PEACE HILLS TRUST COMPANY

Key Metrics

December 31, 2023

Dollars in thousands

		31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	104,185	98,534	94,392	90,461	87,283
2	Tier 1	104,185	98,534	94,392	90,461	87,283
3	Total capital	107,609	101,840	97,051	93,012	89,765
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	694,912	677,559	673,905	663,048	653,837
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	14.99%	14.54%	14.01%	13.64%	13.35%
6	Tier 1 ratio (%)	14.99%	14.54%	14.01%	13.64%	13.35%
7	Total capital ratio (%)	15.49%	15.03%	14.40%	14.03%	13.73%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	931,082	982,976	1,027,265	1,014,097	956,408
14	Basel III leverage ratio (row 2 / row 13)	11.19%	10.02%	9.19%	8.92%	9.13%

PEACE HILLS TRUST COMPANY

Composition of Regulatory Capital

December 31, 2023

Dollars in thousands

		31-Dec-23	30-Sep-23
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issue qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	33,833	33,833
2	Retained earnings	70,498	64,848
3	Accumulated other comprehensive income (and other reserves)		
6	**Common Equity Tier 1 capital before regulatory adjustments**	104,331	98,681
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1	(146)	(147)
29	**Common Equty Tier 1 capital (CET1)**	104,185	98,534
36	**Additional Tier 1 capital before regulatory adjustments**		
Additional Tier 1 capital: regulatory adjustments			
44	**Additional Tier 1 capital (AT1)**		
45	**Tier 1 capital (T1 = CET1 + AT1)**	104,185	98,534
Tier 2 capital: instruments and provisions			
50	Expected Credit Loss - Stage 1 & Stage 2	3,424	3,306
51	**Tier 2 capital before regulatory adjustments**	3,424	3,306
Tier 2 capital: regulatory adjustments			
57	**Total regulatory adjustments to Tier 2 capital**	-	-
58	**Tier 2 capital (T2)**	3,424	3,306
59	**Total capital (TC = T1 + T2)**	107,609	101,840
60	**Total risk-weighted assets**	694,912	677,559
Capital Ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	14.99%	14.54%
62	Tier 1 (as percentage of risk-weighted assets)	14.99%	14.54%
63	Total capital (as percentage of risk-weighted assets)	15.49%	15.03%
OSFI all-in target			
69	Common Equity Tier 1 target ratio	7.00%	7.00%
70	Tier 1 capital target ratio	8.50%	8.50%
71	Total capital target ratio	10.50%	10.50%

PEACE HILLS TRUST COMPANY

Leverage Ratio

December 31, 2023

Dollars in thousands

		31-Dec-23	30-Sep-23
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	914,369	957,133
4	(Asset amounts deducted in determining Tier 1 capital)	(146)	(147)
5	**Total on-balance sheet balance exposures** (excluding derivatives and SFTs) (sum of lines 1 to 4)	914,223	956,986
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	52,712	75,015
18	(Adjustments for conversion to credit equivalent amounts)	(35,853)	(49,025)
19	**Off-balance sheet items (sum of lines 17 and 18)**	16,859	25,990
Capital and Total Exposures			
20	**Tier 1 capital**	109,269	98,534
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	931,082	982,976
Leverage Ratios			
22	**Basel III leverage ratio**	11.74%	10.02%