

PEACE HILLS TRUST COMPANY

All-in Capital Disclosure

September 30, 2020

Dollars in thousands

	30-Sep-20	30-Jun-20	30-Sep-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	45,235	44,842	42,637
3	Accumulated other comprehensive income (and other reserves)	-	-	(21)
6	Common Equity Tier 1 capital before regulatory adjustments	79,068	78,675	76,449
Common Equity Tier 1 capital: regulatory adjustments				
28	Total regulatory adjustments to Common Equity Tier 1	-	-	-
29	Common Equity Tier 1 capital (CET1)	79,068	78,675	76,449
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)	79,068	78,675	76,449
Tier 2 capital: instruments and provisions				
50	Expected Credit Loss - Stage 1 & Stage 2	2,722	2,134	2,254
51	Tier 2 capital before regulatory adjustments	2,722	2,134	2,254
Tier 2 capital: regulatory adjustments				
57	Total regulatory adjustments to Tier 2 capital	-	-	-
58	Tier 2 capital (T2)	2,722	2,134	2,254
59	Total capital (TC = T1 + T2)	81,790	80,809	78,703
60	Total risk-weighted assets	524,582	515,857	467,527
Capital Ratios				
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	15.1%	15.3%	16.4%
62	Tier 1 (as percentage of risk-weighted assets)	15.1%	15.3%	16.4%
63	Total capital (as percentage of risk-weighted assets)	15.6%	15.7%	16.8%
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%	8.3%	9.4%
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

September 30, 2020

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	30-Sep-20	30-Jun-20	30-Sep-19
On-balance sheet exposures			
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	757,123	738,702	676,872
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)	757,123	738,702	676,872
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	46,541	52,954	69,913
18 (Adjustments for conversion to credit equivalent amounts)	(41,887)	(47,659)	(62,922)
19 Off-balance sheet items (sum of lines 17 and 18)	4,654	5,295	6,991
Capital and Total Exposures			
20 Tier 1 capital	79,068	78,675	76,449
21 Total Exposures (sum of lines 3, 11, 16 and 19)	761,777	743,997	683,863
Leverage Ratios			
22 Basel III leverage ratio	10.38%	10.57%	11.18%