

PEACE HILLS TRUST COMPANY

All-in Capital Disclosure

June 30, 2021

Dollars in thousands

	30-Jun-21	31-Mar-21	30-Jun-20
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	46,652	45,621	44,842
3 Accumulated other comprehensive income (and other reserves)	231	-	-
6 Common Equity Tier 1 capital before regulatory adjustments	80,716	79,454	78,675
Common Equity Tier 1 capital: regulatory adjustments			
28 Total regulatory adjustments to Common Equity Tier 1	-	-	-
29 Common Equity Tier 1 capital (CET1)	80,716	79,454	78,675
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)	80,716	79,454	78,675
Tier 2 capital: instruments and provisions			
50 Expected Credit Loss - Stage 1 & Stage 2	3,080	3,040	2,134
51 Tier 2 capital before regulatory adjustments	3,080	3,040	2,134
Tier 2 capital: regulatory adjustments			
57 Total regulatory adjustments to Tier 2 capital	-	-	-
58 Tier 2 capital (T2)	3,080	3,040	2,134
59 Total capital (TC = T1 + T2)	83,796	82,494	80,809
60 Total risk-weighted assets	534,677	515,526	515,857
Capital Ratios			
61 Common Equity Tier 1 (as percentage of risk-weighted assets)	15.1%	15.4%	15.3%
62 Tier 1 (as percentage of risk-weighted assets)	15.1%	15.4%	15.3%
63 Total capital (as percentage of risk-weighted assets)	15.7%	16.0%	15.7%
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)	8.1%	8.4%	8.3%
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)			
72 Non-significant investments in the capital of other financials			
73 Significant investments in the common stock of financials			
74 Mortgage servicing rights (net of related tax liability)			
75 Deferred tax assets arising from temporary differences (net of related tax liability)	805	805	761

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Leverage Ratio

June 30, 2021

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On-balance sheet exposures			
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	815,549	796,783	738,702
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)	815,549	796,783	738,702
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	60,414	63,703	52,954
18 (Adjustments for conversion to credit equivalent amounts)	(54,373)	(57,333)	(47,659)
19 Off-balance sheet items (sum of lines 17 and 18)	6,041	6,370	5,295
Capital and Total Exposures			
20 Tier 1 capital	80,716	79,454	78,675
21 Total Exposures (sum of lines 3, 11, 16 and 19)	821,590	803,153	743,997
Leverage Ratios			
22 Basel III leverage ratio	9.82%	9.89%	10.57%