

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

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

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2025

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 3,101          |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | -              |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 209,930        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 213,031        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 10,656         |
| Total interest expense  | 10,656         |
| <b>Net interest income</b>  | <b>202,375</b> |
| Charge for impairment   | 42,302         |
| <b>Net interest income after charge for impairment</b>                                  | <b>160,073</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  | 50,279         |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 50,279         |
| <b>Net interest and other income</b>  | <b>210,352</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 38,269         |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 1,401          |
| Computers & equipment   | 1,118          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 8,585          |
| Office and general expenses   | 1,155          |
| Capital and business taxes  | 8,284          |
| Professional fees   | 46,267         |
| Other   | 50,506         |
| Total non-interest expenses   | 155,585        |
| <b>Net income before provision for income taxes</b>                                     | <b>54,767</b>  |
| Provision for income taxes  |                |
| Current   | 9,211          |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>45,556</b>  |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>45,556</b>  |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 45,556         |

|   |               |
|---|---------------|
| <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   | 45,556        |
| Other Comprehensive Income (loss)   |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Change in unrealized gains and losses   |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Derivatives designed as cash flow hedges  |               |
| Change in unrealized gains and losses   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Foreign currency translation  |               |
| Change in unrealized gains and losses   | -             |
| Impact of hedging   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -             |
| Remeasurements of defined benefit plans   | -             |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>      |
| <b>Total comprehensive income (loss)</b>  | <b>45,556</b> |
| Attributable to:  |               |
| Equity holders of the bank  | 45,556        |
| Non-controlling interests   | -             |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |               |
| Accumulated gains (losses) on:  |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Derivatives designed as cashflow hedges   | -             |
| Foreign currency translation, net of hedging activities   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total</b>  | <b>-</b>      |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2024

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 19,731         |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | -              |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 849,016        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 868,747        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 72,039         |
| Total interest expense  | 72,039         |
| <b>Net interest income</b>  | <b>796,708</b> |
| Charge for impairment   | 282,687        |
| <b>Net interest income after charge for impairment</b>                                  | <b>514,021</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  | 210,232        |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 210,232        |
| <b>Net interest and other income</b>  | <b>724,253</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 148,135        |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 6,267          |
| Computers & equipment   | 3,853          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 77,146         |
| Office and general expenses   | 4,913          |
| Capital and business taxes  | 1,105          |
| Professional fees   | 151,996        |
| Other   | 118,869        |
| Total non-interest expenses   | 512,284        |
| <b>Net income before provision for income taxes</b>                                     | <b>211,969</b> |
| Provision for income taxes  |                |
| Current   | 25,713         |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>186,256</b> |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>186,256</b> |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 186,256        |

|   |                |
|---|----------------|
| <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   | 186,256        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>186,256</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 186,256        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2024

(in thousands of dollars)

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

|   |                |
|---|----------------|
| <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   | 164,617        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>164,617</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 164,617        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2024

(in thousands of dollars)

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

|   |                |
|---|----------------|
| <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   | 105,342        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>105,342</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 105,342        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2024

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 4,953          |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | -              |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 216,603        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 221,556        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 20,689         |
| Total interest expense  | 20,689         |
| <b>Net interest income</b>  | <b>200,867</b> |
| Charge for impairment   | 94,883         |
| <b>Net interest income after charge for impairment</b>                                  | <b>105,984</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  | 51,936         |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 51,936         |
| <b>Net interest and other income</b>  | <b>157,920</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 37,777         |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 1,785          |
| Computers & equipment   | 925            |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 19,261         |
| Office and general expenses   | 698            |
| Capital and business taxes  | 8,104          |
| Professional fees   | 36,625         |
| Other   | 17,873         |
| Total non-interest expenses   | 123,048        |
| <b>Net income before provision for income taxes</b>                                     | <b>34,872</b>  |
| Provision for income taxes  |                |
| Current   | 606            |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>34,266</b>  |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>34,266</b>  |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 34,266         |

|   |               |
|---|---------------|
| <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   | 34,266        |
| Other Comprehensive Income (loss)   |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Change in unrealized gains and losses   |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Derivatives designed as cash flow hedges  |               |
| Change in unrealized gains and losses   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Foreign currency translation  |               |
| Change in unrealized gains and losses   | -             |
| Impact of hedging   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -             |
| Remeasurements of defined benefit plans   | -             |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>      |
| <b>Total comprehensive income (loss)</b>  | <b>34,266</b> |
| Attributable to:  |               |
| Equity holders of the bank  | 34,266        |
| Non-controlling interests   | -             |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |               |
| Accumulated gains (losses) on:  |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Derivatives designed as cashflow hedges   | -             |
| Foreign currency translation, net of hedging activities   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total</b>  | <b>-</b>      |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2023

