

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at January 31, 2025**  
**(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	14,488	110,705
<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	-	1,014,330
(ii) Other securities	-	99,763
(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	-	3,802,753
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	44
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,642
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	27,300
(c) Prepaid and deferred charges	-	24,353
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	74,671
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	41,614
(g) Derivatives related amounts	-	405
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	200,843
<b>Total Assets</b>	<b>14,488</b>	<b>5,398,423</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	-	419,008
(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	-	1,468,079
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	534
<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	-	50,810
(d) Mortgages and loans payable	-	2,046,080
(e) Income taxes		
(i) Current	-	72,387
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	10,924
(i) Derivative related amounts	-	860
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	181,080
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	9,596
(d) Retained earnings	-	1,089,207
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,856
<b>Total liabilities and shareholders' equity</b>	-	<b>5,398,423</b>

**President's Choice Bank**  
**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	10,344	126,416
<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	-	935,402
(ii) Other securities	-	86,488
(b) Other securities, less allowance for expected credit losses where applicable		
(i) Debt	-	1,587
(ii) Shares	-	820
<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	-	3,805,188
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	20
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,565
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	576
(b) Accrued interest	-	27,300
(c) Prepaid and deferred charges	-	26,257
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	73,411
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	41,614
(g) Derivatives related amounts	-	457
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	182,680
<b>Total Assets</b>	<b>10,344</b>	<b>5,309,781</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	-	465,238
(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	-	1,467,727
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	609
<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	-	55,127
(d) Mortgages and loans payable	-	1,946,180
(e) Income taxes		
(i) Current	-	22,842
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	11,529
(i) Derivative related amounts	-	1,432
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	175,235
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	9,899
(d) Retained earnings	-	1,104,587
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,374
<b>Total liabilities and shareholders' equity</b>	-	<b>5,309,781</b>

**President's Choice Bank**  
**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	6,790	153,826
<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	-	915,320
(ii) Other securities	-	79,945
(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	-	3,857,404
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	26
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,487
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	982
(b) Accrued interest	-	27,400
(c) Prepaid and deferred charges	-	30,096
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	72,790
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	46,035
(g) Derivatives related amounts	-	311
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	192,222
<b>Total Assets</b>	<b>6,790</b>	<b>5,377,844</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	-	533,967
(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	-	1,475,679
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	596
<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	-	59,279
(d) Mortgages and loans payable	-	1,946,318
(e) Income taxes		
(i) Current	-	20,722
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	10,247
(i) Derivative related amounts	-	1,713
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	196,117
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	9,899
(d) Retained earnings	-	1,074,724
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,581
<b>Total liabilities and shareholders' equity</b>	-	<b>5,377,844</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at April 30, 2025**  
**(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	6,062	103,331
<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	-	1,202,997
(ii) Other securities	-	80,247
(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	-	3,899,549
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	30
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,410
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	27,400
(c) Prepaid and deferred charges	-	34,244
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	71,660
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	46,035
(g) Derivatives related amounts	-	39
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	262,179
<b>Total Assets</b>	<b>6,062</b>	<b>5,729,121</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	-	608,235
(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	-	1,459,246
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	503
<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	-	58,711
(d) Mortgages and loans payable	-	2,245,401
(e) Income taxes		
(i) Current	-	25,067
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	10,353
(i) Derivative related amounts	-	1,192
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	174,635
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	10,426
(d) Retained earnings	-	1,087,343
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,007
<b>Total liabilities and shareholders' equity</b>	-	<b>5,729,121</b>

**President's Choice Bank**  
**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	5,119	112,322
<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	-	1,002,403
(ii) Other securities	-	79,865
(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	-	3,961,471
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	43
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,333
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	687
(b) Accrued interest	-	27,400
(c) Prepaid and deferred charges	-	37,849
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	70,253
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	46,035
(g) Derivatives related amounts	-	263
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	366,766
<b>Total Assets</b>	<b>5,119</b>	<b>5,706,690</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	-	667,349
(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	-	1,370,883
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	837
<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	-	53,398
(d) Mortgages and loans payable	-	2,245,243
(e) Income taxes		
(i) Current	-	8,194
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	10,098
(i) Derivative related amounts	-	1,236
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	190,302
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	10,598
(d) Retained earnings	-	1,100,582
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	5,968
<b>Total liabilities and shareholders' equity</b>	-	<b>5,706,690</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at June 30, 2025**  
**(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	5,566	145,773
<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	-	828,908
(ii) Other securities	-	39,997
(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	-	4,091,252
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	34
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,256
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,245
(b) Accrued interest	-	24,500
(c) Prepaid and deferred charges	-	24,556
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	69,576
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	48,868
(g) Derivatives related amounts	-	194
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	491,288
<b>Total Assets</b>	<b>5,566</b>	<b>5,767,447</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	-	697,778
(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	-	1,377,939
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	561
<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	-	54,133
(d) Mortgages and loans payable	-	2,295,378
(e) Income taxes		
(i) Current	-	8,917
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	8,994
(i) Derivative related amounts	-	1,387
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	183,624
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	10,910
(d) Retained earnings	-	1,080,007
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	5,817
<b>Total liabilities and shareholders' equity</b>	-	<b>5,767,447</b>

**President's Choice Bank**  
**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	7,454	115,234
<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	-	1,001,928
(ii) Other securities	-	39,897
(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	-	4,015,796
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	20
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,179
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	24,500
(c) Prepaid and deferred charges	-	34,061
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	68,611
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	48,868
(g) Derivatives related amounts	-	453
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	177,407
<b>Total Assets</b>	<b>7,454</b>	<b>5,527,954</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	-	751,830
(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	-	1,358,277
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	704
<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	-	57,026
(d) Mortgages and loans payable	-	1,995,546
(e) Income taxes		
(i) Current	-	3,382
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	13,088
(i) Derivative related amounts	-	657
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	192,852
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	11,291
(d) Retained earnings	-	1,094,906
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,393
<b>Total liabilities and shareholders' equity</b>	-	<b>5,527,954</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at August 31, 2025**  
**(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	6,395	128,693
<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	-	982,278
(ii) Other securities	-	39,938
(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	-	4,083,304
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	19
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,102
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	703
(b) Accrued interest	-	24,500
(c) Prepaid and deferred charges	-	38,286
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	67,522
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	48,868
(g) Derivatives related amounts	-	272
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	180,105
<b>Total Assets</b>	<b>6,395</b>	<b>5,595,590</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	-	806,015
(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	-	1,351,691
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	610
<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	-	60,117
(d) Mortgages and loans payable	-	1,995,703
(e) Income taxes		
(i) Current	-	-
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	12,935
(i) Derivative related amounts	-	603
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	194,963
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	11,658
(d) Retained earnings	-	1,113,233
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,060
<b>Total liabilities and shareholders' equity</b>	-	<b>5,595,590</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at September 30, 2025**  
**(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	8,460	125,251
<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	-	928,557
(ii) Other securities	-	19,969
(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	-	4,151,890
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	54
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,026
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,463
(b) Accrued interest	-	25,600
(c) Prepaid and deferred charges	-	35,059
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	67,133
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	50,182
(g) Derivatives related amounts	-	333
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	203,513
<b>Total Assets</b>	<b>8,460</b>	<b>5,610,030</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	-	841,760
(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	-	1,335,319
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	828
<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	-	60,332
(d) Mortgages and loans payable	-	1,995,833
(e) Income taxes		
(i) Current	-	-
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	12,068
(i) Derivative related amounts	-	223
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	193,082
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	12,016
(d) Retained earnings	-	1,110,359
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,208
<b>Total liabilities and shareholders' equity</b>	-	<b>5,610,030</b>

