

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2025

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	16,425
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	744
Others	23,130
Mortgages	
Residential	3,634
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	43,933
<b>Interest expense</b>	
Demand and notice deposits	13,906
Fixed term deposits	2,066
Subordinated debt	-
Other	-
Total interest expense	15,972
<b>Net interest income</b>	<b>27,961</b>
Charge for impairment	93
<b>Net interest income after charge for impairment</b>	<b>27,868</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	3,415
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,042
Acceptance, guarantees and letter of credit fees	249
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	2
Insurance Service Result	-
Other	2,226
Total non-interest income	6,934
<b>Net interest and other income</b>	<b>34,802</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	13,759
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,873
Computers & equipment	308
Other expenses	
Advertising, public relations & business development	495
Office and general expenses	4,639
Capital and business taxes	270
Professional fees	2,328
Other	1,002
Total non-interest expenses	25,674
<b>Net income before provision for income taxes</b>	<b>9,128</b>
Provision for income taxes	
Current	2,478
Deferred	(125)
<b>Net income before discontinued operations</b>	<b>6,775</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>6,775</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	6,775

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	6,775
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
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	(133)
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(133)
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	-
<b>Total other comprehensive income (loss)</b>	<b>(133)</b>
<b>Total comprehensive income (loss)</b>	<b>6,642</b>
Attributable to:	
Equity holders of the bank	6,642
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	466
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	466
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>466</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2025

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	10,702
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	525
Others	14,895
Mortgages	
Residential	2,420
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	28,542
<b>Interest expense</b>	
Demand and notice deposits	9,167
Fixed term deposits	1,428
Subordinated debt	-
Other	-
Total interest expense	10,595
<b>Net interest income</b>	<b>17,947</b>
Charge for impairment	(42)
<b>Net interest income after charge for impairment</b>	<b>17,989</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	2,285
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	637
Acceptance, guarantees and letter of credit fees	118
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	2
Insurance Service Result	-
Other	1,454
Total non-interest income	4,496
<b>Net interest and other income</b>	<b>22,485</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	9,058
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,871
Computers & equipment	198
Other expenses	
Advertising, public relations & business development	323
Office and general expenses	2,928
Capital and business taxes	180
Professional fees	1,610
Other	671
Total non-interest expenses	16,839
<b>Net income before provision for income taxes</b>	<b>5,646</b>
Provision for income taxes	
Current	1,517
Deferred	(22)
<b>Net income before discontinued operations</b>	<b>4,151</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>4,151</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	4,151

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	4,151
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	(418)
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(418)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>(418)</b>
<b>Total comprehensive income (loss)</b>	<b>3,733</b>
Attributable to:	
Equity holders of the bank	3,733
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	175
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	175
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>175</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2025

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	5,574
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	284
Others	7,410
Mortgages	
Residential	1,235
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	14,503
<b>Interest expense</b>	
Demand and notice deposits	4,903
Fixed term deposits	756
Subordinated debt	-
Other	-
Total interest expense	5,659
<b>Net interest income</b>	<b>8,844</b>
Charge for impairment	(116)
<b>Net interest income after charge for impairment</b>	<b>8,960</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	1,193
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	378
Acceptance, guarantees and letter of credit fees	57
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	-
Other	543
Total non-interest income	2,172
<b>Net interest and other income</b>	<b>11,132</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	4,539
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	952
Computers & equipment	94
Other expenses	
Advertising, public relations & business development	180
Office and general expenses	1,654
Capital and business taxes	90
Professional fees	807
Other	342
Total non-interest expenses	8,658
<b>Net income before provision for income taxes</b>	<b>2,474</b>
Provision for income taxes	
Current	635
Deferred	133
<b>Net income before discontinued operations</b>	<b>1,706</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>1,706</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	1,706

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	1,706
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	(261)
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(261)
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	-
<b>Total other comprehensive income (loss)</b>	<b>(261)</b>
<b>Total comprehensive income (loss)</b>	<b>1,445</b>
Attributable to:	
Equity holders of the bank	1,445
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	332
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	332
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>332</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2024

