

PEACE HILLS TRUST COMPANY

All-in Capital Disclosure

March 31, 2020

Dollars in thousands

	31-Mar-20	31-Dec-19	31-Mar-19	
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	33,833
2	Retained earnings	44,168	39,110	39,701
3	Accumulated other comprehensive income (and other reserves)	-	61	671
6	Common Equity Tier 1 capital before regulatory adjustments	78,001	73,004	74,205
Common Equity Tier 1 capital: regulatory adjustments				
28	Total regulatory adjustments to Common Equity Tier 1	-	-	-
29	Common Equity Tier 1 capital (CET1)	78,001	73,004	74,205
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)	78,001	73,004	74,205
Tier 2 capital: instruments and provisions				
50	Expected Credit Loss - Category 1	2,241	1,965	2,062
51	Tier 2 capital before regulatory adjustments	2,241	1,965	2,062
Tier 2 capital: regulatory adjustments				
57	Total regulatory adjustments to Tier 2 capital	-	-	-
58	Tier 2 capital (T2)	2,241	1,965	2,062
59	Total capital (TC = T1 + T2)	80,242	74,969	76,267
60	Total risk-weighted assets	484,359	466,791	475,186
Capital Ratios				
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	16.1%	15.6%	15.6%
62	Tier 1 (as percentage of risk-weighted assets)	16.1%	15.6%	15.6%
63	Total capital (as percentage of risk-weighted assets)	16.6%	16.1%	16.0%
64	Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets)	7.0%	7.0%	7.0%
68	Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	9.1%	8.6%	8.6%
OSFI all-in target				
69	Common Equity Tier 1 all-in target ratio	7.0%	7.0%	7.0%
70	Tier 1 capital all-in target ratio	8.5%	8.5%	8.5%
71	Total capital all-in target ratio	10.5%	10.5%	10.5%
Amounts below the thresholds for deduction (before risk weighting)				
75	Deferred tax assets arising from temporary differences (net of related tax liability)	761	761	931

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Leverage Ratio

March 31, 2020

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	31-Mar-20	31-Dec-19	31-Mar-19
On-balance sheet exposures			
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	651,417	612,764	664,387
2 (Asset amounts deducted in determining Basel III "all-in" Tier 1 capital)	-	-	-
3 Total on-balance sheet balance exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	651,417	612,764	664,387
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	74,175	68,056	72,229
18 (Adjustments for conversion to credit equivalent amounts)	(66,758)	(61,250)	(65,006)
19 Off-balance sheet items (sum of lines 17 and 18)	7,418	6,806	7,223
Capital and Total Exposures			
20 Tier 1 capital	78,001	77,436	74,205
21 Total Exposures (sum of lines 3, 11, 16 and 19)	658,835	619,570	671,610
Leverage Ratios			
22 Basel III leverage ratio	11.84%	12.50%	11.05%