PEACE HILLS TRUST COMPANY

Key Metrics

June 30, 2025

Dollars in thousands

			30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24
		Available capital (amounts)					
29	1	Common Equity Tier 1 (CET1)	128,023	123,660	121,483	118,208	114,053
45	2	Tier 1	128,023	123,660	121,483	118,208	114,053
59	3	Total capital	132,658	128,272	126,156	122,778	117,388
		Risk-weighted assets (amounts)					
60	4	Total risk-weighted assets (RWA)	893,718	858,648	787,306	793,374	757,548
		Risk-based capital ratios as a percentage of RWA					
61	5	CET1 ratio (%)	14.32%	14.40%	15.43%	14.90%	15.06%
62	6	Tier 1 ratio (%)	14.32%	14.40%	15.43%	14.90%	15.06%
63	7	Total capital ratio (%)	14.84%	14.94%	16.02%	15.48%	15.50%
		Basel III Leverage ratio					
21	13	Total Basel III leverage ratio exposure measure	1,187,386	1,138,597	1,041,222	1,119,343	1,091,599
	14	Basel III leverage ratio (row 2 / row 13)	10.78%	10.86%	11.67%	10.56%	10.45%

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
June 30, 2025
Dollars in thousands

		30-Jun-25	31-Mar-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	94,338	89,981
3	Accumulated other comprehensive income (and other reserves)		
6	**Common Equity Tier 1 capital before regulatory adjustments**	128,171	123,814
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1	(148)	(154)
29	**Common Equty Tier 1 capital (CET1)**	128,023	123,660
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)**	128,023	123,660
Tier 2 capital: instruments and provisions			
50	Expected Credit Loss - Stage 1 & Stage 2	4,635	4,612
51	**Tier 2 capital before regulatory adjustments**	4,635	4,612
Tier 2 capital: regulatory adjustments			
57	**Total regulatory adjustments to Tier 2 capital**		
58	**Tier 2 capital (T2)**	4,635	4,612
59	**Total capital (TC = T1 + T2)**	132,658	128,272
60	**Total risk-weighted assets**	893,718	858,648
Capital Ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	14.32%	14.40%
62	Tier 1 (as percentage of risk-weighted assets)	14.32%	14.40%
63	Total capital (as percentage of risk-weighted assets)	14.84%	14.94%
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

June 30, 2025

Dollars in thousands

		30-Jun-25	31-Mar-25
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	1,166,947	1,117,982
4	(Asset amounts deducted in determining Tier 1 capital)	(148)	(154)
5	**Total on-balance sheet balance exposures** (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,166,799	1,117,828
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	62,089	63,224
18	(Adjustments for conversion to credit equivalent amounts)	(41,502)	(42,455)
19	**Off-balance sheet items (sum of lines 17 and 18)**	20,587	20,769
Capital and Total Exposures			
20	**Tier 1 capital**	128,023	123,660
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	1,187,386	1,138,597
Leverage Ratios			
22	**Basel III leverage ratio**	10.78%	10.86%