

Amex Bank of Canada

Basel III disclosure as at Mar 31, 2013		CAD'000
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	206,000
2	Retained earnings	555,832
3	Accumulated other comprehensive income (and other reserves)	83
4	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	N/A
Common Equity Tier 1 capital: regulatory adjustments		
5	Regulatory adjustments applied to Common Equity Tier 1 under Basel 3	1,599
6	Common Equity Tier 1 capital (CET1)	769,471
Additional Tier 1 capital: instruments		
7	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	N/A
8	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A
9	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
10	of which: instruments issued by subsidiaries subject to phase out	N/A
Additional Tier 1 capital: regulatory adjustments		
11	Regulatory adjustments applied to Additional Tier 1 under Basel 3	0
12	Additional Tier 1 capital (AT1)	0
13	Tier 1 capital (T1 = CET1 + AT1)	769,471
Tier 2 capital: instruments and provisions		
14	Directly issued qualifying Tier 2 instruments plus related stock surplus	N/A
15	Directly issued capital instruments subject to phase out from Tier 2	N/A
16	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
17	of which: instruments issued by subsidiaries subject to phase out	N/A
18	Provisions	0
Tier 2 capital: regulatory adjustments		
19	Regulatory adjustments applied to Tier 2 under Basel 3	N/A
20	Tier 2 capital (T2)	0
21	Total capital (TC = T1 + T2)	769,471
22	Total risk weighted assets	4,874,751
Capital ratios – Transitional Basis		
23	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.81%
24	Tier 1 (as a percentage of risk weighted assets)	15.81%
25	Total capital (as a percentage of risk weighted assets)	15.81%
Capital ratios – All-in Basis ⁵		
26	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.78%
27	Tier 1 (as a percentage of risk weighted assets)	15.78%
28	Total capital (as a percentage of risk weighted assets)	15.78%

National target – All-in Basis		
29	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	7.00%
<i>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</i>		
30	Current cap on CET1 instruments subject to phase out arrangements	N/A
31	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A
32	Current cap on AT1 instruments subject to phase out arrangements	N/A
33	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A
34	Current cap on T2 instruments subject to phase out arrangements	N/A
35	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A

⁵ Defined in 2013 CAR Guideline A, Chapter 1.

Memo Items:

- Line items 5, 11, & 19 aggregate all regulatory adjustments for that particular tier of capital.
- DTIs should report the all-in Basel III ratios on lines 26-28
- The national target reported on line 29 should refer to the minimum all-in supervisory target prescribed by OSFI.
- The Modified Transitional Template omits line items from the BCBS template relating to the CET1 allocated to the various buffers and omits all line items relating to specific regulatory adjustments, amounts below thresholds for deduction which are risk-weighted under Basel III, and applicable caps on the inclusion of provisions in Tier 2.