 Total on-balance sheet exposures (excluding derivatives and SFTs)	17,850
<b>Capital and Total Exposures</b>	
20 Tier 1 capital	14,823
21 Total Exposures	17,850
22 Basel III leverage ratio	83.04%