Peoples Trust Company

Public Disclosures (Basel III Pillar 3 and Leverage Ratio)

For the period ended March 31, 2025

Public Disclosures (Basel III Pillar 3 and Leverage Ratio)

Objective and background

This document presents the Basel III Pillar 3 and Leverage Ratio consolidated disclosures for Peoples Trust Company and its subsidiaries, including Peoples Bank of Canada, Peoples Card Services LP, and Peoples Payment Solutions Ltd (collectively "Peoples Group", "PG" or "the Group"). These disclosures are made pursuant to the Pillar 3 Disclosure Guideline for Small and Medium-Sized Deposit-Taking Institutions ("SMSBs") Capital and Liquidity Requirements of the Office of the Superintendent of Financial Institutions ("OSFI"). Peoples Group is classified as Category II SMSB with total assets less than the \$10 billion threshold.

Basis of presentation

Information reported in this Public Disclosure Report (Report) is prepared in accordance with the above guideline and Pillar 3 disclosure requirements pertaining to Category II SMSBs.

Full qualitative disclosures are provided annually, at the company's fiscal year end.

Location and verification

This Report is published under the Regulatory Disclosures section of the Group's website.

This Report is subject to internal review and has not been audited by PG's external auditors

All numbers in this Report are Canadian dollars.

Use of this document

Additional financial data published on OSFI website can also be accessed through the link below. https://www.osfi-bsif.gc.ca/Eng/wt-ow/Pages/fd-df.aspx

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KM1 – Key metrics (at consolidated group level)

	Dollars in thousands	Q1 2025	Q4 2024	Q3 2024	Q2 2024	Q1 2024
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	469,628	457,218	468,129	457,285	440,962
2	Tier 1	470,958	458,527	469,217	458,445	442,063
3	Total capital	490,888	480,657	492,993	481,641	459,001
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	2,368,258	2,412,708	2,461,512	2,589,986	2,684,733
4a	Total risk-weighted assets (pre-floor)	2,368,258	2,412,708	2,461,512	2,589,986	2,684,733
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	19.83%	18.95%	19.02%	17.66%	16.42%
5a	CET1 ratio (%) (pre-floor ratio)	19.83%	18.95%	19.02%	17.66%	16.42%
6	Tier 1 ratio (%)	19.89%	19.00%	19.06%	17.70%	16.47%
6a	Tier 1 ratio (%) (pre-floor ratio)	19.89%	19.00%	19.06%	17.70%	16.47%
7	Total capital ratio (%)	20.73%	19.92%	20.03%	18.60%	17.10%
7a	Total capital ratio (%) (pre-floor ratio)	20.73%	19.92%	20.03%	18.60%	17.10%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
10	Bank G-SIB and/or D-SIB additional requirements (%) [Not applicable for SMSBs]					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.83%	11.95%	12.02%	10.66%	9.42%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	8,304,376	8,223,974	8,364,317	8,764,586	8,765,591
14	Basel III leverage ratio (row 2 / row 13)	5.67%	5.58%	5.61%	5.23%	5.04%

