

EQUITABLE

**FOURTH QUARTER 2015
SUPPLEMENTAL INFORMATION
AND REGULATORY DISCLOSURES**



 **EQUITABLE
GROUP INC.**



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Notes to Readers

This Supplemental Information and Regulatory Disclosure Report provides the Reader with the following additional quantitative disclosures:

1. Disclosures related to the Company's mortgage portfolio, some of which relate to disclosure requirements outlined in OSFI's Guideline B-20, 'Residential Mortgage Underwriting Practices and Procedures', effective for Equitable Bank on January 1, 2013.
2. Equitable Bank's regulatory capital Basel Pillar III disclosures.



Table 1: Ten-year statistical review

(\$ THOUSANDS, EXCEPT PER SHARE AMOUNTS)	IFRS						Canadian GAAP				
	2015	2014	2013	2012	2011	2010	2010	2009	2008	2007	2006
RESULTS OF OPERATIONS											
Net income	\$ 125,865	\$ 106,718	\$ 93,530	\$ 81,207	\$ 62,186	\$ 55,893	\$ 54,267	\$ 51,438	\$ 38,611	\$ 31,171	\$ 27,338
Net income available to common shareholders	121,102	102,107	89,905	77,582	58,561	52,268	50,642	50,226	38,611	31,171	27,338
Total revenue ⁽⁷⁾	581,994	522,967	508,565	483,199	438,990	393,245	211,116	207,824	226,766	185,933	143,219
EPS – basic	\$ 7.83	\$ 6.63	\$ 5.89	\$ 5.15	\$ 3.91	\$ 3.50	\$ 3.39	\$ 3.37	\$ 2.79	\$ 2.47	\$ 2.30
EPS – diluted	\$ 7.73	\$ 6.53	\$ 5.82	\$ 5.11	\$ 3.88	\$ 3.48	\$ 3.38	\$ 3.36	\$ 2.78	\$ 2.44	\$ 2.26
Net interest income	242,227	204,522	174,537	156,170	133,772	119,949	94,046	73,169	64,343	61,579	51,637
ROE ⁽⁸⁾	17.9%	17.4%	18.1%	18.7%	16.5%	17.0%	14.5%	17.0%	16.6%	17.2%	19.9%
Return on average assets ⁽⁸⁾	0.9%	0.9%	0.8%	0.7%	0.6%	0.6%	1.3%	1.3%	1.0%	1.0%	1.2%
NIM – TEB – total assets ⁽⁸⁾	1.74%	1.71%	1.50%	1.48%	1.44%	1.53%	2.50%	2.00%	1.87%	2.31%	2.46%
Efficiency ratio – TEB ⁽⁸⁾⁽⁹⁾	33.6%	32.6%	30.1%	30.2%	32.4%	26.1%	26.6%	24.9%	27.4%	29.2%	32.0%
BALANCE SHEET											
Total assets	15,527,584	12,854,903	11,816,453	11,601,440	10,257,013	8,884,129	4,453,466	3,846,074	4,087,551	3,409,626	2,625,755
Assets under management ⁽⁸⁾	17,600,072	14,373,911	12,815,373	11,934,362	10,257,013	8,884,129	9,158,153	7,939,254	6,912,614	5,297,876	4,433,234
Mortgages receivable	14,700,806	12,269,945	11,129,867	10,609,472	9,577,087	8,217,301	3,468,607	2,763,020	3,023,015	2,874,241	2,135,662
Mortgages under management ⁽⁸⁾	16,706,935	13,759,706	12,105,968	10,909,480	9,538,153	8,178,033	8,177,162	6,859,393	5,849,218	4,756,901	3,941,019
Liquid assets	895,056	676,559	704,012	965,969	784,386	799,740	808,295	913,593	918,718	468,744	427,159
Shareholders' equity	796,116	703,694	588,318	501,571	426,640	381,455	423,462	373,861	264,146	203,170	149,736
CREDIT QUALITY											
Impairment provision ⁽⁸⁾	1,258	1,213	596	1,817	3,038	7,100	5,351	7,912	2,786	11	(1,906)
Net impaired mortgages as a % of total mortgage assets ⁽¹⁰⁾	0.22%	0.30%	0.24%	0.30%	0.25%	0.42%	0.85%	1.20%	1.21%	0.30%	0.05%
Allowance for credit losses as a % of total mortgage assets	0.23%	0.27%	0.28%	0.25%	0.21%	0.26%	0.51%	0.53%	0.48%	0.31%	0.38%
SHARE CAPITAL											
Shares outstanding	15,538,605	15,435,356	15,355,405	15,189,983	15,018,401	14,943,437	14,943,437	14,903,846	14,882,710	12,952,710	11,924,468
Book value per share ⁽⁸⁾	\$ 46.57	\$ 40.90	\$ 35.14	\$ 29.83	\$ 25.18	\$ 22.28	\$ 25.09	\$ 21.83	\$ 17.75	\$ 15.69	\$ 12.56
Share price – close	\$ 51.50	\$ 65.67	\$ 50.76	\$ 32.65	\$ 25.00	\$ 24.99	\$ 24.99	\$ 21.25	\$ 11.75	\$ 28.75	\$ 31.20
Market capitalization	800,238	1,013,640	779,440	495,953	375,460	373,436	373,436	316,707	174,872	372,390	372,043
Dividends declared per:											
Common share	\$ 0.76	\$ 0.68	\$ 0.60	\$ 0.52	\$ 0.45	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40
Preferred share - Series 1 ⁽¹⁾	N/A	\$ 1.36	\$ 1.81	\$ 1.81	\$ 1.81	\$ 1.81	\$ 1.81	\$ 0.61	N/A	N/A	N/A
Preferred share - Series 3 ⁽²⁾	\$ 1.59	\$ 0.63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Common shares outstanding											
Weighted average basic	15,466,907	15,398,991	15,272,463	15,075,159	14,977,289	14,922,263	14,922,263	14,888,797	13,841,836	12,606,208	11,878,724
Weighted average diluted	15,672,334	15,647,497	15,451,445	15,183,842	15,101,294	14,998,838	14,998,838	14,928,901	13,872,560	12,764,553	12,076,245
EQUITABLE BANK CAPITAL RATIOS ⁽⁸⁾											
Common Equity Tier 1 Ratio ⁽³⁾	13.6%	13.5%	12.4%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tier 1 Capital Ratio ⁽⁴⁾	15.0%	14.9%	13.5%	13.5%	13.4%	N/A	14.3%	14.6%	10.1%	7.7%	7.5%
Total Capital Ratio ⁽⁴⁾	16.8%	17.3%	16.3%	17.4%	15.8%	N/A	16.9%	17.6%	13.5%	11.4%	10.6%
Leverage Ratio ⁽⁵⁾	5.2%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Assets-to-Capital Multiple ("ACM") ^{(4) (6)}	N/A	14.7	13.8	12.8	12.8	N/A	9.2	8.9	12.2	12.9	12.6

