

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2025

(in thousands of dollars)

| Main Income Statement | |
|---|------------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 6,777 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 9,316 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 428,530 |
| Others | 1,559 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 446,182 |
| Interest expense | |
| Demand and notice deposits | 5,662 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 211,828 |
| Total interest expense | 217,490 |
| Net interest income | |
| Charge for impairment | 60,553 |
| Net interest income after charge for impairment | 168,139 |
| 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 | 1,282,207 |
| 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 | 25,763 |
| Total non-interest income | 1,307,970 |
| Net interest and other income | 1,476,109 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 99,580 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 595 |
| Computers & equipment | 1,056 |
| Other expenses | |
| Advertising, public relations & business development | 205,472 |
| Office and general expenses | 11,559 |
| Capital and business taxes | 23,799 |
| Professional fees | 3,688 |
| Other | 1,053,044 |
| Total non-interest expenses | 1,398,793 |
| Net income before provision for income taxes | 77,316 |
| Provision for income taxes | |
| Current | 22,257 |
| Deferred | - |
| Net income before discontinued operations | 55,059 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 55,059 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 55,059 |

| 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 | 55,059 |
| 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 | (285) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (2,133) |
| Subtotal of items that may be reclassified subsequently to net income | (2,418) |
| 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) | (2,418) |
| Total comprehensive income (loss) | 52,641 |
| Attributable to: | |
| Equity holders of the bank | 52,641 |
| 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 | 30 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,754) |
| Subtotal of items that may be reclassified subsequently to net income | (1,724) |
| Items that will not be reclassified to net income: | |
| Other | (233) |
| Subtotal of items that will not be reclassified to net income | (233) |
| Total | (1,957) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 4,666 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 6,584 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 280,430 |
| Others | 1,216 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 292,896 |
| Interest expense | |
| Demand and notice deposits | 4,249 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 137,573 |
| Total interest expense | 141,822 |
| Net interest income | 151,074 |
| Charge for impairment | 44,196 |
| Net interest income after charge for impairment | 106,878 |
| 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 | 821,590 |
| 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 | 9,900 |
| Total non-interest income | 831,490 |
| Net interest and other income | 938,368 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 64,943 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 397 |
| Computers & equipment | 718 |
| Other expenses | |
| Advertising, public relations & business development | 125,230 |
| Office and general expenses | 8,294 |
| Capital and business taxes | 15,452 |
| Professional fees | 2,302 |
| Other | 681,492 |
| Total non-interest expenses | 898,828 |
| Net income before provision for income taxes | 39,540 |
| Provision for income taxes | |
| Current | 11,699 |
| Deferred | - |
| Net income before discontinued operations | 27,841 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 27,841 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 27,841 |

| 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 | 27,841 |
| 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 | (325) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,939) |
| Subtotal of items that may be reclassified subsequently to net income | (2,264) |
| 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) | (2,264) |
| Total comprehensive income (loss) | 25,577 |
| Attributable to: | |
| Equity holders of the bank | 25,577 |
| 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 | (10) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,560) |
| Subtotal of items that may be reclassified subsequently to net income | (1,570) |
| Items that will not be reclassified to net income: | |
| Other | (233) |
| Subtotal of items that will not be reclassified to net income | (233) |
| Total | (1,803) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2025

(in thousands of dollars)

| Main Income Statement | |
|---|---------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 2,777 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 3,724 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 141,438 |
| Others | 694 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 148,633 |
| Interest expense | |
| Demand and notice deposits | 2,389 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 66,900 |
| Total interest expense | 69,289 |
| Net interest income | |
| Charge for impairment | 17,234 |
| Net interest income after charge for impairment | |
| 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 | 390,637 |
| 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 | 4,792 |
| Total non-interest income | 395,429 |
| Net interest and other income | |
| | 457,539 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 31,861 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 150 |
| Computers & equipment | 339 |
| Other expenses | |
| Advertising, public relations & business development | 64,270 |
| Office and general expenses | 3,408 |
| Capital and business taxes | 8,142 |
| Professional fees | 735 |
| Other | 328,449 |
| Total non-interest expenses | 437,354 |
| Net income before provision for income taxes | |
| Provision for income taxes | 20,185 |
| Current | 5,798 |
| Deferred | - |
| Net income before discontinued operations | |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 14,387 |

| 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 | 14,387 |
| 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 | (133) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,015) |
| Subtotal of items that may be reclassified subsequently to net income | (1,148) |
| 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) | (1,148) |
| Total comprehensive income (loss) | 13,239 |
| Attributable to: | |
| Equity holders of the bank | 13,239 |
| 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 | 182 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (637) |
| Subtotal of items that may be reclassified subsequently to net income | (455) |
| Items that will not be reclassified to net income: | |
| Other | (233) |
| Subtotal of items that will not be reclassified to net income | (233) |
| Total | (688) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2024

