



**Leverage Ratio Common Disclosure Template on an "All-in" Basis**

**As at December 31, 2020**

		<b>Leverage Ratio Framework</b>
		<b>(\$'000's)</b>
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	227,222
2	(Asset amounts deducted in determining Basel III 'all-in' Tier 1 capital)	(97,912)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	<b>129,311</b>
<b>Derivative exposures</b>		
11	<b>Total derivative exposures (sum of line 4 to 10)</b>	N/A
<b>Securities financing transaction exposures</b>		
16	<b>Total securities financing transaction exposures (sum of line 12 to 15)</b>	N/A
<b>Other off-balance sheet exposures</b>		
19	<b>Off-balance sheet items (sum of line 17 and 18)</b>	N/A
<b>Capital and Total Exposures</b>		
20	<b>Tier 1 capital</b>	<b>96,076</b>
21	<b>Total Exposures (sum of lines 3, 11, 16 and 19)</b>	<b>129,311</b>
<b>Leverage Ratios</b>		
22	<b>Basel III leverage ratio</b>	<b>74%</b>