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 17,030         |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 1,192          |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 829,450        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 847,672        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 78,674         |
| Total interest expense  | 78,674         |
| <b>Net interest income</b>  | <b>768,998</b> |
| Charge for impairment   | 302,538        |
| <b>Net interest income after charge for impairment</b>                                  | <b>466,460</b> |
| Trading Income  | -              |
| Gains (Losses) on instruments held for other than trading purposes                      | -              |
| <b>Other Income</b>   |                |
| Service charges on retail and commercial deposit accounts                               | -              |
| Credit and debit card service fees  | 221,927        |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 221,927        |
| <b>Net interest and other income</b>  | <b>688,387</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 147,339        |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 6,074          |
| Computers & equipment   | 4,732          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 91,970         |
| Office and general expenses   | 5,675          |
| Capital and business taxes  | 80,669         |
| Professional fees   | 162,105        |
| Other   | 70,864         |
| Total non-interest expenses   | 569,428        |
| <b>Net income before provision for income taxes</b>                                     | <b>118,959</b> |
| Provision for income taxes  |                |
| Current   | (13,761)       |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>132,720</b> |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>132,720</b> |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 132,720        |

|   |                |
|---|----------------|
| <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   | 132,720        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>132,720</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 132,720        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2023

(in thousands of dollars)

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

|   |                |
|---|----------------|
| <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   | 122,705        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>122,705</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 122,705        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2023

(in thousands of dollars)

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

|   |               |
|---|---------------|
| <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   | 88,332        |
| Other Comprehensive Income (loss)   |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Change in unrealized gains and losses   |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Derivatives designed as cash flow hedges  |               |
| Change in unrealized gains and losses   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Foreign currency translation  |               |
| Change in unrealized gains and losses   | -             |
| Impact of hedging   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -             |
| Remeasurements of defined benefit plans   | -             |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>      |
| <b>Total comprehensive income (loss)</b>  | <b>88,332</b> |
| Attributable to:  |               |
| Equity holders of the bank  | 88,332        |
| Non-controlling interests   | -             |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |               |
| Accumulated gains (losses) on:  |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Derivatives designed as cashflow hedges   | -             |
| Foreign currency translation, net of hedging activities   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total</b>  | <b>-</b>      |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2023

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 3,480          |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 910            |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 203,962        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 208,352        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 18,039         |
| Total interest expense  | 18,039         |
| <b>Net interest income</b>  | <b>190,313</b> |
| Charge for impairment   | 61,833         |
| <b>Net interest income after charge for impairment</b>                                  | <b>128,480</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  | 53,381         |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 53,381         |
| <b>Net interest and other income</b>  | <b>181,861</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 36,679         |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 602            |
| Computers & equipment   | 673            |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 22,712         |
| Office and general expenses   | 1,344          |
| Capital and business taxes  | 7,582          |
| Professional fees   | 42,318         |
| Other   | 15,296         |
| Total non-interest expenses   | 127,206        |
| <b>Net income before provision for income taxes</b>                                     | <b>54,655</b>  |
| Provision for income taxes  |                |
| Current   | 7,723          |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>46,932</b>  |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>46,932</b>  |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 46,932         |

|   |               |
|---|---------------|
| <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   | 46,932        |
| Other Comprehensive Income (loss)   |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Change in unrealized gains and losses   |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Derivatives designed as cash flow hedges  |               |
| Change in unrealized gains and losses   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Foreign currency translation  |               |
| Change in unrealized gains and losses   | -             |
| Impact of hedging   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -             |
| Remeasurements of defined benefit plans   | -             |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>      |
| <b>Total comprehensive income (loss)</b>  | <b>46,932</b> |
| Attributable to:  |               |
| Equity holders of the bank  | 46,932        |
| Non-controlling interests   | -             |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |               |
| Accumulated gains (losses) on:  |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Derivatives designed as cashflow hedges   | -             |
| Foreign currency translation, net of hedging activities   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total</b>  | <b>-</b>      |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2022

