



2025

PUBLIC ACCOUNTABILITY STATEMENT

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➤ Message from the CEO

In 2025, Fairstone Bank continued to advance its mandate as a responsible, community-based financial institution, focused on expanding access to banking and credit services for Canadians while operating with strong governance, transparency and risk discipline.

During the year, Fairstone Bank served approximately two million customers across Canada through a diversified portfolio of lending, mortgage, cards and deposit solutions.

With more than \$32 billion in assets and more than 2,500 employees nationwide, the Bank maintained a strong national presence while supporting customers in both urban and regional communities.

A key focus in 2025 was the continued integration of Fairstone Bank and Home Trust Company, alongside our affiliated businesses. This integration supports a complementary and resilient operating model, strengthens funding stability and expands responsible access to credit. Throughout this process, the Bank remained focused on regulatory alignment, operational discipline and the consistent application of governance, risk management and customer practices across the enterprise.

Promoting responsible access to financial services remains central to our activities. In 2025, Fairstone Bank continued to enhance oversight frameworks, product governance and customer support processes designed to promote appropriate outcomes across the customer lifecycle. This includes structured support for customers experiencing financial hardship, as well as measures intended to support seniors, people

with disabilities and other individuals who may face barriers to traditional financial services.

Community engagement remains an important component of our role as a community-based lender.

In 2025, Fairstone Bank invested more than \$770,000 in community initiatives across Canada.

Employee participation continued to play a meaningful role, with more than 1,300 employees contributing nearly 9,800 volunteer hours through structured programs aligned with defined community investment pillars.

Transparency and accountability underpin our public commitments. In 2025, the Bank continued to disclose its economic contributions, including employment levels, taxes paid in Canada and its national operating footprint. The Bank also advanced the second year of its Accessibility Plan, with ongoing efforts to strengthen accessibility across service channels, facilities and digital platforms.



Scott Wood

President and Chief Executive Officer

Fairstone Bank of Canada

This Public Accountability Statement outlines Fairstone Bank's contributions to the Canadian economy and society during the 2025 fiscal year, prepared in accordance with the Bank Act and related regulations. It reflects Fairstone Bank's continued commitment to responsible growth, sound governance and transparent disclosure in support of Canadians and the communities we serve.

➤ About Fairstone Bank

Fairstone Bank of Canada and its subsidiaries, including Fairstone Financial Inc. and Home Trust Company, deliver innovative, accessible and reliable financial solutions that enable Canadians to reach their financial goals. Collectively, we offer residential and commercial mortgages, consumer deposits and GICs, retail and automobile financing, credit cards and digital lending, as well as unsecured and secured personal loans online and at more than 260 branches coast to coast. With nearly 100 years of operating history, Fairstone Bank is Canada's leading alternative lending bank, serving approximately two million customers nationwide. Our diversified business model, strong risk management practices and customer-focused approach support long-term financial resilience and responsible growth.

Our Lines of Business

Fairstone Bank operates through four complementary lines of business: Mortgage Lending, Installment Lending, Card Services and Deposits. Together, they form a diversified and integrated model designed to expand responsible access to credit, support financial resilience and ensure long-term funding stability.

Across all businesses, we embed disciplined risk management, regulatory oversight and transparent customer practices to deliver sustainable growth and long-term stakeholder value.



Mortgage Lending

Through our Home Trust brand, we are one of Canada's leading alternative mortgage lenders, providing insured and uninsured single-family residential mortgages, residential and non-residential commercial lending, and home equity solutions. Our flexible underwriting approach supports borrowers, including self-employed individuals and newcomers to Canada, while maintaining strong governance and portfolio resilience.

Installment Lending

Our Installment Lending business provides fixed-rate, fixed-term personal loans designed to meet life's essential needs—whether home repairs, vehicle financing or debt consolidation. We serve near-prime customers through a hybrid branch-based and digital model, including direct lending via Fairstone Financial, nationwide automobile financing via EdenPark, and fully digital lending through Fig Financial.

Together, our four lines of business form an integrated financial ecosystem, connecting responsible lending, diversified funding and customer-focused innovation. By embedding strong governance, prudent risk management and transparent practice across each business unit, we support long-term value creation for our stakeholders and communities across Canada.

Card Services

Our Card Services platform delivers everyday financial flexibility while helping customers build or strengthen their credit profiles. This includes the Walmart Rewards™ Mastercard® portfolio, our Home Trust Visa suite (secured and unsecured credit cards), and point-of-sale retail financing solutions delivered through partnerships with approximately 2,100 retailers nationwide.

Deposits

Deposits are central to our funding resilience and growth strategy. We offer demand and term deposits through an extensive broker network and directly to consumers under the Oaken Financial brand. A diversified funding model supports scalable growth while reinforcing balance sheet strength.

Our Brand Family



 **HOME TRUST**

-  Mortgages
-  Credit Cards
-  Deposits



 **Fairstone Bank™**

-  Credit Cards
-  Credit Protection Services
-  Deposits



 **Fairstone™**

-  Unsecured Personal Loans
-  Secured Personal Loans
-  Mortgages
-  Retail Point-of-Sale Financing



 **HOME BANK**

-  Deposits



EdenPark^{MC}

-  Automobile Financing



 **Oaken™**

-  Deposits



fig

-  Digital Lending

Our Corporate Strategy

At the core of our corporate strategy lies a shared vision for the future. Our strategy provides a clear roadmap for delivering sustainable growth while maintaining strong governance, risk discipline and customer trust. It is inspired by our purpose and shaped by our 2030 vision, embodying our commitment to excellence, innovation and collaboration in a dynamic financial services landscape.



Purpose

Helping Canadians access credit to meet their financial needs.

Vision

As Canada's leading alternative lender, we are reshaping financial services and setting a high standard for inclusive and responsible lending, coast to coast.

Our strategy is built on four foundational pillars that guide execution, decision-making and accountability across the organization:



Sustainable and Profitable Growth

Drive sustainable earnings and receivables growth by expanding our product portfolio, geographic footprint and client acquisition efforts, while leveraging scale for product optimization and seizing strategic opportunities.



Responsible Governance

Maintain risk management leadership, uphold a positive regulatory posture, and ensure adherence to our risk appetite statement.



Our People Drive Success

Foster success through a shared culture and enhance employee engagement, driven by our people.



Operational Efficiency

Enhance operational efficiency by implementing integration synergies, optimizing business operations and leveraging technology and data, including AI, to streamline processes.

Our Values

Our values are the foundation of our organizational culture, uniting individuals from diverse backgrounds by defining our collective expectations and guiding our decision-making process. By nurturing our culture, living our values and empowering each employee, we ensure the success of our purpose.



Win as a Team

We succeed together by collaborating, celebrating wins and lifting each other up.



Lead Courageously and Compassionately

We lead with conviction and empathy, empowering others to speak up and challenge the status quo.



Execute with Excellence

We know our business and deliver high-quality results with urgency and continuous improvement.



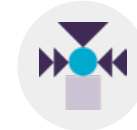
Improve and Inspire

We embrace new ideas, learn from mistakes and inspire others through action and recognition.



Un-complicate

We focus on what matters most, making work simpler, clearer and easier to execute.



Treat Every Dollar as your Own

We make thoughtful, cost conscious decisions that balance impact, efficiency and long term value.



Do the Right Thing

We act with integrity and accountability, choosing principles over convenience—always.



Customer First, Always

We anticipate needs, exceed expectations and earn trust through timely, thoughtful action.

Our Footprint Across CANADA

With corporate offices in Toronto, Montreal, Etobicoke and London, regional hubs in Calgary, Halifax and Vancouver, and more than 260 Fairstone and Oaken branches nationwide, Fairstone Bank serves communities across Canada.



