

2023

Sustainability 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 \$1 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 185 pavilions and 611 ATMs.

About This Statement

This Sustainability 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 employees' commitment to the environment, society and governance, as well as our work over the most recent fiscal year (January 1 to December 31, 2023) 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 employees.

PC Financial Resilience Project Accelerator

In 2023, the University of Toronto – Mississauga, was awarded the PC Financial Resilience Project Accelerator Best Project title at the Enactus Canada National Exposition in May. The students created a platform that empowers users to build skills in budgeting, expenses, and saving tracking and planning tools. 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 2023-2024 academic year. Each of these teams have also been paired with an Enactus Team Advisor from PC Financial, to support the launch and delivery of their project over a period of six months. 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 2024.



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, employees, vendors and millions of customers, our national signature program, Power Full Kids, reaches children and youth in approximately 1,100 communities everyday – during school and all summer. In 2023, PC Bank employees raised over \$16,100 to support the charity's effort to address childhood hunger and nutrition skills.

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 2023, 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.

Employee-led fundraising



Shoppers Drug Mart™ Run for Women

More than 45 PC Financial employees participated in the Shoppers Drug Mart™ Run for Women in June 2023 – raising more than \$8,000. 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.



November

The second annual Movember campaign at PC Financial was a great success. The team of 15 dedicated employees came together to raise awareness for men’s health. The team members enthusiastically promoted the mustache-growing contest, raised awareness and hosted fundraising events for the cause. The collective efforts resulted in a fundraising total of over \$7,500.



Employee Holiday Toy Drive

The PC Financial Social & Community committee partnered with YWCA to host a holiday toy drive. Employees contributed toys and non-perishable food items to make the holidays happier for several families. 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 2023, the PC Financial team launched a communications campaign during Financial Literacy Month to assist Canadians in their pursuit of financial confidence. The primary objective was to educate the public on the importance of financial literacy. To achieve this, we partnered with a certified financial advisor for media stories on how to build financial confidence, created social media content, and published a sponsored article in the Financial Post. The team organized engaging and educational sessions for our employees on effective cash flow management featuring Financial Advisor, Jackie Porter.

“Our goal is to be Canada’s most inclusive and diverse employer. We’re proud of the progress we’re making and are committed to fostering a culture where everyone feels valued, respected, and has equal opportunities to contribute and succeed. Together, let’s create a more inclusive and equitable future.”

Barry Columb,
President & Chief
Executive Officer,
PC Financial

Diversity, Equity & Inclusion

Diversity, Equity & Inclusion Council

Diversity is Canada’s strength and reflecting our nation’s diversity through our people, culture, and strategy is an ongoing priority for PC Bank. PC Bank’s Diversity, Equity, and Inclusion (DEI) strategy is connected to the organization’s overall strategy and purpose – which is to help all Canadians Live Life Well. DEI is at the forefront for PC Bank when interacting with people, including colleagues, candidates, customers, and vendors. Our DEI strategy consists of actionable ways to break systemic barriers, data gathering and reporting, partnerships and community investment, education, and communication and events. Many of PC Bank’s DEI efforts are led by the Diversity, Equity & Inclusion Council, a group of senior leaders and colleagues who have volunteered to help advance PC Bank’s four inclusion priorities – Women, People with Disabilities, Multicultural and Indigenous peoples, and the 2SLGBTQIA+ community.

In 2023, we built upon the momentum of previous years by focusing on our DEI initiatives. The engagement and response towards these initiatives were remarkable. The PC Bank Culture Committee partnered with executives, senior leaders, and colleagues to harness this momentum and foster a strong culture at PC Bank. With colleagues continuing to spend more time in face-to-face collaboration, it gave us an opportunity to increase awareness of our DEI initiatives with PC Bank and Loblaw. It also gave us an opportunity to formally engage across all levels of leadership to create momentum, drive accountability, and sustain commitment.

Our Culture Committee was developed around three subcommittees which have our DEI commitments embedded in each. The success of these partnerships was shown through the great work that was done this year to support these efforts.

Social and Community: This subcommittee is focused on fostering connection and building 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 2023 were an annual Blue Jays game, game nights, step challenge, National Day of Inclusion, pumpkin carving contests, putting together snack bags for students across Canada, and a toy drive. 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 2023 the team hosted sessions which educated colleagues on healthy food choices, hosted a fitness instructor who led workouts at our office gym, had a massage therapist come to the office, and hosted a full week on health and wellness which included dog therapy.

