



# FOURTH QUARTER 2017

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

### Consolidated results

Highlights	1
Consolidated statement of income	2
Consolidated statement of comprehensive income	3
Other income	4
Non-interest expenses	5

### Financial condition

Consolidated balance sheet	6
Deposits	7
Assets under administration and assets under management	7

### Capital management

Regulatory capital	8
Risk-weighted assets	10
Basel III leverage ratio	11

### Risk management

Allowances for credit losses	12
Provision for credit losses	12
Residential mortgage loans and HELOCs	13

### Non-GAAP measures

Reconciliation of GAAP and non-GAAP measures	14
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- 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

FOR THE THREE MONTHS ENDED

FOR THE YEAR ENDED

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)	FOR THE THREE 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	OCTOBER 31 2017	OCTOBER 31 2016
<b>Profitability</b>										
Total revenue	\$ 267,968	\$ 248,002	\$ 238,807	\$ 241,633	\$ 236,369	\$ 229,077	\$ 226,803	\$ 223,202	\$ 996,410	\$ 915,451
Net income	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ 206,461	\$ 151,910
Diluted earnings per share	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ 5.40	\$ 4.55
Return on common shareholders' equity <sup>(1)</sup>	11.1 %	11.8 %	9.9 %	10.7 %	3.7 %	11.2 %	12.5 %	11.6 %	10.9 %	9.6 %
Net interest margin	1.75 %	1.63 %	1.67 %	1.66 %	1.67 %	1.69 %	1.71 %	1.78 %	1.68 %	1.71 %
Efficiency ratio <sup>(1)</sup>	68.8 %	67.9 %	70.7 %	69.4 %	85.5 %	70.1 %	70.6 %	70.3 %	69.2 %	74.2 %
Operating leverage	(1.5)%	4.2%	(1.9)%	n. m.	n. m.	0.7 %	(0.3)%	n. m.	7.4%	8.0%
Effective tax rate	17.9 %	24.4%	24.3 %	24.2 %	19.7%	23.7 %	23.4 %	23.4 %	22.6%	23.0%
<b>Adjusted financial measures <sup>(1)</sup></b>										
Adjusted net income	\$ 66,476	\$ 59,906	\$ 51,618	\$ 52,741	\$ 50,542	\$ 46,067	\$ 46,696	\$ 43,708	\$ 230,741	\$ 187,013
Adjusted diluted earnings per share	\$ 1.63	\$ 1.63	\$ 1.39	\$ 1.43	\$ 1.47	\$ 1.37	\$ 1.46	\$ 1.39	\$ 6.09	\$ 5.70
Adjusted return on common shareholders' equity	12.7 %	13.0%	11.7 %	11.8 %	12.1%	11.4 %	12.8 %	11.9 %	12.3%	12.0%
Adjusted efficiency ratio	64.3 %	65.6%	67.2 %	67.4 %	67.4%	70.1 %	70.6 %	70.3 %	66.1%	69.6%
Adjusted operating leverage	2.2 %	2.5%	0.2 %	— %	3.9%	0.7 %	(0.3)%	0.6 %	5.4%	2.5%
Adjusted dividend payout ratio	38.7 %	38.0%	43.7 %	42.6 %	43.8%	43.6 %	39.7 %	42.5 %	40.5%	42.4%
<b>Per common share</b>										
Share price										
High	\$ 60.96	\$ 56.91	\$ 61.67	\$ 60.46	\$ 50.18	\$ 52.86	\$ 51.15	\$ 55.82	\$ 61.67	\$ 55.82
Low	\$ 52.60	\$ 51.57	\$ 55.63	\$ 49.05	\$ 47.75	\$ 47.67	\$ 44.38	\$ 42.42	\$ 49.05	\$ 42.42
Close	\$ 60.00	\$ 54.17	\$ 55.84	\$ 58.86	\$ 49.57	\$ 48.41	\$ 49.78	\$ 47.70	\$ 60.00	\$ 49.57
Price / earnings ratio (trailing four quarters)	11.1x	12.3x	13.0x	13.0x	10.9x	14.2x	14.2x	14.0x	11.1x	10.9x
Book value	\$ 51.18	\$ 50.54	\$ 49.56	\$ 48.87	\$ 47.92	\$ 48.23	\$ 47.34	\$ 46.32	\$ 51.18	\$ 47.92
Market to book value	117 %	107%	113 %	120 %	103%	100 %	105 %	103 %	117%	103%
Dividends declared	\$ 0.62	\$ 0.62	\$ 0.61	\$ 0.61	\$ 0.60	\$ 0.60	\$ 0.58	\$ 0.58	\$ 2.46	\$ 2.36
Dividend yield	4.1 %	4.6%	4.4 %	4.1 %	4.8%	5.0 %	4.7 %	4.9 %	4.1%	4.8%
Dividend payout ratio	44.3 %	41.8%	51.4 %	46.7 %	143.5%	44.6 %	40.6 %	43.6 %	45.7%	53.1%
<b>Financial condition (in millions of Canadian dollars)</b>										
Balance sheet assets	\$ 46,683	\$ 45,212	\$ 45,396	\$ 43,115	\$ 43,006	\$ 40,298	\$ 41,024	\$ 40,267	\$ 46,683	\$ 43,006
Loans and acceptances	\$ 36,696	\$ 34,917	\$ 34,180	\$ 33,739	\$ 33,379	\$ 32,043	\$ 31,413	\$ 30,694	\$ 36,696	\$ 33,379
Deposits	\$ 28,930	\$ 28,232	\$ 27,445	\$ 26,699	\$ 27,573	\$ 26,903	\$ 27,285	\$ 26,781	\$ 28,930	\$ 27,573
Common shareholders' equity	\$ 1,994	\$ 1,728	\$ 1,689	\$ 1,659	\$ 1,622	\$ 1,471	\$ 1,439	\$ 1,404	\$ 1,994	\$ 1,622
Number of common shares outstanding (end of period, in thousands)	38,966	34,190	34,071	33,941	33,842	30,496	30,393	30,319	38,966	33,842
Average assets	\$ 45,941	\$ 45,320	\$ 44,243	\$ 43,861	\$ 41,882	\$ 41,156	\$ 40,524	\$ 40,016	\$ 44,846	\$ 40,897
Average earning assets	\$ 40,056	\$ 38,419	\$ 36,940	\$ 36,769	\$ 35,473	\$ 34,818	\$ 34,058	\$ 33,475	\$ 38,055	\$ 34,458
Average loans and acceptances	\$ 36,245	\$ 34,499	\$ 33,984	\$ 33,506	\$ 32,477	\$ 31,636	\$ 30,924	\$ 30,292	\$ 34,563	\$ 31,334
Average common shareholders' equity	\$ 1,936	\$ 1,702	\$ 1,666	\$ 1,634	\$ 1,523	\$ 1,455	\$ 1,411	\$ 1,383	\$ 1,735	\$ 1,443
<b>Quality of assets</b>										
Gross amount of impaired loans	\$ 151,891	\$ 118,499	\$ 125,829	\$ 133,383	\$ 132,255	\$ 127,773	\$ 114,767	\$ 106,742	\$ 151,891	\$ 132,255
Allowances for loan losses against impaired loans	(42,629)	(36,715)	(39,600)	(38,167)	(35,185)	(35,603)	(39,102)	(41,012)	(42,629)	(35,185)
Net impaired loans	\$ 109,262	\$ 81,784	\$ 86,229	\$ 95,216	\$ 97,070	\$ 92,170	\$ 75,665	\$ 65,730	\$ 109,262	\$ 97,070
(as a % of loans and acceptances)	0.30 %	0.23%	0.25 %	0.28 %	0.29%	0.29 %	0.24 %	0.21 %	0.30%	0.29%
Provision for credit losses	\$ 11,500	\$ 6,400	\$ 10,100	\$ 9,000	\$ 10,300	\$ 8,200	\$ 5,750	\$ 9,100	\$ 37,000	\$ 33,350
(as a % of average loans and acceptances)	0.13 %	0.07%	0.12 %	0.11 %	0.13%	0.10 %	0.08 %	0.12 %	0.11%	0.11%
Accumulated unrealized gains (losses) on the portfolio of available-for-sale securities	\$ 7,531	\$ 1,177	\$ 6,907	\$ 768	\$ 4,163	\$ 408	\$ (8,058)	\$ (19,712)	\$ 7,531	\$ 4,163
<b>Regulatory capital ratio</b>										
Common Equity Tier I - All-in basis	7.9 %	7.9%	8.1 %	8.2 %	8.0%	7.9 %	7.9 %	7.7 %	7.9%	8.0%
<b>Other information</b>										
Number of full-time equivalent employees	3,732	3,598	3,663	3,698	3,687	3,631	3,627	3,718	3,732	3,687

