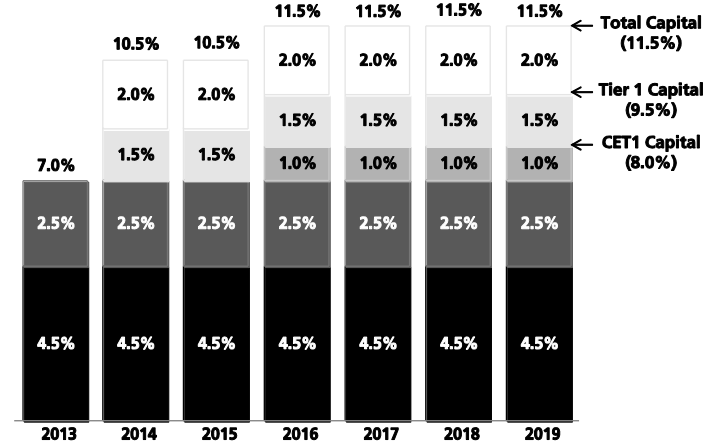
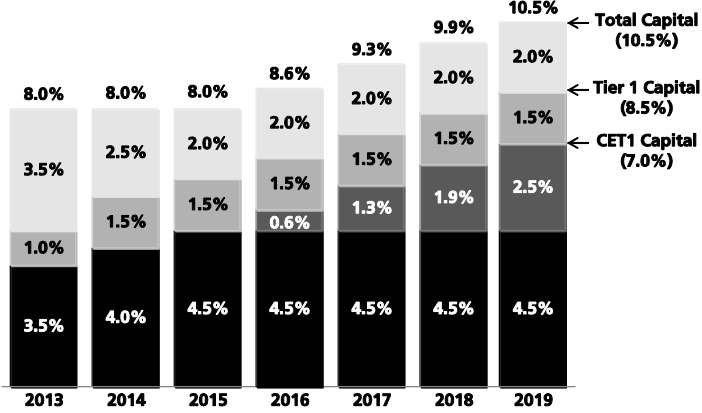


Transitional basis (BCBS)

All-in basis (OSFI)



■ CET1 ■ Capital Conservation Buffer ■ Additional Tier 1 ■ Tier 2

■ CET1 ■ Capital Conservation Buffer ■ D-SIB Buffer ■ Additional Tier 1 ■ Tier 2