**President's Choice Bank**  
**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	3,523	216,359
<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	-	567,788
(ii) Other securities	-	161,744
(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	-	3,860,071
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	21
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,873
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	26,600
(c) Prepaid and deferred charges	-	19,765
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	84,457
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	39,649
(g) Derivatives related amounts	-	1,701
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	22,230
<b>Total Assets</b>	<b>3,523</b>	<b>5,003,258</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	-	160,196
(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	-	1,643,713
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	408
<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	-	44,889
(d) Mortgages and loans payable	-	1,796,181
(e) Income taxes		
(i) Current	-	68,994
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	5,484
(i) Derivative related amounts	-	11
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	175,644
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,108
(d) Retained earnings	-	1,051,817
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,811
<b>Total liabilities and shareholders' equity</b>	-	<b>5,003,258</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at February 29, 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	6,872	202,861
<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	-	612,092
(ii) Other securities	-	161,871
(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	-	3,828,697
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	73
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,789
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	466
(b) Accrued interest	-	26,600
(c) Prepaid and deferred charges	-	21,455
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	83,604
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	39,649
(g) Derivatives related amounts	-	2,254
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	25,263
<b>Total Assets</b>	<b>6,872</b>	<b>5,007,674</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	-	168,082
(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	-	1,643,122
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	490
<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	-	49,629
(d) Mortgages and loans payable	-	1,796,314
(e) Income taxes		
(i) Current	-	42,734
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	6,653
(i) Derivative related amounts	-	69
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	167,805
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,446
(d) Retained earnings	-	1,076,068
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	8,260
<b>Total liabilities and shareholders' equity</b>	-	<b>5,007,674</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at March 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	5,930	226,265
<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	-	593,570
(ii) Other securities	-	162,130
(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	-	3,828,075
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	21
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,705
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	898
(b) Accrued interest	-	27,100
(c) Prepaid and deferred charges	-	25,790
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	82,849
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	44,023
(g) Derivatives related amounts	-	1,696
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	28,866
<b>Total Assets</b>	<b>5,930</b>	<b>5,023,988</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	-	183,794
(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	-	1,634,424
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	342
<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	-	54,013
(d) Mortgages and loans payable	-	1,796,447
(e) Income taxes		
(i) Current	-	52,897
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	7,132
(i) Derivative related amounts	-	509
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	184,491
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,608
(d) Retained earnings	-	1,053,702
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,627
<b>Total liabilities and shareholders' equity</b>	-	<b>5,023,988</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at April 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	1,244	212,222
<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	-	430,701
(ii) Other securities	-	162,130
(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	-	3,891,327
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	42
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,623
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	27,100
(c) Prepaid and deferred charges	-	31,007
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	82,522
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	44,023
(g) Derivatives related amounts	-	6,173
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	114,735
<b>Total Assets</b>	<b>1,244</b>	<b>5,004,605</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	-	175,149
(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	-	1,610,158
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	402
<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	-	53,228
(d) Mortgages and loans payable	-	1,796,576
(e) Income taxes		
(i) Current	-	47,607
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	7,352
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	181,170
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,877
(d) Retained earnings	-	1,072,536
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	11,548
<b>Total liabilities and shareholders' equity</b>	-	<b>5,004,605</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at May 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	2,346	222,149
<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	-	493,076
(ii) Other securities	-	162,617
(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	-	3,949,432
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	43
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,541
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	604
(b) Accrued interest	-	27,100
(c) Prepaid and deferred charges	-	33,253
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	82,712
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	44,023
(g) Derivatives related amounts	-	1,646
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	202,059
<b>Total Assets</b>	<b>2,346</b>	<b>5,221,255</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	-	186,343
(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	-	1,600,648
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	448
<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	-	47,964
(d) Mortgages and loans payable	-	1,996,709
(e) Income taxes		
(i) Current	-	46,719
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	7,303
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	186,101
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,145
(d) Retained earnings	-	1,089,386
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	10,487
<b>Total liabilities and shareholders' equity</b>	-	<b>5,221,255</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at June 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	1,507	168,523
<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	-	698,660
(ii) Other securities	-	97,954
(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	-	3,993,147
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	57
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,459
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,085
(b) Accrued interest	-	24,800
(c) Prepaid and deferred charges	-	28,964
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	82,137
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	46,593
(g) Derivatives related amounts	-	923
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	284,158
<b>Total Assets</b>	<b>1,507</b>	<b>5,429,460</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	-	188,403
(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	-	1,501,505
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	1,066
<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	-	45,774
(d) Mortgages and loans payable	-	2,345,598
(e) Income taxes		
(i) Current	-	46,122
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	15,016
(i) Derivative related amounts	-	55
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	165,872
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,323
(d) Retained earnings	-	1,060,581
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	10,143
<b>Total liabilities and shareholders' equity</b>	-	<b>5,429,460</b>

**President's Choice Bank**  
**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	1,402	144,018
<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	-	742,263
(ii) Other securities	-	108,331
(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	-	3,954,075
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	48
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,376
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	24,800
(c) Prepaid and deferred charges	-	25,291
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	81,821
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	46,593
(g) Derivatives related amounts	-	544
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	31,446
<b>Total Assets</b>	<b>1,402</b>	<b>5,161,606</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	-	180,655
(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	-	1,488,444
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	474
<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	-	48,783
(d) Mortgages and loans payable	-	2,095,425
(e) Income taxes		
(i) Current	-	43,857
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	14,712
(i) Derivative related amounts	-	1,577
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	151,892
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,723
(d) Retained earnings	-	1,077,043
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	9,019
<b>Total liabilities and shareholders' equity</b>	-	<b>5,161,606</b>

**President's Choice Bank**  
**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	4,065	137,965
<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	-	744,278
(ii) Other securities	-	98,741
(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	-	3,995,405
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	21
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,294
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	468
(b) Accrued interest	-	24,800
(c) Prepaid and deferred charges	-	31,124
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	81,369
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	46,593
(g) Derivatives related amounts	-	139
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	36,576
<b>Total Assets</b>	<b>4,065</b>	<b>5,199,773</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	-	193,371
(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	-	1,489,934
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	461
<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	-	51,377
(d) Mortgages and loans payable	-	2,095,430
(e) Income taxes		
(i) Current	-	43,460
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	14,367
(i) Derivative related amounts	-	1,543
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	156,952
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,124
(d) Retained earnings	-	1,094,015
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	8,737
<b>Total liabilities and shareholders' equity</b>	-	<b>5,199,773</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at September 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	2,779	150,137
<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	-	645,708
(ii) Other securities	-	99,186
(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	-	3,973,317
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	73
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,212
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,063
(b) Accrued interest	-	25,100
(c) Prepaid and deferred charges	-	33,973
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	80,854
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	47,090
(g) Derivatives related amounts	-	60
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	197,771
<b>Total Assets</b>	<b>2,779</b>	<b>5,256,544</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	-	196,405
(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	-	1,450,330
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	1,022
<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	-	48,986
(d) Mortgages and loans payable	-	2,045,555
(e) Income taxes		
(i) Current	-	74,685
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	12,957
(i) Derivative related amounts	-	1,608
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	161,513
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,411
(d) Retained earnings	-	1,204,958
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	8,112
<b>Total liabilities and shareholders' equity</b>	-	<b>5,256,544</b>

