## Peoples Trust Company

Public Disclosures (Basel III Pillar 3 and Leverage Ratio)

For the period ended June 30, 2025

#### **Public Disclosures (Basel III Pillar 3 and Leverage Ratio)**

#### Objective and background

This document presents the Basel III Pillar 3 and Leverage Ratio consolidated disclosures for Peoples Trust Company and its subsidiaries, including Peoples Bank of Canada, Peoples Card Services LP, and Peoples Payment Solutions Ltd (collectively "Peoples Group", "PG" or "the Group"). These disclosures are made pursuant to the Pillar 3 Disclosure Guideline for Small and Medium-Sized Deposit-Taking Institutions ("SMSBs") Capital and Liquidity Requirements of the Office of the Superintendent of Financial Institutions ("OSFI"). Peoples Group is classified as Category II SMSB with total assets less than the \$10 billion threshold.

#### **Basis of presentation**

Information reported in this Public Disclosure Report (Report) is prepared in accordance with the above guideline and Pillar 3 disclosure requirements pertaining to Category II SMSBs.

Full qualitative disclosures are provided annually, at the company's fiscal year end.

#### **Location and verification**

This Report is published under the Regulatory Disclosures section of the Group's website.

This Report is subject to internal review and has not been audited by PG's external auditors

All numbers in this Report are Canadian dollars.

#### Use of this document

Additional financial data published on OSFI website can also be accessed through the link below.

https://www.osfi-bsif.gc.ca/Eng/wt-ow/Pages/fd-df.aspx

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## KM1 – Key metrics (at consolidated group level)

|    | Dollars in thousands   | Q2 2025          | Q1 2025   | Q4 2024   | Q3 2024   | Q2 2024   |  |  |  |
|----|--|------------------|-----------|-----------|-----------|-----------|--|--|--|
|    | Available capital (amounts)  |                  |           |           |           |           |  |  |  |
| 1  | Common Equity Tier 1 (CET1)  | 484,426          | 469,628   | 457,218   | 468,129   | 457,285   |  |  |  |
| 2  | Tier 1   | 485,710          | 470,958   | 458,527   | 469,217   | 458,445   |  |  |  |
| 3  | Total capital  | 508,191          | 490,888   | 480,657   | 492,993   | 481,641   |  |  |  |
|    | Risk-weighted assets (amounts)   | assets (amounts) |           |           |           |           |  |  |  |
| 4  | Total risk-weighted assets (RWA)   | 2,253,589        | 2,368,258 | 2,412,708 | 2,461,512 | 2,589,986 |  |  |  |
| 4a | Total risk-weighted assets (pre-floor)   | 2,253,589        | 2,368,258 | 2,412,708 | 2,461,512 | 2,589,986 |  |  |  |
|    | Risk-based capital ratios as a percentage of RWA                               |                  |           |           |           |           |  |  |  |
| 5  | CET1 ratio (%)   | 21.50%           | 19.83%    | 18.95%    | 19.02%    | 17.66%    |  |  |  |
| 5a | CET1 ratio (%) (pre-floor ratio)   | 21.50%           | 19.83%    | 18.95%    | 19.02%    | 17.66%    |  |  |  |
| 6  | Tier 1 ratio (%)   | 21.55%           | 19.89%    | 19.00%    | 19.06%    | 17.70%    |  |  |  |
| 6a | Tier 1 ratio (%) (pre-floor ratio)   | 21.55%           | 19.89%    | 19.00%    | 19.06%    | 17.70%    |  |  |  |
| 7  | Total capital ratio (%)  | 22.55%           | 20.73%    | 19.92%    | 20.03%    | 18.60%    |  |  |  |
| 7a | Total capital ratio (%) (pre-floor ratio)                                      | 22.55%           | 20.73%    | 19.92%    | 20.03%    | 18.60%    |  |  |  |
|    | Additional CET1 buffer requirements as a percentage of RWA                     |                  |           |           |           |           |  |  |  |
| 8  | Capital conservation buffer requirement (2.5% from 2019) (%)                   | 2.50%            | 2.50%     | 2.50%     | 2.50%     | 2.50%     |  |  |  |
| 9  | Countercyclical buffer requirement (%)   | 0%               | 0%        | 0%        | 0%        | 0%        |  |  |  |
| 10 | Bank G-SIB and/or D-SIB additional requirements (%) [Not applicable for SMSBs] |                  |           |           |           |           |  |  |  |
| 11 | Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)   | 2.50%            | 2.50%     | 2.50%     | 2.50%     | 2.50%     |  |  |  |
| 12 | CET1 available after meeting the bank's minimum capital requirements (%)       | 14.50%           | 12.83%    | 11.95%    | 12.02%    | 10.66%    |  |  |  |
|    | Basel III Leverage ratio   |                  |           |           |           |           |  |  |  |
| 13 | Total Basel III leverage ratio exposure measure                                | 8,335,698        | 8,304,376 | 8,223,974 | 8,364,317 | 8,764,586 |  |  |  |
| 14 | Basel III leverage ratio (row 2 / row 13)                                      | 5.83%            | 5.67%     | 5.58%     | 5.61%     | 5.23%     |  |  |  |

