

**PEACE HILLS TRUST COMPANY**

**Leverage Ratio**

**June 30, 2020**

*Dollars in thousands*

Item	Leverage Ratio Framework		
	30-Jun-20	31-Mar-20	30-Jun-19
<b>On-balance sheet exposures</b>			
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	738,702	651,417	694,160
2 (Asset amounts deducted in determining Basel III "all-in" Tier 1 capital)			
3 <b>Total on-balance sheet balance exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	738,702	651,417	694,160
<b>Other off-balance sheet exposures</b>			
17 Off-balance sheet exposure at gross notional amount	52,954	74,175	82,414
18 (Adjustments for conversion to credit equivalent amounts)	(47,659)	(66,758)	(74,173)
19 <b>Off-balance sheet items (sum of lines 17 and 18)</b>	5,295	7,418	8,241
<b>Capital and Total Exposures</b>			
20 <b>Tier 1 capital</b>	78,675	78,001	75,332
21 <b>Total Exposures (sum of lines 3, 11, 16 and 19)</b>	743,997	658,835	702,401
<b>Leverage Ratios</b>			
22 <b>Basel III leverage ratio</b>	<b>10.57%</b>	11.84%	10.72%