

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q3 - 2025

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	7,418
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	4,868
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,017,533
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,029,819
<b>Interest expense</b>	
Demand and notice deposits	11,124
Fixed term deposits	91,869
Subordinated debt	-
Other	70,664
Total interest expense	173,657
<b>Net interest income</b>	
Charge for impairment	398,875
<b>Net interest income after charge for impairment</b>	<b>457,287</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(2,651)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	34
Credit and debit card service fees	191,597
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	23,118
Total non-interest income	212,098
<b>Net interest and other income</b>	<b>669,385</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	80,632
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,210
Computers & equipment	19,725
Other expenses	
Advertising, public relations & business development	40,079
Office and general expenses	15,509
Capital and business taxes	27,420
Professional fees	21,844
Other	152,460
Total non-interest expenses	361,879
<b>Net income before provision for income taxes</b>	<b>307,506</b>
Provision for income taxes	
Current	90,490
Deferred	(5,109)
<b>Net income before discontinued operations</b>	<b>222,125</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>222,125</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	222,125

<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	222,125
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	(13,655)
Reclassification of (gains)/losses to net income	(6,484)
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	(20,139)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>(20,139)</b>
<b>Total comprehensive income (loss)</b>	<b>201,986</b>
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	201,986
<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	19,364
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	19,364
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>19,364</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2025

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	4,468
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,480
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	669,963
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	677,911
<b>Interest expense</b>	
Demand and notice deposits	7,610
Fixed term deposits	60,642
Subordinated debt	-
Other	44,798
Total interest expense	113,050
<b>Net interest income</b>	<b>564,861</b>
Charge for impairment	266,590
<b>Net interest income after charge for impairment</b>	<b>298,271</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(1,772)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	25
Credit and debit card service fees	131,705
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	15,431
Total non-interest income	145,389
<b>Net interest and other income</b>	<b>443,660</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	51,766
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,690
Computers & equipment	12,631
Other expenses	
Advertising, public relations & business development	27,047
Office and general expenses	10,999
Capital and business taxes	17,888
Professional fees	11,418
Other	100,394
Total non-interest expenses	234,833
<b>Net income before provision for income taxes</b>	<b>208,827</b>
Provision for income taxes	
Current	62,397
Deferred	(4,465)
<b>Net income before discontinued operations</b>	<b>150,895</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>150,895</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	150,895

<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	150,895
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	(5,829)
Reclassification of (gains)/losses to net income	(4,514)
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	(10,343)
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>(10,343)</b>
<b>Total comprehensive income (loss)</b>	<b>140,552</b>
Attributable to:	
Equity holders of the bank	140,552
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	29,160
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	29,160
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>29,160</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q1 - 2025

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	2,578
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,987
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	334,489
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	339,054
<b>Interest expense</b>	
Demand and notice deposits	3,780
Fixed term deposits	30,375
Subordinated debt	-
Other	22,010
Total interest expense	56,165
<b>Net interest income</b>	
Charge for impairment	131,714
<b>Net interest income after charge for impairment</b>	<b>151,175</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(1,240)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	10
Credit and debit card service fees	60,755
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	7,767
Total non-interest income	67,292
<b>Net interest and other income</b>	<b>218,467</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	25,738
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,418
Computers & equipment	5,539
Other expenses	
Advertising, public relations & business development	11,049
Office and general expenses	5,590
Capital and business taxes	8,201
Professional fees	3,650
Other	48,606
Total non-interest expenses	109,791
<b>Net income before provision for income taxes</b>	<b>108,676</b>
Provision for income taxes	
Current	30,181
Deferred	(2)
<b>Net income before discontinued operations</b>	<b>78,497</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>78,497</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	78,497

