

Basel III Pillar 3 Capital Disclosures

in thousands of
Canadian dollars

as at: September 30, 2014

Modified Capital Disclosure Template		All-in
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	123,718
2	Retained earnings	4,151
3	Accumulated other comprehensive income (and other reserves)	755
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	NA
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	NA
6	Common Equity Tier 1 capital before regulatory adjustments	128,624
Common Equity Tier 1 capital: regulatory adjustments		
28	Total regulatory adjustments to Common Equity Tier 1	(1,363)
29	Common Equity Tier 1 capital (CET1)	127,261
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	NA
31	of which: classified as liabilities under applicable accounting standards	NA
32	of which: classified as equity under applicable accounting standards	NA
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	NA
34	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)	NA
35	of which: instruments issued by subsidiaries subject to phase out	NA
36	Additional Tier 1 capital before regulatory adjustments	NA
Additional Tier 1 capital: regulatory adjustments		
43	Total regulatory adjustments to Additional Tier 1 capital	0
44	Additional Tier 1 capital (AT1)	0
45	Tier 1 capital (T1 = CET1 + AT1)	127,261
Tier 2 capital: instruments and allowances		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	20,000
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	NA
48	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)	NA
49	of which: instruments issued by subsidiaries subject to phase out	NA
50	Collective allowances	NA
51	Tier 2 capital before regulatory adjustments	20,000
Tier 2 capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital	0
58	Tier 2 capital (T2)	20,000
59	Total capital (TC = T1 + T2)	147,261
60	Total risk weighted assets	574,054
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	22.17%
62	Tier 1 (as a percentage of risk weighted assets)	22.17%
63	Total capital (as a percentage of risk weighted assets)	25.65%
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	NA
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA
82	Current cap on AT1 instruments subject to phase out arrangements	NA
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA
84	Current cap on T2 instruments subject to phase out arrangements	NA
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA