CTBC Bank Corp. (Canada)

Regulatory Disclosure – Quarter 1 2026 (Unaudited)

Notice to Readers

The information contained in this Supplement has not been audited or independently verified. Accordingly readers are cautioned that this Supplement may not be appropriate for their purposes.

Segmentation and Scope of Application

SMSBs are segmented into three categories as per OSFI's Small and Medium-Sized Deposit. The Bank is currently categorized as Category II SMSB in accordance with OSFI's Guideline.

A. Basel III Pillar 3 Public Disclosure

KM1: Key Metrics

(in Thousands)

		a	b	c	d	e
		Mar 26	Dec 25	Sep 25	Jun 25	Mar 25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	104,297	103,817	103,040	101,762	100,718
2	Tier 1	104,297	103,817	103,040	101,762	100,718
3	Total capital	104,297	103,817	103,040	101,762	100,718
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	364,931	331,867	346,740	355,825	342,451
4a	Total risk-weighted assets (pre-floor)	364,931	331,867	346,740	355,825	342,451
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	28.58	31.28	29.72	28.6	29.41
5a	CET1 ratio (%) (pre-floor ratio)	28.58	31.28	29.72	28.6	29.41
6	Tier 1 ratio (%)	28.58	31.28	29.72	28.6	29.41
6a	Tier 1 ratio (%) (pre-floor ratio)	28.58	31.28	29.72	28.6	29.41
7	Total capital ratio (%)	28.58	31.28	29.72	28.6	29.41
7a	Total capital ratio (%) (pre-floor ratio)	28.58	31.28	29.72	28.6	29.41
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement (%)	N/A	N/A	N/A	N/A	N/A
10	Bank G-SIB and/or D-SIB additional requirements (%) **[Not applicable for SMSBs]**					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.5	2.5	2.5	2.5	2.5
12	CET1 available after meeting the bank's minimum capital requirements (%)	21.58	24.28	22.72	21.6	22.41
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	560,370	562,077	567,856	597,109	569,721
14	Basel III leverage ratio (row 2 / row 13)	18.61	18.47	18.15	17.04	17.68

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Modified CC1: Composition of Regulatory Capital

Modified Capital Disclosure		All-in (Thousands)
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	37,000
2	Retained earnings	67,297
3	Accumulated other comprehensive income (and other reserves)	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Nil
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	Nil
6	**Common Equity Tier 1 capital before regulatory adjustments**	104,297
Common Equity Tier 1 capital: regulatory adjustments		
28	**Total regulatory adjustments to Common Equity Tier 1**	Nil
29	**Common Equity Tier 1 capital (CET1)**	104,297
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	Nil
31	of which: classified as equity under applicable accounting standards	Nil
32	of which: classified as liabilities under applicable accounting standards	Nil
33	Directly issued capital instruments subject to phase out from Additional Tier 1	Nil
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)	Nil
35	*of which: instruments issued by subsidiaries subject to phase out*	Nil
36	**Additional Tier 1 capital before regulatory adjustments**	
Additional Tier 1 capital: regulatory adjustments		
43	**Total regulatory adjustments to Additional Tier 1 capital**	Nil
44	**Additional Tier 1 capital (AT1)**	Nil
45	**Tier 1 capital (T1 = CET1 + AT1)**	104,297
Tier 2 capital: instruments and allowances		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	Nil
47	Directly issued capital instruments subject to phase out from Tier 2	Nil
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)	Nil

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Modified Capital Disclosure		All-in (Thousands)
49	*of which: instruments issued by subsidiaries subject to phase out*	Nil
50	Collective allowances	Nil
51	**Tier 2 capital before regulatory adjustments**	Nil
Tier 2 capital: regulatory adjustments		
57	**Total regulatory adjustments to Tier 2 capital**	Nil
58	**Tier 2 capital (T2)**	Nil
59	**Total capital (TC = T1 + T2)**	104,297
60	**Total risk weighted assets**	364,931
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	28.58%
62	Tier 1 (as a percentage of risk weighted assets)	28.58%
63	Total capital (as a percentage of risk weighted assets)	28.58%
OSFI all-in target		
69	Common Equity Tier 1 capital all-in target ratio	7.0%
70	Tier 1 capital all-in target ratio	8.5%
71	Target capital all-in target ratio	10.5%
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	Nil
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Nil
82	Current cap on AT1 instruments subject to phase out arrangements	Nil
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	Nil
84	Current cap on T2 instruments subject to phase out arrangements	Nil
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	Nil

