

**PEACE HILLS TRUST COMPANY****Key Metrics****December 31, 2025***Dollars in thousands*

		<b>31-Dec-25</b>	<b>30-Sep-25</b>	<b>30-Jun-25</b>	<b>31-Mar-25</b>	<b>31-Dec-24</b>
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	134,286	131,676	128,023	123,660	121,483
2	Tier 1	134,286	131,676	128,023	123,660	121,483
3	Total capital	139,171	136,583	132,658	128,272	126,156
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	936,396	918,495	893,718	858,648	787,306
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	CET1 ratio (%)	14.34%	14.34%	14.32%	14.40%	15.43%
6	Tier 1 ratio (%)	14.34%	14.34%	14.32%	14.40%	15.43%
7	Total capital ratio (%)	14.86%	14.87%	14.84%	14.94%	16.02%
	<b>Basel III Leverage ratio</b>					
13	Total Basel III leverage ratio exposure measure	1,227,906	1,195,995	1,187,386	1,138,597	1,041,222
14	Basel III leverage ratio (row 2 / row 13)	10.94%	11.01%	10.78%	10.86%	11.67%

**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**  
**December 31, 2025**

*Dollars in thousands*

	<b>31-Dec-25</b>	<b>30-Sep-25</b>
<b>Common Equity Tier 1 capital: instruments and reserves</b>		
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	100,569	97,991
3 Accumulated other comprehensive income (and other reserves)		
<b>6 Common Equity Tier 1 capital before regulatory adjustments</b>	<b>134,402</b>	<b>131,824</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
28 Total regulatory adjustments to Common Equity Tier 1	(116)	(148)
<b>29 Common Equity Tier 1 capital (CET1)</b>	<b>134,286</b>	<b>131,676</b>
<b>36 Additional Tier 1 capital before regulatory adjustments</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>		
44 <b>Additional Tier 1 capital (AT1)</b>	-	-
<b>45 Tier 1 capital (T1 = CET1 + AT1)</b>	<b>134,286</b>	<b>131,676</b>
<b>Tier 2 capital: instruments and provisions</b>		
50 Expected Credit Loss - Stage 1 & Stage 2	4,885	4,907
<b>51 Tier 2 capital before regulatory adjustments</b>	<b>4,885</b>	<b>4,907</b>
<b>Tier 2 capital: regulatory adjustments</b>		
57 <b>Total regulatory adjustments to Tier 2 capital</b>		
<b>58 Tier 2 capital (T2)</b>	<b>4,885</b>	<b>4,907</b>
<b>59 Total capital (TC = T1 + T2)</b>	<b>139,171</b>	<b>136,583</b>
<b>60 Total risk-weighted assets</b>	<b>936,396</b>	<b>918,495</b>
<b>Capital Ratios</b>		
61 Common Equity Tier 1 (as percentage of risk-weighted assets)	14.34%	14.34%
62 Tier 1 (as percentage of risk-weighted assets)	14.34%	14.34%
63 Total capital (as percentage of risk-weighted assets)	14.86%	14.87%
<b>OSFI all-in target</b>		
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****December 31, 2025***Dollars in thousands*

	<b>31-Dec-25</b>	<b>30-Sep-25</b>
<b>On-balance sheet exposures</b>		
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	1,192,631	1,166,367
4 (Asset amounts deducted in determining Tier 1 capital)	(116)	(148)
5 <b>Total on-balance sheet balance exposures</b> (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,192,515	1,166,219
<b>Other off-balance sheet exposures</b>		
17 Off-balance sheet exposure at gross notional amount	100,282	87,550
18 (Adjustments for conversion to credit equivalent amounts)	(64,892)	(57,774)
19 <b>Off-balance sheet items (sum of lines 17 and 18)</b>	35,391	29,776
<b>Capital and Total Exposures</b>		
20 <b>Tier 1 capital</b>	134,286	131,676
21 <b>Total Exposures (sum of lines 5, 11, 16 and 19)</b>	1,227,906	1,195,995
<b>Leverage Ratios</b>		
22 <b>Basel III leverage ratio</b>	10.94%	11.01%