First Nations Bank of Canada

Capital Disclosure April 30, 2024 Dollars in Thousands

Con	nmon 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	42,873
2	Retained earnings	38,176
3	Accumulated other comprehensive income (and other reserves)	2,262
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-
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	83,311
Con	nmon Equity Tier 1 capital: regulatory adjustments	
7	Regulatory adjustment in respect of own use property	-
8	Goodwill (net of related tax liability)	-
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(403)
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	-
11	Cash flow hedge reserve	-
12	Shortfall of provisions to expected losses	-
13	Securitisation gain on sale	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-
15	Defined benefit pension fund net assets (net of related tax liability)	-
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-
17	Reciprocal cross holdings in common equity	-
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-
20	Mortgage servicing rights (amount above 10% threshold)	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
22	Amount exceeding the 15% threshold	-
23	of which: significant investments in the common stock of financials	-
24	of which: mortgage servicing rights	-
25	of which: deferred tax assets arising from temporary differences	_
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
28	Total regulatory adjustments to Common Equity Tier 1	(403)

29	Common Equity Tier 1 capital (CET1)	82,908
Add	itional 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	Directly issued capital instruments subject to phase out from Additional Tier 1	-
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	of which: instruments issued by subsidiaries subject to phase out	-
36	Additional Tier 1 capital before regulatory adjustments	-
Add	itional Tier 1 capital: regulatory adjustments	
37	Investments in own Additional Tier 1 instruments	-
38	Reciprocal cross holdings in Additional Tier 1 instruments	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-
41	Other deductions from Tier 1 capital as determined by OSFI	-
41 a	of which: Reverse mortgages	-
41 b	of which: Valuation adjustment for less liquid positions	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-
43	Total regulatory adjustments to Additional Tier 1 capital	-
44	Additional Tier 1 capital (AT1)	
45	Tier 1 capital (T1 = CET1 + AT1)	82,908
Tier	2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	884
47	Directly issued capital instruments subject to phase out from Tier 2	-
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	of which: instruments issued by subsidiaries subject to phase out	-
50	Collective allowances	-
51	Tier 2 capital before regulatory adjustments	884
Tier	2 capital: regulatory adjustments	
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross holdings in Tier 2 instruments	-
54	Non-significant investments in the capital of banking, financial and insurance entities , net of eligible short positions (amount above 10% threshold)	-
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-
	Other deductions from Tier 2 capital	
56	Other deductions from their 2 depiter	