## Modified CC1 – Composition of regulatory capital for SMSBs

| Total Common State Capital and experient for companies by an instance and receives   1,500   20,577   28,294   392,422   382,032   382   |  | Q2 2025   | Q1 2025   | Q4 2024   | Q3 2024   | Q2 2024   |
|--|--|-----------|-----------|-----------|-----------|-----------|
| 2   Standard commings  | Common Equity Tier 1 capital: instruments and reserves   |           |           |           |           |           |
| 3   Accommendation of the comprehensive income (and other reserves)  | 1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus                          | 91,888    | 91,888    | 91,888    | 91,888    | 91,888    |
| 4   Discretify issued capital sead by subsidiaries an held by third parties (camput allowed in group CET1)   5   Common face apptal issued by subsidiaries an held by the parties (camput allowed in group CET2)   5   5   5   5   5   5   5   5   5   | 2 Retained earnings  | 411,505   | 395,737   | 383,294   | 392,422   | 382,108   |
| 5   Common charac capital susced by subsidiaries and held by florid partice (amount allowed in group CFT)  | 3 Accumulated other comprehensive income (and other reserves)  |           |           |           |           |           |
| Someon Equity Ter 1 capital February adjustments to Common Equity Ter 1 capital regulatory adjustments   | 4 Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)  |           |           |           |           |           |
| 2   Total regulatory adjustments to Common Equity Tier 1 capital incompanies   12,867   17,997   17,964   16,181   16,711   120      | 5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)   |           |           |           |           |           |
| 128   Total regulatory adjustments to Common Equity Ter 1 capital (ETT)  | 6 Common Equity Tier 1 capital before regulatory adjustments   | 503,393   | 487,625   | 475,182   | 484,310   | 473,996   |
| 20   Common Equity Tier 1 capital (CFT)   Additional Tier 1 capital instruments   Additional Tier 1 capital instruments   Additional Tier 2 capital instruments   Additional Tier 3 capital   Additional Tier 1 capital   Additional Tier 1 capital capital   Additional Tier 2 capital    | Common Equity Tier 1 capital: regulatory adjustments   |           |           |           |           |           |
| Additional Tier 1 capital instruments plus related stock surplus  31 Of which classified as equity under applicable accounting standards 32 of which classified as equity under applicable accounting standards 33 Of which classified as equity under applicable accounting standards 34 of which classified as equity under applicable accounting standards 35 Of which classified as equity under applicable accounting standards 36 Of which classified as equity under applicable accounting standards 37 of which instruments subject to phose out from Additional Tier 1 instruments (and CTI instruments and out from Additional Tier 1 capital instruments subject to phose out from Additional Tier 1 capital before regulatory adjustments 36 Additional Tier 1 capital before regulatory adjustments 37 Total regulatory adjustments to additional Tier 1 capital instruments and provided in provided accounting the stock surplus 38 Additional Tier 1 capital before regulatory adjustments 39 Total regulatory adjustments to additional Tier 1 capital instruments and provided in provided accounting the stock surplus 40 Total regulatory adjustments to additional Tier 1 capital instruments and provided accounting the stock surplus 41 Tier 2 Capital (Tier CTI 1 ATI) 42 Oracety issued qualifying Tier 2 instruments plus related stank surplus 43 Total regulatory adjustments and provided in provided in provided accounting the stank surplus 44 Tier 2 Capital instruments issued by subsidiaries and held by third parties (amount allowed in group 45 Tier 2 capital abefore regulatory adjustments on tier 2 capital instruments and provided in provided in provided in provided accounting the provided provided in provided  | 28 Total regulatory adjustments to Common Equity Tier 1  | 18,967    | 17,997    | 17,964    | 16,181    | 16,711    |
| Solitectly issued qualifying Additional Tier 1 instruments place related stock surplus   | 29 Common Equity Tier 1 capital (CET1)   | 484,426   | 469,628   | 457,218   | 468,129   | 457,285   |
