


BNY Trust Company of Canada (BNYTCC)



PILLAR 3 DISCLOSURE

FOR THE PERIOD ENDED SEPTEMBER 30, 2024

FOR FURTHER INFORMATION, PLEASE CONTACT:
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Category 3 SMSB Capital Ratios

Dollars in CAD thousands

A Ratio Calculations

Q3 2024

Common Equity Tier 1 (CET1) simplified risk-based capital ratio (%)	74.25%
Tier 1 simplified risk-based capital ratio (%)	74.25%
Total simplified risk-based capital ratio (%)	74.25%

B Capital

Net CET1 capital	144,653
Net Tier 1 capital	144,653
Total capital	144,653

C Adjusted Total Assets and Operational Risk RWA

Total Assets	166,270
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CET1 capital deductions	13,147
Additional Tier 1 capital deductions	-
Tier 2 capital deductions	-

Adjusted Total Assets (CET1)	153,123
Adjusted Total Assets (Tier 1)	153,123
Adjusted Total Assets (Total Capital)	153,123

Operational Risk RWA	41,698
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Modified CC1 - Composition of Capital for SMSBs

(CAD\$ thousands)		Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023
	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	36,500	10,000	10,000	10,000	10,000
2	Retained earnings	120,881	115,912	111,724	107,463	103,322
3	Accumulated other comprehensive income (and other reserves)	418	26,906	26,893	26,881	26,870
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)</i>	N/A	N/A	N/A	N/A	N/A
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	N/A	N/A	N/A	N/A	N/A
6	Common Equity Tier 1 capital before regulatory adjustments	157,800	152,818	148,617	144,344	140,192
	Common Equity Tier 1 capital: regulatory adjustments					
28	Total regulatory adjustments to Common Equity Tier 1	(13,147)	(13,147)	(13,147)	(13,147)	(13,147)
29	Common Equity Tier 1 capital (CET1)	144,653	139,671	135,470	131,197	127,045
	Additional Tier 1 capital: instruments					
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	N/A	N/A	N/A	N/A	N/A
31	of which: classified as equity under applicable accounting standards	N/A	N/A	N/A	N/A	N/A
32	of which: classified as liabilities under applicable accounting standards	N/A	N/A	N/A	N/A	N/A
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)</i>	N/A	N/A	N/A	N/A	N/A
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)	N/A	N/A	N/A	N/A	N/A
35	<i>of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)</i>	N/A	N/A	N/A	N/A	N/A
36	Additional Tier 1 capital before regulatory adjustments	-	-	-	-	-
	Additional Tier 1 capital: regulatory adjustments					
43	Total regulatory adjustments to additional Tier 1 capital	N/A	N/A	N/A	N/A	N/A
44	Additional Tier 1 capital (AT1)	N/A	N/A	N/A	N/A	N/A
45	Tier 1 capital (T1 = CET1 + AT1)	N/A	N/A	N/A	N/A	N/A
	Tier 2 capital: instruments and provisions					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	N/A	N/A	N/A	N/A	N/A
47	<i>Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)</i>	N/A	N/A	N/A	N/A	N/A
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)	N/A	N/A	N/A	N/A	N/A
49	<i>of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)</i>	N/A	N/A	N/A	N/A	N/A
50	Collective allowances	N/A	N/A	N/A	N/A	N/A
51	Tier 2 capital before regulatory adjustments	-	-	-	-	-

(CAD\$ thousands)		Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023
Tier 2 capital: regulatory adjustments						
57	Total regulatory adjustments to Tier 2 capital	N/A	N/A	N/A	N/A	N/A
58	Tier 2 capital (T2)	N/A	N/A	N/A	N/A	N/A
59	Total capital (TC = T1 + T2)	N/A	N/A	N/A	N/A	N/A
60	Total risk-weighted assets	194,821	188,513	181,603	178,318	169,997
60a	Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)	-	-	-	-	-
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	74.25%	74.09%	74.60%	73.57%	74.73%
62	Tier 1 (as a percentage of risk-weighted assets)	74.25%	74.09%	74.60%	73.57%	74.73%
63	Total capital (as a percentage of risk-weighted assets)	74.25%	74.09%	74.60%	73.57%	74.73%
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%	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	N/A	N/A	N/A	N/A	N/A
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	N/A
82	Current cap on AT1 instruments subject to phase-out arrangements	N/A	N/A	N/A	N/A	N/A
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	N/A
84	Current cap on Tier 2 instruments subject to phase-out arrangements	N/A	N/A	N/A	N/A	N/A
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	N/A

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