

Canadian Bank GIC

					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
2019-12-18	2024-12-18	5.00	100.00	139.36	39.36%	100.00%	None	35.00%	35.00%	31.75%	10625
2020-01-29	2025-01-29	5.00	100.00	139.00	39.00%	100.00%	None	30.00%	30.00%	27.08%	10626
2020-03-11	2025-03-11	5.00	100.00	182.82	82.82%	100.00%	None	30.00%	30.00%	25.59%	10627
2020-03-25	2025-03-25	5.00	100.00	188.48	88.48%	100.00%	None	30.00%	30.00%	25.29%	10628
2020-04-08	2025-04-08	5.00	100.00	180.60	80.60%	100.00%	None	30.00%	30.00%	25.08%	10629
2020-04-22	2025-04-22	5.00	100.00	194.95	94.95%	100.00%	None	30.00%	30.00%	25.34%	10630
2020-05-06	2025-05-06	5.00	100.00	188.78	88.78%	100.00%	None	30.00%	30.00%	24.42%	10631
2020-05-20	2025-05-20	5.00	100.00	190.34	90.34%	100.00%	None	25.00%	25.00%	19.42%	10632
2020-06-03	2025-06-03	5.00	100.00	167.43	67.43%	100.00%	None	25.00%	25.00%	19.61%	10633
2020-06-03	2026-06-03	6.00	100.00	167.43	67.43%	100.00%	None	47.00%	47.00%	33.39%	10667
2020-06-17	2025-06-17	5.00	100.00	169.83	69.83%	100.00%	None	25.00%	25.00%	19.26%	10634
2020-06-17	2026-06-17	6.00	100.00	169.83	69.83%	100.00%	None	45.00%	45.00%	30.65%	10668
2020-07-08	2025-07-08	5.00	100.00	175.18	75.18%	100.00%	None	25.00%	25.00%	18.66%	10635
2020-07-08	2026-07-08	6.00	100.00	175.18	75.18%	100.00%	None	45.00%	45.00%	30.92%	10669
2020-07-29	2025-07-29	5.00	100.00	171.12	71.12%	100.00%	None	17.50%	17.50%	11.16%	10638
2020-07-29	2026-07-29	6.00	100.00	171.12	71.12%	100.00%	None	35.00%	35.00%	22.10%	10670
2020-08-19	2025-08-19	5.00	100.00	164.50	64.50%	100.00%	None	15.00%	15.00%	9.10%	10639
2020-08-19	2026-08-19	6.00	100.00	164.50	64.50%	100.00%	None	30.00%	30.00%	17.50%	10671
2020-09-09	2026-09-09	6.00	100.00	158.80	58.80%	100.00%	None	20.00%	20.00%	9.21%	10672

Products that do not have a bid cannot be resold to the bank

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

Canadian Bank GIC

					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
2020-09-30	2026-10-01	6.00	100.00	166.03	66.03%	100.00%	None	18.00%	18.00%	7.41%	10674
2020-10-21	2026-10-21	6.00	100.00	163.73	63.73%	100.00%	None	18.00%	18.00%	6.84%	10675
2020-11-12	2026-11-12	6.00	100.00	154.90	54.90%	100.00%	None	18.00%	18.00%	6.94%	10676
2020-12-02	2026-12-02	6.00	100.00	144.45	44.45%	100.00%	None	18.00%	18.00%	5.98%	10677
2020-12-02	2027-12-02	7.00	100.00	144.45	44.45%	100.00%	None	32.00%	32.00%	9.34%	10640
2020-12-23	2026-12-23	6.00	100.00	143.82	43.82%	100.00%	None	18.00%	18.00%	5.65%	10678
2020-12-23	2027-12-23	7.00	100.00	143.82	43.82%	100.00%	None	32.00%	32.00%	9.40%	10641
2021-01-20	2028-01-20	7.00	100.00	140.35	40.35%	100.00%	None	25.00%	25.00%	5.37%	10642
2021-02-17	2028-02-17	7.00	100.00	139.77	39.77%	100.00%	None	23.00%	23.00%	4.23%	10643
2021-03-17	2028-03-17	7.00	100.00	125.22	25.22%	100.00%	None	23.00%	23.00%	2.06%	10644
2021-04-14	2027-04-14	6.00	100.00	124.95	24.95%	100.00%	None	18.00%	18.00%	3.72%	10646
2021-04-14	2028-04-17	7.00	100.00	124.95	24.95%	100.00%	None	30.00%	24.95%	4.80%	10645
2021-05-12	2027-05-12	6.00	100.00	121.41	21.41%	100.00%	None	23.00%	21.41%	5.06%	10648
2021-05-12	2028-05-12	7.00	100.00	121.41	21.41%	100.00%	None	35.00%	21.41%	4.82%	10647
2021-06-09	2027-06-09	6.00	100.00	115.36	15.36%	100.00%	None	24.00%	15.36%	3.49%	10650
2021-06-09	2028-06-09	7.00	100.00	115.36	15.36%	100.00%	None	35.00%	15.36%	2.46%	10649
2021-07-07	2027-07-07	6.00	100.00	115.72	15.72%	100.00%	None	20.00%	15.72%	1.84%	10652
2021-07-07	2028-07-07	7.00	100.00	115.72	15.72%	100.00%	None	35.00%	15.72%	2.14%	10651
2021-08-04	2026-08-04	5.00	100.00	115.80	15.80%	100.00%	None	15.00%	15.00%	3.70%	10654
2021-08-04	2028-08-04	7.00	100.00	115.80	15.80%	100.00%	None	37.00%	15.80%	1.85%	10653
2021-09-01	2027-09-01	6.00	100.00	114.05	14.05%	100.00%	None	17.50%	14.05%	-0.35%	10656
2021-09-01	2028-09-01	7.00	100.00	114.05	14.05%	100.00%	None	25.00%	14.05%	-1.75%	10655
2021-09-29	2027-03-29	5.50	100.00	114.80	14.80%	100.00%	None	16.00%	14.80%	0.91%	10658
2021-09-29	2028-10-03	7.00	100.00	114.80	14.80%	100.00%	None	30.00%	14.80%	-0.71%	10657
2021-10-27	2027-04-27	5.50	100.00	108.86	8.86%	100.00%	None	20.00%	8.86%	0.24%	10660
2021-10-27	2028-10-27	7.00	100.00	108.86	8.86%	100.00%	None	35.00%	8.86%	-2.41%	10659
2021-11-24	2027-05-25	5.50	100.00	107.32	7.32%	100.00%	None	20.00%	7.32%	-0.30%	10662
2021-11-24	2028-11-24	7.00	100.00	107.32	7.32%	100.00%	None	40.00%	7.32%	-2.06%	10661
2021-12-22	2026-12-22	5.00	100.00	108.80	8.80%	100.00%	None	21.00%	8.80%	2.19%	10664
2021-12-22	2028-12-22	7.00	100.00	108.80	8.80%	100.00%	None	53.00%	8.80%	-1.16%	10663
2022-01-19	2027-01-19	5.00	100.00	101.56	1.56%	100.00%	None	21.00%	1.56%	-1.68%	10666
2022-01-19	2029-01-19	7.00	100.00	101.56	1.56%	100.00%	None	53.00%	1.56%	-5.19%	10665
2022-02-16	2027-02-16	5.00	100.00	99.92	-0.08%	100.00%	None	21.00%	0.00%	-2.40%	10902
2022-02-16	2029-02-16	7.00	100.00	99.92	-0.08%	100.00%	None	53.00%	0.00%	-5.58%	10901
2022-03-16	2027-03-16	5.00	100.00	101.99	1.99%	100.00%	None	28.00%	1.99%	-1.15%	10904
2022-03-16	2029-03-16	7.00	100.00	101.99	1.99%	100.00%	None	63.00%	1.99%	-4.75%	10903

Products that do not have a bid cannot be resold to the bank

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

Canadian Bank GIC											
					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
2022-04-13	2027-04-13	5.00	100.00	109.30	9.30%	100.00%	None	30.00%	9.30%	2.89%	10905
2022-04-13	2029-04-13	7.00	100.00	109.30	9.30%	100.00%	None	70.00%	9.30%	-1.03%	10906
2022-05-11	2027-05-11	5.00	100.00	115.80	15.80%	100.00%	None	38.50%	15.80%	6.88%	10907
2022-05-11	2029-05-11	7.00	100.00	115.80	15.80%	112.50%	None	Unlimited	17.77%	5.16%	10908
2022-06-08	2027-06-08	5.00	100.00	110.74	10.74%	112.50%	None	38.50%	12.08%	6.02%	10909
2022-06-08	2029-06-08	7.00	100.00	110.74	10.74%	145.00%	None	Unlimited	15.58%	5.84%	10910
2022-07-13	2027-07-13	5.00	100.00	123.45	23.45%	112.50%	None	Unlimited	26.38%	15.67%	10911
2022-07-13	2029-07-13	7.00	100.00	123.45	23.45%	152.50%	None	Unlimited	35.76%	18.49%	10912
2022-08-10	2027-08-10	5.00	100.00	117.74	17.74%	135.00%	None	Unlimited	23.94%	15.00%	10914
2022-08-10	2029-08-10	7.00	100.00	117.74	17.74%	170.00%	None	Unlimited	30.15%	15.55%	10913
2022-09-07	2027-09-07	5.00	100.00	123.60	23.60%	135.00%	None	Unlimited	31.87%	20.46%	10916
2022-09-07	2029-09-07	7.00	100.00	123.60	23.60%	180.00%	None	Unlimited	42.49%	23.41%	10915
2022-10-05	2027-10-05	5.00	100.00	122.71	22.71%	100.00%	None	50.00%	22.71%	12.76%	10918
2022-10-05	2029-10-05	7.00	100.00	122.71	22.71%	177.50%	None	Unlimited	40.32%	22.17%	10917
2022-11-02	2027-11-02	5.00	100.00	122.78	22.78%	100.00%	8.00%	50.00%	22.78%	11.86%	10920
2022-11-30	2024-12-02	2.00	100.00	114.66	14.66%	100.00%	None	19.00%	14.66%	13.42%	10921
2022-11-30	2027-11-30	5.00	100.00	116.65	16.65%	100.00%	10.00%	50.00%	16.65%	8.93%	10922
2022-12-21	2024-12-23	2.00	100.00	122.26	22.26%	100.00%	None	17.50%	17.50%	15.21%	10923
2022-12-21	2027-12-21	5.00	100.00	124.45	24.45%	100.00%	13.00%	50.00%	24.45%	13.31%	10924
2023-01-25	2025-01-27	2.00	100.00	117.06	17.06%	100.00%	None	17.50%	17.06%	14.68%	10925
2023-01-25	2028-01-25	5.00	100.00	118.24	18.24%	100.00%	12.00%	50.00%	18.24%	9.60%	10926
2023-02-22	2025-02-24	2.00	100.00	116.18	16.18%	100.00%	None	24.00%	16.18%	13.53%	10927
2023-02-22	2028-02-22	5.00	100.00	116.18	16.18%	100.00%	None	50.00%	16.18%	9.22%	10928
2023-03-22	2025-03-24	2.00	100.00	125.77	25.77%	100.00%	None	20.00%	20.00%	15.96%	10929
2023-03-22	2028-03-22	5.00	100.00	125.77	25.77%	100.00%	12.00%	50.00%	25.77%	12.68%	10930
2023-04-19	2025-04-21	2.00	100.00	120.67	20.67%	100.00%	None	22.50%	20.67%	15.93%	10931
2023-04-19	2028-04-19	5.00	100.00	120.67	20.67%	100.00%	13.00%	50.00%	20.67%	10.14%	10932
2023-05-17	2025-05-20	2.00	100.00	123.20	23.20%	100.00%	None	19.00%	19.00%	13.75%	10933
2023-05-17	2028-05-17	5.00	100.00	123.20	23.20%	100.00%	11.00%	50.00%	23.20%	10.27%	10934
2023-06-14	2025-06-16	2.00	100.00	124.93	24.93%	100.00%	None	20.00%	20.00%	14.18%	10935
2023-06-14	2028-06-14	5.00	100.00	124.93	24.93%	100.00%	12.00%	50.00%	24.93%	11.13%	10936
2023-07-12	2025-07-14	2.00	100.00	125.27	25.27%	100.00%	None	25.00%	25.00%	17.15%	10937
2023-07-12	2028-07-12	5.00	100.00	125.27	25.27%	100.00%	14.00%	50.00%	25.27%	11.56%	10938
2023-08-09	2025-08-11	2.00	100.00	124.25	24.25%	100.00%	None	30.00%	24.25%	18.52%	10939
2023-08-09	2028-08-09	5.00	100.00	124.25	24.25%	100.00%	15.00%	50.00%	24.25%	11.18%	10940
2023-09-06	2025-09-08	2.00	100.00	129.81	29.81%	100.00%	None	30.00%	29.81%	20.06%	10941
2023-09-06	2028-09-06	5.00	100.00	129.81	29.81%	100.00%	15.00%	50.00%	29.81%	13.14%	10942
2023-10-04	2025-10-06	2.00	100.00	137.18	37.18%	100.00%	None	40.00%	37.18%	27.46%	10943
2023-10-04	2028-10-04	5.00	100.00	137.18	37.18%	100.00%	18.00%	50.00%	37.18%	14.91%	10944
2023-11-01	2025-11-03	2.00	100.00	141.57	41.57%	100.00%	None	30.00%	30.00%	21.56%	10945
2023-11-01	2028-11-01	5.00	100.00	141.57	41.57%	100.00%	18.00%	50.00%	41.57%	15.76%	10946
2023-11-29	2025-12-01	2.00	100.00	133.35	33.35%	100.00%	None	30.00%	30.00%	19.52%	10947
2023-11-29	2028-11-29	5.00	100.00	133.35	33.35%	100.00%	18.00%	50.00%	33.35%	13.68%	10948
2023-12-20	2025-12-22	2.00	100.00	120.55	20.55%	100.00%	None	25.00%	20.55%	12.63%	10949
2023-12-20	2028-12-20	5.00	100.00	120.55	20.55%	100.00%	17.00%	50.00%	20.55%	9.17%	10950
2024-01-24	2026-01-26	2.00	100.00	120.61	20.61%	100.00%	None	22.50%	20.61%	10.96%	10951
2024-01-24	2029-01-24	5.00	100.00	120.61	20.61%	100.00%	15.00%	50.00%	20.61%	7.33%	10952
2024-02-21	2026-02-23	2.00	100.00	119.95	19.95%	100.00%	None	17.50%	17.50%	7.63%	10953
2024-02-21	2029-02-21	5.00	100.00	119.95	19.95%	100.00%	13.00%	50.00%	19.95%	6.29%	10954
2024-03-20	2026-03-20	2.00	100.00	114.25	14.25%	100.00%	None	17.50%	14.25%	6.60%	10955
2024-03-20	2029-03-20	5.00	100.00	114.25	14.25%	100.00%	13.00%	50.00%	14.25%	5.13%	10956
2024-04-17	2026-04-17	2.00	100.00	118.23	18.23%	100.00%	None	17.00%	17.00%	6.62%	10957
2024-04-17	2029-04-17	5.00	100.00	118.23	18.23%	100.00%	11.00%	50.00%	18.23%	5.49%	10958
2024-05-15	2026-05-15	2.00	100.00	114.10	14.10%	100.00%	None	16.00%	14.10%	5.19%	10959
2024-05-15	2029-05-15	5.00	100.00	114.10	14.10%	100.00%	10.00%	50.00%	14.10%	4.49%	10960

