

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	7,418
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	4,868
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,017,533
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,029,819
Interest expense	
Demand and notice deposits	11,124
Fixed term deposits	91,869
Subordinated debt	-
Other	70,664
Total interest expense	173,657
Net interest income	856,162
Charge for impairment	398,875
Net interest income after charge for impairment	457,287
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(2,651)
Other Income	
Service charges on retail and commercial deposit accounts	34
Credit and debit card service fees	191,597
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	23,118
Total non-interest income	212,098
Net interest and other income	669,385
Non-interest expenses	
Salaries, pensions and other staff benefits	80,632
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,210
Computers & equipment	19,725
Other expenses	
Advertising, public relations & business development	40,079
Office and general expenses	15,509
Capital and business taxes	27,420
Professional fees	21,844
Other	152,460
Total non-interest expenses	361,879
Net income before provision for income taxes	307,506
Provision for income taxes	
Current	90,490
Deferred	(5,109)
Net income before discontinued operations	222,125
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	222,125
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	222,125

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	222,125
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(13,655)
Reclassification of (gains)/losses to net income	(6,484)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(20,139)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(20,139)
Total comprehensive income (loss)	201,986
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	201,986
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	19,364
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	19,364
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	19,364

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	4,468
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,480
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	669,963
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	677,911
Interest expense	
Demand and notice deposits	7,610
Fixed term deposits	60,642
Subordinated debt	-
Other	44,798
Total interest expense	113,050
Net interest income	564,861
Charge for impairment	266,590
Net interest income after charge for impairment	298,271
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(1,772)
Other Income	
Service charges on retail and commercial deposit accounts	25
Credit and debit card service fees	131,705
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	15,431
Total non-interest income	145,389
Net interest and other income	443,660
Non-interest expenses	
Salaries, pensions and other staff benefits	51,766
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,690
Computers & equipment	12,631
Other expenses	
Advertising, public relations & business development	27,047
Office and general expenses	10,999
Capital and business taxes	17,888
Professional fees	11,418
Other	100,394
Total non-interest expenses	234,833
Net income before provision for income taxes	208,827
Provision for income taxes	
Current	62,397
Deferred	(4,465)
Net income before discontinued operations	150,895
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	150,895
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	150,895

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	150,895
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(5,829)
Reclassification of (gains)/losses to net income	(4,514)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(10,343)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(10,343)
Total comprehensive income (loss)	140,552
Attributable to:	
Equity holders of the bank	140,552
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	29,160
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	29,160
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	29,160

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,578
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,987
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	334,489
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	339,054
Interest expense	
Demand and notice deposits	3,780
Fixed term deposits	30,375
Subordinated debt	-
Other	22,010
Total interest expense	56,165
Net interest income	282,889
Charge for impairment	131,714
Net interest income after charge for impairment	151,175
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(1,240)
Other Income	
Service charges on retail and commercial deposit accounts	10
Credit and debit card service fees	60,755
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	7,767
Total non-interest income	67,292
Net interest and other income	218,467
Non-interest expenses	
Salaries, pensions and other staff benefits	25,738
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,418
Computers & equipment	5,539
Other expenses	
Advertising, public relations & business development	11,049
Office and general expenses	5,590
Capital and business taxes	8,201
Professional fees	3,650
Other	48,606
Total non-interest expenses	109,791
Net income before provision for income taxes	108,676
Provision for income taxes	
Current	30,181
Deferred	(2)
Net income before discontinued operations	78,497
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	78,497
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	78,497

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	78,497
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(8,820)
Reclassification of (gains)/losses to net income	(2,097)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(10,917)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(10,917)
Total comprehensive income (loss)	67,580
Attributable to:	
Equity holders of the bank	67,580
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	28,586
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	28,586
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	28,586

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	16,750
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	9,688
Other Securities	623
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,318,765
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,345,826
Interest expense	
Demand and notice deposits	18,584
Fixed term deposits	118,362
Subordinated debt	-
Other	93,506
Total interest expense	230,452
Net interest income	1,115,374
Charge for impairment	524,666
Net interest income after charge for impairment	590,708
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	1,145
Other Income	
Service charges on retail and commercial deposit accounts	53
Credit and debit card service fees	262,444
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	32,261
Total non-interest income	295,903
Net interest and other income	886,611
Non-interest expenses	
Salaries, pensions and other staff benefits	104,880
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,265
Computers & equipment	27,137
Other expenses	
Advertising, public relations & business development	52,507
Office and general expenses	27,296
Capital and business taxes	34,944
Professional fees	8,747
Other	191,090
Total non-interest expenses	451,866
Net income before provision for income taxes	434,745
Provision for income taxes	
Current	102,968
Deferred	18,161
Net income before discontinued operations	313,616
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	313,616
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	313,616

