

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	18,395
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	14,455
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,169,532
Others	-
Mortgages	
Residential	899,040
Non-residential	122,579
Interest income on impaired loans	54,271
Other	-
Total interest income	2,278,272
Interest expense	
Demand and notice deposits	25,839
Fixed term deposits	699,850
Subordinated debt	-
Other	172,582
Total interest expense	898,271
Net interest income	1,380,001
Charge for impairment	450,706
Net interest income after charge for impairment	929,295
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	1,749
Other Income	
Service charges on retail and commercial deposit accounts	199
Credit and debit card service fees	93,558
Mortgage, standby, commitment and other loan fees	118,489
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	123
Insurance Service Result	43,052
Other	25,811
Total non-interest income	282,981
Net interest and other income	1,212,276
Non-interest expenses	
Salaries, pensions and other staff benefits	222,019
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	28,620
Computers & equipment	77,813
Other expenses	
Advertising, public relations & business development	32,469
Office and general expenses	12,472
Capital and business taxes	1,119
Professional fees	11,093
Other	258,339
Total non-interest expenses	643,944
Net income before provision for income taxes	568,332
Provision for income taxes	
Current	135,982
Deferred	6,042
Net income before discontinued operations	426,309
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	426,309
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	426,309

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	426,309
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	991
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(2,939)
Reclassification of (gains)/losses to net income	(2,708)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(4,656)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(4,656)
Total comprehensive income (loss)	421,653
Attributable to:	
Equity holders of the bank	421,652
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(789)
Loans	-
Derivatives designed as cashflow hedges	5,449
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	4,660
Items that will not be reclassified to net income:	
Other	542
Subtotal of items that will not be reclassified to net income	542
Total	5,202

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	12,192
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	9,819
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	773,899
Others	-
Mortgages	
Residential	601,645
Non-residential	81,667
Interest income on impaired loans	36,383
Other	-
Total interest income	1,515,605
Interest expense	
Demand and notice deposits	17,013
Fixed term deposits	464,981
Subordinated debt	-
Other	110,822
Total interest expense	592,816
Net interest income	922,789
Charge for impairment	285,488
Net interest income after charge for impairment	637,301
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	1,133
Other Income	
Service charges on retail and commercial deposit accounts	142
Credit and debit card service fees	61,914
Mortgage, standby, commitment and other loan fees	76,276
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	29
Insurance Service Result	28,991
Other	12,147
Total non-interest income	180,632
Net interest and other income	817,933
Non-interest expenses	
Salaries, pensions and other staff benefits	152,041
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	18,814
Computers & equipment	50,618
Other expenses	
Advertising, public relations & business development	19,645
Office and general expenses	8,589
Capital and business taxes	821
Professional fees	5,846
Other	174,584
Total non-interest expenses	430,958
Net income before provision for income taxes	386,975
Provision for income taxes	
Current	87,461
Deferred	11,011
Net income before discontinued operations	288,503
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	288,503
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	288,503

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	288,503
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	902
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(1,740)
Reclassification of (gains)/losses to net income	(1,761)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(2,599)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(2,599)
Total comprehensive income (loss)	285,904
Attributable to:	
Equity holders of the bank	285,905
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(873)
Loans	-
Derivatives designed as cashflow hedges	7,596
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	6,723
Items that will not be reclassified to net income:	
Other	537
Subtotal of items that will not be reclassified to net income	537
Total	7,260

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	6,373
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	4,996
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	392,397
Others	-
Mortgages	
Residential	303,924
Non-residential	40,507
Interest income on impaired loans	11,785
Other	-
Total interest income	759,982
Interest expense	
Demand and notice deposits	8,585
Fixed term deposits	234,734
Subordinated debt	-
Other	47,318
Total interest expense	290,636
Net interest income	469,345
Charge for impairment	140,090
Net interest income after charge for impairment	329,255
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	1,069
Other Income	
Service charges on retail and commercial deposit accounts	80
Credit and debit card service fees	30,062
Mortgage, standby, commitment and other loan fees	31,302
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	76
Insurance Service Result	14,693
Other	1,698
Total non-interest income	78,980
Net interest and other income	408,235
Non-interest expenses	
Salaries, pensions and other staff benefits	77,633
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	9,265
Computers & equipment	24,490
Other expenses	
Advertising, public relations & business development	9,509
Office and general expenses	4,881
Capital and business taxes	1,305
Professional fees	848
Other	81,951
Total non-interest expenses	209,882
Net income before provision for income taxes	198,353
Provision for income taxes	
Current	40,295
Deferred	12,776
Net income before discontinued operations	145,282
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	145,282
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	145,282