(in thousands of dollars)

|   |                  |
|---|------------------|
| <b>Main Income Statement</b>  |                  |
| <b>Interest and dividends income</b>  |                  |
| Deposits with regulated financial institutions  | 7,214            |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 1,440            |
| Other Securities  | -                |
| Loans   |                  |
| Non-mortgage loans  |                  |
| Individuals for non-business purposes   | 806,006          |
| Others  | -                |
| Mortgages   |                  |
| Residential   | -                |
| Non-residential   | -                |
| Interest income on impaired loans   | -                |
| Other   | -                |
| Total interest income   | 814,660          |
| <b>Interest expense</b>   |                  |
| Demand and notice deposits  | -                |
| Fixed term deposits   | -                |
| Subordinated debt   | -                |
| Other   | 39,165           |
| Total interest expense  | 39,165           |
| <b>Net interest income</b>  | <b>775,495</b>   |
| Charge for impairment   | 52,546           |
| <b>Net interest income after charge for impairment</b>                                  | <b>722,949</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  | 216,005          |
| 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   | 169,544          |
| Total non-interest income   | 385,549          |
| <b>Net interest and other income</b>  | <b>1,108,498</b> |
| <b>Non-interest expenses</b>  |                  |
| Salaries, pensions and other staff benefits   | 133,659          |
| Premises and equipment  |                  |
| Rental of real estate, premises, furniture & fixtures                                   | 9,097            |
| Computers & equipment   | 4,509            |
| Other expenses  |                  |
| Advertising, public relations & business development                                    | 89,672           |
| Office and general expenses   | 4,609            |
| Capital and business taxes  | 10,450           |
| Professional fees   | 212,927          |
| Other   | 112,701          |
| Total non-interest expenses   | 577,624          |
| <b>Net income before provision for income taxes</b>                                     | <b>530,874</b>   |
| Provision for income taxes  |                  |
| Current   | 117,398          |
| Deferred  | -                |
| <b>Net income before discontinued operations</b>  | <b>413,476</b>   |
| Discontinued operations   | -                |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>413,476</b>   |
| Net income attributable to non-controlling interests                                    | -                |
| Net income attributable to equity holders   | 413,476          |

|   |                |
|---|----------------|
| <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   | 413,476        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>413,476</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 413,476        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2022

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 3,935          |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 729            |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 599,062        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 603,726        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 23,403         |
| Total interest expense  | 23,403         |
| <b>Net interest income</b>  | <b>580,323</b> |
| Charge for impairment   | (25,819)       |
| <b>Net interest income after charge for impairment</b>                                  | <b>606,142</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  | 172,098        |
| 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   | 169,544        |
| Total non-interest income   | 341,642        |
| <b>Net interest and other income</b>  | <b>947,784</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 99,346         |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 4,544          |
| Computers & equipment   | 3,320          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 64,427         |
| Office and general expenses   | 3,399          |
| Capital and business taxes  | 2,467          |
| Professional fees   | 159,940        |
| Other   | 85,488         |
| Total non-interest expenses   | 422,931        |
| <b>Net income before provision for income taxes</b>                                     | <b>524,853</b> |
| Provision for income taxes  |                |
| Current   | 116,735        |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>408,118</b> |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>408,118</b> |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 408,118        |

|   |                |
|---|----------------|
| <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   | 408,118        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>408,118</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 408,118        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2022