~100 years in operations

260+ branches across Canada

¹ Total assets as at December 31, 2025.

➤ About this Public Accountability Statement

This Public Accountability Statement (the Statement) outlines the contributions of Fairstone Bank of Canada and its affiliates to the Canadian economy and society. It has been prepared in accordance with the Public Accountability Statement Regulations under section 627.996 (1) of the Bank Act (Canada).

The Statement describes Fairstone Bank's activities during the 2025 fiscal year (January 1, 2025 to December 31, 2025), including, but not limited to, community and stakeholder engagement, philanthropic and charitable initiatives, taxes paid, employment levels, geographic presence, and other indicators of our economic and social contribution in Canada.

Unless otherwise indicated, all financial information disclosed in this Statement is presented in Canadian dollars.



Scope and Basis of Reporting

This Statement applies to Fairstone Bank of Canada and its affiliates operating in Canada as at December 31, 2025. The information presented reflects activities undertaken by the Bank and the following affiliated legal entities:

- Fairstone Financial Inc.
- Home Trust Company
- Home Bank
- EdenPark Inc.
- Fig Financial Inc.

Collectively, Fairstone Bank of Canada and its affiliates are referred to in this Statement as “Fairstone Bank,” “the Bank,” “we,” “us,” or “our.”

The disclosures included herein are intended to provide a comprehensive and balanced view of Fairstone Bank's operations and public accountability

obligations for the reporting period, consistent with applicable legislative and regulatory requirements.

➤ Community Engagement and Social Impact

Fairstone Bank's commitment to community engagement aligns with our role as a community-based lender. Our community engagements and investments are centrally overseen and guided by defined pillars, governance processes and oversight mechanisms, helping ensure that our contributions create meaningful and sustained impact in the communities where we live and work. A focus is placed on initiatives that strengthen financial resilience, promote inclusion and support vulnerable populations.



Corporate Social Responsibility Program Guide and Governance

Fairstone Bank's community engagement activities are governed by a formal Corporate Social Responsibility (CSR) Program Guide, which establishes a clear framework for identifying, approving, delivering and monitoring community investments.

The program guide reflects our belief that community engagement should be purposeful, aligned with our values and executed with the same rigour as our core business activities.








The CSR Program Guide applies to all employees across Canada and is overseen by Corporate Communications, with approval from the Executive Team. It defines the scope, governance and guiding principles for sponsorships, donations, employee volunteering and national partnerships, ensuring consistency, accountability and alignment across the organization.

This CSR Program Guide complements Fairstone Bank's broader governance framework by reinforcing consistent oversight, accountability and ethical decision-making across our sustainability, community investment and customer-focused initiatives.

Structured Pillars Guiding Community Investment

Community engagement under the CSR Program Guide is organized around five core pillars, which provide strategic focus and help ensure that resources are directed toward areas where Fairstone Bank can have a measurable and sustained contributions to the communities in which we operate:

- 
Supporting Our Communities
- 
Empowering Women
- 
Promoting Financial Literacy
- 
Advancing Mental Health
- 
Access to Housing and Shelter



These pillars guide decisions related to sponsorships, donations, employee volunteering and national partnerships, and align community investments with identified social needs and Fairstone Bank's role as a community-based lender.



Governance, Controls and Ethical Conduct

The CSR Program Guide establishes clear governance and controls to ensure community activities are conducted ethically and responsibly. Corporate donations and sponsorships must align with at least one CSR pillar, support registered Canadian charities and comply with defined eligibility and exclusion criteria. Political, religious and personal causes are excluded to ensure fairness, neutrality and regulatory compliance.

Employee participation in CSR activities is voluntary and governed by clear conduct and ethical expectations. Employees participating in community initiatives represent Fairstone Bank and are expected to act professionally, respect non-solicitation guidelines and comply with the Code of Conduct and related policies.

Community investments are reviewed periodically to ensure continued alignment with the Bank's strategy, risk appetite and public accountability obligations.

Measuring Impact and Continuous Improvement

Fairstone Bank recognizes that meaningful community engagement requires more than financial contribution alone. The CSR Program Guide emphasizes practical impact measurement and continuous improvement, including tracking employee participation, monitoring alignment with CSR pillars and gathering qualitative feedback from employees and community partners.

Insights from these measurements are used to refine future initiatives, strengthen governance and ensure that community investments continue to deliver meaningful outcomes for communities, employees and stakeholders.

Together, these governance mechanisms ensure that Fairstone Bank's community investments are deliberate, consistent and aligned with both local needs and enterprise-wide sustainability priorities.





Building Alongside the Communities we Serve

Our community engagement strategy is anchored in long-term partnerships, employee involvement and targeted financial contributions that reflect local needs. Rather than one-time initiatives, we prioritize programs that enable continuity, employee participation and measurable outcomes.

In 2025, Fairstone Bank invested more than \$770,000 total in community initiatives across Canada.

Structured Community Investment Programs

Community Sponsorship Program

Through its Community Sponsorship Program, Fairstone Bank supports local and regional organizations that align with its corporate social responsibility (CSR) pillars and community investment priorities. Sponsorships are reviewed annually using defined assessment criteria to ensure continued alignment with community needs, organizational objectives, and available resources.

In 2025, Fairstone Bank sponsored 37 organizations through its Community Sponsorship Program, contributing nearly \$110,000 to initiatives focused on strengthening local communities.

These efforts were further supported by employee volunteer participation, reinforcing Fairstone Bank's commitment to responsible corporate citizenship.



Organizations Supported Through Financial Contributions in 2025



Atlantic

- Autism Connections Fredericton (NB)
- Hockey Helps the Homeless Newfoundland
- Hockey Helps the Homeless Nova Scotia
- Miss Achievement Leadership Program (NL)
- Special Olympics Nova Scotia
- The Canadian Mental Health Association New Brunswick

Québec

- Cancer Saguenay
- Club Kiwanis de Drummondville
- Gala annuel de la relève entrepreneuriale de JA Québec
- Leucan
- West Island Blues Festival

Ontario

- Alzheimer Society of Durham Region
- Cambridge Fall Fair
- Canada Helps' 2025 Hamilton Walk for Down Syndrome
- Espanola Skating Club
- Hockey Helps the Homeless
- JA Southwestern Ontario (Annual London and District Business Hall of Fame Gala)
- Liberty for Youth
- MS Canada
- New Liskeard Bikers Reunion
- Peterborough Music Fest
- Pint Sized Gord
- Rotary Club of Whitby Sunrise
- SickKids Foundation
- The 401 Group of Companies
- Town of Espanola (Rockin' Around the Christmas Oval Event)

West

- Animal Lifeline Emergency Rescue Team (BC)
- Cold Lake Extreme Mudfest (AB)
- Creation of Moose Jaw Cricket Park - City of Moose Jaw (SK)
- Dream Factory (Super Strength for Super Kids Event) (MB)
- Hockey Helps the Homeless Winnipeg (MB)
- Legacy Place Society (AB)
- MS Canada (AB)
- Parksville Beachfest (BC)
- Peachland Riding Club (BC)
- Ride for Dad Manitoba
- Whoop & Hollar Folk Festival (MB)

Community Matters Month and Employee Engagement

Employee participation is a key enabler of our community impact. Through Community Matters Month, employees across the organization are encouraged to engage in volunteer activities aligned with our CSR pillars. Eligible employees are supported through paid volunteer time, enabling meaningful participation without financial or scheduling barriers.



In 2025, 1,301 employees contributed approximately 9,760 hours through Community Matters Month and related volunteering initiatives, supporting charities and community organizations nationwide.

Additionally, the program supported 167 community organizations and facilitated 65 food drives across multiple regions, contributing to local social infrastructure and reinforcing our local presence and community-based operating model.

This employee-led approach strengthens community ties while reinforcing a culture of purpose and shared responsibility.

