

**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	6,777
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	9,316
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	428,530
Others	1,559
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	446,182
<b>Interest expense</b>	
Demand and notice deposits	5,662
Fixed term deposits	-
Subordinated debt	-
Other	211,828
Total interest expense	217,490
<b>Net interest income</b>	<b>228,692</b>
Charge for impairment	60,553
<b>Net interest income after charge for impairment</b>	<b>168,139</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	-
Credit and debit card service fees	1,282,207
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	25,763
Total non-interest income	1,307,970
<b>Net interest and other income</b>	<b>1,476,109</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	99,580
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	595
Computers & equipment	1,056
Other expenses	
Advertising, public relations & business development	205,472
Office and general expenses	11,559
Capital and business taxes	23,799
Professional fees	3,688
Other	1,053,044
Total non-interest expenses	1,398,793
<b>Net income before provision for income taxes</b>	<b>77,316</b>
Provision for income taxes	
Current	22,257
Deferred	-
<b>Net income before discontinued operations</b>	<b>55,059</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>55,059</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	55,059

<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	55,059
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	(285)
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	(2,133)
Subtotal of items that may be reclassified subsequently to net income	(2,418)
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>(2,418)</b>
<b>Total comprehensive income (loss)</b>	<b>52,641</b>
Attributable to:	
Equity holders of the bank	52,641
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	30
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	(1,754)
Subtotal of items that may be reclassified subsequently to net income	(1,724)
Items that will not be reclassified to net income:	
Other	(233)
Subtotal of items that will not be reclassified to net income	(233)
<b>Total</b>	<b>(1,957)</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	4,666
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	6,584
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	280,430
Others	1,216
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	292,896
<b>Interest expense</b>	
Demand and notice deposits	4,249
Fixed term deposits	-
Subordinated debt	-
Other	137,573
Total interest expense	141,822
<b>Net interest income</b>	<b>151,074</b>
Charge for impairment	44,196
<b>Net interest income after charge for impairment</b>	<b>106,878</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	-
Credit and debit card service fees	821,590
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	9,900
Total non-interest income	831,490
<b>Net interest and other income</b>	<b>938,368</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	64,943
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	397
Computers & equipment	718
Other expenses	
Advertising, public relations & business development	125,230
Office and general expenses	8,294
Capital and business taxes	15,452
Professional fees	2,302
Other	681,492
Total non-interest expenses	898,828
<b>Net income before provision for income taxes</b>	<b>39,540</b>
Provision for income taxes	
Current	11,699
Deferred	-
<b>Net income before discontinued operations</b>	<b>27,841</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>27,841</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	27,841

<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	27,841
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	(325)
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	(1,939)
Subtotal of items that may be reclassified subsequently to net income	(2,264)
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>(2,264)</b>
<b>Total comprehensive income (loss)</b>	<b>25,577</b>
Attributable to:	
Equity holders of the bank	25,577
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	(10)
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	(1,560)
Subtotal of items that may be reclassified subsequently to net income	(1,570)
Items that will not be reclassified to net income:	
Other	(233)
Subtotal of items that will not be reclassified to net income	(233)
<b>Total</b>	<b>(1,803)</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	2,777
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,724
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	141,438
Others	694
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	148,633
<b>Interest expense</b>	
Demand and notice deposits	2,389
Fixed term deposits	-
Subordinated debt	-
Other	66,900
Total interest expense	69,289
<b>Net interest income</b>	<b>79,344</b>
Charge for impairment	17,234
<b>Net interest income after charge for impairment</b>	<b>62,110</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	-
Credit and debit card service fees	390,637
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	4,792
Total non-interest income	395,429
<b>Net interest and other income</b>	<b>457,539</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	31,861
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	150
Computers & equipment	339
Other expenses	
Advertising, public relations & business development	64,270
Office and general expenses	3,408
Capital and business taxes	8,142
Professional fees	735
Other	328,449
Total non-interest expenses	437,354
<b>Net income before provision for income taxes</b>	<b>20,185</b>
Provision for income taxes	
Current	5,798
Deferred	-
<b>Net income before discontinued operations</b>	<b>14,387</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>14,387</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	14,387

