

**SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JANUARY 31, 2018**

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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).
- Certain comparative figures have been reclassified to conform to the current year presentation.

# HIGHLIGHTS

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2018	JULY 31 2018	APRIL 30 2018	JANUARY 31 2018	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2017
<b>Profitability</b>									
Total revenue	\$ —	\$ —	\$ —	\$ 267,002	\$ 267,968	\$ 248,002	\$ 238,807	\$ 241,633	\$ 996,410
Net income	\$ —	\$ —	\$ —	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 206,461
Diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 5.40
Return on common shareholders' equity <sup>(1)</sup>	—%	—%	—%	10.8%	11.1%	11.8%	9.9%	10.7%	10.9%
Net interest margin	—%	—%	—%	1.77%	1.75%	1.63%	1.67%	1.66%	1.68%
Efficiency ratio <sup>(1)</sup>	—%	—%	—%	66.5%	68.8%	67.9%	70.7%	69.4%	69.2%
Operating leverage	—%	—%	—%	3.3%	(1.5)%	4.2%	(1.9)%	n. m.	7.4%
Effective tax rate	—%	—%	—%	22.2%	17.9%	24.4%	24.3%	24.2%	22.6%
<b>Adjusted financial measures <sup>(1)</sup></b>									
Adjusted net income	\$ —	\$ —	\$ —	\$ 63,217	\$ 66,476	\$ 59,906	\$ 51,618	\$ 52,741	\$ 230,741
Adjusted diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.49	\$ 1.63	\$ 1.63	\$ 1.39	\$ 1.43	\$ 6.09
Adjusted return on common shareholders' equity	—%	—%	—%	11.5%	12.7%	13.0%	11.7%	11.8%	12.3%
Adjusted efficiency ratio	—%	—%	—%	64.8%	64.3%	65.6%	67.2%	67.4%	66.1%
Adjusted operating leverage	—%	—%	—%	(0.8)%	2.2%	2.6%	0.2%	—%	5.4%
Adjusted dividend payout ratio	—%	—%	—%	41.7%	38.7%	38.0%	43.7%	42.6%	40.5%
<b>Per common share</b>									
Share price									
High	\$ —	\$ —	\$ —	\$ 62.90	\$ 60.96	\$ 56.91	\$ 61.67	\$ 60.46	\$ 61.67
Low	\$ —	\$ —	\$ —	\$ 52.64	\$ 52.60	\$ 51.57	\$ 55.63	\$ 49.05	\$ 49.05
Close	\$ —	\$ —	\$ —	\$ 53.20	\$ 60.00	\$ 54.17	\$ 55.84	\$ 58.86	\$ 60.00
Price / earnings ratio (trailing four quarters)	—x	—x	—x	9.7x	11.1x	12.3x	13.0x	13.0x	11.1x
Book value	\$ —	\$ —	\$ —	\$ 52.08	\$ 51.18	\$ 50.54	\$ 49.56	\$ 48.87	\$ 51.18
Market to book value	—%	—%	—%	102%	117%	107%	113%	120%	117%
Dividends declared	\$ —	\$ —	\$ —	\$ 0.63	\$ 0.62	\$ 0.62	\$ 0.61	\$ 0.61	\$ 2.46
Dividend yield	—%	—%	—%	4.7%	4.1%	4.6%	4.4%	4.1%	4.1%
Dividend payout ratio	—%	—%	—%	44.3%	44.3%	41.8%	51.4%	46.7%	45.7%
<b>Financial condition</b> (in millions of Canadian dollars)									
Balance sheet assets	\$ —	\$ —	\$ —	\$ 47,424	\$ 46,683	\$ 45,212	\$ 45,396	\$ 43,115	\$ 46,683
Loans and acceptances	\$ —	\$ —	\$ —	\$ 36,754	\$ 36,696	\$ 34,917	\$ 34,180	\$ 33,739	\$ 36,696
Deposits	\$ —	\$ —	\$ —	\$ 29,435	\$ 28,930	\$ 28,232	\$ 27,445	\$ 26,699	\$ 28,930
Common shareholders' equity	\$ —	\$ —	\$ —	\$ 2,173	\$ 1,994	\$ 1,728	\$ 1,689	\$ 1,659	\$ 1,994
Number of common shares outstanding (end of period, in thousands)	—	—	—	41,721	38,966	34,190	34,071	33,941	38,966
Average assets	\$ —	\$ —	\$ —	\$ 47,202	\$ 45,941	\$ 45,320	\$ 44,243	\$ 43,861	\$ 44,846
Average earning assets	\$ —	\$ —	\$ —	\$ 40,109	\$ 40,056	\$ 38,419	\$ 36,940	\$ 36,769	\$ 38,055
Average loans and acceptances	\$ —	\$ —	\$ —	\$ 36,701	\$ 36,245	\$ 34,499	\$ 33,984	\$ 33,506	\$ 34,563
Average common shareholders' equity	\$ —	\$ —	\$ —	\$ 2,035	\$ 1,936	\$ 1,702	\$ 1,666	\$ 1,634	\$ 1,735
<b>Quality of assets</b>									
Gross amount of impaired loans	\$ —	\$ —	\$ —	\$ 153,804	\$ 151,891	\$ 118,499	\$ 125,829	\$ 133,383	\$ 151,891
Allowances for loan losses against impaired loans	—	—	—	(40,037)	(42,629)	(36,715)	(39,600)	(38,167)	(42,629)
Net impaired loans	\$ —	\$ —	\$ —	\$ 113,767	\$ 109,262	\$ 81,784	\$ 86,229	\$ 95,216	\$ 109,262
(as a % of loans and acceptances)	—%	—%	—%	0.31%	0.30%	0.23%	0.25%	0.28%	0.30%
Provision for credit losses	\$ —	\$ —	\$ —	\$ 12,000	\$ 11,500	\$ 6,400	\$ 10,100	\$ 9,000	\$ 37,000
(as a % of average loans and acceptances)	—%	—%	—%	0.13%	0.13%	0.07%	0.12%	0.11%	0.11%
Accumulated unrealized gains (losses) on the portfolio of available-for-sale securities	\$ —	\$ —	\$ —	\$ 6,145	\$ 7,531	\$ 1,177	\$ 6,907	\$ 768	\$ 7,531
<b>Regulatory capital ratio</b>									
Common Equity Tier I - All-in basis	—%	—%	—%	8.6%	7.9%	7.9%	8.1%	8.2%	7.9%
<b>Other information</b>									
Number of full-time equivalent employees	—	—	—	3,771	3,732	3,598	3,663	3,698	3,732