**President's Choice Bank**  
**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	5,445	113,456
<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	-	803,813
(ii) Other securities	-	99,275
(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	-	3,921,998
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	42
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,129
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	25,100
(c) Prepaid and deferred charges	-	37,773
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	80,353
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	47,090
(g) Derivatives related amounts	-	156
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	206,745
<b>Total Assets</b>	<b>5,445</b>	<b>5,337,930</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	-	247,988
(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	-	1,447,510
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	500
<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	-	50,144
(d) Mortgages and loans payable	-	2,045,685
(e) Income taxes		
(i) Current	-	77,508
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	12,312
(i) Derivative related amounts	-	381
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	177,039
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,699
(d) Retained earnings	-	1,219,718
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	8,444
<b>Total liabilities and shareholders' equity</b>	-	<b>5,337,930</b>

**President's Choice Bank**  
**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	5,529	63,668
<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	-	1,023,409
(ii) Other securities	-	99,425
(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	-	4,025,516
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	24
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,047
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	589
(b) Accrued interest	-	25,100
(c) Prepaid and deferred charges	-	41,558
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	78,716
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	47,090
(g) Derivatives related amounts	-	132
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	216,871
<b>Total Assets</b>	<b>5,529</b>	<b>5,624,145</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	-	324,206
(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	-	1,459,683
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	594
<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	-	47,333
(d) Mortgages and loans payable	-	2,245,819
(e) Income taxes		
(i) Current	-	79,560
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	11,344
(i) Derivative related amounts	-	49
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	156,106
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,986
(d) Retained earnings	-	1,240,098
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	8,365
<b>Total liabilities and shareholders' equity</b>	-	<b>5,624,145</b>

**President's Choice Bank**  
**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	6,079	153,962
<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	-	785,352
(ii) Other securities	-	99,580
(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	-	4,081,441
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	20
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	1,719
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,790
(b) Accrued interest	-	27,300
(c) Prepaid and deferred charges	-	27,782
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	76,649
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	41,614
(g) Derivatives related amounts	-	323
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	207,678
<b>Total Assets</b>	<b>6,079</b>	<b>5,505,210</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	-	357,014
(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	-	1,468,360
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	900
<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	-	45,875
(d) Mortgages and loans payable	-	2,245,943
(e) Income taxes		
(i) Current	-	71,994
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	10,552
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	173,083
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	9,294
(d) Retained earnings	-	1,071,683
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	8,510
<b>Total liabilities and shareholders' equity</b>	-	<b>5,505,210</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at January 31, 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	-	258,643
<b>2. Securities</b>		
(a) Securities issued 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	-	549,328
(ii) Other securities	-	226,748
(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	-	3,693,877
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	29
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	3,601
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	915
(b) Accrued interest	-	24,200
(c) Prepaid and deferred charges	-	13,812
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	101,825
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	19,478
(g) Derivatives related amounts	-	1,665
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	22,861
<b>Total Assets</b>	-	<b>4,916,982</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	2,526	2,526
(d) Individuals		
(i) Tax sheltered	-	-
(ii) Other	-	122,310
(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	-	1,558,649
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	682
<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	-	839
(c) Accrued interest	-	29,131
(d) Mortgages and loans payable	-	1,946,083
(e) Income taxes		
(i) Current	-	40,907
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,709
(i) Derivative related amounts	-	281
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	144,577
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	10,375
(d) Retained earnings	-	1,014,523
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	1,388
<b>Total liabilities and shareholders' equity</b>	<b>2,526</b>	<b>4,916,982</b>

**President's Choice Bank**  
**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	3,424	189,133
<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	-	608,655
(ii) Other securities	-	225,962
(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	-	3,722,238
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	8
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,519
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,331
(b) Accrued interest	-	24,200
(c) Prepaid and deferred charges	-	17,816
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	98,932
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	19,478
(g) Derivatives related amounts	-	6,838
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	19,349
<b>Total Assets</b>	<b>3,424</b>	<b>4,938,459</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	-	126,030
(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	-	1,556,722
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	1,065
<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	-	876
(c) Accrued interest	-	32,718
(d) Mortgages and loans payable	-	1,946,202
(e) Income taxes		
(i) Current	-	43,593
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,655
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	144,091
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	10,831
(d) Retained earnings	-	1,026,876
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	4,798
<b>Total liabilities and shareholders' equity</b>	-	<b>4,938,459</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at March 31, 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	1,817	220,913
<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	-	554,398
(ii) Other securities	-	227,063
(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	-	3,713,097
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	45
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,298
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,825
(b) Accrued interest	-	22,800
(c) Prepaid and deferred charges	-	21,767
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	98,705
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	23,325
(g) Derivatives related amounts	-	2,522
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	22,942
<b>Total Assets</b>	<b>1,817</b>	<b>4,913,700</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	-	139,477
(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	-	1,525,509
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	575
<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	-	898
(c) Accrued interest	-	35,423
(d) Mortgages and loans payable	-	1,946,334
(e) Income taxes		
(i) Current	-	49,620
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,564
(i) Derivative related amounts	-	223
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	164,549
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	3,229
(d) Retained earnings	-	1,000,864
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	2,433
<b>Total liabilities and shareholders' equity</b>	-	<b>4,913,700</b>

**President's Choice Bank**  
**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	983	225,113
<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	-	455,099
(ii) Other securities	-	227,176
(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	-	3,840,238
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	21
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,095
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	22,800
(c) Prepaid and deferred charges	-	23,629
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	96,636
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	23,325
(g) Derivatives related amounts	-	2,564
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	107,500
<b>Total Assets</b>	<b>983</b>	<b>5,028,196</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	-	145,098
(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	-	1,610,015
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	458
<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	-	37,234
(d) Mortgages and loans payable	-	1,946,462
(e) Income taxes		
(i) Current	-	47,106
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,498
(i) Derivative related amounts	-	119
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	178,638
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	3,488
(d) Retained earnings	-	1,012,361
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	2,717
<b>Total liabilities and shareholders' equity</b>	-	<b>5,028,196</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at May 31, 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	303	235,112
<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	-	362,164
(ii) Other securities	-	226,255
(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	-	3,974,546
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	25
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	3,898
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	428
(b) Accrued interest	-	22,800
(c) Prepaid and deferred charges	-	26,825
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	94,823
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	23,325
(g) Derivatives related amounts	-	7,214
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	187,423
<b>Total Assets</b>	<b>303</b>	<b>5,164,838</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	-	138,317
(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	-	1,687,211
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	402
<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	-	36,748
(d) Mortgages and loans payable	-	1,996,593
(e) Income taxes		
(i) Current	-	46,148
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,472
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	181,700
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	3,747
(d) Retained earnings	-	1,023,699
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	5,799
<b>Total liabilities and shareholders' equity</b>	-	<b>5,164,838</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at June 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	3,272	273,642
<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	-	457,240
(ii) Other securities	-	225,803
(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	-	4,007,932
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	29
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	3,701
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	776
(b) Accrued interest	-	23,000
(c) Prepaid and deferred charges	-	28,565
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	94,999
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	28,384
(g) Derivatives related amounts	-	4,330
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	274,915
<b>Total Assets</b>	<b>3,272</b>	<b>5,423,316</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	-	148,310
(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	-	1,723,033
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	944
<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	-	37,199
(d) Mortgages and loans payable	-	2,245,846
(e) Income taxes		
(i) Current	-	48,157
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,403
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	193,194
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	3,731
(d) Retained earnings	-	972,371
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,126
<b>Total liabilities and shareholders' equity</b>	-	<b>5,423,316</b>

