

PEACE HILLS TRUST COMPANY

All-in Capital Disclosure

June 30, 2022

Dollars in thousands

	30-Jun-22	31-Mar-22	30-Jun-21
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	49,071	49,782	46,652
3 Accumulated other comprehensive income (and other reserves)	-	-	231
6 Common Equity Tier 1 capital before regulatory adjustments	82,904	83,615	80,716
Common Equity Tier 1 capital: regulatory adjustments			
28 Total regulatory adjustments to Common Equity Tier 1	-	-	-
29 Common Equity Tier 1 capital (CET1)	82,904	83,615	80,716
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)	82,904	83,615	80,716
Tier 2 capital: instruments and provisions			
50 Expected Credit Loss - Stage 1 & Stage 2	2,127	1,943	3,080
51 Tier 2 capital before regulatory adjustments	2,127	1,943	3,080
Tier 2 capital: regulatory adjustments			
57 Total regulatory adjustments to Tier 2 capital	-	-	-
58 Tier 2 capital (T2)	2,127	1,943	3,080
59 Total capital (TC = T1 + T2)	85,031	85,558	83,796
60 Total risk-weighted assets	624,824	616,860	534,677
Capital Ratios			
61 Common Equity Tier 1 (as percentage of risk-weighted assets)	13.3%	13.6%	15.1%
62 Tier 1 (as percentage of risk-weighted assets)	13.3%	13.6%	15.1%
63 Total capital (as percentage of risk-weighted assets)	13.6%	13.9%	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)	6.3%	6.6%	8.1%
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)	532	532	805

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Leverage Ratio

June 30, 2022

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	30-Jun-22	31-Mar-22	30-Jun-21
On-balance sheet exposures			
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	964,903	959,466	815,549
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)	964,903	959,466	815,549
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	93,882	61,245	60,414
18 (Adjustments for conversion to credit equivalent amounts)	(84,494)	(55,121)	(54,373)
19 Off-balance sheet items (sum of lines 17 and 18)	9,388	6,125	6,041
Capital and Total Exposures			
20 Tier 1 capital	82,904	83,615	80,716
21 Total Exposures (sum of lines 3, 11, 16 and 19)	974,291	965,591	821,590
Leverage Ratios			
22 Basel III leverage ratio	8.51%	8.66%	9.82%