Concentra®

Regulatory Capital Disclosure

March 31, 2023

Concentra Bank
Basel III Regulatory Capital

($ THOUSANDS, EXCEPT PERCENTAGES)		Q1 2023
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	330,645
3	Accumulated other comprehensive income (and other reserves)	(11,462)
6	**Common Equity Tier 1 capital before regulatory adjustments**	**$ 453,435**
Common Equity Tier 1 capital: regulatory adjustments[(1)]		
28	Total regulatory adjustments to Common Equity Tier 1	(20,477)
29	**Common Equity Tier 1 capital (CET1)**	**$ 432,958**
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)**	**$ 543,945**
Tier 2 capital: instruments and allowances		
50	Collective allowances	$ 31,438
51	**Tier 2 capital before regulatory adjustments**	**$ 31,438**
Tier 2 capital: regulatory adjustments[(2)]		
58	Tier 2 capital (T2)	31,438
59	**Total capital (TC = T1 +T2)**	**$ 575,383**
60	**Total risk-weighted assets**	**$ 3,460,875**
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.5%
62	Tier 1 (as a percentage of risk-weighted assets)	15.7%
63	Total capital (as a percentage of risk-weighted assets)	16.6%
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 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
Leverage Ratio

	($ THOUSANDS, EXCEPT PERCENTAGES)	Q1 2023
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	**$ 10,310,184**
4	(Asset amounts deducted in determining Tier 1 capital)	**(21,659)**
5	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**$ 10,288,525**
	Derivative exposures	
6	Replacement cost associated with all derivative transactions	**$ 24,074**
7	Add-on amounts for potential future exposure associated with all derivative transactions	**4,200**
11	**Total derivative exposures**	**$ 28,274**
	Other off balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	**$ 581,362**
18	(Adjustments for conversion to credit equivalent amounts)	**(362,605)**
19	**Total Other Off-balance sheet items**	**$ 218,757**
	Capital and Total Exposure	
20	Tier 1 capital	**$ 543,945**
21	**Total Exposures**	**$ 10,535,556**
	Leverage Ratio	
22	**Basel III Leverage Ratio**	**5.2%**

($ THOUSANDS, EXCEPT PERCENTAGES)		Q1 2023
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	**11,329**
3	Accumulated other comprehensive income (and other reserves)	**-**
6	**Common Equity Tier 1 capital before regulatory adjustments**	**$ 21,329**
Common Equity Tier 1 capital: regulatory adjustments[1]		
28	Total regulatory adjustments to Common Equity Tier 1	**(118)**
29	**Common Equity Tier 1 capital (CET1)**	**$ 21,211**
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)**	**$ 21,211**
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)**	**$ 21,211**
60	**Total risk-weighted assets**	**$ 27,051**
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	**78.4%**
62	Tier 1 (as a percentage of risk-weighted assets)	**78.4%**
63	Total capital (as a percentage of risk-weighted assets)	**78.4%**
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.

Concentra Trust
Leverage Ratio

($ THOUSANDS, EXCEPT PERCENTAGES)		Q1 2023
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	**$ 23,575**
4	(Asset amounts deducted in determining Tier 1 capital)	**(118)**
5	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**$ 23,457**
Capital and Total Exposure		
20	Tier 1 capital	**$ 21,211**
21	**Total Exposures**	**$ 23,457**
Leverage Ratio		
22	**Basel III Leverage Ratio**	**90.4%**