## **Shinhan Bank Canada**

Common Equity Tier L capital instruments and reserves		Capital Disclosure as at June 30th, 2022	(Unit: C\$1,000)		
companies) plus related stock surplus  Retained earnings  Retained earnings  Accumulated other comprehensive income (and other reserves)  NA  Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)  Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  Common Equity Tier 1 capital before regulatory adjustments  Rommon Equity Tier 1 capital regulatory adjustments  Rommon Equity Tier 1 capital regulatory adjustments  NA  Goodwill (net of related tax liability)  NA  Other intangibles other than mortgage-servicing rights (net of related tax liability)  Deferred tax assets excluding those arising from temporary differences (net of related tax liability)  10 Liability)  11 Cash flow hedge reserve  Shortfall of provisions to expected losses  NA  13 Securitisation gain on sale  14 Gains and losses due to changes in own credit risk on fair valued liabilities  NA  15 Defined benefit pension fund net assets (net of related tax liability)  NA  Investments in own shares (if not already netted off paid-in capital on reported balance sheet)  NA  Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)  NA  Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  NA  Deferred tax assets arising from temporary differences (amount above 10% threshold)  NA  Deferred tax assets arising from temporary differences (amount above 10% threshold)  NA  Deferred tax assets arising from temporary differences (amount above 10% threshold)  NA  Of which: mortgage servicing rights  Other deductions or regulatory adjustments to CET1 as determined by OSF1 till  And Tier 2 to cover deductions  Additional Tier 1 capital (EET1)  Regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier  1 and					
Companies) plus feated stock surplus  2 Retained earnings  3 Accumulated other comprehensive income (and other reserves)  4 Common share capital subject to phase out from CET1 (only applicable to non-joint stock companies)  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  7 Prudential valuation adjustments  8 Sp.148  7 Prudential valuation adjustments  NA  8 Goodwill (net of related tax liability)  9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  10 liability)  10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)  11 Cash flow hedge reserve  NA  12 Shortall of provisions to expected losses  NA  13 Securitisation gain on sale  14 Gains and losses due to changes in own credit risk on fair valued liabilities  NA  16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)  NA  18 Reciprocal cross holdings in common equity  NA  Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)  18 Significant investments in the common stock of banking, financial and insurance entities that are usual to the common stock of banking, financial and insurance entities that are usual to the common stock of banking, financial and insurance entities that are usual to the common stock of banking, financial and insurance entities that are usual to the common stock of banking, financial and insurance entities that are usual to the common stock of banking, financial and insurance entities that are usual to the common stock of banking, financial and insurance entities that are usual to the subject of the subject	4	Directly issued qualifying common share capital (and equivalent for non-joint stock	00.000		
Accumulated other comprehensive income (and other reserves)    Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock componies)   Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)   Common Equity Tier 1 capital before regulatory adjustments   Common Equity Tier 1 capital issued by subsidiaries and held by third parties (amount allowed in group CET1)   The Common Equity Tier 1 capital before regulatory adjustments   Common Equity Tier 1 capital issued by subsidiaries and held by third parties (amount allowed in group CET1)   The Common Equity Tier 1 capital issued by subsidiaries and held by third parties (amount allowed in NA allowed in group CET1)   The Common Equity Tier 1 capital issued by subsidiaries and held by subsidiaries (amount allowed in NA allowed issued in the capital of the capital of the capital of parties (amount allowed in NA allowed in CET1)   The Common Equity Tier 1 capital issued by subsidiaries (amount allowed in NA allowed in CET1)   The CET1   The CET1	1	companies) plus related stock surplus	80,000		
4 Componies)  Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  Common Equity Tier 1 capital before regulatory adjustments  Prudential valuation adjustments  NA  Goodwill (net of related tax liability)  Pother intangibles other than mortgage-servicing rights (net of related tax liability)  pother intangibles other than mortgage-servicing rights (net of related tax liability)  pother intangibles other than mortgage-servicing rights (net of related tax liability)  pother related tax sests excluding those arising from temporary differences (net of related tax liability)  pother related tax sests excluding those arising from temporary differences (net of related tax liability)  pother related tax sests excluding those arising from temporary differences (net of related tax liability)  pother related tax sests excluding those arising from temporary differences (net of related tax liability)  pother related tax liability in the service of the related tax liability in the service of the related tax liability in the service of the related tax liability in the liability in the service of the related tax liability in the service of the related tax liability in the liability in the service of the related tax liability in the service of the related tax liability in the service of the related tax liability in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)  Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding the 15% threshold  pother deductions or regulatory adjustments to CET1 as determined by OSFI (1)  Pother deductions	2	Retained earnings	9,148		
