

2024

Responsibility Report & Public Accountability Statement

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About President's Choice Bank

President's Choice Bank ("PC Bank") through the PC Financial® brand, provides unprecedented value to customers, simplifying financial products to help Canadians Live Life Well®. Through the PC® Mastercard® and the PC Money™ Account, customers save on banking fees and have earned more than \$4 billion worth of PC Optimum™ points to redeem for groceries, beauty, gas, apparel, and other products. PC Bank is committed to being one of Canada's most diverse and inclusive employers and makes it a priority to reflect this in its people and culture.

PC Bank is domiciled in Canada and is a subsidiary of Loblaw Companies Limited ("Loblaw"). PC Bank is a Schedule I bank under the Bank Act and is regulated by the Office of the Superintendent of Financial Institutions Canada ("OSFI"). PC Bank provides retail banking products to customers across Canada, including the PC® Mastercard® credit card and PC Money™ Account and serves customers through a network of 184 pavilions with a total of 795 automated teller machines ("ATM").

About This Statement

This Responsibility Report & Public Accountability Statement ("Report") is provided as part of PC Bank's obligations under the federal Public Accountability Statement Regulations (section 459.3(1) of the Bank Act). This Report summarizes PC Bank and its colleagues' commitment to the environment, society, and governance, as well as our work over the most recent fiscal year (January 1 to December 31, 2024) to develop our communities and improve access to financial services. All currency in this Report is in Canadian dollars.

Society & Community Development

We're proud of the work we've done to foster development and sustainability in our communities through the financial support we've provided and the volunteer efforts of our colleagues.

President's Choice Children's Charity

Nationwide, wherever kids are learning, President's Choice Children's Charity provides two key building blocks for a child's future: good food and good food education. With the support of Loblaw stores, colleagues, vendors and millions of customers, their national signature program, Power Full Kids™, reaches children and youth daily in approximately 2,200 schools. In 2024, PC Bank colleagues raised over \$15,000 to support the charity's effort to address childhood hunger and nutrition skills. PC Bank also donated an additional \$250,000 to support the charity's programs.



Scarborough Health Network

PC Bank supports the Scarborough Health Network Foundation through the Love Scarborough campaign where contributions are used towards providing equitable and accessible health care to the community. In 2024, PC Bank donated \$50,000 to the Scarborough Health Network Foundation. This amount was made as part of PC Bank's larger pledge to donate \$250,000 to this Foundation over a five-year period beginning in 2021.

PC Financial® Resilience Project Accelerator

In 2024, the Southern Institute of Technology, was awarded the PC Financial® Resilience Project Accelerator Best Project title at the Enactus Canada National Exposition in May. The winning project named UpSkill, aims to deliver financial literacy workshops to men in addiction recovery programs in partnership with Simon House – a licensed inpatient drug and alcohol addiction treatment centre in Calgary, Alberta. Based on this success, PC Financial® continued its support of Enactus Canada with \$25,000 to renew the PC Financial® Resilience Project Accelerator – which empowers entrepreneurial university students with the resources to build financial educational programs needed to address Canadian social issues. Six Enactus teams have been selected to participate in the PC Financial® Resilience Project Accelerator for the 2024-2025 academic year. The Enactus teams will complete a final report showcasing their community empowerment project and related impact, and one team will be recognized with the PC Financial® Resilience Project Accelerator 'Best Project' award at the Enactus Canada National Exposition in May 2025.

Employee-led fundraising



Movember

A team of 22 dedicated colleagues came together to raise awareness for men's health. The team members hosted a variety of fundraising events including a friendly mustache-growing contest, and a "hot wings" challenge. The collective efforts resulted in a fundraising total of over \$12,800.



Terry Fox Run

More than 70 colleagues joined Canadians across the country to raise awareness and funds for cancer research by participating in the Toronto Terry Fox run. The PC Bank team raised over \$10,000.



