EFFORT TRUST

Our Effort Is For You

LEVERAGE RATIO DISCLOSURE

This disclosure is prepared in accordance with OSFI Pillar 3 Disclosure Guidelines for Small and Medium-Sized Deposit-Taking Institutions. 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 Q3-2026 ($,000)			
	Item	Q3-2026	Q2-2026
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	950,990	961,471
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)**	**950,990**	**961,471**
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	7,799	4,941
18	Adjustments for conversion to credit equivalent amounts	(4,679)	(2,965)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**3,119**	**1,977**
Capital and Total Exposures			
20	**Tier 1 Capital**	**184,908**	**184,999**
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	**954,109**	**963,448**
Leverage Ratio			
22	**Basel III Leverage Ratio**	**19.38%**	**19.20%**