

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at January 31, 2025**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	5,354	823,605
<b>2. Securities</b>		
(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	-	230,148
(ii) Other securities	-	349,556
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	107,007
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	7,292,046
Of (A) Secured by residential property	-	2,002,224
(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	-	748,193
(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	-	3,463,687
(B) Of which: NHA MBS pooled and unsold	-	261,020
(C) Uninsured	-	15,140,981
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	1,959,747
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	56,189
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	233,467
(c) Prepaid and deferred charges	-	32,457
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	220,771
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	46,212
(g) Derivatives related amounts	-	77,526
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	230,097
<b>Total Assets</b>	<b>5,354</b>	<b>30,890,890</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	62,280
(ii) Other	-	961,686
(e) Other	-	169,446
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	2,373,494
(ii) Other	-	17,550,633
(e) Others	-	555,497
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	507,847
(d) Mortgages and loans payable	-	5,063,093
(e) Income taxes		
(i) Current	-	1,244
(ii) Deferred	-	47,760
(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	-	124
(i) Derivative related amounts	-	62,870
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	377,129
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	2,930,442
(c) Contributed surplus	-	43,431
(d) Retained earnings	-	176,319
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,595
<b>Total liabilities and shareholders' equity</b>	-	<b>30,890,890</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at February 28, 2025**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	2,625	703,872
<b>2. Securities</b>		
(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	-	320,786
(ii) Other securities	-	349,599
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	104,142
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	7,294,846
Of (A) Secured by residential property	-	2,011,748
(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	-	754,081
(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	-	50,004
(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	-	3,504,597
(B) Of which: NHA MBS pooled and unsold	-	256,186
(C) Uninsured	-	15,183,908
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	2,014,727
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	55,080
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	235,869
(c) Prepaid and deferred charges	-	31,471
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	217,366
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	45,762
(g) Derivatives related amounts	-	81,476
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	237,076
<b>Total Assets</b>	<b>2,625</b>	<b>31,057,975</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	72,950
(ii) Other	-	1,004,721
(e) Other	-	169,889
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	2,385,110
(ii) Other	-	17,543,427
(e) Others	-	553,333
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	504,062
(d) Mortgages and loans payable	-	4,900,066
(e) Income taxes		
(i) Current	-	1,425
(ii) Deferred	-	50,910
(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	-	74
(i) Derivative related amounts	-	54,612
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	612,158
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	2,928,976
(c) Contributed surplus	-	43,431
(d) Retained earnings	-	226,086
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,745
<b>Total liabilities and shareholders' equity</b>	-	<b>31,057,975</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at March 31, 2025**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	5,024	494,595
<b>2. Securities</b>		
(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	-	320,990
(ii) Other securities	-	349,547
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	102,378
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	7,300,790
Of (A) Secured by residential property	-	2,022,943
(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	-	760,411
(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	-	3,427,799
(B) Of which: NHA MBS pooled and unsold	-	248,309
(C) Uninsured	-	15,299,735
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	2,072,424
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	56,040
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	236,613
(c) Prepaid and deferred charges	-	31,871
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	213,317
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	37,478
(g) Derivatives related amounts	-	88,902
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	241,142
<b>Total Assets</b>	<b>5,024</b>	<b>30,901,015</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	74,970
(ii) Other	-	1,037,159
(e) Other	-	170,203
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	2,413,828
(ii) Other	-	17,774,827
(e) Others	-	551,957
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	517,910
(d) Mortgages and loans payable	-	4,752,818
(e) Income taxes		
(i) Current	-	1,963
(ii) Deferred	-	48,089
(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	-	38
(i) Derivative related amounts	-	50,930
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	372,542
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	2,930,442
(c) Contributed surplus	-	43,431
(d) Retained earnings	-	153,451
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,457
<b>Total liabilities and shareholders' equity</b>	-	<b>30,901,015</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at April 30, 2025**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	5,932	423,860
<b>2. Securities</b>		
(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	-	480,822
(ii) Other securities	-	349,527
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	99,640
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	7,301,302
Of (A) Secured by residential property	-	2,024,848
(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	-	768,242
(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	-	3,350,001
(B) Of which: NHA MBS pooled and unsold	-	236,526
(C) Uninsured	-	15,415,912
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	2,067,700
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	54,932
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	239,086
(c) Prepaid and deferred charges	-	29,527
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	209,135
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	42,770
(g) Derivatives related amounts	-	87,182
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	251,362
<b>Total Assets</b>	<b>5,932</b>	<b>31,030,152</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	80,240
(ii) Other	-	1,027,943
(e) Other	-	164,467
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	2,426,951
(ii) Other	-	17,745,861
(e) Others	-	552,223
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	521,140
(d) Mortgages and loans payable	-	4,802,769
(e) Income taxes		
(i) Current	-	2,165
(ii) Deferred	-	54,069
(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	-	50,122
(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	-	14
(i) Derivative related amounts	-	45,340
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	380,281
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	2,930,442
(c) Contributed surplus	-	43,431
(d) Retained earnings	-	196,399
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,295
<b>Total liabilities and shareholders' equity</b>	-	<b>31,030,152</b>