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	145,282
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	829
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(3,383)
Reclassification of (gains)/losses to net income	(849)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(3,403)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(3,403)
Total comprehensive income (loss)	141,879
Attributable to:	
Equity holders of the bank	141,879
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(950)
Loans	-
Derivatives designed as cashflow hedges	6,864
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	5,914
Items that will not be reclassified to net income:	
Other	542
Subtotal of items that will not be reclassified to net income	542
Total	6,456

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	13,522
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,416,850
Others	-
Mortgages	
Residential	51,773
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,482,145
Interest expense	
Demand and notice deposits	-
Fixed term deposits	188,376
Subordinated debt	-
Other	120,831
Total interest expense	309,207
Net interest income	1,172,938
Charge for impairment	552,996
Net interest income after charge for impairment	619,942
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	105,732
Mortgage, standby, commitment and other loan fees	54,286
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	(193)
Insurance Service Result	58,117
Other	87,614
Total non-interest income	305,556
Net interest and other income	925,499
Non-interest expenses	
Salaries, pensions and other staff benefits	188,886
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	25,131
Computers & equipment	44,321
Other expenses	
Advertising, public relations & business development	42,317
Office and general expenses	12,745
Capital and business taxes	3,129
Professional fees	12,358
Other	264,996
Total non-interest expenses	593,883
Net income before provision for income taxes	331,616
Provision for income taxes	
Current	72,005
Deferred	6,375
Net income before discontinued operations	253,236
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	253,236
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	253,236

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	253,236
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(12,229)
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(12,229)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(12,229)
Total comprehensive income (loss)	241,007
Attributable to:	
Equity holders of the bank	241,007
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	3,150
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	3,150
Items that will not be reclassified to net income:	
Other	542
Subtotal of items that will not be reclassified to net income	542
Total	3,692

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	10,655
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,047,243
Others	-
Mortgages	
Residential	38,240
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,096,138
Interest expense	
Demand and notice deposits	-
Fixed term deposits	138,289
Subordinated debt	-
Other	81,932
Total interest expense	220,221
Net interest income	875,916
Charge for impairment	404,699
Net interest income after charge for impairment	471,217
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	75,331
Mortgage, standby, commitment and other loan fees	31,767
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	(30)
Insurance Service Result	43,299
Other	64,464
Total non-interest income	214,831
Net interest and other income	686,049
Non-interest expenses	
Salaries, pensions and other staff benefits	139,636
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	18,706
Computers & equipment	31,127
Other expenses	
Advertising, public relations & business development	29,041
Office and general expenses	9,684
Capital and business taxes	1,684
Professional fees	9,768
Other	192,024
Total non-interest expenses	431,670
Net income before provision for income taxes	254,380
Provision for income taxes	
Current	55,832
Deferred	6,752
Net income before discontinued operations	191,796
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	191,796
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	191,796

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	191,796
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(11,077)
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(11,077)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(11,077)
Total comprehensive income (loss)	180,719
Attributable to:	
Equity holders of the bank	180,719
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	4,302
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	4,302
Items that will not be reclassified to net income:	
Other	542
Subtotal of items that will not be reclassified to net income	542
Total	4,844

