

Canadian Tire Bank

**Derivative Contracts**

As At Q3 - 2025

(in thousands of dollars)

|                                    |                  |                            |                  | Standardized Approach for Measuring<br>Counterparty Credit Risk |               | Internal Model<br>Method |  |  |
|------------------------------------|------------------|----------------------------|------------------|---|---------------|--------------------------|--|--|
|                                    | Notional Amount  |                            |                  | Replacement Cost  | EAD           | Exposure at Default      |  |  |
|                                    | Total Contracts  | Remaining term to maturity |                  |   |               |                          |  |  |
| <b>Interest Rate Contracts</b>     |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | 2,041,250        | 691,250                    | 1,350,000        | -   | 36,514        | 105,294                  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Foreign Exchange</b>            |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | 51,642           | 43,379                     | 8,263            | -   | 573           | 2,874                    |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Credit Derivative Contracts</b> |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Equity-linked Contracts</b>     |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Commodity Contracts</b>         |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Other Contracts</b>             |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Total Derivative Contracts</b>  | <b>2,092,892</b> | <b>734,629</b>             | <b>1,358,263</b> | <b>-</b>  | <b>37,086</b> | <b>108,167</b>           |  |  |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 24,385                 |
| Credit valuation adjustment (effective Q1 2014)                             | 38,522                 |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | -                      |

Canadian Tire Bank

**Derivative Contracts**

As At Q2 - 2025

(in thousands of dollars)

|                                    |           |                 |                            | Standardized Approach for Measuring<br>Counterparty Credit Risk |              | Internal Model<br>Method |
|------------------------------------|-----------|-----------------|----------------------------|---|--------------|--------------------------|
|                                    |           |                 |                            | Replacement Cost  | EAD          | Exposure at Default      |
|                                    |           | Notional Amount |                            |   |              |                          |
|                                    |           | Total Contracts | Remaining term to maturity |   |              |                          |
|                                    |           |                 | One year and less          | Over 1 year to 5 years  | Over 5 years |                          |
| <b>Interest Rate Contracts</b>     |           |                 |                            |   |              |                          |
| Bilateral OTC contracts            | 2,172,500 | 692,500         | 1,480,000                  | -   | 52,055       | 124,610                  |
| Qualifying Central Counterparties  |           |                 |                            |   |              |                          |
| Exchange-traded contracts          | -         | -               | -                          | -   | -            | -                        |
| OTC contracts                      | -         | -               | -                          | -   | -            | -                        |
| <b>Foreign Exchange</b>            |           |                 |                            |   |              |                          |
| Bilateral OTC contracts            | 49,223    | 38,958          | 10,266                     | -   | 178          | 2,255                    |
| Qualifying Central Counterparties  |           |                 |                            |   |              |                          |
| Exchange-traded contracts          | -         | -               | -                          | -   | -            | -                        |
| OTC contracts                      | -         | -               | -                          | -   | -            | -                        |
| <b>Credit Derivative Contracts</b> |           |                 |                            |   |              |                          |
| Bilateral OTC contracts            | -         | -               | -                          | -   | -            | -                        |
| Qualifying Central Counterparties  |           |                 |                            |   |              |                          |
| OTC contracts                      | -         | -               | -                          | -   | -            | -                        |
| <b>Equity-linked Contracts</b>     |           |                 |                            |   |              |                          |
| Bilateral OTC contracts            | -         | -               | -                          | -   | -            | -                        |
| Qualifying Central Counterparties  |           |                 |                            |   |              |                          |
| Exchange-traded contracts          | -         | -               | -                          | -   | -            | -                        |
| OTC contracts                      | -         | -               | -                          | -   | -            | -                        |
| <b>Commodity Contracts</b>         |           |                 |                            |   |              |                          |
| Bilateral OTC contracts            | -         | -               | -                          | -   | -            | -                        |
| Qualifying Central Counterparties  |           |                 |                            |   |              |                          |
| Exchange-traded contracts          | -         | -               | -                          | -   | -            | -                        |
| OTC contracts                      | -         | -               | -                          | -   | -            | -                        |
| <b>Other Contracts</b>             |           |                 |                            |   |              |                          |
| Bilateral OTC contracts            | -         | -               | -                          | -   | -            | -                        |
| Qualifying Central Counterparties  |           |                 |                            |   |              |                          |
| Exchange-traded contracts          | -         | -               | -                          | -   | -            | -                        |
| OTC contracts                      | -         | -               | -                          | -   | -            | -                        |
| <b>Total Derivative Contracts</b>  | 2,221,723 | 731,458         | 1,490,266                  | -   | 52,232       | 126,865                  |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 29,082                 |
| Credit valuation adjustment (effective Q1 2014)                             | 36,718                 |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | -                      |