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	313,616
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	7,811
Reclassification of (gains)/losses to net income	(8,826)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	2,685
Subtotal of items that may be reclassified subsequently to net income	1,670
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	1,670
Total comprehensive income (loss)	315,286
Attributable to:	
Equity holders of the bank	315,286
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	39,503
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	39,503
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	39,503

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	14,044
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	7,938
Other Securities	623
Loans	
Non-mortgage loans	
Individuals for non-business purposes	980,118
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,002,723
Interest expense	
Demand and notice deposits	14,180
Fixed term deposits	87,579
Subordinated debt	-
Other	71,267
Total interest expense	173,026
Net interest income	829,697
Charge for impairment	384,178
Net interest income after charge for impairment	445,519
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	2,365
Other Income	
Service charges on retail and commercial deposit accounts	45
Credit and debit card service fees	197,803
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	24,625
Total non-interest income	224,838
Net interest and other income	670,357
Non-interest expenses	
Salaries, pensions and other staff benefits	79,802
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,838
Computers & equipment	19,970
Other expenses	
Advertising, public relations & business development	37,887
Office and general expenses	13,497
Capital and business taxes	25,431
Professional fees	6,476
Other	141,851
Total non-interest expenses	328,752
Net income before provision for income taxes	341,605
Provision for income taxes	
Current	75,482
Deferred	19,745
Net income before discontinued operations	246,378
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	246,378
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	246,378

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	246,378
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	1,868
Reclassification of (gains)/losses to net income	(7,057)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(5,189)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(5,189)
Total comprehensive income (loss)	241,189
Attributable to:	
Equity holders of the bank	241,189
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	35,329
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	35,329
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	35,329

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	10,501
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	5,561
Other Securities	623
Loans	
Non-mortgage loans	
Individuals for non-business purposes	643,959
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	660,644
Interest expense	
Demand and notice deposits	9,460
Fixed term deposits	57,197
Subordinated debt	-
Other	48,125
Total interest expense	114,782
Net interest income	545,862
Charge for impairment	257,246
Net interest income after charge for impairment	288,616
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	2,971
Other Income	
Service charges on retail and commercial deposit accounts	30
Credit and debit card service fees	132,280
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	16,502
Total non-interest income	151,783
Net interest and other income	440,399
Non-interest expenses	
Salaries, pensions and other staff benefits	54,561
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,474
Computers & equipment	13,201
Other expenses	
Advertising, public relations & business development	30,159
Office and general expenses	8,942
Capital and business taxes	16,418
Professional fees	4,059
Other	94,185
Total non-interest expenses	223,999
Net income before provision for income taxes	216,400
Provision for income taxes	
Current	46,974
Deferred	13,341
Net income before discontinued operations	156,085
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	156,085
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	156,085

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	156,085
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	18,412
Reclassification of (gains)/losses to net income	(5,578)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	12,834
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	12,834
Total comprehensive income (loss)	168,919
Attributable to:	
Equity holders of the bank	168,918
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	53,351
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	53,351
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	53,351

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	4,995
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,680
Other Securities	31
Loans	
Non-mortgage loans	
Individuals for non-business purposes	322,554
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	330,260
Interest expense	
Demand and notice deposits	4,799
Fixed term deposits	27,607
Subordinated debt	-
Other	22,835
Total interest expense	55,241
Net interest income	275,019
Charge for impairment	128,952
Net interest income after charge for impairment	146,067
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(510)
Other Income	
Service charges on retail and commercial deposit accounts	14
Credit and debit card service fees	63,540
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	8,340
Total non-interest income	71,384
Net interest and other income	217,451
Non-interest expenses	
Salaries, pensions and other staff benefits	27,510
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,376
Computers & equipment	6,936
Other expenses	
Advertising, public relations & business development	14,911
Office and general expenses	4,520
Capital and business taxes	8,514
Professional fees	1,732
Other	46,404
Total non-interest expenses	111,903
Net income before provision for income taxes	105,548
Provision for income taxes	
Current	24,363
Deferred	5,064
Net income before discontinued operations	76,121
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	76,121
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	76,121

