

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	4,904
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	23,113
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	463,822
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	491,839
Interest expense	
Demand and notice deposits	10,071
Fixed term deposits	45,064
Subordinated debt	-
Other	58,109
Total interest expense	113,244
Net interest income	378,595
Charge for impairment	141,858
Net interest income after charge for impairment	236,737
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(29)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	390,304
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	6,056
Other	137,080
Total non-interest income	533,411
Net interest and other income	770,148
Non-interest expenses	
Salaries, pensions and other staff benefits	37,547
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,039
Computers & equipment	17,375
Other expenses	
Advertising, public relations & business development	44,947
Office and general expenses	6,270
Capital and business taxes	-
Professional fees	13,881
Other	441,479
Total non-interest expenses	564,538
Net income before provision for income taxes	205,610
Provision for income taxes	
Current	55,502
Deferred	(8,568)
Net income before discontinued operations	158,676
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	158,676
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	158,676

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	158,676
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	(308)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(1,266)
Reclassification of (gains)/losses to net income	(726)
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	(2,300)
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)	(2,300)
Total comprehensive income (loss)	156,376
Attributable to:	
Equity holders of the bank	156,376
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	89
Loans	-
Derivatives designed as cashflow hedges	6,119
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	6,208
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	6,208

President's Choice Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,912
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	16,169
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	305,416
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	324,497
Interest expense	
Demand and notice deposits	5,659
Fixed term deposits	30,241
Subordinated debt	-
Other	38,529
Total interest expense	74,429
Net interest income	250,068
Charge for impairment	99,351
Net interest income after charge for impairment	150,717
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(29)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	256,050
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	3,440
Other	90,533
Total non-interest income	349,994
Net interest and other income	500,711
Non-interest expenses	
Salaries, pensions and other staff benefits	25,410
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,908
Computers & equipment	11,456
Other expenses	
Advertising, public relations & business development	29,842
Office and general expenses	4,283
Capital and business taxes	-
Professional fees	9,271
Other	294,746
Total non-interest expenses	376,916
Net income before provision for income taxes	123,795
Provision for income taxes	
Current	42,726
Deferred	(7,255)
Net income before discontinued operations	88,324
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	88,324
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	88,324

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	88,324
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	(256)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(1,933)
Reclassification of (gains)/losses to net income	(504)
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	(2,693)
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)	(2,693)
Total comprehensive income (loss)	85,631
Attributable to:	
Equity holders of the bank	85,631
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	142
Loans	-
Derivatives designed as cashflow hedges	5,675
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	5,817
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	5,817

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,102
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	8,617
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	157,016
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	166,735
Interest expense	
Demand and notice deposits	2,193
Fixed term deposits	15,147
Subordinated debt	-
Other	18,649
Total interest expense	35,989
Net interest income	130,746
Charge for impairment	52,687
Net interest income after charge for impairment	78,059
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(29)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	122,814
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	1,159
Other	42,712
Total non-interest income	166,656
Net interest and other income	244,715
Non-interest expenses	
Salaries, pensions and other staff benefits	11,705
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	915
Computers & equipment	5,776
Other expenses	
Advertising, public relations & business development	13,913
Office and general expenses	2,170
Capital and business taxes	-
Professional fees	5,296
Other	144,779
Total non-interest expenses	184,554
Net income before provision for income taxes	60,161
Provision for income taxes	
Current	21,542
Deferred	(4,422)
Net income before discontinued operations	43,041
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	43,041
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	43,041

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	43,041
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	(78)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(1,454)
Reclassification of (gains)/losses to net income	(396)
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	(1,928)
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)	(1,928)
Total comprehensive income (loss)	41,113
Attributable to:	
Equity holders of the bank	41,113
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	349
Loans	-
Derivatives designed as cashflow hedges	6,232
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	6,581
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	6,581