<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	14,387
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	(133)
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	(1,015)
Subtotal of items that may be reclassified subsequently to net income	(1,148)
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>(1,148)</b>
<b>Total comprehensive income (loss)</b>	<b>13,239</b>
Attributable to:	
Equity holders of the bank	13,239
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	182
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	(637)
Subtotal of items that may be reclassified subsequently to net income	(455)
Items that will not be reclassified to net income:	
Other	(233)
Subtotal of items that will not be reclassified to net income	(233)
<b>Total</b>	<b>(688)</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	10,488
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	18,614
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	507,466
Others	4,973
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	541,541
<b>Interest expense</b>	
Demand and notice deposits	16,897
Fixed term deposits	-
Subordinated debt	-
Other	309,700
Total interest expense	326,597
<b>Net interest income</b>	<b>214,944</b>
Charge for impairment	55,424
<b>Net interest income after charge for impairment</b>	<b>159,520</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	-
Credit and debit card service fees	1,539,346
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	24,565
Total non-interest income	1,563,911
<b>Net interest and other income</b>	<b>1,723,431</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	132,710
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,237
Computers & equipment	1,608
Other expenses	
Advertising, public relations & business development	239,180
Office and general expenses	6,985
Capital and business taxes	28,272
Professional fees	7,657
Other	1,269,851
Total non-interest expenses	1,687,500
<b>Net income before provision for income taxes</b>	<b>35,931</b>
Provision for income taxes	
Current	12,206
Deferred	-
<b>Net income before discontinued operations</b>	<b>23,725</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>23,725</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	23,725

<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	23,725
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	367
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	3,363
Subtotal of items that may be reclassified subsequently to net income	3,730
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	(6)
Other	-
Subtotal of items that will not be reclassified to net income	(6)
<b>Total other comprehensive income (loss)</b>	<b>3,724</b>
<b>Total comprehensive income (loss)</b>	<b>27,449</b>
Attributable to:	
Equity holders of the bank	27,449
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	315
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	379
Subtotal of items that may be reclassified subsequently to net income	694
Items that will not be reclassified to net income:	
Other	(233)
Subtotal of items that will not be reclassified to net income	(233)
<b>Total</b>	<b>461</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	8,018
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	14,074
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	370,517
Others	3,973
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	396,582
<b>Interest expense</b>	
Demand and notice deposits	13,163
Fixed term deposits	-
Subordinated debt	-
Other	229,450
Total interest expense	242,613
<b>Net interest income</b>	<b>153,969</b>
Charge for impairment	34,249
<b>Net interest income after charge for impairment</b>	<b>119,720</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	-
Credit and debit card service fees	1,126,567
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	18,015
Total non-interest income	1,144,582
<b>Net interest and other income</b>	<b>1,264,302</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	93,454
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	677
Computers & equipment	1,288
Other expenses	
Advertising, public relations & business development	177,903
Office and general expenses	4,503
Capital and business taxes	23,517
Professional fees	5,243
Other	922,575
Total non-interest expenses	1,229,160
<b>Net income before provision for income taxes</b>	<b>35,142</b>
Provision for income taxes	
Current	10,544
Deferred	-
<b>Net income before discontinued operations</b>	<b>24,598</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>24,598</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	24,598

<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	24,598
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	193
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	376
Subtotal of items that may be reclassified subsequently to net income	569
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>569</b>
<b>Total comprehensive income (loss)</b>	<b>25,167</b>
Attributable to:	
Equity holders of the bank	25,167
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	142
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	(2,609)
Subtotal of items that may be reclassified subsequently to net income	(2,467)
Items that will not be reclassified to net income:	
Other	(227)
Subtotal of items that will not be reclassified to net income	(227)
<b>Total</b>	<b>(2,694)</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	5,564
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	9,543
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	238,427
Others	2,610
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	256,144
<b>Interest expense</b>	
Demand and notice deposits	8,975
Fixed term deposits	-
Subordinated debt	-
Other	152,333
Total interest expense	161,308
<b>Net interest income</b>	<b>94,836</b>
Charge for impairment	31,811
<b>Net interest income after charge for impairment</b>	<b>63,025</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	-
Credit and debit card service fees	727,966
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	12,163
Total non-interest income	740,129
<b>Net interest and other income</b>	<b>803,154</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	63,164
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	449
Computers & equipment	727
Other expenses	
Advertising, public relations & business development	116,219
Office and general expenses	2,693
Capital and business taxes	15,286
Professional fees	3,580
Other	600,929
Total non-interest expenses	803,047
<b>Net income before provision for income taxes</b>	<b>107</b>
Provision for income taxes	
Current	883
Deferred	-
<b>Net income before discontinued operations</b>	<b>(776)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(776)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(776)