⁽¹⁾ The Company fully redeemed its Series 1 Preferred Shares on September 30, 2014.

⁽²⁾ The Company issued its Series 3 Preferred Shares in August 2014 and the 2014 Series 3 Preferred Shares dividend declaration represented dividends payable for the period from August 8, 2014 to December 31, 2014.

⁽³⁾ The Common Equity Tier 1 Ratio is measured under Basel III framework, effective the first quarter of 2013. Thus it is not applicable for the prior years.

⁽⁴⁾ Effective the first quarter of 2013, all the capital ratios and ACM are calculated using the Basel III framework. The capital ratios are calculated on the "all-in" basis and the ACM is calculated on the "transitional basis".

The 2012 to 2007 capital ratios and ACM, as applicable, were calculated using the Basel II framework. Basel III and Basel II are not directly comparable. 2006 capital ratios were calculated using Basel I framework.

2007 capital ratios were retroactively adjusted based on Basel II framework which was effective the first quarter of 2008.

⁽⁵⁾ The Leverage Ratio is measured under Basel III framework, effective the first quarter of 2015. Thus it is not applicable for the prior years.

⁽⁶⁾ The ACM was replaced by Leverage Ratio effective the first quarter of 2015.

⁽⁷⁾ See Additional Generally Accepted Accounting Principles Financial Measures section of the Management's Discussion and Analysis ("MD&A").