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	76,121
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	19,422
Reclassification of (gains)/losses to net income	(293)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	19,129
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	19,129
Total comprehensive income (loss)	95,250
Attributable to:	
Equity holders of the bank	95,250
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	59,647
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	59,647
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	59,647

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	16,512
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	9,266
Other Securities	1,416
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,245,856
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,273,050
Interest expense	
Demand and notice deposits	18,491
Fixed term deposits	87,822
Subordinated debt	-
Other	95,891
Total interest expense	202,204
Net interest income	1,070,846
Charge for impairment	465,753
Net interest income after charge for impairment	605,093
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(5,509)
Other Income	
Service charges on retail and commercial deposit accounts	45
Credit and debit card service fees	265,298
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	34,823
Total non-interest income	294,657
Net interest and other income	899,750
Non-interest expenses	
Salaries, pensions and other staff benefits	105,606
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,167
Computers & equipment	29,132
Other expenses	
Advertising, public relations & business development	51,188
Office and general expenses	18,393
Capital and business taxes	60,690
Professional fees	7,408
Other	175,245
Total non-interest expenses	452,829
Net income before provision for income taxes	446,921
Provision for income taxes	
Current	124,882
Deferred	-
Net income before discontinued operations	322,039
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	322,039
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	322,039

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	322,039
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	104
Reclassification of (gains)/losses to net income	848
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	952
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	(1,243)
Subtotal of items that will not be reclassified to net income	(1,243)
Total other comprehensive income (loss)	(291)
Total comprehensive income (loss)	321,748
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	321,748
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	40,518
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	40,518
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	40,518

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	13,362
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	6,726
Other Securities	1,159
Loans	
Non-mortgage loans	
Individuals for non-business purposes	922,455
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	943,702
Interest expense	
Demand and notice deposits	13,565
Fixed term deposits	62,049
Subordinated debt	-
Other	72,583
Total interest expense	148,197
Net interest income	795,505
Charge for impairment	334,304
Net interest income after charge for impairment	461,201
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(4,089)
Other Income	
Service charges on retail and commercial deposit accounts	39
Credit and debit card service fees	201,238
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	26,070
Total non-interest income	223,258
Net interest and other income	684,459
Non-interest expenses	
Salaries, pensions and other staff benefits	81,924
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,746
Computers & equipment	21,546
Other expenses	
Advertising, public relations & business development	37,718
Office and general expenses	13,839
Capital and business taxes	51,602
Professional fees	5,020
Other	127,774
Total non-interest expenses	343,169
Net income before provision for income taxes	341,290
Provision for income taxes	
Current	95,356
Deferred	-
Net income before discontinued operations	245,934
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	245,934
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	245,934

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	245,934
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	47,308
Reclassification of (gains)/losses to net income	1,361
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	48,669
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	48,669
Total comprehensive income (loss)	294,603
Attributable to:	
Equity holders of the bank	294,603
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	88,235
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	88,235
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	88,235

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	5,394
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	4,158
Other Securities	518
Loans	
Non-mortgage loans	
Individuals for non-business purposes	600,371
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	610,442
Interest expense	
Demand and notice deposits	8,988
Fixed term deposits	38,341
Subordinated debt	-
Other	47,210
Total interest expense	94,539
Net interest income	515,903
Charge for impairment	222,532
Net interest income after charge for impairment	293,371
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(2,289)
Other Income	
Service charges on retail and commercial deposit accounts	27
Credit and debit card service fees	138,211
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	17,455
Total non-interest income	153,404
Net interest and other income	446,776
Non-interest expenses	
Salaries, pensions and other staff benefits	54,332
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,362
Computers & equipment	14,710
Other expenses	
Advertising, public relations & business development	30,647
Office and general expenses	9,350
Capital and business taxes	42,315
Professional fees	3,320
Other	84,973
Total non-interest expenses	242,006
Net income before provision for income taxes	204,770
Provision for income taxes	
Current	58,019
Deferred	-
Net income before discontinued operations	146,751
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	146,751
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	146,751

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	146,751
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	7,243
Reclassification of (gains)/losses to net income	999
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	8,242
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	8,242
Total comprehensive income (loss)	154,993
Attributable to:	
Equity holders of the bank	154,992
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	47,808
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	47,808
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	47,808