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	3	Accumulated other comprehensive income (and other reserves)	NA		
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  89,148  Common Equity Tier 1 capital: regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of related tax liability)  9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)  11 Cash flow hedge reserve  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale  14 Gains and losses due to changes in own credit risk on fair valued liabilities  15 Defined benefit pension fund net assets (net of related tax liability)  16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)  17 Reciprocal cross holdings in common equity  18 Reciprocal cross holdings in common equity  19 Anon-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)  19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  20 Mortgage servicing rights (amount above 10% threshold)  21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  22 Amount exceeding the 15% threshold  23 of which: significant investments in the common stock of financials  24 of which: mortgage servicing rights  25 Other deductions or regulatory adjustments to CET1 as determined by OSFI (1)  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  29 Common Equity Tier 1 capital (CET1)  20 Common Equity Tie	4		NA		
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11 Cash flow hedge reserve	10		NA		
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Reciprocal cross holdings in common equity   NA		Investments in own shares (if not already netted off paid-in capital on reported balance	NA		
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Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  NA  Mortgage servicing rights (amount above 10% threshold)  NA  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding the 15% threshold  NA  of which: significant investments in the common stock of financials  NA  of which: mortgage servicing rights  of which: deferred tax assets arising from temporary differences  NA  Other deductions or regulatory adjustments to CET1 as determined by OSFI (1)  Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier  1 and Tier 2 to cover deductions  Regulatory adjustments to Common Equity Tier 1  Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied  Additional Tier 1 capital: instruments  Additional Tier 1 capital: instruments  NA  Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments  Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments  NA  Additional Tier 1 capital: regulatory adjustments  Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments  Total regulatory adjustments to Additional Tier 1 capital  NA  Additional Tier 1 capital (AT1)  NA  NA  Regulatory adjustments to Additional Tier 1 capital  NA  Regulatory adjustments		Non-significant investments in the capital of banking, financial and insurance entities, net of			
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1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common Equity Tier 1 (301)  29 Common Equity Tier 1 capital (CET1) 88,847  29a Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied  Additional Tier 1 capital: instruments  36 Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  43 Total regulatory adjustments to Additional Tier 1 capital  NA  44 Additional Tier 1 capital (AT1)  NA  Tier 1 capital (T1 = CET1 + AT1)  88,847	26		97		
Total regulatory adjustments to Common Equity Tier 1 (301)  Common Equity Tier 1 capital (CET1) 88,847  Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied  Additional Tier 1 capital: instruments  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Total regulatory adjustments to Additional Tier 1 capital  NA  Additional Tier 1 capital (AT1)  NA  Tier 1 capital (T1 = CET1 + AT1)  88,847	27	• , , ,	NA		
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43 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)  45 Tier 1 capital (T1 = CET1 + AT1)  88,847					
44         Additional Tier 1 capital (AT1)         NA           45         Tier 1 capital (T1 = CET1 + AT1)         88,847	43		NA		
45 Tier 1 capital (T1 = CET1 + AT1) 88,847					

46 Directly issued qualifying Tier 2 instruments plus related stock surplus  A7 Directly issued capital instruments subject to phose out from Tier 2  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)  A9 of which: instruments issued by subsidiaries subject to phose out  NA  50 Collective allowances  3,615  Tier 2 capital before regulatory adjustments  Tier 2 capital before regulatory adjustments  NA  Tier 2 capital legulatory adjustments to Tier 2 capital  Tier 2 capital (TC = T1 + T2)  S9 Total capital (TC = T1 + T2)  S92 Total capital (TC = T1 + T2)  S93 Total capital with transitional arrangements for ECL provisioning not applied  Common Equity Tier 1 (ETT1) Capital RWA  NA  60c Total Capital RWA  NA  Cor Total Capital RWA  NA  Capital ratios  Capital ratios  Capital ratios  Capital ratios  Capital ratios  18.00%  Capital ratios  Tier 1 (as percentage of risk-weighted assets)  18.00%  Capital ratios  Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied  17.98%  Capital ratios  Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied  17.98%  Capital ratios  Capital ratios  Capital ratios  NA  Capital ratios  NA  Capital ratios  NA  Capital ratios  NA  NA  Common Equity Tier 1 (as percentage of risk-weighted assets)  NA  Capital ratios  NA  Capital ratios  Capital Ratio with transitional arrangements for ECL provisioning not applied  17.98%  Capital Ratio with transitional arrangements for ECL provisioning not applied  17.98%  Capital Ratio with transitional arrangements for ECL provisioning not applied  18.73%  Capital Ratio with transitional arrangements for ECL provisioning not applied  NA  Dislicating provided assets of the very subject of risk-weighted assets of r	Tier 2 capital: instruments and provisions				
