



Category 3 SMSB Capital Ratios

Purpose: Provide Category 3 SMSB Capital Ratios

Content: Category 3 SMSB Capital Ratios

Frequency: Quarterly.

Format: Fixed.

Category 3 SMSB Capital Ratios

Computershare Advantage Trust Company

In thousands of Canadian dollars

	As at December 31, 2026	As at September 30, 2026	As at June 30, 2026	As at March 31, 2026
A Ratio Calculations				
Common Equity Tier 1 (CET1) simplified risk-based capital ratio ratio (%)			33.77%	35.89%
Tier 1 simplified risk-based capital ratio (%)			33.77%	35.89%
Total simplified risk-based capital ratio (%)			33.77%	35.89%
B Capital				
Net CET1 capital			16,802	20,414
Net Tier 1 capital			16,802	20,414
Total capital			16,802	20,414
C Adjusted Total Assets and Operational Risk RWA				
Total Assets			37,021	43,848
CET1 capital deductions			12,415	12,451
Additional Tier 1 capital deductions			-	-
Tier 2 capital deductions			-	-
Adjusted Total Assets (CET1)			24,606	31,397
Adjusted Total Assets (Tier 1)			24,606	31,397
Adjusted Total Assets (Total Capital)			24,606	31,397
Operational Risk RWA			25,151	25,478



Modified CC1 – Composition of capital for SMSBs

Purpose: Provide a breakdown of the constituent elements of an SMSB's capital.

Content: Breakdown of regulatory capital according to the scope of regulatory consolidation

Frequency: Quarterly.

Format: Fixed.

Accompanying narrative: Category 1 SMSBs are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such change.

Modified CC1 – Composition of capital for SMSBs

Computershare Advantage Trust Company

In thousands of Canadian dollars

		As At December 31, 2026	As At September 30, 2026	As At June 30, 2026	As At March 31, 2026
		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			17,129	17,128
2	Retained earnings		12,088		15,737
3	Accumulated other comprehensive income (and other reserves)				
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)</i>				
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	-	-	29,217	32,865
	Common Equity Tier 1 capital: regulatory adjustments				
28	Total regulatory adjustments to Common Equity Tier 1	-	-	12,415	12,451
29	Common Equity Tier 1 capital (CET1)	-	-	16,802	20,414
	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	<i>Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)</i>				
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	<i>of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)</i>				
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)	-	-	16,802.00	20,414.00
	Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus				
47	<i>Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)</i>				
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	<i>of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)</i>				
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)	-	-	16,802	20,414
60	Total risk-weighted assets	-	-	49,757	56,875
	Capital ratios				
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	#DIV/0!	#DIV/0!	33.77%	35.89%
62	Tier 1 (as a percentage of risk-weighted assets)	#DIV/0!	#DIV/0!	33.77%	35.89%
63	Total capital (as a percentage of risk-weighted assets)	#DIV/0!	#DIV/0!	33.77%	35.89%
	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)				

Explanation of each row of the Composition of Capital Template

Row #	Explanation
1	Common shares issued directly by the institution that meet the criteria for classification as common shares for regulatory purposes and share premium resulting from the issuance of instruments included in Common Equity Tier 1, as per paragraph 3 of Chapter 2 of OSFI's CAR Guideline 2023. All instruments issued by subsidiaries of the consolidated group should be excluded from this row.
2	Retained earnings, prior to all regulatory adjustments, as per paragraph 3 of Chapter 2 of OSFI's CAR Guideline 2023.
3	Accumulated other comprehensive income and other disclosed reserves, prior to all regulatory adjustments, as per paragraph 3 of Chapter 2 of OSFI's CAR Guideline 2023.
4	Directly issued capital instruments subject to phase-out from CET1 in accordance with the requirements of paragraph 107-109 of Chapter 2 of OSFI's CAR Guideline 2023.
5	Common share capital issued by subsidiaries and held by third parties that meet the criteria for inclusion in CET1 as per section 2.1.1.3 of OSFI's CAR Guideline 2023.

