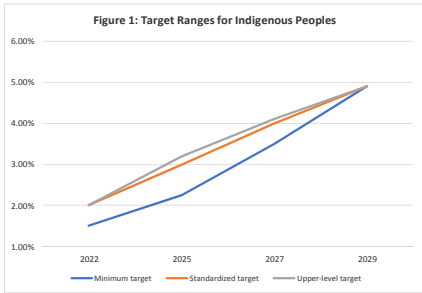


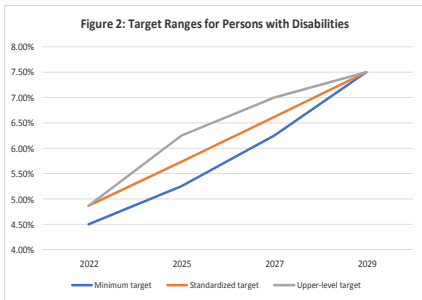
TARGET-SETTING METHODOLOGY FOR THE FOUR DESIGNATED GROUPS

Target Ranges

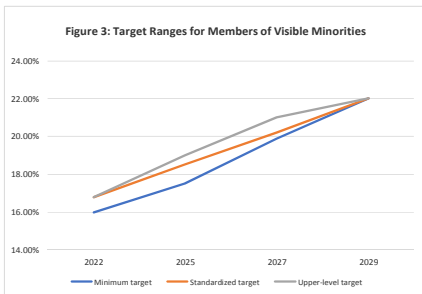
The following outlines the range of targets, from minimum to upper-level, for each designated group. Note that institutions are encouraged to set targets that surpass the upper-level, but cannot set targets below the minimum expected target



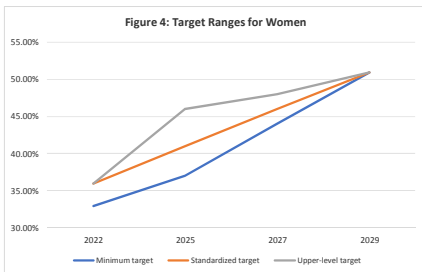
	2022	2025	2027	2029
Minimum target	1.50%	2.25%	3.50%	4.90%
Standardized target	2.00%	3.00%	4.00%	4.90%
Upper-level target	2.00%	3.20%	4.10%	4.90%



	2022	2025	2027	2029
Minimum target	4.50%	5.25%	6.25%	7.50%
Standardized target	4.87%	5.74%	6.61%	7.50%
Upper-level target	4.87%	6.25%	7.00%	7.50%



	2022	2025	2027	2029
Minimum target	16.00%	17.50%	19.90%	22.00%
Standardized target	16.80%	18.50%	20.20%	22.00%
Upper-level target	16.80%	19.00%	21.00%	22.00%



	2022	2025	2027	2029
Minimum target	33.00%	37.00%	44.00%	50.90%
Standardized target	36.00%	41.00%	46.00%	50.90%
Upper-level target	36.00%	46.00%	48.00%	50.90%