



# THIRD QUARTER 2017

## SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JULY 31, 2017

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#### For further information, please contact:

Susan Cohen

Director, Investor Relations  
susan.cohen@banquelaurentienne.ca

514-284-4500 #4926

- The financial information in this document is in Canadian dollars and is based on the condensed interim consolidated financial statements (unaudited) prepared under International Financial Reporting Standards (IFRS).

# HIGHLIGHTS

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2016	JULY 31 2016	APRIL 30 2016	JANUARY 31 2016	JULY 31 2017	JULY 31 2016	OCTOBER 31 2016
<b>Profitability</b>											
Total revenue	\$ —	\$ 248,002	\$ 238,807	\$ 241,633	\$ 236,369	\$ 229,077	\$ 226,803	\$ 223,202	\$ 728,442	\$ 679,082	\$ 915,451
Net income	\$ —	\$ 54,798	\$ 44,572	\$ 48,456	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ 147,826	\$ 133,527	\$ 151,910
Diluted earnings per share	\$ —	\$ 1.48	\$ 1.19	\$ 1.30	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ 3.97	\$ 4.13	\$ 4.55
Return on common shareholders' equity <sup>(1)</sup>	—%	11.8%	9.9%	10.7%	3.7%	11.2%	12.5%	11.6%	10.8%	11.7%	9.6%
Net interest margin	—%	1.63%	1.67%	1.66%	1.67%	1.69%	1.71%	1.78%	1.65%	1.73%	1.71%
Efficiency ratio <sup>(1)</sup>	—%	67.9%	70.7%	69.4%	85.5%	70.1%	70.6%	70.3%	69.3%	70.3%	74.2%
Operating leverage	—%	4.2%	(1.9)%	n. m.	n. m.	0.7%	(0.3)%	n. m.	1.5%	2.7%	8.0%
Effective tax rate	—%	24.4%	24.3%	24.2%	19.7%	23.7%	23.4%	23.4%	24.3%	23.5%	23.0%
<b>Adjusted financial measures <sup>(1)</sup></b>											
Adjusted net income	\$ —	\$ 59,906	\$ 51,618	\$ 52,741	\$ 50,542	\$ 46,067	\$ 46,696	\$ 43,708	\$ 164,265	\$ 136,471	\$ 187,013
Adjusted diluted earnings per share	\$ —	\$ 1.63	\$ 1.39	\$ 1.43	\$ 1.47	\$ 1.37	\$ 1.46	\$ 1.39	\$ 4.46	\$ 4.23	\$ 5.70
Adjusted return on common shareholders' equity	—%	13.0%	11.7%	11.8%	12.1%	11.4%	12.8%	11.9%	12.1%	12.0%	12.0%
Adjusted efficiency ratio	—%	65.6%	67.2%	67.4%	67.4%	70.1%	70.6%	70.3%	66.7%	70.3%	69.6%
Adjusted operating leverage	—%	2.5%	0.2%	0.0%	3.9%	0.7%	(0.3)%	0.6%	5.5%	1.6%	2.5%
Adjusted dividend payout ratio	—%	38.0%	43.7%	42.6%	43.8%	43.6%	39.7%	42.5%	41.3%	41.9%	42.4%
<b>Per common share</b>											
Share price											
High	\$ —	\$ 56.91	\$ 61.67	\$ 60.46	\$ 50.18	\$ 52.86	\$ 51.15	\$ 55.82	\$ 61.67	\$ 55.82	\$ 55.82
Low	\$ —	\$ 51.57	\$ 55.63	\$ 49.05	\$ 47.75	\$ 47.67	\$ 44.38	\$ 42.42	\$ 49.05	\$ 42.42	\$ 42.42
Close	\$ —	\$ 54.17	\$ 55.84	\$ 58.86	\$ 49.57	\$ 48.41	\$ 49.78	\$ 47.70	\$ 54.17	\$ 48.41	\$ 49.57
Price / earnings ratio (trailing four quarters)	—x	12.3x	13.0x	13.0x	10.9x	14.2x	14.2x	14.0x	12.3x	14.2x	10.9x
Book value	\$ —	\$ 50.54	\$ 49.56	\$ 48.87	\$ 47.92	\$ 48.23	\$ 47.34	\$ 46.32	\$ 50.54	\$ 48.23	\$ 47.92
Market to book value	—%	107%	113%	120%	103%	100%	105%	103%	107%	100%	103%
Dividends declared	\$ —	\$ 0.62	\$ 0.61	\$ 0.61	\$ 0.60	\$ 0.60	\$ 0.58	\$ 0.58	\$ 1.84	\$ 1.76	\$ 2.36
Dividend yield	—%	4.6%	4.4%	4.1%	4.8%	5.0%	4.7%	4.9%	4.5%	4.8%	4.8%
Dividend payout ratio	—%	41.8%	51.4%	46.7%	143.5%	44.6%	40.6%	43.6%	46.3%	42.9%	53.1%
<b>Financial condition (in millions of Canadian dollars)</b>											
Balance sheet assets	\$ —	\$ 45,212	\$ 45,396	\$ 43,115	\$ 43,006	\$ 40,298	\$ 41,024	\$ 40,267	\$ 45,212	\$ 40,298	\$ 43,006
Loans and acceptances	\$ —	\$ 34,917	\$ 34,180	\$ 33,739	\$ 33,379	\$ 32,043	\$ 31,413	\$ 30,694	\$ 34,917	\$ 32,043	\$ 33,379
Deposits	\$ —	\$ 28,232	\$ 27,445	\$ 26,699	\$ 27,573	\$ 26,903	\$ 27,285	\$ 26,781	\$ 28,232	\$ 26,903	\$ 27,573
Common shareholders' equity	\$ —	\$ 1,728	\$ 1,689	\$ 1,659	\$ 1,622	\$ 1,471	\$ 1,439	\$ 1,404	\$ 1,728	\$ 1,471	\$ 1,622
Number of common shares outstanding (end of period, in thousands)	—	34,190	34,071	33,941	33,842	30,496	30,393	30,319	34,190	30,496	33,842
Average assets	\$ —	\$ 45,320	\$ 44,243	\$ 43,861	\$ 41,882	\$ 41,156	\$ 40,524	\$ 40,016	\$ 44,477	\$ 40,566	\$ 40,897
Average earning assets	\$ —	\$ 38,419	\$ 36,940	\$ 36,769	\$ 35,473	\$ 34,818	\$ 34,058	\$ 33,475	\$ 37,381	\$ 34,117	\$ 34,458
Average loans and acceptances	\$ —	\$ 34,499	\$ 33,984	\$ 33,506	\$ 32,477	\$ 31,636	\$ 30,924	\$ 30,292	\$ 34,499	\$ 31,334	\$ 31,334
Average common shareholders' equity	\$ —	\$ 1,702	\$ 1,666	\$ 1,634	\$ 1,523	\$ 1,455	\$ 1,411	\$ 1,383	\$ 1,667	\$ 1,416	\$ 1,443
<b>Quality of assets</b>											
Gross amount of impaired loans	\$ —	\$ 118,499	\$ 125,829	\$ 133,383	\$ 132,255	\$ 127,773	\$ 114,767	\$ 106,742	\$ 118,499	\$ 127,773	\$ 132,255
Allowances for loan losses against impaired loans	—	(36,715)	(39,600)	(38,167)	(35,185)	(35,603)	(39,102)	(41,012)	(36,715)	(35,603)	(35,185)
Net impaired loans (as a % of loans and acceptances)	—%	81.784%	86.229%	95.216%	97.070%	92.170%	75.665%	65.730%	81.784%	92.170%	97.070%
Provision for credit losses (as a % of average loans and acceptances)	—%	0.23%	0.25%	0.28%	0.29%	0.29%	0.24%	0.21%	0.23%	0.29%	0.29%
Provision for credit losses (as a % of average loans and acceptances)	\$ —	\$ 6,400	\$ 10,100	\$ 9,000	\$ 10,300	\$ 8,200	\$ 5,750	\$ 9,100	\$ 25,500	\$ 23,050	\$ 33,350
Provision for credit losses (as a % of average loans and acceptances)	—%	0.07%	0.12%	0.11%	0.13%	0.10%	0.08%	0.12%	0.10%	0.10%	0.11%
Accumulated unrealized gains (losses) on the portfolio of available-for-sale securities	\$ —	\$ 1,177	\$ 6,907	\$ 768	\$ 4,163	\$ 408	\$ (8,058)	\$ (19,712)	\$ 1,177	\$ 408	\$ 4,163
<b>Regulatory capital ratio</b>											
Common Equity Tier I - All-in basis	—%	7.9%	8.1%	8.2%	8.0%	7.9%	7.9%	7.7%	7.9%	7.9%	8.0%
<b>Other information</b>											
Number of full-time equivalent employees	—	3,598	3,663	3,698	3,687	3,631	3,627	3,718	3,598	3,631	3,687

(1) Refer to the Reconciliation of GAAP and non-GAAP measures section.

## CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2017	2017	2017	2017	2016	2016	2016	2016	2017	2016	2016	
<b>Interest income</b>												
Loans	\$ —	\$ 289,335	\$ 274,129	\$ 280,674	\$ 270,757	\$ 270,618	\$ 260,089	\$ 264,781	\$ 844,138	\$ 795,488	\$ 1,066,245	
Securities	—	11,411	9,252	10,215	8,624	9,272	8,565	8,804	30,878	26,641	35,265	
Deposits with other banks	—	232	94	126	356	466	484	434	452	1,384	1,740	
Other, including derivatives	—	11,772	10,529	12,393	16,592	13,904	15,735	17,399	34,694	47,038	63,630	
	—	312,750	294,004	303,408	296,329	294,260	284,873	291,418	910,162	870,551	1,166,880	
<b>Interest expense</b>												
Deposits	—	116,039	109,624	114,823	116,452	115,700	111,142	111,568	340,486	338,410	454,862	
Debt related to securitization activities	—	34,241	31,422	32,457	29,164	28,571	28,315	28,296	98,120	85,182	114,346	
Subordinated debt	—	3,268	1,575	1,619	1,623	1,583	1,587	1,640	6,462	4,810	6,433	
Other	—	1,495	907	822	363	415	401	416	3,224	1,232	1,595	
	—	155,043	143,528	149,721	147,602	146,269	141,445	141,920	448,292	429,634	577,236	
<b>Net interest income</b>	—	157,707	150,476	153,687	148,727	147,991	143,428	149,498	461,870	440,917	589,644	
<b>Other income (see page 3)</b>	—	90,295	88,331	87,946	87,642	81,086	83,375	73,704	266,572	238,165	325,807	
<b>Total revenue</b>	—	248,002	238,807	241,633	236,369	229,077	226,803	223,202	728,442	679,082	915,451	
<b>Amortization of net premium on purchased financial instruments</b>	—	766	878	1,032	1,181	1,267	1,337	1,405	2,676	4,009	5,190	
<b>Provision for credit losses (see page 11)</b>	—	6,400	10,100	9,000	10,300	8,200	5,750	9,100	25,500	23,050	33,350	
<b>Non-interest expenses (see page 4)</b>	—	168,364	168,934	167,696	201,998	160,474	160,066	157,011	504,994	477,551	679,549	
<b>Income before income taxes</b>	—	72,472	58,895	63,905	22,890	59,136	59,650	55,686	195,272	174,472	197,362	
Income taxes	—	17,674	14,323	15,449	4,507	13,999	13,936	13,010	47,446	40,945	45,452	
<b>Net income</b>	\$ —	\$ 54,798	\$ 44,572	\$ 48,456	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ 147,826	\$ 133,527	\$ 151,910	
Preferred share dividends, including applicable taxes	—	4,273	4,275	4,272	4,270	4,246	2,399	2,398	12,820	9,043	13,313	
<b>Net income available to common shareholders</b>	\$ —	\$ 50,525	\$ 40,297	\$ 44,184	\$ 14,113	\$ 40,891	\$ 43,315	\$ 40,278	\$ 135,006	\$ 124,484	\$ 138,597	
<b>Average number of common shares outstanding (in thousands)</b>												
Basic	—	34,112	33,985	33,876	31,553	30,428	30,344	29,623	33,991	30,130	30,488	
Diluted	—	34,112	33,985	33,876	31,553	30,428	30,344	29,624	33,991	30,130	30,488	
<b>Earnings per share</b>												
Basic	\$ —	\$ 1.48	\$ 1.19	\$ 1.30	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ 3.97	\$ 4.13	\$ 4.55	
Diluted	\$ —	\$ 1.48	\$ 1.19	\$ 1.30	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ 3.97	\$ 4.13	\$ 4.55	

## CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2017	2017	2017	2017	2016	2016	2016	2016	2017	2016	2016
<b>Net income</b>	\$ —	\$ 54,798	\$ 44,572	\$ 48,456	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ 147,826	\$ 133,527	\$ 151,910
<b>Other comprehensive income (loss), net of income taxes</b>											
Items that may subsequently be reclassified to the statement of income											
Unrealized net gains (losses) on available-for-sale securities	—	(2,174)	5,586	2,333	4,113	5,626	9,200	(9,527)	5,745	5,299	9,412
Reclassification of net (gains) losses on available-for-sale securities to net income	—	(759)	(1,499)	(3,152)	(996)	(5)	937	2,246	(5,410)	3,178	2,182
Net change in value of derivatives designated as cash flow hedges	—	(24,112)	(1,320)	(4,096)	(317)	3,837	(25,494)	7,887	(29,528)	(13,770)	(14,087)
	—	(27,045)	2,767	(4,915)	2,800	9,458	(15,357)	606	(29,193)	(5,293)	(2,493)
Items that may not subsequently be reclassified to the statement of income											
Remeasurement of gains (losses) on employee benefit plans	—	6,768	(1,105)	8,575	(2,161)	(979)	(5,159)	(18,471)	14,238	(24,609)	(26,770)
<b>Comprehensive income</b>	\$ —	\$ 34,521	\$ 46,234	\$ 52,116	\$ 19,022	\$ 53,616	\$ 25,198	\$ 24,811	\$ 132,871	\$ 103,625	\$ 122,647

## OTHER INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2017	2017	2017	2017	2016	2016	2016	2016	2017	2016	2016	
Fees and commissions on loans and deposits												
Deposit service charges	\$ —	\$ 14,140	\$ 14,156	\$ 14,257	\$ 14,107	\$ 13,834	\$ 14,778	\$ 14,254	\$ 42,553	\$ 42,866	\$ 56,973	
Lending fees	—	16,914	15,242	15,033	15,133	13,555	13,330	13,271	47,189	40,156	55,289	
Card service revenues	—	8,807	8,315	8,080	8,227	9,115	7,939	8,147	25,202	25,201	33,428	
	—	39,861	37,713	37,370	37,467	36,504	36,047	35,672	114,944	108,223	145,690	
Income from brokerage operations	—	18,316	18,396	19,685	18,518	18,836	21,020	13,061	56,397	52,917	71,435	
Income from sales of mutual funds	—	12,184	11,758	10,904	10,646	10,019	9,686	9,948	34,846	29,653	40,299	
Income from investment accounts	—	5,060	6,195	5,669	9,478	6,915	6,843	7,035	16,924	20,793	30,271	
Insurance income, net	—	4,523	4,592	4,580	4,809	4,167	4,110	4,441	13,695	12,718	17,527	
Income from treasury and financial market operations	—	5,291	4,751	5,127	4,237	2,950	3,900	1,695	15,169	8,545	12,782	
Other	—	5,060	4,926	4,611	2,487	1,695	1,769	1,852	14,597	5,316	7,803	
<b>Total other income</b>	<b>\$ —</b>	<b>\$ 90,295</b>	<b>\$ 88,331</b>	<b>\$ 87,946</b>	<b>\$ 87,642</b>	<b>\$ 81,086</b>	<b>\$ 83,375</b>	<b>\$ 73,704</b>	<b>\$ 266,572</b>	<b>\$ 238,165</b>	<b>\$ 325,807</b>	

