Modified Capital Disclosures as at June 30, 2013 Common Equity Tier 1 capital: instruments and reserves Directly issued qualifying common share capital gain equivalent for non-joint stock companies) and related stock surplus (and other contributed surplus) Retained camings Accumulated other comprehensive income (and other reserves) Directly issued capital suited to phase out from CIT (not) applicable to non-joint stock componies) NA Common share capital issued by subsidiaries and held by third parties (amount allowed in group CITI) Common squity Tier 1 capital before regulatory adjustments Total regulatory adjustments to Common Equity Tier 1 capital regulatory adjustments Additional Tier 1 capital (CET) Additional Tier 1 capital (CET) Additional Tier 1 capital (CET) Additional Tier 2 instruments subject to phase out grown Additional Tier 1 Total regulatory adjustments subject to phase out grown Additional Tier 1 Additional Tier 1 instruments subject to phase out grown Additional Tier 1 Additional Tier 1 instruments subject to phase out grown Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments on included in row 5) issued by subsidiaries and which dystice (second in group AT1) Additional Tier 1 instruments (and CET1 instruments on included in row 5) issued by subsidiaries and which of particular tiers are subject to phase out grown Additional Tier 1 capital Tier 2 capital Tier 1 capital T	Amex Bank of Canada				
Common Equity Tier 1 capital issued qualifying Additional Tier 1 capital: instruments N/A		Modified Capital Disclosures as at June 30, 2013	All-in	Transitional	
1 related stock surplus (and other contributed surplus) 215,155	Common Equity Tier 1 capital: instruments and reserves				
2 Retained earnings 3 Accumulated other comprehensive income (and other reserves) 4 Directly issued capitol subject to phose out from CETI (only applicable to non-joint stock companies) 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 7 28,376 7 28 Total regulatory adjustments to Common Equity Tier 1 applial regulatory adjustments 7 20,000 7 29 Common Equity Tier 1 capital (CET1) 7 20 Common Equity Tier 1 capital (CET1) 7 20 Common Equity Tier 1 capital (CET1) 7 20 Common Equity Tier 1 capital (CET1) 8 Additional Tier 1 capital instruments 8 Or thirtic classified as liabilities under applicable accounting standards 9 N/A 9 Common Equity Tier 1 capital instruments plus related stock surplus 9 N/A 9 Common Equity Tier 1 capital instruments on the common Equity Tier 1 capital instruments 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 N/A 9 Common Equity Tier 1 capital (CET1) 9 Total regulatory adjustments on the common Equity Equity Subsidiaries and held by third parties (amount allowed in group Tier 2) 9 Total regulatory adjustments to Subject to phose out Tier 2 capital (CET1) 1 N/A 1 Total regulatory adjustments subject to phose out Tier 2 capital (CET1) 1 N/A 1 Total regulatory adjustments to Subject to phose out Tier 2 capital (CET1) 1 N/A 1 Total regulation (CET1) 1 N/A 2 Total regulatory adjustments to Tier 2 capital (CET1) 1 N/A 2 Total regulation (CET1) 2 N/A 3 Total regulation (CET1) 3 N/A 4 Total regulation (Directly issued qualifying common share capital (and equivalent for non-joint stock companies) and			
Accumulated other comprehensive income (and other reserves) Directly issued capital subject to phase out from CETI (only applicable to non-joint stock companies) Accommon share capital issued by subsidiaries and held by third parties (amount allowed in group CETI) S. Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital (CETI) Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Common Equity Tier 1 capital: regulatory adjustments Additional Tier 1 capital instruments MACCOMMON Equity Tier 1 capital (CETI) Additional Tier 1 capital instruments Additional Tier 1 capital instruments N/A of which: classified as liabilities under applicable accounting standards N/A Additional Tier 1 instruments subject to phase out from Additional Tier 1 in MACCOMMON Accounts and the laby third parties (amount allowed in group ATI) N/A Additional Tier 1 capital instruments subject to phase out from Additional Tier 1 capital instruments on the companies of the capital instruments and ETI instru	1	related stock surplus (and other contributed surplus)	215,155		
A Common share capital subject to phase out from CETI (only applicable to non-joint stock companies)	2	Retained earnings	568,221		