**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at May 31, 2025**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	7,722	390,365
<b>2. Securities</b>		
(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	-	592,094
(ii) Other securities	-	349,598
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	96,761
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	7,338,992
Of (A) Secured by residential property	-	2,019,068
(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	-	776,053
(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	-	200,284
(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	-	3,287,830
(B) Of which: NHA MBS pooled and unsold	-	230,833
(C) Uninsured	-	15,576,347
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	2,137,091
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	54,257
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	237,065
(c) Prepaid and deferred charges	-	29,015
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	205,318
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	42,805
(g) Derivatives related amounts	-	74,062
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	275,936
<b>Total Assets</b>	<b>7,722</b>	<b>31,515,214</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	82,505
(ii) Other	-	1,046,982
(e) Other	-	169,717
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	2,438,923
(ii) Other	-	18,193,169
(e) Others	-	551,337
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	521,241
(d) Mortgages and loans payable	-	4,612,853
(e) Income taxes		
(i) Current	-	5,033
(ii) Deferred	-	53,769
(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	-	-
(i) Derivative related amounts	-	41,109
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	694,980
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	2,930,442
(c) Contributed surplus	-	43,431
(d) Retained earnings	-	122,543
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,180
<b>Total liabilities and shareholders' equity</b>	-	<b>31,515,214</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at June 30, 2025**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	4,529	402,407
<b>2. Securities</b>		
(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	-	496,972
(ii) Other securities	-	349,689
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	93,552
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	7,409,211
Of (A) Secured by residential property	-	2,024,090
(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	-	787,946
(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	-	200,013
(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	-	3,206,104
(B) Of which: NHA MBS pooled and unsold	-	225,990
(C) Uninsured	-	15,755,024
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	2,168,098
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	56,655
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	240,803
(c) Prepaid and deferred charges	-	28,173
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	201,102
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	36,550
(g) Derivatives related amounts	-	71,281
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	250,751
<b>Total Assets</b>	<b>4,529</b>	<b>31,593,779</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	84,893
(ii) Other	-	1,058,297
(e) Other	-	175,756
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	2,449,812
(ii) Other	-	18,497,210
(e) Others	-	542,761
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	521,642
(d) Mortgages and loans payable	-	4,621,299
(e) Income taxes		
(i) Current	-	3,679
(ii) Deferred	-	45,915
(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	-	2,375
(i) Derivative related amounts	-	36,868
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	400,467
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	2,930,442
(c) Contributed surplus	-	43,431
(d) Retained earnings	-	171,672
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,260
<b>Total liabilities and shareholders' equity</b>	-	<b>31,593,779</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at July 31, 2025**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	6,273	380,184
<b>2. Securities</b>		
(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	-	511,754
(ii) Other securities	-	349,705
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	90,763
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	7,423,268
Of (A) Secured by residential property	-	2,021,173
(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	-	800,711
(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	-	200,025
(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	-	3,098,723
(B) Of which: NHA MBS pooled and unsold	-	223,219
(C) Uninsured	-	15,907,919
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	2,190,018
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	56,220
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	245,079
(c) Prepaid and deferred charges	-	36,856
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	196,964
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	36,934
(g) Derivatives related amounts	-	57,843
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	254,352
<b>Total Assets</b>	<b>6,273</b>	<b>31,664,001</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	82,677
(ii) Other	-	1,032,562
(e) Other	-	176,197
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	2,470,926
(ii) Other	-	18,653,248
(e) Others	-	550,130
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	502,108
(d) Mortgages and loans payable	-	4,509,216
(e) Income taxes		
(i) Current	-	2,088
(ii) Deferred	-	47,769
(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	-	2,354
(i) Derivative related amounts	-	34,215
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	399,857
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	2,930,442
(c) Contributed surplus	-	43,431
(d) Retained earnings	-	218,233
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	8,548
<b>Total liabilities and shareholders' equity</b>	-	<b>31,664,001</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at August 31, 2025**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	6,437	429,433
<b>2. Securities</b>		
(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	-	472,886
(ii) Other securities	-	349,733
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	88,271
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	7,473,418
Of (A) Secured by residential property	-	2,018,203
(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	-	810,627
(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	-	150,037
(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	-	3,016,505
(B) Of which: NHA MBS pooled and unsold	-	221,376
(C) Uninsured	-	16,041,131
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	2,225,164
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	85,324
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	247,623
(c) Prepaid and deferred charges	-	32,857
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	192,849
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	37,822
(g) Derivatives related amounts	-	65,089
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	261,550
<b>Total Assets</b>	<b>6,437</b>	<b>31,797,086</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	85,572
(ii) Other	-	1,073,333
(e) Other	-	172,983
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	2,479,081
(ii) Other	-	18,932,758
(e) Others	-	553,310
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	505,185
(d) Mortgages and loans payable	-	4,330,701
(e) Income taxes		
(i) Current	-	2,257
(ii) Deferred	-	47,537
(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	-	2,333
(i) Derivative related amounts	-	28,242
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	460,687
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	2,930,442
(c) Contributed surplus	-	43,431
(d) Retained earnings	-	142,247
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,987
<b>Total liabilities and shareholders' equity</b>	-	<b>31,797,086</b>