# NON-INTEREST EXPENSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2017	2017	2017	2017	2016	2016	2016	2016	2017	2016	2016	
<b>Salaries and employee benefits</b>												
Salaries	\$ —	\$ 53,537	\$ 54,510	\$ 54,946	\$ 50,707	\$ 52,254	\$ 54,363	\$ 55,339	\$ 162,993	\$ 161,956	\$ 212,663	
Employee benefits	—	18,611	19,236	20,113	17,528	18,266	17,264	18,790	57,960	54,320	71,848	
Performance-based compensation	—	17,009	14,309	14,527	14,121	11,894	13,697	10,680	45,845	36,271	50,392	
	—	89,157	88,055	89,586	82,356	82,414	85,324	84,809	266,798	252,547	334,903	
<b>Premises and technology</b>												
Technology costs	—	22,795	21,767	22,006	20,122	24,480	21,250	21,218	66,568	66,948	87,070	
Rent and property taxes	—	12,760	13,857	14,081	13,684	13,909	14,079	13,021	40,698	41,009	54,693	
Depreciation	—	7,469	7,691	7,969	9,722	8,832	9,087	9,136	23,129	27,055	36,777	
Maintenance and repairs	—	1,558	1,587	1,680	2,043	1,711	1,799	1,511	4,825	5,021	7,064	
Public utilities	—	371	637	514	342	332	521	384	1,522	1,237	1,579	
Other	—	64	69	56	316	65	65	67	189	197	513	
	—	45,017	45,608	46,306	46,229	49,329	46,801	45,337	136,931	141,467	187,696	
<b>Other</b>												
Advertising and business development	—	6,034	6,373	7,351	7,546	6,155	6,362	6,788	19,758	19,305	26,851	
Fees and commissions	—	7,255	7,580	4,891	7,082	6,458	7,389	5,672	19,726	19,519	26,601	
Communications and travelling expenses	—	5,707	5,939	5,490	5,948	5,478	6,122	5,688	17,136	17,288	23,236	
Taxes and insurance	—	5,859	3,234	5,387	5,734	5,553	3,899	4,788	14,480	14,240	19,974	
Stationery and publications	—	1,512	1,811	1,831	1,809	1,608	1,871	1,560	5,154	5,039	6,848	
Recruitment and training	—	620	619	567	456	601	516	563	1,806	1,680	2,136	
Other <sup>(1)</sup>	—	1,832	1,626	1,706	2,085	2,878	1,782	1,806	5,164	6,466	8,551	
	—	28,819	27,182	27,223	30,660	28,731	27,941	26,865	83,224	83,537	114,197	
<b>Impairment and restructuring charges</b>												
Impairment of goodwill, software and intangible assets, and premises and equipment	—	—	—	—	22,113	—	—	—	—	—	22,113	
Provisions related to lease contracts	—	—	—	—	11,857	—	—	—	—	—	11,857	
Severance charges	—	—	—	—	4,374	—	—	—	—	—	4,374	
Restructuring charges	—	2,163	1,704	945	—	—	—	—	4,812	—	—	
	—	2,163	1,704	945	38,344	—	—	—	4,812	—	38,344	
<b>Costs related to business combinations</b>	—	3,208	6,385	3,636	4,409	—	—	—	13,229	—	4,409	
<b>Total non-interest expenses</b>	\$ —	\$ 168,364	\$ 168,934	\$ 167,696	\$ 201,998	\$ 160,474	\$ 160,066	\$ 157,011	\$ 504,994	\$ 477,551	\$ 679,549	
<b>Adjusted non-interest expenses <sup>(2)</sup></b>	\$ —	\$ 162,745	\$ 160,591	\$ 162,871	\$ 159,245	\$ 160,474	\$ 160,066	\$ 157,011	\$ 486,207	\$ 477,551	\$ 636,796	

(1) Other non-interest expenses for the first, second and third quarters of 2017 included the amortization of acquisition-related intangible assets. Refer to the Reconciliation of GAAP and non-GAAP measures section.

(2) Refer to the Reconciliation of GAAP and non-GAAP measures section.

# CONSOLIDATED BALANCE SHEET

	AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31		AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31	
In thousands of Canadian dollars (Unaudited)	2017		2017		2017		2017		2016		2016		2016		2016	
<b>ASSETS</b>																
<b>Cash and non-interest-bearing deposits with other banks</b>	\$	—	\$	140,128	\$	107,366	\$	126,559	\$	123,716	\$	118,133	\$	107,063	\$	109,930
<b>Interest-bearing deposits with other banks</b>		—		120,152		196,668		129,477		63,383		52,692		121,329		122,490
<b>Securities</b>																
Available-for-sale		—		3,658,586		3,026,296		2,628,315		2,723,693		2,288,606		2,513,648		2,223,161
Held-to-maturity		—		159,832		199,076		330,176		502,232		276,829		337,590		331,074
Held-for-trading		—		2,150,707		2,319,698		2,606,965		2,434,507		2,533,130		2,046,693		2,148,313
		—		5,969,125		5,545,070		5,565,456		5,660,432		5,098,565		4,897,931		4,702,548
<b>Securities purchased under reverse repurchase agreements</b>		—		3,291,871		4,649,721		2,846,065		2,879,986		2,288,126		3,773,260		3,877,454
<b>Loans</b>																
Personal		—		6,185,606		6,356,574		6,449,831		6,613,392		6,764,038		6,931,274		6,968,211
Residential mortgage		—		17,935,597		17,475,747		17,192,986		16,749,387		16,356,056		16,036,050		15,548,403
Commercial mortgage		—		5,129,483		4,892,714		4,688,838		4,658,734		4,597,545		4,343,179		4,249,066
Commercial and other		—		4,971,706		4,787,193		4,869,975		4,727,385		3,851,250		3,598,455		3,536,587
Customers' liabilities under acceptances		—		694,198		667,788		537,033		629,825		473,657		504,158		392,171
		—		34,916,590		34,180,016		33,738,663		33,378,723		32,042,546		31,413,116		30,694,438
Allowances for loan losses		—		(98,738)		(105,363)		(106,247)		(105,009)		(104,632)		(105,999)		(110,165)
		—		34,817,852		34,074,653		33,632,416		33,273,714		31,937,914		31,307,117		30,584,273
<b>Other</b>																
Derivatives		—		153,370		163,541		167,481		232,791		241,247		267,472		348,805
Premises and equipment		—		31,826		31,055		31,304		32,989		39,636		41,602		43,530
Software and other intangible assets		—		186,387		163,306		154,828		150,490		148,690		138,298		142,737
Goodwill		—		59,623		59,623		55,812		55,812		34,853		34,853		34,853
Deferred tax assets		—		31,947		32,581		32,485		36,495		33,642		33,610		26,494
Other assets		—		409,627		372,363		373,073		496,532		304,095		301,599		274,062
		—		872,780		822,469		814,983		1,005,109		802,163		817,434		870,481
	\$	—	\$	45,211,908	\$	45,395,947	\$	43,114,956	\$	43,006,340	\$	40,297,593	\$	41,024,134	\$	40,267,176
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>																
<b>Deposits</b>																
Personal	\$	—	\$	20,634,873	\$	20,662,048	\$	20,523,425	\$	21,001,578	\$	20,467,577	\$	20,589,373	\$	20,087,751
Business, banks and other		—		7,597,256		6,782,878		6,175,420		6,571,767		6,435,862		6,696,077		6,692,931
		—		28,232,129		27,444,926		26,698,845		27,573,345		26,903,439		27,285,450		26,780,682
<b>Other</b>																
Obligations related to securities sold short		—		1,541,405		1,737,069		1,697,772		1,707,293		1,262,510		1,371,059		1,744,744
Obligations related to securities sold under repurchase agreements		—		3,217,738		4,482,849		3,696,779		2,525,441		2,648,898		2,752,816		2,613,472
Acceptances		—		694,198		667,788		537,033		629,825		473,657		504,158		392,171
Derivatives		—		211,840		139,651		133,997		150,499		129,872		171,188		177,958
Deferred tax liabilities		—		28,521		29,557		32,315		32,755		12,658		10,586		11,779
Other liabilities		—		821,407		928,036		831,843		968,077		794,016		776,079		766,178
		—		6,515,109		7,984,950		6,929,739		6,013,890		5,321,611		5,585,886		5,706,302
<b>Debt related to securitization activities</b>		—		7,863,984		7,729,744		7,278,714		7,244,454		6,049,375		6,165,694		5,922,744
<b>Subordinated debt</b>		—		548,842		199,911		199,864		199,824		199,775		199,736		199,689
<b>Shareholders' equity</b>																
Preferred shares		—		341,600		341,600		341,600		341,600		340,494		340,525		219,633
Common shares		—		715,935		709,629		702,262		696,493		540,669		535,747		532,243
Retained earnings		—		1,011,629		975,462		956,974		924,861		933,157		911,481		890,911
Accumulated other comprehensive income		—														
Available-for-sale securities reserve		—		538		3,471		(616)		203		(2,914)		(8,535)		(18,672)
Cash flow hedges reserve		—		(17,858)		6,254		7,574		11,670		11,987		8,150		33,644
		—		(17,320)		9,725		6,958		11,873		9,073		(385)		14,972
		—		2,051,844		2,036,416		2,007,794		1,974,827		1,823,393		1,787,368		1,657,759
	\$	—	\$	45,211,908	\$	45,395,947	\$	43,114,956	\$	43,006,340	\$	40,297,593	\$	41,024,134	\$	40,267,176

## DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016
<b>Personal</b>								
Notice and demand								
Branch network	\$ —	\$ 2,609,505	\$ 2,680,893	\$ 2,676,083	\$ 2,630,475	\$ 2,659,743	\$ 2,730,471	\$ 2,726,486
Independent brokers and advisors	—	2,585,845	2,606,706	2,587,015	2,647,770	2,675,179	2,829,396	3,087,364
	—	5,195,350	5,287,599	5,263,098	5,278,245	5,334,922	5,559,867	5,813,850
Term								
Branch network	—	4,859,870	4,948,161	5,044,059	5,112,570	5,098,683	5,042,856	4,975,275
Independent brokers and advisors	—	10,579,653	10,426,288	10,216,268	10,610,763	10,033,972	9,986,650	9,298,626
	—	15,439,523	15,374,449	15,260,327	15,723,333	15,132,655	15,029,506	14,273,901
	—	20,634,873	20,662,048	20,523,425	21,001,578	20,467,577	20,589,373	20,087,751
<b>Business, banks and other</b>								
Notice and demand	—	2,273,460	2,325,513	2,391,018	2,402,316	2,201,943	2,295,537	2,450,447
Term	—	5,323,796	4,457,365	3,784,402	4,169,451	4,233,919	4,400,540	4,242,484
	—	7,597,256	6,782,878	6,175,420	6,571,767	6,435,862	6,696,077	6,692,931
	\$ —	\$ 28,232,129	\$ 27,444,926	\$ 26,698,845	\$ 27,573,345	\$ 26,903,439	\$ 27,285,450	\$ 26,780,682

## ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016
Registered and non-registered investment accounts	\$ —	\$ 23,622,087	\$ 24,846,133	\$ 24,458,134	\$ 36,323,405	\$ 36,304,893	\$ 35,290,277	\$ 34,838,701
Clients' brokerage assets	—	3,730,280	3,824,839	3,722,134	3,457,660	3,329,707	3,218,477	3,106,669
Mutual funds	—	3,586,382	3,669,654	3,465,330	3,421,933	3,395,153	3,235,616	3,228,788
Loans under management	—	430,701	473,419	437,289	404,003	397,039	348,669	315,050
Institutional assets	—	79,650	84,264	82,367	72,432	68,357	78,340	78,605
Other - Personal	—	8,854	9,022	8,834	9,049	9,011	8,961	8,628
	\$ —	\$ 31,457,954	\$ 32,907,331	\$ 32,174,088	\$ 43,688,482	\$ 43,504,160	\$ 42,180,340	\$ 41,576,441

# REGULATORY CAPITAL

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31, 2017		AS AT JULY 31, 2017		AS AT APRIL 30, 2017		AS AT JANUARY 31, 2017		
	ALL-IN <sup>(2)</sup>	TRANSITIONAL <sup>(3)</sup>	ALL-IN <sup>(2)</sup>	TRANSITIONAL <sup>(3)</sup>	ALL-IN <sup>(2)</sup>	TRANSITIONAL <sup>(3)</sup>	ALL-IN <sup>(2)</sup>	TRANSITIONAL <sup>(3)</sup>	
Row <sup>(1)</sup>									
<b>Common Equity Tier 1 capital: instruments and reserves</b>									
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ —	\$ —	\$ 715,935	\$ 715,935	\$ 709,629	\$ 709,629	\$ 702,262	\$ 702,262
2	Retained earnings	—	—	1,011,629	1,011,629	975,462	975,462	956,974	956,974
3	Accumulated other comprehensive income (and other reserves)	—	—	538	538	3,471	3,471	(616)	(616)
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	—	—	1,728,102	1,728,102	1,688,562	1,688,562	1,658,620	1,658,620
28	Total regulatory adjustments to Common Equity Tier 1 <sup>(4)</sup>	—	—	(222,953)	(178,362)	(198,540)	(158,832)	(184,776)	(147,618)
29	<b>Common Equity Tier 1 capital (CET1)</b>	—	—	1,505,149	1,549,740	1,490,022	1,529,730	1,473,844	1,511,002
<b>Additional Tier 1 capital: instruments</b>									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	—	—	244,038	244,038	244,038	244,038	244,038	244,038
31	of which: classified as equity under applicable accounting standards	—	—	244,038	244,038	244,038	244,038	244,038	244,038
33	Directly issued capital instruments subject to phase out from Additional Tier 1	—	—	97,562	97,562	97,562	97,562	97,562	97,562
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	—	—	341,600	341,600	341,600	341,600	341,600	341,600
43	Total regulatory adjustments to Additional Tier 1 capital	—	—	—	(11,925)	—	(11,925)	—	(11,365)
44	<b>Additional Tier 1 capital (AT1)</b>	—	—	341,600	329,675	341,600	329,675	341,600	330,235
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	—	—	1,846,749	1,879,415	1,831,622	1,859,405	1,815,444	1,841,237
<b>Tier 2 capital: instruments and allowances</b>									
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	—	—	348,895	348,895	—	—	—	—
47	Directly issued capital instruments subject to phase out from Tier 2	—	—	199,947	199,947	199,911	199,911	199,864	199,864
50	Collective allowances	—	—	66,342	66,342	70,060	70,060	72,385	72,385
51	<b>Tier 2 capital before regulatory adjustments</b>	—	—	615,184	615,184	269,971	269,971	272,249	272,249
57	Total regulatory adjustments to Tier 2 capital	—	—	(2,426)	(1,941)	(1)	(1)	(78)	(62)
58	<b>Tier 2 capital (T2)</b>	—	—	612,758	613,243	269,970	269,970	272,171	272,187
59	<b>Total capital (TC = T1 + T2)</b>	\$ —	\$ —	\$ 2,459,507	\$ 2,492,658	\$ 2,101,592	\$ 2,129,375	\$ 2,087,615	\$ 2,113,424
60a	<b>Common Equity Tier 1 capital risk-weighted assets</b>	\$ —	\$ —	\$ 18,972,055	\$ 19,016,062	\$ 18,457,839	\$ 18,499,929	\$ 17,936,838	\$ 17,975,790
60b	<b>Tier 1 capital risk-weighted assets</b>	\$ —	\$ —	\$ 18,973,995	\$ 19,016,062	\$ 18,460,394	\$ 18,499,929	\$ 17,939,188	\$ 17,975,790
60c	<b>Total capital risk-weighted assets</b>	\$ —	\$ —	\$ 18,975,547	\$ 19,016,062	\$ 18,462,438	\$ 18,499,929	\$ 17,941,067	\$ 17,975,790
<b>Capital ratios</b>									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	—%	—%	7.9%	8.1%	8.1%	8.3%	8.2%	8.4%
62	Tier 1 (as a percentage of risk-weighted assets)	—%	—%	9.7%	9.9%	9.9%	10.1%	10.1%	10.2%
63	Total capital (as a percentage of risk-weighted assets)	—%	—%	13.0%	13.1%	11.4%	11.5%	11.6%	11.8%
<b>OSFI all-in target <sup>(5)</sup></b>									
69	Common Equity Tier 1 all-in target ratio	—%	n.a.	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.
70	Tier 1 capital all-in target ratio	—%	n.a.	8.5%	n.a.	8.5%	n.a.	8.5%	n.a.
71	Total capital all-in target ratio	—%	n.a.	10.5%	n.a.	10.5%	n.a.	10.5%	n.a.
<b>Capital instruments subject to phase-out arrangements (only applicable between January 1<sup>st</sup>, 2013 and January 1<sup>st</sup>, 2022)</b>									
82	Current cap on AT1 instruments subject to phase out arrangements	\$ —	\$ —	\$ 151,609	\$ 151,609	\$ 151,609	\$ 151,609	\$ 151,609	\$ 151,609
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
84	Current cap on T2 instruments subject to phase out arrangements	\$ —	\$ —	\$ 221,905	\$ 221,905	\$ 221,905	\$ 221,905	\$ 221,905	\$ 221,905
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(1) Row numbering, as per OSFI advisory revised April 2014, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