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

# CONSOLIDATED STATEMENT OF INCOME

FOR THE THREE MONTHS ENDED

FOR THE YEAR ENDED

In thousands of Canadian dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED				FOR THE THREE 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	OCTOBER 31 2017	OCTOBER 31 2016
<b>Interest income</b>										
Loans	\$ 325,714	\$ 289,335	\$ 274,129	\$ 280,674	\$ 270,757	\$ 270,618	\$ 260,089	\$ 264,781	\$ 1,169,852	\$ 1,066,245
Securities	11,591	11,411	9,252	10,215	8,624	9,272	8,565	8,804	42,469	35,265
Deposits with other banks	461	232	94	126	356	466	484	434	913	1,740
Other, including derivatives	7,617	11,772	10,529	12,393	16,592	13,904	15,735	17,399	42,311	63,630
	<b>345,383</b>	<b>312,750</b>	<b>294,004</b>	<b>303,408</b>	<b>296,329</b>	<b>294,260</b>	<b>284,873</b>	<b>291,418</b>	<b>1,255,545</b>	<b>1,166,880</b>
<b>Interest expense</b>										
Deposits	124,665	116,039	109,624	114,823	116,452	115,700	111,142	111,568	465,151	454,862
Debt related to securitization activities	36,780	34,241	31,422	32,457	29,164	28,571	28,315	28,296	134,900	114,346
Subordinated debt	5,256	3,268	1,575	1,619	1,623	1,583	1,587	1,640	11,718	6,433
Other	2,462	1,495	907	822	363	415	401	416	5,686	1,595
	<b>169,163</b>	<b>155,043</b>	<b>143,528</b>	<b>149,721</b>	<b>147,602</b>	<b>146,269</b>	<b>141,445</b>	<b>141,920</b>	<b>617,455</b>	<b>577,236</b>
<b>Net interest income</b>	<b>176,220</b>	<b>157,707</b>	<b>150,476</b>	<b>153,687</b>	<b>148,727</b>	<b>147,991</b>	<b>143,428</b>	<b>149,498</b>	<b>638,090</b>	<b>589,644</b>
<b>Other income (see page 4)</b>	<b>91,748</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>358,320</b>	<b>325,807</b>
<b>Total revenue</b>	<b>267,968</b>	<b>248,002</b>	<b>238,807</b>	<b>241,633</b>	<b>236,369</b>	<b>229,077</b>	<b>226,803</b>	<b>223,202</b>	<b>996,410</b>	<b>915,451</b>
<b>Amortization of net premium on purchased financial instruments</b>	<b>707</b>	<b>766</b>	<b>878</b>	<b>1,032</b>	<b>1,181</b>	<b>1,267</b>	<b>1,337</b>	<b>1,405</b>	<b>3,383</b>	<b>5,190</b>
<b>Provision for credit losses (see page 12)</b>	<b>11,500</b>	<b>6,400</b>	<b>10,100</b>	<b>9,000</b>	<b>10,300</b>	<b>8,200</b>	<b>5,750</b>	<b>9,100</b>	<b>37,000</b>	<b>33,350</b>
<b>Non-interest expenses (see page 5)</b>	<b>184,365</b>	<b>168,364</b>	<b>168,934</b>	<b>167,696</b>	<b>201,998</b>	<b>160,474</b>	<b>160,066</b>	<b>157,011</b>	<b>689,359</b>	<b>679,549</b>
<b>Income before income taxes</b>	<b>71,396</b>	<b>72,472</b>	<b>58,895</b>	<b>63,905</b>	<b>22,890</b>	<b>59,136</b>	<b>59,650</b>	<b>55,686</b>	<b>266,668</b>	<b>197,362</b>
Income taxes	12,761	17,674	14,323	15,449	4,507	13,999	13,936	13,010	60,207	45,452
<b>Net income</b>	<b>\$ 58,635</b>	<b>\$ 54,798</b>	<b>\$ 44,572</b>	<b>\$ 48,456</b>	<b>\$ 18,383</b>	<b>\$ 45,137</b>	<b>\$ 45,714</b>	<b>\$ 42,676</b>	<b>\$ 206,461</b>	<b>\$ 151,910</b>
Preferred share dividends, including applicable taxes	4,276	4,273	4,275	4,272	4,270	4,246	2,399	2,398	17,096	13,313
<b>Net income available to common shareholders</b>	<b>\$ 54,359</b>	<b>\$ 50,525</b>	<b>\$ 40,297</b>	<b>\$ 44,184</b>	<b>\$ 14,113</b>	<b>\$ 40,891</b>	<b>\$ 43,315</b>	<b>\$ 40,278</b>	<b>\$ 189,365</b>	<b>\$ 138,597</b>
<b>Average number of common shares outstanding (in thousands)</b>										
Basic	38,228	34,112	33,985	33,876	31,553	30,428	30,344	29,623	35,059	30,488
Diluted	38,228	34,112	33,985	33,876	31,553	30,428	30,344	29,624	35,059	30,488
<b>Earnings per share</b>										
Basic	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ 5.40	\$ 4.55
Diluted	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ 5.40	\$ 4.55

# CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE THREE MONTHS ENDED

FOR THE YEAR ENDED

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED				FOR THE THREE 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	OCTOBER 31 2017	OCTOBER 31 2016
<b>Net income</b>	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ 206,461	\$ 151,910
<b>Other comprehensive income (loss), net of income taxes</b>										
Items that may subsequently be reclassified to the statement of income										
Net change in available-for-sale securities										
Unrealized net gains (losses) on available-for-sale securities	4,679	(2,174)	5,586	2,333	4,113	5,626	9,200	(9,527)	10,424	9,412
Reclassification of net (gains) losses on available-for-sale securities to net income	(368)	(759)	(1,499)	(3,152)	(996)	(5)	937	2,246	(5,778)	2,182
	4,311	(2,933)	4,087	(819)	3,117	5,621	10,137	(7,281)	4,646	11,594
Net change in value of derivatives designated as cash flow hedges	10,565	(24,112)	(1,320)	(4,096)	(317)	3,837	(25,494)	7,887	(18,963)	(14,087)
Net foreign currency translation adjustments										
Unrealized foreign currency translation gains on investments in foreign operations	5,257	—	—	—	—	—	—	—	5,257	—
Unrealized net losses on hedges of investments in foreign operations	(3,309)	—	—	—	—	—	—	—	(3,309)	—
	1,948	—	—	—	—	—	—	—	1,948	—
	16,824	(27,045)	2,767	(4,915)	2,800	9,458	(15,357)	606	(12,369)	(2,493)
Items that may not subsequently be reclassified to the statement of income										
Remeasurement gains (losses) on employee benefit plans	(6,134)	6,768	(1,105)	8,575	(2,161)	(979)	(5,159)	(18,471)	8,104	(26,770)
<b>Comprehensive income</b>	\$ 69,325	\$ 34,521	\$ 46,234	\$ 52,116	\$ 19,022	\$ 53,616	\$ 25,198	\$ 24,811	\$ 202,196	\$ 122,647

## OTHER INCOME

FOR THE THREE MONTHS ENDED

FOR THE YEAR ENDED

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED				FOR THE THREE 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	OCTOBER 31 2017	OCTOBER 31 2016
Fees and commissions on loans and deposits										
Deposit service charges	\$ 13,638	\$ 14,140	\$ 14,156	\$ 14,257	\$ 14,107	\$ 13,834	\$ 14,778	\$ 14,254	\$ 56,191	\$ 56,973
Lending fees	17,621	16,914	15,242	15,033	15,133	13,555	13,330	13,271	64,810	55,289
Card service revenues	8,381	8,807	8,315	8,080	8,227	9,115	7,939	8,147	33,583	33,428
	<b>39,640</b>	<b>39,861</b>	<b>37,713</b>	<b>37,370</b>	<b>37,467</b>	<b>36,504</b>	<b>36,047</b>	<b>35,672</b>	<b>154,584</b>	<b>145,690</b>
Income from brokerage operations	18,726	18,316	18,396	19,685	18,518	18,836	21,020	13,061	75,123	71,435
Income from sales of mutual funds	12,242	12,184	11,758	10,904	10,646	10,019	9,686	9,948	47,088	40,299
Income from investment accounts	4,880	5,060	6,195	5,669	9,478	6,915	6,843	7,035	21,804	30,271
Insurance income, net	4,493	4,523	4,592	4,580	4,809	4,167	4,110	4,441	18,188	17,527
Income from treasury and financial market operations	2,607	5,291	4,751	5,127	4,237	2,950	3,900	1,695	17,776	12,782
Other	9,160	5,060	4,926	4,611	2,487	1,695	1,769	1,852	23,757	7,803
<b>Total other income</b>	<b>\$ 91,748</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>\$ 358,320</b>	<b>\$ 325,807</b>

