

**LEVERAGE RATIO**

<b>Summary comparison of accounting assets vs leverage ratio exposure measure</b>		Table 1
	<b>Item</b>	
1	Total consolidated assets as per published financial statements	443,752,175
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	- (3,562,257)
3	Adjustment for fiduciary asset recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	- -
4	Adjustment for derivative financial statements	386,803
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	763,788
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	- 23,886,377
7	Other adjustments	(469,116)
8	Leverage ratio exposure	464,757,770

<b>Leverage ratio common disclosure template</b>		Table 2
	<b>Item</b>	<b>Leverage ratio framework</b>
<b>On-Balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	443,283,058
2	(asset amounts deducted in determining Basel III tier 1 capital)	(3,562,257)
3	Total on-balance sheet exposures (excluding derivatives and SFTs)	439,720,802
<b>Derivative exposures</b>		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	382,694
5	Add-on amount for PFE associated with all derivative transactions	4,109
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP 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	386,803
<b>Securities financing transaction exposures</b>		
12	Gross SFT asset (with no recognition of netting), after adjusting for sales accounting transactions	763,788
13	(Netted amounts of cash payable and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transactions exposures	763,788
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	78,778,327
18	(Adjustments for conversion to credit equivalent amounts)	(54,891,950)
19	Off-balance sheet items	23,886,377
<b>Capital and total exposures</b>		
20	Tier 1 capital	46,969,806
21	Total exposures	464,757,770
<b>Leverage ratio</b>		
22	Basel III leverage ratio	10.11%