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) Common Equity Tier 1 capital before regulatory adjustments Total regulatory adjustments to Common Equity Tier 1 capital: regulatory adjustments Total regulatory adjustments to Common Equity Tier 1 capital: instruments Additional Tier 1 capital: instruments Additional Tier 1 capital: instruments Additional Tier 1 capital: instruments N/A Directly issued qualifying Additional Tier 1 instruments pursued society under applicable accounting standards of which: classified as equity under applicable accounting standards Additional Tier 1 instruments (and CET1 instruments applicable accounting standards Directly issued capital instruments layed cett priose out firm Additional Tier 1 instruments (and CET1 instruments for phise county and the layed by third parties (amount allowed in group A1) Additional Tier 1 instruments (and CET1 instruments insued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital perfore regulatory adjustments Additional Tier 1 capital (A1) Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (A1) Tier 2 capital instruments and allowances Additional Tier 1 capital (A1) Tier 2 capital instruments and allowances Tier 2 capital instruments and allowances N/A Tier 1 (A) Directly issued capital instruments subject to phase out from Tier 2 N/A Tier 2 (A) Directly issued capital instruments subject to phase out from Tier 2 N/A Tier 2 (A) Directly issued capital instruments subject to phase out from Tier 2 N/A Tier 2 (Capital Tier 2 instruments Subject to phase out N/A Tier 2 (Capital Tier 2 instruments Subject to phase out N/A Total regulatory adjustments to Tier 2 (Capital Instruments and Instruments Subject to phase out N/A Tier 2 (Capital Tier 2 in Tier 2) Total regulatory adjustments to Tier 2 (Capital Instruments Subject to phase out arrangements Capital ratios Capital r	3	Accumulated other comprehensive income (and other reserves)	1		
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 5 Common Equity Tier 1 capital before regulatory adjustments 783,376 28 Total regulatory adjustments to Common Equity Tier 1 capital: regulatory adjustments 780,376 29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 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 Or which: classified as a liabilities under applicable accounting standards N/A Additional Tier 1 instruments subject to phase out from Additional Tier 1 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) Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital left of the subject to plase out from Additional Tier 1 capital left of the subject to plase out in row 5 or 34) issued by subsidiaries subject to plase out in row 5 or 34) issued by subsidiaries subject to plase out in row 5 or 34) issued by subsidiaries in the subject to plase out	4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A		
Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 2 capital: regulatory adjustments 2,500 27	5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	N/A		
28 Total regulatory adjustments to Common Equity Tier 1 capital: regulatory adjustments 2,500		Common Equity Tier 1 capital before regulatory adjustments			
28 Total regulatory adjustments to Common Equity Tier 1					
Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments	28		2,500		
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 Directly issued capital instruments substitute to phase out from Additional Tier 1 33 Directly issued capital instruments subject to phase out from Additional Tier 1 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 Or instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 36 Additional Tier 1 capital before regulatory adjustments 47 Orbital regulatory adjustments to Additional Tier 1 capital: regulatory adjustments 48 Total regulatory adjustments to Additional Tier 1 capital 49 Tier 1 capital (T1 = CET1 + AT1) 40 Directly issued qualifying Tier 2 instruments plus related stock surplus 40 Directly issued qualifying Tier 2 instruments plus related stock surplus 41 Directly issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 42 Directly issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 43 Total regulatory adjustments 44 Directly issued qualifying Tier 2 instruments issued by subsidiaries subject to phase out 55 Total regulatory adjustments to Tier 2 capital 56 Collective allowances 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital before regulatory adjustments 59 Total capital Jeff (T1 + T1) 50 Total regulatory adjustments to Tier 2 capital 60 Total risk-weighted assets 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital all-in target ratio 64 Current cap on CET1 instruments subject to phase out arrangements 65 Co	29			783,376	
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 Additional Tier 1 instruments (and ET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 33 Additional Tier 1 capital before regulatory adjustments 34 Additional Tier 1 capital before regulatory adjustments 35 Additional Tier 1 capital before regulatory adjustments 46 Additional Tier 1 capital (AT1) 47 Tier 1 capital (AT1) 48 Tier 1 capital (AT1) 49 Directly issued qualifying Tier 2 instruments plus related stock surplus 49 Directly issued qualifying Tier 2 instruments plus related stock surplus 40 Directly issued qualifying Tier 2 instruments plus related stock surplus 41 Directly issued qualifying Tier 2 instruments plus related stock surplus 42 Directly issued qualifying Tier 2 instruments plus related stock surplus 43 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries 44 Directly issued qualifying Tier 2 instruments plus related stock surplus 45 Directly issued qualifying Tier 2 instruments plus related stock surplus 46 Directly issued qualifying Tier 2 instruments plus related stock surplus 47 Directly issued qualifying Tier 2 instruments plus related stock surplus 48 Tier 2 capital instruments plus related stock surplus 50 Collective allowances 51 Tier 2 capital instruments subject to phase out plus of which instruments plus related to the plus of which instruments plus related to the plus of the					
