

Canadian Tire Bank
Consolidated Monthly Balance Sheet
As at January 31, 2025
(in thousands of dollars)

Section I - Assets	Foreign Currency	Total Currency
1. Cash and cash equivalent		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	709
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	1,427	396,474
2. Securities		
(a) Securities issues or guaranteed by Canada/Canadian Province/Canadian Municipal or School Corporation, less allowance for expected credit losses where applicable		
(i) Treasury Bills and other short term paper	-	104,356
(ii) Other securities	-	101,000
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
3. Loans		
(a) Non-Mortgage Loans, less allowance for expected credit losses		
(i) Call and other short loans to investment dealers and brokers, secured	-	-
(ii) To regulated financial institutions	-	-
(iii) To Canadian federal government, provinces, municipal or school corporations	-	-
(iv) To foreign governments	-	-
(v) Lease receivables	-	-
(vi) To individuals for non-business purposes	-	6,435,675
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	-
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
4. Customers' liability under acceptances, less allowance for expected credit losses	-	-
5. Land, buildings, and equipment, less accumulated depreciation	-	17,151
6. Other assets, less allowance for expected credit losses where applicable		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	1,428
(c) Prepaid and deferred charges	-	78,539
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	5,076
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	44,120
(g) Derivatives related amounts	-	47,174
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	39,943
Total Assets	1,427	7,271,645

Section II - Liabilities	Foreign Currency	Total
1. Demand and notice deposits		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	152,747
(ii) Other	-	378,191
(e) Other	-	-
2. Fixed-term deposits		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	30,998
(ii) Other	-	3,002,329
(e) Others	-	-
3. Cheques and other items in transit	-	517
4. Advances from the Bank of Canada	-	-
5. Acceptances	-	-
6. Other liabilities		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	154,645
(d) Mortgages and loans payable	-	2,269,845
(e) Income taxes		
(i) Current	-	9,917
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	942
(i) Derivative related amounts	-	12
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	3,732	207,984
7. Subordinated debt	-	-
8. Shareholders' equity		
(a) Preferred shares	-	-
(b) Common shares	-	431,631
(c) Contributed surplus	-	-
(d) Retained earnings	-	600,479
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	31,408
Total liabilities and shareholders' equity	3,732	7,271,645