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	32,391
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,426
Others	30,031
Mortgages	
Residential	4,512
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	68,360
<b>Interest expense</b>	
Demand and notice deposits	28,632
Fixed term deposits	3,554
Subordinated debt	372
Other	-
Total interest expense	32,558
<b>Net interest income</b>	<b>35,802</b>
Charge for impairment	(375)
<b>Net interest income after charge for impairment</b>	<b>36,177</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	4,610
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,832
Acceptance, guarantees and letter of credit fees	261
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	3
Insurance Service Result	-
Other	1,700
Total non-interest income	8,406
<b>Net interest and other income</b>	<b>44,583</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	16,140
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,540
Computers & equipment	317
Other expenses	
Advertising, public relations & business development	700
Office and general expenses	5,301
Capital and business taxes	192
Professional fees	2,507
Other	1,430
Total non-interest expenses	30,127
<b>Net income before provision for income taxes</b>	<b>14,456</b>
Provision for income taxes	
Current	3,849
Deferred	9
<b>Net income before discontinued operations</b>	<b>10,598</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>10,598</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	10,598

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	10,598
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
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	(2,681)
Other	-
Subtotal of items that may be reclassified subsequently to net income	(2,681)
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	-
<b>Total other comprehensive income (loss)</b>	<b>(2,681)</b>
<b>Total comprehensive income (loss)</b>	<b>7,917</b>
Attributable to:	
Equity holders of the bank	7,917
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	594
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	594
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>594</b>



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2024

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	25,102
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,104
Others	22,511
Mortgages	
Residential	3,302
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	52,019
<b>Interest expense</b>	
Demand and notice deposits	22,217
Fixed term deposits	2,669
Subordinated debt	372
Other	-
Total interest expense	25,258
<b>Net interest income</b>	<b>26,761</b>
Charge for impairment	(525)
<b>Net interest income after charge for impairment</b>	<b>27,286</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	3,429
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,375
Acceptance, guarantees and letter of credit fees	215
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	2
Insurance Service Result	-
Other	1,154
Total non-interest income	6,175
<b>Net interest and other income</b>	<b>33,461</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	12,020
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,633
Computers & equipment	231
Other expenses	
Advertising, public relations & business development	449
Office and general expenses	4,012
Capital and business taxes	144
Professional fees	1,674
Other	1,087
Total non-interest expenses	22,250
<b>Net income before provision for income taxes</b>	<b>11,211</b>
Provision for income taxes	
Current	2,993
Deferred	24
<b>Net income before discontinued operations</b>	<b>8,194</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>8,194</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	8,194

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	8,194
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	(2,147)
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(2,147)
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	-
<b>Total other comprehensive income (loss)</b>	<b>(2,147)</b>
<b>Total comprehensive income (loss)</b>	<b>6,047</b>
Attributable to:	
Equity holders of the bank	6,047
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	1,128
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	1,128
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>1,128</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2024

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	15,782
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	749
Others	15,086
Mortgages	
Residential	2,162
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	33,779
<b>Interest expense</b>	
Demand and notice deposits	13,872
Fixed term deposits	1,715
Subordinated debt	236
Other	-
Total interest expense	15,823
<b>Net interest income</b>	<b>17,956</b>
Charge for impairment	(417)
<b>Net interest income after charge for impairment</b>	<b>18,373</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	2,302
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,015
Acceptance, guarantees and letter of credit fees	96
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	2
Insurance Service Result	-
Other	735
Total non-interest income	4,150
<b>Net interest and other income</b>	<b>22,523</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	7,873
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,742
Computers & equipment	149
Other expenses	
Advertising, public relations & business development	274
Office and general expenses	2,499
Capital and business taxes	96
Professional fees	1,109
Other	716
Total non-interest expenses	14,458
<b>Net income before provision for income taxes</b>	<b>8,065</b>
Provision for income taxes	
Current	2,190
Deferred	(22)
<b>Net income before discontinued operations</b>	<b>5,897</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>5,897</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	5,897

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	5,897
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	(1,012)
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(1,012)
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	-
<b>Total other comprehensive income (loss)</b>	<b>(1,012)</b>
<b>Total comprehensive income (loss)</b>	<b>4,885</b>
Attributable to:	
Equity holders of the bank	4,885
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	2,264
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	2,264
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>2,264</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2024