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	7,416
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	688,019
Others	-
Mortgages	
Residential	24,913
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	720,348
Interest expense	
Demand and notice deposits	-
Fixed term deposits	89,863
Subordinated debt	-
Other	37,881
Total interest expense	127,744
Net interest income	592,604
Charge for impairment	257,070
Net interest income after charge for impairment	335,534
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	47,820
Mortgage, standby, commitment and other loan fees	4,587
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	(51)
Insurance Service Result	28,529
Other	42,789
Total non-interest income	123,674
Net interest and other income	459,208
Non-interest expenses	
Salaries, pensions and other staff benefits	97,439
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	12,380
Computers & equipment	20,078
Other expenses	
Advertising, public relations & business development	18,321
Office and general expenses	5,847
Capital and business taxes	2,799
Professional fees	6,804
Other	126,576
Total non-interest expenses	290,244
Net income before provision for income taxes	168,963
Provision for income taxes	
Current	51,772
Deferred	(5,708)
Net income before discontinued operations	122,899
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	122,899
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	122,899

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	122,899
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(1,969)
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(1,969)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(1,969)
Total comprehensive income (loss)	120,930
Attributable to:	
Equity holders of the bank	120,931
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	13,410
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	13,410
Items that will not be reclassified to net income:	
Other	542
Subtotal of items that will not be reclassified to net income	542
Total	13,952

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,453
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	342,310
Others	-
Mortgages	
Residential	11,592
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	357,355
Interest expense	
Demand and notice deposits	-
Fixed term deposits	43,336
Subordinated debt	-
Other	19,489
Total interest expense	62,826
Net interest income	294,529
Charge for impairment	125,992
Net interest income after charge for impairment	168,537
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	22,829
Mortgage, standby, commitment and other loan fees	2,164
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	(16)
Insurance Service Result	13,918
Other	19,745
Total non-interest income	58,640
Net interest and other income	227,177
Non-interest expenses	
Salaries, pensions and other staff benefits	53,078
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	6,416
Computers & equipment	9,883
Other expenses	
Advertising, public relations & business development	8,277
Office and general expenses	2,869
Capital and business taxes	1,194
Professional fees	3,235
Other	60,036
Total non-interest expenses	144,988
Net income before provision for income taxes	82,190
Provision for income taxes	
Current	25,683
Deferred	(3,201)
Net income before discontinued operations	59,707
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	59,707
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	59,707

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	59,707
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	1,242
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	1,242
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	1,242
Total comprehensive income (loss)	60,949
Attributable to:	
Equity holders of the bank	60,950
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	16,621
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	16,621
Items that will not be reclassified to net income:	
Other	542
Subtotal of items that will not be reclassified to net income	542
Total	17,163

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	13,940
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,254,446
Others	-
Mortgages	
Residential	41,172
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,309,559
Interest expense	
Demand and notice deposits	-
Fixed term deposits	126,677
Subordinated debt	-
Other	96,925
Total interest expense	223,602
Net interest income	1,085,957
Charge for impairment	483,481
Net interest income after charge for impairment	602,476
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	92,102
Mortgage, standby, commitment and other loan fees	8,300
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	(90)
Insurance Service Result	54,172
Other	80,355
Total non-interest income	234,839
Net interest and other income	837,314
Non-interest expenses	
Salaries, pensions and other staff benefits	174,076
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	24,237
Computers & equipment	44,570
Other expenses	
Advertising, public relations & business development	39,432
Office and general expenses	12,000
Capital and business taxes	10,080
Professional fees	16,764
Other	240,635
Total non-interest expenses	561,795
Net income before provision for income taxes	275,519
Provision for income taxes	
Current	90,700
Deferred	(12,734)
Net income before discontinued operations	197,553
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	197,553
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	197,553

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	197,553
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(14,818)
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(14,818)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	79
Other	-
Subtotal of items that will not be reclassified to net income	79
Total other comprehensive income (loss)	(14,739)
Total comprehensive income (loss)	182,814
Attributable to:	
Equity holders of the bank	182,814
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	15,379
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	15,379
Items that will not be reclassified to net income:	
Other	542
Subtotal of items that will not be reclassified to net income	542
Total	15,921

