

CIBC Mellon Trust Company
Basel III Pillar 3 Capital Disclosure

Modified Capital Disclosure Template		Q3 2018		Q4 2018		Q1 2019		Q2 2019		Q3 2019	
		All-in	Transitional	All-in	Transitional	All-in	Transitional	All-in	Transitional	All-in	Transitional
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	199,789		199,789		199,789		199,789		199,789	
2	Retained earnings	584,401		597,836		609,242		623,376		634,647	
3	Accumulated other comprehensive income (and other reserves)	(57,514)		(59,543)		(15,875)		4,002		22,050	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	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	726,676		738,082		793,156		827,167		856,486	
Common Equity Tier 1 capital: regulatory adjustments											
28	Total regulatory adjustments to Common Equity Tier 1	0		0		0		0		0	
29	Common Equity Tier 1 capital (CET1)	726,676		738,082		793,156		827,167		856,486	
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	Directly issued capital instruments subject to phase out from Additional Tier 1	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	of which: instruments issued by subsidiaries subject to phase out	N/A		N/A		N/A		N/A		N/A	
36	Additional Tier 1 capital before regulatory adjustments	N/A		N/A		N/A		N/A		N/A	
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)	726,676		738,082		793,156		827,167		856,486	
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	Directly issued capital instruments subject to phase out from Tier 2	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	of which: instruments issued by subsidiaries subject to phase out	N/A		N/A		N/A		N/A		N/A	
50	Collective provisions	N/A		N/A		N/A		N/A		N/A	
51	Tier 2 capital before regulatory adjustments	N/A		N/A		N/A		N/A		N/A	
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)	726,676		738,082		793,156		827,167		856,486	
60	Total risk weighted assets	2,704,078		2,655,007		2,237,779		2,380,250		2,247,959	
Capital ratios											
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	26.87		27.80		35.44		34.75		38.10	
62	Tier 1 (as a percentage of risk weighted assets)	26.87		27.80		35.44		34.75		38.10	
63	Total capital (as percentage of risk-weighted assets)	26.87		27.80		35.44		34.75		38.10	
OSFI – all-in-target											
69	Common Equity Tier 1 all-in target ratio	7.00		7.00		7.00		7.00		7.00	
70	Tier 1 capital all-in target ratio	8.50		8.50		8.50		8.50		8.50	
71	Total capital all-in target ratio	10.50		10.50		10.50		10.50		10.50	
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	N/A		N/A		N/A		N/A		N/A	
81	Amounts excluded from CET1 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	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A		N/A		N/A		N/A		N/A	
84	Current cap on T2 instruments subject to phase out arrangements	N/A		N/A		N/A		N/A		N/A	
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A		N/A		N/A		N/A		N/A	

CounterCyclical Capital Buffer		Exposure			Exposure			Exposure			Exposure		
		Percentage	Buffer Rate	Percentage	Buffer Rate	Percentage	Buffer Rate	Percentage	Buffer Rate	Percentage	Buffer Rate	Percentage	Buffer Rate
	Canada	8%	0.00%	9%	0.00%	3%	0.00%	5%	0.00%	5%	0.00%		
	Germany	9%	0.00%	8%	0.00%	9%	0.00%	9%	0.00%	10%	0.00%		
	Japan	13%	0.00%	18%	0.00%	13%	0.00%	13%	0.00%	16%	0.00%		
	United States	66%	0.00%	62%	0.00%	71%	0.00%	70%	0.00%	68%	0.00%		
	United Kingdom	4%	0.50%	3%	0.50%	4%	1.00%	3%	1.00%	1%	1.00%		
	Total CounterCyclical Buffer	100%	0.02%	100%	0.02%	100%	0.04%	100%	0.03%	100%	0.01%		