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 2,218          |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 235            |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 410,011        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 412,464        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 13,206         |
| Total interest expense  | 13,206         |
| <b>Net interest income</b>  | <b>399,258</b> |
| Charge for impairment   | (76,030)       |
| <b>Net interest income after charge for impairment</b>                                  | <b>475,288</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  | 117,160        |
| 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   | 169,538        |
| Total non-interest income   | 286,698        |
| <b>Net interest and other income</b>  | <b>761,986</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 64,030         |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 2,935          |
| Computers & equipment   | 2,523          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 39,215         |
| Office and general expenses   | 2,003          |
| Capital and business taxes  | (5,936)        |
| Professional fees   | 107,979        |
| Other   | 50,104         |
| Total non-interest expenses   | 262,853        |
| <b>Net income before provision for income taxes</b>                                     | <b>499,133</b> |
| Provision for income taxes  |                |
| Current   | 110,876        |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>388,257</b> |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>388,257</b> |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 388,257        |

|   |                |
|---|----------------|
| <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   | 388,257        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>388,257</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 388,257        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2022

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 997            |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 96             |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 235,183        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 236,276        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 8,162          |
| Total interest expense  | 8,162          |
| <b>Net interest income</b>  | <b>228,114</b> |
| Charge for impairment   | (104,791)      |
| <b>Net interest income after charge for impairment</b>                                  | <b>332,905</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  | 61,439         |
| 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   | 169,538        |
| Total non-interest income   | 230,977        |
| <b>Net interest and other income</b>  | <b>563,882</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 30,415         |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 1,478          |
| Computers & equipment   | 1,429          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 19,905         |
| Office and general expenses   | 1,549          |
| Capital and business taxes  | 12,034         |
| Professional fees   | 56,799         |
| Other   | 31,315         |
| Total non-interest expenses   | 154,924        |
| <b>Net income before provision for income taxes</b>                                     | <b>408,958</b> |
| Provision for income taxes  |                |
| Current   | 84,567         |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>324,391</b> |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>324,391</b> |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 324,391        |

|   |                |
|---|----------------|
| <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   | 324,391        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>324,391</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 324,391        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2021

(in thousands of dollars)

|   |                  |
|---|------------------|
| <b>Main Income Statement</b>  |                  |
| <b>Interest and dividends income</b>  |                  |
| Deposits with regulated financial institutions  | 1,224            |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 178              |
| Other Securities  | -                |
| Loans   |                  |
| Non-mortgage loans  |                  |
| Individuals for non-business purposes   | 974,721          |
| Others  | -                |
| Mortgages   |                  |
| Residential   | -                |
| Non-residential   | -                |
| Interest income on impaired loans   | -                |
| Other   | -                |
| Total interest income   | 976,123          |
| <b>Interest expense</b>   |                  |
| Demand and notice deposits  | -                |
| Fixed term deposits   | -                |
| Subordinated debt   | -                |
| Other   | 31,619           |
| Total interest expense  | 31,619           |
| <b>Net interest income</b>  | <b>944,504</b>   |
| Charge for impairment   | (2,550)          |
| <b>Net interest income after charge for impairment</b>                                  | <b>947,054</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  | 220,486          |
| Mortgage, standby, commitment and other loan fees                                       | -                |
| Acceptance, guarantees and letter of credit fees  | -                |
| Investment management and custodial services  | -                |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -                |
| Foreign exchange revenue other than trading   | -                |
| Insurance Service Result  | -                |
| Other   | -                |
| Total non-interest income   | 220,486          |
| <b>Net interest and other income</b>  | <b>1,167,540</b> |
| <b>Non-interest expenses</b>  |                  |
| Salaries, pensions and other staff benefits   | 128,812          |
| Premises and equipment  |                  |
| Rental of real estate, premises, furniture & fixtures                                   | 6,430            |
| Computers & equipment   | 10,298           |
| Other expenses  |                  |
| Advertising, public relations & business development                                    | 67,032           |
| Office and general expenses   | 6,062            |
| Capital and business taxes  | 35,142           |
| Professional fees   | 217,943          |
| Other   | 166,086          |
| Total non-interest expenses   | 637,805          |
| <b>Net income before provision for income taxes</b>                                     | <b>529,735</b>   |
| Provision for income taxes  |                  |
| Current   | 137,193          |
| Deferred  | -                |
| <b>Net income before discontinued operations</b>  | <b>392,542</b>   |
| Discontinued operations   | -                |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>392,542</b>   |
| Net income attributable to non-controlling interests                                    | -                |
| Net income attributable to equity holders   | 392,542          |

|   |                |
|---|----------------|
| <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   | 392,542        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>392,542</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 392,542        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2021

