

Fairstone Bank of Canada

## Derivative Contracts

As At Q3 - 2025

(in thousands of dollars)

					Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method
	Notional Amount				Replacement Cost	EAD	Exposure at Default
	Total Contracts	Remaining term to maturity					
		One year and less	Over 1 year to 5 years	Over 5 years			
<b>Interest Rate Contracts</b>							
Bilateral OTC contracts	9,552,113	5,081,640	4,470,473	0	75,099	195,811	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Foreign Exchange</b>							
Bilateral OTC contracts	0	-	0	0	-	-	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Credit Derivative Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	
Qualifying Central Counterparties							
OTC contracts	-	-	-	-	-	-	
<b>Equity-linked Contracts</b>							
Bilateral OTC contracts	0	-	0	0	0	0	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Commodity Contracts</b>							
Bilateral OTC contracts	0	-	0	0	-	-	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Other Contracts</b>							
Bilateral OTC contracts	0	-	0	0	-	-	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Total Derivative Contracts</b>	<b>9,552,113</b>	<b>5,081,640</b>	<b>4,470,473</b>	<b>0</b>	<b>75,099</b>	<b>195,811</b>	<b>-</b>

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	39,162
Credit valuation adjustment (effective Q1 2014)	39,163
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q2 - 2025

(in thousands of dollars)

					Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method
	Notional Amount				Replacement Cost	EAD	Exposure at Default
	Total Contracts	Remaining term to maturity					
		One year and less	Over 1 year to 5 years	Over 5 years			
<b>Interest Rate Contracts</b>							
Bilateral OTC contracts	9,937,629	5,374,715	4,562,914	0	69,277	182,324	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Foreign Exchange</b>							
Bilateral OTC contracts	0	-	0	0	-	-	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Credit Derivative Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	
Qualifying Central Counterparties							
OTC contracts	-	-	-	-	-	-	
<b>Equity-linked Contracts</b>							
Bilateral OTC contracts	0	-	0	0	0	0	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Commodity Contracts</b>							
Bilateral OTC contracts	0	-	0	0	-	-	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Other Contracts</b>							
Bilateral OTC contracts	0	-	0	0	-	-	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Total Derivative Contracts</b>	<b>9,937,629</b>	<b>5,374,715</b>	<b>4,562,914</b>	<b>0</b>	<b>69,277</b>	<b>182,324</b>	<b>-</b>

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	36,465
Credit valuation adjustment (effective Q1 2014)	36,465
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q1 - 2025

(in thousands of dollars)

					Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method
	Notional Amount				Replacement Cost	EAD	Exposure at Default
	Total Contracts	Remaining term to maturity					
		One year and less	Over 1 year to 5 years	Over 5 years			
<b>Interest Rate Contracts</b>							
Bilateral OTC contracts	9,815,161	4,949,184	4,865,977	0	85,523	203,826	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Foreign Exchange</b>							
Bilateral OTC contracts	0	-	0	0	-	-	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Credit Derivative Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	
Qualifying Central Counterparties							
OTC contracts	-	-	-	-	-	-	
<b>Equity-linked Contracts</b>							
Bilateral OTC contracts	0	-	0	0	0	0	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Commodity Contracts</b>							
Bilateral OTC contracts	0	-	0	0	-	-	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Other Contracts</b>							
Bilateral OTC contracts	0	-	0	0	-	-	
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	
OTC contracts	-	-	-	-	-	-	
<b>Total Derivative Contracts</b>	<b>9,815,161</b>	<b>4,949,184</b>	<b>4,865,977</b>	<b>0</b>	<b>85,523</b>	<b>203,826</b>	<b>-</b>

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	40,765
Credit valuation adjustment (effective Q1 2014)	40,765
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q4 - 2024

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method
	Notional Amount			Replacement Cost	EAD	Exposure at Default
	Total Contracts	Remaining term to maturity				
<b>Interest Rate Contracts</b>						
Bilateral OTC contracts	-	-	-	34	7,013	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Foreign Exchange</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Credit Derivative Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
OTC contracts	-	-	-	-	-	-
<b>Equity-linked Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Commodity Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Other Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Total Derivative Contracts</b>	-	-	-	34	7,013	-

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	1,403
Credit valuation adjustment (effective Q1 2014)	1,403
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q3 - 2024

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method		
	Notional Amount			Replacement Cost	EAD	Exposure at Default		
	Total Contracts	Remaining term to maturity						
<b>Interest Rate Contracts</b>								
Bilateral OTC contracts	-	-	-	-	1,460	9,062		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Foreign Exchange</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Credit Derivative Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
OTC contracts	-	-	-	-	-	-		
<b>Equity-linked Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Commodity Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Other Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Total Derivative Contracts</b>	-	-	-	-	1,460	9,062		

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	1,812
Credit valuation adjustment (effective Q1 2014)	1,812
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q2 - 2024

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method		
	Notional Amount			Replacement Cost	EAD	Exposure at Default		
	Total Contracts	Remaining term to maturity						
<b>Interest Rate Contracts</b>								
Bilateral OTC contracts	-	-	-	13,750	26,124			
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Foreign Exchange</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Credit Derivative Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
OTC contracts	-	-	-	-	-	-		
<b>Equity-linked Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Commodity Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Other Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Total Derivative Contracts</b>	-	-	-	13,750	26,124	-		

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	5,225
Credit valuation adjustment (effective Q1 2014)	6,501
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q1 - 2024