| 33 of which; classified as sequity under applicable accounting standards   | Additional Tier 1 capital: instruments   |           |           |           |           |           |
| 32   Orwicht: classified as liabilities under applicable accounting standards  | 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus   |           |           |           |           |           |
| 33 Directly issued capating the 1 Instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)  Additional Tier 1 Instruments (and CET1 instruments not included in mov 5) issued by subsidiaries and held by third parties (amount allowed in group  36 Additional Tier 1 capital before regulatory adjustments  37 Total regulatory adjustments to additional Tier 1 capital  48 Additional Tier 1 capital (AT1)  49 Total regulatory adjustments to additional Tier 1 capital  40 Additional Tier 1 capital (T11)  40 Total regulatory adjustments to additional Tier 1 capital  41 Total regulatory adjustments to additional Tier 2 capital: regulatory adjustments  42 Total regulatory adjustments to additional Tier 2 capital: instruments and provisions  43 Total regulatory adjustments to additional Tier 2 capital: instruments and provisions  44 Total regulatory adjustments subject to phase our from Tier 2 (applicable only to Federal Credit Unions)  45 Total regulatory adjustments subject to phase our from Tier 2 (applicable only to Federal Credit Unions)  46 Total Tier 2 (applicable only to Federal Credit Unions)  50 Collective allowances  51 Tier 2 capital regulatory adjustments to Tier 2 capital regulatory adjustments  52 Tier 2 capital Fire Credit Unions)  51 Tier 2 capital Fire 2 (applicable only to Federal Credit Unions)  52 Tier 2 capital Fire 2 (applicable only to Federal Credit Unions)  51 Tier 2 capital Fire 2 (applicable only to Federal Credit Unions)  52 Tier 2 capital Fire 2 (applicable only to Federal Credit Unions)  52 Tier 2 capital Fire 2 (applicable only to Federal Credit Unions)  53 Tier 2 capital Fire 2 (applicable only to Federal Credit Unions)  54 Tier 2 capital Fire 2 (applicable only to Federal Credit Unions)  55 Tier 2 capital Fire 2 (applicable only to Federal Credit Unions)  56 Tier 2 capital Fire 2 (applicable only to Federal Credit Unions)  57 Total regulatory adjustments to Tier 2 capital  58 Tier 2 capital (Tier 2 (applicable only to Federal Credit Unions)  59 Tier 2  | 31 of which: classified as equity under applicable accounting standards  |           |           |           |           |           |
| Additional Tier 1 instruments (and CET1 instruments not included in row 9 issued by subsidiaries and held by third parties (amount allowed in group  A 710 in a 710 i | 32 of which: classified as liabilities under applicable accounting standards   |           |           |           |           |           |
| AT1  | 33 Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)                        |           |           |           |           |           |
| Additional Tier 1 capital eferor regulatory adjustments additional Tier 1 capital regulatory adjustments  Additional Tier 1 capital eferor regulatory adjustments  Additional Tier 1 capital eferor regulatory adjustments  Additional Tier 1 capital eferor regulatory adjustments  Additional Tier 1 capital (AT1)  Additional Tier 1 capital (AT1)  Additional Tier 2 ca | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group |           |           |           |           |           |
| 35 Additional Tier 1 capital before regulatory adjustments   Additional Tier 1 capital: regulatory adjustments   Additional Tier 1 capital: regulatory adjustments to additional Tier 1 capital:   Additional Tier 1 capital (Tier 1 capital   | <sup>34</sup> AT1)   |           |           |           |           |           |
| Additional Tier 1 capital (AT1)  | 35 of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)                                      |           |           |           |           |           |