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 920            |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 152            |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 722,730        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 723,802        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 22,732         |
| Total interest expense  | 22,732         |
| <b>Net interest income</b>  | <b>701,070</b> |
| Charge for impairment   | (109,534)      |
| <b>Net interest income after charge for impairment</b>                                  | <b>810,604</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  | 169,498        |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 169,498        |
| <b>Net interest and other income</b>  | <b>980,102</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 103,673        |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 4,945          |
| Computers & equipment   | 7,457          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 44,930         |
| Office and general expenses   | 4,343          |
| Capital and business taxes  | 31,642         |
| Professional fees   | 155,795        |
| Other   | 132,275        |
| Total non-interest expenses   | 485,060        |
| <b>Net income before provision for income taxes</b>                                     | <b>495,042</b> |
| Provision for income taxes  |                |
| Current   | 128,591        |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>366,451</b> |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>366,451</b> |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 366,451        |

|   |                |
|---|----------------|
| <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   | 366,451        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>366,451</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 366,451        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2021

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 609            |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 130            |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 477,885        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 478,624        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 15,060         |
| Total interest expense  | 15,060         |
| <b>Net interest income</b>  | <b>463,564</b> |
| Charge for impairment   | (84,091)       |
| <b>Net interest income after charge for impairment</b>                                  | <b>547,655</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  | 122,648        |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 122,648        |
| <b>Net interest and other income</b>  | <b>670,303</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 69,457         |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 3,373          |
| Computers & equipment   | 5,018          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 23,854         |
| Office and general expenses   | 3,062          |
| Capital and business taxes  | 21,677         |
| Professional fees   | 108,344        |
| Other   | 88,217         |
| Total non-interest expenses   | 323,002        |
| <b>Net income before provision for income taxes</b>                                     | <b>347,301</b> |
| Provision for income taxes  |                |
| Current   | 92,570         |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>254,731</b> |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>254,731</b> |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 254,731        |

|   |                |
|---|----------------|
| <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   | 254,731        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>254,731</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 254,731        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2021

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 297            |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 108            |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 243,509        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 243,914        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 7,796          |
| Total interest expense  | 7,796          |
| <b>Net interest income</b>  | <b>236,118</b> |
| Charge for impairment   | (7,886)        |
| <b>Net interest income after charge for impairment</b>                                  | <b>244,004</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  | 65,767         |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 65,767         |
| <b>Net interest and other income</b>  | <b>309,771</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 36,877         |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 1,744          |
| Computers & equipment   | 2,242          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 10,801         |
| Office and general expenses   | 1,400          |
| Capital and business taxes  | 11,657         |
| Professional fees   | 52,755         |
| Other   | 43,956         |
| Total non-interest expenses   | 161,432        |
| <b>Net income before provision for income taxes</b>                                     | <b>148,339</b> |
| Provision for income taxes  |                |
| Current   | 38,150         |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>110,189</b> |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>110,189</b> |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 110,189        |

|   |                |
|---|----------------|
| <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   | 110,189        |
| Other Comprehensive Income (loss)   |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Change in unrealized gains and losses   |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Derivatives designed as cash flow hedges  |                |
| Change in unrealized gains and losses   | -              |
| Reclassification of (gains)/losses to net income  | -              |
| Foreign currency translation  |                |
| Change in unrealized gains and losses   | -              |
| Impact of hedging   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -              |
| Remeasurements of defined benefit plans   | -              |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>       |
| <b>Total comprehensive income (loss)</b>  | <b>110,189</b> |
| Attributable to:  |                |
| Equity holders of the bank  | 110,189        |
| Non-controlling interests   | -              |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                |
| Accumulated gains (losses) on:  |                |
| Items that may be reclassified subsequently to net income:  |                |
| Securities classified as fair value through other comprehensive income  |                |
| Equities (IAS 39)   | -              |
| Debt  | -              |
| Loans   | -              |
| Derivatives designed as cashflow hedges   | -              |
| Foreign currency translation, net of hedging activities   | -              |
| Share of other comprehensive income (loss) of associates and joint ventures   | -              |
| Other   | -              |
| Subtotal of items that may be reclassified subsequently to net income   | -              |
| Items that will not be reclassified to net income:  |                |
| Other   | -              |
| Subtotal of items that will not be reclassified to net income   | -              |
| <b>Total</b>  | <b>-</b>       |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q4 - 2020

