

**Industrial Alliance, Trust inc**  
2023/06/30

*Dollars in thousands*

<b>Common Equity Tier 1 capital: instruments and reserves</b>		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	82,000
2	Retained earnings	14,221
3	Accumulated other comprehensive income (and other reserves)	-
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)</i>	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-
<b>6</b>	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>96,221</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	-
<b>29</b>	<b>Common Equity Tier 1 capital (CET1)</b>	<b>96,221</b>
<b>Additional Tier 1 capital: instruments</b>		
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 (applicable only to Federal Credit Unions)</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 (applicable only to Federal Credit Unions)</i>	-
<b>36</b>	<b>Additional Tier 1 capital before regulatory adjustments</b>	-
<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>	<b>96,221</b>
<b>Tier 2 capital: instruments and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47	<i>Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)</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 (applicable only to Federal Credit Unions)</i>	-
50	Collective allowances	-
<b>51</b>	<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>	-
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	<b>96,221</b>
<b>60</b>	<b>Total risk-weighted assets</b>	<b>348,657</b>

<b>Capital ratios</b>		
<b>61</b>	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	<b>0.2760</b>
<b>62</b>	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	<b>0.2760</b>
<b>63</b>	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>0.2760</b>
<b>OSFI target</b>		
69	Common Equity Tier 1 target ratio	7.00%
70	Tier 1 capital target ratio	8.50%
71	Total capital target ratio	10.50%