Modified CC1 – Composition of regulatory capital for SMSBs

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1 Derechy Issued qualifying common share capital (and expositent for non-joint stack companies) plus militard stack surplus 31,888 31,888 32,888			Q1 2025	Q4 2024	Q3 2024	Q2 2024	Q1 2024
2 Set Index dearnings		. ,					
1 Accumulated other comprehensive income (and other reserves)	1		, ,	,		,	
1 Decrety issued capital subject to phase out from CTT1 (only applicable to Federal Credit Unions)	-		395,737	383,294	392,422	382,108	365,598
Security Per Lapital bridge by subsidiaries and held by third parties (amount allowed in group CET1) 487,255 475,182 484,310 473,966 477,865 16,181 16,711 16,524 16,712 17,995 17,964 16,181 16,711 16,524 16,712 17,995 17,964 16,181 16,711 16,524 16,712 17,995 17,964 16,181 16,711 16,524 16,712 17,995 17,964 16,181 16,711 16,524 16,712 17,995 17,964 16,181 16,711 16,524 16,712 17,995 17,964 16,181 16,711 16,524 16,712 17,995 17,964 16,181 16,711 16,524 16,712 17,995 17,996 16,181 16,711 16,524 16,712 17,995 17,996 16,181 16,711 16,524 16,712 17,995 17,996 17,996 17,995 17,996 17,996 17,995 17,996 1	3						
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South regulatory adjustments to Common Equity Tier 1 capital instruments 11,997 11,964 15,181 15,711 15,522 12,000 15,711 15,222 12,000 15,711	5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)					
18 Total regulatory adjustments to Common Equity Ter 1 1998 16,181 16,721 16,524 16,524 19,525	6		487,625	475,182	484,310	473,996	457,486
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32 of which classified as liabilities under applicable accounting standards 3 princity issued option instruments subject to phose out from Additional Tier 1 (applicable only to Federal Credit Unions) 3 princity issued option instruments (and CET1 and AT1 instruments (and CET1 instruments (and CET1 and AT1 instruments instruments (and CET1 instruments (and CET1 and AT1 instruments (and CET1 instruments (and CE							
33 Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)	_	, , , , , , ,					
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43 Total regulatory adjustments to additional Tier 1 capital 1,30 1,309 1,088 1,160 1,101 45 Iffer 1 capital (T1 = CET1 + AT1)	36	Additional Tier 1 capital before regulatory adjustments					
Add Additional Tier Leapital (AT1)		Additional Tier 1 capital: regulatory adjustments					
Tier 1 capital (T1 = CET1 + AT1)	43	Total regulatory adjustments to additional Tier 1 capital					
Time 2 capitals instruments and provisions	44	Additional Tier 1 capital (AT1)	1,330	1,309	1,088	1,160	1,101
A6 Directly issued capital instruments plus related stock surplus	45	Tier 1 capital (T1 = CET1 + AT1)	470,958	458,527	469,217	458,445	442,063
A		Tier 2 capital: instruments and provisions					
Ter 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 16	46	Directly issued qualifying Tier 2 instruments plus related stock surplus					
All	47	Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)					
allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions) 50 Collective allowances 19,800 21,994 23,680 23,079 16,824 51 Tier 2 capital before regulatory adjustments 19,930 22,130 23,776 23,195 16,938 Tier 2 capital regulatory adjustments to Tier 2 capital 19,930 22,130 23,776 23,195 16,938 57 Total regulatory adjustments to Tier 2 capital 19,930 22,130 23,776 23,195 16,938 58 Tier 2 capital (TC = T1 + T2) 490,888 480,657 492,993 481,641 459,001 50 Total risk-weighted assets 2,368,258 2,412,708 2,461,512 2,589,986 2,684,733 51 Common Equity Tier 1 (as a percentage of risk-weighted assets) 19,83% 19,02% 17,66% 16,43% 52 Tier 1 (as a percentage of risk-weighted assets) 19,89% 19,01% 19,06% 17,70% 16,47% 53 Total capital (as a percentage of risk-weighted assets) 20,73% 19,92% 20,03% 18,60% 17,10% 54 Common Equity Tier 1 target ratio 7,00% 7,00% 7,00% 7,00% 7,00% 7,00% 55 Total capital target ratio 8,50% 8,50% 8,50% 8,50% 8,50% 8,50% 56 Common Equity Tier 1 target ratio 10,50% 10,50% 10,50% 10,50% 57 Total capital target ratio 10,50% 10,50% 10,50% 10,50% 58 Tier 2 capital (TC = T1 + T2) 19,930 22,130 23,776 23,195 16,938 59 Total capital (TC = T1 + T2) 19,930 22,130 23,776 23,195 16,938 50 Total capital (TC = T1 + T2) 19,930 22,130 23,776 23,195 16,938 50 Total capital (TC = T1 + T2) 19,930 22,130 23,776 23,195 16,938 50 Total capital (TC = T1 + T2) 19,930 22,130 23,776 23,195 16,938 50 Total capital (TC = T1 + T2) 19,930 22,130 23,776 23,195 16,938 50 Current cap on CET1 instruments subject to phase-out arrangements 10,50% 10,50% 10,50% 10,50% 50 Current cap on OTI instruments subject to phase-out arrangements 10,50% 10,50% 10,50% 10,50% 10,50% 10,50% 10,50% 10,5	40	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount	120	120	0.0	11.0	114
50 Collective allowances 19,800 21,994 23,680 23,079 16,824 51 Tier 2 capital before regulatory adjustments 19,930 22,130 23,776 23,195 16,938 52 Total regulatory adjustments to Tier 2 capital Tier 2 capita	48	allowed in group Tier 2)	130	136	96	110	114
Tier 2 capital before regulatory adjustments 19,930 22,130 23,776 23,195 16,938 16,938 16,938 17 17 18 19,930 18 19,930	49	of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)					