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 2,120          |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 991            |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 1,066,698      |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 1,069,809      |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 76,760         |
| Total interest expense  | 76,760         |
| <b>Net interest income</b>  | <b>993,049</b> |
| Charge for impairment   | 329,684        |
| <b>Net interest income after charge for impairment</b>                                  | <b>663,365</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  | 178,350        |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 178,350        |
| <b>Net interest and other income</b>  | <b>841,715</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 173,757        |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 23,007         |
| Computers & equipment   | 11,899         |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 35,443         |
| Office and general expenses   | 5,836          |
| Capital and business taxes  | 45,503         |
| Professional fees   | 227,910        |
| Other   | 190,258        |
| Total non-interest expenses   | 713,613        |
| <b>Net income before provision for income taxes</b>                                     | <b>128,102</b> |
| Provision for income taxes  |                |
| Current   | 31,134         |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>96,968</b>  |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>96,968</b>  |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 96,968         |

|   |               |
|---|---------------|
| <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   | 96,968        |
| Other Comprehensive Income (loss)   |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Change in unrealized gains and losses   |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Derivatives designed as cash flow hedges  |               |
| Change in unrealized gains and losses   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Foreign currency translation  |               |
| Change in unrealized gains and losses   | -             |
| Impact of hedging   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -             |
| Remeasurements of defined benefit plans   | -             |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>      |
| <b>Total comprehensive income (loss)</b>  | <b>96,968</b> |
| Attributable to:  |               |
| Equity holders of the bank  | 96,968        |
| Non-controlling interests   | -             |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |               |
| Accumulated gains (losses) on:  |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Derivatives designed as cashflow hedges   | -             |
| Foreign currency translation, net of hedging activities   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total</b>  | <b>-</b>      |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2020

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 1,818          |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 737            |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 818,771        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 821,326        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 66,717         |
| Total interest expense  | 66,717         |
| <b>Net interest income</b>  | <b>754,609</b> |
| Charge for impairment   | 291,429        |
| <b>Net interest income after charge for impairment</b>                                  | <b>463,180</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  | 139,737        |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 139,737        |
| <b>Net interest and other income</b>  | <b>602,917</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 116,274        |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 13,012         |
| Computers & equipment   | 8,173          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 23,384         |
| Office and general expenses   | 4,167          |
| Capital and business taxes  | 37,642         |
| Professional fees   | 166,187        |
| Other   | 132,598        |
| Total non-interest expenses   | 501,437        |
| <b>Net income before provision for income taxes</b>                                     | <b>101,480</b> |
| Provision for income taxes  |                |
| Current   | 23,483         |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>77,997</b>  |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>77,997</b>  |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 77,997         |

|   |               |
|---|---------------|
| <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   | 77,997        |
| Other Comprehensive Income (loss)   |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Change in unrealized gains and losses   |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Derivatives designed as cash flow hedges  |               |
| Change in unrealized gains and losses   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Foreign currency translation  |               |
| Change in unrealized gains and losses   | -             |
| Impact of hedging   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -             |
| Remeasurements of defined benefit plans   | -             |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>      |
| <b>Total comprehensive income (loss)</b>  | <b>77,997</b> |
| Attributable to:  |               |
| Equity holders of the bank  | 77,997        |
| Non-controlling interests   | -             |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |               |
| Accumulated gains (losses) on:  |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Derivatives designed as cashflow hedges   | -             |
| Foreign currency translation, net of hedging activities   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total</b>  | <b>-</b>      |