<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	78,497
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	(8,820)
Reclassification of (gains)/losses to net income	(2,097)
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	(10,917)
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>(10,917)</b>
<b>Total comprehensive income (loss)</b>	<b>67,580</b>
Attributable to:	
Equity holders of the bank	67,580
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	28,586
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	28,586
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>28,586</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	16,750
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	9,688
Other Securities	623
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,318,765
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,345,826
<b>Interest expense</b>	
Demand and notice deposits	18,584
Fixed term deposits	118,362
Subordinated debt	-
Other	93,506
Total interest expense	230,452
<b>Net interest income</b>	<b>1,115,374</b>
Charge for impairment	524,666
<b>Net interest income after charge for impairment</b>	<b>590,708</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	1,145
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	53
Credit and debit card service fees	262,444
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	32,261
Total non-interest income	295,903
<b>Net interest and other income</b>	<b>886,611</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	104,880
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,265
Computers & equipment	27,137
Other expenses	
Advertising, public relations & business development	52,507
Office and general expenses	27,296
Capital and business taxes	34,944
Professional fees	8,747
Other	191,090
Total non-interest expenses	451,866
<b>Net income before provision for income taxes</b>	<b>434,745</b>
Provision for income taxes	
Current	102,968
Deferred	18,161
<b>Net income before discontinued operations</b>	<b>313,616</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>313,616</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	313,616

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	313,616
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	7,811
Reclassification of (gains)/losses to net income	(8,826)
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	2,685
Subtotal of items that may be reclassified subsequently to net income	1,670
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>1,670</b>
<b>Total comprehensive income (loss)</b>	<b>315,286</b>
Attributable to:	
Equity holders of the bank	315,286
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	39,503
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	39,503
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>39,503</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	14,044
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	7,938
Other Securities	623
Loans	
Non-mortgage loans	
Individuals for non-business purposes	980,118
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,002,723
<b>Interest expense</b>	
Demand and notice deposits	14,180
Fixed term deposits	87,579
Subordinated debt	-
Other	71,267
Total interest expense	173,026
<b>Net interest income</b>	
Charge for impairment	384,178
<b>Net interest income after charge for impairment</b>	<b>445,519</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	2,365
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	45
Credit and debit card service fees	197,803
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	24,625
Total non-interest income	224,838
<b>Net interest and other income</b>	<b>670,357</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	79,802
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,838
Computers & equipment	19,970
Other expenses	
Advertising, public relations & business development	37,887
Office and general expenses	13,497
Capital and business taxes	25,431
Professional fees	6,476
Other	141,851
Total non-interest expenses	328,752
<b>Net income before provision for income taxes</b>	<b>341,605</b>
Provision for income taxes	
Current	75,482
Deferred	19,745
<b>Net income before discontinued operations</b>	<b>246,378</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>246,378</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	246,378

<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	246,378
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	1,868
Reclassification of (gains)/losses to net income	(7,057)
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	(5,189)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>(5,189)</b>
<b>Total comprehensive income (loss)</b>	<b>241,189</b>
Attributable to:	
Equity holders of the bank	241,189
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	35,329
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	35,329
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>35,329</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	10,501
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	5,561
Other Securities	623
Loans	
Non-mortgage loans	
Individuals for non-business purposes	643,959
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	660,644
<b>Interest expense</b>	
Demand and notice deposits	9,460
Fixed term deposits	57,197
Subordinated debt	-
Other	48,125
Total interest expense	114,782
<b>Net interest income</b>	<b>545,862</b>
Charge for impairment	257,246
<b>Net interest income after charge for impairment</b>	<b>288,616</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	2,971
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	30
Credit and debit card service fees	132,280
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	16,502
Total non-interest income	151,783
<b>Net interest and other income</b>	<b>440,399</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	54,561
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,474
Computers & equipment	13,201
Other expenses	
Advertising, public relations & business development	30,159
Office and general expenses	8,942
Capital and business taxes	16,418
Professional fees	4,059
Other	94,185
Total non-interest expenses	223,999
<b>Net income before provision for income taxes</b>	<b>216,400</b>
Provision for income taxes	
Current	46,974
Deferred	13,341
<b>Net income before discontinued operations</b>	<b>156,085</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>156,085</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	156,085