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	9,930
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	920,058
Others	
Mortgages	
Residential	29,963
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	959,950
Interest expense	
Demand and notice deposits	-
Fixed term deposits	86,469
Subordinated debt	-
Other	72,818
Total interest expense	159,287
Net interest income	800,664
Charge for impairment	357,354
Net interest income after charge for impairment	443,310
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	66,066
Mortgage, standby, commitment and other loan fees	6,036
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	44
Insurance Service Result	40,695
Other	59,161
Total non-interest income	172,002
Net interest and other income	615,313
Non-interest expenses	
Salaries, pensions and other staff benefits	134,803
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	18,142
Computers & equipment	33,109
Other expenses	
Advertising, public relations & business development	30,994
Office and general expenses	8,959
Capital and business taxes	7,775
Professional fees	13,595
Other	178,189
Total non-interest expenses	425,566
Net income before provision for income taxes	189,747
Provision for income taxes	
Current	60,255
Deferred	(6,838)
Net income before discontinued operations	136,329
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	136,329
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	136,329

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	136,329
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(1,822)
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(1,822)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(1,822)
Total comprehensive income (loss)	134,507
Attributable to:	
Equity holders of the bank	134,507
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	28,374
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	28,374
Items that will not be reclassified to net income:	
Other	463
Subtotal of items that will not be reclassified to net income	463
Total	28,837

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	6,175
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	600,443
Others	
Mortgages	
Residential	19,316
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	625,935
Interest expense	
Demand and notice deposits	-
Fixed term deposits	53,289
Subordinated debt	-
Other	44,130
Total interest expense	97,419
Net interest income	528,515
Charge for impairment	232,014
Net interest income after charge for impairment	296,502
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	40,963
Mortgage, standby, commitment and other loan fees	5,214
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	(3)
Insurance Service Result	27,440
Other	39,217
Total non-interest income	112,831
Net interest and other income	409,333
Non-interest expenses	
Salaries, pensions and other staff benefits	91,704
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	12,213
Computers & equipment	25,330
Other expenses	
Advertising, public relations & business development	20,793
Office and general expenses	8,411
Capital and business taxes	6,628
Professional fees	10,459
Other	111,390
Total non-interest expenses	286,928
Net income before provision for income taxes	122,405
Provision for income taxes	
Current	37,883
Deferred	(5,251)
Net income before discontinued operations	89,773
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	89,773
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	89,773

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	89,773
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(2,070)
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(2,070)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(2,070)
Total comprehensive income (loss)	87,703
Attributable to:	
Equity holders of the bank	87,702
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	28,126
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	28,126
Items that will not be reclassified to net income:	
Other	463
Subtotal of items that will not be reclassified to net income	463
Total	28,589

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,076
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	293,502
Others	-
Mortgages	
Residential	9,210
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	305,788
Interest expense	
Demand and notice deposits	-
Fixed term deposits	24,341
Subordinated debt	-
Other	22,255
Total interest expense	46,596
Net interest income	259,192
Charge for impairment	109,951
Net interest income after charge for impairment	149,241
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	19,093
Mortgage, standby, commitment and other loan fees	2,140
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	14,299
Other	18,260
Total non-interest income	53,793
Net interest and other income	203,035
Non-interest expenses	
Salaries, pensions and other staff benefits	47,560
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	6,102
Computers & equipment	12,205
Other expenses	
Advertising, public relations & business development	9,818
Office and general expenses	4,430
Capital and business taxes	1,202
Professional fees	6,883
Other	54,204
Total non-interest expenses	142,404
Net income before provision for income taxes	60,631
Provision for income taxes	
Current	20,157
Deferred	(3,711)
Net income before discontinued operations	44,185
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	44,185
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	44,185

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	44,185
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(6,051)
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(6,051)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	(6,051)
Total comprehensive income (loss)	38,134
Attributable to:	
Equity holders of the bank	38,134
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	24,146
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	24,146
Items that will not be reclassified to net income:	
Other	463
Subtotal of items that will not be reclassified to net income	463
Total	24,609

