

PEACE HILLS TRUST COMPANY

Leverage Ratio

March 31, 2020

Dollars in thousands

Item	Leverage Ratio Framework		
	31-Mar-20	31-Dec-19	31-Mar-19
On-balance sheet exposures			
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	651,417	612,764	664,387
2 (Asset amounts deducted in determining Basel III "all-in" Tier 1 capital)			
3 Total on-balance sheet balance exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	651,417	612,764	664,387
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	74,175	68,056	72,229
18 (Adjustments for conversion to credit equivalent amounts)	(66,758)	(61,250)	(65,006)
19 Off-balance sheet items (sum of lines 17 and 18)	7,418	6,806	7,223
Capital and Total Exposures			
20 Tier 1 capital	78,001	77,436	74,205
21 Total Exposures (sum of lines 3, 11, 16 and 19)	658,835	619,570	671,610
Leverage Ratios			
22 Basel III leverage ratio	11.84%	12.50%	11.05%