PEACE HILLS TRUST COMPANY

Key Metrics

June 30, 2024

Dollars in thousands

		30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	114,053	109,269	104,185	98,534	94,392
2	Tier 1	114,053	109,269	104,185	98,534	94,392
3	Total capital	117,388	112,508	107,609	101,840	97,051
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	757,548	728,961	694,912	677,559	673,905
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	15.06%	14.99%	14.99%	14.54%	14.01%
6	Tier 1 ratio (%)	15.06%	14.99%	14.99%	14.54%	14.01%
7	Total capital ratio (%)	15.50%	15.43%	15.49%	15.03%	14.40%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	1,091,599	1,072,730	931,082	982,976	1,027,265
14	Basel III leverage ratio (row 2 / row 13)	10.45%	10.19%	11.19%	10.02%	9.19%

PEACE HILLS TRUST COMPANY

Composition of Regulatory Capital

June 30, 2024

Dollars in thousands

		30-Jun-24	31-Mar-24
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	80,372	75,581
3	Accumulated other comprehensive income (and other reserves)		
6	**Common Equity Tier 1 capital before regulatory adjustments**	114,205	109,414
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1	(152)	(145)
29	**Common Equty Tier 1 capital (CET1)**	114,053	109,269
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)**	114,053	109,269
Tier 2 capital: instruments and provisions			
50	Expected Credit Loss - Stage 1 & Stage 2	3,335	3,239
51	**Tier 2 capital before regulatory adjustments**	3,335	3,239
Tier 2 capital: regulatory adjustments			
57	**Total regulatory adjustments to Tier 2 capital**		-
58	**Tier 2 capital (T2)**	3,335	3,239
59	**Total capital (TC = T1 + T2)**	117,388	112,508
60	**Total risk-weighted assets**	757,548	728,961
Capital Ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	15.06%	14.99%
62	Tier 1 (as percentage of risk-weighted assets)	15.06%	14.99%
63	Total capital (as percentage of risk-weighted assets)	15.50%	15.43%
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, 2024

Dollars in thousands

		30-Jun-24	31-Mar-24
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	1,061,748	1,054,401
4	(Asset amounts deducted in determining Tier 1 capital)	(152)	(145)
5	**Total on-balance sheet balance exposures** (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,061,596	1,054,256
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	84,747	56,244
18	(Adjustments for conversion to credit equivalent amounts)	(54,744)	(37,770)
19	**Off-balance sheet items (sum of lines 17 and 18)**	30,003	18,474
Capital and Total Exposures			
20	**Tier 1 capital**	114,053	109,269
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	1,091,599	1,072,730
Leverage Ratios			
22	**Basel III leverage ratio**	10.45%	10.19%