<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	156,085
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	18,412
Reclassification of (gains)/losses to net income	(5,578)
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	12,834
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>12,834</b>
<b>Total comprehensive income (loss)</b>	<b>168,919</b>
Attributable to:	
Equity holders of the bank	168,918
Non-controlling interests	-
<b>SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes</b>	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	53,351
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	53,351
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>53,351</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	4,995
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,680
Other Securities	31
Loans	
Non-mortgage loans	
Individuals for non-business purposes	322,554
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	330,260
<b>Interest expense</b>	
Demand and notice deposits	4,799
Fixed term deposits	27,607
Subordinated debt	-
Other	22,835
Total interest expense	55,241
<b>Net interest income</b>	
Charge for impairment	128,952
<b>Net interest income after charge for impairment</b>	
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(510)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	14
Credit and debit card service fees	63,540
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	8,340
Total non-interest income	71,384
<b>Net interest and other income</b>	
	217,451
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	27,510
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,376
Computers & equipment	6,936
Other expenses	
Advertising, public relations & business development	14,911
Office and general expenses	4,520
Capital and business taxes	8,514
Professional fees	1,732
Other	46,404
Total non-interest expenses	111,903
<b>Net income before provision for income taxes</b>	
Provision for income taxes	
Current	24,363
Deferred	5,064
<b>Net income before discontinued operations</b>	
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	76,121

<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	76,121
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	19,422
Reclassification of (gains)/losses to net income	(293)
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	19,129
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>19,129</b>
<b>Total comprehensive income (loss)</b>	<b>95,250</b>
Attributable to:	
Equity holders of the bank	95,250
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	59,647
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	59,647
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>59,647</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	16,512
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	9,266
Other Securities	1,416
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,245,856
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,273,050
<b>Interest expense</b>	
Demand and notice deposits	18,491
Fixed term deposits	87,822
Subordinated debt	-
Other	95,891
Total interest expense	202,204
<b>Net interest income</b>	
Charge for impairment	465,753
<b>Net interest income after charge for impairment</b>	<b>605,093</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(5,509)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	45
Credit and debit card service fees	265,298
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	34,823
Total non-interest income	294,657
<b>Net interest and other income</b>	<b>899,750</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	105,606
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,167
Computers & equipment	29,132
Other expenses	
Advertising, public relations & business development	51,188
Office and general expenses	18,393
Capital and business taxes	60,690
Professional fees	7,408
Other	175,245
Total non-interest expenses	452,829
<b>Net income before provision for income taxes</b>	<b>446,921</b>
Provision for income taxes	
Current	124,882
Deferred	-
<b>Net income before discontinued operations</b>	<b>322,039</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>322,039</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	322,039

<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	322,039
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	104
Reclassification of (gains)/losses to net income	848
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	952
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	(1,243)
Subtotal of items that will not be reclassified to net income	(1,243)
<b>Total other comprehensive income (loss)</b>	<b>(291)</b>
<b>Total comprehensive income (loss)</b>	<b>321,748</b>
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	321,748
<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	40,518
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	40,518
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>40,518</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	13,362
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	6,726
Other Securities	1,159
Loans	
Non-mortgage loans	
Individuals for non-business purposes	922,455
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	943,702
<b>Interest expense</b>	
Demand and notice deposits	13,565
Fixed term deposits	62,049
Subordinated debt	-
Other	72,583
Total interest expense	148,197
<b>Net interest income</b>	
Charge for impairment	334,304
<b>Net interest income after charge for impairment</b>	<b>461,201</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(4,089)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	39
Credit and debit card service fees	201,238
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	26,070
Total non-interest income	223,258
<b>Net interest and other income</b>	<b>684,459</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	81,924
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,746
Computers & equipment	21,546
Other expenses	
Advertising, public relations & business development	37,718
Office and general expenses	13,839
Capital and business taxes	51,602
Professional fees	5,020
Other	127,774
Total non-interest expenses	343,169
<b>Net income before provision for income taxes</b>	<b>341,290</b>
Provision for income taxes	
Current	95,356
Deferred	-
<b>Net income before discontinued operations</b>	<b>245,934</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>245,934</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	245,934