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LR2: Leverage Ratio Common Disclosure Template

Item		Leverage Ratio Framework (Thousands)	
		Mar 26	**Dec 25**
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	551,810	557,169
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	Nil	Nil
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	Nil	Nil
4	(Asset amounts deducted in determining Tier 1 capital)	Nil	Nil
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	551,810	557,169
Derivative exposures			
6	Replacement cost associated with all derivative transactions	2,524	287
7	Add-on amounts for potential future exposure associated with all derivative transactions	Nil	Nil
8	(Exempted central counterparty-leg of client cleared trade exposures)	Nil	Nil
9	Adjusted effective notional amount of written credit derivatives	Nil	Nil
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	Nil	Nil
11	**Total derivative exposures (sum of lines 6 to 10)**	2,524	287
Securities financing transaction exposures			
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	Nil	Nil
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	Nil	Nil
14	Counterparty credit risk (CCR) exposure for SFTs	Nil	Nil
15	Agent transaction exposures	Nil	Nil

Item		Leverage Ratio Framework (Thousands)	
		Mar 26	Dec 25
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	Nil	Nil
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	30,689	14,863
18	(Adjustments for conversion to credit equivalent amounts)	(24,653)	(10,242)
19	**Off-balance sheet items (sum of lines 17 and 18)**	6,036	4,621
Capital and Total Exposures			
20	**Tier 1 capital**	104,297	103,816
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	560,370	562,077
Leverage Ratios			
22	**Basel III leverage ratio**	18.61%	18.47%

B. Residential Mortgages Public Disclosure

I. Amount of the total Residential Mortgages and Home Equity Lines of Credit (HELOC)

As at March 31, 2026 (in thousands of Canadian dollars)

	Residential Mortgage		**HELOC**	
Region	Uninsured	Total	Uninsured	Total
British Columbia	165,289	165,289	4,655	4,655
Ontario	86,380	86,380	308	308
Other Jurisdictions	Nil	Nil	Nil	Nil
Total	251,669	251,669	4,963	4,963

All Residential Mortgages and HELOCs are uninsured.

II. Residential Mortgage percentages by Amortization Periods

As at March 31, 2026

Amortization Period (Years)	1 ~ 19	20 ~ 25	26 ~ 30	Total
Canada	1%	10%	89%	100%
Other Jurisdictions	Nil	Nil	Nil	Nil
Total	1%	10%	89%	100%

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III. Average Loan to Value (LTV) ratio for newly originated and acquired uninsured residential mortgages and HELOCs at the end of each period.
Three months period ending March 31, 2026

Region	Average LTV
British Columbia	54%
Ontario	57%
Other Jurisdictions	Nil
Total	55%

IV. Potential impact on residential mortgages and HELOCs in the event of an economic downturn.
The Bank maintained stringent underwriting standards with conservative LTV ratios. Stress testing has indicated that the Bank should be in a position to absorb reasonable losses in an economic downturn.

C. Liquidity Principle Disclosure

Asset and Liability Committee (ALCO) is a senior management-level committee that provides consultation to the CEO for making decisions in order to achieve the goals of asset and liability management that includes liquidity management. It actively monitors and controls exposures across business lines and currencies and regularly provides reports to the Board of Directors (BOD). The mandate of ALCO is dictated by the ALCO Policy that provides guidelines on liquidity management during normal and stressed situations with specific action plans and defined metrics of what constitute a normal or stressed scenarios.

Limits are an important tool used in managing liquidity risk to keep exposures within regulatory requirements and risk appetite. Limits are reviewed annually by management and approved by the BOD. Limits status are monitored and reported to the Risk Committee monthly and to the BOD quarterly for review and approval if a breach were to occur.

Liquidity Coverage Ratio (LCR) as at March 31, 2026 is 702%.

Net Cumulative Cash Flow as at March 31, 2026:
Net positive cash flow monthly for the next 12 months.

D. Additional Financial Disclosure

Additional financial information of the Bank including, Balance sheet details, Statement of comprehensive income and BCAR capital components is available from the OSFI's website:
Financial data for banks - Office of the Superintendent of Financial Institutions

E. Frequency of Disclosures

The Pillar 3 disclosures are made on an annual basis and published after the audit of the year-end financial statements. In addition, quantitative disclosures on regulatory capital and leverage ratios are published on a quarterly basis.