(in thousands of dollars)

| Main Income Statement | |
|---|------------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 10,488 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 18,614 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 507,466 |
| Others | 4,973 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 541,541 |
| Interest expense | |
| Demand and notice deposits | 16,897 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 309,700 |
| Total interest expense | 326,597 |
| Net interest income | 214,944 |
| Charge for impairment | 55,424 |
| Net interest income after charge for impairment | 159,520 |
| 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 | 1,539,346 |
| 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 | 24,565 |
| Total non-interest income | 1,563,911 |
| Net interest and other income | 1,723,431 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 132,710 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 1,237 |
| Computers & equipment | 1,608 |
| Other expenses | |
| Advertising, public relations & business development | 239,180 |
| Office and general expenses | 6,985 |
| Capital and business taxes | 28,272 |
| Professional fees | 7,657 |
| Other | 1,269,851 |
| Total non-interest expenses | 1,687,500 |
| Net income before provision for income taxes | 35,931 |
| Provision for income taxes | |
| Current | 12,206 |
| Deferred | - |
| Net income before discontinued operations | 23,725 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 23,725 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 23,725 |

| 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 | 23,725 |
| 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 | 367 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 3,363 |
| Subtotal of items that may be reclassified subsequently to net income | 3,730 |
| 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 | (6) |
| Other | - |
| Subtotal of items that will not be reclassified to net income | (6) |
| Total other comprehensive income (loss) | 3,724 |
| Total comprehensive income (loss) | 27,449 |
| Attributable to: | |
| Equity holders of the bank | 27,449 |
| 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 | 315 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 379 |
| Subtotal of items that may be reclassified subsequently to net income | 694 |
| Items that will not be reclassified to net income: | |
| Other | (233) |
| Subtotal of items that will not be reclassified to net income | (233) |
| Total | 461 |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2024

(in thousands of dollars)

| Main Income Statement | |
|---|------------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 8,018 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 14,074 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 370,517 |
| Others | 3,973 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 396,582 |
| Interest expense | |
| Demand and notice deposits | 13,163 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 229,450 |
| Total interest expense | 242,613 |
| Net interest income | 153,969 |
| Charge for impairment | 34,249 |
| Net interest income after charge for impairment | 119,720 |
| 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 | 1,126,567 |
| 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 | 18,015 |
| Total non-interest income | 1,144,582 |
| Net interest and other income | 1,264,302 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 93,454 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 677 |
| Computers & equipment | 1,288 |
| Other expenses | |
| Advertising, public relations & business development | 177,903 |
| Office and general expenses | 4,503 |
| Capital and business taxes | 23,517 |
| Professional fees | 5,243 |
| Other | 922,575 |
| Total non-interest expenses | 1,229,160 |
| Net income before provision for income taxes | 35,142 |
| Provision for income taxes | |
| Current | 10,544 |
| Deferred | - |
| Net income before discontinued operations | 24,598 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 24,598 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 24,598 |

| 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 | 24,598 |
| 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 | 193 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 376 |
| Subtotal of items that may be reclassified subsequently to net income | 569 |
| 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) | 569 |
| Total comprehensive income (loss) | 25,167 |
| Attributable to: | |
| Equity holders of the bank | 25,167 |
| 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 | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (2,609) |
| Subtotal of items that may be reclassified subsequently to net income | (2,467) |
| Items that will not be reclassified to net income: | |
| Other | (227) |
| Subtotal of items that will not be reclassified to net income | (227) |
| Total | (2,694) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2024

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 5,564 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 9,543 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 238,427 |
| Others | 2,610 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 256,144 |
| Interest expense | |
| Demand and notice deposits | 8,975 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 152,333 |
| Total interest expense | 161,308 |
| Net interest income | 94,836 |
| Charge for impairment | 31,811 |
| Net interest income after charge for impairment | 63,025 |
| 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 | 727,966 |
| 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 | 12,163 |
| Total non-interest income | 740,129 |
| Net interest and other income | 803,154 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 63,164 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 449 |
| Computers & equipment | 727 |
| Other expenses | |
| Advertising, public relations & business development | 116,219 |
| Office and general expenses | 2,693 |
| Capital and business taxes | 15,286 |
| Professional fees | 3,580 |
| Other | 600,929 |
| Total non-interest expenses | 803,047 |
| Net income before provision for income taxes | 107 |
| Provision for income taxes | |
| Current | 883 |
| Deferred | - |
| Net income before discontinued operations | (776) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (776) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (776) |

| 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 | (776) |
| 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 | 49 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 2,205 |
| Subtotal of items that may be reclassified subsequently to net income | 2,254 |
| 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) | 2,254 |
| Total comprehensive income (loss) | 1,478 |
| Attributable to: | |
| Equity holders of the bank | 1,478 |
| 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 | (3) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (779) |
| Subtotal of items that may be reclassified subsequently to net income | (782) |
| Items that will not be reclassified to net income: | |
| Other | (227) |
| Subtotal of items that will not be reclassified to net income | (227) |
| Total | (1,009) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2024

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 3,032 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 4,803 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 119,087 |
| Others | 1,268 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 128,190 |
| Interest expense | |
| Demand and notice deposits | 4,706 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 71,228 |
| Total interest expense | 75,934 |
| Net interest income | 52,256 |
| Charge for impairment | 16,056 |
| Net interest income after charge for impairment | 36,200 |
| 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 | 345,959 |
| 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 | 6,379 |
| Total non-interest income | 352,338 |
| Net interest and other income | 388,538 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 32,373 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 224 |
| Computers & equipment | 369 |
| Other expenses | |
| Advertising, public relations & business development | 67,596 |
| Office and general expenses | 1,107 |
| Capital and business taxes | 7,466 |
| Professional fees | 1,014 |
| Other | 285,294 |
| Total non-interest expenses | 395,443 |
| Net income before provision for income taxes | (6,905) |
| Provision for income taxes | |
| Current | (1,452) |
| Deferred | - |
| Net income before discontinued operations | (5,453) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (5,453) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (5,453) |

| 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 | (5,453) |
| 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 | (121) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 1,228 |
| Subtotal of items that may be reclassified subsequently to net income | 1,107 |
| 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) | 1,107 |
| Total comprehensive income (loss) | (4,346) |
| Attributable to: | |
| Equity holders of the bank | (4,346) |
| 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 | (172) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,757) |
| Subtotal of items that may be reclassified subsequently to net income | (1,929) |
| Items that will not be reclassified to net income: | |
| Other | (227) |
| Subtotal of items that will not be reclassified to net income | (227) |
| Total | (2,156) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2023

(in thousands of dollars)

| Main Income Statement | |
|---|------------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 12,082 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 19,224 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 404,390 |
| Others | 5,290 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 440,986 |
| Interest expense | |
| Demand and notice deposits | 20,762 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 262,396 |
| Total interest expense | 283,158 |
| Net interest income | 157,828 |
| Charge for impairment | 52,870 |
| Net interest income after charge for impairment | 104,958 |
| 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 | 1,366,722 |
| 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 | 25,151 |
| Total non-interest income | 1,391,873 |
| Net interest and other income | 1,496,831 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 135,449 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 896 |
| Computers & equipment | 1,312 |
| Other expenses | |
| Advertising, public relations & business development | 228,240 |
| Office and general expenses | 5,870 |
| Capital and business taxes | 43,831 |
| Professional fees | 7,891 |
| Other | 1,094,918 |
| Total non-interest expenses | 1,518,407 |
| Net income before provision for income taxes | (21,576) |
| Provision for income taxes | |
| Current | (3,998) |
| Deferred | - |
| Net income before discontinued operations | (17,578) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (17,578) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (17,578) |

| | |
|---|-----------------|
| 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 | (17,578) |
| 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 | 94 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 240 |
| Subtotal of items that may be reclassified subsequently to net income | 334 |
| Items that will not be reclassified to net income: | |
| Change in investments in equity instruments designated at FVOCI (IFRS 9) | - |
| Remeasurements of defined benefit plans | (46) |
| Other | - |
| Subtotal of items that will not be reclassified to net income | (46) |
| Total other comprehensive income (loss) | 288 |
| Total comprehensive income (loss) | (17,290) |
| Attributable to: | |
| Equity holders of the bank | (17,290) |
| 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 | (52) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (2,984) |
| Subtotal of items that may be reclassified subsequently to net income | (3,036) |
| Items that will not be reclassified to net income: | |
| Other | (227) |
| Subtotal of items that will not be reclassified to net income | (227) |
| Total | (3,263) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2023

(in thousands of dollars)

| Main Income Statement | |
|---|------------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 8,212 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 14,360 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 290,565 |
| Others | 4,001 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 317,138 |
| Interest expense | |
| Demand and notice deposits | 16,028 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 184,484 |
| Total interest expense | 200,512 |
| Net interest income | 116,626 |
| Charge for impairment | 35,521 |
| Net interest income after charge for impairment | 81,105 |
| 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 | 1,007,560 |
| 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 | 18,225 |
| Total non-interest income | 1,025,785 |
| Net interest and other income | 1,106,890 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 99,622 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 672 |
| Computers & equipment | 981 |
| Other expenses | |
| Advertising, public relations & business development | 179,870 |
| Office and general expenses | 4,341 |
| Capital and business taxes | 39,464 |
| Professional fees | 5,868 |
| Other | 799,764 |
| Total non-interest expenses | 1,130,582 |
| Net income before provision for income taxes | (23,692) |
| Provision for income taxes | |
| Current | (4,725) |
| Deferred | - |
| Net income before discontinued operations | (18,967) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (18,967) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (18,967) |

| 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 | (18,967) |
| 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 | 77 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,686) |
| Subtotal of items that may be reclassified subsequently to net income | (1,609) |
| 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) | (1,609) |
| Total comprehensive income (loss) | (20,576) |
| Attributable to: | |
| Equity holders of the bank | (20,576) |
| 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 | (69) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (4,910) |
| Subtotal of items that may be reclassified subsequently to net income | (4,979) |
| Items that will not be reclassified to net income: | |
| Other | (181) |
| Subtotal of items that will not be reclassified to net income | (181) |
| Total | (5,160) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2023

