

#### CITCO BANK CANADA – PILLAR 3 DISCLOSURE Q2 2025 FIXED TEMPLATES

#### **Table of Contents**

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



## 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. LR2 – Leverage Ratio

Tem	Template LR2: Leverage ratio common disclosure (CAD 000)					
		а	b			
		June 2025	March 2025			
On-ba	On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	3,343,399	3,309,964			
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) $ \\$	(50,511)	(48,844)			
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)	3,292,888	3,261,120			
Deriv	ative exposures					
6	Replacement cost associated with all derivatives transactions	69,160	62,181			
7	Add-on amounts for potential future exposure associated with all derivatives transactions	19,636	17,109			
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)	88,796	79,290			
Secur	ities 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	90,673	92,956			
18	(Adjustments for conversion to credit equivalent amounts)	(54,404)	(55,774)			
19	Off-balance sheet items (sum of lines 17 and 18)	36,269	37,182			
Capital and total exposures						
20	Tier 1 capital	271,375	304,186			
21	Total exposures (sum of rows 5, 11, 16 and 19)	3,417,954	3,377,592			
Lever	age ratio					
22	Basel III Leverage ratio	7.94%	9.01%			

## 3. CC1 – Capital composition

Tem	plate CC1 – Composition of capital (CAD '000)				
Comn	non 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	115,965			
2	Retained earnings	152,675			
3					
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	271,375			
Comn	non Equity Tier 1 capital: regulatory adjustments				
28	Total regulatory adjustments to Common Equity Tier 1	-			
29	Common Equity Tier 1 capital (CET1)	271,375			
Addit	ional 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				
Addit	ional 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)	271,375			
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	-			
Tier 2	capital: regulatory adjustments				
57	Total regulatory adjustments to Tier 2 capital	-			
58	Tier 2 capital (T2)	-			

Unauthorized use of this report is prohibited.

#### CITCO BANK CANADA – PILLAR 3 DISCLOSURE Q2 2025 FIXED TEMPLATES

Template CC1 – Composition of capital (CAD '000)						
59	Total capital (TC = T1 + T2)	271,375				
60	Total risk-weighted assets	608,961				
Capit	Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	44.56%				
62	Tier 1 (as a percentage of risk-weighted assets)	44.56%				
63	Total capital (as a percentage of risk-weighted assets)	44.56%				
OSFI	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%				
Capit	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)	-				

## 4. KM1 – Key Metrics

		а	b	С	d	е
Labels		June 2025	March 2025	December 2024	September 2024	June 2024
Avail	able Capital (amounts)					
1	Common Equity Tier 1 (CET1)	271,375	304,186	294,477	268,891	261,876
2	Tier 1	271,375	304,186	294,477	268,891	261,876
3	Total capital	271,375	304,186	294,477	268,891	261,876
Risk-	weighted amounts					
4	Total risk-weighted assets (RWA)	608,961	595,687	597,387	444,127	562,361
4a	Total risk-weighted assets (pre-floor)	608,961	595,687	597,387	444,127	562,361
Risk-l	based capital ratios as a percentage of RW	/A				
5	CET1 ratio (%)	44.56%	51.06%	49.29%	60.54%	46.57%
5a	CET1 ratio (%) (pre-floor ratio)	44.56%	51.06%	49.29%	60.54%	46.57%
6	Tier 1 ratio (%)	44.56%	51.06%	49.29%	60.54%	46.57%
6a	Tier 1 ratio (%) (pre-floor ratio)	44.56%	51.06%	49.29%	60.54%	46.57%
7	Total capital ratio (%)	44.56%	51.06%	49.29%	60.54%	46.57%
7a	Total capital ratio (%) (pre-floor ratio)	44.56%	51.06%	49.29%	60.54%	46.57%
Addit	ional CET1 buffer requirements as a perce	entage 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 (%)	34.06%	40.56%	38.79%	50.04%	36.07%
Basel	III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	3,417,954	3,377,592	3,670,124	2,362,718	3,090,079
14	Basel III leverage ratio (row 2 / row 13)	7.94%	9.01%	8.02%	11.38%	8.47%

# 5. $CVA1-The\ reduced\ basic\ approach\ for\ Credit\ Valuation\ Adjustments\ ('CVA')$

The Bank does not hedge CVA.

Template CVA1: The reduced basic approach for CVA CAD ('000)					
		а	b		
		Components	Capital requirements under BA-CVA		
1	Aggregation of systematic components of CVA risk	332	-		
2	Aggregation of idiosyncratic components of CVA risk	232	-		
3	Total	-	187		