**President's Choice Bank**  
**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	6,021	225,343
<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	-	506,054
(ii) Other securities	-	235,100
(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	-	4,019,352
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	40
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	3,539
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	23,000
(c) Prepaid and deferred charges	-	17,591
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	91,737
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	28,384
(g) Derivatives related amounts	-	4,912
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	34,124
<b>Total Assets</b>	<b>6,021</b>	<b>5,189,176</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	-	142,883
(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	-	1,728,667
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	489
<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	-	41,083
(d) Mortgages and loans payable	-	1,995,634
(e) Income taxes		
(i) Current	-	47,779
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,328
(i) Derivative related amounts	-	47
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	190,070
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	4,087
(d) Retained earnings	-	987,647
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	6,460
<b>Total liabilities and shareholders' equity</b>	-	<b>5,189,176</b>

**President's Choice Bank**  
**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	3,088	265,005
<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	-	531,450
(ii) Other securities	-	190,520
(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	-	4,030,896
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	32
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	3,378
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	455
(b) Accrued interest	-	23,000
(c) Prepaid and deferred charges	-	22,732
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	90,368
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	28,384
(g) Derivatives related amounts	-	5,590
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	25,755
<b>Total Assets</b>	<b>3,088</b>	<b>5,217,565</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	-	149,331
(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	-	1,722,902
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	344
<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	-	44,164
(d) Mortgages and loans payable	-	1,995,615
(e) Income taxes		
(i) Current	-	51,643
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,252
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	193,462
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	4,444
(d) Retained earnings	-	1,004,075
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,331
<b>Total liabilities and shareholders' equity</b>	-	<b>5,217,565</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at September 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	2,382	275,440
<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	-	570,661
(ii) Other securities	-	140,431
(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	-	4,018,853
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	52
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	3,216
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	879
(b) Accrued interest	-	24,870
(c) Prepaid and deferred charges	-	25,104
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	88,773
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	34,048
(g) Derivatives related amounts	-	5,527
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	27,160
<b>Total Assets</b>	<b>2,382</b>	<b>5,215,014</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	-	158,066
(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	-	1,723,593
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	657
<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	-	43,559
(d) Mortgages and loans payable	-	1,995,709
(e) Income taxes		
(i) Current	-	45,903
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,687
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	192,714
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	4,627
(d) Retained earnings	-	997,606
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,891
<b>Total liabilities and shareholders' equity</b>	-	<b>5,215,014</b>

**President's Choice Bank**  
**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	1,317	300,586
<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	-	595,138
(ii) Other securities	-	160,176
(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	-	3,951,014
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	75
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	3,130
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	24,870
(c) Prepaid and deferred charges	-	28,098
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	87,177
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	34,048
(g) Derivatives related amounts	-	4,304
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	26,518
<b>Total Assets</b>	<b>1,317</b>	<b>5,215,134</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	-	151,803
(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	-	1,700,900
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	539
<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	-	44,782
(d) Mortgages and loans payable	-	1,995,832
(e) Income taxes		
(i) Current	-	46,396
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,602
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	199,089
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	4,903
(d) Retained earnings	-	1,018,191
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	8,095
<b>Total liabilities and shareholders' equity</b>	-	<b>5,215,134</b>

**President's Choice Bank**  
**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	3,513	249,617
<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	-	536,553
(ii) Other securities	-	161,236
(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	-	4,135,768
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	-
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	3,043
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	592
(b) Accrued interest	-	24,870
(c) Prepaid and deferred charges	-	33,368
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	86,143
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	34,048
(g) Derivatives related amounts	-	1,880
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	30,951
<b>Total Assets</b>	<b>3,513</b>	<b>5,298,069</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	-	159,706
(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	-	1,653,151
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	892
<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	-	39,589
(d) Mortgages and loans payable	-	2,095,915
(e) Income taxes		
(i) Current	-	52,175
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,541
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	204,688
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	5,180
(d) Retained earnings	-	1,034,535
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,695
<b>Total liabilities and shareholders' equity</b>	-	<b>5,298,069</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at December 31, 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	2,960	243,606
<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	-	641,849
(ii) Other securities	-	161,876
(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	-	4,105,413
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	70
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	2,957
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,678
(b) Accrued interest	-	26,600
(c) Prepaid and deferred charges	-	28,433
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	85,016
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	39,649
(g) Derivatives related amounts	-	1,121
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	58,756
<b>Total Assets</b>	<b>2,960</b>	<b>5,397,024</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	-	166,095
(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	-	1,646,788
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	809
<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	-	39,855
(d) Mortgages and loans payable	-	2,196,048
(e) Income taxes		
(i) Current	-	65,605
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	4,453
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	187,915
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	5,771
(d) Retained earnings	-	1,034,125
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	7,558
<b>Total liabilities and shareholders' equity</b>	-	<b>5,397,024</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at January 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	5,277	178,280
<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	-	364,976
(ii) Other securities	-	65,710
(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	-	3,220,126
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	19
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,769
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	917
(b) Accrued interest	-	19,600
(c) Prepaid and deferred charges	-	13,448
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	122,328
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	20,853
(g) Derivatives related amounts	-	2,948
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	23,592
<b>Total Assets</b>	<b>5,277</b>	<b>4,038,566</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	-	75,684
(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	-	991,576
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	461
<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	-	496
(c) Accrued interest	-	16,650
(d) Mortgages and loans payable	-	1,646,062
(e) Income taxes		
(i) Current	-	81,864
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,110
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	160,359
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,784
(d) Retained earnings	-	1,017,298
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(5,780)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,038,566</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at February 28, 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	1,892	113,277
<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	-	309,806
(ii) Other securities	-	65,633
(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	-	3,302,730
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	25
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,926
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	730
(b) Accrued interest	-	19,600
(c) Prepaid and deferred charges	-	16,113
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	119,996
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	20,922
(g) Derivatives related amounts	-	3,013
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	33,465
<b>Total Assets</b>	<b>1,892</b>	<b>4,011,236</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	-	79,429
(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	-	991,497
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	276
<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	-	555
(c) Accrued interest	-	18,155
(d) Mortgages and loans payable	-	1,646,209
(e) Income taxes		
(i) Current	-	51,038
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,078
(i) Derivative related amounts	-	71
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	145,517
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	9,031
(d) Retained earnings	-	1,030,052
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(5,674)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,011,236</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at March 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	1,423	189,649
<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	-	349,767
(ii) Other securities	-	65,161
(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	-	3,317,863
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	14
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,711
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,038
(b) Accrued interest	-	20,800
(c) Prepaid and deferred charges	-	18,088
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	118,407
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	22,793
(g) Derivatives related amounts	-	9,403
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	31,479
<b>Total Assets</b>	<b>1,423</b>	<b>4,150,173</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	-	87,615
(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	-	1,012,577
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	243
<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	-	598
(c) Accrued interest	-	19,024
(d) Mortgages and loans payable	-	1,746,338
(e) Income taxes		
(i) Current	-	56,753
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,031
(i) Derivative related amounts	-	287
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	157,873
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,162
(d) Retained earnings	-	1,018,156
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(1,486)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,150,173</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at April 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	1,229	189,132
<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	-	268,565
(ii) Other securities	-	64,944
(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	-	3,436,505
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	52
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,497
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,265
(b) Accrued interest	-	20,800
(c) Prepaid and deferred charges	-	17,823
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	117,998
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	22,793
(g) Derivatives related amounts	-	13,224
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	32,300
<b>Total Assets</b>	<b>1,229</b>	<b>4,190,898</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	-	96,889
(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	-	1,032,173
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	490
<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	-	647
(c) Accrued interest	-	19,156
(d) Mortgages and loans payable	-	1,746,463
(e) Income taxes		
(i) Current	-	57,215
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,908
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	152,711
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,407
(d) Retained earnings	-	1,031,311
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	1,526
<b>Total liabilities and shareholders' equity</b>	-	<b>4,190,898</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at May 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	1,788	175,839
<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	-	294,083
(ii) Other securities	-	64,993
(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	-	3,582,465
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	66
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,282
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,485
(b) Accrued interest	-	20,800
(c) Prepaid and deferred charges	-	19,880
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	116,507
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	22,793
(g) Derivatives related amounts	-	11,771
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	29,491
<b>Total Assets</b>	<b>1,788</b>	<b>4,345,455</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	-	93,861
(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	-	1,067,606
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	329
<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	-	685
(c) Accrued interest	-	17,452
(d) Mortgages and loans payable	-	1,846,592
(e) Income taxes		
(i) Current	-	56,439
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,857
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	164,681
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,651
(d) Retained earnings	-	1,044,206
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	1,094
<b>Total liabilities and shareholders' equity</b>	-	<b>4,345,455</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at June 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	1,387	209,612
<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	-	208,574
(ii) Other securities	-	133,580
(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	-	3,666,566
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	40
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,067
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,845
(b) Accrued interest	-	19,800
(c) Prepaid and deferred charges	-	20,939
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	116,317
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	21,688
(g) Derivatives related amounts	-	14,285
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	15,635
<b>Total Assets</b>	<b>1,387</b>	<b>4,433,948</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	-	104,204
(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	-	1,131,510
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	480
<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	-	728
(c) Accrued interest	-	16,942
(d) Mortgages and loans payable	-	1,896,717
(e) Income taxes		
(i) Current	-	33,875
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,813
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	250,430
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,896
(d) Retained earnings	-	942,580
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	3,771
<b>Total liabilities and shareholders' equity</b>	-	<b>4,433,948</b>