Corporate Donations and National Partnerships

Fairstone Bank complements local engagement with targeted national partnerships and corporate donations aligned with priority social issues. These partnerships focus on financial inclusion, mental health, housing stability and gender equity.

In 2025, community investments supported various organizations, including:

- Canadian Mental Health Association
- Canadian Red Cross
- Canadian Women's Foundation
- Dixon Hall
- Douglas Foundation
- JA Canada
- Out of the Cold
- United Way

These partnerships are designed to complement employee-led community engagement by delivering sustained impact and supporting national resilience efforts.



Linking Community Engagement to Financial Inclusion

Community engagement is closely linked to our broader financial inclusion strategy. Investments in financial literacy programs, youth education and community resilience initiatives help address barriers to financial access and support long-term economic participation.

By combining responsible lending with community investment and education, Fairstone Bank aims to contribute to stronger, more financially resilient communities.

➤ Supporting Access to Banking and Financial Services for Customers, Employees and Vulnerable Populations

Fairstone Bank is committed to promoting access to banking and financial services in a manner that is responsible, transparent and aligned with the fair treatment of consumers. As a community-based lender, we recognize that certain individuals and groups may face barriers to accessing traditional financial services due to income volatility, limited credit history, geographic constraints or life events that affect financial stability.

Our approach to access is grounded in responsible product design, clear disclosure, customer education and proactive support, reinforced by governance frameworks, policies and oversight processes intended to promote appropriate customer outcomes.





Supporting Access for Underserved and Vulnerable Customers

Fairstone Bank seeks to expand access to financial services for underserved and near-prime customers while maintaining appropriate consumer protections and risk discipline. Through its banking operations, the Bank offers a range of lending, mortgage, deposit and payment solutions designed to meet diverse financial needs and support responsible access to credit.

These solutions are intended to address the needs of individuals who may be underserved by traditional financial institutions, including customers with non-standard income profiles, those who are new to Canada, self-employed, or seeking to establish, maintain or rebuild a positive credit history. Products are structured to support progressive access to financial services and to promote financial stability over time.

Product development, pricing, underwriting, disclosure and marketing practices are subject to established governance and review processes. These processes are designed to promote transparency, suitability, regulatory compliance and the fair treatment of consumers, and to support appropriate customer outcomes across the full product lifecycle.

Support for Customers Experiencing Financial Hardship

Fairstone Bank recognizes that access to banking services must extend beyond initial access to credit and include meaningful support during periods of financial hardship. The Bank maintains structured remediation and assistance programs to support customers facing temporary or longer-term financial stress due to illness, disability, unemployment, economic disruption or other unexpected life events.

Available remediation solutions include payment deferrals, loan term adjustments, interest rate reductions, refinancing options and disaster-related relief measures. Each case is assessed individually by trained specialists to determine an appropriate solution based on the customer's circumstances, affordability and applicable policy requirements.

In 2025, more than 13,000 customers across Fairstone Bank's business units benefited from remediation solutions.

Remediation activity is monitored as part of credit and conduct risk oversight processes to identify trends, assess effectiveness and support continuous improvement.



Supporting Seniors

Fairstone Bank recognizes that some seniors may face heightened vulnerability to financial harm due to fixed or limited income, health-related challenges, reduced digital access or increased exposure to fraud and financial abuse. Our approach is designed to support fair treatment of consumers, effective communication and access to appropriate assistance throughout the customer lifecycle, supported by policies, training, escalation processes and oversight mechanisms across the Bank and its affiliates.



Code of Conduct for the Delivery of Banking Services to Seniors

Fairstone Bank has adopted the Canadian Bankers Association's Code of Conduct for the Delivery of Banking Services to Seniors (the "Code"), which establishes principles to guide the delivery of banking products and services to individuals aged 60 or older transacting for non-business purposes. The Code is supported through internal policies, procedures and processes designed to promote effective communication, appropriate assistance and mitigation of financial harm.

Seniors Champion and Governance Oversight

Fairstone Bank has designated a Senior's Champion responsible for promoting the application of the Code, raising awareness of issues affecting seniors, and supporting continuous improvement in how seniors are served. This role contributes to enterprise-level oversight and helps ensure seniors' considerations are reflected in service practices and governance discussions.



Communication, Training and Accessible Support

Employees and representatives who interact with customers receive training focused on communicating effectively with seniors, recognizing indicators of vulnerability, and understanding available resources and escalation processes. Seniors with accessibility needs may contact the Customer Care Centre to request communication materials or additional assistance. Dedicated seniors-focused resources are also made available through Fairstone Bank's digital channels.

Financial Literacy for Seniors

Financial literacy is a foundational enabler of informed decision-making and can be particularly important for seniors who may face unique challenges such as fixed incomes, rising healthcare costs and exposure to scams. Fairstone Bank publishes accessible educational content intended to support improved financial capability and resilience. Seniors-relevant topics included long-term care costs, working while retired, reverse mortgage, pension-related borrowing and scam prevention.



Fraud awareness is reinforced through employee training and ongoing updates on fraud trends, with escalation pathways in place for suspected fraud or financial abuse affecting seniors.

Fraud and Financial Abuse Prevention

Fairstone Bank is committed to helping mitigate the risks of financial harm to seniors. Over time, the Bank has developed resources intended to support seniors in managing their finances, recognizing and avoiding financial abuse, and protecting against fraud and scams (including identity theft and elder financial abuse). These resources are available digitally and can also be provided in physical formats upon request.



People with Disabilities

Fairstone Bank is committed to providing banking services that are accessible to people with disabilities. We focus on ensuring that service design, delivery channels and customer interactions account for diverse accessibility needs and do not create unintended barriers. This approach is supported by accessibility standards, employee training and oversight processes intended to promote equitable access and appropriate customer outcomes.

Accessibility Governance and Compliance

Fairstone Bank is committed to meeting applicable accessibility requirements, including those under the Accessible Canada Act (ACA). Accessibility considerations are integrated into service delivery, facilities, digital platforms and feedback mechanisms to help identify, prevent and remove barriers to access. In 2025, Fairstone Bank entered the second year of implementation of its Accessibility Plan, which was first published in 2024. The plan identifies potential accessibility barriers, outlines opportunities for improvement, and sets out actions to strengthen accessibility across the organization.



Information, Communications and Digital Accessibility

Digital access is an important enabler of financial inclusion. Fairstone Bank continues to invest in digital capabilities that expand access to products and services, while maintaining in-person and telephone support for customers who prefer or require alternative service channels.

Fairstone Bank is committed to meeting the information and communication needs of people with disabilities. Where appropriate, we consult with individuals to

understand specific communication requirements. Key Fairstone Bank digital platforms are designed to align with WCAG 2.0 Level AA accessibility standards and are supported by Adobe Experience Manager (AEM), which incorporates accessibility validation and accessibility-first design and quality assurance practices to help embed accessibility considerations throughout the digital lifecycle. Work is underway to remediate and enhance accessibility across additional websites and digital content where gaps have been identified. These efforts form part of the Bank's broader Accessibility Plan and include platform enhancements, remediation of digital documents and tools, and strengthened accessibility testing and governance processes.

Accessible feedback mechanisms are available upon request, including:

- multiple feedback channels (email, telephone and regular mail); and
- dedicated accessibility contact information available through Fairstone Bank's website.