Shoppers Drug Mart® Run for Women

More than 40 PC Bank colleagues participated in the Shoppers Drug Mart® Run for Women in June 2024 – raising more than \$5,000. The Shoppers Drug Mart® Run for Women is a 5K and 10K walk/run in support of local women's mental health programs in 18 cities across Canada.

**SHOPPERS
FOUNDATION
FOR WOMEN'S HEALTH**



Colleague Holiday Toy Drive

The PC Bank Social & Community committee partnered with YWCA Toronto chapter to host a holiday toy drive. Colleagues contributed 200 toys and gift cards to make the holidays happier for several families in Toronto. YWCA provides emergency shelter and support for women and children who are affected by domestic abuse, families experiencing a housing crisis, and refugee claimants with nowhere else to turn.

Financial Literacy Month

In November of 2024, the PC Bank team partnered with Heather Walsh from CPA Canada to educate our colleagues on the importance of financial literacy. The Learning & Development committee hosted an engaging and educational session for our colleagues highlighting "10 healthy habits of financial management."

“At PC Financial®, we value the fact that our strength comes from the diversity of our people. We are proud that our company reflects the communities we serve - a place where every voice is heard, and everyone has the opportunity to reach their full potential. This is the foundation of a stronger, more equitable future for everyone.”

Barry Columb,
President & Chief
Executive Officer,
PC Financial

Culture & Inclusion Council

At PC Bank and Loblaw, we recognize that Canada’s strength lies in its diversity, and we are committed to reflecting this diversity in our people, culture, and strategic efforts. Our diversity, equity, and inclusion strategy is fully integrated with PC Bank’s broader mission to help all Canadians Live Life Well. Diversity, equity, and inclusion plays a key role in how we engage with colleagues, candidates, customers, and vendors. The strategy focuses on practical solutions to overcome systemic barriers, data collection and reporting, building partnerships, investing in communities, and fostering education and communication through events. The Culture & Inclusion Council, consisting of senior leaders and volunteers, drives many of these efforts, focusing on advancing inclusion for Women, People with Disabilities, Multicultural and Indigenous communities, and the 2SLGBTQIA+ community.

Building on the progress made in previous years, in 2024 we strengthened our focus on Culture & Inclusion initiatives, and the response was overwhelmingly positive. The Culture & Inclusion Council worked alongside executives, senior leaders, and colleagues to channel this momentum into fostering a stronger organizational culture. As more colleagues returned to in-person collaboration, we seized the opportunity to raise awareness of our Culture & Inclusion efforts across both PC Bank and Loblaw. This also allowed us to engage leadership at all levels, driving accountability and ensuring long-term commitment to our Culture & Inclusion goals.

The Culture & Inclusion Council is structured into three subcommittees, each integrating our commitments into their work. The success of these partnerships is evident in the outstanding contributions made this year to further these efforts.

Social and Community: This subcommittee is focused on fostering connection and building a sense of belonging and purpose by hosting non-work-related activities for colleagues to network and give back to our community. Some of the major events that took place in this subcommittee in 2024 were the annual Blue Jays game, trivia night in support of the President’s Choice Children’s Charity, National Day of Inclusion, pumpkin painting contest, summer BBQs in support of the Shoppers Drug Mart® Run for Women, and a toy drive giving back to the YWCA Toronto. This subcommittee is continuing to curate a series of volunteer opportunities where colleagues can engage to give back to the community.

Health and Wellness: The Health and Wellness subcommittee worked to establish events that formally encourage, teach, and normalize taking time out of colleague's schedules for personal health and wellness, and find balance in their day to day lives. This subcommittee provides tools that support the creation of a flexible and balanced lifestyle. In 2024, the team hosted a fitness instructor who led workouts at our office gym, yoga classes at the office, a step challenge, and hosted a full week on health and wellness which included dog therapy, and healthy snack education sessions.