**President's Choice Bank**  
**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	1,967	193,594
<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	-	385,880
(ii) Other securities	-	223,607
(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	-	3,635,371
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	63
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,852
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,359
(b) Accrued interest	-	19,800
(c) Prepaid and deferred charges	-	15,199
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	114,919
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	21,688
(g) Derivatives related amounts	-	4,022
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	91,024
<b>Total Assets</b>	<b>1,967</b>	<b>4,711,378</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	-	105,658
(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	-	1,147,847
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	494
<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	-	741
(c) Accrued interest	-	18,619
(d) Mortgages and loans payable	-	2,145,797
(e) Income taxes		
(i) Current	-	31,857
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,740
(i) Derivative related amounts	-	5
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	246,842
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,227
(d) Retained earnings	-	956,916
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	3,633
<b>Total liabilities and shareholders' equity</b>	-	<b>4,711,378</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at August 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	1,833	182,407
<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	-	311,407
(ii) Other securities	-	176,232
(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	-	3,717,719
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	19
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,637
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,025
(b) Accrued interest	-	19,800
(c) Prepaid and deferred charges	-	15,342
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	113,862
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	21,688
(g) Derivatives related amounts	-	3,801
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	181,136
<b>Total Assets</b>	<b>1,833</b>	<b>4,749,075</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	-	104,104
(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	-	1,184,147
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	358
<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	-	756
(c) Accrued interest	-	20,420
(d) Mortgages and loans payable	-	2,195,680
(e) Income taxes		
(i) Current	-	31,104
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,670
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	186,185
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,557
(d) Retained earnings	-	970,381
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	2,711
<b>Total liabilities and shareholders' equity</b>	-	<b>4,749,075</b>