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 phose out from Additional Tier 1 N/A Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (anount allowed in group AT1) 34 held by third parties (anount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out N/A 36 Additional Tier 1 capital before regulatory adjustments 47 Additional Tier 1 capital before regulatory adjustments 48 Total regulatory adjustments to Additional Tier 1 capital 49 Additional Tier 1 capital (T1 = CET1 + AT1) 40 Tier 1 capital (T1 = CET1 + AT1) 41 Tier 1 capital (T1 = CET1 + AT1) 42 Tier 1 capital (T1 = CET1 + AT1) 43 Tier 2 instruments and allowances 44 Directly issued qualifying Tier 2 instruments plus related stock surplus 45 Directly issued opital instruments subject to phase out from Tier 2 46 Directly issued opital instruments subject to phase out from Tier 2 47 Directly issued opital instruments subject to phase out from Tier 2 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 50 Collective allowances 51 Total regulatory adjustments 52 Total regulatory adjustments 53 Total capital before regulatory adjustments 54 Tier 2 capital (T2) 55 Total capital (T2) 56 Total regulatory adjustments to Tier 2 capital 56 Total regulatory adjustments to Tier 2 capital 57 Total capital instruments subject to phase out arrangements 58 Tier 1 (as percentage of risk-weighted assets) 59 Total capital (T2) 60 Total capital all-in target ratio 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital all-in target ratio 64 Common Equity Tier 1 capital	30		N/A		
33 Directly issued capital instruments subject to phase out from Additional Tier 1 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) Additional Tier 1 capital instruments (and CET1 instruments on included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital instruments of Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (Tapital (AT1) Tier 1 capital (Tapital (Tapital (AT1)) Tier 2 capital: instruments and allowances Directly issued qualifying Tier 2 instruments plus related stock surplus N/A Directly issued qualifying Tier 2 instruments plus related stock surplus AD Directly issued qualifying Tier 2 instruments plus related stock surplus 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) AD Of which: instruments included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) AD Of which: instruments of included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) AD Of which: instruments of the subsidiaries subject to phase out N/A Tier 2 capital eleptore regulatory adjustments Tier 2 capital regulatory adjustments or Tier 2 capital Tier 2 capital (Tier T1+T2) Total regulatory adjustments to Tier 2 capital Tier 2 capital (Tier T1+T2) Total regulatory adjustments to Tier 2 capital Tier 1 (as percentage of risk-weighted assets) 16.03% 16.07% Tier 1 (as percentage of risk-weighted assets) 16.03% 16.07% Total capital (Tier T1+T2) Total capital all-in target ratio Oser all-in target Outent cap on CET1 instruments subject to phase out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) BO Current cap on CET1 instruments subject to p	31		N/A		
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	32		N/A		
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	33		•		
Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital full full full full full full full fu		Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and			
Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital instruments issued by subsidiaries subject to phase out Additional Tier 1 capital (AT1) Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 2 capital: instruments and allowances N/A Directly issued qualifying Tier 2 instruments pulse related stock surplus N/A 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 Tier 2 capital (Tier 1 capital (AT1) Tier 2 capital instruments out included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) N/A Collective allowances Tier 2 capital before regulatory adjustments Tier 2 capital regulatory adjustments Tier 2 capital (Tier 1 tier 2) Total regulatory adjustments to Tier 2 capital Tier 2 capital (Tier 1 tier 2) Total regulatory adjustments to Tier 2 capital Common Equity Tier 1 (as percentage of risk-weighted assets) Common Equity Tier 1 (as percentage of risk-weighted assets) Common Equity Tier 1 (as percentage of risk-weighted assets) Common Equity Tier 1 (as percentage of risk-weighted assets) Common Equity Tier 1 (as percentage of risk-weighted assets) Common Equity Tier 1 (as percentage of risk-weighted assets) Common Equity Tier 1 (as percentage of risk-weighted assets) Common Equity Tier 1 (as percentage of risk-weighted assets) Common Equity Tier 1 capital all-in target ratio Total capital all-in target ratio Common Equity Tier 1 capital all-in target ratio Total capital all-in target ratio Common Equity Tier 1 capital all-in target ratio Common Equity Tier 1 capital all-in target ratio Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A Amounts excluded from AT1 due to cap (excess over cap after redemptions and mat	34	held by third parties (amount allowed in group AT1)	N/A		
Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (AT1) Tier 1 capital (AT1) Tier 1 capital (AT1) Tier 2 capital: instruments and allowances Directly issued qualifying Tier 2 instruments plus related stock surplus AT Directly issued capital instruments subject to phase out from Tier 2 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 Tier 2 capital before regulatory adjustments Collective allowances N/A Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments Total risk-weighted assets Capital ratios Capital ratios Capital ratios Capital ratios Capital ratios Common Equity Tier 1 (as percentage of risk-weighted assets) 16.03% 16.03% 16.07% OSFI all-in target Common Equity Tier 1 capital all-in target ratio Total capital all-in target ratio Total capital all-in target ratio Capital instruments subject to phase out arrangements N/A Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A Current cap on AT1 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements		of which: instruments issued by subsidiaries subject to phase out			
Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and allowances Directly issued qualifying Tier 2 instruments plus related stock surplus N/A Directly issued capital instruments subject to phase out from Tier 2 N/A 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 Of which: instruments issued by subsidiaries subject to phase out N/A Collective allowances Tier 2 capital lefore regulatory adjustments Tier 2 capital before regulatory adjustments Tier 2 capital regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (T2 = T1 + T2) Total capital (T3 = T2 = T2 = T3 = T3 = T3 = T3 = T3 =					
43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 45 Tier 1 capital (T1 = CET1 + AT1) 46 Directly issued qualifying Tier 2 instruments plus related stock surplus 46 Directly issued qualifying Tier 2 instruments plus related stock surplus 47 Directly issued qualifying Tier 2 instruments plus related stock surplus 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 50 Collective allowances 51 Tier 2 capital before regulatory adjustments 52 Total regulatory adjustments to Tier 2 capital 53 Tier 2 capital toft Tier 2 capital 54 Tier 2 capital (T2) 57 Total capital (Tc = T1 + T2) 58 Total capital (Tc = T1 + T2) 59 Total capital (Tc = T1 + T2) 50 Total capital (Tc = T1 + T2) 51 Total capital (Tc = T1 + T2) 52 Total capital (Tc = T1 + T2) 53 Total capital (Tc = T1 + T2) 54 Total capital (Tc = T1 + T2) 55 Total capital (Tc = T1 + T2) 56 Total capital (Tc = T1 + T2) 57 Total capital (Tc = T1 + T2) 58 Total capital (Tc = T1 + T2) 59 Total capital (Tc = T1 + T2) 70 Total capital (Tc					
44 Additional Tier 1 capital (AT1) 45 Tier 1 capital (T1 = CET1 + AT1) 780,876 783,376 783	43		-		
Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and allowances Fig. 2 capital: instruments and allowances N/A			-		
Tier 2 capital: instruments and allowances N/A Directly issued qualifying Tier 2 instruments plus related stock surplus N/A 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 Of which: instruments issued by subsidiaries subject to phase out N/A Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments Tier 2 capital: regulatory adjustments Tier 2 capital (TC = T1 + T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios Capital ratios Capital ratios Capital ratios Total capital (as percentage of risk-weighted assets) Total capital (as percentage of risk-weighted assets) Common Equity Tier 1 capital all-in target ratio Common Equity Tier 1 capital all-in target ratio Capital instruments subject to phase-out arrangements N/A Current cap on CET1 instruments subject to phase out arrangements N/A Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements	45		780,876	783,376	
47 Directly issued capital instruments subject to phase out from Tier 2 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 N/A 50 Collective allowances N/A 51 Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments 57 Total regulatory adjustments to Tier 2 capital: regulatory adjustments 58 Tier 2 capital (TC) 59 Total capital (TC = T1 + T2) 780,876 783,376 60 Total risk-weighted assets Capital ratios 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital (as percentage of risk-weighted assets) 64 Common Equity Tier 1 capital all-in target ratio 65 Common Equity Tier 1 capital all-in target ratio 66 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 Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cop on CET1 instruments subject to phase out arrangements N/A 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements					