# NON-INTEREST EXPENSES

FOR THE THREE MONTHS ENDED

FOR THE YEAR ENDED

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED				FOR THE THREE MONTHS ENDED				FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2017	2017	2017	2017	2016	2016	2016	2016	2017	2016
<b>Salaries and employee benefits</b>										
Salaries	\$ 57,233	\$ 53,537	\$ 54,510	\$ 54,946	\$ 50,707	\$ 52,254	\$ 54,363	\$ 55,339	\$ 220,226	\$ 212,663
Employee benefits	17,495	18,611	19,236	20,113	17,528	18,266	17,264	18,790	75,455	71,848
Performance-based compensation	19,475	17,009	14,309	14,527	14,121	11,894	13,697	10,680	65,320	50,392
	<b>94,203</b>	<b>89,157</b>	<b>88,055</b>	<b>89,586</b>	<b>82,356</b>	<b>82,414</b>	<b>85,324</b>	<b>84,809</b>	<b>361,001</b>	<b>334,903</b>
<b>Premises and technology</b>										
Technology costs	22,942	22,795	21,767	22,006	20,122	24,480	21,250	21,218	89,510	87,070
Rent and property taxes	13,045	12,760	13,857	14,081	13,684	13,909	14,079	13,021	53,743	54,693
Depreciation	7,546	7,469	7,691	7,969	9,722	8,832	9,087	9,136	30,675	36,777
Maintenance and repairs	1,534	1,558	1,587	1,680	2,043	1,711	1,799	1,511	6,359	7,064
Public utilities	336	371	637	514	342	332	521	384	1,858	1,579
Other	63	64	69	56	316	65	65	67	252	513
	<b>45,466</b>	<b>45,017</b>	<b>45,608</b>	<b>46,306</b>	<b>46,229</b>	<b>49,329</b>	<b>46,801</b>	<b>45,337</b>	<b>182,397</b>	<b>187,696</b>
<b>Other</b>										
Advertising and business development	8,339	6,034	6,373	7,351	7,546	6,155	6,362	6,788	28,097	26,851
Fees and commissions	10,566	7,255	7,580	4,891	7,082	6,458	7,389	5,672	30,292	26,601
Communications and travelling expenses	6,064	5,707	5,939	5,490	5,948	5,478	6,122	5,688	23,200	23,236
Taxes and insurance	3,879	5,859	3,234	5,387	5,734	5,553	3,899	4,788	18,359	19,974
Stationery and publications	1,655	1,512	1,811	1,831	1,809	1,608	1,871	1,560	6,809	6,848
Recruitment and training	591	620	619	567	456	601	516	563	2,397	2,136
Other <sup>(1)</sup>	5,067	1,832	1,626	1,706	2,085	2,878	1,782	1,806	10,231	8,551
	<b>36,161</b>	<b>28,819</b>	<b>27,182</b>	<b>27,223</b>	<b>30,660</b>	<b>28,731</b>	<b>27,941</b>	<b>26,865</b>	<b>119,385</b>	<b>114,197</b>
<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	3,228	—	—	—	4,374	—	—	—	3,228	4,374
Restructuring charges	2,445	2,163	1,704	945	—	—	—	—	7,257	—
	<b>5,673</b>	<b>2,163</b>	<b>1,704</b>	<b>945</b>	<b>38,344</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>10,485</b>	<b>38,344</b>
<b>Costs related to business combinations</b>	<b>2,862</b>	<b>3,208</b>	<b>6,385</b>	<b>3,636</b>	<b>4,409</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>16,091</b>	<b>4,409</b>
<b>Total non-interest expenses</b>	<b>\$ 184,365</b>	<b>\$ 168,364</b>	<b>\$ 168,934</b>	<b>\$ 167,696</b>	<b>\$ 201,998</b>	<b>\$ 160,474</b>	<b>\$ 160,066</b>	<b>\$ 157,011</b>	<b>\$ 689,359</b>	<b>\$ 679,549</b>
<b>Adjusted non-interest expenses <sup>(2)</sup></b>	<b>\$ 172,285</b>	<b>\$ 162,745</b>	<b>\$ 160,591</b>	<b>\$ 162,871</b>	<b>\$ 159,245</b>	<b>\$ 160,474</b>	<b>\$ 160,066</b>	<b>\$ 157,011</b>	<b>\$ 658,492</b>	<b>\$ 636,796</b>