**President's Choice Bank**  
**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	6,237	164,248
<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	-	400,450
(ii) Other securities	-	126,491
(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	-	3,769,002
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	44
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,423
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,417
(b) Accrued interest	-	21,630
(c) Prepaid and deferred charges	-	14,442
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	112,241
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	22,038
(g) Derivatives related amounts	-	5,201
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	267,318
<b>Total Assets</b>	<b>6,237</b>	<b>4,908,945</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	-	116,312
(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	-	1,297,354
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	459
<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	-	783
(c) Accrued interest	-	21,750
(d) Mortgages and loans payable	-	2,195,605
(e) Income taxes		
(i) Current	-	25,757
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,614
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	205,492
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,888
(d) Retained earnings	-	988,414
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	3,515
<b>Total liabilities and shareholders' equity</b>	-	<b>4,908,945</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at October 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	6,891	155,149
<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	-	400,086
(ii) Other securities	-	201,187
(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	-	3,781,467
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	23
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,209
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	877
(b) Accrued interest	-	21,630
(c) Prepaid and deferred charges	-	25,074
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	107,798
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	22,038
(g) Derivatives related amounts	-	3,606
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	25,547
<b>Total Assets</b>	<b>6,891</b>	<b>4,748,691</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	-	110,289
(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	-	1,369,337
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	585
<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	-	801
(c) Accrued interest	-	23,604
(d) Mortgages and loans payable	-	1,945,743
(e) Income taxes		
(i) Current	-	29,257
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,550
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	208,697
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	9,197
(d) Retained earnings	-	1,004,416
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	2,213
<b>Total liabilities and shareholders' equity</b>	-	<b>4,748,691</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at November 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	1,503	176,029
<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	-	464,411
(ii) Other securities	-	201,536
(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	-	3,925,754
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	72
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	3,995
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,162
(b) Accrued interest	-	21,630
(c) Prepaid and deferred charges	-	27,326
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	106,079
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	22,038
(g) Derivatives related amounts	-	2,195
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	14,134
<b>Total Assets</b>	<b>1,503</b>	<b>4,966,361</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	-	109,872
(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	-	1,509,654
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	408
<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	-	813
(c) Accrued interest	-	24,783
(d) Mortgages and loans payable	-	1,995,831
(e) Income taxes		
(i) Current	-	33,724
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,481
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	217,946
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	9,575
(d) Retained earnings	-	1,017,762
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	1,510
<b>Total liabilities and shareholders' equity</b>	-	<b>4,966,361</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at December 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	5,883	135,223
<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	-	547,779
(ii) Other securities	-	225,908
(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	-	3,929,448
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	15
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,961
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	1,759
(b) Accrued interest	-	24,200
(c) Prepaid and deferred charges	-	24,166
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	103,402
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	19,478
(g) Derivatives related amounts	-	3,068
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	23,312
<b>Total Assets</b>	<b>5,883</b>	<b>5,042,719</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	-	125,125
(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	-	1,560,573
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	742
<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	-	820
(c) Accrued interest	-	25,166
(d) Mortgages and loans payable	-	2,045,951
(e) Income taxes		
(i) Current	-	39,255
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,779
(i) Derivative related amounts	-	73
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	187,026
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	9,919
(d) Retained earnings	-	1,001,410
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	1,878
<b>Total liabilities and shareholders' equity</b>	-	<b>5,042,719</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at January 31, 2021**  
**(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	4,348	362,096
<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	-	439,999
(ii) Other securities	-	97,093
(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	-	2,820,427
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	15
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	8,153
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	159
(b) Accrued interest	-	19,400
(c) Prepaid and deferred charges	-	13,467
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	132,956
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	25,188
(g) Derivatives related amounts	-	164
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	5,978
<b>Total Assets</b>	<b>4,348</b>	<b>3,925,095</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	-	28,171
(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	-	1,180,349
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	178
<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	-	20
(c) Accrued interest	-	25,347
(d) Mortgages and loans payable	-	1,546,312
(e) Income taxes		
(i) Current	-	41,197
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,285
(i) Derivative related amounts	-	364
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	136,934
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,918
(d) Retained earnings	-	924,752
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(9,734)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,925,095</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at February 28, 2021**  
**(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	1,961	294,339
<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	-	325,002
(ii) Other securities	-	96,691
(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	-	2,817,552
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	67
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	7,781
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	62
(b) Accrued interest	-	19,400
(c) Prepaid and deferred charges	-	15,079
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	132,133
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	25,188
(g) Derivatives related amounts	-	881
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	5,440
<b>Total Assets</b>	<b>1,961</b>	<b>3,739,615</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	-	32,178
(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	-	1,179,516
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	219
<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	-	33
(c) Accrued interest	-	27,381
(d) Mortgages and loans payable	-	1,346,509
(e) Income taxes		
(i) Current	-	45,097
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,144
(i) Derivative related amounts	-	35
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	135,981
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,131
(d) Retained earnings	-	930,433
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(9,044)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,739,615</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at March 31, 2021**  
**(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	2,337	243,436
<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	-	254,016
(ii) Other securities	-	96,631
(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	-	2,901,015
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	30
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	7,420
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	95
(b) Accrued interest	-	18,800
(c) Prepaid and deferred charges	-	16,682
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	132,151
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	19,492
(g) Derivatives related amounts	-	724
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	4,327
<b>Total Assets</b>	<b>2,337</b>	<b>3,694,819</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	-	35,793
(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	-	1,119,377
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	152
<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	-	52
(c) Accrued interest	-	27,605
(d) Mortgages and loans payable	-	1,346,611
(e) Income taxes		
(i) Current	-	43,427
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,755
(i) Derivative related amounts	-	296
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	140,991
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,153
(d) Retained earnings	-	937,780
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(9,175)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,694,819</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at April 30, 2021**  
**(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	2,621	233,802
<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	-	264,011
(ii) Other securities	-	96,678
(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	-	2,916,030
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	36
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	7,059
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	190
(b) Accrued interest	-	18,800
(c) Prepaid and deferred charges	-	15,595
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	130,930
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	19,492
(g) Derivatives related amounts	-	477
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	6,728
<b>Total Assets</b>	<b>2,621</b>	<b>3,709,828</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	-	43,827
(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	-	1,131,203
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	283
<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	-	67
(c) Accrued interest	-	27,560
(d) Mortgages and loans payable	-	1,346,709
(e) Income taxes		
(i) Current	-	45,900
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,669
(i) Derivative related amounts	-	1,074
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	124,929
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,367
(d) Retained earnings	-	945,910
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(9,672)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,709,828</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at May 31, 2021**  
**(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	2,481	244,178
<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	-	210,020
(ii) Other securities	-	96,649
(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	-	2,986,682
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	1
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	6,697
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	302
(b) Accrued interest	-	18,800
(c) Prepaid and deferred charges	-	17,824
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	130,564
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	19,492
(g) Derivatives related amounts	-	371
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	9,295
<b>Total Assets</b>	<b>2,481</b>	<b>3,740,875</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	-	46,551
(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	-	1,113,647
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	326
<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	-	91
(c) Accrued interest	-	22,373
(d) Mortgages and loans payable	-	1,346,710
(e) Income taxes		
(i) Current	-	49,852
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,597
(i) Derivative related amounts	-	1,639
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	162,651
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,581
(d) Retained earnings	-	954,822
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(9,967)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,740,875</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at June 30, 2021**  
**(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	2,683	225,506
<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	-	380,094
(ii) Other securities	-	66,414
(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	-	3,082,183
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	6
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	6,185
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	327
(b) Accrued interest	-	16,600
(c) Prepaid and deferred charges	-	20,350
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	128,260
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	17,771
(g) Derivatives related amounts	-	350
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	8,589
<b>Total Assets</b>	<b>2,683</b>	<b>3,952,635</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	-	51,264
(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	-	1,041,571
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	322
<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	-	16
(c) Accrued interest	-	19,861
(d) Mortgages and loans payable	-	1,645,758
(e) Income taxes		
(i) Current	-	56,744
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,538
(i) Derivative related amounts	-	355
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	142,424
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,795
(d) Retained earnings	-	951,391
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(9,406)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,952,635</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at July 31, 2021**  
**(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	2,535	143,653
<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	-	425,027
(ii) Other securities	-	66,437
(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	-	3,121,835
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	14
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,832
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	427
(b) Accrued interest	-	16,600
(c) Prepaid and deferred charges	-	15,261
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	127,846
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	17,771
(g) Derivatives related amounts	-	221
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	9,574
<b>Total Assets</b>	<b>2,535</b>	<b>3,950,498</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	-	55,948
(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	-	1,027,548
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	318
<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	-	160
(c) Accrued interest	-	20,792
(d) Mortgages and loans payable	-	1,645,475
(e) Income taxes		
(i) Current	-	61,139
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,490
(i) Derivative related amounts	-	175
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	132,933
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,108
(d) Retained earnings	-	962,548
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(9,138)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,950,498</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at August 31, 2021**  
**(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	2,782	173,573
<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	-	280,020
(ii) Other securities	-	66,408
(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	-	3,198,505
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	5
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,478
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	290
(b) Accrued interest	-	16,600
(c) Prepaid and deferred charges	-	18,280
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	126,515
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	17,771
(g) Derivatives related amounts	-	279
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	8,961
<b>Total Assets</b>	<b>2,782</b>	<b>3,912,685</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	-	54,947
(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	-	964,295
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	372
<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	-	202
(c) Accrued interest	-	19,851
(d) Mortgages and loans payable	-	1,645,562
(e) Income taxes		
(i) Current	-	63,727
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,455
(i) Derivative related amounts	-	18
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	143,787
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,421
(d) Retained earnings	-	975,845
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(8,799)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,912,685</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at September 30, 2021**  
**(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	2,712	162,576
<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	-	240,033
(ii) Other securities	-	66,278
(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	-	3,235,345
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	4
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,125
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	477
(b) Accrued interest	-	17,790
(c) Prepaid and deferred charges	-	19,989
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	125,164
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	23,258
(g) Derivatives related amounts	-	850
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	8,590
<b>Total Assets</b>	<b>2,712</b>	<b>3,905,479</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	-	60,069
(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	-	943,645
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	456
<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	-	246
(c) Accrued interest	-	18,648
(d) Mortgages and loans payable	-	1,645,657
(e) Income taxes		
(i) Current	-	68,203
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,426
(i) Derivative related amounts	-	-
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	151,525
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,734
(d) Retained earnings	-	972,135
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(8,267)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,905,479</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at October 31, 2021**  
**(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	2,422	189,235
<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	-	325,034
(ii) Other securities	-	65,949
(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	-	3,211,039
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	8
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,771
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	639
(b) Accrued interest	-	17,790
(c) Prepaid and deferred charges	-	18,192
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	122,897
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	23,258