| 43   Additional Tier 1 capital (Ta)   1,284   1,330   1,309   1,088   1,160     45   Tier 1 capital (Ti = CET1 + AT1)   485,710   470,958   458,527   469,217   458,445     46   Additional Tier 1 capital (Ti = CET1 + AT1)   485,710   470,958   458,527   469,217   458,445     47   Directly, issued qualifying Tier 2 instruments plus related stock surplus   100   10   | 36 Additional Tier 1 capital before regulatory adjustments   |           |           |           |           |           |
| 44 Additional Tier 1 capital (AT1) 5 Ter 1 capital (T1 = CET1 + AT1)  Tier 2 capital: instruments and provisions  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 instruments (and CET1 and AT1 instruments into included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group  48 Tier 2 instruments (and CET1 and AT1 instruments included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group  50 Collective allowances  51 Tier 2 capital instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)  51 Tier 2 capital instruments to Suscel by subsidiaries subject to phase out (applicable only to Federal Credit Unions)  51 Tier 2 capital instruments to Tier 2 capital  52 Total capital (T2 - T1 + T2)  53 Total capital (T2 - T1 + T2)  54 Total capital (T2 - T1 + T2)  55 Total capital (T2 - T1 + T2)  56 Total capital (T2 - T1 + T2)  57 Total capital (T2 - T1 + T2)  58 Tier 2 capital (T2)  59 Total capital (T2 - T1 + T2)  50 Total capital (T2 - T1 + T2)  50 Total capital (T2 - T1 + T2)  50 Total capital (T2 - T1 + T2)  51 Total capital (T2 - T1 + T2)  52 Total capital (T2 - T1 + T2)  53 Total capital (T2 - T1 + T2)  54 Total capital (T2 - T1 + T2)  55 Total capital (T2 - T1 + T2)  56 Total capital (T2 - T1 + T2)  57 Total capital (T2 - T1 + T2)  58 Total capital (T2 - T1 + T2)  59 Total capital (T2 - T1 + T2)  50 Total capital (T2 - T1 + T2)  50 Total capital (T2 - T1 + T2)  50 Total capital (T2 - T1 + T2)  51 Total capital (T2 - T1 + T2)  52 Total capital (T2 - T1 + T2)  52 Total capital (T2 - T1 + T2)  53 Total capital (T2 - T1 + T2)  54 Total capital (T2 - T1 + T2)  55 Total capital (T2 - T1 + T2)  56 Total capital (T2 - T1 + T2)  57 Total capital (T2 - T1 + T2)  58 Total capital (T2 - T1 + T2)  59 Total capital (T2 - T1 + T | Additional Tier 1 capital: regulatory adjustments  |           |           |           |           |           |
| Her L capital (T = CFT1 + AT1)   | 43 Total regulatory adjustments to additional Tier 1 capital   |           |           |           |           |           |
| The 2 capital: instruments and provisions  | 44 Additional Tier 1 capital (AT1)   | 1,284     | 1,330     | 1,309     | 1,088     | 1,160     |
| 46   Directly issued qualifying Tier 2 instruments pulse related stock surplus   | 45 Tier 1 capital (T1 = CET1 + AT1)  | 485,710   | 470,958   | 458,527   | 469,217   | 458,445   |
| A   Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)   109   130   136   96   116   | Tier 2 capital: instruments and provisions   |           |           |           |           |           |
| 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 109 130 136 96 116 19 of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions) 21,994 23,680 23,079 23,176 23,195 24,195 22,195 23,176 23,195 24,195 22,   | 46 Directly issued qualifying Tier 2 instruments plus related stock surplus  |           |           |           |           |           |
| Tier 2   19  | 47 Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)                                   |           |           |           |           |           |
| Collective allowances   22,372   19,800   21,994   23,680   23,079   23,075   23,195   22,481   19,930   22,130   23,776   23,195   23,195   24,811   24,915   24,811   24,930   24,1   | 1481   | 109       | 130       | 136       | 96        | 116       |
| Tier 2 capital before regulatory adjustments   19,930   22,130   23,776   23,195   | 49 of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)                                      |           |           |           |           |           |
| Tier 2 capital before regulatory adjustments   19,930   22,130   23,776   23,195   |  | 22,372    | 19,800    | 21,994    | 23,680    | 23,079    |