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	10,273
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	36,456
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	611,392
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	658,121
Interest expense	
Demand and notice deposits	955
Fixed term deposits	63,206
Subordinated debt	-
Other	72,487
Total interest expense	136,648
Net interest income	521,473
Charge for impairment	193,826
Net interest income after charge for impairment	327,647
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	505,340
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	8,281
Other	191,512
Total non-interest income	705,133
Net interest and other income	1,032,780
Non-interest expenses	
Salaries, pensions and other staff benefits	46,014
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,271
Computers & equipment	22,217
Other expenses	
Advertising, public relations & business development	62,410
Office and general expenses	6,450
Capital and business taxes	-
Professional fees	21,443
Other	432,207
Total non-interest expenses	595,012
Net income before provision for income taxes	437,768
Provision for income taxes	
Current	113,140
Deferred	(2,929)
Net income before discontinued operations	327,557
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	327,557
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	327,557

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	327,557
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	1,243
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	1,893
Reclassification of (gains)/losses to net income	(2,184)
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	952
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)	952
Total comprehensive income (loss)	328,509
Attributable to:	
Equity holders of the bank	328,509
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	398
Loans	-
Derivatives designed as cashflow hedges	8,112
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	8,510
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	8,510

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	8,812
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	27,540
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	457,271
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	493,623
Interest expense	
Demand and notice deposits	-
Fixed term deposits	47,876
Subordinated debt	-
Other	51,926
Total interest expense	99,802
Net interest income	393,821
Charge for impairment	161,134
Net interest income after charge for impairment	232,687
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	384,666
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	5,201
Other	135,031
Total non-interest income	524,898
Net interest and other income	757,585
Non-interest expenses	
Salaries, pensions and other staff benefits	33,488
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,254
Computers & equipment	16,697
Other expenses	
Advertising, public relations & business development	46,828
Office and general expenses	4,957
Capital and business taxes	-
Professional fees	15,881
Other	272,577
Total non-interest expenses	393,682
Net income before provision for income taxes	363,903
Provision for income taxes	
Current	96,476
Deferred	(8,405)
Net income before discontinued operations	275,832
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	275,832
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	275,832

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	275,832
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	1,174
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	1,083
Reclassification of (gains)/losses to net income	(1,687)
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	570
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)	570
Total comprehensive income (loss)	276,402
Attributable to:	
Equity holders of the bank	276,402
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	313
Loans	-
Derivatives designed as cashflow hedges	7,799
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	8,112
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	8,112

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	6,862
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	18,104
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	303,728
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	328,694
Interest expense	
Demand and notice deposits	-
Fixed term deposits	32,515
Subordinated debt	-
Other	39,306
Total interest expense	71,821
Net interest income	256,873
Charge for impairment	106,289
Net interest income after charge for impairment	150,584
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	251,269
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	3,084
Other	87,921
Total non-interest income	342,274
Net interest and other income	492,858
Non-interest expenses	
Salaries, pensions and other staff benefits	22,208
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,014
Computers & equipment	10,929
Other expenses	
Advertising, public relations & business development	29,281
Office and general expenses	3,362
Capital and business taxes	-
Professional fees	10,051
Other	279,742
Total non-interest expenses	357,587
Net income before provision for income taxes	135,271
Provision for income taxes	
Current	46,725
Deferred	(7,909)
Net income before discontinued operations	96,455
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	96,455
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	96,455

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	96,455
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	425
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	3,213
Reclassification of (gains)/losses to net income	(1,045)
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	2,593
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)	2,593
Total comprehensive income (loss)	99,048
Attributable to:	
Equity holders of the bank	99,048
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	(435)
Loans	-
Derivatives designed as cashflow hedges	10,578
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	10,143
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	10,143

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,515
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	9,724
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	156,845
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	169,084
Interest expense	
Demand and notice deposits	-
Fixed term deposits	16,350
Subordinated debt	-
Other	18,768
Total interest expense	35,118
Net interest income	133,966
Charge for impairment	58,942
Net interest income after charge for impairment	75,024
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	118,444
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	1,025
Other	41,024
Total non-interest income	160,493
Net interest and other income	235,517
Non-interest expenses	
Salaries, pensions and other staff benefits	10,495
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,027
Computers & equipment	5,015
Other expenses	
Advertising, public relations & business development	14,588
Office and general expenses	1,610
Capital and business taxes	-
Professional fees	4,859
Other	121,654
Total non-interest expenses	159,248
Net income before provision for income taxes	76,269
Provision for income taxes	
Current	26,067
Deferred	(4,374)
Net income before discontinued operations	54,576
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	54,576
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	54,576