(2) "All-in" regulatory capital ratios include all of the regulatory adjustments that will be required by 2019 but retains the phase-out for non-qualifying capital instruments between 2013 and 2022.

(3) "Transitional" regulatory capital ratios include phase-in of certain regulatory adjustments between 2013 and 2019 and phase-out of non-qualifying capital instruments between 2013 and 2022.

(4) Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.

(5) The countercyclical buffer as at July 31, April 30 and January 31, 2017 was nil, as all private sector credit exposures were in Canada.



## REGULATORY CAPITAL (CONTINUED)

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31, 2016		AS AT JULY 31, 2016		AS AT APRIL 30, 2016		AS AT JANUARY 31, 2016		
	ALL-IN <sup>(2)</sup>	TRANSITIONAL <sup>(3)</sup>	ALL-IN <sup>(2)</sup>	TRANSITIONAL <sup>(3)</sup>	ALL-IN <sup>(2)</sup>	TRANSITIONAL <sup>(3)</sup>	ALL-IN <sup>(2)</sup>	TRANSITIONAL <sup>(3)</sup>	
Row <sup>(1)</sup>									
<b>Common Equity Tier 1 capital: instruments and reserves</b>									
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ 696,493	\$ 696,493	\$ 540,669	\$ 540,669	\$ 535,747	\$ 535,747	\$ 532,243	\$ 532,243
2	Retained earnings	924,861	924,861	933,157	933,157	911,481	911,481	890,911	890,911
3	Accumulated other comprehensive income (and other reserves)	203	203	(2,914)	(2,914)	(8,535)	(8,535)	(18,672)	(18,672)
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	1,621,557	1,621,557	1,470,912	1,470,912	1,438,693	1,438,693	1,404,482	1,404,482
28	Total regulatory adjustments to Common Equity Tier 1 <sup>(4)</sup>	(182,181)	(108,086)	(159,762)	(93,669)	(149,504)	(85,760)	(157,014)	(86,646)
29	<b>Common Equity Tier 1 capital (CET1)</b>	1,439,376	1,513,471	1,311,150	1,377,243	1,289,189	1,352,933	1,247,468	1,317,836
<b>Additional Tier 1 capital: instruments</b>									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	244,038	244,038	242,932	242,932	242,963	242,963	122,071	122,071
31	of which: classified as equity under applicable accounting standards	244,038	244,038	242,932	242,932	242,963	242,963	122,071	122,071
33	Directly issued capital instruments subject to phase out from Additional Tier 1	97,562	97,562	97,562	97,562	97,562	97,562	97,562	97,562
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	341,600	341,600	340,494	340,494	340,525	340,525	219,633	219,633
43	Total regulatory adjustments to Additional Tier 1 capital	—	(23,548)	—	(16,129)	—	(17,883)	—	(21,504)
44	<b>Additional Tier 1 capital (AT1)</b>	341,600	318,052	340,494	324,365	340,525	322,642	219,633	198,129
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	1,780,976	1,831,523	1,651,644	1,701,608	1,629,714	1,675,575	1,467,101	1,515,965
<b>Tier 2 capital: instruments and allowances</b>									
47	Directly issued capital instruments subject to phase out from Tier 2	199,824	199,824	199,775	199,775	199,736	199,736	199,689	199,689
50	Collective allowances	75,380	75,380	74,638	74,638	71,937	71,937	74,803	74,803
51	<b>Tier 2 capital before regulatory adjustments</b>	275,204	275,204	274,413	274,413	271,673	271,673	274,492	274,492
57	Total regulatory adjustments to Tier 2 capital	—	—	(1,066)	(640)	(1,067)	(640)	(357)	(214)
58	<b>Tier 2 capital (T2)</b>	275,204	275,204	273,347	273,773	270,606	271,033	274,135	274,278
59	<b>Total capital (TC = T1 + T2)</b>	\$ 2,056,180	\$ 2,106,727	\$ 1,924,991	\$ 1,975,381	\$ 1,900,320	\$ 1,946,608	\$ 1,741,236	\$ 1,790,243
60a	<b>Common Equity Tier 1 capital risk-weighted assets</b>	\$ 17,922,653	\$ 17,998,499	\$ 16,644,121	\$ 16,711,709	\$ 16,365,512	\$ 16,430,508	\$ 16,140,839	\$ 16,216,519
60b	<b>Tier 1 capital risk-weighted assets</b>	\$ 17,927,585	\$ 17,998,499	\$ 16,647,481	\$ 16,711,709	\$ 16,369,169	\$ 16,430,508	\$ 16,146,053	\$ 16,216,519
60c	<b>Total capital risk-weighted assets</b>	\$ 17,931,812	\$ 17,998,499	\$ 16,650,361	\$ 16,711,709	\$ 16,372,303	\$ 16,430,508	\$ 16,150,523	\$ 16,216,519
<b>Capital ratios</b>									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	8.0 %	8.4 %	7.9 %	8.2 %	7.9 %	8.2 %	7.7 %	8.1 %
62	Tier 1 (as a percentage of risk-weighted assets)	9.9 %	10.2 %	9.9 %	10.2 %	10.0 %	10.2 %	9.1 %	9.3 %
63	Total capital (as a percentage of risk-weighted assets)	11.5 %	11.7 %	11.6 %	11.8 %	11.6 %	11.8 %	10.8 %	11.0 %
<b>OSFI all-in target</b>									
69	Common Equity Tier 1 all-in target ratio	7.0 %	n.a.	7.0 %	n.a.	7.0 %	n.a.	7.0 %	n.a.
70	Tier 1 capital all-in target ratio	8.5 %	n.a.	8.5 %	n.a.	8.5 %	n.a.	8.5 %	n.a.
71	Total capital all-in target ratio	10.5 %	n.a.	10.5 %	n.a.	10.5 %	n.a.	10.5 %	n.a.
<b>Capital instruments subject to phase-out arrangements (only applicable between January 1<sup>st</sup>, 2013 and January 1<sup>st</sup>, 2022)</b>									
82	Current cap on AT1 instruments subject to phase out arrangements	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
84	Current cap on T2 instruments subject to phase out arrangements	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(1) Row numbering, as per OSFI advisory revised April 2014, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

(2) "All-in" regulatory capital ratios include all of the regulatory adjustments that will be required by 2019 but retains the phase-out for non-qualifying capital instruments between 2013 and 2022.

(3) "Transitional" regulatory capital ratios include phase-in of certain regulatory adjustments between 2013 and 2019 and phase-out of non-qualifying capital instruments between 2013 and 2022.

(4) Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.

# RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT JULY 31, 2017

	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
<b>Exposure Class (after risk mitigation)</b>												
Corporate	\$ 25,738	\$ 13,418	\$ —	\$ —	\$ 36,368	\$ —	\$ 8,631,730	\$ 75,036	\$ —	\$ —	\$ 8,782,290	\$ 8,765,152
Sovereign	7,677,760	320,489	—	—	—	—	—	—	—	—	7,998,249	64,099
Bank	—	213,367	—	—	—	—	8,627	—	—	—	221,994	51,301
Retail residential mortgage loans	9,260,395	—	10,149,910	—	—	—	40,310	—	—	—	19,450,615	3,592,779
Other retail	435,519	—	—	—	—	2,191,753	—	12,434	—	—	2,639,706	1,662,466
Small business entities treated as other retail	79,764	—	—	—	—	1,643,192	—	—	—	—	1,722,956	1,232,394
Equity	—	—	—	—	—	—	265,239	—	—	—	265,239	265,239
Securitization	—	3,997	—	—	—	—	11,038	—	—	234	15,269	14,762
Other assets	487,990	144,593	—	—	—	—	346,042	—	109,260	—	1,087,885	648,110
	<b>17,967,166</b>	<b>695,864</b>	<b>10,149,910</b>	<b>—</b>	<b>36,368</b>	<b>3,834,945</b>	<b>9,302,986</b>	<b>87,470</b>	<b>109,260</b>	<b>234</b>	<b>42,184,203</b>	<b>16,296,302</b>
Derivatives <sup>(1)</sup>	—	79,278	—	—	—	—	52,012	—	—	—	131,290	67,868
Credit commitments	55,019	13,573	—	—	—	2,040	1,047,927	—	—	—	1,118,559	1,052,172
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,555,713
	<b>\$ 18,022,185</b>	<b>\$ 788,715</b>	<b>\$ 10,149,910</b>	<b>\$ —</b>	<b>\$ 36,368</b>	<b>\$ 3,836,985</b>	<b>\$ 10,402,925</b>	<b>\$ 87,470</b>	<b>\$ 109,260</b>	<b>\$ 234</b>	<b>\$ 43,434,052</b>	<b>\$ 18,972,055</b>
<b>Balance sheet items</b>												
Cash, deposits with other banks, securities and securities financing transactions												\$ 644,880
Personal loans												2,050,759
Residential mortgage loans												4,097,379
Commercial mortgage loans, commercial loans and acceptances												9,098,710
Other assets												404,574
												<b>\$ 16,296,302</b>

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2016

	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
<b>Exposure Class (after risk mitigation)</b>												
Corporate	\$ 27,461	\$ 22,599	\$ —	\$ —	\$ 38,851	\$ —	\$ 7,954,322	\$ 149,650	\$ —	\$ —	\$ 8,192,883	\$ 8,202,743
Sovereign	6,409,902	194,188	—	—	—	—	—	—	—	—	6,604,090	38,838
Bank	—	235,417	—	—	—	—	10,018	—	—	—	245,435	57,101
Retail residential mortgage loans	9,374,331	—	8,904,226	—	—	—	43,990	—	—	—	18,322,547	3,160,469
Other retail	439,707	—	—	—	—	2,368,219	—	8,006	—	—	2,815,932	1,788,173
Small business entities treated as other retail	83,384	—	—	—	—	1,564,523	—	—	—	—	1,647,907	1,173,392
Equity	—	—	—	—	—	—	287,576	—	—	—	287,576	287,576
Securitization	—	8,266	—	2,212	—	—	16,893	—	—	339	27,710	23,669
Other assets	521,571	158,265	—	—	—	—	351,986	—	99,622	—	1,131,444	632,694
	<b>16,856,356</b>	<b>618,735</b>	<b>8,904,226</b>	<b>2,212</b>	<b>38,851</b>	<b>3,932,742</b>	<b>8,664,785</b>	<b>157,656</b>	<b>99,622</b>	<b>339</b>	<b>39,275,524</b>	<b>15,364,655</b>
Derivatives <sup>(1)</sup>	183	101,733	—	—	—	—	80,405	—	—	—	182,321	100,752
Credit commitments	58,695	13,573	—	—	—	1,095	918,847	—	—	—	992,210	922,383
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,534,863
	<b>\$ 16,915,234</b>	<b>\$ 734,041</b>	<b>\$ 8,904,226</b>	<b>\$ 2,212</b>	<b>\$ 38,851</b>	<b>\$ 3,933,837</b>	<b>\$ 9,664,037</b>	<b>\$ 157,656</b>	<b>\$ 99,622</b>	<b>\$ 339</b>	<b>\$ 40,450,055</b>	<b>\$ 17,922,653</b>
<b>Balance sheet items</b>												
Cash, deposits with other banks, securities and securities financing transactions												\$ 672,927
Personal loans												2,188,052
Residential mortgage loans												3,699,348
Commercial mortgage loans, commercial loans and acceptances												8,376,334
Other assets												427,994
												<b>\$ 15,364,655</b>

(1) Risk-weighted assets above are presented based on the CET1 capital approach. The Credit Valuation Adjustment after phase-in adjustments was \$27.9 million for CET1 capital risk-weighted assets as at July 31, 2017 (\$45.1 million as at October 31, 2016).

# BASEL III LEVERAGE RATIO <sup>(1)</sup>

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016
Row <sup>(2)</sup>								
<b>On-balance sheet exposures</b>								
1 On-balance sheet items (excluding derivatives, securities financing transactions (SFT), and grandfathered securitization exposures but including collateral)	\$ —	\$ 41,739,989	\$ 40,556,114	\$ 40,075,380	\$ 39,868,303	\$ 37,743,448	\$ 36,958,097	\$ 36,016,295
2 Asset amounts deducted in determining Basel III "all-in" Tier 1 capital <sup>(3)</sup>	—	(205,055)	(204,785)	(192,282)	(193,691)	(171,544)	(157,412)	(190,300)
<b>3 Total on-balance sheet exposures</b>	<b>\$ —</b>	<b>\$ 41,534,934</b>	<b>\$ 40,351,329</b>	<b>\$ 39,883,098</b>	<b>\$ 39,674,612</b>	<b>\$ 37,571,904</b>	<b>\$ 36,800,685</b>	<b>\$ 35,825,995</b>
<b>Derivative exposures</b>								
4 Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	\$ —	\$ 45,357	\$ 59,272	\$ 69,647	\$ 104,175	\$ 127,977	\$ 131,214	\$ 235,300
5 Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	—	89,752	100,478	107,817	113,405	110,776	99,531	120,941
<b>11 Total derivative exposures</b>	<b>\$ —</b>	<b>\$ 135,109</b>	<b>\$ 159,750</b>	<b>\$ 177,464</b>	<b>\$ 217,580</b>	<b>\$ 238,753</b>	<b>\$ 230,745</b>	<b>\$ 356,241</b>
<b>Securities financing transaction exposures</b>								
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	\$ —	\$ 3,291,871	\$ 4,649,721	\$ 2,846,065	\$ 2,879,986	\$ 2,288,126	\$ 3,773,260	\$ 3,877,454
13 Netted amounts of cash payables and cash receivables of gross SFT assets	\$ —	\$ 1,838,503	\$ 2,757,217	\$ 1,084,310	\$ 1,577,855	\$ 1,425,208	\$ 2,085,949	\$ 2,077,610
14 Counterparty credit risk (CCR) exposure for SFT	—	19,683	13,080	28,854	12,527	16,008	5,956	10,065
<b>16 Total securities financing transaction exposures</b>	<b>\$ —</b>	<b>\$ 1,858,186</b>	<b>\$ 2,770,297</b>	<b>\$ 1,113,164</b>	<b>\$ 1,590,382</b>	<b>\$ 1,441,216</b>	<b>\$ 2,091,905</b>	<b>\$ 2,087,675</b>
<b>Other off-balance sheet exposures</b>								
17 Off-balance sheet exposure of gross notional amount	\$ —	\$ 9,752,064	\$ 9,310,522	\$ 8,991,036	\$ 8,753,698	\$ 8,586,919	\$ 8,628,953	\$ 8,247,377
18 Adjustments for conversion to credit equivalent amounts	—	(7,945,894)	(7,580,789)	(7,334,800)	(7,141,630)	(7,045,133)	(7,039,621)	(6,688,704)
<b>19 Off-balance sheet items</b>	<b>\$ —</b>	<b>\$ 1,806,170</b>	<b>\$ 1,729,733</b>	<b>\$ 1,656,236</b>	<b>\$ 1,612,068</b>	<b>\$ 1,541,786</b>	<b>\$ 1,589,332</b>	<b>\$ 1,558,673</b>
<b>Capital and total exposures</b>								
20 Tier 1 capital	\$ —	\$ 1,846,749	\$ 1,831,622	\$ 1,815,444	\$ 1,780,976	\$ 1,651,644	\$ 1,629,714	\$ 1,467,101
21 Total exposures (sum of lines 3, 11, 16 and 19)	\$ —	\$ 45,334,399	\$ 45,011,109	\$ 42,829,962	\$ 43,094,642	\$ 40,793,659	\$ 40,712,667	\$ 39,828,584
<b>Leverage ratio</b>								
22 Basel III leverage ratio	—%	4.1%	4.1%	4.2%	4.1%	4.0%	4.0%	3.7%