Canadian Tire Bank

**Derivative Contracts**

As At Q1 - 2025

(in thousands of dollars)

|                                    |                  |                            |                  | Standardized Approach for Measuring Counterparty Credit Risk |               | Internal Model Method |  |  |
|------------------------------------|------------------|----------------------------|------------------|--|---------------|-----------------------|--|--|
|                                    | Notional Amount  |                            |                  | Replacement Cost   | EAD           | Exposure at Default   |  |  |
|                                    | Total Contracts  | Remaining term to maturity |                  |  |               |                       |  |  |
| <b>Interest Rate Contracts</b>     |                  |                            |                  |  |               |                       |  |  |
| Bilateral OTC contracts            | 1,913,750        | 743,750                    | 1,170,000        | -  | 42,106        | 105,984               |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |  |               |                       |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -  | -             | -                     |  |  |
| OTC contracts                      | -                | -                          | -                | -  | -             | -                     |  |  |
| <b>Foreign Exchange</b>            |                  |                            |                  |  |               |                       |  |  |
| Bilateral OTC contracts            | 49,979           | 40,236                     | 9,744            | -  | 1,636         | 4,320                 |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |  |               |                       |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -  | -             | -                     |  |  |
| OTC contracts                      | -                | -                          | -                | -  | -             | -                     |  |  |
| <b>Credit Derivative Contracts</b> |                  |                            |                  |  |               |                       |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -  | -             | -                     |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |  |               |                       |  |  |
| OTC contracts                      | -                | -                          | -                | -  | -             | -                     |  |  |
| <b>Equity-linked Contracts</b>     |                  |                            |                  |  |               |                       |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -  | -             | -                     |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |  |               |                       |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -  | -             | -                     |  |  |
| OTC contracts                      | -                | -                          | -                | -  | -             | -                     |  |  |
| <b>Commodity Contracts</b>         |                  |                            |                  |  |               |                       |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -  | -             | -                     |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |  |               |                       |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -  | -             | -                     |  |  |
| OTC contracts                      | -                | -                          | -                | -  | -             | -                     |  |  |
| <b>Other Contracts</b>             |                  |                            |                  |  |               |                       |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -  | -             | -                     |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |  |               |                       |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -  | -             | -                     |  |  |
| OTC contracts                      | -                | -                          | -                | -  | -             | -                     |  |  |
| <b>Total Derivative Contracts</b>  | <b>1,963,729</b> | <b>783,986</b>             | <b>1,179,744</b> | <b>-</b>   | <b>43,742</b> | <b>110,304</b>        |  |  |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 26,935                 |
| Credit valuation adjustment (effective Q1 2014)                             | 31,404                 |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | -                      |

Canadian Tire Bank

**Derivative Contracts**

As At Q4 - 2024

(in thousands of dollars)

|                                    |                  |                            |                  | Standardized Approach for Measuring<br>Counterparty Credit Risk |               | Internal Model<br>Method |  |  |
|------------------------------------|------------------|----------------------------|------------------|---|---------------|--------------------------|--|--|
|                                    | Notional Amount  |                            |                  | Replacement Cost  | EAD           | Exposure at Default      |  |  |
|                                    | Total Contracts  | Remaining term to maturity |                  |   |               |                          |  |  |
| <b>Interest Rate Contracts</b>     |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | 1,975,000        | 775,000                    | 1,200,000        | -   | 56,091        | 128,821                  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Foreign Exchange</b>            |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | 44,904           | 36,734                     | 8,171            | -   | 2,500         | 5,239                    |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Credit Derivative Contracts</b> |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Equity-linked Contracts</b>     |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Commodity Contracts</b>         |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Other Contracts</b>             |                  |                            |                  |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |
| <b>Total Derivative Contracts</b>  | <b>2,019,904</b> | <b>811,734</b>             | <b>1,208,171</b> | <b>-</b>  | <b>58,591</b> | <b>134,060</b>           |  |  |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 38,384                 |
| Credit valuation adjustment (effective Q1 2014)                             | 40,105                 |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | -                      |

