



Citco Bank Canada
Pillar 3 Disclosure Fixed Templates Q1 2026

CITCO

Table of Contents

1. Frequency of updates.....	3
2. Specific Business activities disclosure.....	3
3. LR2 – Leverage Ratio	4
4. CC1 – Capital composition.....	5
5. KM1 – Key Metrics.....	7
6. CVA1 – The reduced basic approach for Credit Valuation Adjustments ('CVA').....	8

1. Frequency of updates

The Bank provides quantitative disclosure information on a quarterly basis and the qualitative disclosure information on an annual basis to its stakeholders.

2. Specific Business activities disclosure

Effective Q1 2026 Category II banks should disclose crypto-asset exposures if they are engaged in those activities. Citco Bank Canada ('CBCA' or 'the Bank') had no such exposures during and/ or at the end of the reporting period, thus, did not disclose crypto-asset templates.

3. LR2 – Leverage Ratio

Template LR2: Leverage ratio common disclosure (CAD 000)			
		a	b
		March 2026	December 2025
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	3,674,978	3,072,793
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	(61,657)	(59,277)
4	(Asset amounts deducted in determining Tier 1 capital)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	3,613,321	3,013,516
Derivative exposures			
6	Replacement cost associated with all derivatives transactions	89,510	66,952
7	Add-on amounts for potential future exposure associated with all derivatives transactions	33,280	32,205
8	(Exempted central counterparty leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	Total derivative exposures (sum of lines 6 to 10)	122,790	99,157
Securities financing transaction exposures			
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	Counterparty credit risk (CCR) exposure for SFTs	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	104,284	104,924
18	(Adjustments for conversion to credit equivalent amounts)	(62,571)	(62,954)
19	Off-balance sheet items (sum of lines 17 and 18)	41,713	41,970
Capital and total exposures			
20	Tier 1 capital	305,181	291,665
21	Total exposures (sum of rows 5, 11, 16 and 19)	3,777,824	3,154,643
Leverage ratio			
22	Basel III Leverage ratio	8.08%	9.25%

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4. CC1 – Capital composition

Template CC1 – Composition of capital (CAD '000)		
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	118,482
2	Retained earnings	181,064
3	Accumulated other comprehensive income (and other reserves)	5,635
4	Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-
6	Common Equity Tier 1 capital before regulatory adjustments	305,181
Common Equity Tier 1 capital: regulatory adjustments		
28	Total regulatory adjustments to Common Equity Tier 1	-
29	Common Equity Tier 1 capital (CET1)	305,181
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-
31	of which: classified as equity under applicable accounting standards	-
32	of which: classified as liabilities under applicable accounting standards	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)	-
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)	-
35	of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)	-
36	Additional Tier 1 capital before regulatory adjustments	-
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)	305,181
Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47	Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)	-
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)	-
49	of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)	-
50	Collective allowances	-
51	Tier 2 capital before regulatory adjustments	-

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Template CC1 – Composition of capital (CAD '000)		
Tier 2 capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	-
59	Total capital (TC = T1 + T2)	305,181
60	Total risk-weighted assets	747,667
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	40.82%
62	Tier 1 (as a percentage of risk-weighted assets)	40.82%
63	Total capital (as a percentage of risk-weighted assets)	40.82%
OSFI target		
69	Common Equity Tier 1 target ratio	7.00%
70	Tier 1 capital target ratio	8.50%
71	Total capital target ratio	10.50%
Capital instruments subject to phase-out arrangements (For Federal Credit Unions only)		
80	Current cap on CET1 instruments subject to phase-out arrangements	-
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	-
82	Current cap on AT1 instruments subject to phase-out arrangements	-
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-
84	Current cap on Tier 2 instruments subject to phase-out arrangements	-
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-

5. KM1 – Key Metrics

Template KM1 - Key metrics CAD ('000)						
Labels		a	b	c	d	e
		March 2026	December 2025	September 2025	June 2025	March 2025
Available Capital (amounts)						
1	Common Equity Tier 1 (CET1)	305,181	291,665	285,978	271,375	304,186
2	Tier 1	305,181	291,665	285,978	271,375	304,186
3	Total capital	305,181	291,665	285,978	271,375	304,186
Risk-weighted amounts						
4	Total risk-weighted assets (RWA)	747,667	598,182	650,665	608,961	595,687
4a	Total risk-weighted assets (pre-floor)	747,667	598,182	650,665	608,961	595,687
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	40.82%	48.76%	43.95%	44.56%	51.06%
5a	CET1 ratio (%) (pre-floor ratio)	40.82%	48.76%	43.95%	44.56%	51.06%
6	Tier 1 ratio (%)	40.82%	48.76%	43.95%	44.56%	51.06%
6a	Tier 1 ratio (%) (pre-floor ratio)	40.82%	48.76%	43.95%	44.56%	51.06%
7	Total capital ratio (%)	40.82%	48.76%	43.95%	44.56%	51.06%
7a	Total capital ratio (%) (pre-floor ratio)	40.82%	48.76%	43.95%	44.56%	51.06%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
10	Bank G-SIB and/or D-SIB additional requirements (%) [Not applicable for SMSBs]	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	30.32%	38.26%	33.45%	34.06%	40.56%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio exposure measure	3,777,824	3,154,643	3,578,938	3,417,954	3,377,592
14	Basel III leverage ratio (row 2 / row 13)	8.08%	9.25%	7.99%	7.94%	9.01%

Given CBCA's nature of business model, assets are directly tied to client deposit funding, which fluctuates due to seasonality and market conditions. At the end of Q1 2026, CBCA experienced higher client funding levels, resulting in greater asset exposure and consequently lower Total Capital Ratio and lower Leverage Ratio, compared to Q4 2025.

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6. CVA1 – The reduced basic approach for Credit Valuation Adjustments ('CVA')

The Bank does not hedge CVA.

Template CVA1: The reduced basic approach for CVA CAD ('000)			
		a	b
		Components	Capital requirements under BA-CVA
1	Aggregation of systematic components of CVA risk	543	-
2	Aggregation of idiosyncratic components of CVA risk	292	-
3	Total	-	263