<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	(776)
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	49
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	2,205
Subtotal of items that may be reclassified subsequently to net income	2,254
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>2,254</b>
<b>Total comprehensive income (loss)</b>	<b>1,478</b>
Attributable to:	
Equity holders of the bank	1,478
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	(3)
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	(779)
Subtotal of items that may be reclassified subsequently to net income	(782)
Items that will not be reclassified to net income:	
Other	(227)
Subtotal of items that will not be reclassified to net income	(227)
<b>Total</b>	<b>(1,009)</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	3,032
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	4,803
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	119,087
Others	1,268
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	128,190
<b>Interest expense</b>	
Demand and notice deposits	4,706
Fixed term deposits	-
Subordinated debt	-
Other	71,228
Total interest expense	75,934
<b>Net interest income</b>	<b>52,256</b>
Charge for impairment	16,056
<b>Net interest income after charge for impairment</b>	<b>36,200</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	-
Credit and debit card service fees	345,959
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	6,379
Total non-interest income	352,338
<b>Net interest and other income</b>	<b>388,538</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	32,373
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	224
Computers & equipment	369
Other expenses	
Advertising, public relations & business development	67,596
Office and general expenses	1,107
Capital and business taxes	7,466
Professional fees	1,014
Other	285,294
Total non-interest expenses	395,443
<b>Net income before provision for income taxes</b>	<b>(6,905)</b>
Provision for income taxes	
Current	(1,452)
Deferred	-
<b>Net income before discontinued operations</b>	<b>(5,453)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(5,453)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(5,453)

<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	(5,453)
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	(121)
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	1,228
Subtotal of items that may be reclassified subsequently to net income	1,107
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>1,107</b>
<b>Total comprehensive income (loss)</b>	<b>(4,346)</b>
Attributable to:	
Equity holders of the bank	(4,346)
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	(172)
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	(1,757)
Subtotal of items that may be reclassified subsequently to net income	(1,929)
Items that will not be reclassified to net income:	
Other	(227)
Subtotal of items that will not be reclassified to net income	(227)
<b>Total</b>	<b>(2,156)</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	12,082
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	19,224
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	404,390
Others	5,290
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	440,986
<b>Interest expense</b>	
Demand and notice deposits	20,762
Fixed term deposits	-
Subordinated debt	-
Other	262,396
Total interest expense	283,158
<b>Net interest income</b>	<b>157,828</b>
Charge for impairment	52,870
<b>Net interest income after charge for impairment</b>	<b>104,958</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	-
Credit and debit card service fees	1,366,722
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	25,151
Total non-interest income	1,391,873
<b>Net interest and other income</b>	<b>1,496,831</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	135,449
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	896
Computers & equipment	1,312
Other expenses	
Advertising, public relations & business development	228,240
Office and general expenses	5,870
Capital and business taxes	43,831
Professional fees	7,891
Other	1,094,918
Total non-interest expenses	1,518,407
<b>Net income before provision for income taxes</b>	<b>(21,576)</b>
Provision for income taxes	
Current	(3,998)
Deferred	-
<b>Net income before discontinued operations</b>	<b>(17,578)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(17,578)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(17,578)

<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	(17,578)
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	94
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	240
Subtotal of items that may be reclassified subsequently to net income	334
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	(46)
Other	-
Subtotal of items that will not be reclassified to net income	(46)
<b>Total other comprehensive income (loss)</b>	<b>288</b>
<b>Total comprehensive income (loss)</b>	<b>(17,290)</b>
Attributable to:	
Equity holders of the bank	(17,290)
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	(52)
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	(2,984)
Subtotal of items that may be reclassified subsequently to net income	(3,036)
Items that will not be reclassified to net income:	
Other	(227)
Subtotal of items that will not be reclassified to net income	(227)
<b>Total</b>	<b>(3,263)</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	8,212
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	14,360
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	290,565
Others	4,001
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	317,138
<b>Interest expense</b>	
Demand and notice deposits	16,028
Fixed term deposits	-
Subordinated debt	-
Other	184,484
Total interest expense	200,512
<b>Net interest income</b>	<b>116,626</b>
Charge for impairment	35,521
<b>Net interest income after charge for impairment</b>	<b>81,105</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	-
Credit and debit card service fees	1,007,560
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	18,225
Total non-interest income	1,025,785
<b>Net interest and other income</b>	<b>1,106,890</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	99,622
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	672
Computers & equipment	981
Other expenses	
Advertising, public relations & business development	179,870
Office and general expenses	4,341
Capital and business taxes	39,464
Professional fees	5,868
Other	799,764
Total non-interest expenses	1,130,582
<b>Net income before provision for income taxes</b>	<b>(23,692)</b>
Provision for income taxes	
Current	(4,725)
Deferred	-
<b>Net income before discontinued operations</b>	<b>(18,967)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(18,967)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(18,967)