Learning and Development (“L&D”): This team focused on creating events within PC Bank that complemented colleagues’ goals and growth. The team partnered with a guest speaker Jackie Porter, Certified Financial Planner, to talk to our colleagues about financial literacy and educate them on how to make the most of their benefits. The L&D and our HR 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 Enterprise, 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 2023.

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 2023 we supported the Shoppers Drug Mart “Love You” Run for Women by raising over \$8,000. We worked with our Loblaw Enterprise team to host International Women’s Day in March 2023 under the theme Embrace Equity. There were engaging sessions on gender inclusion and how allyship is important in closing the gender pay equity gap. We also 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.

PROUD
at PC Financial

Our mandate includes taking action and being proactive in ensuring an inclusive and diverse workplace for the 2SLGBTQIA+ community. Throughout 2023 we continued to offer trans inclusion education sessions and workshops virtually through our learning platform Academy. We hosted a guest speaker to speak about Transgender Inclusion in Financial Institutions to educate our colleagues on inclusion, and allyship. For Pride month in June, we kicked off the month with a celebratory event at our Lakeshore & Bathurst office where we welcomed colleagues in the front entrance with cookies, a charity raffle, a pride themed balloon arch, and PROUD themed swag. We also had a guest speaker visit our office to educate colleagues on building strong communities which means being visible allies to 2 spirit, queer, and trans friends, families, coworkers, and community members. This education and training session was hosted by the local 519 to support in learning tangible skills for actionable allyship and advocacy.



Throughout the year of 2023 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, National Disability Employment Awareness Month under the theme LIGHT IT UP with Guest Speaker Rayhan Azmat, World Mental Health Day and International Stress Awareness Day. In 2023 the business dedicated efforts to develop our first Accessibility report. This report incorporated valuable feedback from both internal and external stakeholders, allowing us to further enhance our accessibility initiatives. We continued to incorporate ASL interpreters at all our Town Halls and some of our larger team events. We also worked with Loblaw to collaborate with the Calm app to offer colleagues free access to the app platform for 1 year. Lastly in partnership with Loblaw we supported in providing gift packages for clients of Centre for Addiction and Mental Health (CAMH) headquarters in December 2023.



Our goal is to create an open and inclusive workforce reflective of the communities we live and work in, at all employee levels. In 2023, we did this by hosting various events at PC Bank, and the theme for this year was Black Empowerment. We leveraged this theme to create educational toolkits for colleagues on the importance of this month. In June 2023 we also launched a toolkit for colleagues on for National Indigenous History Month which was themed Connecting with Intention and Artwork. The purpose of this toolkit was to educate colleagues about the true history of Indigenous Peoples on Turtle Island, 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 Orange Shirt Day for National Day for Truth and Reconciliation, connecting our roots through Virtual events hosted by the Embrace Your Roots team.



Women at PC Financial

Representation	PC Bank 2021 (%)	PC Bank 2022 (%)	PC Bank 2023 (%)
Overall	50%	53%	50%
Senior Management	55%	53%	49%
Middle Management	40%	46%	48%
Professional	62%	62%	54%

Overall, the representation of women in our workforce continues to be high. Specifically, 49 per cent of our Senior Management team is comprised of women, 50 per cent of our Senior Directors/Director levels are women and 48 per cent of our Middle Management levels are women which was an increase of 2 per cent from the previous year. We are also proud to see that 54 per cent of our professional level colleagues are women. We remain committed to building a succession pipeline with a gender-inclusive lens that will help improve our overall representation of women at all levels within the organization.

