**Regulatory Capital Disclosure**

December 31, 2022

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| **Concentra Bank**  |  |  |  |  |  |
| **Basel III Regulatory Capital**  |   |   |   |  |  |
|  |  |  |  |
| ($ THOUSANDS, EXCEPT PERCENTAGES) |  | **Q4 2022** |  |  |  |
| **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 |  | **$** | **134,252** |  |  |
| 2 | Retained earnings |  |  | **318,536** |  |  |
| 3 | Accumulated other comprehensive income (and other reserves) |  |  | **(15,631)** |  |  |
| 6 | **Common Equity Tier 1 capital before regulatory adjustments** |  | **$** | **437,157** |  |  |
|  |  |  |  |  |  |  |
| **Common Equity Tier 1 capital: regulatory adjustments(1)** |  |  |  |  |  |
| 28 | Total regulatory adjustments to Common Equity Tier 1  |  |  | **(17,907)** |  |  |
| 29 | **Common Equity Tier 1 capital (CET1)** |  | **$** | **419,250** |  |  |
| 29a | **Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied** |  | **$** | **416,477** |  |  |
|  |  |  |  |  |  |  |
| **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 |  | **$** | **-** |  |  |
| 44 | Additional Tier 1 capital (AT1) |  |  | **110,987** |  |  |
| 45 | **Tier 1 capital (T1 = CET1 + AT1)** |  | **$** | **530,237** |  |  |
| 45a | **Tier 1 capital with transitional arrangements for ECL provisioning not applied** |  | **$** | **527,464** |  |  |
|  |  |  |  |  |  |  |
| **Tier 2 capital: instruments and allowances** |  |  |  |  |  |
| 50 | Collective allowances |  | **$** | **28,911** |  |  |
| 51 | **Tier 2 capital before regulatory adjustments** |  | **$** | **28,911** |  |  |
|  |  |  |  |  |  |  |
| **Tier 2 capital: regulatory adjustments(2)** |  |  |  |  |  |
| 58 | Tier 2 capital (T2) |  |  | **28,911** |  |  |
| 59 | **Total capital (TC = T1 +T2)** |  | **$** | **559,148** |  |  |
| 59a | **Total capital with transitional arrangements for ECL provisioning not applied** |  | **$** | **559,148** |  |  |
|  |  |  |  |  |  |  |
| 60 | **Total risk-weighted assets** |  | **$** | **3,472,036** |  |  |
|  |  |  |  |  |  |  |
| **Capital ratios** |  |  |  |  |  |
| 61 | Common Equity Tier 1 (as a percentage of risk-weighted assets) |  |  | **12.1%** |  |  |
| 61a | CET1 Ratio with transitional arrangements for ECL provisioning not applied |  |  | **12.0%** |  |  |
| 62 | Tier 1 (as a percentage of risk-weighted assets) |  |  | **15.3%** |  |  |
| 62a | Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied |  |  | **15.2%** |  |  |
| 63 | Total capital (as a percentage of risk-weighted assets) |  |  | **16.1%** |  |  |
| 63a | Total Capital Ratio with transitional arrangements for ECL provisioning not applied |  |  | **16.1%** |  |  |
|  |  |  |  |  |  |  |
| **OSFI all-in target** |  |  |  |  |  |
| 69 | Common Equity Tier 1 capital all-in target ratio |  |  | **7.0%** |  |  |
| 70 | Tier 1 capital all-in target ratio |  |  | **8.5%** |  |  |
| 71 | Total capital all-in target ratio |  |  | **10.5%** |  |  |
|  |  |  |  |  |  |  |
| **Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)** |  |  |  |  |  |
| 80 | Current cap on CET1 instruments subject to phase out arrangements |  |  | **-** |  |  |
| 81 | Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) |  |  | **-** |  |  |
| 82 | Current cap on AT1 instruments subject to phase out arrangements |  |  | **-** |  |  |
| 83 | Amounts 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 | Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities) |  |  | **-** |  |  |