47 Directly issued capital instruments subject to phase out from Tier 2 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 N/A 50 Collective allowances N/A 51 Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments 57 Total regulatory adjustments to Tier 2 capital: regulatory adjustments 58 Tier 2 capital (TC) 59 Total capital (TC = T1 + T2) 780,876 783,376 60 Total risk-weighted assets Capital ratios 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital (as percentage of risk-weighted assets) 64 Common Equity Tier 1 capital all-in target ratio 65 Common Equity Tier 1 capital all-in target ratio 66 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 Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cop on CET1 instruments subject to phase out arrangements N/A 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements	46	Directly issued qualifying Tier 2 instruments plus related stock surplus	N/A		
and held by third parties (amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out N/A 50 Collective allowances Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments 57 Total regulatory adjustments to Tier 2 capital: 58 Tier 2 capital (TC = T1 + T2) 780,876 783,376 60 Total risk-weighted assets Capital ratios 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 16.03% 62 Tier 1 (as percentage of risk-weighted assets) 16.03% 63 Total capital (as percentage of risk-weighted assets) 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 Capital instruments subject to phase out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 81 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A 85 Current cap on T2 instruments subject to phase out arrangements N/A 86 Current cap on T2 instruments subject to phase out arrangements N/A	47	Directly issued capital instruments subject to phase out from Tier 2	N/A		
49 of which: instruments issued by subsidiaries subject to phase out N/A 50 Collective allowances N/A 51 Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (TC) 59 Total capital (TC = T1 + T2) 780,876 783,376 60 Total risk-weighted assets 4,872,244 4,874,744 Capital ratios 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 16.03% 16.07% 62 Tier 1 (as percentage of risk-weighted assets) 16.03% 16.07% 63 Total capital (as percentage of risk-weighted assets) 16.03% 16.07% 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 Current cap on CET1 instruments subject to phase out arrangements N/A 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A	48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries			
Tier 2 capital before regulatory adjustments Capital regulatory Capital regula		and held by third parties (amount allowed in group Tier 2)	N/A		
Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments Tier 2 capital: regulatory adjustments Total regulatory adjustments to Tier 2 capital Total regulatory adjustments to Tier 2 capital Total regulatory adjustments to Tier 2 capital Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios Capital ratios Capital ratios Total capital (as percentage of risk-weighted assets) OSFI all-in target OSFI all-in target Common Equity Tier 1 capital all-in target ratio Total capital all-in target ratio Total capital all-in target ratio Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements N/A Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A	49	of which: instruments issued by subsidiaries subject to phase out	N/A		
Tier 2 capital: regulatory adjustments 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total capital (TC = T1 + T2) 60 Total risk-weighted assets Capital ratios 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital (as percentage of risk-weighted assets) 69 Common Equity Tier 1 capital all-in target ratio 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 Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements N/A 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A	50	Collective allowances	N/A		
Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios Common Equity Tier 1 (as percentage of risk-weighted assets) Total capital all-in target ratio Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements N/A Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A Current cap on T2 instruments subject to phase out arrangements N/A	51	Tier 2 capital before regulatory adjustments	-		
Tier 2 capital (T2) 59 Total capital (TC = T1 + T2) 60 Total risk-weighted assets Capital ratios 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital (as percentage of risk-weighted assets) 64 Common Equity Tier 1 (as percentage of risk-weighted assets) 65 Tier 1 (as percentage of risk-weighted assets) 66 Total capital (as percentage of risk-weighted assets) 67 Total capital (as percentage of risk-weighted assets) 68 Common Equity Tier 1 capital all-in target ratio 7.00% 70 Tier 1 capital all-in target ratio 7.00% 71 Total capital all-in target ratio 7.00% Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements N/A 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A	Tier 2 capital: regulatory adjustments				
Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios Capital ratios Capital ratios 16.03% 16.03% 16.07% 62 Tier 1 (as percentage of risk-weighted assets) Total capital (as percentage of risk-weighted assets) OSFI all-in target Common Equity Tier 1 capital all-in target ratio Total capital all-in target ratio Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A Rational Current cap on T2 instruments subject to phase out arrangements N/A Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A Rational Current cap on T2 instruments subject to phase out arrangements N/A Rational Current cap on T2 instruments subject to phase out arrangements N/A Rational Current cap on T2 instruments subject to phase out arrangements N/A Rational Current cap on T2 instruments subject to phase out arrangements N/A Rational Current cap on T2 instruments subject to phase out arrangements N/A	57	Total regulatory adjustments to Tier 2 capital	-		
Capital ratios Capital ratios Common Equity Tier 1 (as percentage of risk-weighted assets) 16.03% 16.07% 16.03% 16.07% 16.03% 16.07% 16.03% 16.07% 16.03% 16.07% OSFI all-in target Common Equity Tier 1 capital all-in target ratio 7.00% 70 Tier 1 capital all-in target ratio 71 Total capital all-in target ratio Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A	58	Tier 2 capital (T2)	-		
Capital ratios 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital (as percentage of risk-weighted assets) 64 Common Equity Tier 1 capital all-in target ratio 65 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 Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements N/A 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A	59	Total capital (TC = T1 + T2)	780,876	783,376	
61 Common Equity Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital (as percentage of risk-weighted assets) 64 Total capital (as percentage of risk-weighted assets) 65 Common Equity Tier 1 capital all-in target ratio 66 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 7.00% Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85 N/A 86 Current cap on T2 instruments subject to phase out arrangements	60	Total risk-weighted assets	4,872,244	4,874,744	
62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital (as percentage of risk-weighted assets) 64 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 7.00% Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85 N/A 86 Current cap on T2 instruments subject to phase out arrangements					
Total capital (as percentage of risk-weighted assets) OSFI all-in target Common Equity Tier 1 capital all-in target ratio 7.00% Tier 1 capital all-in target ratio 8.50% Total capital all-in target ratio Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Capital instruments subject to phase out arrangements Current cap on CET1 instruments subject to phase out arrangements N/A Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A Current cap on AT1 instruments subject to phase out arrangements N/A Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A Current cap on T2 instruments subject to phase out arrangements N/A				+	
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 Current cap on CET1 instruments subject to phase out arrangements N/A 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A					
69 Common Equity Tier 1 capital all-in target ratio	63		16.03%	16.07%	
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 Current cap on CET1 instruments subject to phase out arrangements N/A 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A					
71 Total capital all-in target ratio Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements N/A 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) N/A 82 Current cap on AT1 instruments subject to phase out arrangements N/A 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A					
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80					
80 Current cap on CET1 instruments subject to phase out arrangements 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85 N/A	71				
81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements N/A	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)				
81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements N/A	80	Current cap on CET1 instruments subject to phase out arrangements	N/A		
N/A 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A	81		,		
82 Current cap on AT1 instruments subject to phase out arrangements 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements N/A			N/A		
83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A	82	Current cap on AT1 instruments subject to phase out arrangements			
N/A 84 Current cap on T2 instruments subject to phase out arrangements N/A			•		
84 Current cap on T2 instruments subject to phase out arrangements N/A			N/A		
85 Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities) N/A	84	Current cap on T2 instruments subject to phase out arrangements			
	85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A		

9/12/2013 Page 1 of 1