Partnerships

We are proud to partner with the following groups supporting women in the workplace:

- **Catalyst:** A leading non-profit organization expanding opportunities for women and business.
- At the Loblaw level we were a key sponsor and participant in the **Canadian Council for Aboriginal Business's Indigenous Women in Leadership Awards.**

Board Diversity

PC Bank remains committed to ensuring diverse and inclusive perspectives are present at the most senior levels of our organization. In 2023, 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 Bank 2022 (%)	PC Bank 2023 (%)
Overall	46%	54%	57%
Senior Management	12%	47%	39%
Middle Management	36%	52%	53%
Professional	51%	61%	66%

PC Bank is committed to creating a workforce reflective of the communities we live and work in, at all colleague levels. We have continued to trend upward in our representation of Visible Minorities at PC Bank overall. Specifically, 66 per cent at the professional level identify as members of the Visible Minority community. We continue to see year over year improvements with our representation with the exception of the Senior Management level this year. We continue to monitor the inclusion of visible minorities in our workforce to build upon the diverse cultural perspectives that allow us to enhance our product offerings and service efficiencies.

Recruitment and Partnerships

We are dedicated to building and sustaining a colleague population that reflects the customers and communities we serve. By building workforce diversity through recruitment, we can further build on our understanding of key factors to retain, develop, and leverage diverse talents across the organization. In 2023, roles were promoted on diverse job boards, where we began implementing inclusive job descriptions and incorporating more inclusive interviewing techniques.

Through Loblaw, PC Bank has access to several partnerships to increase our representation of visible minorities and promote job opportunities through various community agencies, targeting newcomers. These partnerships include:

- **Ascend Canada** a non-profit organization focused on enhancing the presence, visibility, and influence of current and future Pan-Asian business leaders in corporate Canada. Our partnership with Ascend allows us to leverage their best practices and networks to help us achieve our business, talent, and diversity goals.
- **Black Business & Professional Association (BBPA)** a non-profit, charitable organization that addresses equity and opportunity for the Black community in business, employment, education, and economic development. Our partnership with the BBPA includes a mentorship program, advocacy and access to information and resources. This organization also has a program specifically geared towards black women entrepreneurs which we sponsor and support.
- **Canadian Centre for Diversity & Inclusion (CCDI)** focuses on providing organizations with innovative and strategic support in the areas of diversity, inclusion, human rights, and equity. Our partnership with CCDI enables us to leverage their tools, knowledge, education, and consultative services to create a more inclusive workplace.

Indigenous Peoples at PC Bank

Representation	PC Bank 2021 (%)	PC Bank 2022 (%)	PC Bank 2023 (%)
Overall	0.4%	0.4%	0.3%

We recognize that better representation from Indigenous peoples at PC Bank is a priority for Canadians. We remain focused on promoting opportunities at the organization to add Indigenous candidates to our pipeline of talent and build cultural understanding regarding the Indigenous community.

Recruitment and Partnerships

- Canadian Council for Aboriginal Business (CCAB):** Connects Indigenous communities with Canadian businesses. MISSION to promote, strengthen and enhance a prosperous Indigenous economy through the fostering of business relationships, opportunities, and awareness for all members. Through their programs Certification of Aboriginal-owned Business (CAB), Progressive Aboriginal Relations™ (PAR). Tools and Financing for Aboriginal Business (TFAB) connects Indigenous entrepreneurs with tools, training, and networks to strengthen and scale their businesses. CCAB commissions and publishes regular reports to serve its members and enhance their ability to do business wisely. By staying current and continuously expanding shared findings and understanding CCAB hosts regular events throughout the year to inform, connect, and support their members CCAB honours excellence in Indigenous business achievements through various awards including Indigenous Women In Leadership Awards (IWIL) which the event is sponsored by Loblaw.

Persons with Disabilities at PC Financial

Representation	PC Bank 2021 (%)	PC Bank 2022 (%)	PC Bank 2023 (%)
Overall	0.8%	1.03%	1.33%

PC Bank's workforce representation of persons with disabilities is low, however, it is increasing year over year. We remain committed to hiring, advancing, and retaining people with disabilities and creating an environment where colleagues are comfortable self-identifying. We have increased our representation slightly from the previous two years and will continue to encourage colleagues with many forms of disabilities that we are committed to creating opportunity and accessibility for those who face barriers.

Committed to Accessibility and Accommodation

PC Bank's accommodation policy provides colleagues with the necessary workplace support, including but not limited to, physical modifications to workstations, adaptive technology, and flexible working arrangements to meet work, family, or life needs. We provide access to a medical services team that consists of seven nurses across Canada. The medical services team provides information and resources related to non-occupational injuries and illnesses, mental health awareness, and the Employee and Family Assistance Program (EFAP).

