

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	5,963
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	573
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	182,172
Non-residential	-
Interest income on impaired loans	-
Other	1,474
Total interest income	190,183
Interest expense	
Demand and notice deposits	-
Fixed term deposits	105,486
Subordinated debt	-
Other	13,475
Total interest expense	118,961
Net interest income	71,222
Charge for impairment	3,823
Net interest income after charge for impairment	67,399
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	623
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	4,249
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	512
Total non-interest income	5,384
Net interest and other income	72,784
Non-interest expenses	
Salaries, pensions and other staff benefits	27,768
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,231
Computers & equipment	6,991
Other expenses	
Advertising, public relations & business development	1,325
Office and general expenses	114
Capital and business taxes	-
Professional fees	2,237
Other	4,680
Total non-interest expenses	44,345
Net income before provision for income taxes	28,439
Provision for income taxes	
Current	9,143
Deferred	(1,579)
Net income before discontinued operations	20,875
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	20,875
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	20,875

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	20,875
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	866
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	866
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)	866
Total comprehensive income (loss)	21,741
Attributable to:	
Equity holders of the bank	21,741
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(235)
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	(235)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(235)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,917
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	388
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	121,332
Non-residential	-
Interest income on impaired loans	-
Other	959
Total interest income	126,597
Interest expense	
Demand and notice deposits	-
Fixed term deposits	70,613
Subordinated debt	-
Other	9,170
Total interest expense	79,783
Net interest income	46,814
Charge for impairment	2,144
Net interest income after charge for impairment	44,670
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	405
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	2,920
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	3,325
Net interest and other income	47,994
Non-interest expenses	
Salaries, pensions and other staff benefits	18,357
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	803
Computers & equipment	4,606
Other expenses	
Advertising, public relations & business development	881
Office and general expenses	55
Capital and business taxes	-
Professional fees	1,401
Other	3,075
Total non-interest expenses	29,177
Net income before provision for income taxes	18,817
Provision for income taxes	
Current	6,237
Deferred	(1,240)
Net income before discontinued operations	13,819
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	13,819
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	13,819

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	13,819
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	645
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	645
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)	645
Total comprehensive income (loss)	14,464
Attributable to:	
Equity holders of the bank	14,464
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	(456)
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	(456)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(456)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,950
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	194
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	60,296
Non-residential	-
Interest income on impaired loans	-
Other	442
Total interest income	62,881
Interest expense	
Demand and notice deposits	-
Fixed term deposits	35,813
Subordinated debt	-
Other	4,543
Total interest expense	40,356
Net interest income	22,526
Charge for impairment	1,356
Net interest income after charge for impairment	21,170
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	195
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,488
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	1,683
Net interest and other income	22,852
Non-interest expenses	
Salaries, pensions and other staff benefits	9,182
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	402
Computers & equipment	2,256
Other expenses	
Advertising, public relations & business development	378
Office and general expenses	(13)
Capital and business taxes	-
Professional fees	647
Other	1,441
Total non-interest expenses	14,293
Net income before provision for income taxes	8,559
Provision for income taxes	
Current	2,775
Deferred	(481)
Net income before discontinued operations	6,264
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	6,264
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	6,264

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	6,264
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	450
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	450
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)	450
Total comprehensive income (loss)	6,714
Attributable to:	
Equity holders of the bank	6,714
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	(652)
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	(652)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(652)

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	13,261
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	776
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	237,063
Non-residential	-
Interest income on impaired loans	-
Other	254
Total interest income	251,354
Interest expense	
Demand and notice deposits	-
Fixed term deposits	144,730
Subordinated debt	-
Other	18,256
Total interest expense	162,986
Net interest income	
Charge for impairment	2,582
Net interest income after charge for impairment	85,786
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(73)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	7,292
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	7,219
Net interest and other income	93,006
Non-interest expenses	
Salaries, pensions and other staff benefits	34,334
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,692
Computers & equipment	8,688
Other expenses	
Advertising, public relations & business development	1,532
Office and general expenses	247
Capital and business taxes	-
Professional fees	1,619
Other	6,177
Total non-interest expenses	54,290
Net income before provision for income taxes	38,716
Provision for income taxes	
Current	10,904
Deferred	(575)
Net income before discontinued operations	28,387
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	28,387
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	28,387