⁽⁸⁾ See Non-Generally Accepted Accounting Principles Financial Measures section of the MD&A.

⁽⁹⁾ Increases in this ratio reflect reduced efficiencies, whereas decreases reflect improved efficiencies.

⁽¹⁰⁾ Net impaired mortgages do not include insured mortgages that are less than 365 days in arrears and reflect gross impaired mortgage assets less individual allowances.



Table 2: Mortgage principal outstanding – by property type

(\$ THOUSANDS)	Dec 31, 2015			
	Uninsured	Insured	Total	% of total
Single family dwelling	\$ 5,666,406	\$ 782,035	\$ 6,448,441	44.1%
Mixed-use property	357,738	-	357,738	2.4%
Multi-unit residential	507,921	605	508,526	3.5%
Commercial	854,016	-	854,016	5.8%
Construction	510,408	-	510,408	3.5%
Mortgage principal – Core Lending	7,896,489	782,640	8,679,129	59.3%
Single family dwelling	53,149	1,909,781	1,962,930	13.4%
Multi-unit residential	-	3,992,388	3,992,388	27.3%
Mortgage principal – Securitization Financing	53,149	5,902,169	5,955,318	40.7%
Total mortgage principal outstanding	\$ 7,949,638	\$ 6,684,809	\$ 14,634,447	100.0%
	54.3%	45.7%	100.0%	

(\$ THOUSANDS)	Dec 31, 2014			
	Uninsured	Insured	Total	% of total
Single family dwelling	\$ 4,700,722	\$ 684,702	\$ 5,385,424	44.0%
Mixed-use property	346,850	-	346,850	2.8%
Multi-unit residential	516,371	690	517,061	4.2%
Commercial	1,037,015	-	1,037,015	8.5%
Construction	404,873	-	404,873	3.3%
Mortgage principal – Core Lending	7,005,831	685,392	7,691,223	62.8%
Single family dwelling	-	573,944	573,944	4.7%
Multi-unit residential	-	3,975,531	3,975,531	32.5%
Mortgage principal – Securitization Financing	-	4,549,475	4,549,475	37.2%
Total mortgage principal outstanding	\$ 7,005,831	\$ 5,234,867	\$ 12,240,698	100.0%
	57.2%	42.8%	100.0%	



Table 3: Mortgage principal under administration – by business line

(\$ THOUSANDS)	Dec 31, 2015	Dec 31, 2014	% change
Alternative single family lending	\$ 6,449,663	\$ 5,385,848	20%
Commercial lending	2,229,466	2,305,375	(3%)
Total Core Lending	8,679,129	7,691,223	13%
Prime single family lending	1,962,930	573,944	242%
Multi-unit residential	3,992,388	3,975,531	0%
Total Securitization Financing	5,955,318	4,549,475	31%
Total on-balance sheet mortgage principal	14,634,447	12,240,698	20%
Prime single family lending	106,825	119,192	(10%)
Multi-unit residential	1,965,663	1,399,816	40%
Total derecognized mortgage principal	2,072,488	1,519,008	36%
Mortgages under management	\$ 16,706,935	\$ 13,759,706	21%
Alternative single family lending	\$ 6,449,663	\$ 5,385,848	20%
Prime single family lending	2,069,755	693,136	199%
Commercial lending	2,229,466	2,305,375	(3%)
Multi-unit residential	5,958,051	5,375,347	11%
Mortgages under management	\$ 16,706,935	\$ 13,759,706	21%



Table 4: Mortgage principal by interest rate type

	Dec 31, 2015	Dec 31, 2014
Fixed rate mortgages	83%	87%
Floating rate mortgages with interest rate floors ⁽¹⁾	7%	7%
Floating rate mortgages without interest rate floors	10%	6%
Total	100%	100%

⁽¹⁾ Floating rate mortgages with interest rate floors represent mortgages whose rate are allowed to move up or down by way of reference to an index rate, but are subject to a minimum fixed rate.