Directly issued capital instruments subject to phase out from Tier 2   NA	46		NA		
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)  9					
subsidiaries and held by third parties (Amount allowed in group Tier 2)  of which: instruments issued by subsidiaries subject to phase out  NA  50 Collective allowances  3,615  Tier 2 capital before regulatory adjustments  751 Total regulatory adjustments to Tier 2 capital  NA  S8 Tier 2 capital (T2)  752 Total capital (TC = T1 + T2)  753 Total capital (TC = T1 + T2)  754 Total capital with transitional arrangements for ECL provisioning not applied  755 Total capital with transitional arrangements for ECL provisioning not applied  756 Total capital with transitional arrangements for ECL provisioning not applied  757 Total capital with transitional arrangements for ECL provisioning not applied  758 Tier 1 Capital RWA  NA  NA  NA  NA  Capital ratios  CET 1 Ratio with transitional arrangements for ECL provisioning not applied  758 Total capital Ratio with transitional arrangements for ECL provisioning not applied  758 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  759 Total capital Ratio with transitional arrangements for ECL provisioning not applied  750 Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied  750 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  750 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  750 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  750 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  750 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  750 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  751 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  752 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N					
49  of which: instruments issued by subsidiaries subject to phase out  Collective allowances 3,615 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) 3,615 59  Total capital (T2) 59a  Total capital with transitional arrangements for ECL provisioning not applied 60  Total risk-weighted assets 60  Total risk-weighted assets 60  Common Equity Tier 1 (EET1) Capital RWA 600  Total Capital RWA 600  Total Capital RWA 600  Total Capital RWA 601  CET 1 Ratio with transitional arrangements for ECL provisioning not applied 61  Common Equity Tier 1 (as percentage of risk-weighted assets) 61  CET 1 Ratio with transitional arrangements for ECL provisioning not applied 62  Tier 1 (as percentage of risk-weighted assets) 63a  Total capital (as percentage of risk-weighted assets) 63a  Total capital (as percentage of risk-weighted assets) 63a  Total Capital Ratio with transitional arrangements for ECL provisioning not applied 64  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer pl		, ,	NA		
Tier 2 capital before regulatory adjustments  Tier 2 capital: regulatory adjustments  Tier 2 capital: regulatory adjustments  NA  Tier 2 capital (TC)  3,615  Total regulatory adjustments to Tier 2 capital  NA  Total capital (TC = T1 + T2)  92,462  59a  Total capital with transitional arrangements for ECL provisioning not applied  92,462  60  Total risk-weighted assets  493,672  60a  Common Equity Tier 1 (CET1) Capital RWA  NA  60b  Tier 1 Capital RWA  NA  60c  Total Capital RWA  Capital ratios  61  Common Equity Tier 1 (as percentage of risk-weighted assets)  18.00%  62a  Tier 1 (as percentage of risk-weighted assets)  18.00%  63a  Total capital Ratio with transitional arrangements for ECL provisioning not applied  17.98%  63a  Total Capital Ratio with transitional arrangements for ECL provisioning not applied  17.98%  63a  Total Capital Ratio with transitional arrangements for ECL provisioning not applied  18.73%  64a  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  NA  68  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  NA  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  OSFI target artio  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	49	, , , , , , , , , , , , , , , , , , , ,	NA		
Tier 2 capital: regulatory adjustments  Tier 2 capital : regulatory adjustments to Tier 2 capital  Total regulatory adjustments to Tier 2 capital  3,615  Total capital (TC = T1 + T2)  72,462  Total capital with transitional arrangements for ECL provisioning not applied  92,462  60	50	Collective allowances	3,615		