Products that do not have a bid cannot be resold to the bank

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

Canadian Bank GIC

					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
2024-06-12	2026-06-12	2.00	100.00	117.62	17.62%	100.00%	None	16.50%	16.50%	6.38%	10961
2024-06-12	2029-06-12	5.00	100.00	117.62	17.62%	100.00%	11.00%	50.00%	17.62%	5.85%	10962
2024-07-10	2026-07-10	2.00	100.00	116.73	16.73%	100.00%	None	15.00%	15.00%	5.40%	10963
2024-07-10	2029-07-10	5.00	100.00	116.73	16.73%	100.00%	11.00%	50.00%	16.73%	6.18%	10964
2024-08-07	2026-08-07	2.00	100.00	117.83	17.83%	100.00%	None	15.00%	15.00%	5.12%	10965
2024-08-07	2029-08-07	5.00	100.00	117.83	17.83%	100.00%	11.00%	50.00%	17.83%	5.41%	10966
2024-09-04	2026-09-04	2.00	100.00	107.95	7.95%	100.00%	None	15.00%	7.95%	2.37%	10967
2024-09-04	2029-09-04	5.00	100.00	107.95	7.95%	100.00%	10.00%	50.00%	7.95%	2.21%	10968
2024-10-02	2026-10-02	2.00	100.00	103.19	3.19%	100.00%	None	16.00%	3.19%	-0.07%	10969
2024-10-02	2029-10-02	5.00	100.00	103.19	3.19%	100.00%	5.00%	50.00%	3.19%	0.39%	10970
2024-10-30	2026-10-30	2.00	100.00	101.35	1.35%	100.00%	None	11.50%	1.35%	0.25%	10971
2024-10-30	2029-10-30	5.00	100.00	101.35	1.35%	100.00%	None	40.00%	1.35%	0.42%	10972

Products that do not have a bid cannot be resold to the bank

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

Canadian Market GIC

					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
2019-12-18	2024-12-18	5.00	100.00	109.30	9.30%	115.00%		Unlimited	10.70%	8.95%	10525
2020-01-29	2025-01-29	5.00	100.00	105.38	5.38%	105.00%		Unlimited	5.65%	4.83%	10526
2020-03-11	2025-03-11	5.00	100.00	121.58	21.58%	110.00%		Unlimited	0.00%	20.70%	10527
2020-03-25	2025-03-25	5.00	100.00	139.11	39.11%	100.00%		Unlimited	39.11%	34.71%	10528
2020-04-08	2025-04-08	5.00	100.00	128.12	28.12%	100.00%		Unlimited	28.12%	24.49%	10529
2020-04-22	2025-04-22	5.00	100.00	132.88	32.88%	100.00%		Unlimited	32.88%	29.40%	10530
2020-05-06	2025-05-06	5.00	100.00	133.14	33.14%	100.00%		Unlimited	33.14%	28.62%	10531

Products that do not have a bid cannot be resold to the bank

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

Canadian Market GIC

					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
2022-04-13	2027-10-13	5.50	100.00	112.33	12.33%	100.00%		32.50%	12.33%	4.54%	10532
2022-05-11	2027-05-11	5.00	100.00	122.83	22.83%	100.00%		37.50%	22.83%	12.84%	10533
2022-06-08	2025-06-09	3.00	100.00	118.14	18.14%	100.00%		16.00%	16.00%	10.61%	10566
2022-06-08	2027-06-08	5.00	100.00	118.14	18.14%	100.00%		42.00%	18.14%	10.03%	10565
2022-07-13	2025-07-14	3.00	100.00	130.96	30.96%	100.00%		16.00%	16.00%	10.06%	10567
2022-07-13	2027-07-13	5.00	100.00	130.96	30.96%	100.00%		47.00%	30.96%	18.51%	10568
2022-08-10	2025-08-11	3.00	100.00	123.48	23.48%	100.00%		25.00%	23.48%	16.59%	10569
2022-08-10	2027-08-10	5.00	100.00	123.48	23.48%	100.00%		75.00%	23.48%	15.54%	10570
2022-09-07	2025-09-08	3.00	100.00	127.39	27.39%	100.00%		25.00%	25.00%	16.78%	10573
2022-09-07	2027-09-07	5.00	100.00	127.39	27.39%	100.00%		Unlimited	27.39%	18.42%	10572
2022-10-05	2025-10-06	3.00	100.00	127.48	27.48%	100.00%		25.00%	25.00%	16.44%	10575
2022-10-05	2027-10-05	5.00	100.00	127.48	27.48%	105.00%		Unlimited	28.86%	19.90%	10574
2022-11-02	2025-11-03	3.00	100.00	126.75	26.75%	100.00%		30.00%	26.75%	18.80%	10577
2022-11-02	2027-11-02	5.00	100.00	126.75	26.75%	107.50%		Unlimited	28.76%	19.52%	10576
2022-11-30	2025-12-01	3.00	100.00	119.54	19.54%	100.00%		33.50%	19.54%	15.22%	10579
2022-11-30	2027-11-30	5.00	100.00	119.54	19.54%	122.50%		Unlimited	23.94%	16.08%	10578
2022-12-21	2025-12-22	3.00	100.00	125.44	25.44%	100.00%		33.50%	25.44%	19.45%	10581
2022-12-21	2027-12-21	5.00	100.00	125.44	25.44%	120.00%		Unlimited	30.53%	21.04%	10580
2023-01-25	2026-01-26	3.00	100.00	119.49	19.49%	100.00%		35.00%	19.49%	14.10%	10583
2023-01-25	2028-01-25	5.00	100.00	119.49	19.49%	115.00%		Unlimited	22.41%	14.18%	10582
2023-02-22	2026-02-23	3.00	100.00	121.76	21.76%	100.00%		40.00%	21.76%	16.42%	10585
2023-02-22	2028-02-22	5.00	100.00	121.76	21.76%	120.00%		Unlimited	26.12%	16.86%	10584
2023-03-22	2026-03-23	3.00	100.00	126.35	26.35%	100.00%		30.00%	26.35%	16.79%	10587
2023-03-22	2028-03-22	5.00	100.00	126.35	26.35%	115.00%		Unlimited	30.30%	20.02%	10586
2023-04-19	2026-04-20	3.00	100.00	118.87	18.87%	100.00%		32.50%	18.87%	12.96%	10589
2023-04-19	2028-04-19	5.00	100.00	118.87	18.87%	115.00%		Unlimited	21.70%	13.12%	10588
2023-05-17	2026-05-19	3.00	100.00	121.15	21.15%	100.00%		25.00%	21.15%	11.90%	10591
2023-05-17	2028-05-17	5.00	100.00	121.15	21.15%	110.00%		Unlimited	23.27%	13.62%	10590
2023-06-14	2026-06-15	3.00	100.00	123.06	23.06%	100.00%		26.50%	23.06%	13.04%	10593
2023-06-14	2028-06-14	5.00	100.00	123.06	23.06%	115.00%		Unlimited	26.52%	16.54%	10592
2023-07-12	2026-07-13	3.00	100.00	123.15	23.15%	100.00%		35.00%	23.15%	15.35%	10594
2023-07-12	2028-07-12	5.00	100.00	123.15	23.15%	120.00%		Unlimited	27.78%	17.81%	10595

Products that do not have a bid cannot be resold to the bank

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

Global Equity GIC

					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
▲											

Products that do not have a bid cannot be resold to the bank

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

American Market GIC

					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
▲											

Products that do not have a bid cannot be resold to the bank

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

Diversified Stability GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (20% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (15% of the portfolio) (B)	Return of the Fixed Rate at Maturity (65% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2019-12-18	2024-12-18	5.00	24.01%	16.14%	35.00%	24.01%	16.14%	11.22%	7.29%	19.54%	14.52%	11.62%	10025
2020-01-29	2025-01-29	5.00	22.16%	17.85%	35.00%	22.16%	17.85%	11.22%	7.29%	19.54%	14.40%	11.08%	10026
2020-03-11	2025-03-11	5.00	53.60%	49.12%	35.00%	35.00%	35.00%	10.95%	7.12%	19.37%	19.37%	14.48%	10027
2020-03-25	2025-03-25	5.00	63.83%	53.61%	35.00%	35.00%	35.00%	8.79%	5.71%	17.96%	17.96%	13.53%	10028
2020-04-08	2025-04-08	5.00	53.60%	50.62%	35.00%	35.00%	35.00%	9.33%	6.06%	18.31%	18.31%	13.43%	10029
2020-04-22	2025-04-22	5.00	59.27%	55.04%	35.00%	35.00%	35.00%	11.77%	7.65%	19.90%	19.90%	14.92%	10030
2020-05-06	2025-05-06	5.00	54.70%	44.86%	35.00%	35.00%	35.00%	10.68%	6.94%	19.19%	19.19%	13.62%	10031
2020-05-20	2025-05-20	5.00	56.94%	44.00%	17.50%	17.50%	17.50%	8.79%	5.71%	11.84%	11.84%	7.63%	10032
2020-05-20	2026-05-20	6.00	56.94%	44.00%	30.00%	30.00%	30.00%	10.97%	7.13%	17.63%	17.63%	9.45%	10232
2020-06-03	2025-06-03	5.00	44.65%	34.24%	15.00%	15.00%	15.00%	8.53%	5.54%	10.79%	10.79%	6.50%	10033
2020-06-03	2026-06-03	6.00	44.65%	34.24%	27.50%	27.50%	27.50%	10.97%	7.13%	16.76%	16.76%	7.84%	10233

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 20%) + (B x 15%) + (C x 65%)

Products without a listed Bid cannot be sold back to the bank

Diversified Stability GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (20% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (15% of the portfolio) (B)	Return of the Fixed Rate at Maturity (65% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2020-06-17	2025-06-17	5.00	47.77%	35.84%	15.00%	15.00%	15.00%	8.53%	5.54%	10.79%	10.79%	6.24%	10101
2020-06-17	2026-06-17	6.00	47.77%	35.84%	27.50%	27.50%	27.50%	10.97%	7.13%	16.76%	16.76%	7.79%	10201
2020-07-08	2025-07-08	5.00	53.56%	38.50%	15.00%	15.00%	15.00%	8.53%	5.54%	10.79%	10.79%	5.82%	10102
2020-07-08	2026-07-08	6.00	53.56%	38.50%	27.50%	27.50%	27.50%	10.97%	7.13%	16.76%	16.76%	7.68%	10202
2020-07-29	2025-07-29	5.00	45.97%	38.50%	15.00%	15.00%	15.00%	7.20%	4.68%	9.93%	9.93%	5.71%	10103
2020-07-29	2026-07-29	6.00	45.97%	38.50%	24.00%	24.00%	24.00%	9.34%	6.07%	14.47%	14.47%	5.29%	10203
2020-08-19	2026-08-19	6.00	39.51%	36.72%	20.00%	20.00%	20.00%	8.06%	5.24%	12.24%	12.24%	4.40%	10204
2020-09-09	2026-09-09	6.00	40.18%	35.47%	20.00%	20.00%	20.00%	6.78%	4.41%	11.41%	11.41%	3.30%	10205
2020-09-30	2026-10-01	6.00	43.57%	42.09%	18.00%	18.00%	18.00%	7.10%	4.62%	10.92%	10.92%	2.82%	10206
2020-10-21	2026-10-21	6.00	42.39%	39.17%	18.00%	18.00%	18.00%	6.47%	4.20%	10.50%	10.50%	2.27%	10207
2020-11-12	2026-11-12	6.00	38.20%	30.89%	18.00%	18.00%	18.00%	6.47%	4.20%	10.50%	10.50%	1.76%	10208
2020-12-02	2027-06-02	6.50	25.29%	37.12%	20.00%	20.00%	20.00%	7.03%	4.57%	11.57%	11.57%	0.02%	10209
2020-12-23	2027-06-23	6.50	26.12%	37.11%	20.00%	20.00%	20.00%	7.03%	4.57%	11.57%	11.57%	-0.40%	10210
2021-01-20	2027-07-20	6.50	21.49%	32.58%	18.00%	18.00%	18.00%	6.68%	4.34%	10.64%	10.64%	-1.46%	10211
2021-02-17	2028-02-17	7.00	22.87%	33.03%	21.00%	21.00%	21.00%	7.59%	4.93%	12.28%	12.28%	-2.68%	10212
2021-03-17	2028-03-17	7.00	15.19%	27.53%	21.00%	15.19%	21.00%	8.56%	5.56%	12.91%	11.75%	-3.31%	10213
2021-04-14	2027-04-14	6.00	13.74%	24.38%	15.00%	13.74%	15.00%	7.55%	4.91%	10.16%	9.90%	-0.74%	10105
2021-04-14	2028-04-17	7.00	13.74%	24.38%	23.00%	13.74%	23.00%	11.06%	7.19%	15.24%	13.39%	-1.86%	10214
2021-05-12	2027-05-12	6.00	10.07%	22.66%	20.00%	10.07%	20.00%	10.25%	6.66%	13.66%	11.68%	0.44%	10106
2021-05-12	2028-05-12	7.00	10.07%	22.66%	35.00%	10.07%	22.66%	13.85%	9.00%	21.25%	14.41%	-0.24%	10215
2021-06-09	2027-06-09	6.00	6.58%	22.15%	15.00%	6.58%	15.00%	10.12%	6.58%	11.83%	10.15%	-0.67%	10107
2021-06-09	2028-06-09	7.00	6.58%	22.15%	31.00%	6.58%	22.15%	13.38%	8.70%	19.55%	13.34%	-1.57%	10216
2021-07-07	2027-07-07	6.00	8.16%	21.27%	20.00%	8.16%	20.00%	8.83%	5.74%	12.74%	10.37%	-1.24%	10108
2021-07-07	2028-07-07	7.00	8.16%	21.27%	33.00%	8.16%	21.27%	12.68%	8.24%	19.79%	13.06%	-2.33%	10217
2021-08-04	2027-08-04	6.00	8.15%	21.07%	17.00%	8.15%	17.00%	9.54%	6.20%	12.15%	10.38%	-1.21%	10109
2021-08-04	2028-08-04	7.00	8.15%	21.07%	33.00%	8.15%	21.07%	12.68%	8.24%	19.79%	13.03%	-2.06%	10218
2021-09-01	2028-09-01	7.00	6.06%	18.90%	23.00%	6.06%	18.90%	11.44%	7.44%	15.49%	11.49%	-4.62%	10219
2021-09-29	2027-03-29	5.50	7.73%	23.64%	14.00%	7.73%	14.00%	8.24%	5.36%	10.26%	9.00%	-1.00%	10110
2021-09-29	2028-10-03	7.00	7.73%	23.64%	25.00%	7.73%	23.64%	11.52%	7.49%	16.24%	12.58%	-4.78%	10220