(in thousands of dollars)

| Main Income Statement | |
|---|-----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 4,832 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 9,138 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 185,616 |
| Others | 2,684 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 202,270 |
| Interest expense | |
| Demand and notice deposits | 9,922 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 128,374 |
| Total interest expense | 138,296 |
| Net interest income | 63,974 |
| Charge for impairment | 23,630 |
| Net interest income after charge for impairment | 40,344 |
| 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 | 650,524 |
| 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 | 12,126 |
| Total non-interest income | 662,650 |
| Net interest and other income | 702,994 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 66,502 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 448 |
| Computers & equipment | 486 |
| Other expenses | |
| Advertising, public relations & business development | 112,811 |
| Office and general expenses | 2,145 |
| Capital and business taxes | 33,421 |
| Professional fees | 4,036 |
| Other | 513,503 |
| Total non-interest expenses | 733,352 |
| Net income before provision for income taxes | (30,358) |
| Provision for income taxes | |
| Current | (7,029) |
| Deferred | - |
| Net income before discontinued operations | (23,329) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (23,329) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (23,329) |

| SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes | |
|---|-----------------|
| Net income attributable to equity holders and non-controlling interests | (23,329) |
| Other Comprehensive Income (loss) | |
| Items that may be reclassified subsequently to net income: | |
| Securities classified as fair value through other comprehensive income | |
| Change in unrealized gains and losses | |
| Equities (IAS 39) | - |
| Debt | 6 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (20,725) |
| Subtotal of items that may be reclassified subsequently to net income | (20,719) |
| 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) | (20,719) |
| Total comprehensive income (loss) | (44,048) |
| Attributable to: | |
| Equity holders of the bank | (44,048) |
| 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 | (140) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (23,950) |
| Subtotal of items that may be reclassified subsequently to net income | (24,090) |
| Items that will not be reclassified to net income: | |
| Other | (181) |
| Subtotal of items that will not be reclassified to net income | (181) |
| Total | (24,271) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2023

(in thousands of dollars)

| Main Income Statement | |
|---|-----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 1,990 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 3,954 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 90,829 |
| Others | 1,305 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 98,078 |
| Interest expense | |
| Demand and notice deposits | 3,909 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 57,827 |
| Total interest expense | 61,736 |
| Net interest income | |
| Charge for impairment | 17,807 |
| Net interest income after charge for impairment | 18,535 |
| 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 | 308,690 |
| 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 | 903 |
| Other | 5,518 |
| Total non-interest income | 315,111 |
| Net interest and other income | 333,646 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 35,162 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 224 |
| Computers & equipment | 225 |
| Other expenses | |
| Advertising, public relations & business development | 51,980 |
| Office and general expenses | 1,170 |
| Capital and business taxes | 4,525 |
| Professional fees | 1,768 |
| Other | 252,407 |
| Total non-interest expenses | 347,461 |
| Net income before provision for income taxes | (13,815) |
| Provision for income taxes | |
| Current | (3,247) |
| Deferred | - |
| Net income before discontinued operations | (10,568) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (10,568) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (10,568) |

| | |
|---|-----------------|
| 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 | (10,568) |
| 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 | 193 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (9,397) |
| Subtotal of items that may be reclassified subsequently to net income | (9,204) |
| 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) | (9,204) |
| Total comprehensive income (loss) | (19,772) |
| Attributable to: | |
| Equity holders of the bank | (19,772) |
| 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 | 47 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (12,622) |
| Subtotal of items that may be reclassified subsequently to net income | (12,575) |
| Items that will not be reclassified to net income: | |
| Other | (180) |
| Subtotal of items that will not be reclassified to net income | (180) |
| Total | (12,755) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2022

(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 | 4,706 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 281,763 |
| Others | 3,387 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 292,768 |
| Interest expense | |
| Demand and notice deposits | 3,993 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 111,926 |
| Total interest expense | 115,919 |
| Net interest income | |
| Charge for impairment | 56,845 |
| Net interest income after charge for impairment | 120,004 |
| 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 | 1,149,199 |
| 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 | 2,984 |
| Other | 18,639 |
| Total non-interest income | 1,170,822 |
| Net interest and other income | 1,290,826 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 132,834 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 899 |
| Computers & equipment | 857 |
| Other expenses | |
| Advertising, public relations & business development | 224,948 |
| Office and general expenses | 6,404 |
| Capital and business taxes | 14,506 |
| Professional fees | 6,311 |
| Other | 904,219 |
| Total non-interest expenses | 1,290,978 |
| Net income before provision for income taxes | (152) |
| Provision for income taxes | |
| Current | 1,236 |
| Deferred | - |
| Net income before discontinued operations | (1,388) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (1,388) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (1,388) |

| 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 | (1,388) |
| 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 | (144) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (5,617) |
| Subtotal of items that may be reclassified subsequently to net income | (5,761) |
| 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 | 74 |
| Other | - |
| Subtotal of items that will not be reclassified to net income | 74 |
| Total other comprehensive income (loss) | (5,687) |
| Total comprehensive income (loss) | (7,075) |
| Attributable to: | |
| Equity holders of the bank | (7,075) |
| 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 | (146) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (3,224) |
| Subtotal of items that may be reclassified subsequently to net income | (3,370) |
| Items that will not be reclassified to net income: | |
| Other | (181) |
| Subtotal of items that will not be reclassified to net income | (181) |
| Total | (3,551) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2022