Total regulatory adjustments to Tier 2 capital  Tier 2 capital (T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital with transitional arrangements for ECL provisioning not applied  Total risk-weighted assets  493,672  Common Equity Tier 1 (CET1) Capital RWA  NA  Total Capital RWA  NA  Capital ratios  Capital ratios  Capital ratios  CET 1 Ratio with transitional arrangements for ECL provisioning not applied  Tier 1 (as percentage of risk-weighted assets)  ETIER 1 (as percentage of risk-weighted assets)  Tier 1 (as percentage of risk-weighted assets)  Tier 1 (as percentage of risk-weighted assets)  Total Capital Ratio with transitional arrangements for ECL provisioning not applied  Total Capital Ratio with transitional arrangements for ECL provisioning not applied  Total Capital Ratio with transitional arrangements for ECL provisioning not applied  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus  DSIB buffer expressed as a percentage of risk-weighted assets)  NA  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Common Equity Tier 1 target ratio  Total capital target ratio  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  NA  Mortgage servicing rights (net of related tax liability)  NA	51	Tier 2 capital before regulatory adjustments	·		
Tier 2 capital (T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital with transitional arrangements for ECL provisioning not applied  Total risk-weighted assets  Common Equity Tier 1 (EET1) Capital RWA  NA  Tier 1 Capital RWA  NA  Capital ratios  Common Equity Tier 1 (as percentage of risk-weighted assets)  18.00%  CET 1 Ratio with transitional arrangements for ECL provisioning not applied  Tier 1 (as percentage of risk-weighted assets)  Tier 1 (as percentage of risk-weighted assets)  Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied  Total capital (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  NA  Common Equity Tier 1 target ratio  Tier 1 capital target ratio  Tier 1 capital target ratio  Total capital target ratio  No-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  NA  Mortgage servicing rights (net of related tax liability)  NA  Mortgage servicing rights (net of related tax liability)		Tier 2 capital: regulatory adjustments			
Total capital (TC = T1 + T2)  59a Total capital with transitional arrangements for ECL provisioning not applied  60 Total risk-weighted assets  60a Common Equity Tier 1 (CET1) Capital RWA  60b Tier 1 Capital RWA  60c Total Capital RWA  60c Total Capital RWA  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  61 CET 1 Ratio with transitional arrangements for ECL provisioning not applied  62 Tier 1 (as percentage of risk-weighted assets)  63 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  63 Total capital (as percentage of risk-weighted assets)  63a Total Capital Ratio with transitional arrangements for ECL provisioning not applied  64 Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  69 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  70 Tier 1 capital target ratio  70 Tier 1 capital target ratio  71 Total capital target ratio  72 Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  NA  Mortgage servicing rights (net of related tax liability)  NA	57	Total regulatory adjustments to Tier 2 capital	NA		
Total capital with transitional arrangements for ECL provisioning not applied  92,462  60 Total risk-weighted assets  493,672  60a Common Equity Tier 1 (CET1) Capital RWA  NA  60b Tier 1 Capital RWA  NA  60c Total Capital RWA  NA  60c Total Capital RWA  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  61 CET 1 Ratio with transitional arrangements for ECL provisioning not applied  62 Tier 1 (as percentage of risk-weighted assets)  63 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  63 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  64 Discover of risk-weighted assets)  85 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  86 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  87 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  88 Discover of risk-weighted assets)  80 Discover of risk-weighted assets)  80 Discover of risk-weighted assets  80 NA  80 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  80 NA  81 OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  80 Common Equity Tier 1 target ratio  80 Common Equity Tier 1 target ratio  80 Total capital target ratio  80 Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  81 NA  82 Significant investments in the common stock of financials  83 NA  84 Mortgage servicing rights (net of related tax liability)  85 NA  86 NA	58	Tier 2 capital (T2)	3,615		
60 Total risk-weighted assets 493,672 60a Common Equity Tier 1 (CET1) Capital RWA NA 60b Tier 1 Capital RWA NA 60c Total Capital RWA NA 60c Total Capital RWA NA 60c Common Equity Tier 1 (as percentage of risk-weighted assets) 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 61a CET 1 Ratio with transitional arrangements for ECL provisioning not applied 17.98% 62 Tier 1 (as percentage of risk-weighted assets) 18.00% 63 Total capital Ratio with transitional arrangements for ECL provisioning not applied 17.98% 63 Total capital (as percentage of risk-weighted assets) 18.73% 64 Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  8 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  9 Common Equity Tier 1 target ratio 7.00% 70 Tier 1 capital target ratio 8.50% 71 Total capital target ratio 7.00% 72 Mon-significant investments in the capital and Other TLAC-eligible instruments of other financial entities NA 73 Significant investments in the common stock of financials NA 74 Mortgage servicing rights (net of related tax liability) NA	59	Total capital (TC = T1 + T2)	92,462		