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,441
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,117
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	300,877
Others	
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	305,434
Interest expense	
Demand and notice deposits	4,602
Fixed term deposits	17,457
Subordinated debt	-
Other	21,156
Total interest expense	43,216
Net interest income	262,218
Charge for impairment	100,960
Net interest income after charge for impairment	161,258
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(1,156)
Other Income	
Service charges on retail and commercial deposit accounts	12
Credit and debit card service fees	64,893
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	8,772
Total non-interest income	72,521
Net interest and other income	233,779
Non-interest expenses	
Salaries, pensions and other staff benefits	27,250
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,103
Computers & equipment	7,671
Other expenses	
Advertising, public relations & business development	16,568
Office and general expenses	4,686
Capital and business taxes	6,285
Professional fees	2,053
Other	40,637
Total non-interest expenses	106,253
Net income before provision for income taxes	127,525
Provision for income taxes	
Current	35,626
Deferred	-
Net income before discontinued operations	91,900
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	91,900
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	91,900

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	91,900
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(24,307)
Reclassification of (gains)/losses to net income	595
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(23,712)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(23,712)
Total comprehensive income (loss)	68,188
Attributable to:	
Equity holders of the bank	68,187
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	15,854
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	15,854
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	15,854

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	7,765
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	5,572
Other Securities	7
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,144,087
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,157,431
Interest expense	
Demand and notice deposits	14,287
Fixed term deposits	67,431
Subordinated debt	-
Other	71,910
Total interest expense	153,628
Net interest income	1,003,803
Charge for impairment	379,158
Net interest income after charge for impairment	624,645
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(1,866)
Other Income	
Service charges on retail and commercial deposit accounts	54
Credit and debit card service fees	257,811
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	35,015
Total non-interest income	291,014
Net interest and other income	915,659
Non-interest expenses	
Salaries, pensions and other staff benefits	101,242
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	8,805
Computers & equipment	25,475
Other expenses	
Advertising, public relations & business development	57,817
Office and general expenses	20,001
Capital and business taxes	29,117
Professional fees	7,607
Other	162,872
Total non-interest expenses	412,936
Net income before provision for income taxes	502,723
Provision for income taxes	
Current	132,994
Deferred	-
Net income before discontinued operations	369,729
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	369,729
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	369,729

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	369,729
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	81,181
Reclassification of (gains)/losses to net income	5,719
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	86,900
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	7,117
Subtotal of items that will not be reclassified to net income	7,117
Total other comprehensive income (loss)	94,017
Total comprehensive income (loss)	463,746
Attributable to:	
Equity holders of the bank	463,746
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	39,567
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	39,567
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	39,567

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	5,847
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,542
Other Securities	7
Loans	
Non-mortgage loans	
Individuals for non-business purposes	844,423
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	853,819
Interest expense	
Demand and notice deposits	9,870
Fixed term deposits	50,172
Subordinated debt	-
Other	51,794
Total interest expense	111,836
Net interest income	741,983
Charge for impairment	257,786
Net interest income after charge for impairment	484,197
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(933)
Other Income	
Service charges on retail and commercial deposit accounts	47
Credit and debit card service fees	193,284
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	26,666
Total non-interest income	219,064
Net interest and other income	703,261
Non-interest expenses	
Salaries, pensions and other staff benefits	77,075
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,531
Computers & equipment	18,822
Other expenses	
Advertising, public relations & business development	43,913
Office and general expenses	15,165
Capital and business taxes	21,112
Professional fees	5,159
Other	120,928
Total non-interest expenses	306,705
Net income before provision for income taxes	396,556
Provision for income taxes	
Current	105,207
Deferred	-
Net income before discontinued operations	291,349
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	291,349
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	291,349

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	291,349
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	98,037
Reclassification of (gains)/losses to net income	5,714
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	103,751
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	103,751
Total comprehensive income (loss)	395,100
Attributable to:	
Equity holders of the bank	395,100
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	56,418
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	56,418
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	56,418