<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	(18,967)
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	77
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	(1,686)
Subtotal of items that may be reclassified subsequently to net income	(1,609)
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>(1,609)</b>
<b>Total comprehensive income (loss)</b>	<b>(20,576)</b>
Attributable to:	
Equity holders of the bank	(20,576)
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	(69)
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	(4,910)
Subtotal of items that may be reclassified subsequently to net income	(4,979)
Items that will not be reclassified to net income:	
Other	(181)
Subtotal of items that will not be reclassified to net income	(181)
<b>Total</b>	<b>(5,160)</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	4,832
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	9,138
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	185,616
Others	2,684
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	202,270
<b>Interest expense</b>	
Demand and notice deposits	9,922
Fixed term deposits	-
Subordinated debt	-
Other	128,374
Total interest expense	138,296
<b>Net interest income</b>	<b>63,974</b>
Charge for impairment	23,630
<b>Net interest income after charge for impairment</b>	<b>40,344</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	-
Credit and debit card service fees	650,524
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	12,126
Total non-interest income	662,650
<b>Net interest and other income</b>	<b>702,994</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	66,502
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	448
Computers & equipment	486
Other expenses	
Advertising, public relations & business development	112,811
Office and general expenses	2,145
Capital and business taxes	33,421
Professional fees	4,036
Other	513,503
Total non-interest expenses	733,352
<b>Net income before provision for income taxes</b>	<b>(30,358)</b>
Provision for income taxes	
Current	(7,029)
Deferred	-
<b>Net income before discontinued operations</b>	<b>(23,329)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(23,329)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(23,329)

<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	(23,329)
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	6
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	(20,725)
Subtotal of items that may be reclassified subsequently to net income	(20,719)
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>(20,719)</b>
<b>Total comprehensive income (loss)</b>	<b>(44,048)</b>
Attributable to:	
Equity holders of the bank	(44,048)
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	(140)
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	(23,950)
Subtotal of items that may be reclassified subsequently to net income	(24,090)
Items that will not be reclassified to net income:	
Other	(181)
Subtotal of items that will not be reclassified to net income	(181)
<b>Total</b>	<b>(24,271)</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	1,990
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,954
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	90,829
Others	1,305
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	98,078
<b>Interest expense</b>	
Demand and notice deposits	3,909
Fixed term deposits	-
Subordinated debt	-
Other	57,827
Total interest expense	61,736
<b>Net interest income</b>	<b>36,342</b>
Charge for impairment	17,807
<b>Net interest income after charge for impairment</b>	<b>18,535</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	-
Credit and debit card service fees	308,690
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	903
Other	5,518
Total non-interest income	315,111
<b>Net interest and other income</b>	<b>333,646</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	35,162
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	224
Computers & equipment	225
Other expenses	
Advertising, public relations & business development	51,980
Office and general expenses	1,170
Capital and business taxes	4,525
Professional fees	1,768
Other	252,407
Total non-interest expenses	347,461
<b>Net income before provision for income taxes</b>	<b>(13,815)</b>
Provision for income taxes	
Current	(3,247)
Deferred	-
<b>Net income before discontinued operations</b>	<b>(10,568)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(10,568)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(10,568)

<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	(10,568)
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	193
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	(9,397)
Subtotal of items that may be reclassified subsequently to net income	(9,204)
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>(9,204)</b>
<b>Total comprehensive income (loss)</b>	<b>(19,772)</b>
Attributable to:	
Equity holders of the bank	(19,772)
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	47
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	(12,622)
Subtotal of items that may be reclassified subsequently to net income	(12,575)
Items that will not be reclassified to net income:	
Other	(180)
Subtotal of items that will not be reclassified to net income	(180)
<b>Total</b>	<b>(12,755)</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	2,912
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	4,706
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	281,763
Others	3,387
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	292,768
<b>Interest expense</b>	
Demand and notice deposits	3,993
Fixed term deposits	-
Subordinated debt	-
Other	111,926
Total interest expense	115,919
<b>Net interest income</b>	<b>176,849</b>
Charge for impairment	56,845
<b>Net interest income after charge for impairment</b>	<b>120,004</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	-
Credit and debit card service fees	1,149,199
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	2,984
Other	18,639
Total non-interest income	1,170,822
<b>Net interest and other income</b>	<b>1,290,826</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	132,834
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	899
Computers & equipment	857
Other expenses	
Advertising, public relations & business development	224,948
Office and general expenses	6,404
Capital and business taxes	14,506
Professional fees	6,311
Other	904,219
Total non-interest expenses	1,290,978
<b>Net income before provision for income taxes</b>	<b>(152)</b>
Provision for income taxes	
Current	1,236
Deferred	-
<b>Net income before discontinued operations</b>	<b>(1,388)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(1,388)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(1,388)

