

Projected Impact on Proposed Revised DRP Methodology

Annual Premium per \$1000 of Insured Deposits					
	Credit Union				
Assumptions	A	B	C	Talka	D
ORR	Low	Low-Moderate	Moderate	Moderate	Moderate-High
Intervention Level	1	1	2	2	4
Capital Ratio	13.25%	13.25%	13.25%	12.15%	10.90%
Retained Earnings as % RWA	5.10%	4.10%	5.70%	11.15%	3.60%
Tier 2 Capital	8.15%	9.15%	7.55%	1.00%	7.30%
Premium Calculation per Ontario Reg 105/22					
<i>A = 0.75 (\$1.75 – [B / 90 × \$0.75])</i>					
DPS Level (Appendix 1)	1	2	4	4	7
Capital Combination Number (Appendix 2)	5	11	3	6	32
Differential Premium Score ("B")	87	80	78	76	10
Premium per \$1000 Insured Deposits ("A")	0.768¹	0.813²	0.825³	0.8375	1.250⁴