

Investors Group Trust Co. Ltd.  
Regulatory Capital and Capital Ratios  
As at September 30, 2023  
(in thousands of Canadian dollars, except %)

Modified Capital Disclosure Template		All-in	Transitional
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1.	Directly issued qualifying common share capital plus related stock surplus	7,934	
2.	Retained earnings	1,303	
3.	Accumulated Other comprehensive income (and other reserves)	-	
29.	<b>Common Equity Tier 1 Capital (CET1)</b>	9,237	9,237
<b>Additional Tier 1 capital: instruments</b>			
44.	<b>Additional Tier 1 capital (AT1)</b>	-	
45.	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	9,237	9,237
<b>Tier 2 capital: instruments and provisions</b>			
58.	<b>Tier 2 Capital (T2)</b>	-	
59.	<b>Total Capital (TC = T1 + T2)</b>	9,237	9,237
60.	<b>Total risk-weighted assets</b>	11,042	11,042
<b>Capital Ratios</b>			
61.	Common Equity Tier 1 (as percentage of risk-weighted assets)	83.7%	83.7%
62.	Tier 1 (as a percentage of risk weighted assets)	83.7%	83.7%
63.	Total Capital (as percentage of risk weighted assets)	83.7%	83.7%
<b>OSFI all-in target</b>			
69.	Common Equity Tier 1 capital all-in target ratio	7.0%	
70.	Tier 1 capital all-in target ratio	8.5%	
71.	Total Capital all-in target ratio	10.5%	