

PEACE HILLS TRUST COMPANY

Leverage Ratio

September 30, 2020

Dollars in thousands

Item	Leverage Ratio Framework		
	30-Sep-20	30-Jun-20	30-Sep-19
On-balance sheet exposures			
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	757,123	738,702	676,872
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)	757,123	738,702	676,872
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	46,541	52,954	69,913
18 (Adjustments for conversion to credit equivalent amounts)	(41,887)	(47,659)	(62,922)
19 Off-balance sheet items (sum of lines 17 and 18)	4,654	5,295	6,991
Capital and Total Exposures			
20 Tier 1 capital	79,068	78,675	76,449
21 Total Exposures (sum of lines 3, 11, 16 and 19)	761,777	743,997	683,863
Leverage Ratios			
22 Basel III leverage ratio	10.38%	10.57%	11.18%