

CITCO BANK CANADA – BASEL III PILLAR 3 CAPITAL DISCLOSURES

CITCO BANK CANADA

Components of Capital

As at Q3 2022 (in thousands of Canadian Dollars)

MODIFIED CAPITAL DISCLOSURE TEMPLATE		
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	116,510
2	Retained earnings	90,687
3	Accumulated other comprehensive income (and other reserves)	3,553
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	n/a
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	n/a
6	Common Equity Tier 1 capital before regulatory adjustments	210,750
Common Equity Tier 1 capital: regulatory adjustments		
28	Total regulatory adjustments to Common Equity Tier 1	n/a
29	Common Equity Tier 1 capital (CET1)	210,750
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	n/a
31	of which: classified as equity under applicable accounting standards	n/a
32	of which: classified as liabilities under applicable accounting standards	n/a
33	Directly issued capital instruments subject to phase out from Additional Tier 1	n/a
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)	n/a
35	of which: instruments issued by subsidiaries subject to phase out	n/a
36	Additional Tier 1 capital: regulatory adjustments	n/a

Additional Tier 1 capital: regulatory adjustments		
43	Total regulatory adjustments to Additional Tier 1 capital	n/a
44	Additional Tier 1 capital (AT1)	n/a
45	Tier 1 capital (T1 = CET1 + AT1)	210,750
Tier 2 capital: instruments and allowances		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	n/a
47	Directly issued capital instruments subject to phase out from Tier 2	n/a
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)	n/a
49	of which: instruments issued by subsidiaries subject to phase out	n/a
50	Collective allowances	n/a
51	Tier 2 capital before regulatory adjustments	-
Tier 2 capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital	n/a
58	Tier 2 capital (T2)	n/a
59	Total capital (TC = T1 + T2)	210,750
60	Total risk weighted assets	441,677
60a	Common Equity Tier 1 (CET1) Capital RWA	441,677
60b	Tier 1 Capital RWA	441,677
60c	Total Capital RWA	441,677
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	47.72%
62	Tier 1 (as a percentage of risk weighted assets)	47.72%
63	Total capital (as a percentage of risk weighted assets)	47.72%
OSFI all-in target		
69	Common Equity Tier 1 capital all-in target ratio	7.00%
70	Tier 1 capital all-in target ratio	8.50%
71	Total capital all-in target ratio	10.50%

Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)		
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	n/a
81	<i>Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	n/a
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	n/a
83	<i>Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	n/a
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	n/a
85	<i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	n/a