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 20%) + (B x 15%) + (C x 65%)
 Products without a listed Bid cannot be sold back to the bank

Diversified Stability GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (20% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (15% of the portfolio) (B)	Return of the Fixed Rate at Maturity (65% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2021-10-27	2027-04-27	5.50	3.79%	20.01%	15.50%	3.79%	15.50%	8.24%	5.36%	10.78%	8.44%	-1.42%	10111
2021-10-27	2028-10-27	7.00	3.79%	20.01%	26.50%	3.79%	20.01%	12.06%	7.84%	17.11%	11.60%	-4.96%	10221
2021-11-24	2027-05-25	5.50	4.03%	17.72%	18.50%	4.03%	17.72%	9.54%	6.20%	12.67%	9.66%	-0.82%	10112
2021-11-24	2028-11-24	7.00	4.03%	17.72%	33.00%	4.03%	17.72%	14.47%	9.41%	20.96%	12.87%	-3.30%	10222
2021-12-22	2027-06-22	5.50	5.65%	16.04%	19.00%	5.65%	16.04%	10.91%	7.09%	13.74%	10.62%	-0.33%	10113
2022-01-19	2027-07-19	5.50	2.36%	9.23%	20.00%	2.36%	9.23%	12.11%	7.87%	14.87%	9.73%	-0.45%	10114
2022-02-16	2027-08-16	5.50	-1.02%	9.69%	22.00%	0.00%	9.69%	12.11%	7.87%	15.57%	9.33%	-0.14%	10115
2022-03-16	2027-09-16	5.50	-1.95%	14.11%	26.50%	0.00%	14.11%	13.32%	8.66%	17.93%	10.78%	0.66%	10116
2022-04-13	2027-10-13	5.50	-1.58%	9.20%	37.50%	0.00%	9.20%	15.16%	9.86%	22.98%	11.23%	-0.10%	10117
2022-05-11	2027-11-12	5.50	4.52%	12.43%	47.00%	4.52%	12.43%	22.38%	14.55%	31.00%	17.31%	5.30%	10118
2022-06-08	2026-12-08	4.50	1.49%	9.14%	45.00%	1.49%	9.14%	18.07%	11.74%	27.49%	13.41%	5.63%	10119
2022-07-13	2027-01-13	4.50	11.28%	19.11%	50.00%	11.28%	19.11%	19.30%	12.55%	30.05%	17.67%	7.63%	10120
2022-08-10	2026-08-10	4.00	7.52%	14.52%	80.00%	7.52%	14.52%	19.30%	12.54%	40.54%	16.23%	8.12%	10122
2022-09-07	2026-09-08	4.00	10.67%	19.28%	80.00%	10.67%	19.28%	18.57%	12.07%	40.07%	17.09%	8.29%	10123
2022-10-05	2026-10-05	4.00	11.26%	19.84%	75.00%	11.26%	19.84%	19.75%	12.84%	39.09%	18.07%	9.39%	10124
2022-11-02	2026-11-02	4.00	9.61%	14.67%	75.00%	9.61%	14.67%	21.00%	13.65%	39.90%	17.77%	8.93%	10125
2022-11-30	2026-11-30	4.00	4.79%	7.90%	75.00%	4.79%	7.90%	22.71%	14.76%	41.01%	16.91%	7.89%	10126
2022-12-21	2026-12-21	4.00	6.87%	9.19%	70.00%	6.87%	9.19%	21.69%	14.10%	38.60%	16.85%	7.96%	10127
2023-01-25	2027-01-25	4.00	3.09%	7.90%	70.00%	3.09%	7.90%	20.31%	13.20%	37.70%	15.00%	6.23%	10128
2023-02-22	2027-02-22	4.00	5.90%	8.49%	70.00%	5.90%	8.49%	20.63%	13.41%	37.91%	15.86%	6.00%	10129
2023-03-22	2027-03-22	4.00	10.56%	11.55%	70.00%	10.56%	11.55%	18.61%	12.10%	36.60%	15.94%	5.51%	10130
2023-04-19	2027-04-19	4.00	4.91%	4.47%	70.00%	4.91%	4.47%	19.98%	12.99%	37.49%	14.64%	5.38%	10131
2023-05-17	2027-05-17	4.00	7.29%	7.21%	70.00%	7.29%	7.21%	17.84%	11.60%	36.10%	14.14%	4.57%	10132
2023-06-14	2027-06-14	4.00	9.96%	7.35%	60.00%	9.96%	7.35%	17.84%	11.60%	32.60%	14.69%	4.39%	10133
2023-07-12	2027-07-13	4.00	9.72%	9.24%	65.00%	9.72%	9.24%	19.34%	12.57%	35.32%	15.90%	5.34%	10200
2023-08-09	2027-08-09	4.00	8.89%	7.69%	75.00%	8.89%	7.69%	21.55%	14.01%	40.26%	16.94%	5.30%	11167
2023-09-06	2027-09-07	4.00	11.72%	7.74%	80.00%	11.72%	7.74%	22.01%	14.31%	42.31%	17.81%	5.58%	11168
2023-10-04	2027-10-04	4.00	17.59%	10.31%	80.00%	17.59%	10.31%	22.71%	14.76%	42.76%	19.83%	6.95%	11169
2023-11-01	2027-11-01	4.00	14.17%	9.95%	80.00%	14.17%	9.95%	23.09%	15.01%	43.01%	19.33%	6.76%	11170
2023-11-29	2027-11-29	4.00	10.53%	6.25%	80.00%	10.53%	6.25%	24.40%	15.86%	43.86%	18.90%	5.65%	11171
2023-12-20	2027-12-20	4.00	10.45%	4.17%	70.00%	10.45%	4.17%	22.71%	14.76%	39.26%	17.48%	5.26%	11172
2024-01-24	2028-01-24	4.00	7.72%	2.55%	60.00%	7.72%	2.55%	21.09%	13.71%	34.71%	15.63%	3.32%	11173
2024-02-21	2028-02-22	4.00	7.53%	0.32%	40.00%	7.53%	0.32%	19.30%	12.54%	26.54%	14.10%	2.14%	11174
2024-03-20	2028-03-20	4.00	6.47%	0.96%		6.47%	0.96%	19.30%	12.54%	25.79%	13.98%	2.30%	11175
2024-04-17	2028-04-17	4.00	9.32%	2.27%	35.00%	9.32%	2.27%	19.30%	12.54%	24.79%	14.75%	1.57%	11176

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 20%) + (B x 15%) + (C x 65%)

Products without a listed Bid cannot be sold back to the bank

Diversified Stability GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (20% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (15% of the portfolio) (B)	Return of the Fixed Rate at Maturity (65% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2024-05-15	2028-05-15	4.00	4.20%	-2.24%	40.00%	4.20%	0.00%	19.30%	12.54%	26.54%	13.38%	1.18%	11177
2024-06-12	2028-06-12	4.00	6.91%	-0.48%	40.00%	6.91%	0.00%	19.62%	12.75%	26.75%	14.13%	1.77%	11178
2024-07-10	2028-07-10	4.00	7.12%	-0.31%	40.00%	7.12%	0.00%	18.84%	12.25%	26.25%	13.67%	0.64%	11179
2024-08-07	2028-08-08	4.00	7.82%	5.12%	35.00%	7.82%	5.12%	17.89%	11.63%	23.88%	13.96%	0.55%	11180
2024-09-04	2028-09-05	4.00	3.94%	1.83%	40.00%	3.94%	1.83%	15.78%	10.25%	24.25%	11.32%	0.08%	11181
2024-10-02	2028-10-03	4.00	2.13%	-2.40%	40.00%	2.13%	0.00%	14.75%	9.59%	23.59%	10.02%	-0.62%	11182
2024-10-30	2028-10-30	4.00	1.20%	-1.27%	30.00%	1.20%	0.00%	14.31%	9.30%	19.80%	9.54%	-0.28%	11183

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 20%) + (B x 15%) + (C x 65%)
 Products without a listed Bid cannot be sold back to the bank

Diversified Balanced GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (25% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (B)	Return of the Fixed Rate at Maturity (45% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2019-12-18	2024-12-18	5.00	24.01%	16.14%	35.00%	24.01%	16.14%	11.22%	5.05%	24.30%	15.89%	13.66%	10058
2020-01-29	2025-01-29	5.00	22.16%	17.85%	35.00%	22.16%	17.85%	11.22%	5.05%	24.30%	15.95%	14.05%	10059
2020-03-11	2025-03-11	5.00	53.60%	49.12%	35.00%	35.00%	35.00%	10.95%	4.93%	24.18%	24.18%	19.49%	10060
2020-03-25	2025-03-25	5.00	63.83%	53.61%	35.00%	35.00%	35.00%	8.79%	3.96%	23.21%	23.21%	18.49%	10061
2020-04-08	2025-04-08	5.00	53.60%	50.62%	35.00%	35.00%	35.00%	9.33%	4.20%	23.45%	23.45%	18.47%	10062
2020-04-22	2025-04-22	5.00	59.27%	55.04%	35.00%	35.00%	35.00%	11.77%	5.30%	24.55%	24.55%	19.42%	10063
2020-05-06	2025-05-06	5.00	54.70%	44.86%	35.00%	35.00%	35.00%	10.68%	4.81%	24.06%	24.06%	18.34%	10064
2020-05-20	2025-05-20	5.00	56.94%	44.00%	17.50%	17.50%	17.50%	8.79%	3.96%	13.58%	13.58%	8.56%	10065
2020-05-20	2026-05-20	6.00	56.94%	44.00%	30.00%	30.00%	30.00%	10.97%	4.94%	21.44%	21.44%	12.37%	10265
2020-06-03	2025-06-03	5.00	44.65%	34.24%	15.00%	15.00%	15.00%	8.53%	3.84%	12.09%	12.09%	7.49%	10066
2020-06-03	2026-06-03	6.00	44.65%	34.24%	27.50%	27.50%	27.50%	10.97%	4.94%	20.06%	20.06%	10.10%	10266

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 25%) + (B x 30%) + (C x 45%)
 Products without a listed Bid cannot be sold back to the bank

