



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

As at December 31, 2015

		Leverage Ratio Framework
		(\$'000's)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	226,058
2	(Asset amounts deducted in determining Basel III 'all-in' Tier 1 capital)	(108,046)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	118,012
Derivative exposures		
11	Total derivative exposures (sum of line 4 to 10)	N/A
Securities financing transaction exposures		
16	Total securities financing transaction exposures (sum of line 12 to 15)	N/A
Other off-balance sheet exposures		
19	Off-balance sheet items (sum of line 17 and 18)	N/A
Capital and Total Exposures		
20	Tier 1 capital	76,363
21	Total Exposures (sum of lines 3, 11, 16 and 19)	118,012
Leverage Ratios		
22	Basel III leverage ratio	65%