<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	245,934
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	47,308
Reclassification of (gains)/losses to net income	1,361
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	48,669
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>48,669</b>
<b>Total comprehensive income (loss)</b>	<b>294,603</b>
Attributable to:	
Equity holders of the bank	294,603
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	88,235
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	88,235
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>88,235</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	5,394
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	4,158
Other Securities	518
Loans	
Non-mortgage loans	
Individuals for non-business purposes	600,371
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	610,442
<b>Interest expense</b>	
Demand and notice deposits	8,988
Fixed term deposits	38,341
Subordinated debt	-
Other	47,210
Total interest expense	94,539
<b>Net interest income</b>	<b>515,903</b>
Charge for impairment	222,532
<b>Net interest income after charge for impairment</b>	<b>293,371</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(2,289)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	27
Credit and debit card service fees	138,211
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	17,455
Total non-interest income	153,404
<b>Net interest and other income</b>	<b>446,776</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	54,332
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,362
Computers & equipment	14,710
Other expenses	
Advertising, public relations & business development	30,647
Office and general expenses	9,350
Capital and business taxes	42,315
Professional fees	3,320
Other	84,973
Total non-interest expenses	242,006
<b>Net income before provision for income taxes</b>	<b>204,770</b>
Provision for income taxes	
Current	58,019
Deferred	-
<b>Net income before discontinued operations</b>	<b>146,751</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>146,751</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	146,751

<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	146,751
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	7,243
Reclassification of (gains)/losses to net income	999
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	8,242
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>8,242</b>
<b>Total comprehensive income (loss)</b>	<b>154,993</b>
Attributable to:	
Equity holders of the bank	154,992
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	47,808
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	47,808
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>47,808</b>

Canadian Tire Bank

## 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	2,441
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,117
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	300,877
Others	
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	305,434
<b>Interest expense</b>	
Demand and notice deposits	4,602
Fixed term deposits	17,457
Subordinated debt	-
Other	21,156
Total interest expense	43,216
<b>Net interest income</b>	
Charge for impairment	100,960
<b>Net interest income after charge for impairment</b>	<b>161,258</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(1,156)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	12
Credit and debit card service fees	64,893
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	8,772
Total non-interest income	72,521
<b>Net interest and other income</b>	<b>233,779</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	27,250
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,103
Computers & equipment	7,671
Other expenses	
Advertising, public relations & business development	16,568
Office and general expenses	4,686
Capital and business taxes	6,285
Professional fees	2,053
Other	40,637
Total non-interest expenses	106,253
<b>Net income before provision for income taxes</b>	<b>127,525</b>
Provision for income taxes	
Current	35,626
Deferred	-
<b>Net income before discontinued operations</b>	<b>91,900</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>91,900</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	91,900

<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	91,900
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	(24,307)
Reclassification of (gains)/losses to net income	595
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	(23,712)
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>(23,712)</b>
<b>Total comprehensive income (loss)</b>	<b>68,188</b>
Attributable to:	
Equity holders of the bank	68,187
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	15,854
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	15,854
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>15,854</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	7,765
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	5,572
Other Securities	7
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,144,087
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,157,431
<b>Interest expense</b>	
Demand and notice deposits	14,287
Fixed term deposits	67,431
Subordinated debt	-
Other	71,910
Total interest expense	153,628
<b>Net interest income</b>	
Charge for impairment	379,158
<b>Net interest income after charge for impairment</b>	<b>624,645</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(1,866)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	54
Credit and debit card service fees	257,811
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	35,015
Total non-interest income	291,014
<b>Net interest and other income</b>	<b>915,659</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	101,242
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	8,805
Computers & equipment	25,475
Other expenses	
Advertising, public relations & business development	57,817
Office and general expenses	20,001
Capital and business taxes	29,117
Professional fees	7,607
Other	162,872
Total non-interest expenses	412,936
<b>Net income before provision for income taxes</b>	<b>502,723</b>
Provision for income taxes	
Current	132,994
Deferred	-
<b>Net income before discontinued operations</b>	<b>369,729</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>369,729</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	369,729