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	7,607
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	387
Others	7,565
Mortgages	
Residential	1,079
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	16,638
<b>Interest expense</b>	
Demand and notice deposits	6,599
Fixed term deposits	827
Subordinated debt	112
Other	-
Total interest expense	7,538
<b>Net interest income</b>	<b>9,100</b>
Charge for impairment	(260)
<b>Net interest income after charge for impairment</b>	<b>9,360</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	1,173
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	262
Acceptance, guarantees and letter of credit fees	43
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	-
Other	353
Total non-interest income	1,832
<b>Net interest and other income</b>	<b>11,192</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	3,847
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	887
Computers & equipment	89
Other expenses	
Advertising, public relations & business development	173
Office and general expenses	1,300
Capital and business taxes	48
Professional fees	633
Other	354
Total non-interest expenses	7,331
<b>Net income before provision for income taxes</b>	<b>3,861</b>
Provision for income taxes	
Current	998
Deferred	16
<b>Net income before discontinued operations</b>	<b>2,847</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>2,847</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	2,847

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	2,847
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	(992)
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(992)
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	-
<b>Total other comprehensive income (loss)</b>	<b>(992)</b>
<b>Total comprehensive income (loss)</b>	<b>1,855</b>
Attributable to:	
Equity holders of the bank	1,855
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	2,283
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	2,283
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>2,283</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2023

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	30,531
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,489
Others	25,924
Mortgages	
Residential	3,866
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	61,810
<b>Interest expense</b>	
Demand and notice deposits	21,654
Fixed term deposits	3,900
Subordinated debt	478
Other	-
Total interest expense	26,032
<b>Net interest income</b>	<b>35,778</b>
Charge for impairment	(252)
<b>Net interest income after charge for impairment</b>	<b>36,030</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	4,499
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,174
Acceptance, guarantees and letter of credit fees	312
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	3
Insurance Service Result	-
Other	1,268
Total non-interest income	7,256
<b>Net interest and other income</b>	<b>43,286</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	14,874
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,355
Computers & equipment	244
Other expenses	
Advertising, public relations & business development	474
Office and general expenses	5,174
Capital and business taxes	185
Professional fees	1,870
Other	1,539
Total non-interest expenses	27,715
<b>Net income before provision for income taxes</b>	<b>15,571</b>
Provision for income taxes	
Current	4,734
Deferred	(524)
<b>Net income before discontinued operations</b>	<b>11,361</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>11,361</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	11,361

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	11,361
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	(38)
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(38)
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	-
<b>Total other comprehensive income (loss)</b>	<b>(38)</b>
<b>Total comprehensive income (loss)</b>	<b>11,323</b>
Attributable to:	
Equity holders of the bank	11,323
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	3,275
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	3,275
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>3,275</b>



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2023

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	22,926
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,107
Others	18,888
Mortgages	
Residential	2,838
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	45,759
<b>Interest expense</b>	
Demand and notice deposits	15,674
Fixed term deposits	3,155
Subordinated debt	365
Other	-
Total interest expense	19,194
<b>Net interest income</b>	<b>26,565</b>
Charge for impairment	(477)
<b>Net interest income after charge for impairment</b>	<b>27,042</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	3,376
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	845
Acceptance, guarantees and letter of credit fees	266
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	2
Insurance Service Result	-
Other	877
Total non-interest income	5,366
<b>Net interest and other income</b>	<b>32,408</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	10,111
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,475
Computers & equipment	175
Other expenses	
Advertising, public relations & business development	311
Office and general expenses	3,516
Capital and business taxes	140
Professional fees	1,129
Other	1,035
Total non-interest expenses	18,892
<b>Net income before provision for income taxes</b>	<b>13,516</b>
Provision for income taxes	
Current	3,549
Deferred	102
<b>Net income before discontinued operations</b>	<b>9,865</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>9,865</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	9,865

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	9,865
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	721
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	721
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	-
<b>Total other comprehensive income (loss)</b>	<b>721</b>
<b>Total comprehensive income (loss)</b>	<b>10,586</b>
Attributable to:	
Equity holders of the bank	10,586
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	4,034
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	4,034
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>4,034</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2023

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	14,375
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	728
Others	12,265
Mortgages	
Residential	1,852
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	29,220
<b>Interest expense</b>	
Demand and notice deposits	9,705
Fixed term deposits	1,882
Subordinated debt	231
Other	-
Total interest expense	11,818
<b>Net interest income</b>	<b>17,402</b>
Charge for impairment	(511)
<b>Net interest income after charge for impairment</b>	<b>17,913</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	2,256
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	594
Acceptance, guarantees and letter of credit fees	145
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	-
Other	573
Total non-interest income	3,569
<b>Net interest and other income</b>	<b>21,482</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	6,420
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,613
Computers & equipment	118
Other expenses	
Advertising, public relations & business development	194
Office and general expenses	2,267
Capital and business taxes	95
Professional fees	724
Other	689
Total non-interest expenses	12,120
<b>Net income before provision for income taxes</b>	<b>9,362</b>
Provision for income taxes	
Current	2,399
Deferred	120
<b>Net income before discontinued operations</b>	<b>6,843</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>6,843</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	6,843