Tier 2 capital: regulatory adjustments to Tier 2 capital	50	Collective allowances	19,800	21,994	23,680	23,079	16,824
57 Total regulatory adjustments to Tier 2 capital 19,30 22,130 23,776 23,195 16,938 22,130 23,776 23,195 16,938 23,776 23,195 16,938 23,776 23,195 16,938 23,776 23,195 16,938 23,776 23,195 16,938 23,776 23,195 16,938 23,776 23,195 16,938 23,776 23,195 23	51	Tier 2 capital before regulatory adjustments	19,930	22,130	23,776	23,195	16,938
Start Time 19,930 22,130 23,776 23,195 16,938 16,938 18,958 140,888 480,657 492,993 481,641 459,00		Tier 2 capital: regulatory adjustments					
59 Total capital (TC = T1 + T2)	57	Total regulatory adjustments to Tier 2 capital					
Capital ratios Capital ratios 19.83% 18.95% 19.02% 17.66% 16.43% 18.95% 19.02% 17.66% 16.43% 18.95% 19.01% 19.06% 17.70% 16.47% 19.01% 19.01% 19.00% 17.00% 17.10% 19.01% 19.	58	Tier 2 capital (T2)	19,930	22,130	23,776	23,195	16,938
Capital ratios 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) 62 Tier 1 (as a percentage of risk-weighted assets) 63 Total capital (as a percentage of risk-weighted assets) COSFI target OSFI target 69 Common Equity Tier 1 target ratio Total capital target ratio 7.00%	59	Total capital (TC = T1 + T2)	490,888	480,657	492,993	481,641	459,001
61 Common Equity Tier 1 (as a percentage of risk-weighted assets) 19.83% 18.95% 19.02% 17.66% 16.43% 62 Tier 1 (as a percentage of risk-weighted assets) 19.89% 19.01% 19.06% 17.70% 16.47% 63 Total capital (as a percentage of risk-weighted assets) 20.73% 19.92% 20.03% 18.60% 17.10% OSFI target 69 Common Equity Tier 1 target ratio 7.00% 8.50% 8.50% 8.50% 8.50% 8.50% 8.50% 8.50% 8.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 10.50% 1	60	Total risk-weighted assets	2,368,258	2,412,708	2,461,512	2,589,986	2,684,733
First 1 (as a percentage of risk-weighted assets) 19.89% 19.01% 19.06% 17.70% 16.47% 19.06% 17.10% OSFI target 69 Common Equity Tier 1 target ratio 7.00%		Capital ratios					
Total capital (as a percentage of risk-weighted assets) OSFI target Common Equity Tier 1 target ratio Total capital target ratio Total capital target ratio Capital instruments subject to phase-out arrangements (For Federal Credit Unions only) Current cap on CET1 instruments subject to phase-out arrangements Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities) Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) Current cap on Tier 2 instruments subject to phase-out arrangements Current cap on Tier 2 instruments subject to phase-out arrangements Current cap on Tier 2 instruments subject to phase-out arrangements	61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	19.83%	18.95%	19.02%	17.66%	16.43%
OSFI target 69 Common Equity Tier 1 target ratio 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 8.50%	62	Tier 1 (as a percentage of risk-weighted assets)	19.89%	19.01%	19.06%	17.70%	16.47%
69 Common Equity Tier 1 target ratio 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 8.50%	63	Total capital (as a percentage of risk-weighted assets)	20.73%	19.92%	20.03%	18.60%	17.10%
To Tier 1 capital target ratio 8.50% 8.50		OSFI target					
Total capital target ratio Capital instruments subject to phase-out arrangements (For Federal Credit Unions only) 80 Current cap on CET1 instruments subject to phase-out arrangements 81 Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase-out arrangements 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 84 Current cap on Tier 2 instruments subject to phase-out arrangements	69	Common Equity Tier 1 target ratio	7.00%	7.00%	7.00%	7.00%	7.00%
Capital instruments subject to phase-out arrangements (For Federal Credit Unions only) 80 Current cap on CET1 instruments subject to phase-out arrangements 81 Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase-out arrangements 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 84 Current cap on Tier 2 instruments subject to phase-out arrangements	70	Tier 1 capital target ratio	8.50%	8.50%	8.50%	8.50%	8.50%
80 Current cap on CET1 instruments subject to phase-out arrangements 81 Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase-out arrangements 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 84 Current cap on Tier 2 instruments subject to phase-out arrangements	71	Total capital target ratio	10.50%	10.50%	10.50%	10.50%	10.50%
81 Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase-out arrangements 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 84 Current cap on Tier 2 instruments subject to phase-out arrangements		Capital instruments subject to phase-out arrangements (For Federal Credit Unions only)					
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83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 84 Current cap on Tier 2 instruments subject to phase-out arrangements	81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)					
84 Current cap on Tier 2 instruments subject to phase-out arrangements	82	Current cap on AT1 instruments subject to phase-out arrangements					
	83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)					
85 Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	84	Current cap on Tier 2 instruments subject to phase-out arrangements					
	85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)					