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 1,431 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 2,431 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 197,723 |
| Others | 2,196 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 203,781 |
| Interest expense | |
| Demand and notice deposits | 1,601 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 60,496 |
| Total interest expense | 62,097 |
| Net interest income | 141,684 |
| Charge for impairment | 41,084 |
| Net interest income after charge for impairment | 100,600 |
| 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 | 826,518 |
| 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 | 2,163 |
| Other | 13,427 |
| Total non-interest income | 842,108 |
| Net interest and other income | 942,708 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 92,282 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 675 |
| Computers & equipment | 652 |
| Other expenses | |
| Advertising, public relations & business development | 162,909 |
| Office and general expenses | 4,572 |
| Capital and business taxes | 9,453 |
| Professional fees | 4,163 |
| Other | 653,841 |
| Total non-interest expenses | 928,547 |
| Net income before provision for income taxes | 14,161 |
| Provision for income taxes | |
| Current | 4,422 |
| Deferred | - |
| Net income before discontinued operations | 9,739 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 9,739 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 9,739 |

| 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 | 9,739 |
| 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 | (860) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 831 |
| Subtotal of items that may be reclassified subsequently to net income | (29) |
| 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) | (29) |
| Total comprehensive income (loss) | 9,710 |
| Attributable to: | |
| Equity holders of the bank | 9,710 |
| 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 | (861) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 3,222 |
| Subtotal of items that may be reclassified subsequently to net income | 2,361 |
| Items that will not be reclassified to net income: | |
| Other | (254) |
| Subtotal of items that will not be reclassified to net income | (254) |
| Total | 2,107 |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2022

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 495 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 1,178 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 122,823 |
| Others | 1,266 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 125,762 |
| Interest expense | |
| Demand and notice deposits | 339 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 29,036 |
| Total interest expense | 29,375 |
| Net interest income | |
| Charge for impairment | 19,129 |
| Net interest income after charge for impairment | 77,258 |
| 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 | 520,066 |
| 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 | 1,365 |
| Other | 8,426 |
| Total non-interest income | 529,857 |
| Net interest and other income | 607,115 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 59,915 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 451 |
| Computers & equipment | 331 |
| Other expenses | |
| Advertising, public relations & business development | 99,663 |
| Office and general expenses | 2,804 |
| Capital and business taxes | 5,505 |
| Professional fees | 3,137 |
| Other | 415,950 |
| Total non-interest expenses | 587,756 |
| Net income before provision for income taxes | 19,359 |
| Provision for income taxes | |
| Current | 5,829 |
| Deferred | - |
| Net income before discontinued operations | 13,530 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 13,530 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 13,530 |

| 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 | 13,530 |
| 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 | (1,119) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 3,209 |
| Subtotal of items that may be reclassified subsequently to net income | 2,090 |
| 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) | 2,090 |
| Total comprehensive income (loss) | 15,620 |
| Attributable to: | |
| Equity holders of the bank | 15,620 |
| 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 | (1,121) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 5,600 |
| Subtotal of items that may be reclassified subsequently to net income | 4,479 |
| Items that will not be reclassified to net income: | |
| Other | (254) |
| Subtotal of items that will not be reclassified to net income | (254) |
| Total | 4,225 |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2022

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 118 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 410 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 58,813 |
| Others | 507 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 59,848 |
| Interest expense | |
| Demand and notice deposits | 45 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 10,833 |
| Total interest expense | 10,878 |
| Net interest income | 48,970 |
| Charge for impairment | 5,187 |
| Net interest income after charge for impairment | 43,783 |
| 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 | 232,244 |
| 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 | 654 |
| Other | 3,710 |
| Total non-interest income | 236,608 |
| Net interest and other income | 280,391 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 31,953 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 224 |
| Computers & equipment | 127 |
| Other expenses | |
| Advertising, public relations & business development | 42,306 |
| Office and general expenses | 976 |
| Capital and business taxes | 3,500 |
| Professional fees | 1,157 |
| Other | 187,085 |
| Total non-interest expenses | 267,328 |
| Net income before provision for income taxes | 13,063 |
| Provision for income taxes | |
| Current | 3,636 |
| Deferred | - |
| Net income before discontinued operations | 9,427 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 9,427 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 9,427 |

| 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 | 9,427 |
| 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 | (563) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 2,034 |
| Subtotal of items that may be reclassified subsequently to net income | 1,471 |
| 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) | 1,471 |
| Total comprehensive income (loss) | 10,898 |
| Attributable to: | |
| Equity holders of the bank | 10,898 |
| 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 | (564) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 4,426 |
| Subtotal of items that may be reclassified subsequently to net income | 3,862 |
| Items that will not be reclassified to net income: | |
| Other | (255) |
| Subtotal of items that will not be reclassified to net income | (255) |
| Total | 3,607 |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2021