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	28,387
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	1,923
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	1,923
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)	1,923
Total comprehensive income (loss)	30,310
Attributable to:	
Equity holders of the bank	30,310
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(1,101)
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	(1,101)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(1,101)

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	10,606
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	584
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	174,514
Non-residential	-
Interest income on impaired loans	-
Other	168
Total interest income	185,872
Interest expense	
Demand and notice deposits	-
Fixed term deposits	107,063
Subordinated debt	-
Other	13,700
Total interest expense	120,763
Net interest income	
Charge for impairment	1,448
Net interest income after charge for impairment	63,661
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(224)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	5,747
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	5,523
Net interest and other income	69,185
Non-interest expenses	
Salaries, pensions and other staff benefits	26,318
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,291
Computers & equipment	6,256
Other expenses	
Advertising, public relations & business development	1,038
Office and general expenses	163
Capital and business taxes	-
Professional fees	1,036
Other	4,531
Total non-interest expenses	40,632
Net income before provision for income taxes	28,553
Provision for income taxes	
Current	8,266
Deferred	(557)
Net income before discontinued operations	20,844
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	20,844
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	20,844

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	20,844
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	1,537
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	1,537
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)	1,537
Total comprehensive income (loss)	22,381
Attributable to:	
Equity holders of the bank	22,381
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(1,487)
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	(1,487)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(1,487)

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	7,431
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	388
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	113,413
Non-residential	-
Interest income on impaired loans	-
Other	162
Total interest income	121,394
Interest expense	
Demand and notice deposits	-
Fixed term deposits	70,162
Subordinated debt	-
Other	8,480
Total interest expense	78,642
Net interest income	42,751
Charge for impairment	962
Net interest income after charge for impairment	41,790
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(264)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	4,099
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	3,835
Net interest and other income	45,625
Non-interest expenses	
Salaries, pensions and other staff benefits	17,783
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	884
Computers & equipment	4,173
Other expenses	
Advertising, public relations & business development	730
Office and general expenses	113
Capital and business taxes	-
Professional fees	739
Other	3,075
Total non-interest expenses	27,496
Net income before provision for income taxes	18,128
Provision for income taxes	
Current	5,101
Deferred	(237)
Net income before discontinued operations	13,264
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	13,264
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	13,264

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	13,264
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	471
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	471
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	471
Total comprehensive income (loss)	13,735
Attributable to:	
Equity holders of the bank	13,734
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(2,554)
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	(2,554)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(2,554)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2024

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,894
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	194
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	55,089
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	59,177
Interest expense	
Demand and notice deposits	-
Fixed term deposits	34,768
Subordinated debt	-
Other	3,493
Total interest expense	38,261
Net interest income	
Charge for impairment	208
Net interest income after charge for impairment	20,708
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(218)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	2,093
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	1,875
Net interest and other income	22,583
Non-interest expenses	
Salaries, pensions and other staff benefits	9,005
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	453
Computers & equipment	2,059
Other expenses	
Advertising, public relations & business development	363
Office and general expenses	72
Capital and business taxes	-
Professional fees	349
Other	1,539
Total non-interest expenses	13,840
Net income before provision for income taxes	8,743
Provision for income taxes	
Current	2,245
Deferred	49
Net income before discontinued operations	6,448
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	6,448
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	6,448

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	6,448
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	(30)
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	(30)
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)	(30)
Total comprehensive income (loss)	6,418
Attributable to:	
Equity holders of the bank	6,418
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(3,054)
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	(3,054)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(3,054)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	10,401
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	370
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	185,029
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	195,801
Interest expense	
Demand and notice deposits	-
Fixed term deposits	117,476
Subordinated debt	-
Other	9,901
Total interest expense	127,378
Net interest income	68,423
Charge for impairment	1,322
Net interest income after charge for impairment	67,101
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	132
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	8,860
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	8,992
Net interest and other income	76,093
Non-interest expenses	
Salaries, pensions and other staff benefits	29,567
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,895
Computers & equipment	7,732
Other expenses	
Advertising, public relations & business development	1,153
Office and general expenses	308
Capital and business taxes	-
Professional fees	5,595
Other	6,428
Total non-interest expenses	52,677
Net income before provision for income taxes	23,416
Provision for income taxes	
Current	6,946
Deferred	(398)
Net income before discontinued operations	16,868
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	16,868
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	16,868

