

RFA Bank of Canada
Regulatory Capital
As at September 30, 2021
(in thousands of Canadian dollars, except %)

Regulatory Capital and Ratios		All-in
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	45,353
2	Retained earnings	117,963
3	Accumulated other comprehensive income (and other reserves)	1,067
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</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	164,383
Common Equity Tier 1 capital: regulatory adjustments		
28	Total regulatory adjustments to Common Equity Tier 1	(83)
29	Common Equity Tier 1 capital (CET1)	164,299
29a	Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied	164,127
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</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</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)	164,299
45a	Tier 1 capital with transitional arrangements for ECL provisioning not applied	164,127
Tier 2 capital: instruments and allowances		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47	<i>Directly issued capital instruments subject to phase out from Tier 2</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</i>	
50	Collective allowances	1,073
51	Tier 2 capital before regulatory adjustments	1,073
Tier 2 capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital	
58	Tier 2 capital (T2)	1,073
59	Total capital (TC = T1 + T2)	165,372
59a	Total capital with transitional arrangements for ECL provisioning not applied	165,372
60	Total risk-weighted assets	
60a	Common Equity Tier 1 (CET1) Capital RWA	837,820
60b	Tier 1 Capital RWA	837,820
60c	Total Capital RWA	837,820
Capital Ratios		
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	19.61%
61a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	19.59%
62	Tier 1 (as percentage of risk-weighted assets)	19.61%
62a	Tier 1 with transitional arrangements for ECL provisioning not applied	19.59%
63	Total capital (as percentage of risk-weighted assets)	19.74%
63a	Total capital with transitional arrangements for ECL provisioning not applied	19.74%
OSFI all-in target		
69	Common Equity Tier 1 capital all-in target ratio	7.00%
70	Tier 1 capital all-in target ratio	8.50%
71	Total capital all-in target ratio	10.50%
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)		
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	
81	<i>Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	
83	<i>Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	
85	<i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	