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method		
	Notional Amount			Replacement Cost	EAD	Exposure at Default		
	Total Contracts	Remaining term to maturity						
<b>Interest Rate Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	17,885	32,016		
<b>Foreign Exchange</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Credit Derivative Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
OTC contracts	-	-	-	-	-	-		
<b>Equity-linked Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Commodity Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Other Contracts</b>								
Bilateral OTC contracts	-	-	-	-	-	-		
Qualifying Central Counterparties								
Exchange-traded contracts	-	-	-	-	-	-		
OTC contracts	-	-	-	-	-	-		
<b>Total Derivative Contracts</b>	-	-	-	-	17,885	32,016		

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	6,403
Credit valuation adjustment (effective Q1 2014)	8,143
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q4 - 2023

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method
	Notional Amount			Replacement Cost	EAD	Exposure at Default
	Total Contracts	Remaining term to maturity				
<b>Interest Rate Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	15,886	29,739
<b>Foreign Exchange</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Credit Derivative Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
OTC contracts	-	-	-	-	-	-
<b>Equity-linked Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Commodity Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Other Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Total Derivative Contracts</b>	-	-	-	-	15,886	29,739

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	5,948
Credit valuation adjustment (effective Q1 2014)	7,729
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q3 - 2023

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method
	Notional Amount			Replacement Cost	EAD	Exposure at Default
	Total Contracts	Remaining term to maturity				
<b>Interest Rate Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	33,231	53,444
<b>Foreign Exchange</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Credit Derivative Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
OTC contracts	-	-	-	-	-	-
<b>Equity-linked Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Commodity Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Other Contracts</b>						
Bilateral OTC contracts	-	-	-	-	-	-
Qualifying Central Counterparties						
Exchange-traded contracts	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-
<b>Total Derivative Contracts</b>	-	-	-	-	33,231	53,444

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	10,689
Credit valuation adjustment (effective Q1 2014)	13,399
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q2 - 2023

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method	
	Notional Amount			Replacement Cost	EAD	Exposure at Default	
	Total Contracts	Remaining term to maturity	One year and less	Over 1 year to 5 years	Over 5 years		
<b>Interest Rate Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	32,481	53,307
<b>Foreign Exchange</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Credit Derivative Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
OTC contracts	-	-	-	-	-	-	-
<b>Equity-linked Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Commodity Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Other Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Total Derivative Contracts</b>	-	-	-	-	-	32,481	53,307

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	10,661
Credit valuation adjustment (effective Q1 2014)	13,560
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q1 - 2023

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method	
	Notional Amount			Replacement Cost	EAD	Exposure at Default	
Total Contracts	Remaining term to maturity						
	One year and less	Over 1 year to 5 years	Over 5 years				
<b>Interest Rate Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	26,603	44,965	
<b>Foreign Exchange</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	0	0	
<b>Credit Derivative Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
OTC contracts	-	-	-	-	-	-	-
<b>Equity-linked Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Commodity Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Other Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Total Derivative Contracts</b>	-	-	-	-	26,603	44,965	-

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	8,993
Credit valuation adjustment (effective Q1 2014)	11,437
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q4 - 2022

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method	
	Notional Amount			Replacement Cost	EAD	Exposure at Default	
Total Contracts	Remaining term to maturity						
	One year and less	Over 1 year to 5 years	Over 5 years				
<b>Interest Rate Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	34,302	55,204	
<b>Foreign Exchange</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	0	0	
<b>Credit Derivative Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
OTC contracts	-	-	-	-	-	-	-
<b>Equity-linked Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Commodity Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Other Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Total Derivative Contracts</b>	-	-	-	-	34,302	55,204	-

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	11,041
Credit valuation adjustment (effective Q1 2014)	13,262
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q3 - 2022

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method	
	Notional Amount			Replacement Cost	EAD	Exposure at Default	
	Total Contracts	Remaining term to maturity	One year and less	Over 1 year to 5 years	Over 5 years		
<b>Interest Rate Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	36,355	59,264
<b>Foreign Exchange</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	0	0
<b>Credit Derivative Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
OTC contracts	-	-	-	-	-	-	-
<b>Equity-linked Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Commodity Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Other Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Total Derivative Contracts</b>	-	-	-	-	-	36,355	59,264

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	11,853
Credit valuation adjustment (effective Q1 2014)	14,099
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-

Fairstone Bank of Canada

## Derivative Contracts

As At Q2 - 2022

(in thousands of dollars)

				Standardized Approach for Measuring Counterparty Credit Risk		Internal Model Method	
	Notional Amount			Replacement Cost	EAD	Exposure at Default	
	Total Contracts	Remaining term to maturity					
		One year and less	Over 1 year to 5 years	Over 5 years			
<b>Interest Rate Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	32,578	55,405	
<b>Foreign Exchange</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	0	0	
<b>Credit Derivative Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
OTC contracts	-	-	-	-	-	-	-
<b>Equity-linked Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Commodity Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Other Contracts</b>							
Bilateral OTC contracts	-	-	-	-	-	-	-
Qualifying Central Counterparties							
Exchange-traded contracts	-	-	-	-	-	-	-
OTC contracts	-	-	-	-	-	-	-
<b>Total Derivative Contracts</b>	-	-	-	-	32,578	55,405	-

Total Risk Weight Equivalent	Risk Weight Equivalent
<b>Bilateral OTC Contracts</b>	
Default Risk	11,081
Credit valuation adjustment (effective Q1 2014)	13,015
Default fund contributions deducted from CET1 capital	-
Qualifying central counterparties (default risk and default fund exposures)	-