<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	(1,388)
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	(144)
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	(5,617)
Subtotal of items that may be reclassified subsequently to net income	(5,761)
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	74
Other	-
Subtotal of items that will not be reclassified to net income	74
<b>Total other comprehensive income (loss)</b>	<b>(5,687)</b>
<b>Total comprehensive income (loss)</b>	<b>(7,075)</b>
Attributable to:	
Equity holders of the bank	(7,075)
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	(146)
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	(3,224)
Subtotal of items that may be reclassified subsequently to net income	(3,370)
Items that will not be reclassified to net income:	
Other	(181)
Subtotal of items that will not be reclassified to net income	(181)
<b>Total</b>	<b>(3,551)</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	1,431
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,431
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	197,723
Others	2,196
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	203,781
<b>Interest expense</b>	
Demand and notice deposits	1,601
Fixed term deposits	-
Subordinated debt	-
Other	60,496
Total interest expense	62,097
<b>Net interest income</b>	<b>141,684</b>
Charge for impairment	41,084
<b>Net interest income after charge for impairment</b>	<b>100,600</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	-
Credit and debit card service fees	826,518
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	2,163
Other	13,427
Total non-interest income	842,108
<b>Net interest and other income</b>	<b>942,708</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	92,282
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	675
Computers & equipment	652
Other expenses	
Advertising, public relations & business development	162,909
Office and general expenses	4,572
Capital and business taxes	9,453
Professional fees	4,163
Other	653,841
Total non-interest expenses	928,547
<b>Net income before provision for income taxes</b>	<b>14,161</b>
Provision for income taxes	
Current	4,422
Deferred	-
<b>Net income before discontinued operations</b>	<b>9,739</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>9,739</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	9,739

<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	9,739
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	(860)
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	831
Subtotal of items that may be reclassified subsequently to net income	(29)
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>(29)</b>
<b>Total comprehensive income (loss)</b>	<b>9,710</b>
Attributable to:	
Equity holders of the bank	9,710
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	(861)
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	3,222
Subtotal of items that may be reclassified subsequently to net income	2,361
Items that will not be reclassified to net income:	
Other	(254)
Subtotal of items that will not be reclassified to net income	(254)
<b>Total</b>	<b>2,107</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	495
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,178
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	122,823
Others	1,266
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	125,762
<b>Interest expense</b>	
Demand and notice deposits	339
Fixed term deposits	-
Subordinated debt	-
Other	29,036
Total interest expense	29,375
<b>Net interest income</b>	<b>96,387</b>
Charge for impairment	19,129
<b>Net interest income after charge for impairment</b>	<b>77,258</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	-
Credit and debit card service fees	520,066
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	1,365
Other	8,426
Total non-interest income	529,857
<b>Net interest and other income</b>	<b>607,115</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	59,915
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	451
Computers & equipment	331
Other expenses	
Advertising, public relations & business development	99,663
Office and general expenses	2,804
Capital and business taxes	5,505
Professional fees	3,137
Other	415,950
Total non-interest expenses	587,756
<b>Net income before provision for income taxes</b>	<b>19,359</b>
Provision for income taxes	
Current	5,829
Deferred	-
<b>Net income before discontinued operations</b>	<b>13,530</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>13,530</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	13,530

<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	13,530
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	(1,119)
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	3,209
Subtotal of items that may be reclassified subsequently to net income	2,090
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>2,090</b>
<b>Total comprehensive income (loss)</b>	<b>15,620</b>
Attributable to:	
Equity holders of the bank	15,620
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	(1,121)
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	5,600
Subtotal of items that may be reclassified subsequently to net income	4,479
Items that will not be reclassified to net income:	
Other	(254)
Subtotal of items that will not be reclassified to net income	(254)
<b>Total</b>	<b>4,225</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	118
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	410
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	58,813
Others	507
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	59,848
<b>Interest expense</b>	
Demand and notice deposits	45
Fixed term deposits	-
Subordinated debt	-
Other	10,833
Total interest expense	10,878
<b>Net interest income</b>	<b>48,970</b>
Charge for impairment	5,187
<b>Net interest income after charge for impairment</b>	<b>43,783</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	-
Credit and debit card service fees	232,244
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	654
Other	3,710
Total non-interest income	236,608
<b>Net interest and other income</b>	<b>280,391</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	31,953
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	224
Computers & equipment	127
Other expenses	
Advertising, public relations & business development	42,306
Office and general expenses	976
Capital and business taxes	3,500
Professional fees	1,157
Other	187,085
Total non-interest expenses	267,328
<b>Net income before provision for income taxes</b>	<b>13,063</b>
Provision for income taxes	
Current	3,636
Deferred	-
<b>Net income before discontinued operations</b>	<b>9,427</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>9,427</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	9,427