Canadian Tire Bank

## Derivative Contracts

As At Q3 - 2024

(in thousands of dollars)

|                                    |                  |                            |                | Standardized Approach for Measuring Counterparty Credit Risk |               | Internal Model Method |  |  |  |
|------------------------------------|------------------|----------------------------|----------------|--|---------------|-----------------------|--|--|--|
|                                    | Notional Amount  |                            |                | Replacement Cost   | EAD           | Exposure at Default   |  |  |  |
|                                    | Total Contracts  | Remaining term to maturity |                |  |               |                       |  |  |  |
| <b>Interest Rate Contracts</b>     |                  |                            |                |  |               |                       |  |  |  |
| Bilateral OTC contracts            | 1,167,000        | 625,750                    | 541,250        | -  | 34,337        | 77,977                |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |               |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -             | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -             | -                     |  |  |  |
| <b>Foreign Exchange</b>            |                  |                            |                |  |               |                       |  |  |  |
| Bilateral OTC contracts            | 44,805           | 36,048                     | 8,757          | -  | 181           | 2,081                 |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |               |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -             | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -             | -                     |  |  |  |
| <b>Credit Derivative Contracts</b> |                  |                            |                |  |               |                       |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -  | -             | -                     |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |               |                       |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -             | -                     |  |  |  |
| <b>Equity-linked Contracts</b>     |                  |                            |                |  |               |                       |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -  | -             | -                     |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |               |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -             | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -             | -                     |  |  |  |
| <b>Commodity Contracts</b>         |                  |                            |                |  |               |                       |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -  | -             | -                     |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |               |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -             | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -             | -                     |  |  |  |
| <b>Other Contracts</b>             |                  |                            |                |  |               |                       |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -  | -             | -                     |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |               |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -             | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -             | -                     |  |  |  |
| <b>Total Derivative Contracts</b>  | <b>1,211,805</b> | <b>661,798</b>             | <b>550,007</b> | <b>-</b>   | <b>34,518</b> | <b>80,058</b>         |  |  |  |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 23,434                 |
| Credit valuation adjustment (effective Q1 2014)                             | 22,457                 |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | -                      |

Canadian Tire Bank

**Derivative Contracts**

As At Q2 - 2024

(in thousands of dollars)

|                                    |                  |                            |                | Standardized Approach for Measuring<br>Counterparty Credit Risk |               | Internal Model<br>Method |  |  |
|------------------------------------|------------------|----------------------------|----------------|---|---------------|--------------------------|--|--|
|                                    | Notional Amount  |                            |                | Replacement Cost  | EAD           | Exposure at Default      |  |  |
|                                    | Total Contracts  | Remaining term to maturity |                |   |               |                          |  |  |
| <b>Interest Rate Contracts</b>     |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | 1,233,000        | 330,500                    | 902,500        | -   | 61,177        | 117,284                  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Foreign Exchange</b>            |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | 42,148           | 34,044                     | 8,104          | -   | 571           | 2,514                    |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Credit Derivative Contracts</b> |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Equity-linked Contracts</b>     |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Commodity Contracts</b>         |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Other Contracts</b>             |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Total Derivative Contracts</b>  | <b>1,275,148</b> | <b>364,544</b>             | <b>910,604</b> | <b>-</b>  | <b>61,748</b> | <b>119,797</b>           |  |  |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 33,508                 |
| Credit valuation adjustment (effective Q1 2014)                             | 34,725                 |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | -                      |