Learning and Development: This team focused on creating events within PC Bank that complemented colleagues' goals and growth. The team partnered with a guest speaker Heather Walsh from CPA Canada, to talk to our colleagues about financial literacy and educate them on healthy financial habits. The learning and development and our human resources teams partnered to launch a mentorship program to create opportunities for colleagues to foster connections by building a network for growth opportunities and support for people leaders.

In partnership with Loblaw, our Culture & Inclusion Council and Employee Resource Group ("ERG") members meet regularly to develop strategies, share insights, and plan programs and events. Each group works in partnership with executives, business leaders, and key stakeholders to further embed inclusion within our organization. The groups continually implement their respective strategies and provide feedback on employment barriers.

Below are the four pillars along with our key accomplishments for 2024.



Our Proud pillar mandate includes taking action and being proactive in ensuring an inclusive and diverse workplace for the 2SLGBTQ2IA+ community. Our focus and theme for 2024 was "Education and Celebration". For Pride Month in June, we kicked off the month with a celebration at our Bathurst & Lakeshore office welcoming colleagues with cookies, a t-shirt charity raffle, a pride themed balloon arch, and PROUD themed swag. We had an event each week in June to celebrate. Throughout the year, we partnered with Loblaw within our Bathurst & Lakeshore office to offer interactive 2SLGBTQ2IA+ inclusion educational sessions. We brought awareness and fun-spirited education for anti-bullying and trans awareness, launched pronoun badge stickers, and created monthly internal communications to continue the education.



Throughout 2024, the Able pillar worked with our Learning & Development and Health & Wellness subcommittees to recognize various important days throughout the year, some of which included National Speech and Hearing Month, World Mental Health Day, and International Stress Awareness Day. In 2024, the business dedicated efforts to develop our Accessibility report. This report incorporated valuable feedback from both internal and external stakeholders, allowing us to further enhance our accessibility initiatives. We worked with Loblaw to collaborate with the Calm app to offer colleagues free access to the app platform for one year.

Go Further
WOMEN
at PC Financial

Our group represents our gender inclusion priority and unites the various women's initiatives that exist across our company. In 2024, we marked International Women's Day by partnering with the Loblaw team to host an International Women's Day event featuring engaging conversations on the significance of inclusion and empowerment, both in the workplace and in our everyday lives. Additionally, we supported the Shoppers Drug Mart® Run for Women by organizing a fundraising BBQ. We had over 40 runners and walkers from PC Bank participate in the run who raised \$5,000 towards women's mental health programs at Women's College Hospital. The team put together various podcasts and virtual live events for our colleagues on topics such as How to be an Ally, Breaking into Technology, Finding your Voice, and Building your Confidence. With a focus on tangible insights, the podcast is designed to help our colleagues to advance in their career, company, and life. We also hosted our annual Go Further Women awards where colleagues can recognize women or allies that build or mentor others, transcend barriers and stereotypes, embrace challenges, and pave the way, and uplift women and advocate for equality. This committee will continue to focus on building out our Go Further Women strategy by creating a cohesive program designed to drive long-term change engaging all colleagues and not just women.

Embrace your
ROOTS
at PC Financial

Our goal is to create an open and inclusive workforce reflective of the communities we live and work in, at all colleague levels. In 2024, we did this by hosting various events at PC Bank for education and awareness. In February, the Black History Month theme was Black History and The Arts: The Journey and The Influence – we leveraged this theme to create educational toolkits for colleagues on the importance of this month and hosted a movie night to share and highlight Black voices. In June we launched a toolkit for colleagues on for National Indigenous History Month which was themed Celebrating Indigenous Knowledge and Voices. The purpose of this toolkit was to educate colleagues about the true history of Indigenous Peoples in the communities we live and work in, and work through our biases so we can act on reconciliation both personally and within our places of business. Within this toolkit we included events taking place that month such as connecting with history & culture posts on our intranet, indigenous book club discussions and guest speakers. We also included huddle activities such as land acknowledgement guides, language guides, and other tips on how to connect with the indigenous community. Some additional activities that took place were fundraising for Orange Shirt Day for National Day for Truth and Reconciliation; eat together celebrations for Lunar New Year, Black History Month, a Caribbean Cultural Celebration, and Diwali as well as connecting our roots through virtual speaker series events hosted by the Embrace Your Roots team.