<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	369,729
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	81,181
Reclassification of (gains)/losses to net income	5,719
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	86,900
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	7,117
Subtotal of items that will not be reclassified to net income	7,117
<b>Total other comprehensive income (loss)</b>	<b>94,017</b>
<b>Total comprehensive income (loss)</b>	<b>463,746</b>
Attributable to:	
Equity holders of the bank	463,746
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	39,567
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	39,567
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>39,567</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	5,847
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,542
Other Securities	7
Loans	
Non-mortgage loans	
Individuals for non-business purposes	844,423
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	853,819
<b>Interest expense</b>	
Demand and notice deposits	9,870
Fixed term deposits	50,172
Subordinated debt	-
Other	51,794
Total interest expense	111,836
<b>Net interest income</b>	
Charge for impairment	257,786
<b>Net interest income after charge for impairment</b>	<b>484,197</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(933)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	47
Credit and debit card service fees	193,284
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	26,666
Total non-interest income	219,064
<b>Net interest and other income</b>	<b>703,261</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	77,075
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,531
Computers & equipment	18,822
Other expenses	
Advertising, public relations & business development	43,913
Office and general expenses	15,165
Capital and business taxes	21,112
Professional fees	5,159
Other	120,928
Total non-interest expenses	306,705
<b>Net income before provision for income taxes</b>	<b>396,556</b>
Provision for income taxes	
Current	105,207
Deferred	-
<b>Net income before discontinued operations</b>	<b>291,349</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>291,349</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	291,349

<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	291,349
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	98,037
Reclassification of (gains)/losses to net income	5,714
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	103,751
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>103,751</b>
<b>Total comprehensive income (loss)</b>	<b>395,100</b>
Attributable to:	
Equity holders of the bank	395,100
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	56,418
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	56,418
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>56,418</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	2,305
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,834
Other Securities	32
Loans	
Non-mortgage loans	
Individuals for non-business purposes	549,462
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	553,633
<b>Interest expense</b>	
Demand and notice deposits	6,312
Fixed term deposits	33,019
Subordinated debt	-
Other	32,423
Total interest expense	71,754
<b>Net interest income</b>	<b>481,879</b>
Charge for impairment	168,865
<b>Net interest income after charge for impairment</b>	<b>313,014</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(222)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	31
Credit and debit card service fees	133,076
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	17,643
Total non-interest income	150,528
<b>Net interest and other income</b>	<b>463,542</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	52,585
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,997
Computers & equipment	12,047
Other expenses	
Advertising, public relations & business development	40,795
Office and general expenses	10,213
Capital and business taxes	13,753
Professional fees	2,588
Other	80,326
Total non-interest expenses	215,304
<b>Net income before provision for income taxes</b>	<b>248,238</b>
Provision for income taxes	
Current	65,864
Deferred	-
<b>Net income before discontinued operations</b>	<b>182,374</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>182,374</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	182,374

<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	182,374
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	89,713
Reclassification of (gains)/losses to net income	3,945
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	93,658
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>93,658</b>
<b>Total comprehensive income (loss)</b>	<b>276,032</b>
Attributable to:	
Equity holders of the bank	276,032
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	46,326
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	46,326
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>46,326</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	1,163
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	763
Other Securities	32
Loans	
Non-mortgage loans	
Individuals for non-business purposes	272,656
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	274,614
<b>Interest expense</b>	
Demand and notice deposits	3,534
Fixed term deposits	16,564
Subordinated debt	-
Other	15,890
Total interest expense	35,988
<b>Net interest income</b>	<b>238,626</b>
Charge for impairment	66,122
<b>Net interest income after charge for impairment</b>	<b>172,504</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(158)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	12
Credit and debit card service fees	59,232
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	8,817
Total non-interest income	67,903
<b>Net interest and other income</b>	<b>240,407</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	26,387
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,241
Computers & equipment	5,948
Other expenses	
Advertising, public relations & business development	19,064
Office and general expenses	5,105
Capital and business taxes	6,220
Professional fees	1,211
Other	38,451
Total non-interest expenses	103,627
<b>Net income before provision for income taxes</b>	<b>136,780</b>
Provision for income taxes	
Current	36,288
Deferred	-
<b>Net income before discontinued operations</b>	<b>100,492</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>100,492</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	100,492