*(1) The regulatory adjustments include such items as goodwill, intangible assets, non-significant investments in the capital of banking, financial and insurance entities and transitional arrangements for expected loss provisioning. The Office of the Superintendent of Financial Institutions Canada (OSFI) introduced* *expected loss provisioning transitional arrangements for capital treatment allowing a portion of eligible allowances to be included in CET1 instead of Tier 2 capital on a transitional basis commencing in 2020 through to 2022. This adjustment is calculated each quarter as the increase in Stage 1 and Stage 2 allowances relative to the amount of Stage 1 and Stage 2 allowances as at December 31, 2019. This increased amount is tax adjusted and subject to a scaling factor that will decrease over time. The scaling factor to be applied is 70% for 2020, 50% for 2021 and 25% for 2022. The Company applied a scaling factor of 25% for Q4 2022.*

*(2) Tier 2 regulatory adjustments include non-significant investments in the capital of banking, financial and insurance entities.*

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| **Concentra Bank**  |  |  |  |
| **Leverage Ratio**  |   |   |   |
|  |  |  |  |
| ($ THOUSANDS, EXCEPT PERCENTAGES) |  | **Q4 2022** |  |
| **On-balance sheet exposures** |  |  |  |
| 1 | On-balance sheet items (excluding derivatives, SFT’s and grandfathered securitization exposures but including collateral) |  | **$** | **10,191,599** |
| 4 | (Asset amounts deducted in determining Tier 1 capital) |  |  | **(21,855)** |
| 5 | **Total on-balance sheet exposures (excluding derivatives and SFTs)** |  | **$** | **10,169,744** |
|  |  |  |  |  |
| **Derivative exposures** |  |  |  |
| 6 | Replacement cost associated with all derivative transactions |  | **$** | **22,630** |
| 7 | Add-on amounts for potential future exposure associated with all derivative transactions |  |  | **5,341** |
| 11 | **Total derivative exposures** |  | **$** | **27,971** |
|  |  |  |  |  |
| **Other off balance sheet exposures** |  |  |  |
| 17 | Off-balance sheet exposure at gross notional amount |  | **$** | **571,358** |
| 18 | (Adjustments for conversion to credit equivalent amounts) |  |  |  **(342,729)** |
| 19 | **Total Other Off-balance sheet items** |  | **$** | **228,629** |
|  |  |  |  |  |
| **Capital and Total Exposure** |  |  |  |
| 20 | Tier 1 capital |  | **$** | **530,237** |
| 20a | Tier 1 capital with transitional arrangements for ECL provisioning not applied |  |  | **527,464** |
| 21 | **Total Exposures** |  | **$** | **10,426,344** |
|  |  |  |  |  |
| **Leverage Ratios** |  |  |  |
| 22 | **Basel III Leverage Ratio** |  |  | **5.1%** |
| 22a | **Basel III Leverage Ratio with transitional arrangements for ECL provisioning not applied** |  |  | **5.1%** |

