

Investors Group Trust Co. Ltd.  
Regulatory Capital and Capital Ratios  
As at December 31, 2021  
(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  | 2,723  |              |
| 3.  | Accumulated Other comprehensive income (and other reserves)                | -      |              |
| 29.   | <b>Common Equity Tier 1 Capital (CET1)</b>                                 | 10,657 | 10,657       |
| <b>Additional Tier 1 capital: instruments</b>                 |  |        |              |
| 44.   | <b>Additional Tier 1 capital (AT1)</b>                                     | -      |              |
| 45.   | <b>Tier 1 capital (T1 = CET1 + AT1)</b>                                    | 10,657 | 10,657       |
| <b>Tier 2 capital: instruments and provisions</b>             |  |        |              |
| 58.   | <b>Tier 2 Capital (T2)</b>   | -      |              |
| 59.   | <b>Total Capital (TC = T1 + T2)</b>  | 10,657 | 10,657       |
| 60.   | <b>Total risk-weighted assets</b>  | 4,262  | 4,262        |
| <b>Capital Ratios</b>   |  |        |              |
| 61.   | Common Equity Tier 1 (as percentage of risk-weighted assets)               | 250.0% | 250.0%       |
| 62.   | Tier 1 (as a percentage of risk weighted assets)                           | 250.0% | 250.0%       |
| 63.   | Total Capital (as percentage of risk weighted assets)                      | 250.0% | 250.0%       |
| <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%  |              |