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,305
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,834
Other Securities	32
Loans	
Non-mortgage loans	
Individuals for non-business purposes	549,462
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	553,633
Interest expense	
Demand and notice deposits	6,312
Fixed term deposits	33,019
Subordinated debt	-
Other	32,423
Total interest expense	71,754
Net interest income	481,879
Charge for impairment	168,865
Net interest income after charge for impairment	313,014
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(222)
Other Income	
Service charges on retail and commercial deposit accounts	31
Credit and debit card service fees	133,076
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	17,643
Total non-interest income	150,528
Net interest and other income	463,542
Non-interest expenses	
Salaries, pensions and other staff benefits	52,585
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,997
Computers & equipment	12,047
Other expenses	
Advertising, public relations & business development	40,795
Office and general expenses	10,213
Capital and business taxes	13,753
Professional fees	2,588
Other	80,326
Total non-interest expenses	215,304
Net income before provision for income taxes	248,238
Provision for income taxes	
Current	65,864
Deferred	-
Net income before discontinued operations	182,374
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	182,374
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	182,374

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	182,374
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	89,713
Reclassification of (gains)/losses to net income	3,945
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	93,658
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	93,658
Total comprehensive income (loss)	276,032
Attributable to:	
Equity holders of the bank	276,032
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	46,326
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	46,326
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	46,326

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,163
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	763
Other Securities	32
Loans	
Non-mortgage loans	
Individuals for non-business purposes	272,656
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	274,614
Interest expense	
Demand and notice deposits	3,534
Fixed term deposits	16,564
Subordinated debt	-
Other	15,890
Total interest expense	35,988
Net interest income	238,626
Charge for impairment	66,122
Net interest income after charge for impairment	172,504
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(158)
Other Income	
Service charges on retail and commercial deposit accounts	12
Credit and debit card service fees	59,232
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	8,817
Total non-interest income	67,903
Net interest and other income	240,407
Non-interest expenses	
Salaries, pensions and other staff benefits	26,387
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,241
Computers & equipment	5,948
Other expenses	
Advertising, public relations & business development	19,064
Office and general expenses	5,105
Capital and business taxes	6,220
Professional fees	1,211
Other	38,451
Total non-interest expenses	103,627
Net income before provision for income taxes	136,780
Provision for income taxes	
Current	36,288
Deferred	-
Net income before discontinued operations	100,492
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	100,492
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	100,492

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	100,492
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	44,387
Reclassification of (gains)/losses to net income	1,973
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	46,360
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	46,360
Total comprehensive income (loss)	146,852
Attributable to:	
Equity holders of the bank	146,852
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	(973)
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(973)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(973)

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	4,699
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,389
Other Securities	252
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,006,334
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,013,674
Interest expense	
Demand and notice deposits	21,245
Fixed term deposits	68,433
Subordinated debt	-
Other	64,598
Total interest expense	154,276
Net interest income	859,398
Charge for impairment	217,690
Net interest income after charge for impairment	641,708
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(2,525)
Other Income	
Service charges on retail and commercial deposit accounts	33
Credit and debit card service fees	239,854
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	33,375
Total non-interest income	270,737
Net interest and other income	912,445
Non-interest expenses	
Salaries, pensions and other staff benefits	107,246
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,750
Computers & equipment	21,593
Other expenses	
Advertising, public relations & business development	68,351
Office and general expenses	19,799
Capital and business taxes	23,245
Professional fees	8,934
Other	150,520
Total non-interest expenses	404,438
Net income before provision for income taxes	508,007
Provision for income taxes	
Current	135,157
Deferred	-
Net income before discontinued operations	372,850
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	372,850
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	372,850

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	372,850
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	6,767
Reclassification of (gains)/losses to net income	14,146
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	20,913
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	(499)
Subtotal of items that will not be reclassified to net income	(499)
Total other comprehensive income (loss)	20,414
Total comprehensive income (loss)	393,264
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	393,263
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	(47,333)
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(47,333)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(47,333)

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,902
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,776
Other Securities	221
Loans	
Non-mortgage loans	
Individuals for non-business purposes	742,073
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	747,971
Interest expense	
Demand and notice deposits	16,649
Fixed term deposits	51,111
Subordinated debt	-
Other	48,272
Total interest expense	116,032
Net interest income	631,939
Charge for impairment	127,918
Net interest income after charge for impairment	504,021
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(3,481)
Other Income	
Service charges on retail and commercial deposit accounts	26
Credit and debit card service fees	172,554
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	24,703
Total non-interest income	193,802
Net interest and other income	697,823
Non-interest expenses	
Salaries, pensions and other staff benefits	74,032
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,713
Computers & equipment	16,524
Other expenses	
Advertising, public relations & business development	42,289
Office and general expenses	14,836
Capital and business taxes	16,476
Professional fees	4,421
Other	110,382
Total non-interest expenses	282,673
Net income before provision for income taxes	415,150
Provision for income taxes	
Current	110,101
Deferred	-
Net income before discontinued operations	305,049
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	305,049
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	305,049