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	54,576
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	(59)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	665
Reclassification of (gains)/losses to net income	(537)
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	69
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)	69
Total comprehensive income (loss)	54,645
Attributable to:	
Equity holders of the bank	54,645
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	(849)
Loans	-
Derivatives designed as cashflow hedges	8,476
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	7,627
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	7,627

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	14,638
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	33,137
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	580,775
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	628,550
Interest expense	
Demand and notice deposits	-
Fixed term deposits	60,526
Subordinated debt	-
Other	80,786
Total interest expense	141,312
Net interest income	487,238
Charge for impairment	207,966
Net interest income after charge for impairment	279,272
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	517,231
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	6,939
Other	192,898
Total non-interest income	717,068
Net interest and other income	996,340
Non-interest expenses	
Salaries, pensions and other staff benefits	46,707
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,298
Computers & equipment	19,190
Other expenses	
Advertising, public relations & business development	60,591
Office and general expenses	6,151
Capital and business taxes	-
Professional fees	19,052
Other	648,012
Total non-interest expenses	805,001
Net income before provision for income taxes	191,339
Provision for income taxes	
Current	60,067
Deferred	(21,443)
Net income before discontinued operations	152,715
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	152,715
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	152,715

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	152,715
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	1,251
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	6,130
Reclassification of (gains)/losses to net income	(1,701)
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	5,680
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)	5,680
Total comprehensive income (loss)	158,395
Attributable to:	
Equity holders of the bank	158,395
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	(846)
Loans	-
Derivatives designed as cashflow hedges	8,404
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	7,558
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	7,558

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	11,137
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	24,088
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	427,201
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	462,426
Interest expense	
Demand and notice deposits	-
Fixed term deposits	44,032
Subordinated debt	-
Other	58,966
Total interest expense	102,998
Net interest income	359,428
Charge for impairment	139,511
Net interest income after charge for impairment	219,917
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	371,845
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	4,187
Other	132,752
Total non-interest income	508,784
Net interest and other income	728,701
Non-interest expenses	
Salaries, pensions and other staff benefits	33,793
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,224
Computers & equipment	14,128
Other expenses	
Advertising, public relations & business development	46,805
Office and general expenses	4,766
Capital and business taxes	-
Professional fees	14,804
Other	507,027
Total non-interest expenses	625,547
Net income before provision for income taxes	103,154
Provision for income taxes	
Current	32,799
Deferred	(15,841)
Net income before discontinued operations	86,196
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	86,196
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	86,196

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	86,196
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	(388)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	7,385
Reclassification of (gains)/losses to net income	(994)
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	6,003
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)	6,003
Total comprehensive income (loss)	92,199
Attributable to:	
Equity holders of the bank	92,199
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	(2,456)
Loans	-
Derivatives designed as cashflow hedges	10,347
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	7,891
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	7,891

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	6,549
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	15,483
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	275,906
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	297,939
Interest expense	
Demand and notice deposits	-
Fixed term deposits	27,589
Subordinated debt	-
Other	37,264
Total interest expense	64,853
Net interest income	233,086
Charge for impairment	90,764
Net interest income after charge for impairment	142,322
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	244,974
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	2,582
Other	88,625
Total non-interest income	336,181
Net interest and other income	478,504
Non-interest expenses	
Salaries, pensions and other staff benefits	22,707
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,748
Computers & equipment	9,648
Other expenses	
Advertising, public relations & business development	32,009
Office and general expenses	3,171
Capital and business taxes	-
Professional fees	9,378
Other	350,778
Total non-interest expenses	430,438
Net income before provision for income taxes	48,066
Provision for income taxes	
Current	26,011
Deferred	(8,906)
Net income before discontinued operations	30,960
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	30,960
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	30,960