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	6,843
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	(442)
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(442)
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	-
<b>Total other comprehensive income (loss)</b>	<b>(442)</b>
<b>Total comprehensive income (loss)</b>	<b>6,401</b>
Attributable to:	
Equity holders of the bank	6,401
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	2,871
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	2,871
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>2,871</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2023

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	6,685
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	368
Others	6,015
Mortgages	
Residential	942
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	14,010
<b>Interest expense</b>	
Demand and notice deposits	4,457
Fixed term deposits	929
Subordinated debt	128
Other	-
Total interest expense	5,514
<b>Net interest income</b>	<b>8,496</b>
Charge for impairment	(368)
<b>Net interest income after charge for impairment</b>	<b>8,864</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	1,152
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	318
Acceptance, guarantees and letter of credit fees	66
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	-
Other	272
Total non-interest income	1,809
<b>Net interest and other income</b>	<b>10,673</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	3,119
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	821
Computers & equipment	57
Other expenses	
Advertising, public relations & business development	100
Office and general expenses	1,138
Capital and business taxes	50
Professional fees	399
Other	337
Total non-interest expenses	6,021
<b>Net income before provision for income taxes</b>	<b>4,652</b>
Provision for income taxes	
Current	1,096
Deferred	158
<b>Net income before discontinued operations</b>	<b>3,398</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>3,398</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	3,398

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	3,398
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	(417)
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(417)
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	-
<b>Total other comprehensive income (loss)</b>	<b>(417)</b>
<b>Total comprehensive income (loss)</b>	<b>2,981</b>
Attributable to:	
Equity holders of the bank	2,981
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	2,896
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	2,896
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>2,896</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2022

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	10,464
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,089
Others	16,902
Mortgages	
Residential	3,275
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	31,730
<b>Interest expense</b>	
Demand and notice deposits	8,782
Fixed term deposits	1,666
Subordinated debt	341
Other	-
Total interest expense	10,789
<b>Net interest income</b>	<b>20,941</b>
Charge for impairment	481
<b>Net interest income after charge for impairment</b>	<b>20,460</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	4,193
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,118
Acceptance, guarantees and letter of credit fees	391
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	2
Insurance Service Result	-
Other	908
Total non-interest income	6,612
<b>Net interest and other income</b>	<b>27,072</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	10,944
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,277
Computers & equipment	146
Other expenses	
Advertising, public relations & business development	431
Office and general expenses	4,171
Capital and business taxes	112
Professional fees	1,132
Other	1,598
Total non-interest expenses	21,811
<b>Net income before provision for income taxes</b>	<b>5,261</b>
Provision for income taxes	
Current	1,779
Deferred	(356)
<b>Net income before discontinued operations</b>	<b>3,838</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>3,838</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	3,838

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	3,838
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	2,444
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	2,444
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	-
<b>Total other comprehensive income (loss)</b>	<b>2,444</b>
<b>Total comprehensive income (loss)</b>	<b>6,282</b>
Attributable to:	
Equity holders of the bank	6,282
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	3,313
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	3,313
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>3,313</b>



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2022

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	4,995
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	767
Others	11,519
Mortgages	
Residential	2,387
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	19,668
<b>Interest expense</b>	
Demand and notice deposits	4,512
Fixed term deposits	925
Subordinated debt	244
Other	-
Total interest expense	5,681
<b>Net interest income</b>	<b>13,987</b>
Charge for impairment	247
<b>Net interest income after charge for impairment</b>	<b>13,740</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	3,166
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	739
Acceptance, guarantees and letter of credit fees	313
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	-
Other	657
Total non-interest income	4,876
<b>Net interest and other income</b>	<b>18,616</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	7,697
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,424
Computers & equipment	88
Other expenses	
Advertising, public relations & business development	291
Office and general expenses	2,987
Capital and business taxes	75
Professional fees	799
Other	1,185
Total non-interest expenses	15,546
<b>Net income before provision for income taxes</b>	<b>3,070</b>
Provision for income taxes	
Current	1,010
Deferred	(203)
<b>Net income before discontinued operations</b>	<b>2,263</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>2,263</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	2,263

