Concentra®

Regulatory Capital Disclosure

June 30, 2023

Concentra Bank
Basel III Regulatory Capital

	($ THOUSANDS, EXCEPT PERCENTAGES)	Q2 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	**339,328**
3	Accumulated other comprehensive income (and other reserves)	**(8,243)**
6	**Common Equity Tier 1 capital before regulatory adjustments**	**$ 465,337**
	Common Equity Tier 1 capital: regulatory adjustments(1)	
28	Total regulatory adjustments to Common Equity Tier 1	**(20,517)**
29	**Common Equity Tier 1 capital (CET1)**	**$ 444,820**
	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)**	**$ 555,807**
	Tier 2 capital: instruments and allowances	
50	Collective allowances	**$ 32,234**
51	**Tier 2 capital before regulatory adjustments**	**$ 32,234**
	Tier 2 capital: regulatory adjustments(2)	
58	Tier 2 capital (T2)	**32,234**
59	**Total capital (TC = T1 +T2)**	**$ 588,041**
60	**Total risk-weighted assets**	**$ 3,514,332**
	Capital ratios	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	**12.7%**
62	Tier 1 (as a percentage of risk-weighted assets)	**15.8%**
63	Total capital (as a percentage of risk-weighted assets)	**16.7%**
	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%**

(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.

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Leverage Ratio

	($ THOUSANDS, EXCEPT PERCENTAGES)	Q2 2023
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	**$ 10,074,357**
4	(Asset amounts deducted in determining Tier 1 capital)	**(21,697)**
5	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**$ 10,052,660**
Derivative exposures		
6	Replacement cost associated with all derivative transactions	**$ 27,237**
7	Add-on amounts for potential future exposure associated with all derivative transactions	**2,154**
11	**Total derivative exposures**	**$ 29,391**
Other off balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	**$ 527,357**
18	(Adjustments for conversion to credit equivalent amounts)	**(285,266)**
19	**Total Other Off-balance sheet items**	**$ 242,091**
Capital and Total Exposure		
20	Tier 1 capital	**$ 555,808**
21	**Total Exposures**	**$ 10,324,142**
Leverage Ratio		
22	**Basel III Leverage Ratio**	**5.4%**

Concentra Trust
Basel III Regulatory Capital

	($ THOUSANDS, EXCEPT PERCENTAGES)	Q2 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	**11,910**
3	Accumulated other comprehensive income (and other reserves)	**-**
6	**Common Equity Tier 1 capital before regulatory adjustments**	**$ 21,910**
	Common Equity Tier 1 capital: regulatory adjustments[1]	
28	Total regulatory adjustments to Common Equity Tier 1	**(98)**
29	**Common Equity Tier 1 capital (CET1)**	**$ 21,812**
	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)**	**$ 21,812**
	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)**	**$ 21,812**
60	**Total risk-weighted assets**	**$ 27,542**
	Capital ratios	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	**79.2%**
62	Tier 1 (as a percentage of risk-weighted assets)	**79.2%**
63	Total capital (as a percentage of risk-weighted assets)	**79.2%**
	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%**

(1) The regulatory adjustments include intangible assets.

Concentra Trust
Leverage Ratio

($ THOUSANDS, EXCEPT PERCENTAGES)		Q2 2023
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFT's and grandfathered securitization exposures but including collateral)	$ 23,792
4	(Asset amounts deducted in determining Tier 1 capital)	(98)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**$ 23,694**
Capital and Total Exposure		
20	Tier 1 capital	$ 21,812
21	**Total Exposures**	**$ 23,694**
Leverage Ratio		
22	**Basel III Leverage Ratio**	**92.1%**