

Category 3 SMSB Capital Ratios

Computershare Trust Company of Canada

In thousands of Canadian dollars

	As at December 31, 2025	As at September 30, 2025	As at June 30, 2025	As at March 31, 2025
A Ratio Calculations				
Common Equity Tier 1 (CET1) simplified risk-based capital ratio ratio (%)	29.85%	34.21%	32.39%	34.13%
Tier 1 simplified risk-based capital ratio (%)	29.85%	34.21%	32.39%	34.13%
Total simplified risk-based capital ratio (%)	29.85%	34.21%	32.39%	34.13%
B Capital				
Net CET1 capital	113,856	129,740	114,064	122,678
Net Tier 1 capital	113,856	129,740	114,064	122,678
Total capital	113,856	129,740	114,064	122,678
C Adjusted Total Assets and Operational Risk RWA				
Total Assets	304,822	306,823	288,220	301,844
CET1 capital deductions	125,225	124,850	129,745	131,172
Additional Tier 1 capital deductions	-	-	-	-
Tier 2 capital deductions	-	-	-	-
Adjusted Total Assets (CET1)	179,597	181,973	158,475	170,672
Adjusted Total Assets (Tier 1)	179,597	181,973	158,475	170,672
Adjusted Total Assets (Total Capital)	179,597	181,973	158,475	170,672
Operational Risk RWA	201,877	197,252	193,660	188,729

Modified CC1 – Composition of capital for SMSBs

Computershare Trust Company of Canada

In thousands of Canadian dollars

		As At December 31, 2025	As At September 30, 2025	As At June 30, 2025	As At March 31, 2025
		Amounts	Amounts	Amounts	Amounts
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	209,368	208,981	208,663	208,012
2	Retained earnings	29,713	45,609	35,146	45,838
3	Accumulated other comprehensive income (and other reserves)				
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	239,081	254,590	243,809	253,850
Common Equity Tier 1 capital: regulatory adjustments					
28	Total regulatory adjustments to Common Equity Tier 1	- 125,225	- 124,850	- 129,745	- 131,172
29	Common Equity Tier 1 capital (CET1)	113,856	129,740	114,064	122,678
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)	113,856	129,740	114,064.00	122,678.20
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)	-	-	-	-
59	Total capital (TC = T1 + T2)	113,856	129,740	114,064	122,678
60	Total risk-weighted assets	381,474	379,225	352,135	359,401
Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	29.85%	34.21%	32.39%	34.13%
62	Tier 1 (as a percentage of risk-weighted assets)	29.85%	34.21%	32.39%	34.13%
63	Total capital (as a percentage of risk-weighted assets)	29.85%	34.21%	32.39%	34.13%
OSFI target					
69	Common Equity Tier 1 target ratio	7.00%	7.00%	7.00%	7.00%
70	Tier 1 capital target ratio	8.50%	8.50%	8.50%	8.50%
71	Total capital target ratio	10.50%	10.50%	10.50%	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)				