<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	100,492
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	44,387
Reclassification of (gains)/losses to net income	1,973
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	46,360
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>46,360</b>
<b>Total comprehensive income (loss)</b>	<b>146,852</b>
Attributable to:	
Equity holders of the bank	146,852
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	(973)
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	(973)
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>(973)</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	4,699
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,389
Other Securities	252
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,006,334
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,013,674
<b>Interest expense</b>	
Demand and notice deposits	21,245
Fixed term deposits	68,433
Subordinated debt	-
Other	64,598
Total interest expense	154,276
<b>Net interest income</b>	
Charge for impairment	217,690
<b>Net interest income after charge for impairment</b>	<b>641,708</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(2,525)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	33
Credit and debit card service fees	239,854
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	33,375
Total non-interest income	270,737
<b>Net interest and other income</b>	<b>912,445</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	107,246
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,750
Computers & equipment	21,593
Other expenses	
Advertising, public relations & business development	68,351
Office and general expenses	19,799
Capital and business taxes	23,245
Professional fees	8,934
Other	150,520
Total non-interest expenses	404,438
<b>Net income before provision for income taxes</b>	<b>508,007</b>
Provision for income taxes	
Current	135,157
Deferred	-
<b>Net income before discontinued operations</b>	<b>372,850</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>372,850</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	372,850

<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	372,850
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	6,767
Reclassification of (gains)/losses to net income	14,146
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	20,913
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	(499)
Subtotal of items that will not be reclassified to net income	(499)
<b>Total other comprehensive income (loss)</b>	<b>20,414</b>
<b>Total comprehensive income (loss)</b>	<b>393,264</b>
Attributable to:	
Equity holders of the bank	-
Non-controlling interests	393,263
<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	(47,333)
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	(47,333)
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>(47,333)</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	3,902
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,776
Other Securities	221
Loans	
Non-mortgage loans	
Individuals for non-business purposes	742,073
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	747,971
<b>Interest expense</b>	
Demand and notice deposits	16,649
Fixed term deposits	51,111
Subordinated debt	-
Other	48,272
Total interest expense	116,032
<b>Net interest income</b>	<b>631,939</b>
Charge for impairment	127,918
<b>Net interest income after charge for impairment</b>	<b>504,021</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(3,481)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	26
Credit and debit card service fees	172,554
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	24,703
Total non-interest income	193,802
<b>Net interest and other income</b>	<b>697,823</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	74,032
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	3,713
Computers & equipment	16,524
Other expenses	
Advertising, public relations & business development	42,289
Office and general expenses	14,836
Capital and business taxes	16,476
Professional fees	4,421
Other	110,382
Total non-interest expenses	282,673
<b>Net income before provision for income taxes</b>	<b>415,150</b>
Provision for income taxes	
Current	110,101
Deferred	-
<b>Net income before discontinued operations</b>	<b>305,049</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>305,049</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	305,049

<b>SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes</b>	
Net income attributable to equity holders and non-controlling interests	305,049
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	9,518
Reclassification of (gains)/losses to net income	11,734
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	21,252
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>21,252</b>
<b>Total comprehensive income (loss)</b>	<b>326,301</b>
Attributable to:	
Equity holders of the bank	326,301
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	(46,994)
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	(46,994)
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>(46,994)</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

YTD Q2 - 2021

(in thousands of dollars)

<b>Main Income Statement</b>	
<b>Interest and dividends income</b>	
Deposits with regulated financial institutions	1,621
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,172
Other Securities	145
Loans	
Non-mortgage loans	
Individuals for non-business purposes	486,981
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	489,919
<b>Interest expense</b>	
Demand and notice deposits	11,149
Fixed term deposits	33,918
Subordinated debt	-
Other	31,903
Total interest expense	76,970
<b>Net interest income</b>	<b>412,949</b>
Charge for impairment	71,133
<b>Net interest income after charge for impairment</b>	<b>341,816</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(3,956)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	18
Credit and debit card service fees	111,924
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	16,425
Total non-interest income	124,411
<b>Net interest and other income</b>	<b>466,227</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	50,174
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,473
Computers & equipment	10,596
Other expenses	
Advertising, public relations & business development	27,972
Office and general expenses	9,891
Capital and business taxes	9,811
Professional fees	2,412
Other	73,504
Total non-interest expenses	186,833
<b>Net income before provision for income taxes</b>	<b>279,394</b>
Provision for income taxes	
Current	74,083
Deferred	-
<b>Net income before discontinued operations</b>	<b>205,311</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>205,311</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	205,311