60a Common Equity Tier 1 (CET1) Capital RWA  NA  60b Tier 1 Capital RWA  NA  60c Total Capital RWA  Capital ratios  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  61 CET 1 Ratio with transitional arrangements for ECL provisioning not applied  62 Tier 1 (as percentage of risk-weighted assets)  63 Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied  63 Total capital (as percentage of risk-weighted assets)  63 Total Capital Ratio with transitional arrangements for ECL provisioning not applied  64 Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  NA  68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  NA  68 Common Equity Tier 1 target ratio  7.00%  70 Tier 1 capital target ratio  8.50%  71 Total capital target ratio  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	59a	Total capital with transitional arrangements for ECL provisioning not applied	92,462		
Tier 1 Capital RWA  Total Capital RWA  Capital ratios  CET 1 Ratio with transitional arrangements for ECL provisioning not applied  Tier 1 (as percentage of risk-weighted assets)  EET 1 Ratio with transitional arrangements for ECL provisioning not applied  Tier 1 (as percentage of risk-weighted assets)  Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied  Total capital (as percentage of risk-weighted assets)  Total capital Ratio with transitional arrangements for ECL provisioning not applied  Total Capital Ratio with transitional arrangements for ECL provisioning not applied  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus  DSIB buffer expressed as a percentage of risk-weighted assets)  NA  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  NA  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Common Equity Tier 1 target ratio  Total capital target ratio  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  NA  NA  Mortgage servicing rights (net of related tax liability)  NA	60	Total risk-weighted assets	493,672		
Capital ratios  Capital ratios  CET 1 Ratio with transitional arrangements for ECL provisioning not applied 17.98%  Tier 1 (as percentage of risk-weighted assets) 18.00%  Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied 17.98%  Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied 17.98%  Total capital (as percentage of risk-weighted assets) 18.73%  Total Capital Ratio with transitional arrangements for ECL provisioning not applied 18.73%  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  NA  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Tier 1 capital target ratio 7.00%  Tier 1 capital target ratio 8.50%  Total capital target ratio 8.50%  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities NA  Significant investments in the common stock of financials NA  Mortgage servicing rights (net of related tax liability) NA	60a	Common Equity Tier 1 (CET1) Capital RWA	NA		
Capital ratios  Common Equity Tier 1 (as percentage of risk-weighted assets)  ECET 1 Ratio with transitional arrangements for ECL provisioning not applied  Tier 1 (as percentage of risk-weighted assets)  Tier 1 (as percentage of risk-weighted assets)  Total capital Ratio with transitional arrangements for ECL provisioning not applied  Total capital (as percentage of risk-weighted assets)  Total capital (as percentage of risk-weighted assets)  Total Capital Ratio with transitional arrangements for ECL provisioning not applied  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  NA  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Total capital target ratio  Total capital target ratio  Total capital target ratio  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  NA  Non-significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  NA	60b	Tier 1 Capital RWA	NA		
61 Common Equity Tier 1 (as percentage of risk-weighted assets) 61a CET 1 Ratio with transitional arrangements for ECL provisioning not applied 62 Tier 1 (as percentage of risk-weighted assets) 63 Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied 64 Total capital (as percentage of risk-weighted assets) 65 Total Capital Ratio with transitional arrangements for ECL provisioning not applied 66 Total Capital Ratio with transitional arrangements for ECL provisioning not applied 67 Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets) 68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 69 Common Equity Tier 1 target ratio 7.00% 70 Tier 1 capital target ratio 7.00% 71 Total capital target ratio 72 Amounts below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 NA	60c	Total Capital RWA	NA		
61aCET 1 Ratio with transitional arrangements for ECL provisioning not applied17.98%62Tier 1 (as percentage of risk-weighted assets)18.00%62aTier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied17.98%63Total capital (as percentage of risk-weighted assets)18.73%63aTotal Capital Ratio with transitional arrangements for ECL provisioning not applied18.73%64Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)NA68Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)NA69Common Equity Tier 1 target ratio7.00%70Tier 1 capital target ratio8.50%71Total capital target ratio8.50%72Amounts below the thresholds for deduction (before risk weighting)72Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entitiesNA73Significant investments in the common stock of financialsNA74Mortgage servicing rights (net of related tax liability)NA	Capital ratios				
Tier 1 (as percentage of risk-weighted assets)  Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied  Total capital (as percentage of risk-weighted assets)  Total Capital Ratio with transitional arrangements for ECL provisioning not applied  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  NA  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Common Equity Tier 1 target ratio  Total capital target ratio  Total capital target ratio  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  NA  Mortgage servicing rights (net of related tax liability)  NA	61	Common Equity Tier 1 (as percentage of risk-weighted assets)	18.00%		
