



EFFORT TRUST

Our Effort Is For You

LEVERAGE RATIO DISCLOSURE

This disclosure is prepared in accordance with OSFI Guideline B-12 - Public Disclosure Requirements. The calculation of the Basel III leverage ratio is outlined in the OSFI Leverage Requirements Guideline. The leverage ratio is a simple, transparent, non-risk based ratio that is a credible supplementary measure to the risk-based capital requirements. This calculation provides an overall measure of the adequacy of capital of The Effort Trust Company.

Basel III Leverage Disclosure Q2-2023 (\$,000)		
	Item	Leverage Ratio Framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	1,111,165
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	
3	(Deductions of receivable assets for cash variation margin provided in derivative transactions)	
4	(Asset amounts deducted in determining Tier 1 capital)	
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,111,165
Derivative exposures		
6	Replacement cost associated with all derivative transactions	
7	Add-on amounts for potential future exposure associated with all derivative transactions	
8	(Exempted central counterparty-leg of client cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 6 to 10)	
Securities financing transactions exposures		
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk (CCR) exposure for SFTs	
15	Agent transaction exposures	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	
Other off- balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	3,257
18	Adjustments for conversion to credit equivalent amounts	(1,954)
19	Off-balance sheet items (sum of lines 17 and 18)	1,303
Capital and Total Exposures		
20	Tier 1 Capital	161,134
21	Total Exposures (sum of lines 5, 11, 16 and 19)	1,112,468
Leverage Ratio		
22	Basel III Leverage Ratio	14.48%