6	Sum of rows 1 to 5.
28	Total regulatory adjustments to Common Equity Tier 1, to be calculated as the sum of rows 7 to 22 plus rows 26 and 27. Reported as a negative amount.
29	Common Equity Tier 1 capital (CET1), to be calculated as row 6 plus row 28.
30	Additional Tier 1 capital instruments issued by the institution directly that meet the criteria in section 2.1.2.1 of OSFI's CAR Guideline 2023 and any related stock surplus as set out in paragraph 10 of Chapter 2 of OSFI's CAR Guideline 2023. All instruments issued by subsidiaries of the consolidated group should be excluded from this row. This row may include Additional Tier 1 capital issued by an SPV of the parent company only if it meets the requirements set out in section 2.1.2.3 of OSFI's CAR Guideline 2023.
31	The amount in row 30 classified as equity under applicable accounting standards.
32	The amount in row 30 classified as liabilities under applicable accounting standards.
33	Directly issued capital instruments subject to phase out from Additional Tier 1 in accordance with the requirements of section 2.4 of OSFI's CAR Guideline 2023. The amount reported here should be the amount included in regulatory capital.
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties, the amount allowed in consolidated AT1 in accordance with section 2.1.2.2 of OSFI's CAR Guideline 2023. The amount of non-qualifying Additional Tier 1 instruments issued by subsidiaries to third parties included in regulatory capital should also be reported here.
35	The amount reported in row 34 that relates to instruments subject to phase out from AT1 in accordance with the requirements of section 2.4 of OSFI's CAR Guideline 2023.
36	The sum of rows 30, 33 and 34.
43	The sum of rows 37 to 42. Reported as a negative amount.
44	Additional Tier 1 capital, to be calculated as row 36 plus row 43.
45	Tier 1 capital, to be calculated as row 29 plus row 44.
46	Tier 2 instruments issued by the institution directly that meet all of the criteria set out in section 2.1.3.1 of OSFI's CAR Guideline 2023 and any related stock surplus as set out in paragraph 26 of Chapter 2 of OSFI's CAR Guideline 2023. All instruments issued of subsidiaries of the consolidated group should be excluded from this row. This row may include Tier 2 capital issued by an SPV of the parent company only if it meets the requirements set out in section 2.1.3.3 of OSFI's CAR Guideline 2023.
47	Directly issued capital instruments subject to phase out from Tier 2 in accordance with the requirements of section 2.4 of OSFI's CAR Guideline 2023. The amount reported here should be the amount included in regulatory capital.
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 32) issued by subsidiaries and held by third parties (amount allowed in group Tier 2), in accordance with section 2.1.3.2 of OSFI's CAR Guideline 2023. The amount of non-qualifying Tier 2 instruments issued by subsidiaries to third parties included in regulatory capital should also be reported here.
49	The amount reported in row 48 that relates to instruments subject to phase out from Tier 2 in accordance with the requirements of section 2.4 of OSFI's CAR Guideline 2023.
50	Collective allowances included in Tier 2, calculated in accordance with section 2.1.3.7 of OSFI's CAR Guideline 2023.
51	The sum of rows 46 to 48 and row 50.
57	The sum of rows 52 to 56. Reported as a negative amount.
58	Tier 2 capital, to be calculated as row 51 plus row 57.
59	Total capital, to be calculated as row 45 plus row 58.
60	Total risk weighted assets (after capital floor) of the institution.
61	Common Equity Tier 1 (as a percentage of risk weighted assets), to be calculated as row 29 divided by row 60 (expressed as a percentage).
62	Tier 1 ratio (as a percentage of risk weighted assets), to be calculated as row 45 divided by row 60 (expressed as a percentage).
63	Total capital ratio (as a percentage of risk weighted assets), to be calculated as row 59 divided by row 60 (expressed as a percentage).
69	On the template, OSFI's 7% CET1 target ratio. (Minimum CET1 requirement plus capital conservation buffer)
70	On the template, OSFI's 8.5% Tier 1 capital target ratio. (Minimum Tier 1 capital requirement plus capital conservation buffer)
71	On the template, OSFI's 10.5% Total capital target ratio. (Minimum Total capital requirement plus capital conservation buffer)
80	Current cap on CET1 instruments subject to phase out arrangements, see chapter 2, paragraph 109 of OSFI's CAR Guideline 2023.
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities), see chapter 2, paragraph 109 of OSFI's CAR Guideline 2023.
82	Current cap on AT1 instruments subject to phase out arrangements, see chapter 2, section 2.4 of OSFI's CAR Guideline 2023.
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities), see chapter 2, section 2.4 of OSFI's CAR Guideline 2023.
84	Current cap on T2 instruments subject to phase out arrangements, see chapter 2, section 2.4 of OSFI's CAR Guideline 2023.
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities), see section 2.4 of OSFI's CAR Guideline 2023.