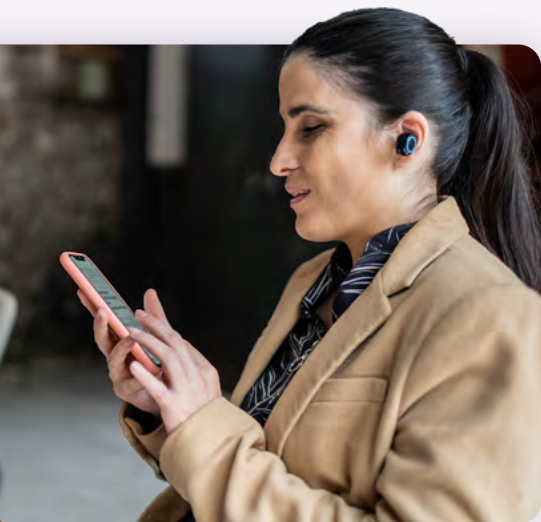
Customer Engagement, Complaints and Continuous Improvement

Fairstone Bank maintains processes to gather and consider customer feedback to support accessibility, fair treatment of consumers and continuous improvement. Engagement mechanisms include customer satisfaction surveys, Net Promoter Score (NPS) measurement, market research and complaint analysis.

In 2025, Fairstone Bank conducted multiple customer surveys across business units, capturing feedback on service quality and accessibility.

Complaint data, including matters escalated to the Ombudsman for Banking Services and Investments (OBSI), is tracked and analyzed to identify root causes, inform remediation and strengthen controls.

Insights from customer engagement and complaint handling are reviewed through management governance forums and integrated into service design, product governance and risk management processes, supporting ongoing improvements in accessibility and customer outcomes.



Financial Literacy and Education

Financial literacy is a foundational enabler of access to banking services. Fairstone Bank supports financial education initiatives intended to help customers and the broader public make informed financial decisions, build resilience and better understand credit, budgeting and fraud risks.

In 2025, Fairstone Bank published more than 90 educational blog articles on Fairstone.ca covering topics such as budgeting, managing the cost of living, understanding loan terms, credit building and fraud prevention. Content is developed using plain language principles and supported by visual tools to improve accessibility and understanding.



Fairstone Bank also participates annually in Financial Literacy Month, including through its Check Your Credit Score Day initiative. In 2025, this initiative encouraged Canadians to review their credit reports, identify potential errors and better understand how credit scores contribute to financial well-being. Recognizing that low-income individuals, seniors and persons with disabilities may face additional barriers, Fairstone Bank partners with external organizations to promote free and accessible ways to obtain credit reports.



In addition, Fairstone Bank supports early financial literacy through its partnership with JA Canada, combining corporate donations and employee volunteering to support programs that educate youth on budgeting, saving and money management.

➤ Public Consultations and Commitments

Listening to What our Customers and the Public Have to Say

Engaging with customers and the public is a key component of Fairstone Bank's approach to delivering appropriate customer outcomes and managing conduct risk, consistent with the fair treatment of consumers. Customer feedback is used to assess service quality, accessibility and suitability across the customer lifecycle, and to inform continuous improvement of products, services and delivery channels.





Customer and Public Engagement

Fairstone Bank maintains processes to obtain and consider feedback from customers and the public through customer and market surveys, digital feedback channels, and complaint analysis. These mechanisms support the identification of emerging issues, trends and potential consumer impacts, and inform service and product enhancements. Insights are reviewed through management governance forums and integrated into product governance and risk management processes.

Surveys and Customer Experience Monitoring

Customer experience surveys are used to monitor customer satisfaction, Net Promoter Score (NPS) and key drivers of customer experience across business lines. In 2025, Fairstone Bank also conducted a brand awareness survey among prospective customers to assess market perceptions and expectations. Survey results are tracked over time and, where appropriate, analyzed by customer segment to identify differing outcomes or potential barriers.



Complaint Management: Listening and Responding to Our Customers

At Fairstone Bank, we value our customers' feedback and remain committed to providing clear, efficient and effective avenues to address any concerns. Our robust complaint-handling procedure, available on our website, ensures transparency and empowers customers to resolve their issues with ease. This process reflects our dedication to continuously improving our products and services while maintaining customer trust and satisfaction.

1. **Initial Contact:** Begin by reaching out to our Customer Care Centre for direct assistance.
2. **Escalation:** If your issue remains unresolved, escalate it by contacting the management team at the Customer Care Centre
3. **Further Escalation:** Should you wish to escalate further, contact our Commissioner of Complaints.
4. **External Resolution:** For unresolved issues, OBSI is available for further escalation. OBSI is an external complaints body which oversees financial institutions in Canada to help resolve consumer-related issues.

In 2025, Fairstone Bank's Commissioners² reviewed 34 complaints, of which 9 were resolved, 25 were closed, and 0 were ongoing. These insights drive us to continually refine our processes and deliver better outcomes for our customers.

² Fairstone Bank's Commissioners include the Commissioner of Complaints and the Customer Complaints Appeals Officer.

Oversight and Continuous Improvement

Customer satisfaction, complaints data and other feedback indicators are reviewed alongside conduct risk metrics to identify emerging issues, inform service improvements and support governance oversight. Through these processes, Fairstone Bank seeks to ensure that customer and public feedback contributes meaningfully to the fair treatment of consumers and the continuous improvement of products and services.



Voluntary Codes of Conduct and Public Commitments

To safeguard our customers' rights, we have voluntarily adopted several non-legislated commitments known as Voluntary Codes of Conduct and Public Commitments. These guidelines set forth the high standards and level of service consumers can expect when engaging in business with us. They complement the Bank's legislative and regulatory obligations and support consistent, fair customer outcomes.

Voluntary Codes of Conduct

- For the Payment Card Industry in Canada
- For the Delivery of Banking Services to Seniors
- Mortgage Prepayment Information
- Authorized Insurance Activities (Canadian Bankers Association)
- Principles of Consumer Protection for Electronic Commerce

Public Commitments

- Commitment on Modification or Replacement of Existing Products or Services
- Commitment to Provide Information on Mortgage Security
- Commitment on Powers of Attorney and Joint Accounts
- Mastercard Zero Liability
- Plain Language Mortgage Documents

Our customers can access these documents on [FairstoneBank.ca](https://www.fairstonebank.ca). The list of voluntary codes of conduct and public commitments are also available at our branches.

► People, Finance and Operation

Fairstone Bank's activities in Canada include employing a national workforce, paying income and capital taxes, providing debt financing to businesses and maintaining a broad operating footprint across provinces and territories. Together, these elements reflect the Bank's role in supporting economic activity, serving local communities and operating responsibly within the Canadian financial system.



About our Employees

Our employees are central to Fairstone Bank’s ability to serve customers and communities across Canada. We are committed to fostering a workplace that supports inclusion, respect and equal opportunity, and that enables employees to contribute effectively to our purpose and long-term success.



Fairstone Bank employs more than 2,500 employees across Canada, working across a range of customer-facing and corporate roles that support lending, financing, digital services and enterprise operations.

Employees are located throughout our branch network, corporate offices and regional hubs, contributing to service delivery, partner support, risk management, governance and operational effectiveness.

Through this national footprint, Fairstone Bank seeks to provide a consistent employee experience while supporting local market needs and maintaining appropriate oversight and governance across the organization.

We are committed to fostering a workplace that supports inclusion, respect and equal opportunity, and that enables employees to contribute effectively to our purpose and long-term success.

Population of Employees in Canada

| Province/Territory | Full time | Part-time | Total |
|---------------------------|--------------|-----------|--------------|
| Alberta | 196 | 2 | 198 |
| British Columbia | 128 | 1 | 129 |
| Manitoba | 54 | 1 | 55 |
| New Brunswick | 53 | 1 | 54 |
| Newfoundland and Labrador | 50 | 0 | 50 |
| Northwest Territories | 3 | 0 | 3 |
| Nova Scotia | 59 | 2 | 61 |
| Nunavut | 0 | 0 | 0 |
| Ontario | 1,242 | 8 | 1,250 |
| Prince Edward Island | 6 | 0 | 6 |
| Quebec | 633 | 46 | 679 |
| Saskatchewan | 33 | 0 | 33 |
| Yukon | 3 | 0 | 3 |
| Total | 2,460 | 61 | 2,521 |

Income Taxes Paid or Payable in Canada

Fairstone Bank plays an active role in the Canadian economy by paying income taxes in Canada. For the year ended December 31, 2025, Fairstone Bank paid a total of \$186,582,229.49 in income taxes and \$1,326,000.00 in capital taxes.