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| **Concentra Trust**  |  |  |  |  |  |
| **Basel III Regulatory Capital**  |   |   |   |  |  |
|  |  |  |  |
| ($ THOUSANDS, EXCEPT PERCENTAGES) |  | **Q4 2022** |  |  |  |
| **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 |  | **$** | **10,000** |  |  |
| 2 | Retained earnings |  |  | **10,634** |  |  |
| 3 | Accumulated other comprehensive income (and other reserves) |  |  | **-** |  |  |
| 6 | **Common Equity Tier 1 capital before regulatory adjustments** |  | **$** | **20,634** |  |  |
|  |  |  |  |  |  |  |
| **Common Equity Tier 1 capital: regulatory adjustments(1)** |  |  |  |  |  |
| 28 | Total regulatory adjustments to Common Equity Tier 1  |  |  | **(138)** |  |  |
| 29 | **Common Equity Tier 1 capital (CET1)** |  | **$** | **20,496** |  |  |
| 29a | **Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied** |  | **$** | **20,496** |  |  |
|  |  |  |  |  |  |
| **Additional Tier 1 capital: regulatory adjustments** |  |  |  |  |  |
|  43 Total regulatory adjustments to Additional Tier 1 capital |  | **$** |  **-** |  |  |
|  44 Additional Tier 1 capital (AT1) |  |  |  **-** |  |  |
| 45 **Tier 1 capital (T1 = CET1 + AT1)** |  | **$** | **20,496** |  |  |
| 45a **Tier 1 capital with transitional arrangements for ECL provisioning not applied** |  | **$** | **20,496** |  |  |
| **Tier 2 capital: instruments and allowances** |  |  |  |  |  |
| 50 | Collective allowances |  | **$** | **-** |  |  |
| 51 | **Tier 2 capital before regulatory adjustments** |  | **$** | **-** |  |  |
|  |  |  |  |  |  |  |
| **Tier 2 capital: regulatory adjustments** |  |  |  |  |  |
| 58 | Tier 2 capital (T2) |  | **$** | **-** |  |  |
| 59 | **Total capital (TC = T1 +T2)** |  | **$** | **20,496** |  |  |
| 59a | **Total capital with transitional arrangements for ECL provisioning not applied** |  | **$** | **20,496** |  |  |
|  |  |  |  |  |  |  |
| 60 | **Total risk-weighted assets** |  | **$** | **26,239** |  |  |
|  |  |  |  |  |  |  |
| **Capital ratios** |  |  |  |  |  |
| 61 | Common Equity Tier 1 (as a percentage of risk-weighted assets) |  |  | **78.1%** |  |  |
| 61a | CET1 Ratio with transitional arrangements for ECL provisioning not applied |  |  | **78.1%** |  |  |
| 62 | Tier 1 (as a percentage of risk-weighted assets) |  |  | **78.1%** |  |  |
| 62a | Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied |  |  | **78.1%** |  |  |
| 63 | Total capital (as a percentage of risk-weighted assets) |  |  | **78.1%** |  |  |
| 63a | Total Capital Ratio with transitional arrangements for ECL provisioning not applied |  |  | **78.1%** |  |  |
|  |  |  |  |  |  |  |
| **OSFI all-in target** |  |  |  |  |  |
| 69 | Common Equity Tier 1 capital all-in target ratio |  |  | **7.0%** |  |  |
| 70 | Tier 1 capital all-in target ratio |  |  | **8.5%** |  |  |
| 71 | Total capital all-in target ratio |  |  | **10.5%** |  |  |
|  |  |  |  |  |  |  |
| **Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)** |  |  |  |  |  |
| 80 | Current cap on CET1 instruments subject to phase out arrangements |  |  | **-** |  |  |
| 81 | Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) |  |  | **-** |  |  |
| 82 | Current cap on AT1 instruments subject to phase out arrangements |  |  | **-** |  |  |
| 83 | Amounts 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 | Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities) |  |  | **-** |  |  |

*(1) The regulatory adjustments include intangible assets. The Office of the Superintendent of Financial Institutions Canada (OSFI) introduced expected loss provisioning transitional arrangements for capital treatment allowing a portion of eligible allowances to be included in CET1 instead of Tier 2 capital on a transitional basis commencing in 2020 through to 2022. This adjustment is calculated each quarter as the increase in Stage 1 and Stage 2 allowances relative to the amount of Stage 1 and Stage 2 allowances as at December 31, 2019. This increased amount is tax adjusted and subject to a scaling factor that will decrease over time. The scaling factor to be applied is 70% for 2020, 50% for 2021 and 25% for 2022. The Company applied a scaling factor of 25% for Q4 2022.*

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| **Concentra Trust**  |  |  |  |
| **Leverage Ratio**  |   |   |   |
|  |  |  |  |
| ($ THOUSANDS, EXCEPT PERCENTAGES) |  | **Q4 2022** |  |
| **On-balance sheet exposures** |  |  |  |
| 1 | On-balance sheet items (excluding derivatives, SFT’s and grandfathered securitization exposures but including collateral) |  | **$** | **22,513** |
| 4 | (Asset amounts deducted in determining Tier 1 capital) |  |  | **(138)** |
| 5 | **Total on-balance sheet exposures (excluding derivatives and SFTs)** |  | **$** | **22,375** |
|  |  |  |  |  |
| **Capital and Total Exposure** |  |  |  |
| 20 | Tier 1 capital |  | **$** | **20,496** |
| 20a | Tier 1 capital with transitional arrangements for ECL provisioning not applied |  |  | **20,496** |
| 21 | **Total Exposures** |  | **$** | **22,375** |
|  |  |  |  |  |
| **Leverage Ratios** |  |  |  |
| 22 | **Basel III Leverage Ratio** |  |  | **91.6%** |
| 22a | **Basel III Leverage Ratio with transitional arrangements for ECL provisioning not applied** |  |  | **91.6%** |