(1) The Bank is not a Domestic Systemically Important Bank (D-SIB) and is required to provide a breakdown of the main leverage ratio regulatory elements on an "all-in" basis.

(2) Row numbering, as per OSFI advisory revised November 2014, is provided for consistency and comparability in the breakdown of the main leverage ratio regulatory elements among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

(3) Mainly comprised of deductions for software and other intangible assets, goodwill, pension plan assets and cash flow hedges reserve.

## ALLOWANCES FOR CREDIT LOSSES

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31		AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31	
	2017		2017		2017		2017		2016		2016		2016		2016	
Personal	\$	—	\$	34,137	\$	37,534	\$	38,114	\$	36,452	\$	37,709	\$	39,204	\$	42,770
Residential mortgage		—		10,711		11,675		11,144		11,018		11,719		11,595		13,171
Commercial mortgage		—		17,366		20,386		19,743		23,031		22,658		22,664		21,578
Commercial and other <sup>(1)</sup>		—		40,843		40,065		41,552		40,063		38,155		37,576		38,296
<b>Total allowances for credit losses</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>103,057</b>	<b>\$</b>	<b>109,660</b>	<b>\$</b>	<b>110,553</b>	<b>\$</b>	<b>110,564</b>	<b>\$</b>	<b>110,241</b>	<b>\$</b>	<b>111,039</b>	<b>\$</b>	<b>115,815</b>
Individual allowances	\$	—	\$	19,146	\$	21,761	\$	20,938	\$	19,208	\$	18,720	\$	22,220	\$	19,484
Collective allowances against impaired loans		—		17,569		17,839		17,229		15,977		16,883		16,882		21,528
Collective allowances against other loans		—		62,023		65,763		68,080		69,824		69,029		66,897		69,153
<b>Total allowances for loan losses</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>98,738</b>	<b>—</b>	<b>105,363</b>	<b>—</b>	<b>106,247</b>	<b>—</b>	<b>105,009</b>	<b>—</b>	<b>104,632</b>	<b>—</b>	<b>105,999</b>	<b>—</b>	<b>110,165</b>
Allowances for off-balance sheet exposures <sup>(2)</sup>		—		4,319		4,297		4,306		5,555		5,609		5,040		5,650
<b>Total allowances for credit losses</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>103,057</b>	<b>\$</b>	<b>109,660</b>	<b>\$</b>	<b>110,553</b>	<b>\$</b>	<b>110,564</b>	<b>\$</b>	<b>110,241</b>	<b>\$</b>	<b>111,039</b>	<b>\$</b>	<b>115,815</b>

(1) Including customers' liabilities under acceptances and finance lease receivables.

(2) The allowances for off-balance sheet exposures, such as letters of guarantee and certain undrawn amounts under approved credit facilities, are recognized in other liabilities.

## PROVISION FOR CREDIT LOSSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED			FOR THE YEAR ENDED										
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31											
	2017	2017	2017	2017	2016	2016	2016	2016	2017	2016	2016											
Personal	\$	—	\$	4,524	\$	7,874	\$	8,574	\$	5,093	\$	5,093	\$	4,640	\$	9,077	\$	20,972	\$	18,810	\$	23,903
Residential mortgage		—		40		1,294		906		631		1,523		(583)		2,152		2,239		3,092		3,723
Commercial mortgage		—		(665)		398		(3,051)		521		145		1,480		(3,186)		(3,317)		(1,561)		(1,040)
Commercial and other <sup>(1)</sup>		—		2,501		534		2,571		4,055		1,439		213		1,057		5,606		2,709		6,764
<b>Total provision for credit losses</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>6,400</b>	<b>\$</b>	<b>10,100</b>	<b>\$</b>	<b>9,000</b>	<b>\$</b>	<b>10,300</b>	<b>\$</b>	<b>8,200</b>	<b>\$</b>	<b>5,750</b>	<b>\$</b>	<b>9,100</b>	<b>\$</b>	<b>25,500</b>	<b>\$</b>	<b>23,050</b>	<b>\$</b>	<b>33,350</b>
Individual provision	\$	—	\$	1,248	\$	2,453	\$	2,767	\$	2,532	\$	(2,657)	\$	3,909	\$	(3,475)	\$	6,468	\$	(2,223)	\$	309
Collective provision against impaired loans		—		8,870		9,973		9,226		7,027		8,156		4,707		11,676		28,069		24,539		31,566
Collective provision against other loans		—		(3,740)		(2,317)		(1,744)		795		2,132		(2,256)		366		(7,801)		242		1,037
<b>Total provision for loan losses</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>6,378</b>	<b>—</b>	<b>10,109</b>	<b>—</b>	<b>10,249</b>	<b>—</b>	<b>10,354</b>	<b>—</b>	<b>7,631</b>	<b>—</b>	<b>6,360</b>	<b>—</b>	<b>8,567</b>	<b>—</b>	<b>26,736</b>	<b>—</b>	<b>22,558</b>	<b>—</b>	<b>32,912</b>
Provision for off-balance sheet exposures		—		22		(9)		(1,249)		(54)		569		(610)		533		(1,236)		492		438
<b>Total provision for credit losses</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>6,400</b>	<b>\$</b>	<b>10,100</b>	<b>\$</b>	<b>9,000</b>	<b>\$</b>	<b>10,300</b>	<b>\$</b>	<b>8,200</b>	<b>\$</b>	<b>5,750</b>	<b>\$</b>	<b>9,100</b>	<b>\$</b>	<b>25,500</b>	<b>\$</b>	<b>23,050</b>	<b>\$</b>	<b>33,350</b>

(1) Including customers' liabilities under acceptances and finance lease receivables.

## RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31 2017		AS AT JULY 31 2017		AS AT APRIL 30 <sup>(4)</sup> 2017		AS AT JANUARY 31 <sup>(4)</sup> 2017		AS AT OCTOBER 31 <sup>(4)</sup> 2016						
In thousands of Canadian dollars, except percentage amounts (Unaudited)															
<b>Insured and uninsured residential mortgage loans <sup>(1)</sup> (excluding HELOCS)</b>															
Insured <sup>(2)</sup>															
Québec	\$	—	—	\$	4,757,792	27	\$	4,839,127	28	\$	4,924,626	28	\$	4,991,255	31
Ontario		—	—		2,524,798	14		2,569,592	15		2,618,395	16		2,512,123	15
Rest of Canada		—	—		1,367,617	8		1,322,905	8		1,311,390	8		1,174,404	7
		—	—		8,650,207	49		8,731,624	51		8,854,411	52		8,677,782	53
Uninsured <sup>(2)</sup>															
Québec		—	—		4,271,432	24		4,183,656	24		4,105,131	24		4,066,399	25
Ontario		—	—		3,636,226	21		3,242,914	19		2,983,906	18		2,788,217	17
Rest of Canada		—	—		1,072,527	6		1,007,466	6		935,077	6		886,676	5
		—	—		8,980,185	51		8,434,036	49		8,024,114	48		7,741,292	47
	\$	—	—	\$	17,630,392	100	\$	17,165,660	100	\$	16,878,525	100	\$	16,419,074	100
<b>Uninsured home equity lines of credit (HELOCS)</b>															
Québec		—	—		709,109	70		731,574	70		733,517	70		743,318	70
Ontario		—	—		167,381	16		166,249	16		162,322	16		165,821	16
Rest of Canada		—	—		141,301	14		144,192	14		145,301	14		146,360	14
	\$	—	—	\$	1,017,791	100	\$	1,042,015	100	\$	1,041,140	100	\$	1,055,499	100
<b>Amortization period ranges for residential mortgage loans (in %)</b>															
Less than 20 years		—	%		16	%		16	%		17	%		17	%
20-24 years		—			42			41			39			39	
25-29 years		—			29			30			30			30	
30 years and greater		—			13			13			14			14	
		—	%		100	%		100	%		100	%		100	%
<b>Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCS <sup>(3)</sup></b>															
Québec		—	%		66	%		66	%		66	%		65	%
Ontario		—	%		63	%		65	%		64	%		63	%
Rest of Canada		—	%		59	%		63	%		60	%		60	%
		—	%		63	%		65	%		64	%		63	%

(1) Including residential mortgage loans secured by one- to four-unit dwellings.

(2) Insured residential mortgage loans and HELOCS are mortgage loans guaranteed by the Canada Mortgage and Housing Corporation or similar private mortgage insurers.

(3) Excluding loan renewals during the period.

(4) Comparative figures have been restated to include acquired residential mortgage loans for securitization purposes.

### Potential impact on residential mortgage loans and HELOCS in the event of an economic downturn

In accordance with the Bank's credit risk management policies, the mortgage & HELOC portfolios are regularly reviewed to ensure that the level of risk associated with these portfolios remains in line with the Bank's risk tolerance and its strategic objectives. As part of this oversight, the portfolios are stressed to reflect the effects of a potential economic downturn creating a decline in property values. Due to the large portion of insured loans and the relatively low loan-to-value ratio of uninsured mortgage loans, reflecting the excellent quality of the guarantees, the Bank believes that loan losses under such a scenario would remain largely manageable.

# RECONCILIATION OF GAAP AND NON-GAAP MEASURES

In thousands of Canadian dollars, except per share and percentage (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2016	JULY 31 2016	APRIL 30 2016	JANUARY 31 2016	JULY 31 2017	JULY 31 2016	OCTOBER 31 2016
<b>Reported results</b>											
Net interest income	\$ —	\$ 157,707	\$ 150,476	\$ 153,687	\$ 148,727	\$ 147,991	\$ 143,428	\$ 149,498	\$ 461,870	\$ 440,917	\$ 589,644
Other income	—	90,295	88,331	87,946	87,642	81,086	83,375	73,704	266,572	238,165	325,807
Total revenue	—	248,002	238,807	241,633	236,369	229,077	226,803	223,202	728,442	679,082	915,451
Amortization of net premium on purchased financial instruments	—	766	878	1,032	1,181	1,267	1,337	1,405	2,676	4,009	5,190
Provision for credit losses	—	6,400	10,100	9,000	10,300	8,200	5,750	9,100	25,500	23,050	33,350
Non-interest expenses	—	168,364	168,934	167,696	201,998	160,474	160,066	157,011	504,994	477,551	679,549
Income before income taxes	—	72,472	58,895	63,905	22,890	59,136	59,650	55,686	195,272	174,472	197,362
Income taxes	—	17,674	14,323	15,449	4,507	13,999	13,936	13,010	47,446	40,945	45,452
Net income	\$ —	\$ 54,798	\$ 44,572	\$ 48,456	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ 147,826	\$ 133,527	\$ 151,910
<b>Reported measures</b>											
Efficiency ratio	—%	67.9%	70.7%	69.4 %	85.5 %	70.1 %	70.6 %	70.3 %	69.3 %	70.3 %	74.2 %
Diluted earnings per share	\$ —	\$ 1.48	\$ 1.19	\$ 1.30	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ 3.97	\$ 4.13	\$ 4.55
Return on common shareholders' equity	—%	11.8%	9.9%	10.7 %	3.7 %	11.2 %	12.5 %	11.6 %	10.8 %	11.7 %	9.6 %
<b>Adjusting items <sup>(1)</sup></b>											
Impairment and restructuring charges											
Impairment of goodwill, software and intangible assets, and premises and equipment	\$ —	\$ —	\$ —	\$ —	\$ 22,113	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 22,113
Provisions related to lease contracts	—	—	—	—	11,857	—	—	—	—	—	11,857
Severance charges	—	—	—	—	4,374	—	—	—	—	—	4,374
Other restructuring charges	—	2,163	1,704	945	—	—	—	—	4,812	—	—
Items related to business combinations											
Amortization of net premium on purchased financial instruments	—	766	878	1,032	1,181	1,267	1,337	1,405	2,676	4,009	5,190
Amortization of acquisition-related intangible assets	—	248	254	244	—	—	—	—	746	—	—
Costs related to business combinations	—	3,208	6,385	3,636	4,409	—	—	—	13,229	—	4,409
Adjusting items before income taxes	\$ —	\$ 6,385	\$ 9,221	\$ 5,857	\$ 43,934	\$ 1,267	\$ 1,337	\$ 1,405	\$ 21,463	\$ 4,009	\$ 47,943
Income tax recovery related to the above	—	1,277	2,175	1,572	11,775	337	355	373	5,024	1,065	12,840
Impact of adjusting items on net income	\$ —	\$ 5,108	\$ 7,046	\$ 4,285	\$ 32,159	\$ 930	\$ 982	\$ 1,032	\$ 16,439	\$ 2,944	\$ 35,103
Impact of adjusting items on diluted earnings per share	\$ —	\$ 0.15	\$ 0.21	\$ 0.13	\$ 1.02	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.48	\$ 0.10	\$ 1.15
<b>Adjusted results <sup>(1)</sup></b>											
Net interest income	\$ —	\$ 157,707	\$ 150,476	\$ 153,687	\$ 148,727	\$ 147,991	\$ 143,428	\$ 149,498	\$ 461,870	\$ 440,917	\$ 589,644
Other income	—	90,295	88,331	87,946	87,642	81,086	83,375	73,704	266,572	238,165	325,807
Total revenue	—	248,002	238,807	241,633	236,369	229,077	226,803	223,202	728,442	679,082	915,451
Provision for credit losses	—	6,400	10,100	9,000	10,300	8,200	5,750	9,100	25,500	23,050	33,350
Non-interest expenses	—	162,745	160,591	162,871	159,245	160,474	160,066	157,011	486,207	477,551	636,796
Income before income taxes	—	78,857	68,116	69,762	66,824	60,403	60,987	57,091	216,735	178,481	245,305
Income taxes	—	18,951	16,498	17,021	16,282	14,336	14,291	13,383	52,470	42,010	58,292
Adjusted net income	\$ —	\$ 59,906	\$ 51,618	\$ 52,741	\$ 50,542	\$ 46,067	\$ 46,696	\$ 43,708	\$ 164,265	\$ 136,471	\$ 187,013
<b>Adjusted measures <sup>(1)</sup></b>											
Adjusted efficiency ratio	—%	65.6%	67.2%	67.4 %	67.4 %	70.1 %	70.6 %	70.3 %	66.7 %	70.3 %	69.6 %
Adjusted diluted earnings per share	\$ —	\$ 1.63	\$ 1.39	\$ 1.43	\$ 1.47	\$ 1.37	\$ 1.46	\$ 1.39	\$ 4.46	\$ 4.23	\$ 5.70
Adjusted return on common shareholders' equity	—%	13.0%	11.7%	11.8 %	12.1 %	11.4 %	12.8 %	11.9 %	12.1 %	12.0 %	12.0 %

(1) Adjusted results and measures are non-GAAP.