Diversified Balanced GIC													
			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (25% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (B)	Return of the Fixed Rate at Maturity (45% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2020-06-17	2025-06-17	5.00	47.77%	35.84%	15.00%	15.00%	15.00%	8.53%	3.84%	12.09%	12.09%	7.40%	10134
2020-06-17	2026-06-17	6.00	47.77%	35.84%	27.50%	27.50%	27.50%	10.97%	4.94%	20.06%	20.06%	10.10%	10234
2020-07-08	2025-07-08	5.00	53.56%	38.50%	15.00%	15.00%	15.00%	8.53%	3.84%	12.09%	12.09%	7.52%	10135
2020-07-08	2026-07-08	6.00	53.56%	38.50%	27.50%	27.50%	27.50%	10.97%	4.94%	20.06%	20.06%	8.79%	10235
2020-07-29	2025-07-29	5.00	45.97%	38.50%	15.00%	15.00%	15.00%	7.20%	3.24%	11.49%	11.49%	6.72%	10136
2020-07-29	2026-07-29	6.00	45.97%	38.50%	24.00%	24.00%	24.00%	9.34%	4.20%	17.40%	17.40%	7.49%	10236
2020-08-19	2026-08-19	6.00	39.51%	36.72%	20.00%	20.00%	20.00%	8.06%	3.63%	14.63%	14.63%	5.56%	10237
2020-09-09	2026-09-09	6.00	40.18%	35.47%	20.00%	20.00%	20.00%	6.78%	3.05%	14.05%	14.05%	5.23%	10238
2020-09-30	2026-10-01	6.00	43.57%	42.09%	18.00%	18.00%	18.00%	7.10%	3.20%	13.10%	13.10%	4.68%	10239
2020-10-21	2026-10-21	6.00	42.39%	39.17%	18.00%	18.00%	18.00%	6.47%	2.91%	12.81%	12.81%	3.97%	10240
2020-11-12	2026-11-12	6.00	38.20%	30.89%	18.00%	18.00%	18.00%	6.47%	2.91%	12.81%	12.81%	3.14%	10241
2020-12-02	2027-06-02	6.50	25.29%	37.12%	20.00%	20.00%	20.00%	7.03%	3.16%	14.16%	14.16%	1.38%	10242
2020-12-23	2027-06-23	6.50	26.12%	37.11%	20.00%	20.00%	20.00%	7.03%	3.16%	14.16%	14.16%	1.00%	10243
2021-01-20	2027-07-20	6.50	21.49%	32.58%	18.00%	18.00%	18.00%	6.68%	3.01%	12.91%	12.91%	-0.49%	10244
2021-02-17	2028-02-17	7.00	22.87%	33.03%	21.00%	21.00%	21.00%	7.59%	3.41%	14.96%	14.96%	-1.86%	10245
2021-03-17	2028-03-17	7.00	15.19%	27.53%	21.00%	15.19%	21.00%	8.56%	3.85%	15.40%	13.95%	-2.76%	10246
2021-04-14	2027-04-14	6.00	13.74%	24.38%	15.00%	13.74%	15.00%	7.55%	3.40%	11.65%	11.33%	-0.39%	10138
2021-04-14	2028-04-17	7.00	13.74%	24.38%	23.00%	13.74%	23.00%	11.06%	4.98%	17.63%	15.31%	-1.88%	10247
2021-05-12	2027-05-12	6.00	10.07%	22.66%	20.00%	10.07%	20.00%	10.25%	4.61%	15.61%	13.13%	0.77%	10139
2021-05-12	2028-05-12	7.00	10.07%	22.66%	35.00%	10.07%	22.66%	13.85%	6.23%	25.48%	15.55%	-0.40%	10248
2021-06-09	2027-06-09	6.00	6.58%	22.15%	15.00%	6.58%	15.00%	10.12%	4.55%	12.81%	10.70%	-1.05%	10140
2021-06-09	2028-06-09	7.00	6.58%	22.15%	31.00%	6.58%	22.15%	13.38%	6.02%	23.07%	14.31%	-1.88%	10249
2021-07-07	2027-07-07	6.00	8.16%	21.27%	20.00%	8.16%	20.00%	8.83%	3.97%	14.97%	12.01%	-1.20%	10141
2021-07-07	2028-07-07	7.00	8.16%	21.27%	33.00%	8.16%	21.27%	12.68%	5.71%	23.86%	14.13%	-2.50%	10250
2021-08-04	2027-08-04	6.00	8.15%	21.07%	17.00%	8.15%	17.00%	9.54%	4.29%	13.64%	11.43%	-1.31%	10142
2021-08-04	2028-08-04	7.00	8.15%	21.07%	33.00%	8.15%	21.07%	12.68%	5.71%	23.86%	14.06%	-2.50%	10251
2021-09-01	2028-09-01	7.00	6.06%	18.90%	23.00%	6.06%	18.90%	11.44%	5.15%	17.80%	12.34%	-4.82%	10252
2021-09-29	2027-03-29	5.50	7.73%	23.64%	14.00%	7.73%	14.00%	8.24%	3.71%	11.41%	9.84%	-1.32%	10143
2021-09-29	2028-10-03	7.00	7.73%	23.64%	25.00%	7.73%	23.64%	11.52%	5.18%	18.93%	14.21%	-4.56%	10253

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 25%) + (B x 30%) + (C x 45%)
Products without a listed Bid cannot be sold back to the bank

Diversified Balanced GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (25% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (B)	Return of the Fixed Rate at Maturity (45% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2021-10-27	2027-04-27	5.50	3.79%	20.01%	15.50%	3.79%	15.50%	8.24%	3.71%	12.23%	9.30%	-1.57%	10144
2021-10-27	2028-10-27	7.00	3.79%	20.01%	26.50%	3.79%	20.01%	12.06%	5.43%	20.00%	12.38%	-5.31%	10254
2021-11-24	2027-05-25	5.50	4.03%	17.72%	18.50%	4.03%	17.72%	9.54%	4.29%	14.47%	10.61%	-1.25%	10145
2021-11-24	2028-11-24	7.00	4.03%	17.72%	33.00%	4.03%	17.72%	14.47%	6.51%	24.66%	12.84%	-3.99%	10255
2021-12-22	2027-06-22	5.50	5.65%	16.04%	19.00%	5.65%	16.04%	10.91%	4.91%	15.36%	11.13%	-1.09%	10146
2022-01-19	2027-07-19	5.50	2.36%	9.23%	20.00%	2.36%	9.23%	12.11%	5.45%	16.45%	8.81%	-1.52%	10147
2022-02-16	2027-08-16	5.50	-1.02%	9.69%	22.00%	0.00%	9.69%	12.11%	5.45%	17.55%	8.36%	-1.28%	10148
2022-03-16	2027-09-16	5.50	-1.95%	14.11%	26.50%	0.00%	14.11%	13.32%	6.00%	20.57%	10.23%	-0.39%	10149
2022-04-13	2027-10-13	5.50	-1.58%	9.20%	37.50%	0.00%	9.20%	15.16%	6.82%	27.45%	9.58%	-1.18%	10150
2022-05-11	2027-11-12	5.50	4.52%	12.43%	47.00%	4.52%	12.43%	22.38%	10.07%	35.92%	14.93%	3.51%	10151
2022-06-08	2026-12-08	4.50	1.49%	9.14%	45.00%	1.49%	9.14%	18.07%	8.13%	32.88%	11.25%	4.57%	10152
2022-07-13	2027-01-13	4.50	11.28%	19.11%	50.00%	11.28%	19.11%	19.30%	8.69%	36.19%	17.24%	7.43%	10153
2022-08-10	2026-08-10	4.00	7.52%	14.52%	80.00%	7.52%	14.52%	19.30%	8.68%	52.68%	14.92%	7.44%	10154
2022-09-07	2026-09-08	4.00	10.67%	19.28%	80.00%	10.67%	19.28%	18.57%	8.36%	52.36%	16.81%	8.71%	10155
2022-10-05	2026-10-05	4.00	11.26%	19.84%	75.00%	11.26%	19.84%	19.75%	8.89%	50.14%	17.66%	9.81%	10156
2022-11-02	2026-11-02	4.00	9.61%	14.67%	75.00%	9.61%	14.67%	21.00%	9.45%	50.70%	16.25%	8.47%	10157
2022-11-30	2026-11-30	4.00	4.79%	7.90%	75.00%	4.79%	7.90%	22.71%	10.22%	51.47%	13.79%	6.64%	10158
2022-12-21	2026-12-21	4.00	6.87%	9.19%	70.00%	6.87%	9.19%	21.69%	9.76%	48.26%	14.23%	6.48%	10159
2023-01-25	2027-01-25	4.00	3.09%	7.90%	70.00%	3.09%	7.90%	20.31%	9.14%	47.64%	12.28%	5.01%	10160
2023-02-22	2027-02-22	4.00	5.90%	8.49%	70.00%	5.90%	8.49%	20.63%	9.28%	47.78%	13.30%	4.94%	10161
2023-03-22	2027-03-22	4.00	10.56%	11.55%	70.00%	10.56%	11.55%	18.61%	8.38%	46.88%	14.48%	5.13%	10162
2023-04-19	2027-04-19	4.00	4.91%	4.47%	70.00%	4.91%	4.47%	19.98%	8.99%	47.49%	11.56%	3.83%	10163
2023-05-17	2027-05-17	4.00	7.29%	7.21%	70.00%	7.29%	7.21%	17.84%	8.03%	46.53%	12.02%	3.16%	10164
2023-06-14	2027-06-14	4.00	9.96%	7.35%	60.00%	9.96%	7.35%	17.84%	8.03%	41.03%	12.72%	2.81%	10165
2023-07-12	2027-07-13	4.00	9.72%	9.24%	65.00%	9.72%	9.24%	19.34%	8.70%	44.45%	13.91%	3.95%	10166
2023-08-09	2027-08-09	4.00	8.89%	7.69%	75.00%	8.89%	7.69%	21.55%	9.70%	50.95%	14.23%	4.10%	11101
2023-09-06	2027-09-07	4.00	11.72%	7.74%	80.00%	11.72%	7.74%	22.01%	9.91%	53.91%	15.16%	4.57%	11135
2023-10-04	2027-10-04	4.00	17.59%	10.31%	80.00%	17.59%	10.31%	22.71%	10.22%	54.22%	17.71%	5.32%	11136
2023-11-01	2027-11-01	4.00	14.17%	9.95%	80.00%	14.17%	9.95%	23.09%	10.39%	54.39%	16.92%	5.15%	11137
2023-11-29	2027-11-29	4.00	10.53%	6.25%	80.00%	10.53%	6.25%	24.40%	10.98%	54.98%	15.49%	4.47%	11138
2023-12-20	2027-12-20	4.00	10.45%	4.17%	70.00%	10.45%	4.17%	22.71%	10.22%	48.72%	14.09%	3.02%	11139
2024-01-24	2028-01-24	4.00	7.72%	2.55%	60.00%	7.72%	2.55%	21.09%	9.49%	42.49%	12.18%	1.04%	11140
2024-02-21	2028-02-22	4.00	7.53%	0.32%	40.00%	7.53%	0.32%	19.30%	8.68%	30.68%	10.66%	0.00%	11141
2024-03-20	2028-03-20	4.00	6.47%	0.96%		6.47%	0.96%	19.30%	8.68%	29.18%	10.59%	-0.06%	11142
2024-04-17	2028-04-17	4.00	9.32%	2.27%	35.00%	9.32%	2.27%	19.30%	8.68%	27.93%	11.70%	0.36%	11143

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 25%) + (B x 30%) + (C x 45%)

Products without a listed Bid cannot be sold back to the bank

Diversified Balanced GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (25% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (B)	Return of the Fixed Rate at Maturity (45% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2024-05-15	2028-05-15	4.00	4.20%	-2.24%	40.00%	4.20%	0.00%	19.30%	8.68%	30.68%	9.73%	-0.04%	11144
2024-06-12	2028-06-12	4.00	6.91%	-0.48%	40.00%	6.91%	0.00%	19.62%	8.83%	30.83%	10.55%	0.37%	11145
2024-07-10	2028-07-10	4.00	7.12%	-0.31%	40.00%	7.12%	0.00%	18.84%	8.48%	30.48%	10.26%	0.04%	11146
2024-08-07	2028-08-08	4.00	7.82%	5.12%	35.00%	7.82%	5.12%	17.89%	8.05%	27.30%	11.54%	0.63%	11147
2024-09-04	2028-09-05	4.00	3.94%	1.83%	40.00%	3.94%	1.83%	15.78%	7.10%	29.10%	8.63%	-0.32%	11148
2024-10-02	2028-10-03	4.00	2.13%	-2.40%	40.00%	2.13%	0.00%	14.75%	6.64%	28.64%	7.17%	-1.14%	11149
2024-10-30	2028-10-30	4.00	1.20%	-1.27%	30.00%	1.20%	0.00%	14.31%	6.44%	22.94%	6.74%	-0.14%	11150

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 25%) + (B x 30%) + (C x 45%)
 Products without a listed Bid cannot be sold back to the bank

Diversified Performance GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (45% of the portfolio) (B)	Return of the Fixed Rate at Maturity (25% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2019-12-18	2024-12-18	5.00	24.01%	16.14%	35.00%	24.01%	16.14%	11.22%	2.81%	29.06%	17.27%	17.34%	10091
2020-01-29	2025-01-29	5.00	22.16%	17.85%	35.00%	22.16%	17.85%	11.22%	2.81%	29.06%	17.49%	16.88%	10092
2020-03-11	2025-03-11	5.00	53.60%	49.12%	35.00%	35.00%	35.00%	10.95%	2.74%	28.99%	28.99%	24.24%	10093
2020-03-25	2025-03-25	5.00	63.83%	53.61%	35.00%	35.00%	35.00%	8.79%	2.20%	28.45%	28.45%	23.93%	10094
2020-04-08	2025-04-08	5.00	53.60%	50.62%	35.00%	35.00%	35.00%	9.33%	2.33%	28.58%	28.58%	23.20%	10095
2020-04-22	2025-04-22	5.00	59.27%	55.04%	35.00%	35.00%	35.00%	11.77%	2.94%	29.19%	29.19%	23.92%	10096
2020-05-06	2025-05-06	5.00	54.70%	44.86%	35.00%	35.00%	35.00%	10.68%	2.67%	28.92%	28.92%	24.05%	10097
2020-05-20	2025-05-20	5.00	56.94%	44.00%	17.50%	17.50%	17.50%	8.79%	2.20%	15.32%	15.32%	9.93%	10098
2020-05-20	2026-05-20	6.00	56.94%	44.00%	30.00%	30.00%	30.00%	10.97%	2.74%	25.24%	25.24%	15.76%	10298
2020-06-03	2025-06-03	5.00	44.65%	34.24%	15.00%	15.00%	15.00%	8.53%	2.13%	13.38%	13.38%	9.26%	10099
2020-06-03	2026-06-03	6.00	44.65%	34.24%	27.50%	27.50%	27.50%	10.97%	2.74%	23.37%	23.37%	12.29%	10299

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 30%) + (B x 45%) + (C x 25%)
 Products without a listed Bid cannot be sold back to the bank

