

Overview

Strategic advantages

Location: Situated in the Greater Toronto Area (GTA), largest economic hub in Canada, close to the U.S. market.

Transportation hub: Serviced by five major highways, Toronto's Pearson International Airport within the Region's borders and regional/ national rail service.

Strong business sector: Growing business sector, largest employers include RBC, Amazon, Rogers, Hewlett Packard.

Strong population growth: 1.56 million residents in 2024, second largest in GTA and Ontario, behind Toronto.

Governance structure

Regional Chair



Regional Council

24 members of mayors and councilors from Brampton, Caledon, and Mississauga



Executive Leadership Team

Chief Administrative Officer and 4 Commissioners



Select Stats

Population

2024 **1.56** million

Annual Unemployment Rate 2023 **8.9%**

Median Household Income 2021 after tax **\$94,000**

Source: Statistics Canada, Census (2021)

Credit and financial highlights

Find us on Bloomberg: Peel

Credit Rating

MOODY'S
RATINGS

Moody's: **Aaa** Stable

S&P Global
Ratings

S&P Global: **AAA** Stable


2.5%


>\$450
million

Low interest burden provides financial flexibility

2.5% interest/operating revenue

Large Annual Operating Surpluses

>\$450 million, 5-year average

Modest debt levels

48%
Debt to
Operating
Revenue

Fiscal Management

Key Financial Metrics

in millions of Canadian dollars

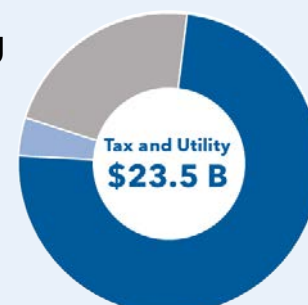
	2021	2022	2023
Revenue	3,312	3,346	3,475
Expenses	2,685	2,763	3,128
Annual surplus	628	584	347
Total financial assets	3,580	3,881	3,792
Reserves and reserve funds	2,554	2,630	2,770
Net long-term debt	1,320	1,269	1,186

2025 to 2034 10-year Capital Plan

Regionally Controlled Tax	\$5,158 million	22%
Police Services	\$965 million	4%
Utility Rate Supported	\$17,339 million	74%

Capital Plan funding

- 63% Development charges
- 35% Capital Reserves
- 1% Debt
- 1% External funding



Borrowing

Borrowing Strategy

- Debt issuance for capital projects, primarily growth related for water, wastewater, and roads
- Continued focus on liquid benchmark sized issuance
- Maintaining financial flexibility and ensuring intergenerational equity

Borrowing forecast for 2025 to 2034

~\$4 billion 

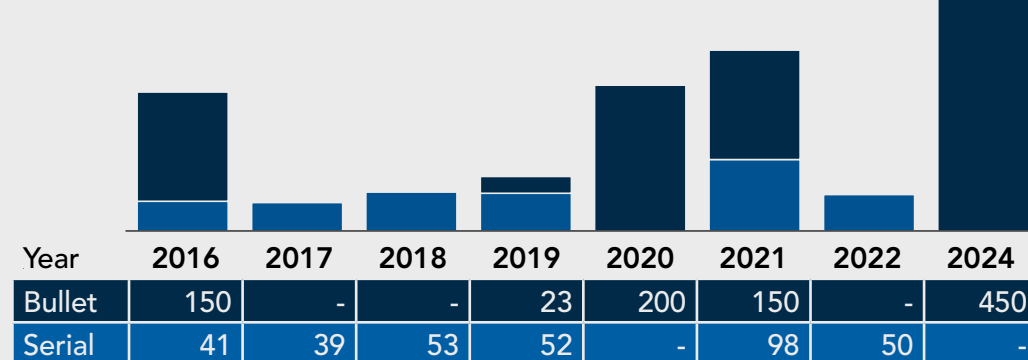
New growth-related water and wastewater infrastructure

>\$1 billion 

Community safety requirements

Peel's Total Debt Issuance

in millions of Canadian dollars

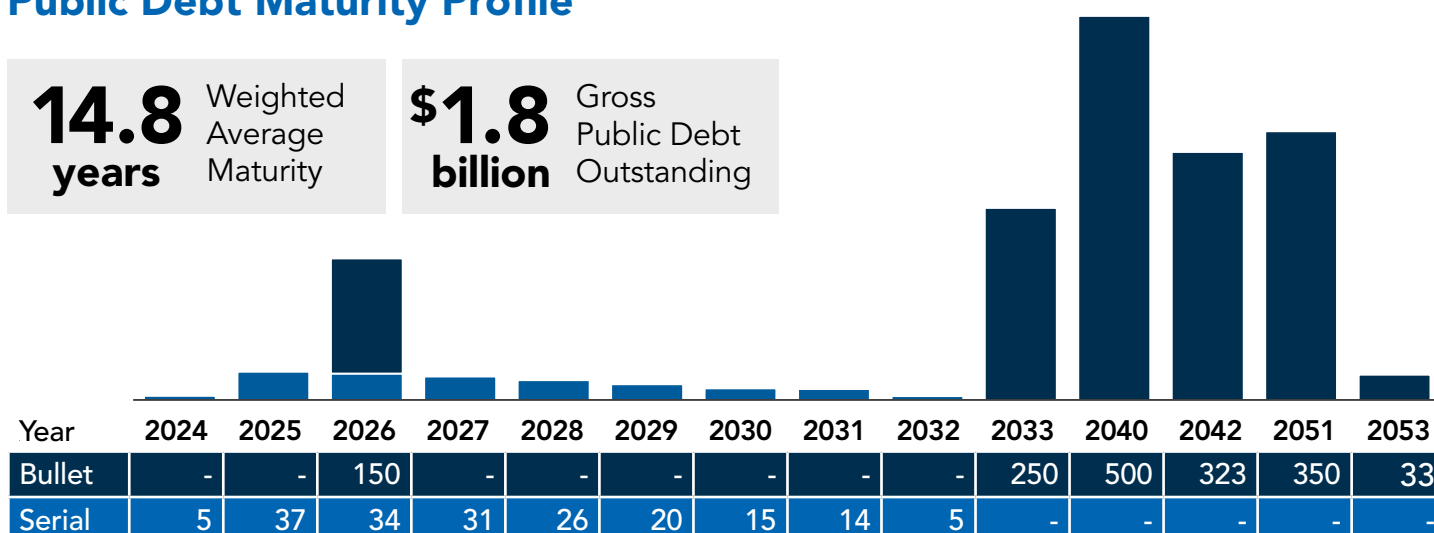


Source: Region of Peel, Bloomberg (March 2025)

Public Debt Maturity Profile

14.8 Weighted
Average
years Maturity

\$1.8 Gross
Public Debt
billion Outstanding



Source: Region of Peel, Bloomberg (March 2025)

Contacts

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