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	30,960
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	(430)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	5,306
Reclassification of (gains)/losses to net income	(647)
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	4,229
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)	4,229
Total comprehensive income (loss)	35,189
Attributable to:	
Equity holders of the bank	35,189
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	(2,524)
Loans	-
Derivatives designed as cashflow hedges	8,650
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	6,126
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	6,126

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,816
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	8,636
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	136,768
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	148,220
Interest expense	
Demand and notice deposits	-
Fixed term deposits	12,844
Subordinated debt	-
Other	18,529
Total interest expense	31,373
Net interest income	116,847
Charge for impairment	43,005
Net interest income after charge for impairment	73,842
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	114,665
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	1,134
Other	40,219
Total non-interest income	156,018
Net interest and other income	229,860
Non-interest expenses	
Salaries, pensions and other staff benefits	11,644
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,407
Computers & equipment	4,746
Other expenses	
Advertising, public relations & business development	17,426
Office and general expenses	1,784
Capital and business taxes	-
Professional fees	4,009
Other	146,881
Total non-interest expenses	187,897
Net income before provision for income taxes	41,964
Provision for income taxes	
Current	16,358
Deferred	(3,848)
Net income before discontinued operations	29,454
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	29,454
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	29,454

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	29,454
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	721
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	127
Reclassification of (gains)/losses to net income	(296)
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	552
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)	552
Total comprehensive income (loss)	30,006
Attributable to:	
Equity holders of the bank	30,006
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	(1,349)
Loans	-
Derivatives designed as cashflow hedges	3,782
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	2,433
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	2,433

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,624
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	11,047
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	496,072
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	510,743
Interest expense	
Demand and notice deposits	-
Fixed term deposits	31,114
Subordinated debt	76
Other	50,465
Total interest expense	81,655
Net interest income	429,088
Charge for impairment	98,522
Net interest income after charge for impairment	330,566
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	37
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	473,700
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	4,046
Other	179,636
Total non-interest income	657,419
Net interest and other income	987,985
Non-interest expenses	
Salaries, pensions and other staff benefits	42,443
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,357
Computers & equipment	16,677
Other expenses	
Advertising, public relations & business development	68,635
Office and general expenses	7,540
Capital and business taxes	-
Professional fees	18,229
Other	709,424
Total non-interest expenses	868,305
Net income before provision for income taxes	119,680
Provision for income taxes	
Current	33,858
Deferred	(715)
Net income before discontinued operations	86,537
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	86,537
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	86,537

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	86,537
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	(2,393)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	14,841
Reclassification of (gains)/losses to net income	(2,928)
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	9,520
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)	9,520
Total comprehensive income (loss)	96,057
Attributable to:	
Equity holders of the bank	96,057
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	(2,098)
Loans	-
Derivatives designed as cashflow hedges	3,976
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	1,878
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	1,878

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,989
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	5,232
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	362,561
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	369,782
Interest expense	
Demand and notice deposits	-
Fixed term deposits	19,853
Subordinated debt	76
Other	34,635
Total interest expense	54,564
Net interest income	315,218
Charge for impairment	69,117
Net interest income after charge for impairment	246,101
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	10
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	337,102
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	2,428
Other	124,066
Total non-interest income	463,606
Net interest and other income	709,707
Non-interest expenses	
Salaries, pensions and other staff benefits	30,586
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,052
Computers & equipment	11,550
Other expenses	
Advertising, public relations & business development	52,546
Office and general expenses	5,586
Capital and business taxes	-
Professional fees	14,167
Other	532,062
Total non-interest expenses	650,549
Net income before provision for income taxes	59,158
Provision for income taxes	
Current	16,733
Deferred	(1,116)
Net income before discontinued operations	43,541
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	43,541
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	43,541

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	43,541
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	(2,041)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	14,119
Reclassification of (gains)/losses to net income	(920)
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	11,158
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)	11,158
Total comprehensive income (loss)	54,699
Attributable to:	
Equity holders of the bank	54,699
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	1,746
Loans	-
Derivatives designed as cashflow hedges	1,769
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	3,515
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	3,515