<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	9,427
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	(563)
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	2,034
Subtotal of items that may be reclassified subsequently to net income	1,471
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>1,471</b>
<b>Total comprehensive income (loss)</b>	<b>10,898</b>
Attributable to:	
Equity holders of the bank	10,898
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	(564)
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	4,426
Subtotal of items that may be reclassified subsequently to net income	3,862
Items that will not be reclassified to net income:	
Other	(255)
Subtotal of items that will not be reclassified to net income	(255)
<b>Total</b>	<b>3,607</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	343
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	480
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	184,103
Others	389
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	185,315
<b>Interest expense</b>	
Demand and notice deposits	708
Fixed term deposits	-
Subordinated debt	-
Other	52,931
Total interest expense	53,639
<b>Net interest income</b>	<b>131,676</b>
Charge for impairment	(8,563)
<b>Net interest income after charge for impairment</b>	<b>140,239</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	-
Credit and debit card service fees	803,288
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	2,444
Other	19,637
Total non-interest income	825,369
<b>Net interest and other income</b>	<b>965,608</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	110,326
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	896
Computers & equipment	919
Other expenses	
Advertising, public relations & business development	186,616
Office and general expenses	3,432
Capital and business taxes	7,959
Professional fees	4,779
Other	624,464
Total non-interest expenses	939,391
<b>Net income before provision for income taxes</b>	<b>26,217</b>
Provision for income taxes	
Current	7,441
Deferred	-
<b>Net income before discontinued operations</b>	<b>18,776</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>18,776</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	18,776

<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	18,776
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	(59)
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	4,193
Subtotal of items that may be reclassified subsequently to net income	4,134
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	24
Other	-
Subtotal of items that will not be reclassified to net income	24
<b>Total other comprehensive income (loss)</b>	<b>4,158</b>
<b>Total comprehensive income (loss)</b>	<b>22,934</b>
Attributable to:	
Equity holders of the bank	22,934
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	(2)
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	2,392
Subtotal of items that may be reclassified subsequently to net income	2,390
Items that will not be reclassified to net income:	
Other	(254)
Subtotal of items that will not be reclassified to net income	(254)
<b>Total</b>	<b>2,136</b>



## Amex Bank of Canada

**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	255
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	330
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	135,034
Others	111
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	135,730
<b>Interest expense</b>	
Demand and notice deposits	656
Fixed term deposits	-
Subordinated debt	-
Other	40,300
Total interest expense	40,956
<b>Net interest income</b>	<b>94,774</b>
Charge for impairment	(12,316)
<b>Net interest income after charge for impairment</b>	<b>107,090</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	-
Credit and debit card service fees	554,301
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	13,879
Total non-interest income	569,957
<b>Net interest and other income</b>	<b>677,047</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	77,071
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	672
Computers & equipment	683
Other expenses	
Advertising, public relations & business development	115,785
Office and general expenses	1,848
Capital and business taxes	4,165
Professional fees	3,172
Other	442,489
Total non-interest expenses	645,885
<b>Net income before provision for income taxes</b>	<b>31,162</b>
Provision for income taxes	
Current	8,387
Deferred	-
<b>Net income before discontinued operations</b>	<b>22,775</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>22,775</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	22,775

<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	22,775
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	(49)
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	909
Subtotal of items that may be reclassified subsequently to net income	860
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>860</b>
<b>Total comprehensive income (loss)</b>	<b>23,635</b>
Attributable to:	
Equity holders of the bank	23,635
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	8
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	(892)
Subtotal of items that may be reclassified subsequently to net income	(884)
Items that will not be reclassified to net income:	
Other	(278)
Subtotal of items that will not be reclassified to net income	(278)
<b>Total</b>	<b>(1,162)</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	179
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	212
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	90,793
Others	21
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	91,205
<b>Interest expense</b>	
Demand and notice deposits	615
Fixed term deposits	-
Subordinated debt	-
Other	27,629
Total interest expense	28,244
<b>Net interest income</b>	<b>62,961</b>
Charge for impairment	(13,840)
<b>Net interest income after charge for impairment</b>	<b>76,801</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	-
Credit and debit card service fees	339,773
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	1,227
Other	8,839
Total non-interest income	349,839
<b>Net interest and other income</b>	<b>426,640</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	50,585
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	448
Computers & equipment	512
Other expenses	
Advertising, public relations & business development	58,148
Office and general expenses	1,321
Capital and business taxes	1,773
Professional fees	2,282
Other	270,096
Total non-interest expenses	385,165
<b>Net income before provision for income taxes</b>	<b>41,475</b>
Provision for income taxes	
Current	10,809
Deferred	-
<b>Net income before discontinued operations</b>	<b>30,666</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>30,666</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	30,666