| Tier 2 capital: regulatory adjustments to Tier 2 capital   Total regulatory adjustments of Tier 2 capital   Total regulatory adjustments for Federal Credit Unions only   Total regulatory adjustments subject to phase-out arrangements   Total regulatory adjustments subject to phase-out arrangements   Total regulatory adjustments subject to phase-out arrangements   Total regulatory adjustment subject to phase-out arrangements   Total regulatory adjust and adjust adj   | 51 Tier 2 capital before regulatory adjustments  | 22,481    | 19,930    | 22,130    | 23,776    | 23,195    |
| Tier 2 capital (T2)   19,930   22,130   23,776   23,195  |  |           |           |           |           |           |
| Total capital (TC = T1 + T2)   508,191   490,888   480,657   492,993   481,641   | 57 Total regulatory adjustments to Tier 2 capital  |           |           |           |           |           |
| Total capital (TC = T1 + T2)   508,191   490,888   480,657   492,993   481,641   | 58 Tier 2 capital (T2)   | 22,481    | 19,930    | 22,130    | 23,776    | 23,195    |
| Capital ratios   Capital ratios   19.83%   18.95%   19.02%   17.66%  | 59 Total capital (TC = T1 + T2)  | 508,191   | 490,888   |           | 492,993   | 481,641   |
| Capital ratios   Capital ratios   19.83%   18.95%   19.02%   17.66%  | 60 Total risk-weighted assets  | 2,253,589 | 2,368,258 | 2,412,708 | 2,461,512 | 2,589,986 |
| 19.05%   1   | Capital ratios   |           |           |           |           |           |
| Total capital (as a percentage of risk-weighted assets)  OSFI target  Common Equity Tier 1 target ratio  Total capital target ratio  Total cap | 61 Common Equity Tier 1 (as a percentage of risk-weighted assets)  | 21.50%    | 19.83%    | 18.95%    | 19.02%    | 17.66%    |
| OSFI target  69 Common Equity Tier 1 target ratio  7.00% 7.00% 7.00% 7.00% 7.00%  70 Tier 1 capital target ratio  8.50% 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  | 62 Tier 1 (as a percentage of risk-weighted assets)  | 21.55%    | 19.89%    | 19.01%    | 19.06%    | 17.70%    |
| 69 Common Equity Tier 1 target ratio 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 70 Tier 1 capital target ratio 8.50% 8.50 | 63 Total capital (as a percentage of risk-weighted assets)   | 22.55%    | 20.73%    | 19.92%    | 20.03%    | 18.60%    |
| Tier 1 capital target ratio  8.50% 8 | OSFI target  |           |           |           |           |           |
| Total capital target ratio  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   | 69 Common Equity Tier 1 target ratio   | 7.00%     | 7.00%     | 7.00%     | 7.00%     | 7.00%     |
| 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   | 70 Tier 1 capital target ratio   | 8.50%     | 8.50%     | 8.50%     | 8.50%     | 8.50%     |
| 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   | 71 Total capital target ratio  | 10.50%    | 10.50%    | 10.50%    | 10.50%    | 10.50%    |
| Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)  Current cap on AT1 instruments subject to phase-out arrangements  Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)  Current cap on Tier 2 instruments subject to phase-out arrangements   | Capital instruments subject to phase-out arrangements (For Federal Credit Unions only)   |           |           |           |           |           |
| Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)  Current cap on AT1 instruments subject to phase-out arrangements  Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)  Current cap on Tier 2 instruments subject to phase-out arrangements   | 80 Current cap on CET1 instruments subject to phase-out arrangements   |           |           |           |           |           |
| 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   |  |           |           |           |           |           |
| 84 Current cap on Tier 2 instruments subject to phase-out arrangements   | 82 Current cap on AT1 instruments subject to phase-out arrangements  |           |           |           |           |           |
| 84 Current cap on Tier 2 instruments subject to phase-out arrangements   | 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)  |           |           |           |           |           |
| 85 Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)   |  |           |           |           |           |           |
|  | 85 Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)   |           |           |           |           |           |