Women at PC Financial

Representation	PC Bank 2022 (%)	PC Bank 2023 (%)	PC Bank 2024 (%)
Overall	53%	50%	47%
Senior Management	55%	49%	44%
Middle Management	46%	48%	40%
Professional	62%	54%	60%

Overall, women continue to make up a strong representation within our workforce. Currently, 44% of our Senior Management team consists of women, 36% of Senior Directors/Director roles are held by women, and 40% of Middle Management positions are filled by women. Additionally, 60% of our colleagues at the professional level are women. We remain dedicated to developing a gender-inclusive succession pipeline that will further enhance the representation of women across all levels of the organization.

Partnerships

We are proud to partner with the Canadian Coalition of Women in Engineering, Science, Trades and Technology ("CCWESTT") group supporting women in the workplace.

The CCWESTT is a non-profit organization that advocates for a diverse and inclusive workforce in the engineering, science, and technology industries of Canada. Jobs posted to the Career Board are also circulated with the CCWESTT network in a weekly newsletter.

Board Diversity

PC Bank remains committed to ensuring diverse and inclusive perspectives are present at the most senior levels of our organization. In 2024, the representation of women on the Board of Directors of PC Bank was 38 per cent.

Visible Minorities at PC Financial

Representation	PC Bank 2021 (%)	PC Bank2023 (%)	PC Bank 2024 (%)
Overall	54%	57%	61%
Senior Management	47%	39%	43%
Middle Management	52%	53%	56%
Professional	61%	66%	74%

PC Bank is dedicated to building a workforce that mirrors the diverse communities where we live and work, across all colleague levels. We have seen consistent growth in the representation of Visible Minorities at PC Bank. Specifically, 74% of our professional-level colleagues identify as members of the Visible Minority community. While we’ve seen year-over-year improvements in representation, this trend did not extend to the Senior Management level this year. We remain focused on tracking the inclusion of Visible Minorities in our workforce to strengthen our diverse cultural perspectives, which in turn enhance our products and service efficiency.

Recruitment and Partnerships

We are committed to creating and maintaining a workforce that mirrors the diversity of the customers and communities we serve. By prioritizing diversity in our recruitment efforts, we aim to deepen our understanding of the key factors necessary to retain, develop, and fully utilize the talents of individuals from all backgrounds across the organization. In 2024, we expanded our outreach by advertising roles on diverse job boards, introducing inclusive job descriptions, and adopting more inclusive interviewing practices.

Through Loblaw, PC Bank is connected to a number of strategic partnerships designed to enhance our representation of visible minorities and promote employment opportunities, particularly for newcomers. These partnerships include:

- BIPOC Jobs:** BIPOC Jobs works with a wide range of companies and is proud to bring qualified diverse talent to workspaces. Paid job board subscriptions include advertising on BIPOC Jobs social media pages. While BIPOC Jobs is a job board, ITS Global is a retained/subscription-based agency run by the same founder.
- Accessible Community Counselling and Employment Services (“ACCES”):** ACCES Employment is a leader in connecting jobseekers from diverse backgrounds with leading employers. More than 40,000 job seekers are served annually at seven locations across the Greater Toronto Area. We work with a network of 2,800 employers in various sectors. As a not-for-profit organization, ACCES receives funding from all levels of government, corporate sponsors, various supporters, and the United Way Greater Toronto. ACCES Employment provides job search services entirely free-of-charge through physical locations in the Greater Toronto Area only (Ontario, Canada). We provide some online services to pre-arrival clients internationally who are already approved to come to Canada.



