PEACE HILLS TRUST COMPANY

Key Metrics

March 31, 2026

Dollars in thousands

			31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25
		Available capital (amounts)					
29	1	Common Equity Tier 1 (CET1)	133,786	134,286	131,676	128,023	123,660
45	2	Tier 1	133,786	134,286	131,676	128,023	123,660
59	3	Total capital	138,871	139,171	136,583	132,658	128,272
		Risk-weighted assets (amounts)					
60	4	Total risk-weighted assets (RWA)	949,430	936,396	918,495	893,718	858,648
		Risk-based capital ratios as a percentage of RWA					
61	5	CET1 ratio (%)	14.09%	14.34%	14.34%	14.32%	14.40%
62	6	Tier 1 ratio (%)	14.09%	14.34%	14.34%	14.32%	14.40%
63	7	Total capital ratio (%)	14.63%	14.86%	14.87%	14.84%	14.94%
		Basel III Leverage ratio					
21	13	Total Basel III leverage ratio exposure measure	1,301,567	1,227,906	1,195,995	1,187,386	1,138,597
	14	Basel III leverage ratio (row 2 / row 13)	10.28%	10.94%	11.01%	10.78%	10.86%

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

March 31, 2026

Dollars in thousands

		31-Mar-26	31-Dec-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	100,068	100,569
3	Accumulated other comprehensive income (and other reserves)		
6	**Common Equity Tier 1 capital before regulatory adjustments**	133,901	134,402
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1	(115)	(116)
29	**Common Equty Tier 1 capital (CET1)**	133,786	134,286
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)**	133,786	134,286
Tier 2 capital: instruments and provisions			
50	Expected Credit Loss - Stage 1 & Stage 2	5,085	4,885
51	**Tier 2 capital before regulatory adjustments**	5,085	4,885
Tier 2 capital: regulatory adjustments			
57	**Total regulatory adjustments to Tier 2 capital**		
58	**Tier 2 capital (T2)**	5,085	4,885
59	**Total capital (TC = T1 + T2)**	138,871	139,171
60	**Total risk-weighted assets**	949,430	936,396
Capital Ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	14.09%	14.34%
62	Tier 1 (as percentage of risk-weighted assets)	14.09%	14.34%
63	Total capital (as percentage of risk-weighted assets)	14.63%	14.86%
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
March 31, 2026
Dollars in thousands

		31-Mar-26	31-Dec-25
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	1,268,921	1,192,631
4	(Asset amounts deducted in determining Tier 1 capital)	(115)	(116)
5	**Total on-balance sheet balance exposures** (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,268,806	1,192,515
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	94,730	100,282
18	(Adjustments for conversion to credit equivalent amounts)	(61,970)	(64,892)
19	**Off-balance sheet items (sum of lines 17 and 18)**	32,760	35,391
Capital and Total Exposures			
20	**Tier 1 capital**	133,786	134,286
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	1,301,567	1,227,906
Leverage Ratios			
22	**Basel III leverage ratio**	10.28%	10.94%