Canadian Tire Bank

**Derivative Contracts**

As At Q1 - 2024

(in thousands of dollars)

|                                    |                  |                            |                | Standardized Approach for Measuring<br>Counterparty Credit Risk |               | Internal Model<br>Method |  |  |
|------------------------------------|------------------|----------------------------|----------------|---|---------------|--------------------------|--|--|
|                                    | Notional Amount  |                            |                | Replacement Cost  | EAD           | Exposure at Default      |  |  |
|                                    | Total Contracts  | Remaining term to maturity |                |   |               |                          |  |  |
| <b>Interest Rate Contracts</b>     |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | 1,649,000        | 705,250                    | 943,750        | -   | 95,085        | 173,661                  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Foreign Exchange</b>            |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | 37,267           | 31,245                     | 6,022          | -   | 384           | 2,013                    |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Credit Derivative Contracts</b> |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Equity-linked Contracts</b>     |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Commodity Contracts</b>         |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Other Contracts</b>             |                  |                            |                |   |               |                          |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -   | -             | -                        |  |  |
| Qualifying Central Counterparties  |                  |                            |                |   |               |                          |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -   | -             | -                        |  |  |
| OTC contracts                      | -                | -                          | -              | -   | -             | -                        |  |  |
| <b>Total Derivative Contracts</b>  | <b>1,686,267</b> | <b>736,495</b>             | <b>949,772</b> | <b>-</b>  | <b>95,470</b> | <b>175,674</b>           |  |  |

| Total Risk Weight Equivalent  |  | Risk Weight Equivalent |
|---|--|------------------------|
| <b>Bilateral OTC Contracts</b>  |  |                        |
| Default Risk  |  | 47,250                 |
| Credit valuation adjustment (effective Q1 2014)                             |  | 44,361                 |
| Default fund contributions deducted from CET1 capital                       |  | -                      |
| Qualifying central counterparties (default risk and default fund exposures) |  | -                      |

Canadian Tire Bank

## Derivative Contracts

As At Q4 - 2023

(in thousands of dollars)

|                                    |                  |                            |                  | Standardized Approach for Measuring<br>Counterparty Credit Risk |               | Internal Model<br>Method |  |  |  |
|------------------------------------|------------------|----------------------------|------------------|---|---------------|--------------------------|--|--|--|
|                                    | Notional Amount  |                            |                  | Replacement Cost  | EAD           | Exposure at Default      |  |  |  |
|                                    | Total Contracts  | Remaining term to maturity |                  |   |               |                          |  |  |  |
| <b>Interest Rate Contracts</b>     |                  |                            |                  |   |               |                          |  |  |  |
| Bilateral OTC contracts            | 1,706,000        | 701,000                    | 1,005,000        | -   | 74,090        | 147,551                  |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |  |
| <b>Foreign Exchange</b>            |                  |                            |                  |   |               |                          |  |  |  |
| Bilateral OTC contracts            | 44,207           | 34,550                     | 9,657            | -   | -             | 1,459                    |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |  |
| <b>Credit Derivative Contracts</b> |                  |                            |                  |   |               |                          |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |  |
| <b>Equity-linked Contracts</b>     |                  |                            |                  |   |               |                          |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |  |
| <b>Commodity Contracts</b>         |                  |                            |                  |   |               |                          |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |  |
| <b>Other Contracts</b>             |                  |                            |                  |   |               |                          |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -             | -                        |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |               |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -             | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -             | -                        |  |  |  |
| <b>Total Derivative Contracts</b>  | <b>1,750,207</b> | <b>735,550</b>             | <b>1,014,657</b> | <b>-</b>  | <b>74,090</b> | <b>149,010</b>           |  |  |  |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 39,815                 |
| Credit valuation adjustment (effective Q1 2014)                             | 16,128                 |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | -                      |