(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 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
In thousands of Canadian dollars (Unaudited)								
<b>ASSETS</b>								
<b>Cash and non-interest-bearing deposits with other banks</b>	\$ 111,978	\$ 140,128	\$ 107,366	\$ 126,559	\$ 123,716	\$ 118,133	\$ 107,063	\$ 109,930
<b>Interest-bearing deposits with other banks</b>	215,384	120,152	196,668	129,477	63,383	52,692	121,329	122,490
<b>Securities</b>								
Available-for-sale	3,032,159	3,658,586	3,026,296	2,628,315	2,723,693	2,288,606	2,513,648	2,223,161
Held-to-maturity	405,088	159,832	199,076	330,176	502,232	276,829	337,590	331,074
Held-for-trading	2,148,767	2,150,707	2,319,698	2,606,965	2,434,507	2,533,130	2,046,693	2,148,313
	5,586,014	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>	3,107,841	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	6,038,692	6,185,606	6,356,574	6,449,831	6,613,392	6,764,038	6,931,274	6,968,211
Residential mortgage	18,486,449	17,935,597	17,475,747	17,192,986	16,749,387	16,356,056	16,036,050	15,548,403
Commercial mortgage	5,161,470	5,129,483	4,892,714	4,688,838	4,658,734	4,597,545	4,343,179	4,249,066
Commercial and other	6,302,537	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	707,009	694,198	667,788	537,033	629,825	473,657	504,158	392,171
	36,696,157	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	(99,186)	(98,738)	(105,363)	(106,247)	(105,009)	(104,632)	(105,999)	(110,165)
	36,596,971	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	104,426	153,370	163,541	167,481	232,791	241,247	267,472	348,805
Premises and equipment	35,214	31,826	31,055	31,304	32,989	39,636	41,602	43,530
Software and other intangible assets	293,422	186,387	163,306	154,828	150,490	148,690	138,298	142,737
Goodwill	118,100	59,623	59,623	55,812	55,812	34,853	34,853	34,853
Deferred tax assets	38,702	31,947	32,581	32,485	36,495	33,642	33,610	26,494
Other assets	474,606	409,627	372,363	373,073	496,532	304,095	301,599	274,062
	1,064,470	872,780	822,469	814,983	1,005,109	802,163	817,434	870,481
	\$ 46,682,658	\$ 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	\$ 21,198,982	\$ 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	7,731,378	7,597,256	6,782,878	6,175,420	6,571,767	6,435,862	6,696,077	6,692,931
	28,930,360	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	2,165,097	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	2,678,629	3,217,738	4,482,849	3,696,779	2,525,441	2,648,898	2,752,816	2,613,472
Acceptances	707,009	694,198	667,788	537,033	629,825	473,657	504,158	392,171
Derivatives	217,785	211,840	139,651	133,997	150,499	129,872	171,188	177,958
Deferred tax liabilities	22,112	28,521	29,557	32,315	32,755	12,658	10,586	11,779
Other liabilities	1,051,908	821,407	928,036	831,843	968,077	794,016	776,079	766,178
	6,842,540	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>	8,230,921	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>	348,427	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	341,600	340,494	340,525	219,633
Common shares	953,536	715,935	709,629	702,262	696,493	540,669	535,747	532,243
Retained earnings	1,035,770	1,011,629	975,462	956,974	924,861	933,157	911,481	890,911
Accumulated other comprehensive income								
Available-for-sale securities reserve	4,849	538	3,471	(616)	203	(2,914)	(8,535)	(18,672)
Cash flow hedges reserve	(7,293)	(17,858)	6,254	7,574	11,670	11,987	8,150	33,644
Translation of foreign operations	1,948	—	—	—	—	—	—	—
	(496)	(17,320)	9,725	6,958	11,873	9,073	(385)	14,972
	2,330,410	2,051,844	2,036,416	2,007,794	1,974,827	1,823,393	1,787,368	1,657,759
	\$ 46,682,658	\$ 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	\$ 2,583,101	\$ 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	2,443,505	2,585,845	2,606,706	2,587,015	2,647,770	2,675,179	2,829,396	3,087,364
	5,026,606	5,195,350	5,287,599	5,263,098	5,278,245	5,334,922	5,559,867	5,813,850
Term								
Branch network	4,792,799	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	11,379,577	10,579,653	10,426,288	10,216,268	10,610,763	10,033,972	9,986,650	9,298,626
	16,172,376	15,439,523	15,374,449	15,260,327	15,723,333	15,132,655	15,029,506	14,273,901
	21,198,982	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	2,199,952	2,273,460	2,325,513	2,391,018	2,402,316	2,201,943	2,295,537	2,450,447
Term	5,531,426	5,323,796	4,457,365	3,784,402	4,169,451	4,233,919	4,400,540	4,242,484
	7,731,378	7,597,256	6,782,878	6,175,420	6,571,767	6,435,862	6,696,077	6,692,931
	\$ 28,930,360	\$ 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	\$ 23,934,182	\$ 23,622,087	\$ 24,846,133	\$ 24,458,134	\$ 36,323,405	\$ 36,304,893	\$ 35,290,277	\$ 34,838,701
Clients' brokerage assets	3,903,944	3,730,280	3,824,839	3,722,134	3,457,660	3,329,707	3,218,477	3,106,669
Mutual funds	3,673,092	3,586,382	3,669,654	3,465,330	3,421,933	3,395,153	3,235,616	3,228,788
Loans under management	471,443	430,701	473,419	437,289	404,003	397,039	348,669	315,050
Institutional assets	78,239	79,650	84,264	82,367	72,432	68,357	78,340	78,605
Other - Personal	9,127	8,854	9,022	8,834	9,049	9,011	8,961	8,628
	\$ 32,070,027	\$ 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	\$ 953,536	\$ 953,536	\$ 715,935	\$ 715,935	\$ 709,629	\$ 709,629	\$ 702,262	\$ 702,262
2	Retained earnings	1,035,770	1,035,770	1,011,629	1,011,629	975,462	975,462	956,974	956,974
3	Accumulated other comprehensive income (and other reserves)	6,797	6,797	538	538	3,471	3,471	(616)	(616)
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>1,996,103</b>	<b>1,996,103</b>	<b>1,728,102</b>	<b>1,728,102</b>	<b>1,688,562</b>	<b>1,688,562</b>	<b>1,658,620</b>	<b>1,658,620</b>
28	Total regulatory adjustments to Common Equity Tier 1 <sup>(4)</sup>	(383,804)	(307,044)	(222,953)	(178,362)	(198,540)	(158,832)	(184,776)	(147,618)
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>1,612,299</b>	<b>1,689,059</b>	<b>1,505,149</b>	<b>1,549,740</b>	<b>1,490,022</b>	<b>1,529,730</b>	<b>1,473,844</b>	<b>1,511,002</b>
<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	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	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	97,562	97,562
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>341,600</b>	<b>341,600</b>	<b>341,600</b>	<b>341,600</b>	<b>341,600</b>	<b>341,600</b>	<b>341,600</b>	<b>341,600</b>
43	Total regulatory adjustments to Additional Tier 1 capital	—	(23,605)	—	(11,925)	—	(11,925)	—	(11,365)
44	<b>Additional Tier 1 capital (AT1)</b>	<b>341,600</b>	<b>317,995</b>	<b>341,600</b>	<b>329,675</b>	<b>341,600</b>	<b>329,675</b>	<b>341,600</b>	<b>330,235</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>1,953,899</b>	<b>2,007,054</b>	<b>1,846,749</b>	<b>1,879,415</b>	<b>1,831,622</b>	<b>1,859,405</b>	<b>1,815,444</b>	<b>1,841,237</b>
<b>Tier 2 capital: instruments and allowances</b>									
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	348,427	348,427	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	62,263	62,263	66,342	66,342	70,060	70,060	72,385	72,385
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>410,690</b>	<b>410,690</b>	<b>615,184</b>	<b>615,184</b>	<b>269,971</b>	<b>269,971</b>	<b>272,249</b>	<b>272,249</b>
57	Total regulatory adjustments to Tier 2 capital	—	—	(2,426)	(1,941)	(1)	(1)	(78)	(62)
58	<b>Tier 2 capital (T2)</b>	<b>410,690</b>	<b>410,690</b>	<b>612,758</b>	<b>613,243</b>	<b>269,970</b>	<b>269,970</b>	<b>272,171</b>	<b>272,187</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>\$ 2,364,589</b>	<b>\$ 2,417,744</b>	<b>\$ 2,459,507</b>	<b>\$ 2,492,658</b>	<b>\$ 2,101,592</b>	<b>\$ 2,129,375</b>	<b>\$ 2,087,615</b>	<b>\$ 2,113,424</b>
60a	<b>Common Equity Tier 1 capital risk-weighted assets</b>	<b>\$ 20,426,719</b>	<b>\$ 20,489,323</b>	<b>\$ 18,972,055</b>	<b>\$ 19,016,062</b>	<b>\$ 18,457,839</b>	<b>\$ 18,499,929</b>	<b>\$ 17,936,838</b>	<b>\$ 17,975,790</b>
60b	<b>Tier 1 capital risk-weighted assets</b>	<b>\$ 20,428,407</b>	<b>\$ 20,489,323</b>	<b>\$ 18,973,995</b>	<b>\$ 19,016,062</b>	<b>\$ 18,460,394</b>	<b>\$ 18,499,929</b>	<b>\$ 17,939,188</b>	<b>\$ 17,975,790</b>
60c	<b>Total capital risk-weighted assets</b>	<b>\$ 20,429,757</b>	<b>\$ 20,489,323</b>	<b>\$ 18,975,547</b>	<b>\$ 19,016,062</b>	<b>\$ 18,462,438</b>	<b>\$ 18,499,929</b>	<b>\$ 17,941,067</b>	<b>\$ 17,975,790</b>
<b>Capital ratios</b>									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	7.9 %	8.2 %	7.9 %	8.1 %	8.1 %	8.3 %	8.2 %	8.4 %
62	Tier 1 (as a percentage of risk-weighted assets)	9.6 %	9.8 %	9.7 %	9.9 %	9.9 %	10.1 %	10.1 %	10.2 %
63	Total capital (as a percentage of risk-weighted assets)	11.6 %	11.8 %	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	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	\$ 151,609	\$ 151,609	\$ 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	\$ 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 October 31, July 31, April 30 and January 31, 2017 was nil, as all private sector credit exposures were either in Canada or the United States.

