

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	177,529
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	-
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	-
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	177,529
Attributable to:	
Equity holders of the bank	177,529
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-