The table below summarizes income taxes paid or payable by Fairstone Bank in Canadian jurisdictions for the reporting period, as applicable. Income taxes paid or payable may vary by jurisdiction based on the geographic distribution of earnings, timing differences and applicable tax rules.

| Income Taxes Paid or Payable | | | |
|------------------------------|-------------------------|-----------------------|-------------------------|
| Federal/Province/Territory | Income Taxes | Capital Taxes | Total |
| Federal | \$107,448,748.45 | - | \$107,448,748.45 |
| Alberta | \$3,899,833.72 | - | \$3,899,833.72 |
| British Columbia | \$3,405,540.04 | - | \$3,405,540.04 |
| Manitoba | \$1,464,917.16 | - | \$1,464,917.16 |
| New Brunswick | \$2,874,554.43 | - | \$2,874,554.43 |
| Newfoundland and Labrador | \$2,985,114.22 | - | \$2,985,114.22 |
| Northwest Territories | - | - | - |
| Nova Scotia | \$2,747,675.95 | \$1,326,000.00 | \$4,073,675.95 |
| Nunavut | - | - | - |
| Ontario | \$47,467,662.96 | - | \$47,467,662.96 |
| Prince Edward Island | \$386,959.25 | - | \$386,959.25 |
| Quebec | \$13,127,304.81 | - | \$13,127,304.81 |
| Saskatchewan | \$690,998.66 | - | \$690,998.66 |
| Yukon | \$82,919.84 | - | \$82,919.84 |
| TOTAL | \$186,582,229.49 | \$1,326,000.00 | \$187,908,229.49 |

Debt Financing, Small Businesses and Micro-Credit

Fairstone Bank provides business financing to support firms operating in Canada across a range of sizes and sectors. Access to credit is an important enabler for businesses to start, maintain and expand their operations, and contributes to economic activity in the communities we serve.

The tables below present business financing authorized and advanced in Canada during the year ended December 31, 2025, segmented by loan size and province, and reported in accordance with Public Accountability Statement requirements. Financing activity reflects advances made to firms operating in Canada across applicable jurisdictions.

| Metric | \$100k– \$249k | \$250k– \$499k | \$500k– \$999k | \$1.0M– \$4.9M | ≥ \$5.0M | Total |
|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------|---------------|
| Alberta | | | | | | |
| Amount Advanced (\$) | - | - | 3,725,588 | 82,432,417 | 91,014,136 | 177,172,142 |
| Clients | - | - | 5 | 38 | 5 | 48 |
| British Columbia | | | | | | |
| Amount Advanced (\$) | - | 483,000 | - | 13,198,703 | 210,260,977 | 223,942,679 |
| Clients | - | 1 | - | 5 | 15 | 21 |
| Ontario | | | | | | |
| Amount Advanced (\$) | - | 6,199,500 | 25,760,339 | 58,299,555 | 501,546,432 | 591,805,826 |
| Clients | - | 15 | 39 | 30 | 27 | 112 |
| Quebec | | | | | | |
| Amount Advanced (\$) | - | 1,417,900 | 14,043,500 | 29,419,015 | 160,892,061 | 205,772,476 |
| Clients | - | 4 | 19 | 17 | 11 | 51 |
| Other³ | | | | | | |
| Amount Advanced (\$) | - | - | - | - | 6,505,060 | 6,505,060 |
| Clients | - | - | - | - | 1 | 1 |
| Total | | | | | | |
| Amount Advanced (\$) | - | 8,100,400 | 43,529,426 | 183,349,690 | 970,218,666 | 1,205,198,183 |
| Clients | - | 20 | 63 | 90 | 59 | 233 |

³ Includes all other provinces and territories.
Note: Totals may not sum due to rounding.

Fairstone Bank did not provide investments or partnerships in micro-credit programs.

Our Operating Spaces

With corporate offices in Toronto, Montreal, Etobicoke and London, regional hubs in Calgary, Halifax and Vancouver, and more than 260 Fairstone and Oaken branches nationwide, Fairstone Bank serves communities across Canada.

Corporate Offices

| Address | City | Prov. | Postal Code |
|-----------------------------------|-----------|-------|-------------|
| 52 Titan RD | Etobicoke | ON | M8Z 2J8 |
| 255 Queens AVE #1000 | London | ON | N6A 5R8 |
| 145 King ST W, Suite 2300 | Toronto | ON | M5H 1J8 |
| 630 boulevard René-Lévesque Ouest | Montreal | QC | H3B 1S6 |

Regional Hubs

| Address | City | Prov. | Postal Code |
|--|-----------|-------|-------------|
| 444 5 AVE SW, Suite 710 | Calgary | AB | T2P 2T8 |
| 200 Granville ST., Suite 1288 | Vancouver | BC | V6C 1S4 |
| 1969 Upper Water ST, Tower II, Suite 205 | Halifax | NS | B3J 3R7 |

Fairstone Branches

Fairstone Branch Locations Opened in 2025

| Address | City | Prov. | Postal Code |
|--|-----------------|-------|-------------|
| 6110-88 AVE NE | Calgary | AB | T3J 0Z7 |
| 15225-104 th AVE, Suite 408 | Surrey | BC | V3R 6Y8 |
| 38 Fell AVE, Suite 100 | North Vancouver | BC | V7P 3S2 |
| 2057 Royal Windsor DR, Unit 1 | Mississauga | ON | L5J 1K5 |
| 7750 BLVD Cousineau, Unit 104 | Saint-Hubert | QC | J3Z 0C8 |

Fairstone Branch Locations Relocated in 2025

| Branch Name | Previous Address | Relocated to | City, Province |
|---------------------|---------------------------|-------------------------------|----------------|
| Toronto | 2471 St. Clair AVEW | 30 Weston RD, Unit 203 | Toronto, ON |
| Ottawa East | 585 Montreal Road | 649 Montreal RD, Suite 203 | Ottawa, ON |
| Brampton | 2 Country Court BLVD | 7686 Hurontario ST | Brampton, ON |
| Beloeil/ML | 230 Brébeuf #101 | 290, BLVD Sir Wilfrid Laurier | Beloeil, QC |
| Pointe-aux-Trembles | 3461 rue Robert-Chevalier | 3463 ST Robert Chevalier | Montréal, QC |

Fairstone Branch Locations Closed in 2025

| Address | City | Prov. | Postal code |
|---------------------------------|-------------|-------|-------------|
| 200 Champlain ST, S.210 | Dieppe | NB | E1A 1P1 |
| 795 Gardiner RD | Kingston | ON | K7M 7E6 |
| 2233 Argentia Rd, Suite 338-340 | Mississauga | ON | L5N 2X7 |
| 116 Albert ST | Ottawa | ON | K1P 5G3 |
| 79 Montclair DR, # 2 | Woodstock | ON | N4V 1C5 |

