Public Disclosures (Basel III Pillar 3 and Leverage Ratio)

For the period ended June 30, 2026

June 30, 2026

Peoples Group

Accelerate Potential

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” or “PTC”). 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 is classified as a 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 Peoples’ website.

This Report is subject to internal review and has not been audited by PTC’s external auditors.

All numbers in this Report are in Canadian dollars.

Use of this document

Additional financial data published on the OSFI website can also be accessed through the link below.
https://www.osfi-bsif.gc.ca/en/data-forms/financial data

Peoples Trust Company
Second Quarter 2026
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KM1 – Key metrics (at consolidated group level)

	Dollars in thousands	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	504,058	528,095	516,982	496,175	484,426
2	Tier 1	504,422	528,456	517,927	496,350	485,710
3	Total capital	505,946	529,747	519,330	518,341	508,188
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,920,902	1,942,651	1,963,039	2,240,008	2,253,382
4a	Total risk-weighted assets (pre-floor)	1,920,902	1,942,651	1,963,039	2,240,008	2,253,382
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	26.24%	27.18%	26.34%	22.15%	21.50%
5a	CET1 ratio (%) (pre-floor ratio)	26.24%	27.18%	26.34%	22.15%	21.50%
6	Tier 1 ratio (%)	26.26%	27.20%	26.38%	22.16%	21.55%
6a	Tier 1 ratio (%) (pre-floor ratio)	26.26%	27.20%	26.38%	22.16%	21.55%
7	Total capital ratio (%)	26.34%	27.27%	26.46%	23.14%	22.55%
7a	Total capital ratio (%) (pre-floor ratio)	26.34%	27.27%	26.46%	23.14%	22.55%
	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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%) **[Not applicable for SMSBs]**	N/A	N/A	N/A	N/A	N/A
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 (%)	19.24%	20.18%	19.34%	15.15%	14.50%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	8,282,860	7,798,568	7,686,900	8,573,381	8,335,698
14	Basel III leverage ratio (row 2 / row 13)	6.09%	6.78%	6.74%	5.79%	5.83%

Modified CC1 – Composition of regulatory capital for SMSBs

		Q2 2026
	Common Equity Tier 1 capital: instruments and reserves	
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	134,788
2	Retained earnings	388,051
3	Accumulated other comprehensive income (and other reserves)	-
4	Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-
6	**Common Equity Tier 1 capital before regulatory adjustments**	**522,839**
	Common Equity Tier 1 capital: regulatory adjustments	
28	**Total regulatory adjustments to Common Equity Tier 1**	**18,781**
29	**Common Equity Tier 1 capital (CET1)**	**504,058**
	Additional Tier 1 capital: instruments	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-
31	of which: classified as equity under applicable accounting standards	-
32	of which: classified as liabilities under applicable accounting standards	-
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-
36	**Additional Tier 1 capital before regulatory adjustments**	**-**
	Additional Tier 1 capital: regulatory adjustments	
43	**Total regulatory adjustments to additional Tier 1 capital**	**-**
44	**Additional Tier 1 capital (AT1)**	**364**
45	**Tier 1 capital (T1 = CET1 + AT1)**	**504,422**
	Tier 2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
48	Tier 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)	9
50	Collective allowances	1,515
51	**Tier 2 capital before regulatory adjustments**	**1,524**
	Tier 2 capital: regulatory adjustments	
57	**Total regulatory adjustments to Tier 2 capital**	-
58	**Tier 2 capital (T2)**	**1,524**
59	**Total capital (TC = T1 + T2)**	**505,946**
60	**Total risk-weighted assets**	**1,920,902**
	Capital ratios	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	26.24%
62	Tier 1 (as a percentage of risk-weighted assets)	26.26%
63	Total capital (as a percentage of risk-weighted assets)	26.34%
	OSFI target	
69	Common Equity Tier 1 target ratio	7.00%
70	Tier 1 capital target ratio	8.50%
71	Total capital target ratio	10.50%

LR2 - Leverage ratio common disclosure template

		Q2 2026	Q1 2026
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	7,531,091	7,054,363
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Asset amounts deducted in determining Tier 1 capital)	(18,781)	(21,328)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	**7,512,310**	**7,033,035**
Derivative exposures			
6	Replacement cost associated with all derivative transactions	9,108	9,908
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)**	**9,108**	**9,908**
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	1,966,107	1,953,383
18	(Adjustments for conversion to credit equivalent amounts)	(1,204,665)	(1,197,758)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**761,442**	**755,625**
Capital and total exposures			
20	**Tier 1 capital**	**504,422**	**528,456**
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	**8,282,860**	**7,798,568**
Leverage ratio			
22	**Basel III leverage ratio**	**6.09%**	**6.78%**

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