Colleagues have access to Silvercloud, a digital mental health platform that uses proven tools and techniques to help you think and feel better. It has a variety of support programs, including programs for stress, resilience, and sleep and insomnia.

Colleagues also have access to an online meditation platform, free of cost through the mental health hub on shoppersdrugmart.ca. Topics range from breathing techniques and self-care, to relaxation and sleep, to coping with stress and anxiety.

In addition, alongside Loblaw, PC Bank continues to review various tools and technology platforms to ensure we can support our colleagues who use assistive technology. PC Bank has an accessibility report available on our public website showcasing how we look to continue to identify and remove barriers for our colleagues.

Recruitment and Partnerships

We know that workplace diversity matters. Hiring a diverse workforce includes recruiting talent among people of all abilities. Our Talent Acquisition team works to embody the values that are most inclusive: diversity, community, and growth. By highlighting these values, we are closer to attracting talent into a culture where we hope everyone feels like they belong.

Developing relationships with diversity partners and communities allows us to promote opportunities at the organization and add candidates to our pipeline of talent.

- Canadian Hearing Services (CHS):** offers a wide range of information, support, and services to help remove communication barriers for people of all ages, who are deaf and hard of hearing. Our relationship with CHS gives us access to educational resources and a series of accessibility services, especially for events or initiatives that might require an interpreter using sign language.
- Holland Bloorview:** Holland Bloorview Kids Rehabilitation Hospital’s Dear Everybody campaign is a national movement to end stigma and eliminate bias against people with disability. The campaign returns for the fifth year with powerful conversation starters, inspired by the kids and youth they serve, to talk about and #EndAbleism. In a society that predominantly favours those who don’t live with a disability, it’s important we start talking about it to pave the way for a more inclusive and accessible world for all. This aligns directly with Able pillars mission.

Pride at PC Financial

Representation	PC Bank 2021 (%)	PC Bank 2022 (%)	PC Bank 2023 (%)
Overall	-	-	1.33%

PC Bank is committed to fostering an inclusive environment for colleagues and customers who are members of the 2SLGBTQIA+ communities, and we encourage everyone to be their authentic selves. This is the first year we were able to measure representation of our 2SLGBTQIA+ community. We are committed to continue to create an inclusive work environment which enables colleagues to feel empowered to self-identify with the various groups they identify with.

Partnerships

As part of Loblaw, PC Bank has fostered partnerships with many organizations across Toronto. Through these partnerships, we plan to continue to provide colleagues with access to webinars and events to learn more about the 2SLGBTQIA+ community. PC Bank provided comprehensive Pride guides for colleagues which included educational information, posters, conversation starters, ideas for stores to get involved, and leadership messages related to Pride.

- Pride at Work** a non-profit organization dedicated to improving the climate of inclusiveness for lesbian, gay, bisexual, and trans-identified colleagues in the workplace. Our involvement with Pride at Work Canada allows us to better promote a positive environment for colleagues who identify with the 2SLGBTQIA+ community and brings access to seminars and networking events.

Environment

Our environmental goals reflect the importance of sustainability, 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, 2023, approximately 73% 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. With the launch of the PC Insiders World Elite Mastercard in 2023, account statements are exclusively electronic.

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.

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 employees 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 employees 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 employee 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 and the no-monthly-fee PC Money Account. 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 eSSENTIAL Accessibility 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, 2023:

Province of Employment	Full-Time	Part-Time	Total
Ontario	299	-	299
Total	299	-	299

Taxes Paid

The table below details the taxes paid by PC Bank as of December 31, 2023:

Tax Jurisdiction	Income Taxes
Federal	\$18,998,491
Ontario	\$14,565,509
Total	\$33,564,000

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 5 automated teller machine (“ATM”) locations and closed 2 ATM locations in 2023.

ATM Locations Opened During 2023

Alberta

Address	City
135 Carrington Plaza	Calgary
731 Alberta Street	Brooks

Manitoba

Address	City
1200 Main Street	Swan River

British Columbia

Address	City
7000 27th Street	Grand Forks

Ontario

Address	City
31-1 Highway 11 West PO Box 1480	Cochrane

ATM Locations Closed During 2023

Ontario

Address	City
B-30 Beaver Avenue	Beaverton

Nova Scotia

Address	City
197 Dufferin Street, Suite 100	Bridgewater