<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	30,666
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	(47)
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	35
Subtotal of items that may be reclassified subsequently to net income	(12)
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>(12)</b>
<b>Total comprehensive income (loss)</b>	<b>30,654</b>
Attributable to:	
Equity holders of the bank	30,654
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	10
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	(1,766)
Subtotal of items that may be reclassified subsequently to net income	(1,756)
Items that will not be reclassified to net income:	
Other	(278)
Subtotal of items that will not be reclassified to net income	(278)
<b>Total</b>	<b>(2,034)</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	105
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	110
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	47,185
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	47,400
<b>Interest expense</b>	
Demand and notice deposits	367
Fixed term deposits	-
Subordinated debt	-
Other	14,402
Total interest expense	14,769
<b>Net interest income</b>	<b>32,631</b>
Charge for impairment	(4,776)
<b>Net interest income after charge for impairment</b>	<b>37,407</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	-
Credit and debit card service fees	167,657
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	596
Other	4,735
Total non-interest income	172,988
<b>Net interest and other income</b>	<b>210,395</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	26,451
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	224
Computers & equipment	309
Other expenses	
Advertising, public relations & business development	27,666
Office and general expenses	814
Capital and business taxes	2,658
Professional fees	1,235
Other	133,008
Total non-interest expenses	192,365
<b>Net income before provision for income taxes</b>	<b>18,030</b>
Provision for income taxes	
Current	4,823
Deferred	-
<b>Net income before discontinued operations</b>	<b>13,207</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>13,207</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	13,207

<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	13,207
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	(13)
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	(177)
Subtotal of items that may be reclassified subsequently to net income	(190)
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>(190)</b>
<b>Total comprehensive income (loss)</b>	<b>13,017</b>
Attributable to:	
Equity holders of the bank	13,017
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	44
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	(1,977)
Subtotal of items that may be reclassified subsequently to net income	(1,933)
Items that will not be reclassified to net income:	
Other	(279)
Subtotal of items that will not be reclassified to net income	(279)
<b>Total</b>	<b>(2,212)</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	900
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,650
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	220,188
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	224,738
<b>Interest expense</b>	
Demand and notice deposits	1,644
Fixed term deposits	-
Subordinated debt	-
Other	83,490
Total interest expense	85,135
<b>Net interest income</b>	<b>139,603</b>
Charge for impairment	27,181
<b>Net interest income after charge for impairment</b>	<b>112,422</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	-
Credit and debit card service fees	713,390
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	3,575
Other	29,963
Total non-interest income	746,930
<b>Net interest and other income</b>	<b>859,352</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	100,567
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	932
Computers & equipment	1,475
Other expenses	
Advertising, public relations & business development	129,867
Office and general expenses	1,607
Capital and business taxes	9,386
Professional fees	4,916
Other	580,632
Total non-interest expenses	829,382
<b>Net income before provision for income taxes</b>	<b>29,970</b>
Provision for income taxes	
Current	8,441
Deferred	-
<b>Net income before discontinued operations</b>	<b>21,529</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>21,529</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	21,529