All Other Fairstone Branch Locations

| Alberta | | |
|--|----------------|-------------|
| Address | City | Postal code |
| 9683 Macleod TRAIL SW. | Calgary | T2J 0P6 |
| 12835 140 AVE | Edmonton | T6V 1P1 |
| 9931 170 ST | Edmonton | T5P 4S2 |
| 30-1917 Mayor Magrath DR S. | Lethbridge | T1K 2R8 |
| 2943 17 AVE SE | Calgary | T2A 0P7 |
| 1424 Southview DR SE., SUITE 103 | Medicine Hat | T1B 4E7 |
| 5010 4 th ST NE., Unit 24 | Calgary | T2K 5X8 |
| 3430 Sunridge WAY NE. | Calgary | T1Y 7K5 |
| 5216 50 AVE, PO BOX 510, | Cold Lake | T9M 1P2 |
| 13823 42 ST NW | Edmonton | T5Y 3E1 |
| 3454 99 ST NW | Edmonton | T6E 5X5 |
| 8706 Franklin AVE, Suite 165 | Fort McMurray | T9H 2J6 |
| 10320, 111 ST, Unit 104 | Grande Prairie | T8V 7L3 |
| 4910 50 AVE | Lloydminster | T9V 0W6 |
| 9810 100 ST, PO BOX 6329 | Peace River | T8S 1S2 |
| 6791 50 th AVE, Unit 16, Pine PLAZA | Red Deer | T4N 4C9 |
| 975 Broadmoor BLVD, Unit 60 | Sherwood Park | T8A 5W9 |
| 183 HWY 16a, Suite 107 | Spruce Grove | T7X 4P9 |
| 8060 Silver Springs BLVD NW., Unit 162 | Calgary | T3B 5K1 |
| 4916 130 AVE SE., Unit 531 | Calgary | T2Z 0G4 |
| Victoria Common 330-45 ST, Unit 103 | Edson | T7E 1C3 |
| 3916 17 ST NW. | Edmonton | T6T 0C2 |

| Alberta | | |
|---------------------------------------|-------------------|-------------|
| Address | City | Postal code |
| 3 Stonegate DR NW Unit 111 | Airdrie | T4B 0N2 |
| 240 Midpark WAY SE | Calgary | T2X 1N4 |
| 200 Boudreau RD, Unit 100 | St-Albert | T8N 6B9 |
| 5704 19a AVE NW | Edmonton | T6L 1L8 |
| UNIT 128, 3715 51 ST NW | Calgary | T3E 6V2 |
| 9902 93 ST, Unit 2 | Fort Saskatchewan | T8L 4K8 |
| 16644 95 th ST | Edmonton | T5Z 3L2 |
| 30 ^e , 5250 22 ST | Red Deer | T4R 2T4 |
| 14248 23 AVE NW | Edmonton | T6R 3B9 |
| UNIT B223, 200 Southridge DR | Okotoks | T1S 0B2 |
| 444-5 th AVE SW, Suite 710 | Calgary | T2P 2T8 |

| British Columbia | | |
|---------------------------------|---------------|-------------|
| Address | City | Postal code |
| 32915 S Fraser WAY, Unit A | Abbotsford | V2S 2A6 |
| 3355 N RD, Unit 160 | Burnaby | V3J 7T9 |
| 4361 Kingsway, Unit 3 | Burnaby | V5H 1Z9 |
| 8236 Eagle Landing PKY, Ste 602 | Chilliwack | V2R 0R5 |
| 468 29 th ST, Unit 5 | Courtenay | V9N 7S7 |
| 535 Victoria AVE N, Unit 306 | Cranbrook | V1C 6S3 |
| 2763 Beverly ST, Unit 108 | Duncan | V9L 6X2 |
| 9840 100 AVE | Fort St. John | V1J 1Y5 |

British Columbia

| Address | City | Postal code |
|--------------------------------------|---------------|-------------|
| 286 ST Paul ST, Unit 100 | Kamloops | V2C 6G4 |
| 2121 Springfield RD Unit 7 | Kelowna | V1Y 7X1 |
| 6339 200 th ST, Suite 306 | Langley | V2Y 1A2 |
| 1100 Princess Royal AVE, Unit 20 | Nanaimo | V9S 5R5 |
| 116-2436 Skaha Lk RD | Penticton | V2A 6E9 |
| 4152 Redford ST, Unit 203 | Port Alberni | V9Y 3R5 |
| 1080 A Victoria ST | Prince George | V2L 2L2 |
| 12101 72 nd AVE, Unit 141 | Surrey | V3W 2M1 |
| 4664 Lakelse AVE | Terrace | V8G 1R4 |
| 1301 Bay AVE | Trail | V1R 4A7 |
| 5540 Cambie ST | Vancouver | V5Z 3A2 |
| 200 Granville ST, Suite 1288 | Vancouver | V6C 1S4 |
| 2778 E Hastings Unit 101 | Vancouver | V5K 1Z9 |
| 2601 HWY 6, Unit 4 | Vernon | V1T 5G4 |
| 2950 Douglas ST, Unit 150 | Victoria | V8T 4N4 |
| 77c Second AVE N | Williams Lake | V2G 1Z3 |

Manitoba

| Address | City | Postal code |
|-----------------------------------|--------------------|-------------|
| 839 18 th ST W, Unit 1 | Brandon | R7A 5B8 |
| 1800 Saskatchewan AVE W Unit 50 | Portage la Prairie | R1N 0N9 |
| 1014 Manitoba AVE, Unit 6 | Selkirk | R1A 4M2 |
| 3 Station RD, Unit 102 | Thompson | R8N 0N3 |

Manitoba

| Address | City | Postal code |
|-------------------------------|----------|-------------|
| 390d 1 st ST | Winkler | R6W 2R6 |
| 131 Provencher BLVD, Unit 113 | Winnipeg | R2H 0G2 |
| 11 Reenders DR, Unit 47 | Winnipeg | R2C 5K5 |
| 2188 McPhillips ST, Unit 18 | Winnipeg | R2V 3C8 |
| 1504 ST Mary'S RD, Unit 13 | Winnipeg | R2M 3V7 |
| 3380 Portage AVE, Unit 5 | Winnipeg | R3K 0Z1 |

New Brunswick

| Address | City | Postal code |
|-------------------------------------|-----------------|-------------|
| 1173 ST Peter AVE, Unit 4 | Bathurst | E2A 3A1 |
| 25, BLVD St-Pierre Ouest, Bureau 19 | Caraquet | E1W 1B8 |
| 10 ST Emmerson | Edmundston | E3V 1R7 |
| 102 Main ST, Unit 6 | Fredericton | E3A 9N6 |
| 1055 Prospect ST, Unit 4 | Fredericton | E3B 3B9 |
| PO BOX 7151, 296 Broadway BLVD | Grand Falls | E3Z 2K2 |
| PO BOX 29, 360 Pleasant ST | Miramichi | E1V 3M2 |
| 300 Main ST, Suite F-1 | Moncton | E1C 1B9 |
| 30 Wyse ST, Unit 2 | Moncton | E1G 0Z5 |
| 9379 Main ST, Unit 2 | Richibucto | E4W 4B6 |
| 418 Rothesay AVE | Saint John | E2J 2C4 |
| 30 PLAZA AVE Unit 68 | Saint John | E2M 0C3 |
| 625 Main ST | Sussex | E4E 7H5 |
| 3409 Principale ST, Unit 37 | Tracadie Sheila | E1X 1G5 |

New Brunswick

| Address | City | Postal code |
|------------------------|-----------|-------------|
| 307 Connell ST, Unit 8 | Woodstock | E7M 1L3 |