## 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 OCTOBER 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	\$ 25,321	\$ 13,750	\$ —	\$ —	\$ 39,879	\$ —	\$ 9,414,527	\$ 82,851	\$ —	\$ —	\$ 9,576,328	\$ 9,561,494
Sovereign	6,271,121	385,181	—	—	—	—	—	—	—	—	6,656,302	77,036
Bank	—	334,317	—	—	—	—	12,003	—	—	—	346,320	78,866
Retail residential mortgage loans	9,479,267	—	10,774,826	—	—	—	42,530	—	—	—	20,296,623	3,813,719
Other retail	440,449	—	—	—	—	2,043,516	—	10,979	—	—	2,494,944	1,549,106
Small business entities treated as other retail	80,545	—	—	—	—	2,147,584	—	—	—	—	2,228,129	1,610,688
Equity	—	—	—	—	—	—	292,310	—	—	—	292,310	292,310
Securitization	—	10,974	—	—	—	—	10,301	—	—	220	21,495	15,246
Other assets	603,421	132,581	—	—	—	—	324,131	—	114,686	—	1,174,819	637,362
	<b>16,900,124</b>	<b>876,803</b>	<b>10,774,826</b>	<b>—</b>	<b>39,879</b>	<b>4,191,100</b>	<b>10,095,802</b>	<b>93,830</b>	<b>114,686</b>	<b>220</b>	<b>43,087,270</b>	<b>17,635,827</b>
Derivatives <sup>(1)</sup>	—	70,575	—	—	—	—	40,688	—	—	—	111,263	54,803
Credit commitments	56,710	19,573	—	—	—	1,553	1,100,259	—	—	—	1,178,095	1,105,339
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,630,750
	<b>\$ 16,956,834</b>	<b>\$ 966,951</b>	<b>\$ 10,774,826</b>	<b>\$ —</b>	<b>\$ 39,879</b>	<b>\$ 4,192,653</b>	<b>\$ 11,236,749</b>	<b>\$ 93,830</b>	<b>\$ 114,686</b>	<b>\$ 220</b>	<b>\$ 44,376,628</b>	<b>\$ 20,426,719</b>
<b>Balance sheet items</b>												
Cash, deposits with other banks, securities and securities financing transactions												\$ 748,999
Personal loans												1,925,806
Residential mortgage loans												4,311,313
Commercial mortgage loans, commercial loans and acceptances												10,256,178
Other assets												393,531
												<b>\$ 17,635,827</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 \$24.2 million for CET1 capital risk-weighted assets as at October 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)	\$ 43,443,893	\$ 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>	(376,499)	(205,055)	(204,785)	(192,282)	(193,691)	(171,544)	(157,412)	(190,300)
<b>3 Total on-balance sheet exposures</b>	<b>\$ 43,067,394</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)	\$ 19,663	\$ 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	86,465	89,752	100,478	107,817	113,405	110,776	99,531	120,941
<b>11 Total derivative exposures</b>	<b>\$ 106,128</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	\$ 4,178,922	\$ 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	\$ 1,636,548	\$ 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	12,589	19,683	13,080	28,854	12,527	16,008	5,956	10,065
<b>16 Total securities financing transaction exposures</b>	<b>\$ 1,649,137</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	\$ 9,730,803	\$ 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	(7,880,223)	(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>\$ 1,850,580</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	\$ 1,953,899	\$ 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)	\$ 46,673,239	\$ 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	4.2%	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 <sup>(1)</sup>