**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2020

(in thousands of dollars)

|   |                |
|---|----------------|
| <b>Main Income Statement</b>  |                |
| <b>Interest and dividends income</b>  |                |
| Deposits with regulated financial institutions  | 1,543          |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 488            |
| Other Securities  | -              |
| Loans   |                |
| Non-mortgage loans  |                |
| Individuals for non-business purposes   | 567,306        |
| Others  | -              |
| Mortgages   |                |
| Residential   | -              |
| Non-residential   | -              |
| Interest income on impaired loans   | -              |
| Other   | -              |
| Total interest income   | 569,337        |
| <b>Interest expense</b>   |                |
| Demand and notice deposits  | -              |
| Fixed term deposits   | -              |
| Subordinated debt   | -              |
| Other   | 52,755         |
| Total interest expense  | 52,755         |
| <b>Net interest income</b>  | <b>516,582</b> |
| Charge for impairment   | 241,238        |
| <b>Net interest income after charge for impairment</b>                                  | <b>275,344</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  | 108,065        |
| Mortgage, standby, commitment and other loan fees                                       | -              |
| Acceptance, guarantees and letter of credit fees  | -              |
| Investment management and custodial services  | -              |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -              |
| Foreign exchange revenue other than trading   | -              |
| Insurance Service Result  | -              |
| Other   | -              |
| Total non-interest income   | 108,065        |
| <b>Net interest and other income</b>  | <b>383,409</b> |
| <b>Non-interest expenses</b>  |                |
| Salaries, pensions and other staff benefits   | 78,590         |
| Premises and equipment  |                |
| Rental of real estate, premises, furniture & fixtures                                   | 5,834          |
| Computers & equipment   | 4,980          |
| Other expenses  |                |
| Advertising, public relations & business development                                    | 22,069         |
| Office and general expenses   | 2,708          |
| Capital and business taxes  | 25,087         |
| Professional fees   | 113,883        |
| Other   | 89,401         |
| Total non-interest expenses   | 342,552        |
| <b>Net income before provision for income taxes</b>                                     | <b>40,857</b>  |
| Provision for income taxes  |                |
| Current   | 7,548          |
| Deferred  | -              |
| <b>Net income before discontinued operations</b>  | <b>33,309</b>  |
| Discontinued operations   | -              |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>33,309</b>  |
| Net income attributable to non-controlling interests                                    | -              |
| Net income attributable to equity holders   | 33,309         |

|   |               |
|---|---------------|
| <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   | 33,309        |
| Other Comprehensive Income (loss)   |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Change in unrealized gains and losses   |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Derivatives designed as cash flow hedges  |               |
| Change in unrealized gains and losses   | -             |
| Reclassification of (gains)/losses to net income  | -             |
| Foreign currency translation  |               |
| Change in unrealized gains and losses   | -             |
| Impact of hedging   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -             |
| Remeasurements of defined benefit plans   | -             |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>      |
| <b>Total comprehensive income (loss)</b>  | <b>33,309</b> |
| Attributable to:  |               |
| Equity holders of the bank  | 33,309        |
| Non-controlling interests   | -             |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |               |
| Accumulated gains (losses) on:  |               |
| Items that may be reclassified subsequently to net income:  |               |
| Securities classified as fair value through other comprehensive income  |               |
| Equities (IAS 39)   | -             |
| Debt  | -             |
| Loans   | -             |
| Derivatives designed as cashflow hedges   | -             |
| Foreign currency translation, net of hedging activities   | -             |
| Share of other comprehensive income (loss) of associates and joint ventures   | -             |
| Other   | -             |
| Subtotal of items that may be reclassified subsequently to net income   | -             |
| Items that will not be reclassified to net income:  |               |
| Other   | -             |
| Subtotal of items that will not be reclassified to net income   | -             |
| <b>Total</b>  | <b>-</b>      |

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2020

(in thousands of dollars)