LR2 - Leverage ratio common disclosure template

	Q1 2025	Q4 2024	Q3 2024	Q2 2024	Q1 2024
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	7,765,860	7,684,984	7,648,339	7,760,574	7,906,777
2 Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framewo	rk (IFRS)				
3 (Deductions of receivable assets for cash variation margin provided in derivatives transactions)					
4 (Asset amounts deducted in determining Tier 1 capital)	(17,997)	(17,964)	(16,181)	(16,711)	(16,524)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	7,747,863	7,667,020	7,632,158	7,743,863	7,890,253
Derivative exposures					
6 Replacement cost associated with all derivative transactions	15,145	21,832	57,971	11,903	14,787
7 Add-on amounts for potential future exposure associated with all derivative transactions					
8 (Exempted central counterparty-leg of client cleared trade exposures)					
9 Adjusted effective notional amount of written credit derivatives					
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)					
11 Total derivative exposures (sum of lines 6 to 10)	15,145	21,832	57,971	11,903	14,787
Securities financing transaction exposures					
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	-	-	-	-	-
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-	-
14 Counterparty credit risk (CCR) exposure for SFTs	-	-	-	-	-
15 Agent transaction exposures					
16 Total securities financing transaction exposures (sum of lines 12 to 15)	-	-	-	-	-
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	1,456,540	1,450,120	1,804,634	3,094,960	3,316,663
18 (Adjustments for conversion to credit equivalent amounts)	(915,172)	(914,997)	(1,130,446)	(2,086,140)	(2,191,798)
19 Off-balance sheet items (sum of lines 17 and 18)	541,368	535,123	674,188	1,008,820	1,124,865
Capital and total exposures					
20 Tier 1 capital	470,958	458,527	469,217	458,445	442,063
21 Total Exposures (sum of lines 5, 11, 16 and 19)	8,304,376	8,223,974	8,364,317	8,764,586	9,029,905
Leverage ratio					
22 Basel III leverage ratio	5.67%	5.58%	5.61%	5.23%	4.90%

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