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	2,263
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	1,233
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	1,233
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	-
<b>Total other comprehensive income (loss)</b>	<b>1,233</b>
<b>Total comprehensive income (loss)</b>	<b>3,496</b>
Attributable to:	
Equity holders of the bank	3,496
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	2,103
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	2,103
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>2,103</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2022

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	1,875
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	494
Others	7,093
Mortgages	
Residential	1,558
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	11,020
<b>Interest expense</b>	
Demand and notice deposits	1,863
Fixed term deposits	518
Subordinated debt	141
Other	-
Total interest expense	2,522
<b>Net interest income</b>	<b>8,498</b>
Charge for impairment	144
<b>Net interest income after charge for impairment</b>	<b>8,354</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	2,104
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	505
Acceptance, guarantees and letter of credit fees	167
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	-
Other	414
Total non-interest income	3,191
<b>Net interest and other income</b>	<b>11,545</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	5,063
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,550
Computers & equipment	44
Other expenses	
Advertising, public relations & business development	151
Office and general expenses	1,940
Capital and business taxes	52
Professional fees	526
Other	777
Total non-interest expenses	10,103
<b>Net income before provision for income taxes</b>	<b>1,442</b>
Provision for income taxes	
Current	565
Deferred	(174)
<b>Net income before discontinued operations</b>	<b>1,051</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>1,051</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	1,051

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	1,051
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	1,554
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	1,554
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	-
<b>Total other comprehensive income (loss)</b>	<b>1,554</b>
<b>Total comprehensive income (loss)</b>	<b>2,605</b>
Attributable to:	
Equity holders of the bank	2,605
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	2,424
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	2,424
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>2,424</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2022

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	700
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	250
Others	3,524
Mortgages	
Residential	788
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	5,262
<b>Interest expense</b>	
Demand and notice deposits	706
Fixed term deposits	261
Subordinated debt	77
Other	-
Total interest expense	1,044
<b>Net interest income</b>	<b>4,218</b>
Charge for impairment	96
<b>Net interest income after charge for impairment</b>	<b>4,122</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	1,036
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	280
Acceptance, guarantees and letter of credit fees	82
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	205
Total non-interest income	1,603
<b>Net interest and other income</b>	<b>5,725</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	2,514
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	738
Computers & equipment	22
Other expenses	
Advertising, public relations & business development	75
Office and general expenses	926
Capital and business taxes	30
Professional fees	280
Other	370
Total non-interest expenses	4,955
<b>Net income before provision for income taxes</b>	<b>770</b>
Provision for income taxes	
Current	286
Deferred	(86)
<b>Net income before discontinued operations</b>	<b>570</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>570</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	570

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	570
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	173
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	173
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	-
<b>Total other comprehensive income (loss)</b>	<b>173</b>
<b>Total comprehensive income (loss)</b>	<b>743</b>
Attributable to:	
Equity holders of the bank	743
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	1,043
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	1,043
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>1,043</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2021

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	2,283
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	927
Others	13,490
Mortgages	
Residential	3,143
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	19,843
<b>Interest expense</b>	
Demand and notice deposits	1,769
Fixed term deposits	1,322
Subordinated debt	258
Other	-
Total interest expense	3,349
<b>Net interest income</b>	<b>16,494</b>
Charge for impairment	135
<b>Net interest income after charge for impairment</b>	<b>16,359</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	4,102
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	1,358
Acceptance, guarantees and letter of credit fees	199
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	2
Insurance Service Result	-
Other	759
Total non-interest income	6,420
<b>Net interest and other income</b>	<b>22,779</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	9,519
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,087
Computers & equipment	175
Other expenses	
Advertising, public relations & business development	321
Office and general expenses	3,064
Capital and business taxes	84
Professional fees	893
Other	1,495
Total non-interest expenses	18,638
<b>Net income before provision for income taxes</b>	<b>4,141</b>
Provision for income taxes	
Current	1,498
Deferred	(406)
<b>Net income before discontinued operations</b>	<b>3,049</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>3,049</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	3,049

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	3,049
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	869
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	869
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	-
<b>Total other comprehensive income (loss)</b>	<b>869</b>
<b>Total comprehensive income (loss)</b>	<b>3,918</b>
Attributable to:	
Equity holders of the bank	3,918
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	869
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	869
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>869</b>