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	666
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,514
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	233,415
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	235,595
Interest expense	
Demand and notice deposits	-
Fixed term deposits	11,789
Subordinated debt	76
Other	19,760
Total interest expense	31,625
Net interest income	203,970
Charge for impairment	37,938
Net interest income after charge for impairment	166,032
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	216,166
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	1,350
Other	78,721
Total non-interest income	296,237
Net interest and other income	462,269
Non-interest expenses	
Salaries, pensions and other staff benefits	22,311
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,520
Computers & equipment	7,068
Other expenses	
Advertising, public relations & business development	36,355
Office and general expenses	3,516
Capital and business taxes	-
Professional fees	9,290
Other	375,143
Total non-interest expenses	456,203
Net income before provision for income taxes	6,066
Provision for income taxes	
Current	9,125
Deferred	(766)
Net income before discontinued operations	(2,293)
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	(2,293)
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(2,293)

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	(2,293)
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	(837)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	12,028
Reclassification of (gains)/losses to net income	222
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	11,413
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)	11,413
Total comprehensive income (loss)	9,120
Attributable to:	
Equity holders of the bank	9,120
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	(542)
Loans	-
Derivatives designed as cashflow hedges	4,313
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	3,771
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	3,771

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	228
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	428
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	116,935
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	117,591
Interest expense	
Demand and notice deposits	-
Fixed term deposits	5,508
Subordinated debt	76
Other	9,459
Total interest expense	15,043
Net interest income	102,548
Charge for impairment	16,656
Net interest income after charge for impairment	85,892
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	96,900
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	466
Other	35,355
Total non-interest income	132,721
Net interest and other income	218,613
Non-interest expenses	
Salaries, pensions and other staff benefits	10,974
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,340
Computers & equipment	3,518
Other expenses	
Advertising, public relations & business development	16,929
Office and general expenses	1,552
Capital and business taxes	-
Professional fees	4,087
Other	120,535
Total non-interest expenses	158,935
Net income before provision for income taxes	59,678
Provision for income taxes	
Current	18,266
Deferred	(1,871)
Net income before discontinued operations	43,283
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	43,283
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	43,283

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	43,283
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	(578)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	6,489
Reclassification of (gains)/losses to net income	245
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	6,156
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)	6,156
Total comprehensive income (loss)	49,439
Attributable to:	
Equity holders of the bank	49,439
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	(283)
Loans	-
Derivatives designed as cashflow hedges	(1,203)
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	(1,486)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(1,486)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,079
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,104
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	424,206
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	426,389
Interest expense	
Demand and notice deposits	-
Fixed term deposits	26,549
Subordinated debt	120
Other	36,406
Total interest expense	63,075
Net interest income	363,314
Charge for impairment	51,061
Net interest income after charge for impairment	312,253
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	401,748
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	1,120
Other	159,189
Total non-interest income	562,057
Net interest and other income	874,310
Non-interest expenses	
Salaries, pensions and other staff benefits	44,329
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	7,563
Computers & equipment	11,002
Other expenses	
Advertising, public relations & business development	56,369
Office and general expenses	11,622
Capital and business taxes	-
Professional fees	13,813
Other	473,989
Total non-interest expenses	618,687
Net income before provision for income taxes	255,623
Provision for income taxes	
Current	63,475
Deferred	1,002
Net income before discontinued operations	191,146
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	191,146
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	191,146

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	191,146
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	(693)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(33)
Reclassification of (gains)/losses to net income	3,087
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	2,361
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)	2,361
Total comprehensive income (loss)	193,507
Attributable to:	
Equity holders of the bank	193,507
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	295
Loans	-
Derivatives designed as cashflow hedges	(7,938)
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	(7,643)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(7,643)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	862
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	829
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	313,337
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	315,028
Interest expense	
Demand and notice deposits	-
Fixed term deposits	20,591
Subordinated debt	-
Other	26,434
Total interest expense	47,025
Net interest income	268,003
Charge for impairment	32,417
Net interest income after charge for impairment	235,586
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	281,650
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	497
Other	109,344
Total non-interest income	391,491
Net interest and other income	627,077
Non-interest expenses	
Salaries, pensions and other staff benefits	29,791
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,757
Computers & equipment	7,698
Other expenses	
Advertising, public relations & business development	38,347
Office and general expenses	8,085
Capital and business taxes	-
Professional fees	8,978
Other	350,900
Total non-interest expenses	449,556
Net income before provision for income taxes	177,521
Provision for income taxes	
Current	45,529
Deferred	(1,402)
Net income before discontinued operations	133,394
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	133,394
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	133,394