62aTier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied17.98%63Total capital (as percentage of risk-weighted assets)18.73%63aTotal Capital Ratio with transitional arrangements for ECL provisioning not applied18.73%64Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)NA68Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)NA69Common Equity Tier 1 target ratio7.00%70Tier 1 capital target ratio8.50%71Total capital target ratio8.50%Amounts below the thresholds for deduction (before risk weighting)72Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entitiesNA73Significant investments in the common stock of financialsNA74Mortgage servicing rights (net of related tax liability)NA	61a	CET 1 Ratio with transitional arrangements for ECL provisioning not applied	17.98%		
Total capital (as percentage of risk-weighted assets)  Total Capital Ratio with transitional arrangements for ECL provisioning not applied  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  NA  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  NA  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Common Equity Tier 1 target ratio  7.00%  Tier 1 capital target ratio  7.00%  Total capital target ratio  8.50%  Total capital target ratio  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  Significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  NA	62	Tier 1 (as percentage of risk-weighted assets)	18.00%		
Total Capital Ratio with transitional arrangements for ECL provisioning not applied  Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  NA  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  NA  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Common Equity Tier 1 target ratio  7.00%  Tier 1 capital target ratio  8.50%  Total capital target ratio  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  Significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  NA	62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	17.98%		
Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus DSIB buffer expressed as a percentage of risk-weighted assets)  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Common Equity Tier 1 target ratio  7.00% Tier 1 capital target ratio  8.50% Total capital target ratio  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  Significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  NA	63	Total capital (as percentage of risk-weighted assets)	18.73%		
DSIB buffer expressed as a percentage of risk-weighted assets)  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Common Equity Tier 1 target ratio  7.00%  Tier 1 capital target ratio  7.00%  Total capital target ratio  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  Significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  NA	63a		18.73%		
DSIB buffer expressed as a percentage of risk-weighted assets)  Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  Common Equity Tier 1 target ratio  7.00%  Tier 1 capital target ratio  8.50%  Total capital target ratio  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  Significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  NA	64	Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus	NA		
Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))  69	04	DSIB buffer expressed as a percentage of risk-weighted assets)			
69 Common Equity Tier 1 target ratio 7.00% 70 Tier 1 capital target ratio 8.50% 71 Total capital target ratio 10.50%  Amounts below the thresholds for deduction (before risk weighting)  72 Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability)  NA	68	Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	NA		
70 Tier 1 capital target ratio 8.50% 71 Total capital target ratio 10.50%  **Mounts below the thresholds for deduction (before risk weighting)**  **Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  **Significant investments in the common stock of financials NA  **Mortgage servicing rights (net of related tax liability)**  **NA**	OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))				
Total capital target ratio  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  Significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  10.50%  NA	69	Common Equity Tier 1 target ratio	7.00%		
Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  Significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  NA	70	Tier 1 capital target ratio	8.50%		
Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities  Significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  NA	71	Total capital target ratio	10.50%		
financial entities  NA  Significant investments in the common stock of financials  NA  Mortgage servicing rights (net of related tax liability)  NA					
74 Mortgage servicing rights (net of related tax liability) NA	72	·	NA		
	73	Significant investments in the common stock of financials	NA		
	74		NA		
75 Deferred tax assets arising from temporary differences (net of related tax liability) 1,120	75	Deferred tax assets arising from temporary differences (net of related tax liability)	1,120		

<sup>(1)</sup> From the beginning of Q2 2020, includes the impact of the transitional arrangements for expected loss provisioning (ELC) announced by OSFI in March 2020. The transitional arrangement results in a portion of expected credit loss allowances. A portion of expected credit loss allowances with transitional adjustment is included in CET1 capital, otherwise it is included in Tier2 capital. This amount is adjusted for tax effects and subject to a scaling factor that will decrease each year until 2022.