Newfoundland

| Address | City | Postal code |
|---|---------------------|-------------|
| PO BOX 440, 148 Conception Bay HWY | Bay Roberts | A0A 1G0 |
| 120 Columbus DR, TC SQ | Carbonear | A1Y 1B3 |
| 76 Manitoba DR, Suite C | Clarenville | A5A 1K6 |
| PO BOX 250, 1 Mount Bernard AVE | Corner Brook | A2H 6Y5 |
| 12 Church ST | Deer Lake | A8A 1E1 |
| PO BOX 384, 75 Elizabeth DR | Gander | A1V 1W8 |
| 14 Pinsent DR, Blackmore Building | Grand Falls-Windsor | A2A 2R6 |
| PO BOX 700, Station B, 176a Hamilton River RD | Happy Valley | A0P 1E0 |
| PO BOX 490, 10 Columbia DR | Marystown | A0E 2M0 |
| 109 E ST, Unit 103 | St. Anthony | A0K 4S0 |
| 25 Kenmount RD, Suite 15 | St. John's | A1B 1W1 |
| 60 Hamlyn RD | St. John's | A1E 5X7 |
| 464 Torbay RD | St. John's | A1A 5J3 |
| PO BOX 238, 90 Main ST | Stephenville | A2N 2Z4 |

Nova Scotia

| Address | City | Postal code |
|--|-----------------|-------------|
| 211 S Albion ST | Amherst | B4H 2X2 |
| 28 Davidson DR, Unit 0120 | Bridgewater | B4V 3T2 |
| 114 Woodlawn RD, Unit 19a | Dartmouth | B2W 2S7 |
| 7071 Bayers RD, Suite 282 | Halifax | B3L 2C2 |
| 201 Chain Lake DR, Unit 5 | Halifax | B3S 1C8 |
| 1969 Upper Water ST, Tower II, Suite 205 | Halifax | B3J 3N3 |
| 799 Sackville DR | Lower Sackville | B4E 1R6 |
| 201 Churchill DR, Suite 301 | Membertou | B1S 0H1 |
| 610 E River RD | New Glasgow | B2H 3S2 |
| 8927 Commercial ST, Unit 1 | New Minas | B4N 3E2 |
| 121 King ST | North Sydney | B2A 3S1 |
| 68 Robie ST, Unit 187 | Truro | B2N 1L2 |
| 368 Main ST, Suite 200 | Yarmouth | B5A 1E9 |

Northwest Territories

| Address | City | Postal code |
|---------------------|-------------|-------------|
| 4817 49 ST, UNIT 27 | Yellowknife | X1A 3S7 |

Ontario

| Address | City | Postal code |
|--|--------------|-------------|
| 515 Bryne DR, Unit C | Barrie | L4N 9P7 |
| 54 Cedar Pointe DR, Unit 1207 | Barrie | L4N 5R7 |
| 305 N Front ST, Unit 15 | Belleville | K8P 3C3 |
| 2021 Green RD, Unit 105 | Bowmanville | L1C 6B5 |
| 370 Main ST N, Unit 105 | Brampton | L6V 4A4 |
| 148 Queen ST E, Unit 1 | Brampton | L6V 1B2 |
| Unit 10, Lakeridge PLAZA 456 Vodden ST E | Brampton | L6S 5Y7 |
| 265 King George RD | Brantford | N3R 6Y1 |
| 1981 Parkdale AVE, Unit C | Brockville | K6V 0B4 |
| 2080 Appleby Line, Suite E7 | Burlington | L7L 6M6 |
| 561 Hespeler RD, Unit 20 | Cambridge | N1R 6J4 |
| 453 ST Clair ST | Chatham | N7L 3K8 |
| 900 Division ST, Unit 105 | Cobourg | K9A 5V2 |
| Unit 3-1400 Vincent Massey DR | Cornwall | K6J 5N4 |
| 28b Earl AVE | Dryden | P8N 1X5 |
| 400 Center ST, Unit 2 | Espanola | P5E 1G3 |
| 288b Scott ST | Fort Frances | P9A 1G1 |
| 13-218 Silvercreek PKY N | Guelph | N1H 8E8 |
| 1317 Barton ST E, Unit H5 | Hamilton | L8H 2V4 |
| 1405 Upper Ottawa ST | Hamilton | L8W 3J6 |
| 105 Main ST E | Hawkesbury | K6A 1A1 |
| 66 King William ST, Unit 1 | Huntsville | P1H 1G3 |
| 474 Hazeldean RD | Kanata | K2L 4E5 |
| 2878 County RD 43, Unit 5 | Kemptville | K0G 1J0 |

Ontario

| Address | City | Postal code |
|--|--------------|-------------|
| 308 2 nd ST S, Unit 12 | Kenora | P9N 1G4 |
| 1006 Princess ST, Suite 104 | Kingston | K7L 1H2 |
| 655 Fairway RD S, Unit B5 | Kitchener | N2C 1X4 |
| 370 Kent ST W | Lindsay | K9V 6G8 |
| 245 Wallace AVE N | Listowel | N4W 1L1 |
| 555 Wellington RD S, Suite 4b | London | N6C 4R3 |
| 320 Clarke RD, Unit 1b | London | N5W 6G4 |
| 1900 Hyde Park, Unit 3 | London | N6H 5L9 |
| 4981 HWY 7 E, Unit 7 | Markham | L3R 1N1 |
| 845 King ST Unit 3 | Midland | L4R 0B7 |
| 500 Steeles AVE, Unit 1 | Milton | L9T 3P7 |
| 1170 Burnhamthorpe RD W, Unit 29 | Mississauga | L5C 4E6 |
| 801 Matheson BLVD W, Unit 11&12 | Mississauga | L5V 2N6 |
| 1843 Merivale RD, Suite A | Nepean | K2G 1E3 |
| 240 Armstrong ST N | New Liskeard | P0J 1P0 |
| 130 Davis DR, Suite 2454, BOX 10 | Newmarket | L3Y 2N1 |
| 975 Mckeown AVE, Suite M1 (Algonquin SQ PLAZA) | North Bay | P1B 9P2 |
| 1110 Finch AVE W, Unit 45 | North York | M3J 2T2 |
| 734 Sheppard AVE E, Unit 1 | North York | M2K 1C4 |
| 2010 Winston Park DR, Suite 200 | Oakville | L6H 5R7 |
| 190 Memorial AVE | Orillia | L3V 5X8 |
| 2034 ST Joseph BLVD | Orleans | K1C 1E6 |
| 300 Taunton RD E, Unit 12 (Ritson Centre) | Oshawa | L1G 7T4 |
| 580 King ST W | Oshawa | L1J 7J1 |

| Ontario | | |
|---|-----------------|-------------|
| Address | City | Postal code |
| 845 10 th ST W, Unit 3 | Owen Sound | N4K 6S1 |
| PO BOX 370, 1324 Pembroke ST W | Pembroke | K8A 6X6 |
| 809 Chemong RD, Suite 26 | Peterborough | K9H 5Z5 |
| 1725 Kingston RD, Unit 8 | Pickering | L1V 4L9 |
| 10520 Yonge ST | Richmond Hill | L4C 3C7 |
| 889 Exmouth ST | Sarnia | N7T 5R3 |
| 27 Great Northern RD | Sault Ste Marie | P6B 4Y4 |
| 10 Milner Business CRT, Suites 355, 359 & 360 | Scarborough | M1B 3C6 |
| 2564 Lawrence AVE E | Scarborough | M1P 2R7 |
| 45 Kent ST N | Simcoe | N3Y 3S1 |
| 350 Ontario ST, Unit 15 | St. Catharines | L2R 5L8 |
| 36 Churchill CRES | St. Thomas | N5R 1N9 |
| 1060 Ontario ST, Unit 5 | Stratford | N5A 6Z3 |
| 1532 Lasalle BLVD | Sudbury | P3A 1Z7 |
| 831 N May ST | Thunder Bay | P7C 3S2 |
| 425 Algonquin BLVD | Timmins | P4N 1B5 |
| 151 Yonge ST, Suite 1100 | Toronto | M5C 2W7 |
| 1920 Yonge ST, Suite 200 | Toronto | M4S 3E2 |
| 3250 Bloor ST W, E Tower, Suite 600 | Toronto | M8X 2X9 |
| 283 Dundas ST E, Unit B | Trenton | K8V 1M1 |
| 2354 Major Mackenzie DR, Unit 12 | Vaughan | L4L 1A6 |
| 75 King ST S, Unit 55 | Waterloo | N2J 1P2 |
| 21 Seaway DR | Welland | L3C 7J5 |
| 2601 Lauzon, PKY, Unit 625 | Windsor | N8T 3M4 |