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	16,868
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	1,408
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	1,408
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)	1,408
Total comprehensive income (loss)	18,276
Attributable to:	
Equity holders of the bank	18,276
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(3,024)
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	(3,024)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(3,024)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	7,350
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	173
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	132,395
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	139,918
Interest expense	
Demand and notice deposits	-
Fixed term deposits	83,275
Subordinated debt	-
Other	7,014
Total interest expense	90,290
Net interest income	49,628
Charge for impairment	1,191
Net interest income after charge for impairment	48,437
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	417
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	6,688
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	7,105
Net interest and other income	55,543
Non-interest expenses	
Salaries, pensions and other staff benefits	22,199
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,430
Computers & equipment	5,665
Other expenses	
Advertising, public relations & business development	809
Office and general expenses	222
Capital and business taxes	-
Professional fees	4,448
Other	4,761
Total non-interest expenses	39,534
Net income before provision for income taxes	16,008
Provision for income taxes	
Current	4,737
Deferred	(287)
Net income before discontinued operations	11,558
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	11,558
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	11,558

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	11,558
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	(115)
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	(115)
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)	(115)
Total comprehensive income (loss)	11,443
Attributable to:	
Equity holders of the bank	11,443
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	(4,548)
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	(4,548)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(4,548)

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	4,469
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	(22)
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	83,484
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	87,931
Interest expense	
Demand and notice deposits	-
Fixed term deposits	51,460
Subordinated debt	-
Other	4,218
Total interest expense	55,679
Net interest income	
Charge for impairment	22
Net interest income after charge for impairment	32,230
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(31)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	4,315
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	4,284
Net interest and other income	36,514
Non-interest expenses	
Salaries, pensions and other staff benefits	14,965
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	960
Computers & equipment	3,633
Other expenses	
Advertising, public relations & business development	526
Office and general expenses	146
Capital and business taxes	-
Professional fees	2,901
Other	3,042
Total non-interest expenses	26,173
Net income before provision for income taxes	10,341
Provision for income taxes	
Current	3,018
Deferred	(68)
Net income before discontinued operations	7,391
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	7,391
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	7,391

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	7,391
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	(48)
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	(48)
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)	(48)
Total comprehensive income (loss)	7,343
Attributable to:	
Equity holders of the bank	7,343
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	(4,481)
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	(4,481)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(4,481)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2023

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,118
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	39,156
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	41,275
Interest expense	
Demand and notice deposits	-
Fixed term deposits	23,685
Subordinated debt	-
Other	2,071
Total interest expense	25,756
Net interest income	
Charge for impairment	(420)
Net interest income after charge for impairment	15,938
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(34)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	2,285
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	97
Total non-interest income	2,348
Net interest and other income	18,287
Non-interest expenses	
Salaries, pensions and other staff benefits	7,553
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	487
Computers & equipment	1,665
Other expenses	
Advertising, public relations & business development	308
Office and general expenses	168
Capital and business taxes	-
Professional fees	950
Other	1,496
Total non-interest expenses	12,626
Net income before provision for income taxes	5,661
Provision for income taxes	
Current	1,826
Deferred	(249)
Net income before discontinued operations	4,083
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	4,083
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	4,083