Canadian Tire Bank

## Derivative Contracts

As At Q3 - 2023

(in thousands of dollars)

|                                    |                  |                            |                | Standardized Approach for Measuring Counterparty Credit Risk |                | Internal Model Method |  |  |  |
|------------------------------------|------------------|----------------------------|----------------|--|----------------|-----------------------|--|--|--|
|                                    | Notional Amount  |                            |                | Replacement Cost   | EAD            | Exposure at Default   |  |  |  |
|                                    | Total Contracts  | Remaining term to maturity |                |  |                |                       |  |  |  |
| <b>Interest Rate Contracts</b>     |                  |                            |                |  |                |                       |  |  |  |
| Bilateral OTC contracts            | 1,723,000        | 758,000                    | 965,000        | -  | 142,162        | 245,044               |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |                |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -              | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -              | -                     |  |  |  |
| <b>Foreign Exchange</b>            |                  |                            |                |  |                |                       |  |  |  |
| Bilateral OTC contracts            | 39,293           | 33,326                     | 5,967          | -  | 771            | 2,621                 |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |                |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -              | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -              | -                     |  |  |  |
| <b>Credit Derivative Contracts</b> |                  |                            |                |  |                |                       |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -  | -              | -                     |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |                |                       |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -              | -                     |  |  |  |
| <b>Equity-linked Contracts</b>     |                  |                            |                |  |                |                       |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -  | -              | -                     |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |                |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -              | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -              | -                     |  |  |  |
| <b>Commodity Contracts</b>         |                  |                            |                |  |                |                       |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -  | -              | -                     |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |                |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -              | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -              | -                     |  |  |  |
| <b>Other Contracts</b>             |                  |                            |                |  |                |                       |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -              | -  | -              | -                     |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                |  |                |                       |  |  |  |
| Exchange-traded contracts          | -                | -                          | -              | -  | -              | -                     |  |  |  |
| OTC contracts                      | -                | -                          | -              | -  | -              | -                     |  |  |  |
| <b>Total Derivative Contracts</b>  | <b>1,762,293</b> | <b>791,326</b>             | <b>970,967</b> | <b>-</b>   | <b>142,933</b> | <b>247,666</b>        |  |  |  |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 64,722                 |
| Credit valuation adjustment (effective Q1 2014)                             | 27,526                 |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | -                      |

Canadian Tire Bank

## Derivative Contracts

As At Q2 - 2023

(in thousands of dollars)

|                                    |                  |                            |                  | Standardized Approach for Measuring<br>Counterparty Credit Risk |                | Internal Model<br>Method |  |  |  |
|------------------------------------|------------------|----------------------------|------------------|---|----------------|--------------------------|--|--|--|
|                                    | Notional Amount  |                            |                  | Replacement Cost  | EAD            | Exposure at Default      |  |  |  |
|                                    | Total Contracts  | Remaining term to maturity |                  |   |                |                          |  |  |  |
| <b>Interest Rate Contracts</b>     |                  |                            |                  |   |                |                          |  |  |  |
| Bilateral OTC contracts            | 2,129,000        | 641,000                    | 1,488,000        | -   | 133,235        | 238,485                  |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |                |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -              | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -              | -                        |  |  |  |
| <b>Foreign Exchange</b>            |                  |                            |                  |   |                |                          |  |  |  |
| Bilateral OTC contracts            | 39,632           | 31,677                     | 7,955            | -   | -              | 1,603                    |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |                |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -              | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -              | -                        |  |  |  |
| <b>Credit Derivative Contracts</b> |                  |                            |                  |   |                |                          |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -              | -                        |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |                |                          |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -              | -                        |  |  |  |
| <b>Equity-linked Contracts</b>     |                  |                            |                  |   |                |                          |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -              | -                        |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |                |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -              | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -              | -                        |  |  |  |
| <b>Commodity Contracts</b>         |                  |                            |                  |   |                |                          |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -              | -                        |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |                |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -              | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -              | -                        |  |  |  |
| <b>Other Contracts</b>             |                  |                            |                  |   |                |                          |  |  |  |
| Bilateral OTC contracts            | -                | -                          | -                | -   | -              | -                        |  |  |  |
| Qualifying Central Counterparties  |                  |                            |                  |   |                |                          |  |  |  |
| Exchange-traded contracts          | -                | -                          | -                | -   | -              | -                        |  |  |  |
| OTC contracts                      | -                | -                          | -                | -   | -              | -                        |  |  |  |
| <b>Total Derivative Contracts</b>  | <b>2,168,632</b> | <b>672,677</b>             | <b>1,495,955</b> | <b>-</b>  | <b>133,235</b> | <b>240,088</b>           |  |  |  |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 62,730                 |
| Credit valuation adjustment (effective Q1 2014)                             | -                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | -                      |

