

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	6,190
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	423,398
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	429,588
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	18,588
Total interest expense	18,588
Net interest income	411,000
Charge for impairment	50,016
Net interest income after charge for impairment	360,984
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	96,475
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	-
Total non-interest income	96,475
Net interest and other income	457,459
Non-interest expenses	
Salaries, pensions and other staff benefits	76,878
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,624
Computers & equipment	2,124
Other expenses	
Advertising, public relations & business development	16,039
Office and general expenses	2,162
Capital and business taxes	5,235
Professional fees	88,546
Other	33,618
Total non-interest expenses	226,226
Net income before provision for income taxes	231,233
Provision for income taxes	
Current	53,704
Deferred	-
Net income before discontinued operations	177,529
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	177,529
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	177,529

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	177,529
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	-
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	-
Subtotal of items that may be reclassified subsequently to net income	-
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)	-
Total comprehensive income (loss)	177,529
Attributable to:	
Equity holders of the bank	177,529
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,101
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	209,930
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	213,031
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	10,656
Total interest expense	10,656
Net interest income	202,375
Charge for impairment	42,302
Net interest income after charge for impairment	160,073
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	50,279
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	-
Total non-interest income	50,279
Net interest and other income	210,352
Non-interest expenses	
Salaries, pensions and other staff benefits	38,269
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,401
Computers & equipment	1,118
Other expenses	
Advertising, public relations & business development	8,585
Office and general expenses	1,155
Capital and business taxes	8,284
Professional fees	46,267
Other	50,506
Total non-interest expenses	155,585
Net income before provision for income taxes	54,767
Provision for income taxes	
Current	9,211
Deferred	-
Net income before discontinued operations	45,556
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	45,556
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	45,556

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	45,556
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	-
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	-
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)	-
Total comprehensive income (loss)	45,556
Attributable to:	
Equity holders of the bank	45,556
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	19,731
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	849,016
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	868,747
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	72,039
Total interest expense	72,039
Net interest income	796,708
Charge for impairment	282,687
Net interest income after charge for impairment	514,021
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	210,232
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	-
Total non-interest income	210,232
Net interest and other income	724,253
Non-interest expenses	
Salaries, pensions and other staff benefits	148,135
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	6,267
Computers & equipment	3,853
Other expenses	
Advertising, public relations & business development	77,146
Office and general expenses	4,913
Capital and business taxes	1,105
Professional fees	151,996
Other	118,869
Total non-interest expenses	512,284
Net income before provision for income taxes	211,969
Provision for income taxes	
Current	25,713
Deferred	-
Net income before discontinued operations	186,256
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	186,256
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	186,256

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	186,256
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	-
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	-
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)	-
Total comprehensive income (loss)	186,256
Attributable to:	
Equity holders of the bank	186,256
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	15,318
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	640,385
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	655,703
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	58,004
Total interest expense	58,004
Net interest income	597,699
Charge for impairment	230,317
Net interest income after charge for impairment	367,382
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	157,992
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	-
Total non-interest income	157,992
Net interest and other income	525,374
Non-interest expenses	
Salaries, pensions and other staff benefits	112,216
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,035
Computers & equipment	2,924
Other expenses	
Advertising, public relations & business development	55,518
Office and general expenses	3,629
Capital and business taxes	(6,399)
Professional fees	102,767
Other	53,563
Total non-interest expenses	329,253
Net income before provision for income taxes	196,121
Provision for income taxes	
Current	31,504
Deferred	-
Net income before discontinued operations	164,617
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	164,617
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	164,617

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	164,617
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	-
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	-
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)	-
Total comprehensive income (loss)	164,617
Attributable to:	
Equity holders of the bank	164,617
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	10,753
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	427,635
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	438,388
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	40,175
Total interest expense	40,175
Net interest income	398,213
Charge for impairment	163,726
Net interest income after charge for impairment	234,487
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	104,879
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	-
Total non-interest income	104,879
Net interest and other income	339,366
Non-interest expenses	
Salaries, pensions and other staff benefits	74,601
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,608
Computers & equipment	2,031
Other expenses	
Advertising, public relations & business development	36,431
Office and general expenses	2,454
Capital and business taxes	(8,682)
Professional fees	70,468
Other	37,216
Total non-interest expenses	218,127
Net income before provision for income taxes	121,239
Provision for income taxes	
Current	15,897
Deferred	-
Net income before discontinued operations	105,342
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	105,342
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	105,342