Table 5: Mortgage principal by province⁽¹⁾

(\$ THOUSANDS)	Dec 31, 2015		Dec 31, 2014	
	Total	%	Total	%
Ontario	\$ 8,934,217	61%	\$ 7,464,765	61%
Alberta	2,275,654	16%	1,944,747	16%
Quebec	1,407,511	10%	1,260,631	10%
British Columbia	928,391	6%	722,654	6%
Saskatchewan	377,319	3%	289,969	2%
Other Provinces	711,356	4%	557,932	5%
Total mortgage principal	\$ 14,634,447	100%	\$ 12,240,698	100%

⁽¹⁾ Geographic location based on the address of the property mortgaged.



Table 6: Residential mortgage principal by location⁽¹⁾

(\$ THOUSANDS)	Dec 31, 2015							
	Residential mortgages				HELOC ⁽²⁾		Total	
	Insured ⁽³⁾		Uninsured		Uninsured		Uninsured	
	Total	%	Total	%	Total	%	Total	%
Ontario	\$ 1,592,575	19%	\$ 4,383,369	52%	\$ 15,220	79%	\$ 4,398,589	52%
Alberta	561,389	7%	792,865	9%	2,684	14%	795,549	9%
British Columbia	232,672	3%	224,016	3%	802	4%	224,818	3%
Manitoba	59,608	1%	70,371	1%	220	1%	70,591	1%
Saskatchewan	118,918	1%	64,558	1%	276	1%	64,834	1%
Other Provinces	126,654	2%	164,997	1%	177	1%	165,174	2%
Total residential mortgages	\$ 2,691,816	33%	\$ 5,700,176	67%	\$ 19,379	100%	\$ 5,719,555	68%
Downtown Toronto condominiums ⁽⁴⁾	\$ 7,920	0%	\$ 54,704	1%	\$ 111	1%	\$ 54,815	1%
	Dec 31, 2014							
Total residential mortgages	\$ 1,258,646	21%	\$ 4,692,662	79%	\$ 8,060	100%	\$ 4,700,722	79%

⁽¹⁾ Geographic location based on the address of the property mortgaged.

⁽²⁾ HELOC represents the drawn amount of the secured line of credit.

⁽³⁾ Insured by either CMHC or Genworth.

⁽⁴⁾ Represents single family residential condominium mortgages and are included in Ontario totals above.



Table 7: Residential mortgage portfolio by remaining amortization

										Dec 31, 2015
(\$ THOUSANDS)	<5 years	5 - <10 years	10 - <15 years	15 - <20 years	20 - <25 years	25 - <30 years	30 - <35 years	>=35 years	Total	
Total residential mortgages	\$ 935	\$ 9,367	\$ 35,678	\$ 185,372	\$ 1,931,540	\$ 6,074,542	\$ 153,039	\$ 1,519	\$ 8,391,992	
	0%	0%	0%	3%	23%	72%	2%	0%	100%	
										Dec 31, 2014
(\$ THOUSANDS)	<5 years	5 - <10 years	10 - <15 years	15 - <20 years	20 - <25 years	25 - <30 years	30 - <35 years	>=35 years	Total	
Total residential mortgages	\$ 717	\$ 7,304	\$ 24,697	\$ 111,945	\$ 816,774	\$ 4,580,706	\$ 396,498	\$ 12,667	\$ 5,951,308	
	0%	0%	0%	2%	14%	77%	7%	0%	100%	

Table 8: Uninsured average loan-to-value of newly originated and newly acquired⁽¹⁾

(\$ THOUSANDS)	For the three months ended						For the year ended	
	Dec 31, 2015		Dec 31, 2014		Dec 31, 2015		Dec 31, 2014	
	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾
Ontario	74%	6%	75%	6%	75%	6%	75%	5%
Alberta	71%	6%	74%	9%	72%	7%	74%	8%
British Columbia	68%	3%	73%	3%	70%	3%	73%	3%
Manitoba	75%	5%	74%	3%	75%	5%	74%	6%
Saskatchewan	73%	1%	72%	5%	70%	12%	72%	7%
Other Provinces	70%	2%	71%	3%	70%	4%	71%	4%
Total Canada	74%	6%	75%	7%	74%	6%	75%	6%
Downtown Toronto condominiums ⁽³⁾	64%	2%	68%	3%	64%	2%	66%	2%

⁽¹⁾ Geographic location based on the address of the property mortgaged.

