

Amex Bank of Canada			
Modified Capital Disclosures as at Dec.31, 2014		All-in	Transitional
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) and related stock surplus (and other contributed surplus)	215,155	
2	Retained earnings	609,506	
3	Accumulated other comprehensive income (and other reserves)	(24)	
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	N/A	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	N/A	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	824,637	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
28	Total regulatory adjustments to Common Equity Tier 1	2,635	
29	<b>Common Equity Tier 1 capital (CET1)</b>	822,003	824,130
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	N/A	
31	of which: classified as equity under applicable accounting standards	N/A	
32	of which: classified as liabilities under applicable accounting standards	N/A	
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	N/A	
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)	N/A	
35	of which: instruments issued by subsidiaries subject to phase out	N/A	
36	Additional Tier 1 capital before regulatory adjustments	-	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	-	
44	<b>Additional Tier 1 capital (AT1)</b>	-	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	822,003	824,130
<b>Tier 2 capital: instruments and allowances</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	N/A	
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	N/A	
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)	N/A	
49	of which: instruments issued by subsidiaries subject to phase out	N/A	
50	Collective allowances	N/A	
51	<b>Tier 2 capital before regulatory adjustments</b>	-	
<b>Tier 2 capital: regulatory adjustments</b>			
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-	
58	<b>Tier 2 capital (T2)</b>	-	
59	<b>Total capital (TC = T1 + T2)</b>	822,003	824,130
60	<b>Total risk-weighted assets</b>	4,865,863	4,867,970
<b>Capital ratios</b>			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	16.89%	16.93%
62	Tier 1 (as percentage of risk-weighted assets)	16.89%	16.93%
63	Total capital (as percentage of risk-weighted assets)	16.89%	16.93%
<b>OSFI all-in target</b>			
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%	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>			
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	N/A	
81	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	N/A	
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	N/A	
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	