

**TABLE 1 TO PARAGRAPH (b)(5): CALCULATION OF MAXIMUM PAYOUT RATIO**

<b>Capital buffer<sup>1</sup></b>	<b>Maximum payout ratio</b>
Greater than or equal to the Enterprise's prescribed buffer amount. <sup>2</sup>	No payout ratio limitation applies
Less than the Enterprise's prescribed buffer amount, and greater than or equal to 75 percent of the Enterprise's prescribed buffer amount.	60 percent
Less than 75 percent of the Enterprise's prescribed buffer amount, and greater than or equal to 50 percent of the Enterprise's prescribed buffer amount.	40 percent
Less than 50 percent of the Enterprise's prescribed buffer amount, and greater than or equal to 25 percent of the Enterprise's prescribed buffer amount.	20 percent
Less than 25 percent of the Enterprise's prescribed buffer amount.	0 percent

<sup>1</sup> An Enterprise's "capital buffer" means, as applicable, its capital conservation buffer or its leverage buffer.

<sup>2</sup> An Enterprise's "prescribed buffer amount" means, as applicable, its prescribed capital conservation buffer amount or its prescribed leverage buffer amount.