

Industrial Alliance, Trust inc
2023/09/30

Dollars in thousands

| 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 | 82,000 |
| 2 | Retained earnings | 15,647 |
| 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) | - |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 97,647 |
| Common Equity Tier 1 capital: regulatory adjustments | | |
| 28 | Total regulatory adjustments to Common Equity Tier 1 | - |
| 29 | Common Equity Tier 1 capital (CET1) | 97,647 |
| 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 | 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> | - |
| 36 | Additional Tier 1 capital before regulatory adjustments | - |
| Additional Tier 1 capital: regulatory adjustments | | |
| 43 | Total regulatory adjustments to additional Tier 1 capital | - |
| 44 | Additional Tier 1 capital (AT1) | - |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 97,647 |
| Tier 2 capital: instruments and provisions | | |
| 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 | - |
| 51 | Tier 2 capital before regulatory adjustments | - |
| Tier 2 capital: regulatory adjustments | | |
| 57 | Total regulatory adjustments to Tier 2 capital | - |
| 58 | Tier 2 capital (T2) | - |
| 59 | Total capital (TC = T1 + T2) | 97,647 |
| 60 | Total risk-weighted assets | 295,573 |

| Capital ratios | | |
|-----------------------|---|---------------|
| 61 | Common Equity Tier 1 (as a percentage of risk-weighted assets) | 0.3304 |
| 62 | Tier 1 (as a percentage of risk-weighted assets) | 0.3304 |
| 63 | Total capital (as a percentage of risk-weighted assets) | 0.3304 |
| OSFI target | | |
| 69 | Common Equity Tier 1 target ratio | 7.00% |
| 70 | Tier 1 capital target ratio | 8.50% |
| 71 | Total capital target ratio | 10.50% |