**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at September 30, 2025**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	5,082	484,188
<b>2. Securities</b>		
(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	-	526,251
(ii) Other securities	-	349,736
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	86,234
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	7,513,333
Of (A) Secured by residential property	-	2,016,156
(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	-	822,662
(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	-	180,045
(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	-	2,944,592
(B) Of which: NHA MBS pooled and unsold	-	217,119
(C) Uninsured	-	16,153,044
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	2,170,985
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	82,657
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	249,071
(c) Prepaid and deferred charges	-	32,384
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	188,634
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	8,562
(g) Derivatives related amounts	-	77,560
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	273,537
<b>Total Assets</b>	<b>5,082</b>	<b>31,948,207</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	89,677
(ii) Other	-	1,088,212
(e) Other	-	177,782
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	2,474,052
(ii) Other	-	19,048,786
(e) Others	-	802,624
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	514,189
(d) Mortgages and loans payable	-	4,061,820
(e) Income taxes		
(i) Current	-	2,752
(ii) Deferred	-	13,571
(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	-	2,313
(i) Derivative related amounts	-	27,157
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	481,720
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	2,930,442
(c) Contributed surplus	-	43,431
(d) Retained earnings	-	184,477
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	5,202
<b>Total liabilities and shareholders' equity</b>	-	<b>31,948,207</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at January 31, 2024**  
**(in thousands of dollars)**

Section I - Assets	Foreign Currency	Total Currency
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	4,103	257,604
<b>2. Securities</b>		
(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	-	39,681
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,659,557
Of (A) Secured by residential property	-	929,532
(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	-	640,702
(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	-	314,164
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	37,873
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	87,447
(c) Prepaid and deferred charges	-	22,973
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	209,219
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	25,013
(g) Derivatives related amounts	-	17,952
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	57,278
<b>Total Assets</b>	<b>4,103</b>	<b>7,356,155</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,668,358
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	100,225
(d) Mortgages and loans payable	-	1,561,333
(e) Income taxes		
(i) Current	-	3,802
(ii) Deferred	-	24,914
(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	-	278
(i) Derivative related amounts	-	361
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	232,811
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,582,964
(c) Contributed surplus	-	36,548
(d) Retained earnings	-	127,200
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	17,361
<b>Total liabilities and shareholders' equity</b>	-	<b>7,356,155</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at February 29, 2024**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	4,082	198,438
<b>2. Securities</b>		
(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	-	59,636
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,695,365
Of (A) Secured by residential property	-	938,823
(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	-	648,719
(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	-	319,452
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	37,213
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	87,173
(c) Prepaid and deferred charges	-	23,118
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	206,339
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	5,978
(g) Derivatives related amounts	-	19,110
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	70,278
<b>Total Assets</b>	<b>4,082</b>	<b>7,349,494</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,747,675
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	106,182
(d) Mortgages and loans payable	-	1,442,697
(e) Income taxes		
(i) Current	-	5,495
(ii) Deferred	-	25,854
(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	-	244
(i) Derivative related amounts	-	328
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	232,959
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,582,964
(c) Contributed surplus	-	36,548
(d) Retained earnings	-	150,410
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	18,138
<b>Total liabilities and shareholders' equity</b>	-	<b>7,349,494</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at March 31, 2024**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	4,288	209,148
<b>2. Securities</b>		
(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	-	59,630
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,731,969
Of (A) Secured by residential property	-	948,752
(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	-	652,858
(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	-	320,394
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	39,266
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	86,068
(c) Prepaid and deferred charges	-	23,171
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	203,620
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	28,630
(g) Derivatives related amounts	-	17,885
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	57,637
<b>Total Assets</b>	<b>4,288</b>	<b>7,404,812</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,830,191
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	115,010
(d) Mortgages and loans payable	-	1,403,026
(e) Income taxes		
(i) Current	-	5,876
(ii) Deferred	-	25,179
(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	-	226
(i) Derivative related amounts	-	460
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	262,617
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,582,964
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	119,620
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	17,163
<b>Total liabilities and shareholders' equity</b>	-	<b>7,404,812</b>