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2021

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	1,758
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	696
Others	10,075
Mortgages	
Residential	2,358
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	14,887
<b>Interest expense</b>	
Demand and notice deposits	1,175
Fixed term deposits	1,007
Subordinated debt	203
Other	-
Total interest expense	2,385
<b>Net interest income</b>	<b>12,502</b>
Charge for impairment	283
<b>Net interest income after charge for impairment</b>	<b>12,219</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	3,059
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	751
Acceptance, guarantees and letter of credit fees	145
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	2
Insurance Service Result	-
Other	557
Total non-interest income	4,514
<b>Net interest and other income</b>	<b>16,733</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	7,011
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,370
Computers & equipment	132
Other expenses	
Advertising, public relations & business development	247
Office and general expenses	2,368
Capital and business taxes	63
Professional fees	648
Other	1,106
Total non-interest expenses	13,945
<b>Net income before provision for income taxes</b>	<b>2,788</b>
Provision for income taxes	
Current	1,066
Deferred	(315)
<b>Net income before discontinued operations</b>	<b>2,037</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>2,037</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	2,037

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	2,037
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>-</b>
<b>Total comprehensive income (loss)</b>	<b>2,037</b>
Attributable to:	
Equity holders of the bank	2,037
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>-</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2021

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	1,233
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	462
Others	6,636
Mortgages	
Residential	1,567
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	9,898
<b>Interest expense</b>	
Demand and notice deposits	707
Fixed term deposits	707
Subordinated debt	128
Other	-
Total interest expense	1,542
<b>Net interest income</b>	<b>8,356</b>
Charge for impairment	90
<b>Net interest income after charge for impairment</b>	<b>8,266</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	2,019
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	517
Acceptance, guarantees and letter of credit fees	65
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	-
Other	346
Total non-interest income	2,948
<b>Net interest and other income</b>	<b>11,214</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	4,647
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,651
Computers & equipment	91
Other expenses	
Advertising, public relations & business development	150
Office and general expenses	1,777
Capital and business taxes	42
Professional fees	451
Other	716
Total non-interest expenses	9,525
<b>Net income before provision for income taxes</b>	<b>1,689</b>
Provision for income taxes	
Current	659
Deferred	(204)
<b>Net income before discontinued operations</b>	<b>1,234</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>1,234</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	1,234

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	1,234
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>-</b>
<b>Total comprehensive income (loss)</b>	<b>1,234</b>
Attributable to:	
Equity holders of the bank	1,234
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>-</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2021

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	650
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	234
Others	3,354
Mortgages	
Residential	813
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	5,051
<b>Interest expense</b>	
Demand and notice deposits	345
Fixed term deposits	373
Subordinated debt	75
Other	-
Total interest expense	793
<b>Net interest income</b>	<b>4,258</b>
Charge for impairment	(172)
<b>Net interest income after charge for impairment</b>	<b>4,430</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	991
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	231
Acceptance, guarantees and letter of credit fees	28
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	165
Total non-interest income	1,415
<b>Net interest and other income</b>	<b>5,845</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	2,321
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	834
Computers & equipment	52
Other expenses	
Advertising, public relations & business development	77
Office and general expenses	858
Capital and business taxes	21
Professional fees	230
Other	358
Total non-interest expenses	4,748
<b>Net income before provision for income taxes</b>	<b>1,097</b>
Provision for income taxes	
Current	340
Deferred	(41)
<b>Net income before discontinued operations</b>	<b>798</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>798</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	798

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	798
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>-</b>
<b>Total comprehensive income (loss)</b>	<b>798</b>
Attributable to:	
Equity holders of the bank	798
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>-</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2020

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	4,306
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	961
Others	13,543
Mortgages	
Residential	3,313
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	22,123
<b>Interest expense</b>	
Demand and notice deposits	2,392
Fixed term deposits	2,198
Subordinated debt	295
Other	-
Total interest expense	4,885
<b>Net interest income</b>	<b>17,238</b>
Charge for impairment	868
<b>Net interest income after charge for impairment</b>	<b>16,370</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	3,529
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	851
Acceptance, guarantees and letter of credit fees	93
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	3
Insurance Service Result	-
Other	358
Total non-interest income	4,834
<b>Net interest and other income</b>	<b>21,204</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	8,769
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,252
Computers & equipment	183
Other expenses	
Advertising, public relations & business development	290
Office and general expenses	2,847
Capital and business taxes	84
Professional fees	983
Other	1,314
Total non-interest expenses	17,722
<b>Net income before provision for income taxes</b>	<b>3,482</b>
Provision for income taxes	
Current	1,329
Deferred	(463)
<b>Net income before discontinued operations</b>	<b>2,616</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>2,616</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	2,616