⁽²⁾ The loan-to-value ("LTV") of the HELOC represents the authorized HELOC amount as a percentage of the original property value.

There are also mortgages associated with most of these properties, but the aggregate LTV's are not presented on this chart. Aggregate LTV's do not exceed 80%.

⁽³⁾ Included in Ontario totals above.



Table 9: Average loan-to-value of existing residential mortgages⁽¹⁾

(\$ THOUSANDS)	Dec 31, 2015			Dec 31, 2014		
	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾
Ontario	74%	67%	69%	67%	69%	68%
Alberta	85%	69%	76%	79%	67%	70%
British Columbia	79%	63%	71%	84%	66%	73%
Manitoba	83%	70%	76%	77%	68%	71%
Saskatchewan	85%	64%	77%	84%	67%	74%
Other Provinces	86%	69%	76%	86%	69%	76%
Total Canada	78%	67%	71%	73%	69%	69%

⁽¹⁾ Geographic location based on the address of the property mortgaged.

⁽²⁾ Based on current property values. Current values are estimated using the Teranet Housing Price Index.

Table 10: Alberta and Saskatchewan portfolios

														Dec 31, 2015							
(\$ THOUSANDS)	Insured ⁽¹⁾								Uninsured												
	Residential		Commercial ⁽²⁾		Total	%	Residential ⁽³⁾		%	Commercial ⁽⁴⁾		%	Total	%	Total	%					
Alberta	\$	561,389	4%	\$	670,881	5%	\$	1,232,270	9%	\$	795,549	5%	\$	247,822	2%	\$	1,043,371	7%	\$	2,275,641	16%
Saskatchewan		118,918	1%		155,411	1%		274,329	2%		64,834	0%		38,156	0%		102,990	0%		377,319	2%
Other provinces		2,011,509	14%		3,166,701	22%		5,178,210	36%		4,859,172	33%		1,944,105	13%		6,803,277	46%		11,981,487	82%
Total Mortgage Principal	\$	2,691,816	19%	\$	3,992,993	28%	\$	6,684,809	47%	\$	5,719,555	38%	\$	2,230,083	15%	\$	7,949,638	53%	\$	14,634,447	100%
Included in Alberta:																					
Greater Edmonton	\$	232,490	2%	\$	356,017	2%	\$	588,507	4%	\$	325,784	2%	\$	92,474	1%	\$	418,258	3%	\$	1,006,765	7%
Greater Calgary		226,430	2%		225,313	2%		451,743	4%		425,986	3%		114,391	1%		540,377	4%		992,120	8%
	\$	458,920	4%	\$	581,330	4%	\$	1,040,250	8%	\$	751,770	5%	\$	206,865	2%	\$	958,635	7%	\$	1,998,885	15%
Included in Saskatchewan:																					
Regina	\$	32,898	0%	\$	60,315	0%	\$	93,213	0%	\$	33,839	0%	\$	-	0%	\$	33,839	0%	\$	127,052	0%
Saskatoon		54,868	0%		76,175	1%		131,043	1%		26,172	0%		38,156	0%		64,328	0%		195,371	1%
	\$	87,766	0%	\$	136,490	1%	\$	224,256	1%	\$	60,011	0%	\$	38,156	0%	\$	98,167	0%	\$	322,423	1%