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 343 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 480 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 184,103 |
| Others | 389 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 185,315 |
| Interest expense | |
| Demand and notice deposits | 708 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 52,931 |
| Total interest expense | 53,639 |
| Net interest income | 131,676 |
| Charge for impairment | (8,563) |
| Net interest income after charge for impairment | 140,239 |
| 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 | 803,288 |
| 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 | 2,444 |
| Other | 19,637 |
| Total non-interest income | 825,369 |
| Net interest and other income | 965,608 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 110,326 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 896 |
| Computers & equipment | 919 |
| Other expenses | |
| Advertising, public relations & business development | 186,616 |
| Office and general expenses | 3,432 |
| Capital and business taxes | 7,959 |
| Professional fees | 4,779 |
| Other | 624,464 |
| Total non-interest expenses | 939,391 |
| Net income before provision for income taxes | 26,217 |
| Provision for income taxes | |
| Current | 7,441 |
| Deferred | - |
| Net income before discontinued operations | 18,776 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 18,776 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 18,776 |

| 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 | 18,776 |
| 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 | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 4,193 |
| Subtotal of items that may be reclassified subsequently to net income | 4,134 |
| 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 | 24 |
| Other | - |
| Subtotal of items that will not be reclassified to net income | 24 |
| Total other comprehensive income (loss) | 4,158 |
| Total comprehensive income (loss) | 22,934 |
| Attributable to: | |
| Equity holders of the bank | 22,934 |
| 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) |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 2,392 |
| Subtotal of items that may be reclassified subsequently to net income | 2,390 |
| Items that will not be reclassified to net income: | |
| Other | (254) |
| Subtotal of items that will not be reclassified to net income | (254) |
| Total | 2,136 |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2021

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 255 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 330 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 135,034 |
| Others | 111 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 135,730 |
| Interest expense | |
| Demand and notice deposits | 656 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 40,300 |
| Total interest expense | 40,956 |
| Net interest income | 94,774 |
| Charge for impairment | (12,316) |
| Net interest income after charge for impairment | 107,090 |
| 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 | 554,301 |
| 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 | 13,879 |
| Total non-interest income | 569,957 |
| Net interest and other income | 677,047 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 77,071 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 672 |
| Computers & equipment | 683 |
| Other expenses | |
| Advertising, public relations & business development | 115,785 |
| Office and general expenses | 1,848 |
| Capital and business taxes | 4,165 |
| Professional fees | 3,172 |
| Other | 442,489 |
| Total non-interest expenses | 645,885 |
| Net income before provision for income taxes | 31,162 |
| Provision for income taxes | |
| Current | 8,387 |
| Deferred | - |
| Net income before discontinued operations | 22,775 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 22,775 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 22,775 |

| 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 | 22,775 |
| 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 | (49) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 909 |
| Subtotal of items that may be reclassified subsequently to net income | 860 |
| 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) | 860 |
| Total comprehensive income (loss) | 23,635 |
| Attributable to: | |
| Equity holders of the bank | 23,635 |
| 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 | 8 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (892) |
| Subtotal of items that may be reclassified subsequently to net income | (884) |
| Items that will not be reclassified to net income: | |
| Other | (278) |
| Subtotal of items that will not be reclassified to net income | (278) |
| Total | (1,162) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2021

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 179 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 212 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 90,793 |
| Others | 21 |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 91,205 |
| Interest expense | |
| Demand and notice deposits | 615 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 27,629 |
| Total interest expense | 28,244 |
| Net interest income | 62,961 |
| Charge for impairment | (13,840) |
| Net interest income after charge for impairment | 76,801 |
| 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 | 339,773 |
| 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 | 1,227 |
| Other | 8,839 |
| Total non-interest income | 349,839 |
| Net interest and other income | 426,640 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 50,585 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 448 |
| Computers & equipment | 512 |
| Other expenses | |
| Advertising, public relations & business development | 58,148 |
| Office and general expenses | 1,321 |
| Capital and business taxes | 1,773 |
| Professional fees | 2,282 |
| Other | 270,096 |
| Total non-interest expenses | 385,165 |
| Net income before provision for income taxes | 41,475 |
| Provision for income taxes | |
| Current | 10,809 |
| Deferred | - |
| Net income before discontinued operations | 30,666 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 30,666 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 30,666 |

| 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 | 30,666 |
| 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 | (47) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 35 |
| Subtotal of items that may be reclassified subsequently to net income | (12) |
| Items that will not be reclassified to net income: | |
| Change in investments in equity instruments designated at FVOCI (IFRS 9) | - |
| Remeasurements of defined benefit plans | - |
| Other | - |
| Subtotal of items that will not be reclassified to net income | - |
| Total other comprehensive income (loss) | (12) |
| Total comprehensive income (loss) | 30,654 |
| Attributable to: | |
| Equity holders of the bank | 30,654 |
| 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 | 10 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,766) |
| Subtotal of items that may be reclassified subsequently to net income | (1,756) |
| Items that will not be reclassified to net income: | |
| Other | (278) |
| Subtotal of items that will not be reclassified to net income | (278) |
| Total | (2,034) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2021