|   |                 |
|---|-----------------|
| <b>Main Income Statement</b>  |                 |
| <b>Interest and dividends income</b>  |                 |
| Deposits with regulated financial institutions  | 1,073           |
| Securities issued or guaranteed by Government of Canada, provinces, municipal or school | 243             |
| Other Securities  | -               |
| Loans   |                 |
| Non-mortgage loans  |                 |
| Individuals for non-business purposes   | 307,678         |
| Others  | -               |
| Mortgages   |                 |
| Residential   | -               |
| Non-residential   | -               |
| Interest income on impaired loans   | -               |
| Other   | -               |
| Total interest income   | 308,994         |
| <b>Interest expense</b>   |                 |
| Demand and notice deposits  | -               |
| Fixed term deposits   | -               |
| Subordinated debt   | -               |
| Other   | 30,585          |
| Total interest expense  | 30,585          |
| <b>Net interest income</b>  | <b>278,409</b>  |
| Charge for impairment   | 204,805         |
| <b>Net interest income after charge for impairment</b>                                  | <b>73,604</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  | 56,816          |
| Mortgage, standby, commitment and other loan fees                                       | -               |
| Acceptance, guarantees and letter of credit fees  | -               |
| Investment management and custodial services  | -               |
| Mutual(investment) fund, underwriting on new issues and securities commissions and fees | -               |
| Foreign exchange revenue other than trading   | -               |
| Insurance Service Result  | -               |
| Other   | -               |
| Total non-interest income   | 56,816          |
| <b>Net interest and other income</b>  | <b>130,420</b>  |
| <b>Non-interest expenses</b>  |                 |
| Salaries, pensions and other staff benefits   | 39,266          |
| Premises and equipment  |                 |
| Rental of real estate, premises, furniture & fixtures                                   | 2,898           |
| Computers & equipment   | 2,655           |
| Other expenses  |                 |
| Advertising, public relations & business development                                    | 17,576          |
| Office and general expenses   | 1,356           |
| Capital and business taxes  | 12,575          |
| Professional fees   | 58,186          |
| Other   | 47,471          |
| Total non-interest expenses   | 181,983         |
| <b>Net income before provision for income taxes</b>                                     | <b>(51,563)</b> |
| Provision for income taxes  |                 |
| Current   | (15,304)        |
| Deferred  | -               |
| <b>Net income before discontinued operations</b>  | <b>(36,259)</b> |
| Discontinued operations   | -               |
| <b>Net income attributable to equity holders and non-controlling interests</b>          | <b>(36,259)</b> |
| Net income attributable to non-controlling interests                                    | -               |
| Net income attributable to equity holders   | (36,259)        |

|   |                 |
|---|-----------------|
| <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   | (36,259)        |
| Other Comprehensive Income (loss)   |                 |
| Items that may be reclassified subsequently to net income:  |                 |
| Securities classified as fair value through other comprehensive income  |                 |
| Change in unrealized gains and losses   |                 |
| Equities (IAS 39)   | -               |
| Debt  | -               |
| Loans   | -               |
| Reclassification of (gains)/losses to net income  | -               |
| Derivatives designed as cash flow hedges  |                 |
| Change in unrealized gains and losses   | -               |
| Reclassification of (gains)/losses to net income  | -               |
| Foreign currency translation  |                 |
| Change in unrealized gains and losses   | -               |
| Impact of hedging   | -               |
| Share of other comprehensive income (loss) of associates and joint ventures   | -               |
| Other   | -               |
| Subtotal of items that may be reclassified subsequently to net income   | -               |
| Items that will not be reclassified to net income:  |                 |
| Change in investments in equity instruments designated at FVOCI (IFRS 9)  | -               |
| Remeasurements of defined benefit plans   | -               |
| Other   | -               |
| Subtotal of items that will not be reclassified to net income   | -               |
| <b>Total other comprehensive income (loss)</b>  | <b>-</b>        |
| <b>Total comprehensive income (loss)</b>  | <b>(36,259)</b> |
| Attributable to:  |                 |
| Equity holders of the bank  | (36,259)        |
| Non-controlling interests   | -               |
| <b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>             |                 |
| Accumulated gains (losses) on:  |                 |
| Items that may be reclassified subsequently to net income:  |                 |
| Securities classified as fair value through other comprehensive income  |                 |
| Equities (IAS 39)   | -               |
| Debt  | -               |
| Loans   | -               |
| Derivatives designed as cashflow hedges   | -               |
| Foreign currency translation, net of hedging activities   | -               |
| Share of other comprehensive income (loss) of associates and joint ventures   | -               |
| Other   | -               |
| Subtotal of items that may be reclassified subsequently to net income   | -               |
| Items that will not be reclassified to net income:  |                 |
| Other   | -               |
| Subtotal of items that will not be reclassified to net income   | -               |
| <b>Total</b>  | <b>-</b>        |