Canadian Tire Bank

## Derivative Contracts

As At Q1 - 2023

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |     | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|-----|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |     |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |     |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |     |                       |
| Bilateral OTC contracts            | 2,146,000       | 617,000                    | 1,529,000              | 0            | 90,732   | 0   | 0                     |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |     |                       |
| Bilateral OTC contracts            | 34,914          | 28,917                     | 5,996                  | 0            | 1,180  | 0   | 0                     |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |     |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |     |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |     |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |     |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |     |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0   | 0                     |
| <b>Total Derivative Contracts</b>  | 2,180,914       | 645,917                    | 1,534,996              | 0            | 91,913   | 0   | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 46,563                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q4 - 2022

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |         | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|---------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD     | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |         |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |         |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 2,180,000       | 594,000                    | 1,586,000              | 0            | 127,144  | 235,437 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 36,243          | 29,569                     | 6,674                  | 0            | 1,845  | 3,990   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Total Derivative Contracts</b>  | 2,216,243       | 623,569                    | 1,592,674              | 0            | 128,989  | 239,427 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 63,934                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q3 - 2022

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |         | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|---------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD     | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |         |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |         |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 2,216,000       | 613,000                    | 1,603,000              | 0            | 150,766  | 270,202 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 38,049          | 33,561                     | 4,488                  | 0            | 3,556  | 6,383   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Total Derivative Contracts</b>  | 2,254,049       | 646,561                    | 1,607,488              | 0            | 154,323  | 276,585 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 74,791                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q2 - 2022

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |         | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|---------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD     | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |         |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |         |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 2,656,000       | 647,000                    | 2,009,000              | 0            | 172,251  | 306,961 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 43,977          | 38,267                     | 5,710                  | 0            | 1,081  | 3,127   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Total Derivative Contracts</b>  | 2,699,977       | 685,267                    | 2,014,710              | 0            | 173,331  | 310,088 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 78,272                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q1 - 2022

(in thousands of dollars)

|                                    |                 |                            |                        |                  | Standardized Approach for Measuring Counterparty Credit Risk |                     | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|------------------|--|---------------------|-----------------------|
|                                    | Notional Amount |                            |                        | Replacement Cost | EAD  | Exposure at Default |                       |
|                                    | Total Contracts | Remaining term to maturity |                        |                  |  |                     |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years     |  |                     |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |                  |  |                     |                       |
| Bilateral OTC contracts            | 2,691,000       | 0                          | 2,691,000              | 0                | 113,162  | 227,049             |                       |
| Qualifying Central Counterparties  |                 |                            |                        |                  |  |                     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |                  |  |                     |                       |
| Bilateral OTC contracts            | 51,163          | 44,477                     | 6,686                  | 0                | 0  | 1,886               |                       |
| Qualifying Central Counterparties  |                 |                            |                        |                  |  |                     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |                  |  |                     |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |                  |  |                     |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |                  |  |                     |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |                  |  |                     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |                  |  |                     |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |                  |  |                     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| <b>Other Contracts</b>             |                 |                            |                        |                  |  |                     |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |                  |  |                     |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0                | 0  | 0                   |                       |
| <b>Total Derivative Contracts</b>  | 2,742,163       | 44,477                     | 2,697,686              | 0                | 113,162  | 228,935             | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 57,346                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q4 - 2021

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |         | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|---------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD     | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |         |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |         |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 2,714,000       | 674,000                    | 2,040,000              | 0            | 53,125   | 145,154 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 55,061          | 48,547                     | 6,513                  | 0            | 351  | 2,548   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Total Derivative Contracts</b>  | 2,769,061       | 722,547                    | 2,046,513              | 0            | 53,476   | 147,701 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 38,232                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q3 - 2021

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |         | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|---------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD     | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |         |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |         |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 2,614,000       | 668,000                    | 1,946,000              | 0            | 51,637   | 141,264 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 56,419          | 48,969                     | 7,450                  | 0            | 0  | 2,067   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Total Derivative Contracts</b>  | 2,670,419       | 716,969                    | 1,953,450              | 0            | 51,637   | 143,331 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 34,503                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q2 - 2021