<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	205,311
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	8,268
Reclassification of (gains)/losses to net income	9,065
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	17,333
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>17,333</b>
<b>Total comprehensive income (loss)</b>	<b>222,644</b>
Attributable to:	
Equity holders of the bank	222,644
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	(50,912)
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	(50,912)
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>(50,912)</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	791
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	585
Other Securities	59
Loans	
Non-mortgage loans	
Individuals for non-business purposes	246,550
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	247,985
<b>Interest expense</b>	
Demand and notice deposits	5,059
Fixed term deposits	16,999
Subordinated debt	-
Other	15,855
Total interest expense	37,913
<b>Net interest income</b>	<b>210,072</b>
Charge for impairment	40,825
<b>Net interest income after charge for impairment</b>	<b>169,247</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	275
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	10
Credit and debit card service fees	49,156
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	8,270
Total non-interest income	57,711
<b>Net interest and other income</b>	<b>226,958</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	25,319
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,393
Computers & equipment	5,308
Other expenses	
Advertising, public relations & business development	13,522
Office and general expenses	4,868
Capital and business taxes	4,597
Professional fees	1,336
Other	34,870
Total non-interest expenses	91,213
<b>Net income before provision for income taxes</b>	<b>135,745</b>
Provision for income taxes	
Current	35,995
Deferred	-
<b>Net income before discontinued operations</b>	<b>99,750</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>99,750</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	99,750

<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	99,750
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	16,192
Reclassification of (gains)/losses to net income	2,425
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	18,617
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>18,617</b>
<b>Total comprehensive income (loss)</b>	<b>118,367</b>
Attributable to:	
Equity holders of the bank	118,367
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	(49,628)
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	(49,628)
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>(49,628)</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	2,472
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,751
Other Securities	430
Loans	
Non-mortgage loans	
Individuals for non-business purposes	1,051,624
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	1,058,279
<b>Interest expense</b>	
Demand and notice deposits	9,738
Fixed term deposits	67,024
Subordinated debt	-
Other	70,098
Total interest expense	146,860
<b>Net interest income</b>	
Charge for impairment	411,387
<b>Net interest income after charge for impairment</b>	<b>500,030</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(547)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	25
Credit and debit card service fees	188,023
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	35,830
Total non-interest income	223,331
<b>Net interest and other income</b>	<b>723,361</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	103,225
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	5,457
Computers & equipment	20,014
Other expenses	
Advertising, public relations & business development	41,778
Office and general expenses	20,619
Capital and business taxes	21,245
Professional fees	5,045
Other	138,179
Total non-interest expenses	355,562
<b>Net income before provision for income taxes</b>	<b>367,799</b>
Provision for income taxes	
Current	98,089
Deferred	-
<b>Net income before discontinued operations</b>	<b>269,710</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>269,710</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	269,710

<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	269,710
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	(46,725)
Reclassification of (gains)/losses to net income	2,825
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	(43,900)
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	(1,839)
Subtotal of items that will not be reclassified to net income	(1,839)
<b>Total other comprehensive income (loss)</b>	<b>(45,739)</b>
<b>Total comprehensive income (loss)</b>	<b>223,971</b>
Attributable to:	
Equity holders of the bank	223,970
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	(68,245)
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	(68,245)
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>(68,245)</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	1,752
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	3,063
Other Securities	389
Loans	
Non-mortgage loans	
Individuals for non-business purposes	800,411
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	805,615
<b>Interest expense</b>	
Demand and notice deposits	5,904
Fixed term deposits	49,259
Subordinated debt	-
Other	53,874
Total interest expense	109,037
<b>Net interest income</b>	<b>696,578</b>
Charge for impairment	371,857
<b>Net interest income after charge for impairment</b>	<b>324,721</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(690)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	18
Credit and debit card service fees	137,189
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	27,065
Total non-interest income	163,582
<b>Net interest and other income</b>	<b>488,303</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	69,699
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,359
Computers & equipment	14,761
Other expenses	
Advertising, public relations & business development	29,204
Office and general expenses	15,584
Capital and business taxes	15,503
Professional fees	3,647
Other	100,580
Total non-interest expenses	253,337
<b>Net income before provision for income taxes</b>	<b>234,966</b>
Provision for income taxes	
Current	62,477
Deferred	-
<b>Net income before discontinued operations</b>	<b>172,489</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>172,489</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	172,489