## LR2 - Leverage ratio common disclosure template

|   | Q2 2025   | Q1 2025   | Q4 2024   | Q3 2024     | Q2 2024     |
|---|-----------|-----------|-----------|-------------|-------------|
| On-balance sheet exposures  |           |           |           |             |             |
| 1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)                    | 7,937,702 | 7,765,860 | 7,684,984 | 7,648,339   | 7,760,574   |
| 2 Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS) |           |           |           |             |             |
| 3 (Deductions of receivable assets for cash variation margin provided in derivatives transactions)  |           |           |           |             |             |
| 4 (Asset amounts deducted in determining Tier 1 capital)  | (18,967)  | (17,997)  | (17,964)  | (16,181)    | (16,711)    |
| Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)   | 7,918,735 | 7,747,863 | 7,667,020 | 7,632,158   | 7,743,863   |
| Derivative exposures  |           |           |           |             |             |
| 6 Replacement cost associated with all derivative transactions  | 13,174    | 15,145    | 21,832    | 57,971      | 11,903      |
| 7 Add-on amounts for potential future exposure associated with all derivative transactions  |           |           |           |             |             |
| 8 (Exempted central counterparty-leg of client cleared trade exposures)   |           |           |           |             |             |
| 9 Adjusted effective notional amount of written credit derivatives  |           |           |           |             |             |
| 10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)   |           |           |           |             |             |
| 11 Total derivative exposures (sum of lines 6 to 10)  | 13,174    | 15,145    | 21,832    | 57,971      | 11,903      |
| Securities financing transaction exposures  |           |           |           |             |             |
| Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions        | -         | -         | -         | -           | -           |
| 13 (Netted amounts of cash payables and cash receivables of gross SFT assets)   | -         | -         | -         | -           | -           |
| 14 Counterparty credit risk (CCR) exposure for SFTs   | -         | -         | -         | -           | -           |
| 15 Agent transaction exposures  |           |           |           |             |             |
| Total securities financing transaction exposures (sum of lines 12 to 15)  | -         | -         | -         | -           | -           |
| Other off-balance sheet exposures   |           |           |           |             |             |
| 17 Off-balance sheet exposure at gross notional amount  | 1,114,535 | 1,456,540 | 1,450,120 | 1,804,634   | 3,094,960   |
| 18 (Adjustments for conversion to credit equivalent amounts)  | (710,746) | (915,172) | (914,997) | (1,130,446) | (2,086,140) |
| 19 Off-balance sheet items (sum of lines 17 and 18)   | 403,789   | 541,368   | 535,123   | 674,188     | 1,008,820   |
| Capital and total exposures   |           |           |           |             |             |
| 20 Tier 1 capital   | 485,710   | 470,958   | 458,527   | 469,217     | 458,445     |
| 21 Total Exposures (sum of lines 5, 11, 16 and 19)  | 8,335,698 | 8,304,376 | 8,223,974 | 8,364,317   | 8,764,586   |
| Leverage ratio  |           |           |           |             |             |
| 22 Basel III leverage ratio   | 5.83%     | 5.67%     | 5.58%     | 5.61%       | 5.23%       |

**End of Document**