

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

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

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2025

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	45,556
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	45,556
Attributable to:	
Equity holders of the bank	45,556
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2024

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	186,256
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	186,256
Attributable to:	
Equity holders of the bank	186,256
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2024

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	164,617
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	164,617
Attributable to:	
Equity holders of the bank	164,617
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2024

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	105,342
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	105,342
Attributable to:	
Equity holders of the bank	105,342
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2024

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	34,266
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	34,266
Attributable to:	
Equity holders of the bank	34,266
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2023

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	132,720
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	-
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	-
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	132,720
Attributable to:	
Equity holders of the bank	132,720
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2023

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	122,705
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	-
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	-
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	122,705
Attributable to:	
Equity holders of the bank	122,705
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2023

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	88,332
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	88,332
Attributable to:	
Equity holders of the bank	88,332
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2023

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	46,932
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	-
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	-
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	46,932
Attributable to:	
Equity holders of the bank	46,932
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	7,214
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	1,440
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	806,006
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	814,660
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	39,165
Total interest expense	39,165
Net interest income	
Charge for impairment	52,546
Net interest income after charge for impairment	
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	216,005
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	169,544
Total non-interest income	385,549
Net interest and other income	
	1,108,498
Non-interest expenses	
Salaries, pensions and other staff benefits	133,659
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	9,097
Computers & equipment	4,509
Other expenses	
Advertising, public relations & business development	89,672
Office and general expenses	4,609
Capital and business taxes	10,450
Professional fees	212,927
Other	112,701
Total non-interest expenses	577,624
Net income before provision for income taxes	
Provision for income taxes	530,874
Current	117,398
Deferred	-
Net income before discontinued operations	
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	413,476

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	413,476
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	413,476
Attributable to:	
Equity holders of the bank	413,476
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	3,935
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	729
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	599,062
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	603,726
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	23,403
Total interest expense	23,403
Net interest income	
Charge for impairment	(25,819)
Net interest income after charge for impairment	606,142
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	172,098
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	169,544
Total non-interest income	341,642
Net interest and other income	947,784
Non-interest expenses	
Salaries, pensions and other staff benefits	99,346
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	4,544
Computers & equipment	3,320
Other expenses	
Advertising, public relations & business development	64,427
Office and general expenses	3,399
Capital and business taxes	2,467
Professional fees	159,940
Other	85,488
Total non-interest expenses	422,931
Net income before provision for income taxes	524,853
Provision for income taxes	
Current	116,735
Deferred	-
Net income before discontinued operations	408,118
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	408,118
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	408,118

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	408,118
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	408,118
Attributable to:	
Equity holders of the bank	408,118
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	2,218
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	235
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	410,011
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	412,464
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	13,206
Total interest expense	13,206
Net interest income	399,258
Charge for impairment	(76,030)
Net interest income after charge for impairment	475,288
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	117,160
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	169,538
Total non-interest income	286,698
Net interest and other income	761,986
Non-interest expenses	
Salaries, pensions and other staff benefits	64,030
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	2,935
Computers & equipment	2,523
Other expenses	
Advertising, public relations & business development	39,215
Office and general expenses	2,003
Capital and business taxes	(5,936)
Professional fees	107,979
Other	50,104
Total non-interest expenses	262,853
Net income before provision for income taxes	499,133
Provision for income taxes	
Current	110,876
Deferred	-
Net income before discontinued operations	388,257
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	388,257
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	388,257

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	388,257
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	-
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	-
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	388,257
Attributable to:	
Equity holders of the bank	388,257
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2022

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	997
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	96
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	235,183
Others	-
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	236,276
Interest expense	
Demand and notice deposits	-
Fixed term deposits	-
Subordinated debt	-
Other	8,162
Total interest expense	8,162
Net interest income	228,114
Charge for impairment	(104,791)
Net interest income after charge for impairment	332,905
Trading Income	-
Gains (Losses) on instruments held for other than trading purposes	-
Other Income	
Service charges on retail and commercial deposit accounts	-
Credit and debit card service fees	61,439
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	-
Investment management and custodial services	-
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	-
Insurance Service Result	-
Other	169,538
Total non-interest income	230,977
Net interest and other income	563,882
Non-interest expenses	
Salaries, pensions and other staff benefits	30,415
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	1,478
Computers & equipment	1,429
Other expenses	
Advertising, public relations & business development	19,905
Office and general expenses	1,549
Capital and business taxes	12,034
Professional fees	56,799
Other	31,315
Total non-interest expenses	154,924
Net income before provision for income taxes	408,958
Provision for income taxes	
Current	84,567
Deferred	-
Net income before discontinued operations	324,391
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	324,391
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	324,391

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	324,391
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	324,391
Attributable to:	
Equity holders of the bank	324,391
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2021

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	392,542
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	-
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	-
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	392,542
Attributable to:	
Equity holders of the bank	392,542
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2021

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	366,451
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	366,451
Attributable to:	
Equity holders of the bank	366,451
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2021

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	254,731
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	254,731
Attributable to:	
Equity holders of the bank	254,731
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2021

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	110,189
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	110,189
Attributable to:	
Equity holders of the bank	110,189
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q4 - 2020

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	96,968
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	96,968
Total comprehensive income (loss)	96,968
Attributable to:	
Equity holders of the bank	96,968
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q3 - 2020

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	77,997
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	77,997
Attributable to:	
Equity holders of the bank	77,997
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2020

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	33,309
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	33,309
Attributable to:	
Equity holders of the bank	33,309
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-

Capital One Bank (USA), N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q1 - 2020

(in thousands of dollars)

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

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	(36,259)
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	-
Equities (IAS 39)	-
Debt	-
Loans	-
Reclassification of (gains)/losses to net income	-
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	-
Total comprehensive income (loss)	(36,259)
Attributable to:	
Equity holders of the bank	(36,259)
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	-
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	-
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	-