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |         | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|---------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD     | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |         |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |         |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 2,665,000       | 279,000                    | 2,386,000              | 0            | 50,640   | 140,856 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 60,436          | 51,797                     | 8,639                  | 0            | 0  | 1,149   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Total Derivative Contracts</b>  | 2,725,436       | 330,797                    | 2,394,639              | 0            | 50,640   | 142,004 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 32,831                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q1 - 2021

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |         | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|---------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD     | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |         |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |         |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 2,474,000       | 613,000                    | 1,861,000              | 0            | 36,995   | 113,983 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 56,828          | 48,564                     | 8,263                  | 0            | 1,316  | 4,026   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Total Derivative Contracts</b>  | 2,530,828       | 661,564                    | 1,869,263              | 0            | 38,311   | 118,010 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 27,160                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q4 - 2020

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |        | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|--------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD    | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |        |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |        |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 2,311,000       | 627,000                    | 1,684,000              | 0            | 11,161   | 69,219 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 62,670          | 54,175                     | 8,495                  | 0            | 0  | 1,147  |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Total Derivative Contracts</b>  | 2,373,670       | 681,175                    | 1,692,495              | 0            | 11,161   | 70,366 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 15,099                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q3 - 2020

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |        | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|--------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD    | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |        |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |        |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 2,361,000       | 627,000                    | 1,734,000              | 0            | 19,201   | 85,086 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 63,727          | 51,740                     | 11,986                 | 0            | 157  | 2,768  |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Total Derivative Contracts</b>  | 2,424,727       | 678,740                    | 1,745,986              | 0            | 19,358   | 87,854 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 19,932                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q2 - 2020

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |        | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|--------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD    | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |        |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |        |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 2,871,000       | 876,000                    | 1,995,000              | 0            | 11,603   | 78,997 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 57,006          | 50,705                     | 6,301                  | 0            | 1,579  | 4,383  |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |        |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |        |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0      |                       |
| <b>Total Derivative Contracts</b>  | 2,928,006       | 926,705                    | 2,001,301              | 0            | 13,182   | 83,380 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 20,353                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |

Canadian Tire Bank

## Derivative Contracts

As At Q1 - 2020

(in thousands of dollars)

|                                    |                 |                            |                        |              | Standardized Approach for Measuring Counterparty Credit Risk |         | Internal Model Method |
|------------------------------------|-----------------|----------------------------|------------------------|--------------|--|---------|-----------------------|
|                                    | Notional Amount |                            |                        |              | Replacement Cost   | EAD     | Exposure at Default   |
|                                    | Total Contracts | Remaining term to maturity |                        |              |  |         |                       |
|                                    |                 | One year and less          | Over 1 year to 5 years | Over 5 years |  |         |                       |
| <b>Interest Rate Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 2,921,000       | 767,000                    | 2,154,000              | 0            | 28,455   | 105,640 |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Foreign Exchange</b>            |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 60,065          | 50,589                     | 9,476                  | 0            | 3,291  | 6,936   |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Credit Derivative Contracts</b> |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Equity-linked Contracts</b>     |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Commodity Contracts</b>         |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Other Contracts</b>             |                 |                            |                        |              |  |         |                       |
| Bilateral OTC contracts            | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| Qualifying Central Counterparties  |                 |                            |                        |              |  |         |                       |
| Exchange-traded contracts          | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| OTC contracts                      | 0               | 0                          | 0                      | 0            | 0  | 0       |                       |
| <b>Total Derivative Contracts</b>  | 2,981,065       | 817,589                    | 2,163,476              | 0            | 31,746   | 112,576 | 0                     |

| Total Risk Weight Equivalent  | Risk Weight Equivalent |
|---|------------------------|
| <b>Bilateral OTC Contracts</b>  |                        |
| Default Risk  | 28,314                 |
| Credit valuation adjustment (effective Q1 2014)                             | 0                      |
| Default fund contributions deducted from CET1 capital                       | -                      |
| Qualifying central counterparties (default risk and default fund exposures) | 0                      |