Indigenous Peoples at PC Bank

Representation	PC Bank 2022 (%)	PC Bank 2023 (%)	PC Bank 2024 (%)
Overall	0.4%	0.3%	0.3%

We acknowledge that increasing representation of Indigenous peoples at PC Bank is a priority for many Canadians. We are committed to creating more opportunities within the organization to attract Indigenous candidates to our talent pipeline while fostering a deeper cultural understanding of the Indigenous community.

Recruitment and Partnerships

- **Indigenous Friends Association:** The Indigenous Friends Association (“IFA”) is an Indigenous-led tech not-for-profit organization that ignites the Spirit of Indigenous communities to create, engage and renovate digital technologies through ethical and communal values. We are currently working with them to support their IndigiTECH mentorship program where they help participants upskill and connect them with employers for a 12-week internship.

Persons with Disabilities at PC Financial

Representation	PC Bank 2022 (%)	PC Bank 2023 (%)	PC Bank 2024 (%)
Overall	1.03%	1.33%	1.06%

PC Bank’s representation of individuals with disabilities in our workforce is low, but we are dedicated to hiring, promoting, and retaining people from the disabled community. We are committed to fostering an inclusive environment where colleagues feel comfortable self-identifying. We will continue to encourage colleagues with diverse disabilities to come forward, reinforcing our commitment to creating opportunities and removing barriers to accessibility.

Committed to Accessibility and Accommodation

PC Bank’s accommodation policy ensures that colleagues receive the necessary support in the workplace, which includes, but is not limited to, physical modifications to workstations, adaptive technology, and flexible working arrangements to accommodate work, family, or personal needs. Our medical services team, consisting of seven nurses across Canada, provides resources and information related to non-occupational injuries and illnesses, mental health support, and the Employee and Family Assistance Program (“EFAP”).

We offer colleagues access to Silvercloud, a digital mental health platform that provides evidence-based tools to help improve mental well-being. The platform includes programs addressing stress, resilience, sleep, and insomnia.

Additionally, colleagues can access an online meditation platform free of charge through the mental health hub on shoppersdrugmart.ca. This platform offers a wide range of topics, from breathing techniques and self-care to relaxation, sleep, and stress and anxiety management.

Alongside Loblaw, PC Bank continually reviews various tools and technology platforms to ensure we can fully support colleagues who rely on assistive technology. Our accessibility report, available on our public website, outlines our ongoing efforts to identify and eliminate barriers for our colleagues.

Recruitment and Partnerships

We understand that workplace diversity is essential to our success. A key component of building a diverse workforce is ensuring we recruit talent from individuals of all abilities. Our Talent Acquisition team is committed to upholding values that prioritize inclusivity—diversity, community, and growth. By emphasizing these values, we are better positioned to attract individuals who will thrive in a culture where everyone feels a strong sense of belonging.

Building meaningful relationships with diversity partners and communities enables us to promote opportunities within the organization and expand our talent pipeline with qualified candidates from diverse backgrounds.

- **Inplayable:** Inplayable is a LinkedIn network that supports individuals with Down Syndrome who are to looking for work. On the LinkedIn page, go to the People tab and there you'll find people with Down syndrome who are looking for work.
- **Career Edge:** Their mission is to eliminate barriers to employment by connecting Canadian employers to job seekers through a paid internship model. Primary audience is recent graduates, people with disabilities, skilled newcomers, and current or former Canadian Armed Forces members.

Pride at PC Financial

Representation	PC Bank 2022 (%)	PC Bank 2023 (%)	PC Bank 2023 (%)
Overall	-	1.33%	2%

PC Bank is dedicated to creating an inclusive environment for both colleagues and customers who are part of the 2SLGBTQIA+ communities, encouraging everyone to embrace their authentic selves. This year marks the second time we have been able to measure representation within our 2SLGBTQIA+ community. We remain committed to fostering a workplace that empowers colleagues to confidently self-identify with the diverse groups they belong to.