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	\$ 30,600	\$ 34,137	\$ 37,534	\$ 38,114	\$ 36,452	\$ 37,709	\$ 39,204	\$ 42,770
Residential mortgage	10,818	10,711	11,675	11,144	11,018	11,719	11,595	13,171
Commercial mortgage	20,509	17,366	20,386	19,743	25,613	25,103	25,386	23,865
Commercial and other <sup>(2)</sup>	42,965	40,843	40,065	41,552	37,481	35,710	34,854	36,009
<b>Total allowances for credit losses</b>	<b>\$ 104,892</b>	<b>\$ 103,057</b>	<b>\$ 109,660</b>	<b>\$ 110,553</b>	<b>\$ 110,564</b>	<b>\$ 110,241</b>	<b>\$ 111,039</b>	<b>\$ 115,815</b>
Individual allowances	\$ 24,801	\$ 19,146	\$ 21,761	\$ 20,938	\$ 19,208	\$ 18,720	\$ 22,220	\$ 19,484
Collective allowances against impaired loans	17,828	17,569	17,839	17,229	15,977	16,883	16,882	21,528
Collective allowances against other loans	56,557	62,023	65,763	68,080	69,824	69,029	66,897	69,153
Total allowances for loan losses	99,186	98,738	105,363	106,247	105,009	104,632	105,999	110,165
Allowances for off-balance sheet exposures <sup>(3)</sup>	5,706	4,319	4,297	4,306	5,555	5,609	5,040	5,650
<b>Total allowances for credit losses</b>	<b>\$ 104,892</b>	<b>\$ 103,057</b>	<b>\$ 109,660</b>	<b>\$ 110,553</b>	<b>\$ 110,564</b>	<b>\$ 110,241</b>	<b>\$ 111,039</b>	<b>\$ 115,815</b>

(1) Comparative figures have been reclassified to conform to the current year presentation.

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

(3) 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 <sup>(1)</sup>

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2017	2017	2017	2017	2016	2016	2016	2016	2017	2016
Personal	\$ 3,851	\$ 4,524	\$ 7,874	\$ 8,574	\$ 5,093	\$ 5,093	\$ 4,640	\$ 9,077	\$ 24,823	\$ 23,903
Residential mortgage	788	40	1,293	906	631	1,523	(583)	2,152	3,027	3,723
Commercial mortgage	3,755	(665)	415	(5,004)	1,236	296	1,917	(3,246)	(1,499)	203
Commercial and other <sup>(2)</sup>	3,106	2,501	518	4,524	3,340	1,288	(224)	1,117	10,649	5,521
<b>Total provision for credit losses</b>	<b>\$ 11,500</b>	<b>\$ 6,400</b>	<b>\$ 10,100</b>	<b>\$ 9,000</b>	<b>\$ 10,300</b>	<b>\$ 8,200</b>	<b>\$ 5,750</b>	<b>\$ 9,100</b>	<b>\$ 37,000</b>	<b>\$ 33,350</b>
Individual provision	\$ 6,969	\$ 1,248	\$ 2,453	\$ 2,767	\$ 2,532	\$ (2,657)	\$ 3,909	\$ (3,475)	\$ 13,437	\$ 309
Collective provision against impaired loans	8,610	8,870	9,973	9,226	7,027	8,156	4,707	11,676	36,679	31,566
Collective provision against other loans	(5,466)	(3,740)	(2,317)	(1,744)	795	2,132	(2,256)	366	(13,267)	1,037
Total provision for loan losses	10,113	6,378	10,109	10,249	10,354	7,631	6,360	8,567	36,849	32,912
Provision for off-balance sheet exposures	1,387	22	(9)	(1,249)	(54)	569	(610)	533	151	438
<b>Total provision for credit losses</b>	<b>\$ 11,500</b>	<b>\$ 6,400</b>	<b>\$ 10,100</b>	<b>\$ 9,000</b>	<b>\$ 10,300</b>	<b>\$ 8,200</b>	<b>\$ 5,750</b>	<b>\$ 9,100</b>	<b>\$ 37,000</b>	<b>\$ 33,350</b>

(1) Comparative figures have been reclassified to conform to the current year presentation.