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	133,394
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	(487)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(253)
Reclassification of (gains)/losses to net income	2,476
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	1,736
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)	1,736
Total comprehensive income (loss)	135,130
Attributable to:	
Equity holders of the bank	135,130
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	501
Loans	-
Derivatives designed as cashflow hedges	(8,768)
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	(8,267)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(8,267)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	616
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	526
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	206,228
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	207,370
Interest expense	
Demand and notice deposits	-
Fixed term deposits	14,523
Subordinated debt	-
Other	16,743
Total interest expense	31,266
Net interest income	176,104
Charge for impairment	13,936
Net interest income after charge for impairment	162,168
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	179,678
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	209
Other	70,594
Total non-interest income	250,481
Net interest and other income	412,649
Non-interest expenses	
Salaries, pensions and other staff benefits	19,397
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,702
Computers & equipment	4,776
Other expenses	
Advertising, public relations & business development	27,310
Office and general expenses	5,451
Capital and business taxes	-
Professional fees	5,643
Other	224,824
Total non-interest expenses	291,103
Net income before provision for income taxes	121,546
Provision for income taxes	
Current	29,812
Deferred	4,084
Net income before discontinued operations	87,650
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	87,650
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	87,650

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	87,650
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	(391)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(754)
Reclassification of (gains)/losses to net income	1,742
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	597
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)	597
Total comprehensive income (loss)	88,247
Attributable to:	
Equity holders of the bank	88,247
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	597
Loans	-
Derivatives designed as cashflow hedges	(10,003)
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	(9,406)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(9,406)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	340
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	276
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	107,215
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	107,831
Interest expense	
Demand and notice deposits	-
Fixed term deposits	7,589
Subordinated debt	-
Other	8,219
Total interest expense	15,808
Net interest income	92,024
Charge for impairment	3,887
Net interest income after charge for impairment	88,137
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	80,946
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	(42)
Other	31,872
Total non-interest income	112,776
Net interest and other income	200,913
Non-interest expenses	
Salaries, pensions and other staff benefits	9,214
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,873
Computers & equipment	2,618
Other expenses	
Advertising, public relations & business development	13,443
Office and general expenses	3,174
Capital and business taxes	-
Professional fees	3,529
Other	99,249
Total non-interest expenses	133,100
Net income before provision for income taxes	67,813
Provision for income taxes	
Current	16,412
Deferred	2,363
Net income before discontinued operations	49,038
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	49,038
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	49,038

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	49,038
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	(339)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	407
Reclassification of (gains)/losses to net income	760
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	828
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)	828
Total comprehensive income (loss)	49,866
Attributable to:	
Equity holders of the bank	49,866
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	649
Loans	-
Derivatives designed as cashflow hedges	(9,824)
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	(9,175)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(9,175)

President's Choice Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,976
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	4,084
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	453,134
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	16
Total interest income	459,210
Interest expense	
Demand and notice deposits	-
Fixed term deposits	38,410
Subordinated debt	-
Other	47,218
Total interest expense	85,628
Net interest income	373,582
Charge for impairment	152,623
Net interest income after charge for impairment	220,959
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	339,595
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	89
Other	141,086
Total non-interest income	480,770
Net interest and other income	701,729
Non-interest expenses	
Salaries, pensions and other staff benefits	38,357
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	7,337
Computers & equipment	17,495
Other expenses	
Advertising, public relations & business development	41,677
Office and general expenses	585
Capital and business taxes	-
Professional fees	16,618
Other	448,249
Total non-interest expenses	570,318
Net income before provision for income taxes	131,411
Provision for income taxes	
Current	26,390
Deferred	7,716
Net income before discontinued operations	97,305
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	97,305
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	97,305

