PEACE HILLS TRUST COMPANY

Key Metrics

September 30, 2025

Dollars in thousands

			30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
		Available capital (amounts)					
29	1	Common Equity Tier 1 (CET1)	131,676	128,023	123,660	121,483	118,208
45	2	Tier 1	131,676	128,023	123,660	121,483	118,208
59	3	Total capital	136,583	132,658	128,272	126,156	122,778
		Risk-weighted assets (amounts)					
60	4	Total risk-weighted assets (RWA)	918,495	893,718	858,648	787,306	793,374
		Risk-based capital ratios as a percentage of RWA					
61	5	CET1 ratio (%)	14.34%	14.32%	14.40%	15.43%	14.90%
62	6	Tier 1 ratio (%)	14.34%	14.32%	14.40%	15.43%	14.90%
63	7	Total capital ratio (%)	14.87%	14.84%	14.94%	16.02%	15.48%
		Basel III Leverage ratio					
21	13	Total Basel III leverage ratio exposure measure	1,195,995	1,187,386	1,138,597	1,041,222	1,119,343
	14	Basel III leverage ratio (row 2 / row 13)	11.01%	10.78%	10.86%	11.67%	10.56%

Notes

Peace Hills Trust Company is a Category II SMSB

Additional information is available on OSFI's *Financial Data for Trust Companies* website

Link: https://www.osfi-bsif.gc.ca/en/data-forms/financial-data/financial-data-trust-companies

PEACE HILLS TRUST COMPANY
Composition of Regulatory Capital
September 30, 2025
Dollars in thousands

		30-Sep-25	30-Jun-25
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	97,991	94,338
3	Accumulated other comprehensive income (and other reserves)		
6	**Common Equity Tier 1 capital before regulatory adjustments**	131,824	128,171
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1	(148)	(148)
29	**Common Equty Tier 1 capital (CET1)**	131,676	128,023
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)**	131,676	128,023
Tier 2 capital: instruments and provisions			
50	Expected Credit Loss - Stage 1 & Stage 2	4,907	4,635
51	**Tier 2 capital before regulatory adjustments**	4,907	4,635
Tier 2 capital: regulatory adjustments			
57	**Total regulatory adjustments to Tier 2 capital**		
58	**Tier 2 capital (T2)**	4,907	4,635
59	**Total capital (TC = T1 + T2)**	136,583	132,658
60	**Total risk-weighted assets**	918,495	893,718
Capital Ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	14.34%	14.32%
62	Tier 1 (as percentage of risk-weighted assets)	14.34%	14.32%
63	Total capital (as percentage of risk-weighted assets)	14.87%	14.84%
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

September 30, 2025

Dollars in thousands

		30-Sep-25	30-Jun-25
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	1,166,367	1,166,947
4	(Asset amounts deducted in determining Tier 1 capital)	(148)	(148)
5	**Total on-balance sheet balance exposures** (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,166,219	1,166,799
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	87,550	62,089
18	(Adjustments for conversion to credit equivalent amounts)	(57,774)	(41,502)
19	**Off-balance sheet items (sum of lines 17 and 18)**	29,776	20,587
Capital and Total Exposures			
20	**Tier 1 capital**	131,676	128,023
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	1,195,995	1,187,386
Leverage Ratios			
22	**Basel III leverage ratio**	11.01%	10.78%