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	305,049
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	9,518
Reclassification of (gains)/losses to net income	11,734
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	21,252
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	21,252
Total comprehensive income (loss)	326,301
Attributable to:	
Equity holders of the bank	326,301
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	(46,994)
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(46,994)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(46,994)

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,621
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,172
Other Securities	145
Loans	
Non-mortgage loans	
Individuals for non-business purposes	486,981
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	489,919
Interest expense	
Demand and notice deposits	11,149
Fixed term deposits	33,918
Subordinated debt	-
Other	31,903
Total interest expense	76,970
Net interest income	412,949
Charge for impairment	71,133
Net interest income after charge for impairment	341,816
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(3,956)
Other Income	
Service charges on retail and commercial deposit accounts	18
Credit and debit card service fees	111,924
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	16,425
Total non-interest income	124,411
Net interest and other income	466,227
Non-interest expenses	
Salaries, pensions and other staff benefits	50,174
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,473
Computers & equipment	10,596
Other expenses	
Advertising, public relations & business development	27,972
Office and general expenses	9,891
Capital and business taxes	9,811
Professional fees	2,412
Other	73,504
Total non-interest expenses	186,833
Net income before provision for income taxes	279,394
Provision for income taxes	
Current	74,083
Deferred	-
Net income before discontinued operations	205,311
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	205,311
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	205,311

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	205,311
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	8,268
Reclassification of (gains)/losses to net income	9,065
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	17,333
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	17,333
Total comprehensive income (loss)	222,644
Attributable to:	
Equity holders of the bank	222,644
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	(50,912)
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(50,912)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(50,912)

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	791
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	585
Other Securities	59
Loans	
Non-mortgage loans	
Individuals for non-business purposes	246,550
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	247,985
Interest expense	
Demand and notice deposits	5,059
Fixed term deposits	16,999
Subordinated debt	-
Other	15,855
Total interest expense	37,913
Net interest income	210,072
Charge for impairment	40,825
Net interest income after charge for impairment	169,247
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	275
Other Income	
Service charges on retail and commercial deposit accounts	10
Credit and debit card service fees	49,156
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	8,270
Total non-interest income	57,711
Net interest and other income	226,958
Non-interest expenses	
Salaries, pensions and other staff benefits	25,319
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,393
Computers & equipment	5,308
Other expenses	
Advertising, public relations & business development	13,522
Office and general expenses	4,868
Capital and business taxes	4,597
Professional fees	1,336
Other	34,870
Total non-interest expenses	91,213
Net income before provision for income taxes	135,745
Provision for income taxes	
Current	35,995
Deferred	-
Net income before discontinued operations	99,750
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	99,750
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	99,750

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	99,750
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	16,192
Reclassification of (gains)/losses to net income	2,425
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	18,617
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	18,617
Total comprehensive income (loss)	118,367
Attributable to:	
Equity holders of the bank	118,367
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	(49,628)
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(49,628)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(49,628)

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,472
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,751
Other Securities	430
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,051,624
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,058,279
Interest expense	
Demand and notice deposits	9,738
Fixed term deposits	67,024
Subordinated debt	-
Other	70,098
Total interest expense	146,860
Net interest income	911,417
Charge for impairment	411,387
Net interest income after charge for impairment	500,030
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(547)
Other Income	
Service charges on retail and commercial deposit accounts	25
Credit and debit card service fees	188,023
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	35,830
Total non-interest income	223,331
Net interest and other income	723,361
Non-interest expenses	
Salaries, pensions and other staff benefits	103,225
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,457
Computers & equipment	20,014
Other expenses	
Advertising, public relations & business development	41,778
Office and general expenses	20,619
Capital and business taxes	21,245
Professional fees	5,045
Other	138,179
Total non-interest expenses	355,562
Net income before provision for income taxes	367,799
Provision for income taxes	
Current	98,089
Deferred	-
Net income before discontinued operations	269,710
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	269,710
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	269,710

