

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2025

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2025

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2024

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2024

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2024

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2024

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2023

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2023

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2023

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2023

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2022

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2022

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2022

(in thousands of dollars)

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

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