| Ontario | | |
|-------------------------|-----------|-------------|
| Address | City | Postal code |
| 2991 Longfellow AVE | Windsor | N9E 2L3 |
| 925 Dundas ST E, Unit 4 | Woodstock | N4S 8V3 |

| Prince Edward Island | | |
|----------------------------|---------------|-------------|
| Address | City | Postal code |
| 201 Buchanan DR, Unit 6 | Charlottetown | C1E 2E4 |
| 454 Granville ST, Suite 11 | Summerside | C1N 4K7 |

| Quebec | | |
|---|---------------------|-------------|
| Address | City | Postal code |
| 725 RD Du Pont Taché | Alma | G8B 5B7 |
| 905, BLVD Lafèche | Baie-Comeau | G5C 1C7 |
| 400, BLVD Du Curé-labelle, Bureau 2 Et 3 | Blainville | J7C 2H2 |
| 6185, BLVD Taschereau, Bureau 117 | Brossard | J4Z 1A6 |
| 31, ST Commerciale Ouest, Bureau 101 | Chandler | G0C 1K0 |
| 8465 BLVD Henri-bourassa Suite 113 | Charlesbourg | G1G 4E1 |
| 119 D, BLVD D'Anjou | Châteauguay | J6J 2R2 |
| 743, BLVD Barrette | Chicoutimi | G7J 4C4 |
| 1708, BLVD Walberg, Suite 2 | Dolbeau | G8L 1H6 |
| 4876, Des Sources | Dollard-des-Ormeaux | H8Y 3C7 |
| 520, BLVD St-Joseph, Bureau 5 | Drummondville | J2C 2B8 |
| 167, ST de La Reine, 2 ^e étage | Gaspé | G4X 2W6 |
| 455, BLVD Greber, Bureau A | Gatineau | J8T 5T7 |

| Quebec | | |
|---|-----------------|-------------|
| Address | City | Postal code |
| 500, AVE De Buckingham | Gatineau | J8L 2G9 |
| 425, RD Vanier, Unit 204b | Gatineau | J9J 3H9 |
| 209 ST Principale, Suite 101 | Granby | J2G 2V7 |
| 713, BLVD St-joseph | Hull | J8Y 4B6 |
| 475, BLVD Grand, Bureau 42 | Ile-Perrot | J7V 4X4 |
| 596, St-Charles-Borromée Nord | Joliette | J6E 4S6 |
| 50, BLVD Kane | La Malbaie | G5A 1J2 |
| 7195, BLVD Newman | LaSalle | H8N 2K3 |
| 1643, BLVD Daniel Johnson | Laval | H7V 4C2 |
| 3230 BLVD Curé-labelle - Local 207-g | Laval | H7P 0H9 |
| 85, RTE du President-Kennedy, Suite 100 | Lévis | G6V 6C8 |
| 1725, RD Chambly | Longueuil | J4J 3X8 |
| 532, AVE du Phare Est | Matane | G4W 1A7 |
| 675, De La Madone | Mont-Laurier | J9L 1T2 |
| 2027 ST Metcalfe | Montreal | H3B 4G7 |
| 915, ST Mont-royal Est | Montréal | H2J 1X3 |
| 6051, BLVD Henri-Bourassa Est | Montréal-Nord | H1G 2V2 |
| 139, RTE 132 Ouest | New Richmond | G0C 2B0 |
| 6500 TransCanada Service RD, Suites 438 & 439 | Pointe-Claire | H9R 0A5 |
| 3322, ST du Carrefour | Québec | G1C 8B5 |
| 2800, AVE Saint-Jean-Baptiste, Bureau 160 | Québec | G2E 6J5 |
| 465, ST Notre-dame, Bureau 102 | Repentigny | J6A 2T3 |
| 381, BLVD Jessop | Rimouski | G5L 1M9 |
| 272 BLVD Hôtel de Ville | Rivière-du-Loup | G5R 5C6 |

| Quebec | | |
|---------------------------------------|-------------------------|-------------|
| Address | City | Postal code |
| 78, ST Principale | Rouyn | J9X 4P2 |
| 20 ST Principale E. | Sainte-Agathe-des-Monts | J8C 1J4 |
| 4802 RTE 132 | Sainte-Catherine | J5C 1V9 |
| 1602, 41° ST, PLAZA BLVD Royal | Shawinigan | G9N 7Y9 |
| 2630, ST King Ouest, Bureau 200 | Sherbrooke | J1J 2H1 |
| 1341 King E., Suite 101 | Sherbrooke | J1G 0G4 |
| 3150, BLVD Tracy, Bureau 80 | Sorel-Tracy | J3R 5M7 |
| 919, ST Monseigneur-Grandin | Ste-Foy | G1V 3X8 |
| 273b, ST Hector Lanthier | St-Eustache | J7P 5R1 |
| 10425, 1 ^{re} AVE | St-Georges | G5Y 6X8 |
| 2677, BLVD Casavant Ouest | St-Hyacinthe | J2S 8B8 |
| 1055 BLVD du Séminaire Nord, Unité 3 | St-Jean | J3A 1R7 |
| 405, ST Lamontagne | St-Jérôme | J7Y 0L7 |
| 1541 BLVD Marcel-laurin | St-Laurent | H4R 0B7 |
| 7236 Langelier, Unité 3 | St-Léonard | H1S 2X6 |
| 1755, RD Gascon | Terrebonne | J6X 2Z8 |
| 222, BLVD Frontenac Ouest, Bureau 140 | Thetford Mines | G6G 6N7 |
| 5363, BLVD Jean XXIII | Trois-Rivières | G8Z 4A6 |
| 849, 3 ^e AVE | Val d'Or | J9P 1T2 |
| 85, ST Notre-dame, Bureau 5 | Valleyfield | J6S 1E7 |
| 650, BLVD Jutras Est, Bureau 120 | Victoriaville | G6S 1E1 |
| 2261, BLVD des Laurentides | Vimont | H7K 2J3 |

Saskatchewan

| Address | City | Postal code |
|-----------------------------------|---------------|-------------|
| 48 Hochelaga ST W | Moose Jaw | S6H 2G1 |
| 135 15 th ST E | Prince Albert | S6V 1G1 |
| 2176 Victoria AVE E | Regina | S4N 7B9 |
| 2757 Avonhurst DR | Regina | S4R 3J3 |
| 3130 8 th ST E, Unit 6 | Saskatoon | S7H 0W2 |
| 606 22 nd ST W, Unit 1 | Saskatoon | S7M 5W1 |
| 249 Hamilton RD, Unit B | Yorkton | S3N 4C6 |

Yukon

| Address | City | Postal code |
|--------------|------------|-------------|
| 206A Main ST | Whitehorse | Y1A 2A9 |

Oaken Branches

Alberta

| Address | City | Prov. | Postal code |
|---------------------------------------|---------|-------|-------------|
| 444 5 th AVE SW, Suite 710 | Calgary | AB | T2P 2T8 |

British Columbia

| Address | City | Prov. | Postal code |
|------------------------------|-----------|-------|-------------|
| 200 Granville ST, Suite 1288 | Vancouver | BC | V6C 1S4 |

Ontario

| Address | City | Prov. | Postal code |
|---------------------------|---------|-------|-------------|
| 145 King ST W, Suite 2500 | Toronto | ON | M5H 1J8 |



For more information, visit [FairstoneBank.ca](https://www.fairstonebank.ca).

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