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	105,342
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	-
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	-
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)	-
Total comprehensive income (loss)	105,342
Attributable to:	
Equity holders of the bank	105,342
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	4,953
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	216,603
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	221,556
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	20,689
Total interest expense	20,689
Net interest income	200,867
Charge for impairment	94,883
Net interest income after charge for impairment	105,984
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	51,936
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	-
Total non-interest income	51,936
Net interest and other income	157,920
Non-interest expenses	
Salaries, pensions and other staff benefits	37,777
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,785
Computers & equipment	925
Other expenses	
Advertising, public relations & business development	19,261
Office and general expenses	698
Capital and business taxes	8,104
Professional fees	36,625
Other	17,873
Total non-interest expenses	123,048
Net income before provision for income taxes	34,872
Provision for income taxes	
Current	606
Deferred	-
Net income before discontinued operations	34,266
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	34,266
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	34,266

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	34,266
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	-
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	-
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)	-
Total comprehensive income (loss)	34,266
Attributable to:	
Equity holders of the bank	34,266
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	17,030
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,192
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	829,450
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	847,672
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	78,674
Total interest expense	78,674
Net interest income	768,998
Charge for impairment	302,538
Net interest income after charge for impairment	466,460
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	221,927
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	-
Total non-interest income	221,927
Net interest and other income	688,387
Non-interest expenses	
Salaries, pensions and other staff benefits	147,339
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	6,074
Computers & equipment	4,732
Other expenses	
Advertising, public relations & business development	91,970
Office and general expenses	5,675
Capital and business taxes	80,669
Professional fees	162,105
Other	70,864
Total non-interest expenses	569,428
Net income before provision for income taxes	118,959
Provision for income taxes	
Current	(13,761)
Deferred	-
Net income before discontinued operations	132,720
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	132,720
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	132,720

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	132,720
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	-
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	-
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)	-
Total comprehensive income (loss)	132,720
Attributable to:	
Equity holders of the bank	132,720
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	11,893
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,192
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	616,296
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	629,381
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	57,199
Total interest expense	57,199
Net interest income	572,182
Charge for impairment	207,010
Net interest income after charge for impairment	365,172
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	166,436
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	-
Total non-interest income	166,436
Net interest and other income	531,608
Non-interest expenses	
Salaries, pensions and other staff benefits	109,107
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,524
Computers & equipment	2,448
Other expenses	
Advertising, public relations & business development	69,163
Office and general expenses	4,391
Capital and business taxes	47,788
Professional fees	124,942
Other	51,648
Total non-interest expenses	414,011
Net income before provision for income taxes	117,597
Provision for income taxes	
Current	(5,108)
Deferred	-
Net income before discontinued operations	122,705
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	122,705
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	122,705

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	122,705
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	-
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	-
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)	-
Total comprehensive income (loss)	122,705
Attributable to:	
Equity holders of the bank	122,705
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	7,152
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,192
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	406,408
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	414,752
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	36,401
Total interest expense	36,401
Net interest income	378,351
Charge for impairment	121,538
Net interest income after charge for impairment	256,813
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	111,128
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	-
Total non-interest income	111,128
Net interest and other income	367,941
Non-interest expenses	
Salaries, pensions and other staff benefits	73,375
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,231
Computers & equipment	1,335
Other expenses	
Advertising, public relations & business development	46,460
Office and general expenses	2,789
Capital and business taxes	39,391
Professional fees	85,374
Other	33,568
Total non-interest expenses	285,523
Net income before provision for income taxes	82,418
Provision for income taxes	
Current	(5,914)
Deferred	-
Net income before discontinued operations	88,332
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	88,332
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	88,332

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	88,332
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	-
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	-
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)	-
Total comprehensive income (loss)	88,332
Attributable to:	
Equity holders of the bank	88,332
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,480
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	910
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	203,962
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	208,352
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	18,039
Total interest expense	18,039
Net interest income	190,313
Charge for impairment	61,833
Net interest income after charge for impairment	128,480
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	53,381
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	-
Total non-interest income	53,381
Net interest and other income	181,861
Non-interest expenses	
Salaries, pensions and other staff benefits	36,679
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	602
Computers & equipment	673
Other expenses	
Advertising, public relations & business development	22,712
Office and general expenses	1,344
Capital and business taxes	7,582
Professional fees	42,318
Other	15,296
Total non-interest expenses	127,206
Net income before provision for income taxes	54,655
Provision for income taxes	
Current	7,723
Deferred	-
Net income before discontinued operations	46,932
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	46,932
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	46,932

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	46,932
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	-
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	-
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)	-
Total comprehensive income (loss)	46,932
Attributable to:	
Equity holders of the bank	46,932
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	-
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	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-