

Schedule 1 - Ratio and Assets to Capital Multiple Calculations

MD Private Trust Company is incorporated as a federal trust company by letters patent issued under the *Trust and Loan Companies Act* and is regulated by the Office of the Superintendent of Financial Institutions (OSFI). MD Private Trust Company administers estates, trusts, pension plans and agency contracts. Under OSFI regulations, MD Private Trust must disclose the following capital adequacy ratios as at December 31, 2008:

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Ratio Calculations

Tier 1 Ratio (%)	A ÷ D x 100	26.46	
Total Ratio (%)	B ÷ D x 100	26.46	
Adjusted net tier 1 capital (retained earnings and common shares)		28031	A
Total capital		28031	B
Risk-weighted assets (before floor)		105945	C
Adjustment for floor			
Adjusted risk-weighted assets		105945	D
Tier 1 Ratio (%) - before floor	A ÷ C x 100	26.46	E
Total Ratio (%) - before floor	B ÷ C x 100	26.46	F

Assets to Capital Multiple

On-balance sheet assets - book value		34232	
Selected off-balance sheet exposures - notional principal amount			
Direct credit substitutes		0	
Transaction-related contingencies		0	
Short-term self-liquidating trade-related contingencies		0	
Sale and repurchase agreements		0	
Off-balance sheet exposures re securitizations (not including liquidity lines)			
Total on- and off- balance sheet assets		34232	L
Deduct:			
Deductions from gross and net tier 1 capital			
Deductions from total tier 2 capital			
Securities lending guarantees			
Impact of master netting agreements			
Other			
Total deductions			M
Net on- and off- balance sheet assets	L - M	34232	N
Total adjusted net tier 1 and adjusted tier 2 capital		28031	O
Assets to capital multiple	N ÷ O	1.22	
Authorized assets to capital multiple		12.5	