														Dec 31, 2014							
(\$ THOUSANDS)	Insured ⁽¹⁾								Uninsured												
	Residential		Commercial ⁽²⁾		Total	%	Residential ⁽³⁾		%	Commercial ⁽⁴⁾		%	Total	%	Total	%					
Alberta	\$	295,607	2%	\$	600,954	5%	\$	896,561	7%	\$	756,564	6%	\$	291,622	2%	\$	1,048,186	8%	\$	1,944,747	15%
Saskatchewan		50,089	0%		143,558	1%		193,647	1%		66,664	1%		29,658	0%		96,322	1%		289,969	2%
Other provinces		912,950	8%		3,231,709	27%		4,144,659	35%		3,877,493	32%		1,983,830	16%		5,861,323	48%		10,005,982	83%
Total Mortgage Principal	\$	1,258,646	10%	\$	3,976,221	33%	\$	5,234,867	43%	\$	4,700,721	39%	\$	2,305,110	18%	\$	7,005,831	57%	\$	12,240,698	100%
Included in Alberta:																					
Greater Edmonton	\$	125,010	1%	\$	346,365	3%	\$	471,375	4%	\$	319,275	3%	\$	143,154	1%	\$	462,429	4%	\$	933,804	8%
Greater Calgary		112,810	1%		164,629	1%		277,439	2%		399,739	3%		83,168	1%		482,907	4%		760,346	6%
	\$	237,820	2%	\$	510,994	4%	\$	748,814	6%	\$	719,014	6%	\$	226,322	2%	\$	945,336	8%	\$	1,694,150	14%
Included in Saskatchewan:																					
Regina	\$	15,894	0%	\$	42,114	0%	\$	58,008	0%	\$	35,181	0%	\$	-	0%	\$	35,181	0%	\$	93,189	1%
Saskatoon		20,780	0%		81,646	1%		102,426	1%		27,565	0%		28,163	0%		55,728	0%		158,154	1%
	\$	36,674	0%	\$	123,760	1%	\$	160,434	1%	\$	62,746	1%	\$	28,163	0%	\$	90,909	1%	\$	251,343	2%

⁽¹⁾ Insured by either CMHC or Genworth.

⁽²⁾ Insured Commercial mortgages are all multi-unit residential mortgages.

⁽³⁾ Uninsured residential includes \$19.4 million (December 31, 2014 - \$8.1 million) HELOC principal outstanding.

⁽⁴⁾ There are no multi-units residential mortgages in the uninsured commercial portfolio.

Table 11: Modified Capital Disclosure Template - Equitable Bank

Modified Capital Disclosure Template		All-in	Transitional
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	151,962	
2	Retained earnings	600,128	
3	Accumulated other comprehensive income (and other reserves)	(22,458)	
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	729,632	
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1	(14,574)	
29	Common Equity Tier 1 capital (CET1)	715,058	737,277
Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	72,554	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
36	Additional Tier 1 capital before regulatory adjustments	72,554	
Additional Tier 1 capital : regulatory adjustments			
43	Total regulatory adjustments to Additional Tier 1 capital		
44	Additional Tier 1 capital (AT1)	72,554	
45	Tier 1 capital (T1 = CET1 + AT1)	787,612	796,356
Tier 2 capital: instruments and allowances			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	65,000	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
50	Collective allowances	31,889	
51	Tier 2 capital before regulatory adjustments	96,889	
Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	96,889	
59	Total capital(TC = T1 +T2)	884,501	893,245
60	Total risk-weighted assets	5,259,384	5,270,468
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.60%	13.99%
62	Tier 1 (as a percentage of risk-weighted assets)	14.98%	15.11%
63	Total capital (as a percentage of risk-weighted assets)	16.82%	16.95%
OSFI all-in target			
69	Common Equity Tier 1 capital all-in target ratio	7.0%	
70	Tier 1 capital all-in target ratio	8.5%	
71	Total capital all-in target ratio	10.5%	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>		N/A
81	<i>Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>		N/A
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>		N/A
83	<i>Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>		-
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>		N/A
85	<i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>		-

Table 12: Leverage Ratio - Equitable Bank*

Item		Leverage Ratio Framework
On-balance sheet exposure		
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	14,956,797
2	(Asset amounts deducted in determining Basel III "all-in" Tier 1 capital)	6,760
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	14,950,037
Derivative exposures		
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	1,468
5	Add-on amounts for PFE associated with all derivative transactions	9,411
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 derivative 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 (sum of lines 4 to 10)	10,879
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	19,918
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk (CCR) exposure for SFTs	
15	<i>Agent transaction exposures</i>	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	19,918
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	659,411
18	(Adjustments for conversion to credit equivalent amounts)	(402,620)
19	Off-balance sheet items (sum of lines 17 and 18)	256,791
Capital and Total Exposure		
20	Tier 1 capital	787,612
21	Total Exposures (sum of lines 3, 11, 16 and 19)	15,237,625
Leverage Ratios		
22	Basel III leverage ratio	5.2%

* This table has been extracted from and should be read in conjunction with the BCBS Leverage Ratio Framework and OSFI's Leverage Requirements guideline.