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					
51	5	CET1 ratio (%)	14.34%	14.32%	14.40%	15.43%	14.90%
52	6	Tier 1 ratio (%)	14.34%	14.32%	14.40%	15.43%	14.90%
53	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

 ${\color{red}\textbf{Link:}} \ \underline{\textbf{https://www.osfi-bsif.gc.ca/en/data-forms/financial-data/financial-data-trust-companies}$

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

Dollars in thousands

Retained earnings 97,991 94 Retained earning	ın-25	30-Jun	30-Sep-25		
stock companies) plus related stock surplus Retained earnings Retained earnings Accumulated other comprehensive income (and other reserves) Common Equity Tier 1 capital before regulatory adjustments Total regulatory adjustments to Common Equity Tier 1 Additional Tier 1 capital (CET1) Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Tier 1 capital: regulatory adjustments Tier 2 capital: instruments and provisions Expected Credit Loss - Stage 1 & Stage 2 Tier 2 capital: before regulatory adjustments Tier 2 capital: regulatory adjustments Total regulatory adjustments Total regulatory adjustments Total regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (TC = T1 + T2) Total capital (TC = T1 + T2) Total risk-weighted assets				ımon Equity Tier 1 capital: instruments and reserves	Comr
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63 Total capital (as percentage of risk-weighted assets) 14.87% 14	14.32%	14	14.34%		62
	14.84%	14	14.87%	Total capital (as percentage of risk-weighted assets)	63
OSFI all-in target				I all-in target	OSFI
	7.00%	7	7.00%	•	
	8.50%	8	8.50%		70
· • • • • • • • • • • • • • • • • • • •	10.50%			. •	71

PEACE HILLS TRUST COMPANY Leverage Ratio September 30, 2025

Dollars in thousands

		30-Sep-25	30-Jun-25
On-b	alance 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
Othe	r 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
Leve	rage Ratios		
22	Basel III leverage ratio	11.01%	10.78%