Partnerships

As part of the Loblaw family, PC Bank has established valuable partnerships with numerous organizations across Toronto. These collaborations enable us to offer colleagues access to webinars and events focused on raising awareness and learning more about the 2SLGBTQIA+ community. To support our efforts, PC Bank has provided comprehensive Pride guides for colleagues, which include educational resources, posters, conversation starters, store engagement ideas, and leadership messages highlighting the importance of Pride.

In 2024, PC Bank continued to partner with Pride at Work, a non-profit organization committed to fostering a more inclusive environment for lesbian, gay, bisexual, and trans-identified colleagues in the workplace. Through our engagement with Pride at Work Canada, we are able to contribute to creating a positive and supportive atmosphere for 2SLGBTQIA+ -identifying colleagues, offering them access to seminars and networking opportunities.



Environment

Our environmental goals reflect the importance of reducing the impact on the environment, which is a key part of our strategy to create long-term value for our business and communities. We are particularly focused on minimizing our carbon footprint and moving towards a paperless environment.

Reduction of Plastic

In 2023, PC Bank extended the physical card's expiry dates for the PC Money™ Account and PC Mastercard with the target of diverting more than 10,000 kg of plastic waste over the next 12 years.

Digital Enablement

PC Bank's digital enablement strategy allows for a paperless experience for applicants and customers through its digital platform, allowing customers to receive paperless statements and communications and enabling digital enrollment at the point of acquisition. As of December 31, 2024, approximately 81% of PC Bank customers had opted to go paperless and will continue to increase as we add new features and innovations to our digital platform.

Pavilion Footprint

PC Bank leverages the Loblaw retail stores to serve our customers through our pavilion channel. All Loblaw retail stores are part of a phased approach to reach net-zero operating emissions by 2040.

Leadership in Energy and Environmental Design ("LEED") Certification

Originally constructed in 1928, the historic Loblaw Groceries warehouse located at 500 Lake Shore Blvd. West, Toronto, was revitalized to create a mixed-use office and retail building and houses the office of PC Bank. In addition to reusing the original bricks in its reconstruction, it has been certified to the LEED Gold standard. The proximity of this office to residential communities, major public transit infrastructure, and the availability of secure on-site bicycle parking enables our colleagues and guests to contribute to reducing associated environmental impacts.

Corporate Governance

The Board of Directors and senior executives of PC Bank are committed to strong corporate governance practices and believe they contribute to the effective management of PC Bank and its achievement of strategic and operational objectives.

Board of Directors

PC Bank's Board of Directors ("the Board") provides stewardship to PC Bank, including direction-setting and general independent oversight of the management and operations of PC Bank. The Board, directly and through its committees, reviews the Bank's strategic direction, assigns responsibility to management for the achievement of the strategy, approves major policy decisions, delegates to management the authority and responsibility of handling day-to-day affairs, and reviews management's performance and effectiveness. The Board also ensures accurate and timely disclosure of pertinent information to PC Bank's shareholder and other stakeholders.

Board directors bring a balance of expertise, skills, experience, and perspectives, taking into consideration PC Bank's strategy, risk profile and overall operations. Relevant financial industry and risk management expertise are key competencies for the PC Bank Board directors. 57% of the directors on the Board are considered independent from PC Bank, and 38% of the directors are women.

Board Committees

The Board is supported by four committees: Audit Committee, Risk Committee, Conduct Review Committee and Governance Committee. The following is a brief summary of some of the responsibilities of each committee.

The Audit Committee is responsible for assisting the Board in fulfilling its oversight responsibilities in relation to accountability for PC Bank's financial governance activities including the credibility and objectivity of PC Bank's financial reporting and internal control activities.

The Risk Committee is responsible for assisting the Board in fulfilling its oversight responsibilities in relation to oversight of PC Bank's risk management activities. Key responsibilities of the Risk Committee are to enhance the credibility and objectivity of PC Bank's risk management activities, monitoring of compliance with PC Bank's risk appetite, and the effectiveness of internal controls.

