



Fiduciary Trust Company of Canada – Basel III Pillar 3 disclosures

Basel III – Q4 Capital Disclosure Fiscal Quarter Ending Oct 31, 2018

Modified Capital Disclosure Template		October 31, 2018
		(\$000's unaudited)
		All-in
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	5,615
2	Retained earnings	19,409
3	Accumulated other comprehensive income (and other reserves)	-
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</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	25,024
Common Equity Tier 1 capital: regulatory requirements		
28	Total regulatory adjustments to Common Equity Tier 1	-718
29	Common Equity Tier 1 capital (CET1)	24,306
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</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</i>	-
36	Additional Tier 1 capital before regulatory adjustments	-
Additional Tier 1 capital: regulatory requirements		
43	Total regulatory adjustments to Additional Tier 1 capital	-
44	Additional Tier 1 capital (AT1)	-
45	Tier 1 capital (T1 = CET1 + AT1)	24,306
Tier 2 capital: instruments and allowances		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47	<i>Directly issued capital instruments subject to phase out from Tier 2</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</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)	24,306
60	Total risk-weighted assets	78,471
60a	Common Equity Tier 1 (CET1) Capital RWA	78,471
60b	Tier 1 Capital RWA	78,471
60c	Total Capital RWA	78,471
Capital ratios		
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	30.98%
62	Tier 1 (as percentage of risk-weighted assets)	30.98%
63	Total capital (as percentage of risk-weighted assets)	30.98%
OSFI all-in target		
69	Common Equity Tier 1 capital all-in target ratio	7.00%
70	Tier 1 capital all-in target ratio	8.50%
71	Total capital all-in target ratio	10.50%
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)		
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	-
81	<i>Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	-
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	-
83	<i>Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	-
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	-
85	<i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	-