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	2,616
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>-</b>
<b>Total comprehensive income (loss)</b>	<b>2,616</b>
Attributable to:	
Equity holders of the bank	2,616
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>-</b>



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2020

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	3,533
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	729
Others	10,180
Mortgages	
Residential	2,485
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	16,927
<b>Interest expense</b>	
Demand and notice deposits	2,074
Fixed term deposits	1,781
Subordinated debt	221
Other	-
Total interest expense	4,076
<b>Net interest income</b>	<b>12,851</b>
Charge for impairment	455
<b>Net interest income after charge for impairment</b>	<b>12,396</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	2,567
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	621
Acceptance, guarantees and letter of credit fees	68
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	2
Insurance Service Result	-
Other	217
Total non-interest income	3,475
<b>Net interest and other income</b>	<b>15,871</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	6,355
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,400
Computers & equipment	140
Other expenses	
Advertising, public relations & business development	215
Office and general expenses	2,269
Capital and business taxes	63
Professional fees	730
Other	977
Total non-interest expenses	13,149
<b>Net income before provision for income taxes</b>	<b>2,722</b>
Provision for income taxes	
Current	970
Deferred	(252)
<b>Net income before discontinued operations</b>	<b>2,004</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>2,004</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	2,004

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	2,004
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>-</b>
<b>Total comprehensive income (loss)</b>	<b>2,004</b>
Attributable to:	
Equity holders of the bank	2,004
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>-</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2020

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	2,670
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	509
Others	6,910
Mortgages	
Residential	1,673
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	11,762
<b>Interest expense</b>	
Demand and notice deposits	1,822
Fixed term deposits	1,193
Subordinated debt	153
Other	-
Total interest expense	3,168
<b>Net interest income</b>	<b>8,594</b>
Charge for impairment	354
<b>Net interest income after charge for impairment</b>	<b>8,240</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	1,620
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	417
Acceptance, guarantees and letter of credit fees	48
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	-
Other	153
Total non-interest income	2,239
<b>Net interest and other income</b>	<b>10,479</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	4,019
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,535
Computers & equipment	96
Other expenses	
Advertising, public relations & business development	172
Office and general expenses	1,535
Capital and business taxes	42
Professional fees	546
Other	643
Total non-interest expenses	8,588
<b>Net income before provision for income taxes</b>	<b>1,891</b>
Provision for income taxes	
Current	694
Deferred	(199)
<b>Net income before discontinued operations</b>	<b>1,396</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>1,396</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	1,396

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	1,396
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>-</b>
<b>Total comprehensive income (loss)</b>	<b>1,396</b>
Attributable to:	
Equity holders of the bank	1,396
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>-</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2020

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	1,392
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	-
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	267
Others	3,496
Mortgages	
Residential	854
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	6,009
<b>Interest expense</b>	
Demand and notice deposits	1,121
Fixed term deposits	571
Subordinated debt	86
Other	-
Total interest expense	1,778
<b>Net interest income</b>	<b>4,231</b>
Charge for impairment	(30)
<b>Net interest income after charge for impairment</b>	<b>4,261</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	801
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	231
Acceptance, guarantees and letter of credit fees	20
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	1
Insurance Service Result	-
Other	85
Total non-interest income	1,138
<b>Net interest and other income</b>	<b>5,399</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	2,012
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	744
Computers & equipment	51
Other expenses	
Advertising, public relations & business development	92
Office and general expenses	807
Capital and business taxes	21
Professional fees	240
Other	318
Total non-interest expenses	4,285
<b>Net income before provision for income taxes</b>	<b>1,114</b>
Provision for income taxes	
Current	342
Deferred	(73)
<b>Net income before discontinued operations</b>	<b>845</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>845</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	845

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	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	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>-</b>
<b>Total comprehensive income (loss)</b>	<b>845</b>
Attributable to:	
Equity holders of the bank	845
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total</b>	<b>-</b>