**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at April 30, 2024**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	2,188	232,196
<b>2. Securities</b>		
(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	-	59,624
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,750,330
Of (A) Secured by residential property	-	956,254
(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	-	662,174
(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	-	323,843
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	39,305
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	87,351
(c) Prepaid and deferred charges	-	25,595
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	200,785
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	28,932
(g) Derivatives related amounts	-	19,951
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	55,477
<b>Total Assets</b>	<b>2,188</b>	<b>7,450,783</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,895,418
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	122,697
(d) Mortgages and loans payable	-	1,379,894
(e) Income taxes		
(i) Current	-	7,734
(ii) Deferred	-	25,413
(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	-	218
(i) Derivative related amounts	-	516
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	234,626
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,582,964
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	140,210
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	18,613
<b>Total liabilities and shareholders' equity</b>	-	<b>7,450,783</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at May 31, 2024**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	2,276	140,109
<b>2. Securities</b>		
(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	-	109,484
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,825,743
Of (A) Secured by residential property	-	959,105
(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	-	673,721
(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	-	327,297
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,464
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	82,506
(c) Prepaid and deferred charges	-	25,053
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	198,366
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	29,212
(g) Derivatives related amounts	-	16,873
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	65,567
<b>Total Assets</b>	<b>2,276</b>	<b>7,486,068</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,952,223
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	130,102
(d) Mortgages and loans payable	-	1,359,768
(e) Income taxes		
(i) Current	-	8,669
(ii) Deferred	-	24,278
(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	-	226
(i) Derivative related amounts	-	444
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	251,424
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,582,964
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	117,203
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	16,287
<b>Total liabilities and shareholders' equity</b>	-	<b>7,486,068</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at June 30, 2024**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	5,135	147,581
<b>2. Securities</b>		
(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	-	124,487
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,904,260
Of (A) Secured by residential property	-	963,653
(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	-	684,248
(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	-	324,815
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,842
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	88,705
(c) Prepaid and deferred charges	-	25,659
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	195,882
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	30,097
(g) Derivatives related amounts	-	13,750
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	55,827
<b>Total Assets</b>	<b>5,135</b>	<b>7,577,299</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	4,030,880
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	133,741
(d) Mortgages and loans payable	-	1,358,956
(e) Income taxes		
(i) Current	-	10,569
(ii) Deferred	-	22,975
(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	-	230
(i) Derivative related amounts	-	485
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	261,035
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,582,964
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	119,032
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	13,952
<b>Total liabilities and shareholders' equity</b>	-	<b>7,577,299</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at July 31, 2024**  
**(in thousands of dollars)**

Section I - Assets	Foreign Currency	Total Currency
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	3,403	138,101
<b>2. Securities</b>		
(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	-	109,330
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,968,519
Of (A) Secured by residential property	-	971,784
(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	-	698,958
(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	-	325,831
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,794
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	91,169
(c) Prepaid and deferred charges	-	26,516
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	193,545
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	30,621
(g) Derivatives related amounts	-	7,777
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	49,415
<b>Total Assets</b>	<b>3,403</b>	<b>7,607,012</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	4,057,697
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	133,743
(d) Mortgages and loans payable	-	1,369,159
(e) Income taxes		
(i) Current	-	7,418
(ii) Deferred	-	21,080
(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	-	242
(i) Derivative related amounts	-	464
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	241,776
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,582,964
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	140,459
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	9,530
<b>Total liabilities and shareholders' equity</b>	-	<b>7,607,012</b>



**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at August 31, 2024**  
**(in thousands of dollars)**

Section I - Assets	Foreign Currency	Total Currency
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	6,613	129,914
<b>2. Securities</b>		
(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	-	129,423
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	6,043,669
Of (A) Secured by residential property	-	980,451
(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	-	708,610
(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	-	327,730
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,076
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	88,276
(c) Prepaid and deferred charges	-	26,888
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	190,873
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	30,944
(g) Derivatives related amounts	-	5,839
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	48,225
<b>Total Assets</b>	<b>6,613</b>	<b>7,687,251</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	4,124,174
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	141,126
(d) Mortgages and loans payable	-	1,369,692
(e) Income taxes		
(i) Current	-	10,625
(ii) Deferred	-	20,258
(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	-	240
(i) Derivative related amounts	-	1,440
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	246,826
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,582,964
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	139,354
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	8,072
<b>Total liabilities and shareholders' equity</b>	-	<b>7,687,251</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at September 30, 2024**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	3,228	134,021
<b>2. Securities</b>		
(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	-	151,108
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	6,129,788
Of (A) Secured by residential property	-	988,635
(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	-	718,183
(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	-	328,280
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	40,007
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	92,843
(c) Prepaid and deferred charges	-	11,817
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	188,328
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	31,882
(g) Derivatives related amounts	-	1,460
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	116,799
<b>Total Assets</b>	<b>3,228</b>	<b>7,853,727</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	4,163,332
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	143,880
(d) Mortgages and loans payable	-	1,368,596
(e) Income taxes		
(i) Current	-	10,364
(ii) Deferred	-	28,958
(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	-	230
(i) Derivative related amounts	-	1,512
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	335,452
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,588,150
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	165,929
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	4,844
<b>Total liabilities and shareholders' equity</b>	-	<b>7,853,727</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at October 31, 2024**  
**(in thousands of dollars)**

Section I - Assets	Foreign Currency	Total Currency
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	2,255	135,746
<b>2. Securities</b>		
(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	-	140,999
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	6,118,187
Of (A) Secured by residential property	-	999,437
(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	-	727,627
(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	-	328,344
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	39,396
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	91,781
(c) Prepaid and deferred charges	-	10,780
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	185,578
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	32,199
(g) Derivatives related amounts	-	2,739
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	102,747
<b>Total Assets</b>	<b>2,255</b>	<b>7,815,890</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	4,175,561
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	144,938
(d) Mortgages and loans payable	-	1,364,959
(e) Income taxes		
(i) Current	-	808
(ii) Deferred	-	28,986
(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	-	207
(i) Derivative related amounts	-	1,603
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	269,522
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,588,150
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	192,942
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	5,734
<b>Total liabilities and shareholders' equity</b>	-	<b>7,815,890</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at November 30, 2024**  
**(in thousands of dollars)**

