

2015 Q4 Basel III leverage ratio

(CA\$ in thousands)

| On-balance sheet exposures | | |
|--|--|-----------|
| 1 | On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) | 259,627 |
| 2 | (Asset amounts deducted in determining Basel III "all-in" Tier 1 capital) | |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 259,627 |
| Derivative exposures | | |
| 4 | Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin) | |
| 5 | Add-on amounts for PFE associated with all derivative transactions | |
| 6 | Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivative transactions) | |
| 8 | (Exempted CCP-leg of client cleared trade exposures) | |
| 9 | Adjusted effective notional amount of written credit derivatives | |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | |
| 11 | Total derivative exposures (sum of lines 4 to 10) | |
| Securities financing transaction exposures | | |
| 12 | Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting | |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | |
| 14 | Counterparty credit risk (CCR) exposure for SFTs | |
| 15 | Agent transaction exposures | |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | |
| Other off-balance sheet exposures | | |
| 17 | Off-balance sheet exposure at gross notional amount | 64,503 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | - 48,847 |
| 19 | Off-balance sheet items (sum of lines 17 and 18) | 15,656 |
| Capital and Total Exposures | | |
| 20 | Tier 1 capital | 40,483 |
| 21 | Total Exposures (sum of lines 3, 11, 16 and 19) | 275,283 |
| Leverage Ratios | | |
| 22 | Basel III leverage ratio | 15 |