(2) 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	\$	4,651,011	25 %	\$	4,757,792	27 %	\$	4,839,127	28 %	\$	4,924,626	28 %	\$	4,991,255	31 %
Ontario		2,485,299	14		2,524,798	14		2,569,592	15		2,618,395	16		2,512,123	15
Rest of Canada		1,417,445	8		1,367,617	8		1,322,905	8		1,311,390	8		1,174,404	7
		8,553,755	47		8,650,207	49		8,731,624	51		8,854,411	52		8,677,782	53
Uninsured <sup>(2)</sup>															
Québec		4,371,357	24		4,271,432	24		4,183,656	24		4,105,131	24		4,066,399	25
Ontario		4,080,855	22		3,636,226	21		3,242,914	19		2,983,906	18		2,788,217	17
Rest of Canada		1,189,862	7		1,072,527	6		1,007,466	6		935,077	6		886,676	5
		9,642,074	53		8,980,185	51		8,434,036	49		8,024,114	48		7,741,292	47
	\$	18,195,829	100 %	\$	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		673,797	69 %		709,109	70 %		731,574	70 %		733,517	70 %		743,318	70 %
Ontario		166,283	17		167,381	16		166,249	16		162,322	16		165,821	16
Rest of Canada		139,364	14		141,301	14		144,192	14		145,301	14		146,360	14
	\$	979,444	100 %	\$	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 %			16 %			17 %			17 %
20-24 years			43			42			41			39			39
25-29 years			29			29			30			30			30
30 years and greater			12			13			13			14			14
			100 %			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 %			66 %			65 %
Ontario			64 %			63 %			65 %			64 %			63 %
Rest of Canada			61 %			59 %			63 %			60 %			60 %
			64 %			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

FOR THE THREE MONTHS ENDED

FOR THE YEAR ENDED

In thousands of Canadian dollars, except per share and percentage (Unaudited)	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2016	JULY 31 2016	APRIL 30 2016	JANUARY 31 2016	OCTOBER 31 2017	OCTOBER 31 2016
<b>Reported results</b>										
Net interest income	\$ 176,220	\$ 157,707	\$ 150,476	\$ 153,687	\$ 148,727	\$ 147,991	\$ 143,428	\$ 149,498	\$ 638,090	\$ 589,644
Other income	91,748	90,295	88,331	87,946	87,642	81,086	83,375	73,704	358,320	325,807
Total revenue	267,968	248,002	238,807	241,633	236,369	229,077	226,803	223,202	996,410	915,451
Amortization of net premium on purchased financial instruments	707	766	878	1,032	1,181	1,267	1,337	1,405	3,383	5,190
Provision for credit losses	11,500	6,400	10,100	9,000	10,300	8,200	5,750	9,100	37,000	33,350
Non-interest expenses	184,365	168,364	168,934	167,696	201,998	160,474	160,066	157,011	689,359	679,549
Income before income taxes	71,396	72,472	58,895	63,905	22,890	59,136	59,650	55,686	266,668	197,362
Income taxes	12,761	17,674	14,323	15,449	4,507	13,999	13,936	13,010	60,207	45,452
Net income	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ 206,461	\$ 151,910
<b>Reported measures</b>										
Efficiency ratio	68.8%	67.9%	70.7%	69.4%	85.5%	70.1%	70.6%	70.3%	69.2%	74.2%
Diluted earnings per share	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ 5.40	\$ 4.55
Return on common shareholders' equity	11.1%	11.8%	9.9%	10.7%	3.7%	11.2%	12.5%	11.6%	10.9%	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	3,228	—	—	—	4,374	—	—	—	3,228	4,374
Other restructuring charges	2,445	2,163	1,704	945	—	—	—	—	7,257	—
Items related to business combinations										
Amortization of net premium on purchased financial instruments	707	766	878	1,032	1,181	1,267	1,337	1,405	3,383	5,190
Amortization of acquisition-related intangible assets	3,545	248	254	244	—	—	—	—	4,291	—
Costs related to business combinations	2,862	3,208	6,385	3,636	4,409	—	—	—	16,091	4,409
Adjusting items before income taxes	\$ 12,787	\$ 6,385	\$ 9,221	\$ 5,857	\$ 43,934	\$ 1,267	\$ 1,337	\$ 1,405	\$ 34,250	\$ 47,943
Income tax recovery related to the above	4,946	1,277	2,175	1,572	11,775	337	355	373	9,970	12,840
Impact of adjusting items on net income	\$ 7,841	\$ 5,108	\$ 7,046	\$ 4,285	\$ 32,159	\$ 930	\$ 982	\$ 1,032	\$ 24,280	\$ 35,103
Impact of adjusting items on diluted earnings per share	\$ 0.21	\$ 0.15	\$ 0.21	\$ 0.13	\$ 1.02	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.69	\$ 1.15
<b>Adjusted results <sup>(1)</sup></b>										
Net interest income	\$ 176,220	\$ 157,707	\$ 150,476	\$ 153,687	\$ 148,727	\$ 147,991	\$ 143,428	\$ 149,498	\$ 638,090	\$ 589,644
Other income	91,748	90,295	88,331	87,946	87,642	81,086	83,375	73,704	358,320	325,807
Total revenue	267,968	248,002	238,807	241,633	236,369	229,077	226,803	223,202	996,410	915,451
Provision for credit losses	11,500	6,400	10,100	9,000	10,300	8,200	5,750	9,100	37,000	33,350
Non-interest expenses	172,285	162,745	160,591	162,871	159,245	160,474	160,066	157,011	658,492	636,796
Income before income taxes	84,183	78,857	68,116	69,762	66,824	60,403	60,987	57,091	300,918	245,305
Income taxes	17,707	18,951	16,498	17,021	16,282	14,336	14,291	13,383	70,177	58,292
Adjusted net income	\$ 66,476	\$ 59,906	\$ 51,618	\$ 52,741	\$ 50,542	\$ 46,067	\$ 46,696	\$ 43,708	\$ 230,741	\$ 187,013
<b>Adjusted measures <sup>(1)</sup></b>										
Adjusted efficiency ratio	64.3%	65.6%	67.2%	67.4%	67.4%	70.1%	70.6%	70.3%	66.1%	69.6%
Adjusted diluted earnings per share	\$ 1.63	\$ 1.63	\$ 1.39	\$ 1.43	\$ 1.47	\$ 1.37	\$ 1.46	\$ 1.39	\$ 6.09	\$ 5.70
Adjusted return on common shareholders' equity	12.7%	13.0%	11.7%	11.8%	12.1%	11.4%	12.8%	11.9%	12.3%	12.0%

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