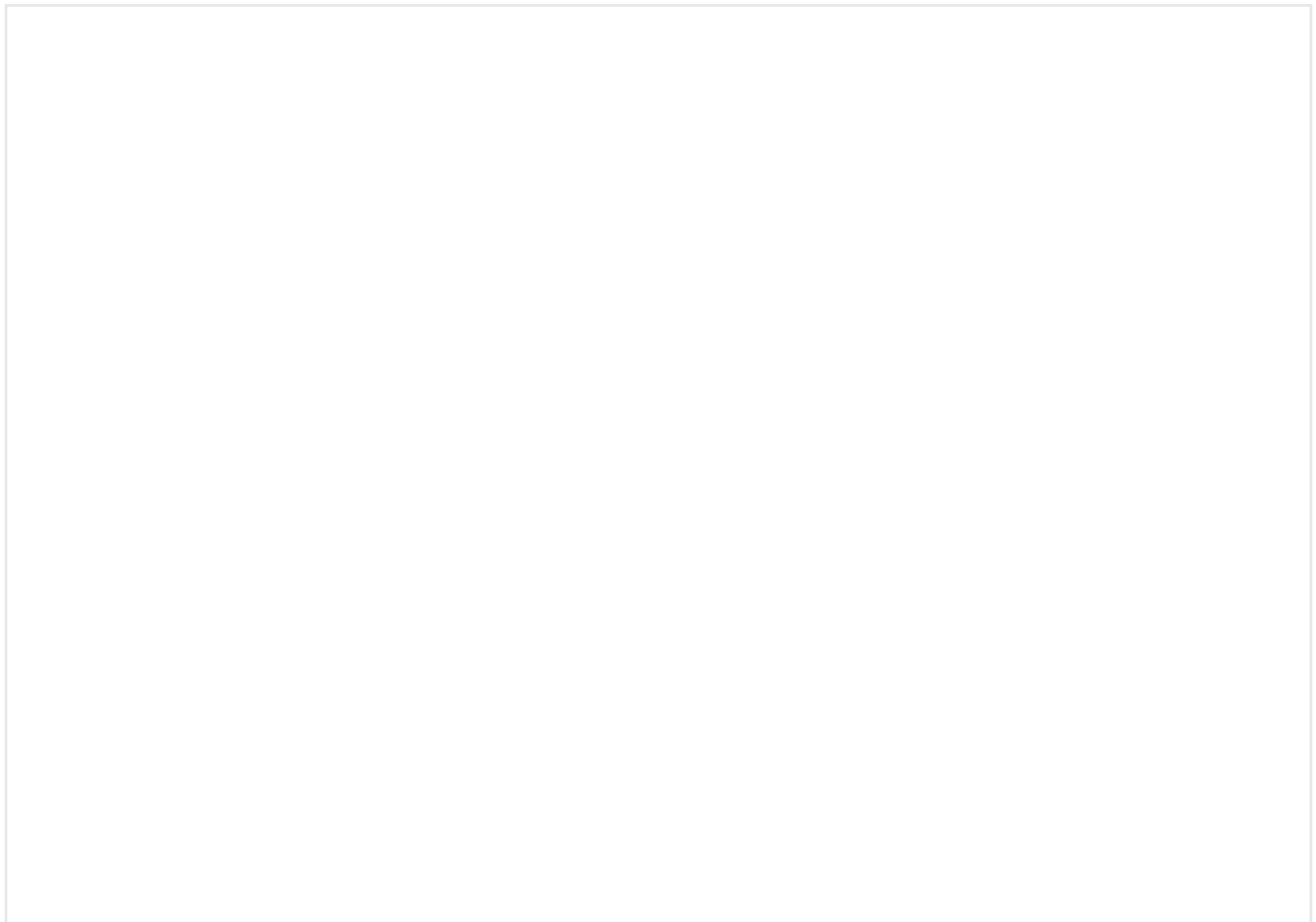


Pillar 3 Disclosure

For Sun Life Financial Trust Inc



| Available capital (amounts) | | | | | | |
|--|--|--|--|--|--|--|
| 1 | | | | | | |
| 1a | | | | | | |
| 2 | | | | | | |
| 2a | | | | | | |
| 3 | | | | | | |
| 3a | | | | | | |
| Risk weighted assets (amounts) | | | | | | |
| 4 | | | | | | |
| 4a | | | | | | |
| Risk based capital ratios as a percentage of RWA | | | | | | |
| 5 | | | | | | |
| 5a | | | | | | |
| 5b | | | | | | |
| 6 | | | | | | |
| 6a | | | | | | |
| 6b | | | | | | |
| 7 | | | | | | |
| 7a | | | | | | |
| 7b | | | | | | |

| | | | | | | |
|---|--|--|--|--|--|--|
| | | | | | | |
| Additional CET1 buffer requirements as a percentage of RWA | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| Basel III Leverage ratio | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 14a | | | | | | |

| | | |
|---|--|--|
| | | |
| Common Equity Tier 1 capital: instruments and reserves | | |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| Common Equity Tier 1 capital: regulatory adjustments | | |
| 28 | | |
| 29 | | |
| Additional Tier 1 capital: instruments | | |
| 30 | | |
| 31 | | |
| 32 | | |
| 33 | | |
| 34 | | |
| 35 | | |
| 36 | | |
| Additional Tier 1 capital: regulatory adjustments | | |
| 43 | | |
| 44 | | |
| 45 | | |

| | | |
|---|--|--|
| | | |
| Tier 2 capital: instruments and provisions | | |
| 46 | | |
| 47 | | |
| 48 | | |
| 49 | | |
| 50 | | |
| 51 | | |
| Tier 2 capital: regulatory adjustments | | |
| 57 | | |
| 58 | | |
| 59 | | |
| 60 | | |
| 60a | | |
| Capital ratios | | |
| 61 | | |
| 62 | | |
| 63 | | |
| OSFI target | | |
| 69 | | |
| 70 | | |
| 71 | | |

| | | | |
|---|--|--|--|
| | | | |
| On balance sheet exposures | | | |
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| Derivative exposures | | | |
| 6 | | | |
| 7 | | | |
| 8 | | | |
| 9 | | | |
| 10 | | | |
| 11 | | | |
| Securities financing transaction exposures | | | |
| 12 | | | |
| 13 | | | |
| 14 | | | |
| 15 | | | |
| 16 | | | |
| Other off balance sheet exposures | | | |
| 17 | | | |
| 18 | | | |
| 19 | | | |
| Capital and total exposures | | | |
| 20 | | | |
| 21 | | | |
| Leverage ratio | | | |
| 22 | | | |
| Disclosure of mean values | | | |