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	4,083
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	797
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	797
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)	797
Total comprehensive income (loss)	4,880
Attributable to:	
Equity holders of the bank	4,880
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(3,635)
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	(3,635)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(3,635)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,229
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,453
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	115,926
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	120,608
Interest expense	
Demand and notice deposits	-
Fixed term deposits	60,471
Subordinated debt	-
Other	1,176
Total interest expense	61,648
Net interest income	58,961
Charge for impairment	1,433
Net interest income after charge for impairment	57,528
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	104
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	9,653
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	23
Total non-interest income	9,780
Net interest and other income	67,307
Non-interest expenses	
Salaries, pensions and other staff benefits	24,408
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,698
Computers & equipment	6,684
Other expenses	
Advertising, public relations & business development	926
Office and general expenses	646
Capital and business taxes	19
Professional fees	3,179
Other	6,075
Total non-interest expenses	43,633
Net income before provision for income taxes	23,674
Provision for income taxes	
Current	6,701
Deferred	(293)
Net income before discontinued operations	17,266
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	17,266
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	17,266

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	17,266
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	(4,119)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(4,119)
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)	(4,119)
Total comprehensive income (loss)	13,147
Attributable to:	
Equity holders of the bank	13,147
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	(4,432)
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	(4,432)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(4,432)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,473
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,338
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	81,728
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	84,539
Interest expense	
Demand and notice deposits	-
Fixed term deposits	40,831
Subordinated debt	-
Other	464
Total interest expense	41,297
Net interest income	
Charge for impairment	1,096
Net interest income after charge for impairment	42,146
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	98
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	7,248
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	7,346
Net interest and other income	49,493
Non-interest expenses	
Salaries, pensions and other staff benefits	18,539
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,254
Computers & equipment	5,009
Other expenses	
Advertising, public relations & business development	628
Office and general expenses	406
Capital and business taxes	19
Professional fees	2,118
Other	4,559
Total non-interest expenses	32,532
Net income before provision for income taxes	16,961
Provision for income taxes	
Current	4,595
Deferred	19
Net income before discontinued operations	12,347
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	12,347
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	12,347

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	12,347
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	(4,277)
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	(4,277)
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)	(4,277)
Total comprehensive income (loss)	8,070
Attributable to:	
Equity holders of the bank	8,070
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	(4,590)
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	(4,590)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(4,590)

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	363
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,023
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	52,186
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	53,572
Interest expense	
Demand and notice deposits	-
Fixed term deposits	24,342
Subordinated debt	-
Other	340
Total interest expense	24,682
Net interest income	
Charge for impairment	1,113
Net interest income after charge for impairment	27,777
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(6)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	4,584
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	4,578
Net interest and other income	32,355
Non-interest expenses	
Salaries, pensions and other staff benefits	12,525
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	843
Computers & equipment	3,311
Other expenses	
Advertising, public relations & business development	415
Office and general expenses	286
Capital and business taxes	19
Professional fees	1,257
Other	3,032
Total non-interest expenses	21,691
Net income before provision for income taxes	10,664
Provision for income taxes	
Current	3,019
Deferred	(101)
Net income before discontinued operations	7,746
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	7,746
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	7,746

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	7,746
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	(3,749)
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	(3,749)
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)	(3,749)
Total comprehensive income (loss)	3,997
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	3,998
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	(4,062)
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	(4,062)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(4,062)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	83
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	549
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	25,381
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	26,013
Interest expense	
Demand and notice deposits	-
Fixed term deposits	10,838
Subordinated debt	-
Other	131
Total interest expense	10,969
Net interest income	
Charge for impairment	605
Net interest income after charge for impairment	14,438
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	-
Mortgage, standby, commitment and other loan fees	2,176
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	2,176
Net interest and other income	16,614
Non-interest expenses	
Salaries, pensions and other staff benefits	6,535
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	422
Computers & equipment	1,607
Other expenses	
Advertising, public relations & business development	174
Office and general expenses	135
Capital and business taxes	10
Professional fees	429
Other	1,470
Total non-interest expenses	10,780
Net income before provision for income taxes	5,835
Provision for income taxes	
Current	1,649
Deferred	(15)
Net income before discontinued operations	4,200
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	4,200
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	4,200

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	4,200
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	(2,498)
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	(2,498)
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)	(2,498)
Total comprehensive income (loss)	1,702
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	1,703
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(2,811)
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	(2,811)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(2,811)