(g) Derivatives related amounts	-	1,939
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	10,182
<b>Total Assets</b>	<b>2,422</b>	<b>3,990,933</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	-	67,964
(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	-	1,003,065
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	475
<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	-	295
(c) Accrued interest	-	20,028
(d) Mortgages and loans payable	-	1,645,783
(e) Income taxes		
(i) Current	-	70,240
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,408
(i) Derivative related amounts	-	436
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	153,419
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	7,978
(d) Retained earnings	-	983,435
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(7,595)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,990,933</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at November 30, 2021**  
**(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	2,807	195,283
<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	-	230,038
(ii) Other securities	-	65,951
(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	-	3,442,191
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	22
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	4,417
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	517
(b) Accrued interest	-	17,790
(c) Prepaid and deferred charges	-	19,841
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	121,827
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	23,258
(g) Derivatives related amounts	-	1,736
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	10,487
<b>Total Assets</b>	<b>2,807</b>	<b>4,133,358</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	-	67,390
(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	-	1,021,843
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	538
<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	-	344
(c) Accrued interest	-	17,455
(d) Mortgages and loans payable	-	1,745,909
(e) Income taxes		
(i) Current	-	72,383
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,394
(i) Derivative related amounts	-	66
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	165,469
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,223
(d) Retained earnings	-	995,376
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(7,034)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,133,358</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at December 31, 2021**  
**(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	5,402	195,203
<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	-	485,020
(ii) Other securities	-	65,970
(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	-	3,423,459
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	19
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	5,949
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	835
(b) Accrued interest	-	19,600
(c) Prepaid and deferred charges	-	20,434
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	124,045
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	20,853
(g) Derivatives related amounts	-	1,294
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	30,281
<b>Total Assets</b>	<b>5,402</b>	<b>4,392,962</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	-	75,118
(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	-	991,622
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	562
<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	-	407
(c) Accrued interest	-	14,973
(d) Mortgages and loans payable	-	1,795,933
(e) Income taxes		
(i) Current	-	81,707
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,113
(i) Derivative related amounts	-	904
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	180,854
<b>7. Subordinated debt</b>	-	200,000
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	8,537
(d) Retained earnings	-	1,004,873
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(7,643)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,392,962</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at January 31, 2020**  
**(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	739	171,177
<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	-	289,036
(ii) Other securities	-	50,321
(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	-	3,297,149
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	37
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	12,282
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	22,500
(c) Prepaid and deferred charges	-	20,969
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	129,141
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	32,904
(g) Derivatives related amounts	-	13
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	11,448
<b>Total Assets</b>	<b>739</b>	<b>4,036,977</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	-	241
(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	-	1,305,570
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	640
<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	-	27,600
(d) Mortgages and loans payable	-	1,596,829
(e) Income taxes		
(i) Current	-	39,163
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	1,784
(i) Derivative related amounts	-	3,783
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	143,855
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	4,464
(d) Retained earnings	-	878,392
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(7,346)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,036,977</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at February 29, 2020**  
**(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	1,929	154,334
<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	-	236,687
(ii) Other securities	-	50,243
(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	-	3,290,238
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	26
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	11,993
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	22,500
(c) Prepaid and deferred charges	-	23,316
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	131,014
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	31,998
(g) Derivatives related amounts	-	41
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	8,774
<b>Total Assets</b>	<b>1,929</b>	<b>3,961,164</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	-	250
(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	-	1,304,744
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	226
<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	-	30,235
(d) Mortgages and loans payable	-	1,496,921
(e) Income taxes		
(i) Current	-	37,914
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	1,689
(i) Derivative related amounts	-	6,082
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	154,668
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	4,694
(d) Retained earnings	-	890,602
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(8,863)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,961,164</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at March 31, 2020**  
**(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	1,199	270,439
<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	-	644,402
(ii) Other securities	-	91,102
(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	-	3,039,838
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	17
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	12,612
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	22,100
(c) Prepaid and deferred charges	-	20,785
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	134,691
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	41,262
(g) Derivatives related amounts	-	-
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	7,717
<b>Total Assets</b>	<b>1,199</b>	<b>4,284,965</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	-	289
(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	-	1,404,313
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	617
<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	-	33,093
(d) Mortgages and loans payable	-	1,771,948
(e) Income taxes		
(i) Current	-	38,040
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	1,597
(i) Derivative related amounts	-	10,794
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	149,166
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	4,550
(d) Retained earnings	-	840,914
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(12,358)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,284,965</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at April 30, 2020**  
**(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	414	308,346
<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	-	745,268
(ii) Other securities	-	116,461
(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	-	2,741,137
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	5
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	12,486
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	22,100
(c) Prepaid and deferred charges	-	18,151
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	135,188
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	41,262
(g) Derivatives related amounts	-	-
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	12,292
<b>Total Assets</b>	<b>414</b>	<b>4,152,696</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	-	325
(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	-	1,437,623
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	214
<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	-	34,808
(d) Mortgages and loans payable	-	1,622,043
(e) Income taxes		
(i) Current	-	41,034
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	1,510
(i) Derivative related amounts	-	13,287
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	117,989
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	4,755
(d) Retained earnings	-	850,791
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(13,685)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,152,696</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at May 31, 2020**  
**(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	1,296	209,730
<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	-	730,633
(ii) Other securities	-	116,750
(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	-	2,795,059
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	11
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	11,911
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	22,100
(c) Prepaid and deferred charges	-	19,199
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	136,239
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	41,262
(g) Derivatives related amounts	-	-
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	5,811
<b>Total Assets</b>	<b>1,296</b>	<b>4,088,705</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	-	353
(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	-	1,477,444
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	347
<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	-	33,102
(d) Mortgages and loans payable	-	1,522,141
(e) Income taxes		
(i) Current	-	44,139
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	1,407
(i) Derivative related amounts	-	13,123
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	103,967
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	4,961
(d) Retained earnings	-	858,943
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(13,224)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,088,705</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at June 30, 2020**  
**(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	78	175,197
<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	-	533,434
(ii) Other securities	-	116,848
(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	-	2,935,046
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	14
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	11,422
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	17,600
(c) Prepaid and deferred charges	-	22,501
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	135,984
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	43,718
(g) Derivatives related amounts	-	40
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	88,065
<b>Total Assets</b>	<b>78</b>	<b>4,079,869</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	-	394
(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	-	1,427,855
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	538
<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	-	31,170
(d) Mortgages and loans payable	-	1,522,236
(e) Income taxes		
(i) Current	-	47,276
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	3,055
(i) Derivative related amounts	-	13,082
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	136,610
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	5,167
(d) Retained earnings	-	863,450
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(12,966)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,079,869</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at July 31, 2020**  
**(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	337	236,433
<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	-	401,903
(ii) Other securities	-	117,078
(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	-	2,951,861
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	15
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	11,146
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	17,600
(c) Prepaid and deferred charges	-	17,296
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	136,580
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	43,718
(g) Derivatives related amounts	-	-
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	171,392
<b>Total Assets</b>	<b>337</b>	<b>4,105,022</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	-	493
(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	-	1,450,234
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	469
<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	-	33,329
(d) Mortgages and loans payable	-	1,522,315
(e) Income taxes		
(i) Current	-	43,983
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,919
(i) Derivative related amounts	-	13,371
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	132,283
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	5,380
(d) Retained earnings	-	871,154
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(12,910)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,105,022</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at August 31, 2020**  
**(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	412	102,419
<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	-	591,886
(ii) Other securities	-	117,151
(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	-	3,072,208
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	4
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	10,731
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	17,600
(c) Prepaid and deferred charges	-	19,338
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	137,270
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	43,718
(g) Derivatives related amounts	-	-
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	255,231
<b>Total Assets</b>	<b>412</b>	<b>4,367,556</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	-	691
(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	-	1,401,920
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	150
<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	-	32,384
(d) Mortgages and loans payable	-	1,821,134
(e) Income taxes		
(i) Current	-	45,504
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,784
(i) Derivative related amounts	-	2,350
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	146,129
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	5,593
(d) Retained earnings	-	879,399
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(12,484)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,367,556</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at September 30, 2020**  
**(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	776	301,099
<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	-	395,274
(ii) Other securities	-	117,150
(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	-	3,044,586
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	39
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	10,209
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	18,450
(c) Prepaid and deferred charges	-	18,241
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	137,970
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	31,351
(g) Derivatives related amounts	-	-
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	6,244
<b>Total Assets</b>	<b>776</b>	<b>4,080,613</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	-	4,912
(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	-	1,375,523
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	193
<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	-	32,186
(d) Mortgages and loans payable	-	1,546,074
(e) Income taxes		
(i) Current	-	38,304
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,643
(i) Derivative related amounts	-	1,572
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	149,050
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	5,806
(d) Retained earnings	-	894,006
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(11,658)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,080,613</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at October 31, 2020**  
**(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	1,222	337,290
<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	-	404,952
(ii) Other securities	-	97,095
(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	-	2,999,185
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	13
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	8,138
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	-
(b) Accrued interest	-	18,450
(c) Prepaid and deferred charges	-	17,506
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	136,919
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	31,351
(g) Derivatives related amounts	-	-
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	7,941
<b>Total Assets</b>	<b>1,222</b>	<b>4,058,840</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	-	13,398
(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	-	1,351,684
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	487
<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	-	33,111
(d) Mortgages and loans payable	-	1,546,113
(e) Income taxes		
(i) Current	-	40,148
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,553
(i) Derivative related amounts	-	1,062
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	129,347
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,008
(d) Retained earnings	-	903,948
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(11,021)
<b>Total liabilities and shareholders' equity</b>	-	<b>4,058,840</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at November 30, 2020**  
**(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	1,413	189,827
<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	-	254,992
(ii) Other securities	-	97,156
(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	-	3,195,421
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	42
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	7,780
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	76
(b) Accrued interest	-	18,450
(c) Prepaid and deferred charges	-	19,496
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	135,338
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	31,351
(g) Derivatives related amounts	-	-
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	10,220
<b>Total Assets</b>	<b>1,413</b>	<b>3,960,149</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	-	18,102
(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	-	1,214,770
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	302
<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	-	50
(c) Accrued interest	-	26,867
(d) Mortgages and loans payable	-	1,546,212
(e) Income taxes		
(i) Current	-	42,780
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,438
(i) Derivative related amounts	-	598
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	150,590
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,406
(d) Retained earnings	-	919,455
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(10,423)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,960,149</b>