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	5,883
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,056,155
Others	-
Mortgages	
Residential	37,141
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,099,178
Interest expense	
Demand and notice deposits	-
Fixed term deposits	42,801
Subordinated debt	-
Other	89,775
Total interest expense	132,576
Net interest income	966,602
Charge for impairment	365,224
Net interest income after charge for impairment	601,379
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	81,861
Mortgage, standby, commitment and other loan fees	5,638
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	(182)
Insurance Service Result	45,611
Other	70,062
Total non-interest income	202,990
Net interest and other income	804,368
Non-interest expenses	
Salaries, pensions and other staff benefits	154,735
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	22,600
Computers & equipment	35,159
Other expenses	
Advertising, public relations & business development	36,954
Office and general expenses	16,452
Capital and business taxes	3,855
Professional fees	14,228
Other	212,722
Total non-interest expenses	496,705
Net income before provision for income taxes	307,663
Provision for income taxes	
Current	72,171
Deferred	11,253
Net income before discontinued operations	224,239
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	224,239
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	224,239

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	224,239
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	19,644
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	19,644
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	413
Other	-
Subtotal of items that will not be reclassified to net income	413
Total other comprehensive income (loss)	20,057
Total comprehensive income (loss)	244,296
Attributable to:	
Equity holders of the bank	244,296
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	30,197
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	30,197
Items that will not be reclassified to net income:	
Other	463
Subtotal of items that will not be reclassified to net income	463
Total	30,660

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,893
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	768,781
Others	-
Mortgages	
Residential	27,891
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	799,566
Interest expense	
Demand and notice deposits	-
Fixed term deposits	24,124
Subordinated debt	-
Other	64,149
Total interest expense	88,274
Net interest income	711,293
Charge for impairment	252,009
Net interest income after charge for impairment	459,284
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	58,538
Mortgage, standby, commitment and other loan fees	3,463
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	(177)
Insurance Service Result	33,361
Other	51,791
Total non-interest income	146,976
Net interest and other income	606,260
Non-interest expenses	
Salaries, pensions and other staff benefits	115,710
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	16,837
Computers & equipment	25,064
Other expenses	
Advertising, public relations & business development	26,645
Office and general expenses	11,657
Capital and business taxes	2,986
Professional fees	9,244
Other	152,018
Total non-interest expenses	360,161
Net income before provision for income taxes	246,099
Provision for income taxes	
Current	48,614
Deferred	17,332
Net income before discontinued operations	180,153
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	180,153
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	180,153

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	180,153
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	21,576
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	21,576
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	21,576
Total comprehensive income (loss)	201,729
Attributable to:	
Equity holders of the bank	201,728
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	32,164
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	32,164
Items that will not be reclassified to net income:	
Other	50
Subtotal of items that will not be reclassified to net income	50
Total	32,215

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,042
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	501,419
Others	-
Mortgages	
Residential	18,505
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	520,966
Interest expense	
Demand and notice deposits	-
Fixed term deposits	12,499
Subordinated debt	-
Other	42,404
Total interest expense	54,903
Net interest income	466,062
Charge for impairment	145,354
Net interest income after charge for impairment	320,708
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	37,394
Mortgage, standby, commitment and other loan fees	1,944
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	(108)
Insurance Service Result	21,603
Other	34,136
Total non-interest income	94,969
Net interest and other income	415,677
Non-interest expenses	
Salaries, pensions and other staff benefits	78,054
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	11,470
Computers & equipment	16,725
Other expenses	
Advertising, public relations & business development	17,376
Office and general expenses	7,931
Capital and business taxes	1,990
Professional fees	6,368
Other	99,230
Total non-interest expenses	239,142
Net income before provision for income taxes	176,535
Provision for income taxes	
Current	28,302
Deferred	19,243
Net income before discontinued operations	128,989
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	128,989
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	128,989

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	128,989
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	19,334
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	19,334
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	19,334
Total comprehensive income (loss)	148,323
Attributable to:	
Equity holders of the bank	148,324
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	29,923
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	29,923
Items that will not be reclassified to net income:	
Other	50
Subtotal of items that will not be reclassified to net income	50
Total	29,973