Diversified Performance GIC													
			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (45% of the portfolio) (B)	Return of the Fixed Rate at Maturity (25% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2020-06-17	2025-06-17	5.00	47.77%	35.84%	15.00%	15.00%	15.00%	8.53%	2.13%	13.38%	13.38%	8.51%	10167
2020-06-17	2026-06-17	6.00	47.77%	35.84%	27.50%	27.50%	27.50%	10.97%	2.74%	23.37%	23.37%	12.26%	10267
2020-07-08	2025-07-08	5.00	53.56%	38.50%	15.00%	15.00%	15.00%	8.53%	2.13%	13.38%	13.38%	7.71%	10168
2020-07-08	2026-07-08	6.00	53.56%	38.50%	27.50%	27.50%	27.50%	10.97%	2.74%	23.37%	23.37%	12.43%	10268
2020-07-29	2025-07-29	5.00	45.97%	38.50%	15.00%	15.00%	15.00%	7.20%	1.80%	13.05%	13.05%	7.78%	10169
2020-07-29	2026-07-29	6.00	45.97%	38.50%	24.00%	24.00%	24.00%	9.34%	2.34%	20.34%	20.34%	9.61%	10269
2020-08-19	2026-08-19	6.00	39.51%	36.72%	20.00%	20.00%	20.00%	8.06%	2.02%	17.02%	17.02%	6.70%	10270
2020-09-09	2026-09-09	6.00	40.18%	35.47%	20.00%	20.00%	20.00%	6.78%	1.70%	16.70%	16.70%	5.97%	10271
2020-09-30	2026-10-01	6.00	43.57%	42.09%	18.00%	18.00%	18.00%	7.10%	1.78%	15.28%	15.28%	5.38%	10272
2020-10-21	2026-10-21	6.00	42.39%	39.17%	18.00%	18.00%	18.00%	6.47%	1.62%	15.12%	15.12%	5.15%	10273
2020-11-12	2026-11-12	6.00	38.20%	30.89%	18.00%	18.00%	18.00%	6.47%	1.62%	15.12%	15.12%	4.61%	10274
2020-12-02	2027-06-02	6.50	25.29%	37.12%	20.00%	20.00%	20.00%	7.03%	1.76%	16.76%	16.76%	2.73%	10275
2020-12-23	2027-06-23	6.50	26.12%	37.11%	20.00%	20.00%	20.00%	7.03%	1.76%	16.76%	16.76%	2.42%	10276
2021-01-20	2027-07-20	6.50	21.49%	32.58%	18.00%	18.00%	18.00%	6.68%	1.67%	15.17%	15.17%	0.34%	10277
2021-02-17	2028-02-17	7.00	22.87%	33.03%	21.00%	21.00%	21.00%	7.59%	1.90%	17.65%	17.65%	-0.79%	10278
2021-03-17	2028-03-17	7.00	15.19%	27.53%	21.00%	15.19%	21.00%	8.56%	2.14%	17.89%	16.15%	-2.63%	10279
2021-04-14	2027-04-14	6.00	13.74%	24.38%	15.00%	13.74%	15.00%	7.55%	1.89%	13.14%	12.76%	-0.13%	10171
2021-04-14	2028-04-17	7.00	13.74%	24.38%	23.00%	13.74%	23.00%	11.06%	2.77%	20.02%	17.24%	-1.96%	10280
2021-05-12	2027-05-12	6.00	10.07%	22.66%	20.00%	10.07%	20.00%	10.25%	2.56%	17.56%	14.58%	0.94%	10172
2021-05-12	2028-05-12	7.00	10.07%	22.66%	35.00%	10.07%	22.66%	13.85%	3.46%	29.71%	16.68%	-0.59%	10281
2021-06-09	2027-06-09	6.00	6.58%	22.15%	15.00%	6.58%	15.00%	10.12%	2.53%	13.78%	11.26%	-1.41%	10173
2021-06-09	2028-06-09	7.00	6.58%	22.15%	31.00%	6.58%	22.15%	13.38%	3.34%	26.59%	15.29%	-2.30%	10282
2021-07-07	2027-07-07	6.00	8.16%	21.27%	20.00%	8.16%	20.00%	8.83%	2.21%	17.21%	13.66%	-1.15%	10174
2021-07-07	2028-07-07	7.00	8.16%	21.27%	33.00%	8.16%	21.27%	12.68%	3.17%	27.92%	15.19%	-2.68%	10283
2021-08-04	2027-08-04	6.00	8.15%	21.07%	17.00%	8.15%	17.00%	9.54%	2.38%	15.13%	12.48%	-1.62%	10175
2021-08-04	2028-08-04	7.00	8.15%	21.07%	33.00%	8.15%	21.07%	12.68%	3.17%	27.92%	15.10%	-2.81%	10284
2021-09-01	2028-09-01	7.00	6.06%	18.90%	23.00%	6.06%	18.90%	11.44%	2.86%	20.11%	13.18%	-5.29%	10285
2021-09-29	2027-03-29	5.50	7.73%	23.64%	14.00%	7.73%	14.00%	8.24%	2.06%	12.56%	10.68%	-1.33%	10176
2021-09-29	2028-10-03	7.00	7.73%	23.64%	25.00%	7.73%	23.64%	11.52%	2.88%	21.63%	15.84%	-4.76%	10286

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 30%) + (B x 45%) + (C x 25%)
Products without a listed Bid cannot be sold back to the bank

Diversified Performance GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (45% of the portfolio) (B)	Return of the Fixed Rate at Maturity (25% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Bid	Product Code
2021-10-27	2027-04-27	5.50	3.79%	20.01%	15.50%	3.79%	15.50%	8.24%	2.06%	13.68%	10.17%	-1.96%	10177
2021-10-27	2028-10-27	7.00	3.79%	20.01%	26.50%	3.79%	20.01%	12.06%	3.02%	22.89%	13.16%	-5.63%	10287
2021-11-24	2027-05-25	5.50	4.03%	17.72%	18.50%	4.03%	17.72%	9.54%	2.38%	16.26%	11.57%	-1.63%	10178
2021-11-24	2028-11-24	7.00	4.03%	17.72%	33.00%	4.03%	17.72%	14.47%	3.62%	28.37%	12.80%	-4.79%	10288
2021-12-22	2027-06-22	5.50	5.65%	16.04%	19.00%	5.65%	16.04%	10.91%	2.73%	16.98%	11.64%	-1.71%	10179
2022-01-19	2027-07-19	5.50	2.36%	9.23%	20.00%	2.36%	9.23%	12.11%	3.03%	18.03%	7.89%	-2.54%	10180
2022-02-16	2027-08-16	5.50	-1.02%	9.69%	22.00%	0.00%	9.69%	12.11%	3.03%	19.53%	7.39%	-2.37%	10181
2022-03-16	2027-09-16	5.50	-1.95%	14.11%	26.50%	0.00%	14.11%	13.32%	3.33%	23.21%	9.68%	-1.51%	10182
2022-04-13	2027-10-13	5.50	-1.58%	9.20%	37.50%	0.00%	9.20%	15.16%	3.79%	31.92%	7.93%	-2.15%	10183
2022-05-11	2027-11-12	5.50	4.52%	12.43%	47.00%	4.52%	12.43%	22.38%	5.59%	40.84%	12.54%	1.39%	10184
2022-06-08	2026-12-08	4.50	1.49%	9.14%	45.00%	1.49%	9.14%	18.07%	4.52%	38.27%	9.08%	3.07%	10185
2022-07-13	2027-01-13	4.50	11.28%	19.11%	50.00%	11.28%	19.11%	19.30%	4.83%	42.33%	16.81%	7.12%	10186
2022-08-10	2026-08-10	4.00	7.52%	14.52%	80.00%	7.52%	14.52%	19.30%	4.82%	64.82%	13.62%	6.43%	10187
2022-09-07	2026-09-08	4.00	10.67%	19.28%	80.00%	10.67%	19.28%	18.57%	4.64%	64.64%	16.52%	8.82%	10188
2022-10-05	2026-10-05	4.00	11.26%	19.84%	75.00%	11.26%	19.84%	19.75%	4.94%	61.19%	17.24%	10.02%	10189
2022-11-02	2026-11-02	4.00	9.61%	14.67%	75.00%	9.61%	14.67%	21.00%	5.25%	61.50%	14.73%	7.89%	10190
2022-11-30	2026-11-30	4.00	4.79%	7.90%	75.00%	4.79%	7.90%	22.71%	5.68%	61.93%	10.67%	5.19%	10191
2022-12-21	2026-12-21	4.00	6.87%	9.19%	70.00%	6.87%	9.19%	21.69%	5.42%	57.92%	11.62%	5.06%	10192
2023-01-25	2027-01-25	4.00	3.09%	7.90%	70.00%	3.09%	7.90%	20.31%	5.08%	57.58%	9.56%	3.51%	10193
2023-02-22	2027-02-22	4.00	5.90%	8.49%	70.00%	5.90%	8.49%	20.63%	5.16%	57.66%	10.75%	3.33%	10194
2023-03-22	2027-03-22	4.00	10.56%	11.55%	70.00%	10.56%	11.55%	18.61%	4.65%	57.15%	13.02%	4.34%	10195
2023-04-19	2027-04-19	4.00	4.91%	4.47%	70.00%	4.91%	4.47%	19.98%	5.00%	57.50%	8.48%	1.77%	10196
2023-05-17	2027-05-17	4.00	7.29%	7.21%	70.00%	7.29%	7.21%	17.84%	4.46%	56.96%	9.89%	1.80%	10197
2023-06-14	2027-06-14	4.00	9.96%	7.35%	60.00%	9.96%	7.35%	17.84%	4.46%	49.46%	10.75%	1.21%	10198
2023-07-12	2027-07-13	4.00	9.72%	9.24%	65.00%	9.72%	9.24%	19.34%	4.84%	53.59%	11.91%	2.05%	10199
2023-08-09	2027-08-09	4.00	8.89%	7.69%	75.00%	8.89%	7.69%	21.55%	5.39%	61.64%	11.52%	1.95%	11134
2023-09-06	2027-09-07	4.00	11.72%	7.74%	80.00%	11.72%	7.74%	22.01%	5.50%	65.50%	12.50%	2.41%	11102
2023-10-04	2027-10-04	4.00	17.59%	10.31%	80.00%	17.59%	10.31%	22.71%	5.68%	65.68%	15.59%	4.34%	11103
2023-11-01	2027-11-01	4.00	14.17%	9.95%	80.00%	14.17%	9.95%	23.09%	5.77%	65.77%	14.50%	3.70%	11104
2023-11-29	2027-11-29	4.00	10.53%	6.25%	80.00%	10.53%	6.25%	24.40%	6.10%	66.10%	12.07%	2.06%	11105
2023-12-20	2027-12-20	4.00	10.45%	4.17%	70.00%	10.45%	4.17%	22.71%	5.68%	58.18%	10.69%	0.47%	11106
2024-01-24	2028-01-24	4.00	7.72%	2.55%	60.00%	7.72%	2.55%	21.09%	5.27%	50.27%	8.73%	-1.26%	11107
2024-02-21	2028-02-22	4.00	7.53%	0.32%	40.00%	7.53%	0.32%	19.30%	4.82%	34.82%	7.23%	-0.17%	11108
2024-03-20	2028-03-20	4.00	6.47%	0.96%		6.47%	0.96%	19.30%	4.82%	32.57%	7.20%	-0.63%	11109
2024-04-17	2028-04-17	4.00	9.32%	2.27%	35.00%	9.32%	2.27%	19.30%	4.82%	31.07%	8.64%	-0.56%	11110

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 30%) + (B x 45%) + (C x 25%)
 Products without a listed Bid cannot be sold back to the bank

Diversified Performance GIC

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (45% of the portfolio) (B)	Return of the Fixed Rate at Maturity (25% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Bid	Product Code
2024-05-15	2028-05-15	4.00	4.20%	-2.24%	40.00%	4.20%	0.00%	19.30%	4.82%	34.82%	6.09%	-0.12%	11111
2024-06-12	2028-06-12	4.00	6.91%	-0.48%	40.00%	6.91%	0.00%	19.62%	4.90%	34.90%	6.98%	-0.56%	11112
2024-07-10	2028-07-10	4.00	7.12%	-0.31%	40.00%	7.12%	0.00%	18.84%	4.71%	34.71%	6.85%	0.43%	11113
2024-08-07	2028-08-08	4.00	7.82%	5.12%	35.00%	7.82%	5.12%	17.89%	4.47%	30.72%	9.12%	0.98%	11114
2024-09-04	2028-09-05	4.00	3.94%	1.83%	40.00%	3.94%	1.83%	15.78%	3.94%	33.94%	5.95%	-0.38%	11115
2024-10-02	2028-10-03	4.00	2.13%	-2.40%	40.00%	2.13%	0.00%	14.75%	3.69%	33.69%	4.33%	-0.78%	11116
2024-10-30	2028-10-30	4.00	1.20%	-1.27%	30.00%	1.20%	0.00%	14.31%	3.58%	26.08%	3.94%	-0.11%	11117

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 30%) + (B x 45%) + (C x 25%)
 Products without a listed Bid cannot be sold back to the bank