**President's Choice Bank**  
**Consolidated Monthly Balance Sheet**  
**As at December 31, 2020**  
**(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	863	262,362
<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	-	330,017
(ii) Other securities	-	97,128
(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	-	3,089,084
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(vii) Reverse repurchase agreements	-	-
(viii) To individuals and others for business purposes	-	34
Of (A) Secured by residential property	-	-
(i) Secured by residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by residential real property, of which is securitized	-	-
which: (B) Secured by other than residential property	-	-
(i) Secured by non-residential real property for the purpose of calculating the NMLP available for pledging to the Bank of Canada	-	-
(ii) Secured by non-residential real property, of which is securitized	-	-
(iii) Secured by other than real property	-	-
(iv) Secured by other than real property, of which is securitized	-	-
or which: (C) Not secured	-	-
i) Not secured	-	-
ii) Not secured of which is securitized	-	-
(b) Mortgages, less allowance for expected credit losses		
(i) Residential		
(A) Insured	-	-
(B) Of which: NHA MBS pooled and unsold	-	-
(C) Uninsured	-	-
(D) Reverse Mortgages	-	-
(ii) Non-residential	-	-
<b>4. Customers' liability under acceptances, less allowance for expected credit losses</b>	-	-
<b>5. Land, buildings, and equipment, less accumulated depreciation</b>	-	8,526
<b>6. Other assets, less allowance for expected credit losses where applicable</b>		
(a) Insurance-related assets	-	142
(b) Accrued interest	-	19,400
(c) Prepaid and deferred charges	-	20,008
(d) Goodwill	-	-
(e) Intangibles		
(i) with definite lives	-	133,986
(ii) with indefinite lives	-	-
(f) Deferred tax assets	-	25,188
(g) Derivatives related amounts	-	-
(h) Due from Head Office and related Canadian regulated Financial Institutions	-	-
(i) Interests in associates and joint ventures	-	-
(j) Other	-	7,537
<b>Total Assets</b>	<b>863</b>	<b>3,993,412</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	-	23,454
(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	-	1,180,937
(e) Others	-	-
<b>3. Cheques and other items in transit</b>	-	183
<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	-	23,101
(d) Mortgages and loans payable	-	1,621,211
(e) Income taxes		
(i) Current	-	38,758
(ii) Deferred	-	-
(f) Obligations related to borrowed securities	-	-
(g) Obligations related to assets sold under repurchase agreements		
(i) Of which obligations are to the Bank of Canada or other organizations of the federal government	-	-
(ii) Of which: which have the Bank of Canada or other organizations of the federal government as the counterparty	-	-
(iii) Of which are overnight and term repos with the Bank of Canada	-	-
(iv) Of which are repos with the Receiver General	-	-
(v) Of which are on balance sheet repos with CHT	-	-
(vi) Of which are other repo transactions with organizations of the federal government	-	-
(vii) Of which are repos with Federal and Provincial public pension plans (CPP and QPP)	-	-
(h) Deferred income	-	2,341
(i) Derivative related amounts	-	303
(j) Due to Head Office and related Canadian regulated Financial Institutions	-	-
(k) Other	-	150,692
<b>7. Subordinated debt</b>	-	-
<b>8. Shareholders' equity</b>		
(a) Preferred shares	-	-
(b) Common shares	-	42,002
(c) Contributed surplus	-	6,706
(d) Retained earnings	-	913,727
(e) Non-controlling interests	-	-
(f) Accumulated Other Comprehensive Income (Loss)	-	(10,003)
<b>Total liabilities and shareholders' equity</b>	-	<b>3,993,412</b>