Section I - Assets	Foreign Currency	Total Currency
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	1,994	106,530
<b>2. Securities</b>		
(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	-	141,631
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	6,227,482
Of (A) Secured by residential property	-	1,006,713
(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	-	734,791
(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	-	330,619
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,718
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	91,440
(c) Prepaid and deferred charges	-	9,340
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	183,169
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	32,505
(g) Derivatives related amounts	-	1,570
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	110,311
<b>Total Assets</b>	<b>1,994</b>	<b>7,900,709</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	4,177,151
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	142,771
(d) Mortgages and loans payable	-	1,461,600
(e) Income taxes		
(i) Current	-	1,098
(ii) Deferred	-	28,370
(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	-	189
(i) Derivative related amounts	-	1,550
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	289,620
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,588,150
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	162,880
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	4,850
<b>Total liabilities and shareholders' equity</b>	-	<b>7,900,709</b>



**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at December 31, 2024**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	1,896	156,120
<b>2. Securities</b>		
(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	-	136,288
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	6,305,664
Of (A) Secured by residential property	-	1,009,866
(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	-	735,015
(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	-	330,051
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	41,972
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	98,774
(c) Prepaid and deferred charges	-	12,364
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	180,481
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	33,067
(g) Derivatives related amounts	-	34
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	89,695
<b>Total Assets</b>	<b>1,896</b>	<b>8,011,904</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	4,254,421
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	145,607
(d) Mortgages and loans payable	-	1,556,441
(e) Income taxes		
(i) Current	-	951
(ii) Deferred	-	29,348
(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	-	189
(i) Derivative related amounts	-	1,753
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	264,703
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,588,150
(c) Contributed surplus	-	42,480
(d) Retained earnings	-	124,169
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	3,692
<b>Total liabilities and shareholders' equity</b>	-	<b>8,011,904</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at January 31, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	3,679	174,964
<b>2. Securities</b>		
(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	-	64,665
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	4,932,491
Of (A) Secured by residential property	-	852,623
(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	-	501,200
(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	-	277,107
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	40,382
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	71,904
(c) Prepaid and deferred charges	-	19,338
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	241,536
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	10,757
(g) Derivatives related amounts	-	29,371
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	84,373
<b>Total Assets</b>	<b>3,679</b>	<b>6,574,282</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	2,401,270
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	43,745
(d) Mortgages and loans payable	-	1,972,400
(e) Income taxes		
(i) Current	-	404
(ii) Deferred	-	41,629
(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	-	207
(i) Derivative related amounts	-	304
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	261,915
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	32,287
(d) Retained earnings	-	220,404
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	26,883
<b>Total liabilities and shareholders' equity</b>	-	<b>6,574,282</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at February 28, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	3,451	161,227
<b>2. Securities</b>		
(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	-	64,673
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	4,983,764
Of (A) Secured by residential property	-	863,429
(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	-	512,866
(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	-	277,107
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	39,400
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	73,897
(c) Prepaid and deferred charges	-	18,674
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	238,625
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	13,714
(g) Derivatives related amounts	-	34,015
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	77,893
<b>Total Assets</b>	<b>3,451</b>	<b>6,610,383</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	2,506,720
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	48,063
(d) Mortgages and loans payable	-	1,895,377
(e) Income taxes		
(i) Current	-	(947)
(ii) Deferred	-	43,199
(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	-	184
(i) Derivative related amounts	-	287
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	245,868
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	32,287
(d) Retained earnings	-	236,326
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	30,185
<b>Total liabilities and shareholders' equity</b>	-	<b>6,610,383</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at March 31, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	3,548	176,638
<b>2. Securities</b>		
(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	-	59,646
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,006,914
Of (A) Secured by residential property	-	873,978
(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	-	526,226
(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	-	282,320
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	39,011
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	68,009
(c) Prepaid and deferred charges	-	19,916
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	235,705
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	3,285
(g) Derivatives related amounts	-	26,603
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	89,696
<b>Total Assets</b>	<b>3,548</b>	<b>6,635,137</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	2,593,431
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	55,404
(d) Mortgages and loans payable	-	1,850,826
(e) Income taxes		
(i) Current	-	3
(ii) Deferred	-	27,856
(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	-	187
(i) Derivative related amounts	-	475
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	263,172
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	33,246
(d) Retained earnings	-	213,094
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	24,609
<b>Total liabilities and shareholders' equity</b>	-	<b>6,635,137</b>