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	537
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,656
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	105,258
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	108,451
Interest expense	
Demand and notice deposits	-
Fixed term deposits	41,973
Subordinated debt	-
Other	379
Total interest expense	42,352
Net interest income	
Charge for impairment	(43)
Net interest income after charge for impairment	66,141
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(15)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	8,057
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	8,042
Net interest and other income	74,184
Non-interest expenses	
Salaries, pensions and other staff benefits	23,660
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,587
Computers & equipment	5,680
Other expenses	
Advertising, public relations & business development	699
Office and general expenses	694
Capital and business taxes	19
Professional fees	2,323
Other	6,788
Total non-interest expenses	41,451
Net income before provision for income taxes	32,732
Provision for income taxes	
Current	8,718
Deferred	(155)
Net income before discontinued operations	24,169
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	24,169
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	24,169

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	24,169
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	(1,301)
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	(1,301)
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)	(1,301)
Total comprehensive income (loss)	22,868
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	22,867
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(313)
Loans	-
Derivatives designed as cashflow hedges	-
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	(313)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(313)

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	448
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,023
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	79,183
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	81,654
Interest expense	
Demand and notice deposits	-
Fixed term deposits	31,514
Subordinated debt	-
Other	282
Total interest expense	31,796
Net interest income	49,859
Charge for impairment	(613)
Net interest income after charge for impairment	50,472
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(9)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	5,838
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	5,829
Net interest and other income	56,302
Non-interest expenses	
Salaries, pensions and other staff benefits	17,344
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,163
Computers & equipment	3,944
Other expenses	
Advertising, public relations & business development	390
Office and general expenses	458
Capital and business taxes	19
Professional fees	1,473
Other	4,816
Total non-interest expenses	29,608
Net income before provision for income taxes	26,694
Provision for income taxes	
Current	6,756
Deferred	201
Net income before discontinued operations	19,737
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	19,737
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	19,737

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	19,737
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	(630)
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	(630)
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)	(630)
Total comprehensive income (loss)	19,107
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	19,107
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	353
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	353
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	353

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	315
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,324
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	52,585
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	54,224
Interest expense	
Demand and notice deposits	-
Fixed term deposits	21,117
Subordinated debt	-
Other	186
Total interest expense	21,302
Net interest income	
Charge for impairment	(109)
Net interest income after charge for impairment	33,031
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(4)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	3,628
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	3,624
Net interest and other income	36,655
Non-interest expenses	
Salaries, pensions and other staff benefits	11,600
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	781
Computers & equipment	2,544
Other expenses	
Advertising, public relations & business development	261
Office and general expenses	332
Capital and business taxes	-
Professional fees	1,089
Other	3,168
Total non-interest expenses	19,776
Net income before provision for income taxes	16,879
Provision for income taxes	
Current	4,329
Deferred	121
Net income before discontinued operations	12,429
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	12,429
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	12,429

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	12,429
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	(367)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(367)
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)	(367)
Total comprehensive income (loss)	12,062
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	12,062
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	616
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	616
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	616

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2021

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	177
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	629
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	26,026
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	26,832
Interest expense	
Demand and notice deposits	-
Fixed term deposits	10,821
Subordinated debt	-
Other	90
Total interest expense	10,911
Net interest income	15,921
Charge for impairment	(165)
Net interest income after charge for impairment	16,086
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	1
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,697
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	1,698
Net interest and other income	17,784
Non-interest expenses	
Salaries, pensions and other staff benefits	5,936
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	377
Computers & equipment	1,197
Other expenses	
Advertising, public relations & business development	103
Office and general expenses	167
Capital and business taxes	-
Professional fees	542
Other	1,452
Total non-interest expenses	9,774
Net income before provision for income taxes	8,010
Provision for income taxes	
Current	1,798
Deferred	330
Net income before discontinued operations	5,882
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	5,882
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	5,882

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	5,882
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	(179)
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	(179)
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)	(179)
Total comprehensive income (loss)	5,703
Attributable to:	
Equity holders of the bank	5,703
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	804
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	804
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	804