<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	172,489
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	(36,797)
Reclassification of (gains)/losses to net income	969
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	(35,828)
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>(35,828)</b>
<b>Total comprehensive income (loss)</b>	<b>136,661</b>
Attributable to:	
Equity holders of the bank	136,661
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	(60,173)
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	(60,173)
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>(60,173)</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	838
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	2,379
Other Securities	350
Loans	
Non-mortgage loans	
Individuals for non-business purposes	546,780
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	550,346
<b>Interest expense</b>	
Demand and notice deposits	3,442
Fixed term deposits	31,365
Subordinated debt	-
Other	36,206
Total interest expense	71,014
<b>Net interest income</b>	
Charge for impairment	287,307
<b>Net interest income after charge for impairment</b>	<b>192,025</b>
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(587)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	14
Credit and debit card service fees	89,244
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	18,472
Total non-interest income	107,143
<b>Net interest and other income</b>	<b>299,168</b>
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	47,047
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,801
Computers & equipment	9,638
Other expenses	
Advertising, public relations & business development	16,736
Office and general expenses	10,595
Capital and business taxes	11,152
Professional fees	2,455
Other	66,076
Total non-interest expenses	166,499
<b>Net income before provision for income taxes</b>	<b>132,669</b>
Provision for income taxes	
Current	35,305
Deferred	-
<b>Net income before discontinued operations</b>	<b>97,364</b>
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	<b>97,364</b>
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	97,364

<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	97,364
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	(39,178)
Reclassification of (gains)/losses to net income	467
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	(38,711)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>(38,711)</b>
<b>Total comprehensive income (loss)</b>	<b>58,653</b>
Attributable to:	
Equity holders of the bank	58,653
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	(63,056)
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	(63,056)
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>(63,056)</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	218
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,394
Other Securities	237
Loans	
Non-mortgage loans	
Individuals for non-business purposes	286,816
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	288,665
<b>Interest expense</b>	
Demand and notice deposits	1,598
Fixed term deposits	14,433
Subordinated debt	-
Other	17,284
Total interest expense	33,314
<b>Net interest income</b>	
Charge for impairment	153,242
<b>Net interest income after charge for impairment</b>	
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	(98)
<b>Other Income</b>	
Service charges on retail and commercial deposit accounts	9
Credit and debit card service fees	43,121
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	9,647
Total non-interest income	52,679
<b>Net interest and other income</b>	
	154,788
<b>Non-interest expenses</b>	
Salaries, pensions and other staff benefits	22,274
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,300
Computers & equipment	4,784
Other expenses	
Advertising, public relations & business development	9,154
Office and general expenses	5,532
Capital and business taxes	5,366
Professional fees	1,962
Other	33,665
Total non-interest expenses	84,038
<b>Net income before provision for income taxes</b>	
Provision for income taxes	70,750
Current	18,810
Deferred	-
<b>Net income before discontinued operations</b>	
Discontinued operations	-
<b>Net income attributable to equity holders and non-controlling interests</b>	
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	51,940

<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	51,940
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	(12,892)
Reclassification of (gains)/losses to net income	509
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	(12,383)
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
<b>Total other comprehensive income (loss)</b>	<b>(12,383)</b>
<b>Total comprehensive income (loss)</b>	<b>39,557</b>
Attributable to:	
Equity holders of the bank	39,557
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	(36,728)
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	(36,728)
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>(36,728)</b>