**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at April 30, 2023**  
**(in thousands of dollars)**

Section I - Assets	Foreign Currency	Total Currency
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	1,336	188,226
<b>2. Securities</b>		
(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	-	59,645
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,071,593
Of (A) Secured by residential property	-	877,033
(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	-	539,049
(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	-	285,841
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,049
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	72,365
(c) Prepaid and deferred charges	-	20,751
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	233,680
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	5,976
(g) Derivatives related amounts	-	25,697
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	88,910
<b>Total Assets</b>	<b>1,336</b>	<b>6,718,127</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	2,693,715
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	60,628
(d) Mortgages and loans payable	-	1,789,330
(e) Income taxes		
(i) Current	-	523
(ii) Deferred	-	27,323
(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	-	205
(i) Derivative related amounts	-	288
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	288,307
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	33,246
(d) Retained earnings	-	227,905
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	23,823
<b>Total liabilities and shareholders' equity</b>	-	<b>6,718,127</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at May 31, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	4,321	174,166
<b>2. Securities</b>		
(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	-	59,606
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,166,692
Of (A) Secured by residential property	-	885,061
(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	-	548,294
(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	-	290,786
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	37,471
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	74,871
(c) Prepaid and deferred charges	-	21,028
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	230,728
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	6,245
(g) Derivatives related amounts	-	30,459
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	87,169
<b>Total Assets</b>	<b>4,321</b>	<b>6,806,615</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	2,860,187
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	70,065
(d) Mortgages and loans payable	-	1,747,252
(e) Income taxes		
(i) Current	-	660
(ii) Deferred	-	28,304
(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	-	242
(i) Derivative related amounts	-	497
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	254,701
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	33,246
(d) Retained earnings	-	211,414
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	27,213
<b>Total liabilities and shareholders' equity</b>	-	<b>6,806,615</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at June 30, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	5,900	187,532
<b>2. Securities</b>		
(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	-	59,605
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,235,172
Of (A) Secured by residential property	-	894,439
(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	-	560,879
(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	-	295,366
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,062
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	73,251
(c) Prepaid and deferred charges	-	20,767
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	228,637
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	6,488
(g) Derivatives related amounts	-	32,481
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	101,366
<b>Total Assets</b>	<b>5,900</b>	<b>6,906,121</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,007,933
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	75,042
(d) Mortgages and loans payable	-	1,764,792
(e) Income taxes		
(i) Current	-	3
(ii) Deferred	-	28,536
(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	-	261
(i) Derivative related amounts	-	432
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	265,614
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	34,343
(d) Retained earnings	-	127,742
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	28,589
<b>Total liabilities and shareholders' equity</b>	-	<b>6,906,121</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at July 31, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	5,183	210,999
<b>2. Securities</b>		
(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	-	59,598
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,291,252
Of (A) Secured by residential property	-	895,850
(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	-	573,302
(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	-	297,559
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	37,761
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	77,630
(c) Prepaid and deferred charges	-	21,180
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	226,237
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	15,213
(g) Derivatives related amounts	-	33,010
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	96,154
<b>Total Assets</b>	<b>5,183</b>	<b>6,993,987</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,136,006
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	77,896
(d) Mortgages and loans payable	-	1,705,912
(e) Income taxes		
(i) Current	-	4
(ii) Deferred	-	37,809
(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	-	390
(i) Derivative related amounts	-	331
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	256,417
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	34,343
(d) Retained earnings	-	143,179
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	28,866
<b>Total liabilities and shareholders' equity</b>	-	<b>6,993,987</b>



**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at August 31, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	6,506	214,838
<b>2. Securities</b>		
(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	-	69,556
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,374,818
Of (A) Secured by residential property	-	902,930
(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	-	587,876
(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	-	299,372
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	37,263
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	79,652
(c) Prepaid and deferred charges	-	21,965
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	223,626
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	15,713
(g) Derivatives related amounts	-	31,655
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	88,223
<b>Total Assets</b>	<b>6,506</b>	<b>7,084,075</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,283,838
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	84,607
(d) Mortgages and loans payable	-	1,649,494
(e) Income taxes		
(i) Current	-	4
(ii) Deferred	-	37,382
(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	-	229
(i) Derivative related amounts	-	382
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	260,885
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	34,343
(d) Retained earnings	-	132,306
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	27,771
<b>Total liabilities and shareholders' equity</b>	-	<b>7,084,075</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at September 30, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	3,742	252,814
<b>2. Securities</b>		
(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	-	69,609
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,418,034
Of (A) Secured by residential property	-	906,414
(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	-	599,143
(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	-	303,230
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,063
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	78,066
(c) Prepaid and deferred charges	-	21,111
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	220,316
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	19,265
(g) Derivatives related amounts	-	33,231
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	87,892
<b>Total Assets</b>	<b>3,742</b>	<b>7,169,025</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,390,718
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	88,184
(d) Mortgages and loans payable	-	1,590,956
(e) Income taxes		
(i) Current	-	4
(ii) Deferred	-	39,816
(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	-	226
(i) Derivative related amounts	-	317
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	277,691
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	35,441
(d) Retained earnings	-	144,001
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	28,837
<b>Total liabilities and shareholders' equity</b>	-	<b>7,169,025</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at October 31, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	3,165	222,341
<b>2. Securities</b>		
(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	-	69,652
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,455,835
Of (A) Secured by residential property	-	910,822
(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	-	614,512
(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	-	305,007
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,474
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	81,513
(c) Prepaid and deferred charges	-	21,907
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	217,612
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	20,423
(g) Derivatives related amounts	-	29,473
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	80,608
<b>Total Assets</b>	<b>3,165</b>	<b>7,170,239</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,415,455
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	88,930
(d) Mortgages and loans payable	-	1,582,846
(e) Income taxes		
(i) Current	-	5
(ii) Deferred	-	39,393
(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	-	228
(i) Derivative related amounts	-	282
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	241,875
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	35,441
(d) Retained earnings	-	166,963
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	25,987
<b>Total liabilities and shareholders' equity</b>	-	<b>7,170,239</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at November 30, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	2,728	262,817
<b>2. Securities</b>		
(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	-	39,851
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,597,660
Of (A) Secured by residential property	-	915,921
(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	-	627,388
(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	-	309,182
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	37,962
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	82,521
(c) Prepaid and deferred charges	-	20,474
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	215,222
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	20,643
(g) Derivatives related amounts	-	22,116
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	76,064
<b>Total Assets</b>	<b>2,728</b>	<b>7,311,906</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,505,605
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	89,435
(d) Mortgages and loans payable	-	1,660,329
(e) Income taxes		
(i) Current	-	139
(ii) Deferred	-	36,528
(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	-	269
(i) Derivative related amounts	-	331
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	242,441
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	35,441
(d) Retained earnings	-	148,050
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	20,504
<b>Total liabilities and shareholders' equity</b>	-	<b>7,311,906</b>