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 105 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 110 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 47,185 |
| Others | - |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 47,400 |
| Interest expense | |
| Demand and notice deposits | 367 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 14,402 |
| Total interest expense | 14,769 |
| Net interest income | |
| Charge for impairment | (4,776) |
| Net interest income after charge for impairment | 37,407 |
| 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 | 167,657 |
| 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 | 596 |
| Other | 4,735 |
| Total non-interest income | 172,988 |
| Net interest and other income | 210,395 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 26,451 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 224 |
| Computers & equipment | 309 |
| Other expenses | |
| Advertising, public relations & business development | 27,666 |
| Office and general expenses | 814 |
| Capital and business taxes | 2,658 |
| Professional fees | 1,235 |
| Other | 133,008 |
| Total non-interest expenses | 192,365 |
| Net income before provision for income taxes | 18,030 |
| Provision for income taxes | |
| Current | 4,823 |
| Deferred | - |
| Net income before discontinued operations | 13,207 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 13,207 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 13,207 |

| 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 | 13,207 |
| 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 | (13) |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (177) |
| Subtotal of items that may be reclassified subsequently to net income | (190) |
| 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) | (190) |
| Total comprehensive income (loss) | 13,017 |
| Attributable to: | |
| Equity holders of the bank | 13,017 |
| 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 | 44 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,977) |
| Subtotal of items that may be reclassified subsequently to net income | (1,933) |
| Items that will not be reclassified to net income: | |
| Other | (279) |
| Subtotal of items that will not be reclassified to net income | (279) |
| Total | (2,212) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2020

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 900 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 3,650 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 220,188 |
| Others | - |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 224,738 |
| Interest expense | |
| Demand and notice deposits | 1,644 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 83,490 |
| Total interest expense | 85,135 |
| Net interest income | 139,603 |
| Charge for impairment | 27,181 |
| Net interest income after charge for impairment | 112,422 |
| 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 | 713,390 |
| 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 | 3,575 |
| Other | 29,963 |
| Total non-interest income | 746,930 |
| Net interest and other income | 859,352 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 100,567 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 932 |
| Computers & equipment | 1,475 |
| Other expenses | |
| Advertising, public relations & business development | 129,867 |
| Office and general expenses | 1,607 |
| Capital and business taxes | 9,386 |
| Professional fees | 4,916 |
| Other | 580,632 |
| Total non-interest expenses | 829,382 |
| Net income before provision for income taxes | 29,970 |
| Provision for income taxes | |
| Current | 8,441 |
| Deferred | - |
| Net income before discontinued operations | 21,529 |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | 21,529 |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | 21,529 |

| | |
|---|----------------|
| 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 | 21,529 |
| 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 | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 404 |
| Subtotal of items that may be reclassified subsequently to net income | 463 |
| 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 | 14 |
| Other | - |
| Subtotal of items that will not be reclassified to net income | 14 |
| Total other comprehensive income (loss) | 477 |
| Total comprehensive income (loss) | 22,006 |
| Attributable to: | |
| Equity holders of the bank | 22,005 |
| 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 | 57 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,800) |
| Subtotal of items that may be reclassified subsequently to net income | (1,743) |
| Items that will not be reclassified to net income: | |
| Other | (278) |
| Subtotal of items that will not be reclassified to net income | (278) |
| Total | (2,022) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2020

(in thousands of dollars)

| Main Income Statement | |
|---|----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 795 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 3,191 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 169,867 |
| Others | - |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 173,853 |
| Interest expense | |
| Demand and notice deposits | 1,217 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 63,134 |
| Total interest expense | 64,350 |
| Net interest income | 109,502 |
| Charge for impairment | 59,119 |
| Net interest income after charge for impairment | 50,383 |
| 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 | 535,842 |
| 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 | 2,870 |
| Other | 24,286 |
| Total non-interest income | 560,128 |
| Net interest and other income | 613,381 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 75,317 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 691 |
| Computers & equipment | 1,178 |
| Other expenses | |
| Advertising, public relations & business development | 107,964 |
| Office and general expenses | 1,078 |
| Capital and business taxes | 6,435 |
| Professional fees | 2,303 |
| Other | 427,398 |
| Total non-interest expenses | 622,364 |
| Net income before provision for income taxes | (8,983) |
| Provision for income taxes | |
| Current | (1,563) |
| Deferred | - |
| Net income before discontinued operations | (7,421) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (7,421) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (7,421) |

| 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 | (7,421) |
| 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 | 255 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 425 |
| Subtotal of items that may be reclassified subsequently to net income | 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) | 680 |
| Total comprehensive income (loss) | (6,741) |
| Attributable to: | |
| Equity holders of the bank | (6,741) |
| 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 | 252 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | (1,779) |
| Subtotal of items that may be reclassified subsequently to net income | (1,526) |
| Items that will not be reclassified to net income: | |
| Other | (292) |
| Subtotal of items that will not be reclassified to net income | (292) |
| Total | (1,819) |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2020

