

## **Basel III Pillar 3 capital disclosures**

### **OSFI Modified Transitional Template as at: March 31, 2013**

in thousands of  
Canadian dollars

Basel III common disclosure template to be used for fiscal Q1-13 & Q2-13		
<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	123,718
2	Retained earnings	1,874
3	Accumulated other comprehensive income (and other reserves)	1,027
4	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
5	Regulatory adjustments applied to Common Equity Tier 1 under Basel 3	(1,792)
6	Common Equity Tier 1 capital (CET1)	124,827
<b>Additional Tier 1 capital: instruments</b>		
7	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	
8	Directly issued capital instruments subject to phase out from Additional Tier 1	
9	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
10	of which: instruments issued by subsidiaries subject to phase out	
<b>Additional Tier 1 capital: regulatory adjustments</b>		
11	Regulatory adjustments applied to Additional Tier 1 under Basel 3	
12	Additional Tier 1 capital (AT1)	
13	Tier 1 capital (T1 = CET1 + AT1)	124,827
<b>Tier 2 capital: instruments and provisions</b>		
14	Directly issued qualifying Tier 2 instruments plus related stock surplus	20,000
15	Directly issued capital instruments subject to phase out from Tier 2	
16	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	
17	of which: instruments issued by subsidiaries subject to phase out	
18	Provisions	
<b>Tier 2 capital: regulatory adjustments</b>		
19	Regulatory adjustments applied to Tier 2 under Basel 3	
20	Tier 2 capital (T2)	20,000
21	Total capital (TC = T1 + T2)	144,827
22	Total risk weighted assets	416,716
<b>Capital ratios – Transitional Basis</b>		
23	Common Equity Tier 1 (as a percentage of risk weighted assets)	30.25%
24	Tier 1 (as a percentage of risk weighted assets)	30.25%
25	Total capital (as a percentage of risk weighted assets)	35.03%
<b>Capital ratios – All-in Basis</b>		
26	Common Equity Tier 1 (as a percentage of risk weighted assets)	29.95%
27	Tier 1 (as a percentage of risk weighted assets)	29.95%
28	Total capital (as a percentage of risk weighted assets)	34.75%
<b>National target – All-in Basis</b>		
29	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	7%
<b>Capital instruments subject to phase-out arrangements</b>		
30	Current cap on CET1 instruments subject to phase out arrangements	
31	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
32	Current cap on AT1 instruments subject to phase out arrangements	
33	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
34	Current cap on T2 instruments subject to phase out arrangements	
35	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	