**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at December 31, 2023**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	4,054	264,422
<b>2. Securities</b>		
(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	-	39,781
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	5,676,031
Of (A) Secured by residential property	-	920,198
(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	-	631,188
(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	-	312,470
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	37,962
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	85,574
(c) Prepaid and deferred charges	-	23,098
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	212,472
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	25,669
(g) Derivatives related amounts	-	15,886
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	58,339
<b>Total Assets</b>	<b>4,054</b>	<b>7,379,098</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	3,594,860
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	93,648
(d) Mortgages and loans payable	-	1,682,148
(e) Income taxes		
(i) Current	-	134
(ii) Deferred	-	25,511
(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	-	309
(i) Derivative related amounts	-	406
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	243,886
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,582,964
(c) Contributed surplus	-	36,548
(d) Retained earnings	-	102,763
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	15,921
<b>Total liabilities and shareholders' equity</b>	-	<b>7,379,098</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at June 30, 2022**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	2,360	187,363
<b>2. Securities</b>		
(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	-	105,013
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	4,061,868
Of (A) Secured by residential property	-	820,469
(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	-	57,875
(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	-	278,179
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	35,050
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	60,908
(c) Prepaid and deferred charges	-	13,693
(d) Goodwill	-	586,454
(e) Intangibles		
(i) with definite lives	-	238,773
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	13,015
(g) Derivatives related amounts	-	32,578
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	31,295
<b>Total Assets</b>	<b>2,360</b>	<b>5,659,323</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	1,251,866
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	21,044
(d) Mortgages and loans payable	-	2,178,811
(e) Income taxes		
(i) Current	-	(17,785)
(ii) Deferred	-	39,174
(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	-	211
(i) Derivative related amounts	-	602
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	257,112
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,555,561
(c) Contributed surplus	-	29,550
(d) Retained earnings	-	313,204
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	29,973
<b>Total liabilities and shareholders' equity</b>	-	<b>5,659,323</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at July 31, 2022**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	1,375	213,179
<b>2. Securities</b>		
(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	-	65,108
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	4,110,624
Of (A) Secured by residential property	-	818,074
(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	-	57,875
(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	-	275,979
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	34,231
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	60,843
(c) Prepaid and deferred charges	-	14,756
(d) Goodwill	-	586,454
(e) Intangibles		
(i) with definite lives	-	237,254
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	13,015
(g) Derivatives related amounts	-	27,595
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	55,928
<b>Total Assets</b>	<b>1,375</b>	<b>5,710,100</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	1,475,738
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	22,275
(d) Mortgages and loans payable	-	1,948,018
(e) Income taxes		
(i) Current	-	(883)
(ii) Deferred	-	37,643
(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	-	205
(i) Derivative related amounts	-	396
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	282,172
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,555,561
(c) Contributed surplus	-	29,550
(d) Retained earnings	-	333,299
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	26,126
<b>Total liabilities and shareholders' equity</b>	-	<b>5,710,100</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at August 31, 2022**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	1,356	193,605
<b>2. Securities</b>		
(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	-	40,194
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	4,196,754
Of (A) Secured by residential property	-	821,880
(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	-	56,256
(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	-	274,015
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	33,940
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	63,574
(c) Prepaid and deferred charges	-	15,419
(d) Goodwill	-	586,454
(e) Intangibles		
(i) with definite lives	-	235,964
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	13,015
(g) Derivatives related amounts	-	36,247
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	51,612
<b>Total Assets</b>	<b>1,356</b>	<b>5,755,927</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	1,599,358
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	25,601
(d) Mortgages and loans payable	-	2,049,609
(e) Income taxes		
(i) Current	-	(6,767)
(ii) Deferred	-	39,739
(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	-	207
(i) Derivative related amounts	-	530
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	257,048
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,555,561
(c) Contributed surplus	-	29,550
(d) Retained earnings	-	173,191
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	32,300
<b>Total liabilities and shareholders' equity</b>	-	<b>5,755,927</b>