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	97,305
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	916
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(10,532)
Reclassification of (gains)/losses to net income	5,511
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	(4,105)
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)	(4,105)
Total comprehensive income (loss)	93,200
Attributable to:	
Equity holders of the bank	93,200
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	988
Loans	-
Derivatives designed as cashflow hedges	(10,991)
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	(10,003)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(10,003)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,637
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,759
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	342,823
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	16
Total interest income	348,235
Interest expense	
Demand and notice deposits	-
Fixed term deposits	29,620
Subordinated debt	-
Other	36,363
Total interest expense	65,983
Net interest income	282,252
Charge for impairment	141,107
Net interest income after charge for impairment	141,145
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	240,728
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	-
Other	97,678
Total non-interest income	338,406
Net interest and other income	479,551
Non-interest expenses	
Salaries, pensions and other staff benefits	29,314
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,404
Computers & equipment	13,496
Other expenses	
Advertising, public relations & business development	31,646
Office and general expenses	449
Capital and business taxes	-
Professional fees	12,859
Other	311,591
Total non-interest expenses	403,759
Net income before provision for income taxes	75,792
Provision for income taxes	
Current	22,561
Deferred	647
Net income before discontinued operations	52,584
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	52,584
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	52,584

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	52,584
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	821
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(10,163)
Reclassification of (gains)/losses to net income	3,582
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	(5,760)
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)	(5,760)
Total comprehensive income (loss)	46,824
Attributable to:	
Equity holders of the bank	46,824
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	893
Loans	-
Derivatives designed as cashflow hedges	(12,551)
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	(11,658)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(11,658)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,332
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,162
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	233,775
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	238,269
Interest expense	
Demand and notice deposits	-
Fixed term deposits	19,726
Subordinated debt	-
Other	23,821
Total interest expense	43,547
Net interest income	194,722
Charge for impairment	118,928
Net interest income after charge for impairment	75,794
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	155,140
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	-
Other	61,823
Total non-interest income	216,963
Net interest and other income	292,757
Non-interest expenses	
Salaries, pensions and other staff benefits	19,906
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,688
Computers & equipment	9,228
Other expenses	
Advertising, public relations & business development	18,828
Office and general expenses	300
Capital and business taxes	-
Professional fees	9,628
Other	198,960
Total non-interest expenses	259,538
Net income before provision for income taxes	33,219
Provision for income taxes	
Current	22,911
Deferred	(11,720)
Net income before discontinued operations	22,028
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	22,028
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	22,028

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	22,028
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	551
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(9,412)
Reclassification of (gains)/losses to net income	1,793
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	(7,068)
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)	(7,068)
Total comprehensive income (loss)	14,960
Attributable to:	
Equity holders of the bank	14,960
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	623
Loans	-
Derivatives designed as cashflow hedges	(13,589)
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	(12,966)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(12,966)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	747
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,505
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	126,179
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	128,431
Interest expense	
Demand and notice deposits	-
Fixed term deposits	9,515
Subordinated debt	-
Other	11,804
Total interest expense	21,319
Net interest income	107,112
Charge for impairment	81,865
Net interest income after charge for impairment	25,247
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	80,899
Mortgage, standby, commitment and other loan fees	-
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	-
Insurance Service Result	-
Other	32,141
Total non-interest income	113,040
Net interest and other income	138,287
Non-interest expenses	
Salaries, pensions and other staff benefits	9,420
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,897
Computers & equipment	4,228
Other expenses	
Advertising, public relations & business development	13,608
Office and general expenses	101
Capital and business taxes	-
Professional fees	6,201
Other	102,500
Total non-interest expenses	137,955
Net income before provision for income taxes	332
Provision for income taxes	
Current	10,104
Deferred	(9,264)
Net income before discontinued operations	(508)
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	(508)
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(508)

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	(508)
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	(159)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	(6,874)
Reclassification of (gains)/losses to net income	573
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	(6,460)
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)	(6,460)
Total comprehensive income (loss)	(6,968)
Attributable to:	
Equity holders of the bank	(6,968)
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	(87)
Loans	-
Derivatives designed as cashflow hedges	(12,271)
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	(12,358)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(12,358)