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	269,710
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(46,725)
Reclassification of (gains)/losses to net income	2,825
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(43,900)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	(1,839)
Subtotal of items that will not be reclassified to net income	(1,839)
Total other comprehensive income (loss)	(45,739)
Total comprehensive income (loss)	223,971
Attributable to:	
Equity holders of the bank	223,970
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	(68,245)
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(68,245)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(68,245)

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,752
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,063
Other Securities	389
Loans	
Non-mortgage loans	
Individuals for non-business purposes	800,411
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	805,615
Interest expense	
Demand and notice deposits	5,904
Fixed term deposits	49,259
Subordinated debt	-
Other	53,874
Total interest expense	109,037
Net interest income	696,578
Charge for impairment	371,857
Net interest income after charge for impairment	324,721
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(690)
Other Income	
Service charges on retail and commercial deposit accounts	18
Credit and debit card service fees	137,189
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	27,065
Total non-interest income	163,582
Net interest and other income	488,303
Non-interest expenses	
Salaries, pensions and other staff benefits	69,699
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,359
Computers & equipment	14,761
Other expenses	
Advertising, public relations & business development	29,204
Office and general expenses	15,584
Capital and business taxes	15,503
Professional fees	3,647
Other	100,580
Total non-interest expenses	253,337
Net income before provision for income taxes	234,966
Provision for income taxes	
Current	62,477
Deferred	-
Net income before discontinued operations	172,489
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	172,489
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	172,489

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	172,489
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(36,797)
Reclassification of (gains)/losses to net income	969
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(35,828)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(35,828)
Total comprehensive income (loss)	136,661
Attributable to:	
Equity holders of the bank	136,661
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	(60,173)
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(60,173)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(60,173)

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	838
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,379
Other Securities	350
Loans	
Non-mortgage loans	
Individuals for non-business purposes	546,780
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	550,346
Interest expense	
Demand and notice deposits	3,442
Fixed term deposits	31,365
Subordinated debt	-
Other	36,206
Total interest expense	71,014
Net interest income	479,332
Charge for impairment	287,307
Net interest income after charge for impairment	192,025
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(587)
Other Income	
Service charges on retail and commercial deposit accounts	14
Credit and debit card service fees	89,244
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	18,472
Total non-interest income	107,143
Net interest and other income	299,168
Non-interest expenses	
Salaries, pensions and other staff benefits	47,047
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,801
Computers & equipment	9,638
Other expenses	
Advertising, public relations & business development	16,736
Office and general expenses	10,595
Capital and business taxes	11,152
Professional fees	2,455
Other	66,076
Total non-interest expenses	166,499
Net income before provision for income taxes	132,669
Provision for income taxes	
Current	35,305
Deferred	-
Net income before discontinued operations	97,364
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	97,364
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	97,364

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	97,364
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(39,178)
Reclassification of (gains)/losses to net income	467
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(38,711)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(38,711)
Total comprehensive income (loss)	58,653
Attributable to:	
Equity holders of the bank	58,653
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	(63,056)
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(63,056)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(63,056)

Canadian Tire Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	218
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,394
Other Securities	237
Loans	
Non-mortgage loans	
Individuals for non-business purposes	286,816
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	288,665
Interest expense	
Demand and notice deposits	1,598
Fixed term deposits	14,433
Subordinated debt	-
Other	17,284
Total interest expense	33,314
Net interest income	255,351
Charge for impairment	153,242
Net interest income after charge for impairment	102,109
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(98)
Other Income	
Service charges on retail and commercial deposit accounts	9
Credit and debit card service fees	43,121
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	9,647
Total non-interest income	52,679
Net interest and other income	154,788
Non-interest expenses	
Salaries, pensions and other staff benefits	22,274
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,300
Computers & equipment	4,784
Other expenses	
Advertising, public relations & business development	9,154
Office and general expenses	5,532
Capital and business taxes	5,366
Professional fees	1,962
Other	33,665
Total non-interest expenses	84,038
Net income before provision for income taxes	70,750
Provision for income taxes	
Current	18,810
Deferred	-
Net income before discontinued operations	51,940
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	51,940
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	51,940

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	51,940
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(12,892)
Reclassification of (gains)/losses to net income	509
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(12,383)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(12,383)
Total comprehensive income (loss)	39,557
Attributable to:	
Equity holders of the bank	39,557
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	(36,728)
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(36,728)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(36,728)