<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	21,529
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	59
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	404
Subtotal of items that may be reclassified subsequently to net income	463
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	14
Other	-
Subtotal of items that will not be reclassified to net income	14
<b>Total other comprehensive income (loss)</b>	<b>477</b>
<b>Total comprehensive income (loss)</b>	<b>22,006</b>
Attributable to:	
Equity holders of the bank	22,005
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	57
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	(1,800)
Subtotal of items that may be reclassified subsequently to net income	(1,743)
Items that will not be reclassified to net income:	
Other	(278)
Subtotal of items that will not be reclassified to net income	(278)
<b>Total</b>	<b>(2,022)</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	795
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,191
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	169,867
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
<b>Total interest income</b>	<b>173,853</b>
<b>Interest expense</b>	
Demand and notice deposits	1,217
Fixed term deposits	-
Subordinated debt	-
Other	63,134
<b>Total interest expense</b>	<b>64,350</b>
<b>Net interest income</b>	<b>109,502</b>
Charge for impairment	59,119
<b>Net interest income after charge for impairment</b>	<b>50,383</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	-
Credit and debit card service fees	535,842
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	2,870
Other	24,286
<b>Total non-interest income</b>	<b>560,128</b>
<b>Net interest and other income</b>	<b>613,381</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	75,317
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	691
Computers & equipment	1,178
Other expenses	
Advertising, public relations & business development	107,964
Office and general expenses	1,078
Capital and business taxes	6,435
Professional fees	2,303
Other	427,398
<b>Total non-interest expenses</b>	<b>622,364</b>
<b>Net income before provision for income taxes</b>	<b>(8,983)</b>
Provision for income taxes	
Current	(1,563)
Deferred	-
<b>Net income before discontinued operations</b>	<b>(7,421)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(7,421)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(7,421)

<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	(7,421)
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	255
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	425
Subtotal of items that may be reclassified subsequently to net income	680
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>680</b>
<b>Total comprehensive income (loss)</b>	<b>(6,741)</b>
Attributable to:	
Equity holders of the bank	(6,741)
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	252
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	(1,779)
Subtotal of items that may be reclassified subsequently to net income	(1,526)
Items that will not be reclassified to net income:	
Other	(292)
Subtotal of items that will not be reclassified to net income	(292)
<b>Total</b>	<b>(1,819)</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	683
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,435
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	117,809
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	120,927
<b>Interest expense</b>	
Demand and notice deposits	801
Fixed term deposits	-
Subordinated debt	-
Other	43,436
Total interest expense	44,237
<b>Net interest income</b>	<b>76,690</b>
Charge for impairment	92,039
<b>Net interest income after charge for impairment</b>	<b>(15,349)</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	-
Credit and debit card service fees	358,409
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	2,128
Other	18,669
Total non-interest income	379,206
<b>Net interest and other income</b>	<b>363,857</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	49,934
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	467
Computers & equipment	490
Other expenses	
Advertising, public relations & business development	78,884
Office and general expenses	827
Capital and business taxes	4,742
Professional fees	1,594
Other	283,290
Total non-interest expenses	420,226
<b>Net income before provision for income taxes</b>	<b>(56,369)</b>
Provision for income taxes	
Current	(14,392)
Deferred	-
<b>Net income before discontinued operations</b>	<b>(41,977)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(41,977)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(41,977)

<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	(41,977)
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	676
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	4,966
Subtotal of items that may be reclassified subsequently to net income	5,642
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>5,642</b>
<b>Total comprehensive income (loss)</b>	<b>(36,335)</b>
Attributable to:	
Equity holders of the bank	(36,334)
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	674
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	2,762
Subtotal of items that may be reclassified subsequently to net income	3,436
Items that will not be reclassified to net income:	
Other	(292)
Subtotal of items that will not be reclassified to net income	(292)
<b>Total</b>	<b>3,144</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	525
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,434
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	63,466
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	65,425
<b>Interest expense</b>	
Demand and notice deposits	399
Fixed term deposits	-
Subordinated debt	-
Other	27,207
Total interest expense	27,606
<b>Net interest income</b>	<b>37,819</b>
Charge for impairment	49,957
<b>Net interest income after charge for impairment</b>	<b>(12,137)</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	-
Credit and debit card service fees	210,678
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	1,330
Other	11,728
Total non-interest income	223,736
<b>Net interest and other income</b>	<b>211,599</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	26,030
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	231
Computers & equipment	320
Other expenses	
Advertising, public relations & business development	41,852
Office and general expenses	433
Capital and business taxes	3,304
Professional fees	260
Other	167,093
Total non-interest expenses	239,522
<b>Net income before provision for income taxes</b>	<b>(27,923)</b>
Provision for income taxes	
Current	(7,129)
Deferred	-
<b>Net income before discontinued operations</b>	<b>(20,794)</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>(20,794)</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	(20,794)

<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	(20,794)
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	1,168
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	4,301
Subtotal of items that may be reclassified subsequently to net income	5,469
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>5,469</b>
<b>Total comprehensive income (loss)</b>	<b>(15,325)</b>
Attributable to:	
Equity holders of the bank	(15,324)
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	1,166
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	2,098
Subtotal of items that may be reclassified subsequently to net income	3,264
Items that will not be reclassified to net income:	
Other	(292)
Subtotal of items that will not be reclassified to net income	(292)
<b>Total</b>	<b>2,971</b>