Diversified Action GIC

			Indicative Returns of the Reference Portfolios		Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC						
					Cumulative Indicative Return of the Two Reference Components						
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (35% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (65% of the portfolio) (B)	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2020-07-29	2025-07-29	5.00	45.97%	38.50%	15.00%	15.00%	15.00%	15.00%	15.00%	9.63%	10820
2020-07-29	2026-07-29	6.00	45.97%	38.50%	24.00%	24.00%	24.00%	24.00%	24.00%	12.12%	10840
2020-08-19	2026-08-19	6.00	39.51%	36.72%	20.00%	20.00%	20.00%	20.00%	20.00%	8.45%	10841
2020-09-09	2026-09-09	6.00	40.18%	35.47%	20.00%	20.00%	20.00%	20.00%	20.00%	8.25%	10842
2020-09-30	2026-10-01	6.00	43.57%	42.09%	18.00%	18.00%	18.00%	18.00%	18.00%	7.25%	10843
2020-10-21	2026-10-21	6.00	42.39%	39.17%	18.00%	18.00%	18.00%	18.00%	18.00%	6.69%	10844
2020-11-12	2026-11-12	6.00	38.20%	30.89%	18.00%	18.00%	18.00%	18.00%	18.00%	5.64%	10845
2020-12-02	2027-06-02	6.50	25.29%	32.32%	20.00%	20.00%	20.00%	20.00%	20.00%	3.90%	10846
2020-12-23	2027-06-23	6.50	26.12%	37.11%	20.00%	20.00%	20.00%	20.00%	20.00%	4.22%	10847
2021-01-20	2027-07-20	6.50	21.49%	32.58%	18.00%	18.00%	18.00%	18.00%	18.00%	1.70%	10848
2021-02-17	2028-02-17	7.00	22.87%	33.03%	21.00%	21.00%	21.00%	21.00%	21.00%	0.34%	10849
2021-03-17	2028-03-17	7.00	15.19%	27.53%	21.00%	15.19%	21.00%	21.00%	18.97%	-1.97%	10850
2021-04-14	2027-04-14	6.00	13.74%	24.38%	15.00%	13.74%	15.00%	15.00%	14.56%	0.19%	10822
2021-04-14	2028-04-17	7.00	13.74%	24.38%	23.00%	13.74%	23.00%	23.00%	19.76%	-1.82%	10851
2021-05-12	2027-05-12	6.00	10.07%	22.66%	20.00%	10.07%	20.00%	20.00%	16.53%	0.99%	10823
2021-05-12	2028-05-12	7.00	10.07%	22.66%	35.00%	10.07%	22.66%	35.00%	18.25%	-0.59%	10852
2021-06-09	2027-06-09	6.00	6.58%	22.15%	15.00%	6.58%	15.00%	15.00%	12.05%	-1.67%	10824
2021-06-09	2028-06-09	7.00	6.58%	22.15%	31.00%	6.58%	22.15%	31.00%	16.70%	-2.64%	10853
2021-07-07	2027-07-07	6.00	8.16%	21.27%	20.00%	8.16%	20.00%	20.00%	15.86%	-0.93%	10825
2021-07-07	2028-07-07	7.00	8.16%	21.27%	33.00%	8.16%	21.27%	33.00%	16.68%	-2.83%	10854
2021-08-04	2027-08-04	6.00	8.15%	21.07%	17.00%	8.15%	17.00%	17.00%	13.90%	-1.78%	10826
2021-08-04	2028-08-04	7.00	8.15%	21.07%	33.00%	8.15%	21.07%	33.00%	16.55%	-3.36%	10855
2021-09-01	2028-09-01	7.00	6.06%	18.90%	23.00%	6.06%	18.90%	23.00%	14.41%	-5.63%	10856
2021-09-29	2028-10-03	7.00	7.73%	23.64%	25.00%	7.73%	23.64%	25.00%	18.07%	-4.91%	10857
2021-10-27	2028-10-27	7.00	3.79%	20.01%	26.50%	3.79%	20.01%	26.50%	14.33%	-5.92%	10858
2021-11-24	2028-11-24	7.00	4.03%	17.72%	33.00%	4.03%	17.72%	33.00%	12.93%	-5.69%	10859
2021-12-22	2027-06-22	5.50	5.65%	16.04%	19.00%	5.65%	16.04%	19.00%	12.40%	-2.37%	10860
2022-01-19	2027-07-19	5.50	2.36%	9.23%	20.00%	2.36%	9.23%	20.00%	6.82%	-3.87%	10861
2022-02-16	2027-08-16	5.50	-1.02%	9.69%	22.00%	0.00%	9.69%	22.00%	6.30%	-3.79%	10862
2022-03-16	2027-09-16	5.50	-1.95%	14.11%	26.50%	0.00%	14.11%	26.50%	9.17%	-2.76%	10863
2022-04-13	2027-10-13	5.50	-1.58%	9.20%	37.50%	0.00%	9.20%	37.50%	5.98%	-3.53%	10864
2022-05-11	2027-11-12	5.50	4.52%	12.43%	47.00%	4.52%	12.43%	47.00%	9.66%	-1.11%	10865
2022-06-08	2026-12-08	4.50	1.49%	9.14%	45.00%	1.49%	9.14%	45.00%	6.47%	1.02%	10866
2022-07-13	2027-01-13	4.50	11.28%	19.11%	50.00%	11.28%	19.11%	50.00%	16.37%	6.97%	10867
2022-08-10	2026-08-10	4.00	7.52%	14.52%	80.00%	7.52%	14.52%	80.00%	12.07%	5.66%	10868
2022-09-07	2026-09-08	4.00	10.67%	19.28%	80.00%	10.67%	19.28%	80.00%	16.26%	9.25%	10869

*The indicative return is calculated by considering the 2 reference components of the portfolio: (A*35%) + (B*65%)
Products without a listed Bid cannot be sold back to the bank

Diversified Action GIC											
			Indicative Returns of the Reference Portfolios		Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC						
					Cumulative Indicative Return of the Two Reference Components						
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (35% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (65% of the portfolio) (B)	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2022-10-05	2026-10-05	4.00	11.26%	19.84%	75.00%	11.26%	19.84%	75.00%	16.83%	10.53%	10870

*The indicative return is calculated by considering the 2 reference components of the portfolio: (A*35%) + (B*65%)
 Products without a listed Bid cannot be sold back to the bank

Floating Rate Market-Linked GIC

Name	Product Code	Issuance Date	Maturity Date	Term	Minimum	Maximum
BNC CPG Flex taux variable, série 1, catégorie investisseurs	10801	2019-09-18	2024-09-18	5.00	1.50%	2.75%

Reference Rate Date	Reference Rate	Interest Payment	Interest Payment Date
2019-09-18	1.97%	0.49115%	2019-12-18
2019-12-18	2.02%	0.49115%	2020-03-18
2020-03-18	1.50%	0.50299%	2020-06-18
2020-06-18	1.50%	0.37808%	2020-09-18
2020-09-18	1.50%	0.37808%	2020-12-18
2020-12-18	1.50%	0.37397%	2021-03-18
2021-03-18	1.50%	0.36986%	2021-06-18
2021-06-18	1.50%	0.37808%	2021-09-20
2021-09-20	1.50%	0.38630%	2021-12-20
2021-12-20	1.50%	0.37397%	2022-03-18
2022-03-18	1.50%	0.36164%	2022-06-20
2022-06-20	2.49%	0.38630%	2022-09-19
2022-09-19	2.75%	0.62017%	2022-12-19
2022-12-19	2.75%	0.68562%	2023-03-20
2023-03-20	2.75%	0.68562%	2023-06-19
2023-06-19	2.75%	0.69315%	2023-09-18
2023-09-18	2.75%	0.68562%	2023-12-18
2023-12-18	2.75%	0.68562%	2024-03-18
2024-03-18	2.75%	0.00000%	2024-06-18
2024-06-18	2.75%	0.69300%	2024-09-18

Name	Product Code	Issuance Date	Maturity Date	Term	Minimum	Maximum
BNC CPG Flex taux variable, série 2, catégorie investisseurs	10802	2019-10-09	2024-10-09	5.00	1.50%	2.75%

Reference Rate Date	Reference Rate	Interest Payment	Interest Payment Date
2019-10-09	1.97%	0.49655%	2020-01-09
2020-01-09	2.06%	0.51421%	2020-04-09
2020-04-09	1.50%	0.37397%	2020-07-09
2020-07-09	1.50%	0.37808%	2020-10-09
2020-10-09	1.50%	0.38630%	2021-01-11
2021-01-11	1.50%	0.36164%	2021-04-09
2021-04-09	1.50%	0.37397%	2021-07-09
2021-07-09	1.50%	0.39041%	2021-10-12
2021-10-12	1.50%	0.36986%	2022-01-10
2022-01-10	1.50%	0.37397%	2022-04-11
2022-04-11	1.50%	0.37397%	2022-07-11
2022-07-11	2.75%	0.69315%	2022-10-11
2022-10-11	2.75%	0.67808%	2023-01-09
2023-01-09	2.75%	0.68562%	2023-04-11
2023-04-11	2.75%	0.68562%	2023-07-10
2023-07-10	2.75%	0.69315%	2023-10-10
2023-10-10	2.75%	0.69315%	2024-01-09
2024-01-09	2.75%	0.68562%	2024-04-09
2024-04-09	2.75%	0.68562%	2024-07-09
2024-07-09	2.75%	0.69300%	2024-10-09

Name	Product Code	Issuance Date	Maturity Date	Term	Minimum	Maximum
BNC CPG Flex taux variable, série 3, catégorie investisseurs	10803	2019-11-06	2024-11-06	5.00	1.50%	2.75%

Reference Rate Date	Reference Rate	Interest Payment	Interest Payment Date
2019-11-06	1.97%	0.49686%	2020-02-06
2020-02-06	1.97%	0.48637%	2020-05-06
2020-05-06	1.50%	0.37808%	2020-08-06
2020-08-06	1.50%	0.37808%	2020-11-06
2020-11-06	1.50%	0.38630%	2021-02-08
2021-02-08	1.50%	0.35753%	2021-05-06
2021-05-06	1.50%	0.37808%	2021-08-06
2021-08-06	1.50%	0.38630%	2021-11-08
2021-11-08	1.50%	0.37397%	2022-02-07
2022-02-07	1.50%	0.36164%	2022-05-06
2022-05-06	1.90%	0.48932%	2022-08-08
2022-08-08	2.75%	0.68562%	2022-11-07
2022-11-07	2.75%	0.68562%	2023-02-06
2023-02-06	2.75%	0.00000%	2023-05-08
2023-05-08	2.75%	0.69315%	2023-08-08
2023-08-08	2.75%	0.69315%	2023-11-06
2023-11-06	2.75%	0.69315%	2024-02-06
2024-02-06	2.75%	0.67808%	2024-05-06
2024-05-06	2.75%	0.69315%	2024-08-06
2024-08-06	2.75%	0.69315%	2024-11-06

Floating Rate Market-Linked GIC

Nom	Code de fonds	Date d'émission	Date d'échéance	Terme	Minimum	Maximum	Date du taux de référence	Taux de référence	Versement d'intérêt	Date de versement
BNC CPG Flex taux variable, série 4, catégorie investisseurs	10804	2019-11-27	2024-11-27	5.00	1.50%	2.75%	2019-11-27	1.97%	0.49655%	2020-02-27
							2020-02-27	1.93%	0.47589%	2020-05-27
							2020-05-27	1.50%	0.37808%	2020-08-27
							2020-08-27	1.50%	0.37808%	2020-11-27
							2020-11-27	1.50%	0.38630%	2021-03-01
							2021-03-01	1.50%	0.35753%	2021-05-27
							2021-05-27	1.50%	0.37808%	2021-08-27
							2021-08-27	1.50%	0.38630%	2021-11-29
							2021-11-29	1.50%	0.37397%	2022-02-28
							2022-02-28	1.50%	0.36164%	2022-05-27
							2022-05-27	2.10%	0.54147%	2022-08-29
							2022-08-29	2.75%	0.68562%	2022-11-28
							2022-11-28	2.75%	0.68562%	2023-02-27
							2023-02-27	2.75%	0.67055%	2023-05-29
							2023-05-29	2.75%	0.00000%	2023-08-28
							2023-08-28	2.75%	0.69315%	2023-11-27
							2023-11-27	2.75%	0.69315%	2024-02-27
							2024-02-27	2.75%	0.67808%	2024-05-27
							2024-05-27	2.75%	0.69315%	2024-08-27
							2024-08-27	2.75%	0.69315%	2024-11-27

Nom	Code de fonds	Date d'émission	Date d'échéance	Terme	Minimum	Maximum	Date du taux de référence	Taux de référence	Versement d'intérêt	Date de versement
BNC CPG Flex taux variable, série 5, catégorie investisseurs	10805	2019-12-18	2024-12-18	5.00	1.50%	2.75%	2019-12-18	2.02%	0.50299%	2020-03-18
							2020-03-18	1.50%	0.37808%	2020-06-18
							2020-06-18	1.50%	0.37808%	2020-09-18
							2020-09-18	1.50%	0.37397%	2020-12-18
							2020-12-18	1.50%	0.36986%	2021-03-18
							2021-03-18	1.50%	0.37808%	2021-06-18
							2021-06-18	1.50%	0.38630%	2021-09-20
							2021-09-20	1.50%	0.37397%	2021-12-20
							2021-12-20	1.50%	0.36164%	2022-03-18
							2022-03-18	1.50%	0.38630%	2022-06-20
							2022-06-20	2.49%	0.62017%	2022-09-19
							2022-09-19	2.75%	0.68562%	2022-12-19
							2022-12-19	2.75%	0.68562%	2023-03-20
							2023-03-20	2.75%	0.69315%	2023-06-19
							2023-06-19	2.75%	0.69315%	2023-09-18
							2023-09-18	2.75%	0.68562%	2023-12-18
							2023-12-18	2.75%	0.68562%	2024-03-18
							2024-03-18	2.75%	0.00000%	2024-06-18
							2024-06-18	2.75%	0.00000%	2024-09-18
							2024-09-18	2.75%	0.68562%	2024-12-18

Nom	Code de fonds	Date d'émission	Date d'échéance	Terme	Minimum	Maximum	Date du taux de référence	Taux de référence	Versement d'intérêt	Date de versement
BNC CPG Flex taux variable, série 6, catégorie investisseurs	10806	2020-01-08	2025-01-08	5.00	1.50%	2.75%	2020-01-08	2.07%	0.51484%	2020-04-08
							2020-04-08	1.50%	0.51484%	2020-07-08
							2020-07-08	1.50%	0.37397%	2020-10-08
							2020-10-08	1.50%	0.37808%	2021-01-08
							2021-01-08	1.50%	0.37808%	2021-04-08
							2021-04-08	1.50%	0.36986%	2021-07-08
							2021-07-08	1.50%	0.37397%	2021-10-08
							2021-10-08	1.50%	0.37808%	2022-01-10
							2022-01-10	1.50%	0.38630%	2022-04-08
							2022-04-08	1.50%	0.36164%	2022-07-08
							2022-07-08	2.75%	0.37397%	2022-10-11
							2022-10-11	2.75%	0.71575%	2023-01-09
							2023-01-09	2.75%	0.67808%	2023-04-11
							2023-04-11	2.75%	0.68562%	2023-07-10
							2023-07-10	2.75%	0.69315%	2023-10-10
							2023-10-10	2.75%	0.69315%	2024-01-08
							2024-01-08	2.75%	0.68562%	2024-04-08
							2024-04-08	2.75%	0.68562%	2024-07-08
							2024-07-08	2.75%	0.69300%	2024-10-08
							2024-10-08	2.75%	0.69315%	2025-01-08