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,920
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,323
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	103,512
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	106,755
Interest expense	
Demand and notice deposits	-
Fixed term deposits	49,837
Subordinated debt	-
Other	385
Total interest expense	50,222
Net interest income	
Charge for impairment	1,387
Net interest income after charge for impairment	55,146
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	75
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	6,783
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	6,858
Net interest and other income	62,005
Non-interest expenses	
Salaries, pensions and other staff benefits	21,757
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,444
Computers & equipment	4,438
Other expenses	
Advertising, public relations & business development	861
Office and general expenses	512
Capital and business taxes	-
Professional fees	1,900
Other	5,364
Total non-interest expenses	36,275
Net income before provision for income taxes	25,730
Provision for income taxes	
Current	6,890
Deferred	(5)
Net income before discontinued operations	18,845
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	18,845
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	18,845

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	18,845
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	812
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	812
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)	812
Total comprehensive income (loss)	19,657
Attributable to:	
Equity holders of the bank	19,657
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	983
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	983
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	983

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	1,393
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,009
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	76,807
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	79,209
Interest expense	
Demand and notice deposits	-
Fixed term deposits	37,824
Subordinated debt	-
Other	292
Total interest expense	38,116
Net interest income	41,093
Charge for impairment	1,549
Net interest income after charge for impairment	39,544
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	45
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	4,933
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	4,978
Net interest and other income	44,522
Non-interest expenses	
Salaries, pensions and other staff benefits	15,370
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,067
Computers & equipment	3,183
Other expenses	
Advertising, public relations & business development	702
Office and general expenses	391
Capital and business taxes	-
Professional fees	1,783
Other	3,881
Total non-interest expenses	26,377
Net income before provision for income taxes	18,145
Provision for income taxes	
Current	4,920
Deferred	(41)
Net income before discontinued operations	13,266
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	13,266
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	13,266

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	13,266
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	944
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	944
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)	944
Total comprehensive income (loss)	14,210
Attributable to:	
Equity holders of the bank	14,210
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	1,115
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	1,115
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	1,115

Haventree Bank

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	863
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	682
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	50,591
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	52,136
Interest expense	
Demand and notice deposits	-
Fixed term deposits	25,076
Subordinated debt	-
Other	197
Total interest expense	25,273
Net interest income	
Charge for impairment	1,810
Net interest income after charge for impairment	25,053
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	29
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	3,304
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	3,333
Net interest and other income	28,386
Non-interest expenses	
Salaries, pensions and other staff benefits	10,285
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	695
Computers & equipment	2,051
Other expenses	
Advertising, public relations & business development	576
Office and general expenses	246
Capital and business taxes	-
Professional fees	1,018
Other	2,567
Total non-interest expenses	17,438
Net income before provision for income taxes	10,948
Provision for income taxes	
Current	2,762
Deferred	178
Net income before discontinued operations	8,008
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	8,008
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	8,008

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	8,008
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	1,001
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	1,001
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)	1,001
Total comprehensive income (loss)	9,009
Attributable to:	
Equity holders of the bank	9,009
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	1,172
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	1,172
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	1,172

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2020

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	456
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	334
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	-
Mortgages	
Residential	25,008
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	25,798
Interest expense	
Demand and notice deposits	-
Fixed term deposits	12,211
Subordinated debt	-
Other	100
Total interest expense	12,311
Net interest income	
Charge for impairment	1,444
Net interest income after charge for impairment	12,043
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(5)
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,745
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	1,740
Net interest and other income	13,783
Non-interest expenses	
Salaries, pensions and other staff benefits	4,930
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	326
Computers & equipment	1,008
Other expenses	
Advertising, public relations & business development	462
Office and general expenses	128
Capital and business taxes	-
Professional fees	423
Other	1,255
Total non-interest expenses	8,532
Net income before provision for income taxes	5,251
Provision for income taxes	
Current	1,657
Deferred	(202)
Net income before discontinued operations	3,796
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	3,796
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	3,796

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	3,796
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	744
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	744
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)	744
Total comprehensive income (loss)	4,540
Attributable to:	
Equity holders of the bank	4,540
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	915
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	915
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	915