**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at September 30, 2022**  
**(in thousands of dollars)**

Section I - Assets	Foreign Currency	Total Currency
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	2,748	208,155
<b>2. Securities</b>		
(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	-	24,834
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	4,671,120
Of (A) Secured by residential property	-	826,270
(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	-	459,531
(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	-	275,373
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	39,713
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	62,400
(c) Prepaid and deferred charges	-	16,398
(d) Goodwill	-	611,231
(e) Intangibles		
(i) with definite lives	-	253,172
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	13,432
(g) Derivatives related amounts	-	36,355
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	72,053
<b>Total Assets</b>	<b>2,748</b>	<b>6,299,370</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	1,751,881
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	29,836
(d) Mortgages and loans payable	-	2,325,165
(e) Income taxes		
(i) Current	-	334
(ii) Deferred	-	48,149
(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	-	195
(i) Derivative related amounts	-	447
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	328,276
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,565,561
(c) Contributed surplus	-	30,944
(d) Retained earnings	-	186,367
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	32,215
<b>Total liabilities and shareholders' equity</b>	-	<b>6,299,370</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at October 31, 2022**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	7,167	267,301
<b>2. Securities</b>		
(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	-	99,197
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	4,725,100
Of (A) Secured by residential property	-	836,027
(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	-	473,050
(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	-	275,521
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,565
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	65,660
(c) Prepaid and deferred charges	-	15,605
(d) Goodwill	-	611,231
(e) Intangibles		
(i) with definite lives	-	250,352
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	20,882
(g) Derivatives related amounts	-	36,167
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	58,486
<b>Total Assets</b>	<b>7,167</b>	<b>6,479,201</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	1,975,468
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	32,102
(d) Mortgages and loans payable	-	2,311,356
(e) Income taxes		
(i) Current	-	3,546
(ii) Deferred	-	50,545
(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	-	184
(i) Derivative related amounts	-	371
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	272,289
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,565,561
(c) Contributed surplus	-	30,944
(d) Retained earnings	-	204,921
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	31,914
<b>Total liabilities and shareholders' equity</b>	-	<b>6,479,201</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at November 30, 2022**  
**(in thousands of dollars)**

<b>Section I - Assets</b>	<b>Foreign Currency</b>	<b>Total Currency</b>
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	5,742	201,805
<b>2. Securities</b>		
(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	-	79,623
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	4,850,239
Of (A) Secured by residential property	-	843,890
(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	-	484,404
(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	-	277,444
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	38,589
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	69,783
(c) Prepaid and deferred charges	-	16,261
(d) Goodwill	-	611,231
(e) Intangibles		
(i) with definite lives	-	248,494
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	22,687
(g) Derivatives related amounts	-	33,633
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	64,281
<b>Total Assets</b>	<b>5,742</b>	<b>6,529,204</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	2,137,054
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	33,215
(d) Mortgages and loans payable	-	2,228,535
(e) Income taxes		
(i) Current	-	1,265
(ii) Deferred	-	49,558
(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	-	205
(i) Derivative related amounts	-	391
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	265,207
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,565,561
(c) Contributed surplus	-	30,944
(d) Retained earnings	-	187,365
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	29,904
<b>Total liabilities and shareholders' equity</b>	-	<b>6,529,204</b>

**Fairstone Bank of Canada**  
**Consolidated Monthly Balance Sheet**  
**As at December 31, 2022**  
**(in thousands of dollars)**

Section I - Assets	Foreign Currency	Total Currency
<b>1. Cash and cash equivalent</b>		
(a) Gold, bank notes, deposits with Bank of Canada, cheques and other items in transit	-	-
(b) Deposits with regulated financial institutions, less allowance for expected credit losses	5,367	238,991
<b>2. Securities</b>		
(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	-	64,651
(ii) Other securities	-	-
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	-
(ii) Shares	-	-
<b>3. Loans</b>		
(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	-	4,928,737
Of (A) Secured by residential property	-	844,990
(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	-	490,038
(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	-	275,653
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	41,634
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	69,852
(c) Prepaid and deferred charges	-	19,059
(d) Goodwill	-	612,260
(e) Intangibles		
(i) with definite lives	-	244,212
(ii) with indefinite lives	-	15,134
(f) Deferred tax assets	-	11,193
(g) Derivatives related amounts	-	34,302
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	84,805
<b>Total Assets</b>	<b>5,367</b>	<b>6,640,483</b>

Section II - Liabilities	Foreign Currency	Total
<b>1. Demand and notice deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	-
(e) Other	-	-
<b>2. Fixed-term deposits</b>		
(a) Federal and Provincial	-	-
(b) Municipal or School Corporations	-	-
(c) Deposit-taking institutions	-	-
(d) Individuals		
(i) Tax-sheltered	-	-
(ii) Other	-	2,298,601
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	-
<b>4. Advances from the Bank of Canada</b>	-	-
<b>5. Acceptances</b>	-	-
<b>6. Other liabilities</b>		
(a) Liabilities of subsidiaries, other than deposits		
(i) Call and other short loans payable	-	-
(ii) Other	-	-
(b) Insurance-related liabilities	-	-
(c) Accrued interest	-	38,123
(d) Mortgages and loans payable	-	2,132,104
(e) Income taxes		
(i) Current	-	-
(ii) Deferred	-	37,489
(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	-	232
(i) Derivative related amounts	-	447
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	297,949
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	1,572,834
(c) Contributed surplus	-	32,287
(d) Retained earnings	-	199,757
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	30,660
<b>Total liabilities and shareholders' equity</b>	-	<b>6,640,483</b>