Taux des acceptations bancaires à trois mois (CDOR à 3 mois) par Date



Canadian Bank GIC - Private Series

					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
2020-06-22	2026-06-22	6.00	100.00	171.08	71.08%	85.00%	None	Illimité	60.41%	48.50%	10444
2020-08-14	2027-02-12	6.50	100.00	163.79	63.79%	100.00%	None	65.00%	63.79%	38.57%	10447
2020-10-02	2027-10-04	7.00	100.00	164.96	64.96%	100.00%	None	40.00%	40.00%	18.98%	10451
2020-10-29	2028-10-27	8.00	100.00	167.89	67.89%	100.00%	None	70.00%	67.89%	28.16%	10453
2021-01-14	2029-01-12	8.00	100.00	140.15	40.15%	100.00%	None	80.00%	40.15%	16.62%	10457
2021-02-01	2029-02-01	8.00	100.00	144.43	44.43%	100.00%	None	65.00%	44.43%	16.02%	10458
2021-02-17	2029-02-20	8.00	100.00	139.77	39.77%	100.00%	None	60.00%	39.77%	12.66%	10460
2021-03-23	2028-03-23	7.00	100.00	126.06	26.06%	100.00%	None	65.50%	26.06%	10.61%	10463
2021-04-13	2028-04-13	7.00	100.00	125.18	25.18%	100.00%	None	50.00%	25.18%	8.43%	10464
2021-04-28	2029-04-30	8.00	100.00	122.73	22.73%	125.00%	None	Illimité	28.42%	10.65%	10465
2021-05-14	2029-05-14	8.00	100.00	118.96	18.96%	125.00%	None	Illimité	23.71%	7.62%	10466
2021-05-25	2029-05-25	8.00	100.00	116.98	16.98%	125.00%	None	Illimité	21.23%	6.82%	10468
2022-01-06	2029-01-08	7.00	100.00	104.51	4.51%	130.00%	None	Illimité	5.87%	-0.80%	10473
2022-04-12	2027-04-12	5.00	100.00	108.95	8.95%	105.00%	None	Illimité	9.40%	3.62%	10480
2022-12-22	2024-12-23	2.00	100.00	123.26	23.26%	100.00%	None	20.00%	20.00%	17.76%	10484
2023-01-05	2028-01-05	5.00	100.00	124.20	24.20%	145.00%	None	Illimité	35.10%	21.63%	10485
2023-05-31	2026-11-30	3.50	100.00	128.44	28.44%	122.50%	None	Illimité	34.84%	24.32%	10487
2023-09-20	2025-09-22	2.00	100.00	127.42	27.42%	100.00%	None	Illimité	27.42%	22.09%	10491
2023-10-19	2025-10-20	2.00	100.00	138.04	38.04%	100.00%	None	Illimité	38.04%	31.51%	10492
2024-10-22	2026-10-22	2.00	100.00	101.47	1.47%	110.00%	None	Illimité	1.61%	0.42%	10500

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

Canadian Market GIC - Private Series

					Information needed to calculate the cumulative indicative return						
Issuance Date	Maturity Date	Term (years)	Opening Level	Closing Level	Indicative return of the reference portfolio (A)	Participation Factor (B)	Guaranteed Interest at Maturity (C)	Maximum Interest at Maturity (D)	Cumulative Indicative Return*	Resale Value Return	Product Code
2019-11-15	2024-11-15	5.00	100.00	107.90	7.90%	150%	None	Unlimited	11.85%	11.18%	10710
2019-11-15	2029-11-15	10.00	100.00	109.13	9.13%	220%	None	Unlimited	20.08%	10.85%	10708
2022-03-02	2029-03-02	7.00	100.00	115.24	15.24%	95%	None	Unlimited	14.48%	4.17%	10478

* The indicative return is based on the indicative return of the portfolio (A) multiplied by the participation factor (B) while factoring in the constraints of the minimum (C) and the maximum (D), should they exist.

Diversified Stability GIC - Private Series

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Maximum Cumulative Gain of the Precision 10s at Maturity	Cumulative Indicative Return of the Three Reference Components							
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global		Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (20% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (15% of the portfolio) (B)	Return of the Fixed Rate at Maturity (65% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2020-03-06	2025-03-06	5.00	34.82%	36.90%	50.00%	34.82%	36.90%	10.68%	6.94%	24.44%	19.44%	16.89%	10439
2020-03-13	2025-03-13	5.00	56.89%	61.97%	60.00%	56.89%	60.00%	9.87%	6.41%	27.41%	26.79%	21.33%	10441
2020-07-23	2026-07-23	6.00	47.46%	29.64%	27.50%	27.50%	27.50%	10.06%	6.54%	16.16%	16.16%	6.45%	10445
2020-09-23	2027-09-23	7.00	43.24%	41.74%	32.00%	32.00%	32.00%	10.30%	6.69%	17.89%	17.89%	2.92%	10450
2021-02-25	2028-02-25	7.00	23.26%	32.82%	21.00%	21.00%	21.00%	10.22%	6.64%	13.99%	13.99%	-1.88%	10461
2021-05-25	2028-05-25	7.00	9.16%	22.54%	40.00%	9.16%	22.54%	14.08%	9.15%	23.15%	14.37%	-1.07%	10467
2022-03-02	2026-03-02	4.00	-1.38%	13.24%	16.00%	0.00%	13.24%	10.60%	6.89%	12.49%	8.87%	3.85%	10479
2022-06-30	2027-06-30	5.00	9.19%	17.94%	100.00%	9.19%	17.94%	25.82%	16.78%	51.78%	21.31%	9.61%	10121
2022-08-04	2025-08-05	3.00	8.75%	15.69%	40.00%	8.75%	15.69%	14.77%	9.60%	23.60%	13.70%	9.46%	10481
2022-08-25	2026-08-25	4.00	5.49%	14.28%	70.00%	5.49%	14.28%	19.62%	12.75%	37.25%	15.99%	8.03%	10482
2022-11-15	2024-11-15	2.00	6.92%	11.77%	20.00%	6.92%	11.77%	10.46%	6.80%	13.80%	9.95%	10.42%	10483
2023-04-11	2025-04-11	2.00	5.55%	5.82%	15.50%	5.55%	5.82%	9.45%	6.14%	11.57%	8.13%	5.44%	10486
2023-07-27	2025-07-28	2.00	8.92%	5.74%	22.50%	8.92%	5.74%	11.30%	7.35%	15.22%	9.99%	5.96%	10488
2023-08-03	2026-08-04	3.00	10.87%	8.10%	47.50%	10.87%	8.10%	16.72%	10.87%	27.50%	14.26%	6.39%	10489
2023-11-20	2026-11-20	3.00	10.66%	7.42%	50.00%	10.66%	7.42%	17.19%	11.17%	28.67%	14.42%	5.19%	10493
2023-11-28	2028-11-28	5.00	12.52%	5.87%	75.00%	12.52%	5.87%	33.32%	21.66%	47.91%	25.04%	5.90%	10494
2024-04-24	2027-04-26	3.00	6.52%	0.90%	35.00%	6.52%	0.90%	14.25%	9.26%	21.51%	10.70%	2.01%	10495
2024-06-11	2027-06-11	3.00	7.11%	0.21%	30.00%	7.11%	0.21%	14.25%	9.26%	19.76%	10.71%	1.21%	10497
2024-09-20	2029-09-20	5.00	3.06%	-0.78%	80.00%	3.06%	0.00%	21.08%	13.70%	41.70%	14.32%	-0.94%	10499

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 20%) + (B x 15%) + (C x 65%)
Products without a listed Bid cannot be sold back to the bank

Diversified Balanced GIC - Private Series

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios		Cumulative Indicative Return of the Three Reference Components								
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (25% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (B)	Return of the Fixed Rate at Maturity (45% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
20/12/2019	20/12/2024	5.00	23.56%	15.76%	60.00%	23.56%	15.76%	11.93%	5.37%	38.37%	15.99%	15.04%	10430
09/01/2020	09/01/2025	5.00	23.18%	16.31%	60.00%	23.18%	16.31%	12.48%	5.62%	38.62%	16.30%	15.05%	10431
07/02/2020	07/02/2025	5.00	22.43%	17.71%	60.00%	22.43%	17.71%	12.04%	5.42%	38.42%	16.34%	15.00%	10434
14/02/2020	14/02/2025	5.00	21.58%	16.13%	50.00%	21.58%	16.13%	10.68%	4.81%	32.31%	15.04%	13.67%	10435
26/02/2020	26/02/2025	5.00	26.30%	23.59%	50.00%	26.30%	23.59%	10.68%	4.81%	32.31%	18.46%	17.33%	10438
06/03/2020	06/03/2025	5.00	34.82%	36.90%	50.00%	34.82%	36.90%	10.68%	4.80%	32.30%	24.58%	22.75%	10440
14/08/2020	12/02/2027	6.50	39.54%	36.43%	28.00%	28.00%	28.00%	10.30%	4.64%	20.04%	20.04%	5.71%	10446
11/09/2020	10/09/2027	7.00	40.45%	35.29%	32.00%	32.00%	32.00%	10.30%	4.64%	22.24%	22.24%	4.44%	10448
23/09/2020	23/09/2027	7.00	43.24%	41.74%	32.00%	32.00%	32.00%	10.30%	4.63%	22.23%	22.23%	5.13%	10449
11/12/2020	13/12/2027	7.00	23.34%	38.42%	26.00%	23.34%	26.00%	9.84%	4.43%	18.73%	18.06%	1.02%	10456
13/07/2021	13/07/2028	7.00	8.14%	20.40%	40.00%	8.14%	20.40%	14.32%	6.44%	28.44%	14.60%	-2.21%	10471
29/07/2021	31/07/2028	7.00	8.25%	19.71%	40.00%	8.25%	19.71%	13.61%	6.13%	28.13%	14.10%	-2.90%	10472
01/03/2022	01/09/2027	5.50	-0.07%	13.58%	35.00%	0.00%	13.58%	16.09%	7.24%	26.49%	11.32%	0.95%	10477
11/09/2023	11/09/2025	2.00	11.47%	6.52%	25.00%	11.47%	6.52%	11.62%	5.23%	18.98%	10.05%	5.81%	10490
29/05/2024	29/05/2026	2.00	7.27%	0.47%	12.50%	7.27%	0.47%	9.62%	4.33%	11.20%	6.29%	0.78%	10496

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 25%) + (B x 30%) + (C x 45%)

Products without a listed Bid cannot be sold back to the bank

Diversified Performance GIC - Private Series

			Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC										
			Indicative Returns of the Reference Portfolios			Cumulative Indicative Return of the Three Reference Components							
Issuance Date	Maturity Date	Term (years)	P10 Canadian	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (30% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (45% of the portfolio) (B)	Return of the Fixed Rate at Maturity (25% of the portfolio) (C)	Interest Guaranteed at Maturity	Maximum Interest at Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2020-02-12	2025-02-12	5.00	21.57%	16.30%	50.00%	21.57%	16.30%	10.68%	2.67%	40.17%	16.47%	15.53%	10437
2020-06-16	2026-06-16	6.00	46.69%	35.83%	37.50%	37.50%	35.83%	12.95%	3.24%	31.36%	30.61%	16.13%	10443
2020-10-22	2027-10-22	7.00	40.94%	38.72%	30.00%	30.00%	30.00%	10.22%	2.56%	25.06%	25.06%	5.07%	10452
2021-05-28	2028-05-29	7.00	7.30%	22.47%	40.00%	7.30%	22.47%	14.08%	3.52%	33.52%	15.82%	-1.61%	10469
2022-02-24	2027-08-24	5.50	0.52%	15.19%	35.00%	0.52%	15.19%	15.16%	3.79%	30.04%	10.78%	-0.29%	10476

*The indicative return is calculated by considering the 3 reference components of the portfolio: (A x 30%) + (B x 45%) + (C x 25%)
 Products without a listed Bid cannot be sold back to the bank

Diversified Action GIC

			Indicative Returns of the Reference Portfolios		Steps Necessary to calculate the Cumulative Indicative Return of the Diversified GIC						
					Cumulative Indicative Return of the Two Reference Components						
Issuance Date	Maturity Date	Term (years)	P10 Canadien	P10 Global	Maximum Cumulative Gain of the Precision 10s at Maturity	Return of the P10 Canadian Portfolio Subject to the Maximum Possible Gain (35% of the portfolio) (A)	Return of the P10 Global Portfolio Subject to the Maximum Possible Gain (65% of the portfolio) (B)	Maximum Interest At Maturity	Cumulative Indicative Return of the GIC*	Resale Value Return	Product Code
2020-02-18	2025-02-18	5.00	21.34%	16.07%	50.00%	21.34%	16.07%	50.00%	17.92%	18.11%	10436
2021-06-16	2028-06-16	7.00	5.97%	21.14%	40.00%	5.97%	21.14%	40.00%	15.83%	-2.91%	10470

*The indicative return is calculated by considering the 2 reference components of the portfolio: (A*35%) + (B*65%)
 Products without a listed Bid cannot be sold back to the bank