Tier 2 capital (TC = T1 + T2) 884			
Capital ratios Common Equity Tier 1 (as percentage of risk-weighted assets) 13.6% 15. Total capital (as percentage of risk-weighted assets) 16. Total capital (as percentage of risk-weighted assets) 16. Total capital (as percentage of risk-weighted assets) 16. On the conservation buffer requirement (plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets) 16. Of which: capital conservation buffer requirement 17. On the applicable. 18. Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 18. Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 18. Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 18. Common Equity Tier 1 all-in target ratio 19. Common Equity Tier 1 all-in target ratio 10. Tier 1 capital all-in target ratio 10. Total capital all-in target ratio 10. Swon-significant investments in the capital of other financials 10. Total capital investments in the common stock of financials 10. Significant investments in the common stock of financials 10. Capon inclusion of allowances in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap) 10. Cap on inclusion of allowances in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 10. Cap on inclusion of allowances in Tier 2 under standardized approach 10. Cap on inclusion of allowances in Tier 2 under standardized approach 10. Cap on inclusion of allowances in Tier 2 under standardized approach 10. Cap on inclusion of al	58	Tier 2 capital (T2)	884
Capital ratios Common Equity Tier 1 (as percentage of risk-weighted assets) Tier 1 (as percentage of risk-weighted assets) Total capital (as percentage of risk-weighted assets) Total capital (as percentage of risk-weighted assets) Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets) Total capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets) Total capital conservation buffer requirement Total capital conservation buffer requirement Total capital all-in target requirement Total capital all-in target requirement Total capital all-in target ratio Total capital all-in terget ratio Total capital investments in the capital of other financials Total capital investments	59	Total capital (TC = T1 + T2)	83,792
61 Common Equity Tier 1 (as percentage of risk-weighted assets) 71 Tier 1 (as percentage of risk-weighted assets) 72 Total capital (as percentage of risk-weighted assets) 73 Total capital (as percentage of risk-weighted assets) 74 Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets) 65 of which: capital conservation buffer requirement 66 Not applicable. 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 69 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 69 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 69 Common Equity Tier 1 all-in target ratio 70 Tier 1 capital all-in target ratio 8 .5% 70 Tier 1 capital all-in target ratio 8 .5% 71 Total capital all-in target ratio 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Applicable caps on the inclusion of allowances in Tier 2 77 Applicable caps on the inclusion of allowances in Tier 2 78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap) 79 Cap on inclusion of allowances in Tier 2 under standardized approach 79 Cap on inclusion of allowances in Tier 2 under standardized approach 79 Cap on inclusion of allowances in Tier 2 under standardized approach 70 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach 70 Cap on inclusion of allowances in Tier 2 under inter	60	Total risk-weighted assets	610,298
62 Tier 1 (as percentage of risk-weighted assets) 63 Total capital (as percentage of risk-weighted assets) 64 Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets) 65 of which: capital conservation buffer requirement 66 Not applicable. 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 69 Common Equity Tier 1 all-in target ratio 70 Tier 1 capital all-in target ratio 70 Tier 1 capital all-in target ratio 71 Total capital all-in target ratio 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Applicable caps on the inclusion of allowances in Tier 2 and sproach (prior to application of cap) 77 Cap on inclusion of allowances in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap) 78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 78 Cap on inclusion of allowances in Tier 2 under standardized approach 80 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap on inclusion of allowances in Tier 2 under standardized approach 81 Amounts excluded from CET1 instruments subject to phase out arrangements 82 Current cap on CET1 instruments subject to phase out arrangements 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements	Сар	ital ratios	
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Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets) 65 of which: capital conservation buffer requirement 66 Not applicable. 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 69 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 69 Common Equity Tier 1 ali-in target ratio 70 Tier 1 capital ali-in target ratio 70 Tier 1 capital ali-in target ratio 71 Total capital ali-in target ratio 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Applicable caps on the inclusion of allowances in Tier 2 77 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap) 78 Cap on inclusion of allowances in Tier 2 under standardized approach (prior to application of cap) 79 Cap on inclusion of allowances in Tier 2 under standardized approach 70 Cap on inclusion of allowances in Tier 2 under standardized approach 71 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 70 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach 71 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 71 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach 72 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach 73 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach	62	Tier 1 (as percentage of risk-weighted assets)	13.6%
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66 Not applicable. 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets) 69 Common Equity Tier 1 all-in target ratio 7,0% 70 Tier 1 capital all-in target ratio 8,5% 71 Total capital all-in target ratio 9 Non-significant investments in the capital of other financials 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Applicable caps on the inclusion of allowances in Tier 2 77 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap) 78 Allowances eligible for inclusion in Tier 2 under standardized approach 79 Cap on inclusion of allowances in Tier 2 under standardized approach 79 Cap on inclusion of allowances in Tier 2 under standardized approach 79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach (prior to application of cap) 79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach 70 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach 70 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach 71 Capital instruments subject to phase-out arrangements 72 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) 73 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 74 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	64	conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement	7.0%
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Amounts below the thresholds for deduction (before risk weighting) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Applicable caps on the inclusion of allowances in Tier 2 76 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap) 77 Cap on inclusion of allowances in Tier 2 under standardized approach 78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach 79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach 70 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 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85	70	Tier 1 capital all-in target ratio	8.5%
72 Non-significant investments in the capital of other financials	71	Total capital all-in target ratio	10.5%
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