(in thousands of dollars)

| Main Income Statement | |
|---|-----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 683 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 2,435 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 117,809 |
| Others | - |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 120,927 |
| Interest expense | |
| Demand and notice deposits | 801 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 43,436 |
| Total interest expense | 44,237 |
| Net interest income | 76,690 |
| Charge for impairment | 92,039 |
| Net interest income after charge for impairment | (15,349) |
| 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 | 358,409 |
| 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 | 2,128 |
| Other | 18,669 |
| Total non-interest income | 379,206 |
| Net interest and other income | 363,857 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 49,934 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 467 |
| Computers & equipment | 490 |
| Other expenses | |
| Advertising, public relations & business development | 78,884 |
| Office and general expenses | 827 |
| Capital and business taxes | 4,742 |
| Professional fees | 1,594 |
| Other | 283,290 |
| Total non-interest expenses | 420,226 |
| Net income before provision for income taxes | (56,369) |
| Provision for income taxes | |
| Current | (14,392) |
| Deferred | - |
| Net income before discontinued operations | (41,977) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (41,977) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (41,977) |

| 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 | (41,977) |
| 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 | 676 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 4,966 |
| Subtotal of items that may be reclassified subsequently to net income | 5,642 |
| 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) | 5,642 |
| Total comprehensive income (loss) | (36,335) |
| Attributable to: | |
| Equity holders of the bank | (36,334) |
| 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 | 674 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 2,762 |
| Subtotal of items that may be reclassified subsequently to net income | 3,436 |
| Items that will not be reclassified to net income: | |
| Other | (292) |
| Subtotal of items that will not be reclassified to net income | (292) |
| Total | 3,144 |

Amex Bank of Canada

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2020

(in thousands of dollars)

| Main Income Statement | |
|---|-----------------|
| Interest and dividends income | |
| Deposits with regulated financial institutions | 525 |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 1,434 |
| Other Securities | - |
| Loans | |
| Non-mortgage loans | |
| Individuals for non-business purposes | 63,466 |
| Others | - |
| Mortgages | |
| Residential | - |
| Non-residential | - |
| Interest income on impaired loans | - |
| Other | - |
| Total interest income | 65,425 |
| Interest expense | |
| Demand and notice deposits | 399 |
| Fixed term deposits | - |
| Subordinated debt | - |
| Other | 27,207 |
| Total interest expense | 27,606 |
| Net interest income | 37,819 |
| Charge for impairment | 49,957 |
| Net interest income after charge for impairment | (12,137) |
| 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 | 210,678 |
| 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 | 1,330 |
| Other | 11,728 |
| Total non-interest income | 223,736 |
| Net interest and other income | 211,599 |
| Non-interest expenses | |
| Salaries, pensions and other staff benefits | 26,030 |
| Premises and equipment | |
| Rental of real estate, premises, furniture & fixtures | 231 |
| Computers & equipment | 320 |
| Other expenses | |
| Advertising, public relations & business development | 41,852 |
| Office and general expenses | 433 |
| Capital and business taxes | 3,304 |
| Professional fees | 260 |
| Other | 167,093 |
| Total non-interest expenses | 239,522 |
| Net income before provision for income taxes | (27,923) |
| Provision for income taxes | |
| Current | (7,129) |
| Deferred | - |
| Net income before discontinued operations | (20,794) |
| Discontinued operations | - |
| Net income attributable to equity holders and non-controlling interests | (20,794) |
| Net income attributable to non-controlling interests | - |
| Net income attributable to equity holders | (20,794) |

| 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 | (20,794) |
| 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 | 1,168 |
| Loans | - |
| Reclassification of (gains)/losses to net income | - |
| Derivatives designed as cash flow hedges | - |
| Change in unrealized gains and losses | - |
| Reclassification of (gains)/losses to net income | - |
| Foreign currency translation | - |
| Change in unrealized gains and losses | - |
| Impact of hedging | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 4,301 |
| Subtotal of items that may be reclassified subsequently to net income | 5,469 |
| 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) | 5,469 |
| Total comprehensive income (loss) | (15,325) |
| Attributable to: | |
| Equity holders of the bank | (15,324) |
| Non-controlling interests | - |
| SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes | |
| Accumulated gains (losses) on: | |
| Items that may be reclassified subsequently to net income: | |
| Securities classified as fair value through other comprehensive income | |
| Equities (IAS 39) | - |
| Debt | 1,166 |
| Loans | - |
| Derivatives designed as cashflow hedges | - |
| Foreign currency translation, net of hedging activities | - |
| Share of other comprehensive income (loss) of associates and joint ventures | - |
| Other | 2,098 |
| Subtotal of items that may be reclassified subsequently to net income | 3,264 |
| Items that will not be reclassified to net income: | |
| Other | (292) |
| Subtotal of items that will not be reclassified to net income | (292) |
| Total | 2,971 |