Extendible GIC

Issuance Date	Maturity Date	Minimum Term (years)	Maximum Term (years)	Type	Rate	Distribution Frequency	Call Frequency	Bid	Product Code
2023-10-25	2028-10-25	1.00	5.00	Extendible Coupons	6.03%	Yearly	Yearly	\$100.00	12001
2023-12-01	2029-12-03	1.00	6.01	Extendible Accrual	6.00%	Maturity	Yearly	\$105.68	12002
2024-01-12	2029-01-12	1.00	5.00	Extendible Accrual	5.14%	Maturity	Yearly	\$104.27	12003
2024-05-02	2034-05-02	1.00	10.00	Extendible Linear Accrual	6.41%	Maturity	Yearly	\$104.48	12004
2024-06-03	2034-06-05	1.00	10.01	Extendible Coupons	5.30%	Yearly	Yearly	\$103.52	12005
2024-07-08	2027-07-08	1.00	3.00	Extendible Coupons	5.29%	Quarterly	Yearly	\$100.33	12006
2024-07-10	2034-07-10	1.00	10.00	Extendible Coupons	5.03%	Yearly	Yearly	\$101.39	12007
2024-07-16	2034-07-17	2.00	10.00	Extendible Coupons	4.80%	Monthly	Yearly	\$102.21	12008
2024-07-25	2034-07-25	1.00	10.00	Extendible Coupons	5.08%	Yearly	Yearly	\$102.92	12009
2024-08-12	2034-08-14	2.00	10.01	Extendible Coupons	4.64%	Yearly	Yearly		12010
2024-08-21	2034-08-21	1.00	10.00	Extendible Coupons	4.52%	Yearly	Yearly	\$101.37	12012
2024-08-22	2034-08-22	1.00	10.00	Extendible Coupons	5.08%	Yearly	Yearly		12011
2024-08-29	2034-08-29	2.00	10.00	Extendible Coupons	4.39%	Yearly	Yearly	\$99.14	12013
2024-09-12	2029-09-12	1.00	5.00	Extendible Coupons	4.11%	Yearly	Yearly		12014
2024-09-19	2031-09-19	2.00	7.00	Extendible Coupons	3.98%	Yearly	Yearly	\$99.64	12015
2024-09-26	2034-09-26	3.00	10.00	Extendible Coupons	4.14%	Yearly	Yearly	\$99.63	12016
2024-10-10	2034-10-10	1.00	10.00	Extendible Coupons	4.26%	Yearly	Yearly	\$99.61	12017
2024-10-18	2031-10-20	2.00	7.01	Extendible Coupons	4.03%	Yearly	Yearly	\$100.14	12018
2024-10-24	2031-10-24	2.00	7.00	Extendible Coupons	3.97%	Yearly	Yearly	\$99.74	12019
2024-10-31	2034-10-31	2.00	10.00	Extendible Coupons	4.23%	Yearly	Yearly	\$99.89	12020
2024-11-07	2034-11-07	5.00	10.00	Extendible Coupons	4.05%	Yearly	Yearly	\$100.72	12021
2024-11-15	2034-11-15	2.00	10.00	Extendible Coupons	4.14%	Yearly	Yearly		12022

This bulletin indicates the trend for the various issues; the final Return will be known only at maturity.

- 1) "N/A" indicate that the period for the calculation of the return is less than 365 days.
- 2) Market value is subject to market fluctuation. Early selling may apply to notes sold within 24 months of purchase.
- 3) On March 21, 2016, Suncor Energy Inc. ("Suncor") and Canadian Oil Sands Limited ("COS") announced that the acquisition of COS by Suncor has been completed. As a result thereof, the common shares of COS will cease to be traded on the Toronto Stock Exchange. Accordingly, we hereby advise the Holders of the variable-return GICs that, as of March 24, 2016, the common shares of COS have been replaced by the common shares of Suncor (trading under ticker "SU") as a Reference Share in the Reference Portfolio of the variable-return GICs in accordance with the terms and conditions of the Information Statement. All calculations in respect of the Reference Portfolio Return that were based on the price return of the common shares of COS will be, from March 24, 2016 until maturity, based on the price return of the common shares of Suncor.
- 4) On November 26, 2014, Kinder Morgan, Inc. announced that it has completed its acquisition of Kinder Morgan Energy Partners, L.P. As a result of such event, we hereby advise the Holders of the variable-return GIC that, as of November 28, 2014, the common shares of Kinder Morgan Energy Partners, L.P. have been replaced by the common shares of Kinder Morgan, Inc as a Reference Share of the variable-return GIC.
- 5) The Reference Share Initial Value of the common shares of BHP Billiton Limited was adjusted on May 18, 2015, following the spin-off of a selection of assets in the mining and metals sector into a new company called South32 Limited.
- 6) Investors in the market-linked GICs are hereby advised that DowDuPont Inc. (NYSE : DWDP) whose common shares are Reference Shares in the Reference Portfolio, changed its name for DuPont de Nemours, Inc. on June 1, 2019. It must also be noted that DuPont de Nemours, Inc.'s common shares began trading on the New York Stock Exchange under the new ticker symbol "DD" as of June 3, 2019.
- 7) On June 1, 2019, DowDuPont Inc. (NYSE: DWDP) completed the spin-off of Corteva, Inc. (NYSE: CTVA). In addition, DowDuPont Inc. changed its name for DuPont de Nemours, Inc., and DuPont de Nemours, Inc.'s common shares also began trading on the New York Stock Exchange under the new ticker symbol "DD" on June 3, 2019. As such, investors in the market-linked GICs are hereby advised that only the common shares of DuPont de Nemours, Inc. (NYSE: DD) were included as Reference Shares in the Reference Portfolio for all calculations to be made under the market-linked GICs.
- 8) On September 28, 2020, Siemens AG (Xetra: SIE) ("Siemens") completed the spin-off of Siemens Energy AG (Xetra: ENR) triggering a Potential Adjustment Event as per the terms and conditions of the market-linked GICs in respect of the common shares of Siemens, a Reference Share in the Reference Portfolio of the market-linked GICs. As such, the Reference Share Initial Value of the common shares of Siemens was adjusted as of the closing of the markets on September 28, 2020.

- 9) On November 16, 2020, Pfizer Inc. (NYSE: PFE) ("Pfizer") completed the transaction to spin-off its Upjohn division and combine it with Mylan N.V. (Nasdaq: MYL) to form Viatrix Inc. (Nasdaq: VTRS) ("Viatrix"), triggering a Potential Adjustment Event as per the terms and conditions of the market-linked GICs in respect of the common shares of Pfizer, a Reference Share in the Reference Portfolio of the market-linked GICs. As stockholders received common shares of Viatrix, they were sold and reinvested in common shares of Pfizer. As a result, the Initial Value of the common shares of Pfizer was adjusted as of the closing of the markets on November 16, 2020.
- 10) On January 4, 2021, Husky Energy Inc. (TSX: HSE) ("Husky") closed its transaction pursuant to which it has become a wholly-owned subsidiary of Cenovus Energy Inc. (TSX: CVE) ("Cenovus"), triggering a Substitution Event as per the terms of the market-linked GICs. As such, we hereby advise the Holders of the market-linked GICs that, as of the closing of the markets on January 5, 2021, the common shares of Husky have been replaced by the common shares of Cenovus as a Reference Asset in the Reference Portfolio of the market-linked GICs in accordance with the terms and conditions of the Information Statement. As a result, all calculations in respect of the Reference Portfolio Return that were based on the price of the common shares of Husky are, from January 6, 2021 until the Maturity Date, based on the price of the common shares of Cenovus.
- 11) On October 21, 2021, Svenska Handelsbankens AB (SS: SHB/A) ("Handelsbanken") completed the spin-off of Industrivärden AB (SS: INDU/A) ("Industrivärden") by the special distribution of one class A share in Industrivärden for every 65 shares held in Handelsbanken (irrespective of share class). This event triggered a Potential Adjustment Event as per the terms and conditions of the market-linked GICs in respect of the common shares of Handelsbanken, a Reference Share in the Reference Portfolio of the market-linked GICs. As such, the Initial Value of the common shares of Handelsbanken was adjusted as of the closing of the markets on October 21, 2021.
- 12) On April 5, 2022, AT&T Inc. (NYSE: T) ("AT&T") completed the transaction to spin-off its WarnerMedia business. AT&T shareholders received common shares of Warner Bros. Discovery, Inc. (Nasdaq: WBD) ("WBD"). WBD is the result of the transaction to combine WarnerMedia with Discovery, Inc. (Nasdaq: DISCA, DICSB, DISCK). This event triggered a Potential Adjustment Event as per the terms and conditions of the market-linked GICs in respect of the common shares of AT&T, a Reference Asset in the Reference Portfolio of the market-linked GICs. The Initial Value of the common shares of AT&T was adjusted accordingly as of the closing of the markets on April 11, 2022.
- 13) On November 3, 2021, International Business Machines Corporation (NYSE: IBM) ("IBM") announced the completion of its separation from Kyndryl Holdings, Inc. (NYSE: KD) ("Kyndryl"). Starting on November 4, 2021, Kyndryl will be traded on the New York Stock Exchange under the symbol "KD". IBM completed the spin-off of Kyndryl by the special distribution of one share of Kyndryl's common stock for every 5 shares of IBM's common stock held. This event triggered a Potential Adjustment Event as per the terms and conditions of the market-linked GICs in respect of the common shares of IBM, a Reference Share in the Reference Portfolio of the market-linked GICs. As such, the Initial Value of the common shares of IBM was adjusted as of the closing of the markets on November 3, 2021.
- 14) On May 24, 2022, BHP Group Limited (ASE: BHP) ("BHP") completed the spin-off of Woodside Energy Group Ltd (ASE: WDS) ("Woodside") by the special distribution of one newly issued share of Woodside for every 5.5340 shares of BHP held. The spin-off occurred following the announcement of the merger of BHP with Woodside. This event triggered a Potential Adjustment Event as per the terms and conditions of the market-linked GICs in respect of the common shares of BHP, a Reference Share in the Reference Portfolio of the market-linked GICs. As such, the Initial Value of the common shares of BHP was adjusted as of the closing of the markets on May 24, 2022

15) On July 18, 2022, GSK PLC (LN: GSK) (“GSK”) separated its consumer healthcare business to form Haleon PLC (LN: HLN) (“Haleon”), an independent listed company. Following the spin-off, GSK completed the consolidation of its share capital, effective by the closing of the markets on the same day. These events triggered Potential Adjustment Events as per the terms and conditions of the market-linked GICs in respect of the common shares of GSK, a Reference Share in the Reference Portfolio of the market-linked GICs. As such, the Initial Value of the common shares of GSK was adjusted for the spin-off as of the opening of the markets on July 18, 2022, followed by an adjustment to reflect the consolidation at the closing of the markets on the same day.

16) On January 4, 2023, General Electric Company (NYSE: GE) (“GE”) separated its healthcare business to form GE HealthCare Technologies Inc. (NASDAQ GS: GEHC) (“GE HealthCare”), an independent listed company. GE completed the spin-off of GE HealthCare by the special distribution of one share of GE HealthCare’s common stock for every 3 shares of GE’s common stock held. This event triggered a Potential Adjustment Event as per the terms and conditions of the Deposit Notes in respect of the common shares of GE, a Reference Share in the Reference Portfolio of the Deposit Notes. As such, the Initial Value of the common shares of GE was adjusted as of the closing of the markets on January 4, 2023.

17) On April 4, 2023, Rogers Communications Inc. – Class B (TSX: RCI/B) (“Rogers”) completed its merger with Shaw Communications Inc. – Class B (TSX: SJR/B) (“Shaw”). Accordingly, Shaw’s shares were delisted from the Toronto Stock Exchange. This event triggered a Substitution Event in connection with the Reference Portfolio of the market-linked GICs as per the terms and conditions of the Information Statement. As such, we hereby advise the Holders of the market-linked GICs that the common shares of Shaw have been replaced by the common shares of Restaurant Brands International Inc. (TSX: QSR) (“RBI”) as a Reference Asset in the Reference Portfolio of the market-linked GICs, in accordance with the terms and conditions of the Information Statement. As a result, all calculations in respect of the Reference Portfolio Return that were based on the price of the common shares of Shaw are, from the closing of the markets on April 4, 2023, based on the price of the common shares of RBI.

18) On June 13, 2023, UBS Group AG (SW: UBSG) (“UBS”) completed its merger with Credit Suisse Group AG (SW: CSGN) (“Credit Suisse”). Accordingly, Credit Suisse’s shares were delisted from the SIX Swiss Exchange. This event triggered a Substitution Event in connection with the Reference Portfolio of the market-linked GICs as per the terms and conditions of the Information Statement. As such, we hereby advise the Holders of the market-linked GICs that the common shares of Credit Suisse have been replaced by the common shares of UBS as a Reference Asset in the Reference Portfolio of the market-linked GICs, in accordance with the terms and conditions of the Information Statement. As a result, all calculations in respect of the Reference Portfolio Return that were based on the price of the common shares of Credit Suisse are, from the closing of the markets on June 13, 2023, based on the price of the common shares of UBS.

19) On September 29, 2023, Kellanova, formerly known as Kellogg Company (NYSE: K) (“K”), completed its separation from WK Kellogg Co (NYSE: KLG) (“KLG”), resulting into two independent publicly traded companies. The spin-off was completed by the distribution of one share of KLG common stock for every four shares of K common stock held. This extraordinary event triggered an adjustment in accordance with the terms and conditions of the market-linked GICs. As such, the Closing Level on the Issuance Date of the common shares of K was adjusted as of the closing of the markets on September 29, 2023.

20) On October 4, 2023, Novartis AG (SW: NOVN) ("NOVN") completed its separation from Sandoz (SW: SDZ) ("SDZ"), resulting into two independent publicly traded companies. The spin-off was completed by the distribution of one share of SDZ's common stock for every five shares of NOVN's common stock held. This event triggered a Potential Adjustment Event in accordance with the terms and conditions of the market-linked GICs. As such, the Reference Share Initial Value of the common shares of NOVN was adjusted as of the closing of the markets on October 4, 2023.