

Investor Fact Sheet

Q3 | AS OF SEPTEMBER 30, 2019 (UNAUDITED)

Concentra Bank offers a wide range of financial solutions including specialized banking, consumer finance, treasury, and wealth management solutions to business owners, consumers, and credit unions. As an innovative company, we form partnerships to deliver industry-best financial solutions to our customers.

A strong risk culture, governed by a leading enterprise-wide risk framework, supports Concentra to achieve and maintain financial targets. Concentra's strong balance sheet and high-quality assets, combined with its liquidity and capital position will allow the company to continue performing well. Concentra remains focused on delivering value to owners through consistent dividends, and building a stronger franchise model. Since 2005, Concentra has returned over \$81 million in dividend payments to common shareholders.

Concentra is a purpose-based organization, striving to enable the success of Canadians. Visit concentra.ca/investor for more details on Concentra's financial performance.

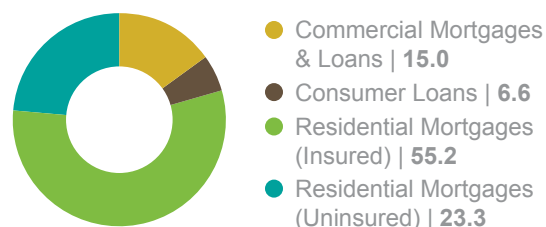
SEP	CONSOLIDATED ASSETS (MILLIONS OF \$)	TOTAL LOAN ASSETS (MILLIONS OF \$)	TOTAL DEPOSIT LIABILITIES* (MILLIONS OF \$)	CONSOLIDATED NET INCOME (THOUSANDS OF \$)	RETURN ON COMMON EQUITY (%)	COMMON EQUITY TIER 1 (%)
2019	9,157	7,501	4,494	24,950	7.5	13.2
2018	9,676	8,129	4,631	33,162	11.2	11.8

COMMON SHARE DIVIDENDS PAID TO SHAREHOLDERS **Q3 \$1,343 | YTD \$4,028**

COMMON EQUITY TIER 1 (%)



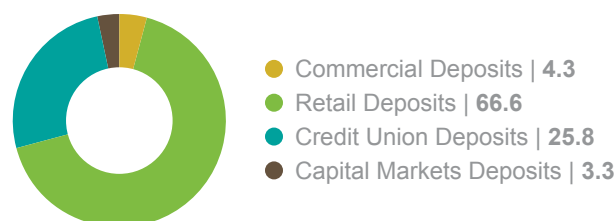
LOANS PORTFOLIO (%)



LIQUID ASSETS (BILLIONS OF \$)



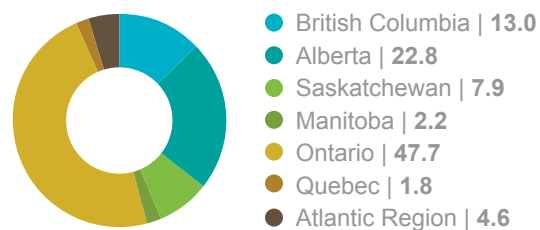
DEPOSITS (%)



NET INTEREST INCOME (THOUSANDS OF \$)



REGIONAL CREDIT CONCENTRATION (%)



** CDIC Insured for eligible deposits with maximum basic protection of \$100,000. For further information, please visit www.cdic.ca.
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