The Conduct Review Committee is responsible for assisting the Board in fulfilling its oversight responsibilities in relation to transactions involving related parties, conflicts of interest, compliance with applicable governing legislation, and dealing with consumer complaints.

The Governance Committee is responsible for assisting the Board in fulfilling its oversight responsibilities in relation to oversight of PC Bank's corporate governance practices and human resource policies and practices.

Business Ethics

Our Code of Conduct ("Code") reflects our longstanding commitment to high standards of ethical conduct and business practices. The Code is reviewed annually to ensure it is current and reflects best practices in the area of ethical business conduct and integrity and includes a strong "tone from the top" message. All directors, officers and colleagues of PC Bank are required to comply with the Code and must acknowledge their commitment to abide by the Code on a periodic basis. PC Bank encourages the reporting of violations and potential violations to our Integrity Action Line, a toll-free number that any director, officer, supplier, or colleague may use to report conduct which he or she feels violates the Code or otherwise constitutes fraudulent or unethical conduct.

Access to Financial Services

We're committed to ensuring that dealing with PC Bank is convenient, safe, and accessible for all individuals, including those with low incomes, seniors, and persons with disabilities.

Low-Income Individuals

We provide Canadians with accessible, low-cost banking and credit products including the no-annual-fee PC Mastercard, the no-monthly-fee PC Money™ Account and in 2024, we introduced the PC Money™ Account optional savings feature, allowing Canadians to enhance their rewards earning interest on funds added to their savings. We're focused on delivering more value to Canadians by creating deeper integration of banking and credit with the PC Optimum loyalty program, helping Canadians to earn free groceries.

Seniors

We follow the Code of Conduct for the Delivery of Banking Services to Seniors ("Seniors Code"), a voluntary code adopted by the members of the Canadian Bankers Association. The Seniors Code is a framework for the delivery of banking products and services to Canadian seniors in a manner that respects and addresses the unique needs of seniors. The following are some of the enhancements we've made to further strengthen our ability to address these unique needs:

- Appointed a Seniors Champion within our management team, who provides ongoing leadership throughout our organization, including promoting awareness of seniors' needs.
- Enhanced our already robust fraud detection and transaction monitoring framework to better identify scenarios of fraud or financial abuse of senior customers.
- Provided our staff and representatives who interact directly with customers ongoing training to recognize when customers may benefit from additional assistance in their banking activities, as well as to identify and escalate situations involving potential financial abuse and fraud.
- Created a dedicated web page highlighting resources that are relevant to our senior customers, including our complaints handling policy, information on accessibility options, Power of Attorney, details on the types of fraud and financial abuse that frequently target seniors, and links to our Learning Hub which provides additional support on getting the most from our products and services.

Persons with Disabilities

PC Bank is working with Level Access to make an assistive technology application available to customers who require assistance with typing, gesturing, moving a mouse, or reading. The application is free to download, and it incorporates tools such as mouse and keyboard replacements, voice recognition, speech enablement, hands-free/touch-free navigation, and more.

Employees in Canada

The table below details the number of PC Bank employees in Canada as of December 31, 2024:

Province of Employment	Full-Time	Part-Time	Total
Ontario	270	1	271
Total	270	1	271

Taxes Paid

The table below details the taxes paid by PC Bank as of December 31, 2024:

Tax Jurisdiction	Income Taxes
Federal	\$43,600,000
Ontario	\$60,600,000
Total	\$104,200,000

Debt Financing & Microfinance Services

PC Bank does not provide debt financing to firms in Canada and is not involved in investments or partnerships in micro-credit programs.

Canadian Bank Branch/Facility Openings and Closings

PC Bank opened 2 ATM locations and closed 2 ATM locations in 2024.

ATM Locations Opened During 2024

New Brunswick

Address	City
419 Main Street	Doaktown
530 Dieppe Boulevard	Dieppe

ATM Locations Closed During 2024

Ontario

Address	City
270 The Kingsway	Etobicoke
251 Attwell Drive	Etobicoke