(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 YEAR ENDED
	OCTOBER 31 2018	JULY 31 2018	APRIL 30 2018	JANUARY 31 2018	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2017
<b>Interest income</b>									
Loans	\$ —	\$ —	\$ —	\$ 340,629	\$ 325,714	\$ 289,335	\$ 274,129	\$ 280,674	\$ 1,169,852
Securities	—	—	—	13,621	11,591	11,411	9,252	10,215	42,469
Deposits with other banks	—	—	—	551	461	232	94	126	913
Other, including derivatives	—	—	—	5,706	7,617	11,772	10,529	12,393	42,311
	—	—	—	360,507	345,383	312,750	294,004	303,408	1,255,545
<b>Interest expense</b>									
Deposits	—	—	—	134,060	124,665	116,039	109,624	114,823	465,151
Debt related to securitization activities	—	—	—	40,526	36,780	34,241	31,422	32,457	134,900
Subordinated debt	—	—	—	3,835	5,256	3,268	1,575	1,619	11,718
Other	—	—	—	3,451	2,462	1,495	907	822	5,686
	—	—	—	181,872	169,163	155,043	143,528	149,721	617,455
<b>Net interest income</b>	—	—	—	178,635	176,220	157,707	150,476	153,687	638,090
<b>Other income (see page 4)</b>	—	—	—	88,367	91,748	90,295	88,331	87,946	358,320
<b>Total revenue</b>	—	—	—	267,002	267,968	248,002	238,807	241,633	996,410
<b>Amortization of net premium on purchased financial instruments</b>	—	—	—	653	707	766	878	1,032	3,383
<b>Provision for credit losses (see page 12)</b>	—	—	—	12,000	11,500	6,400	10,100	9,000	37,000
<b>Non-interest expenses (see page 4)</b>	—	—	—	177,545	184,365	168,364	168,934	167,696	689,359
<b>Income before income taxes</b>	—	—	—	76,804	71,396	72,472	58,895	63,905	266,668
Income taxes	—	—	—	17,057	12,761	17,674	14,323	15,449	60,207
<b>Net income</b>	\$ —	\$ —	\$ —	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 206,461
Preferred share dividends, including applicable taxes	—	—	—	4,279	4,276	4,273	4,275	4,272	17,096
<b>Net income available to common shareholders</b>	\$ —	\$ —	\$ —	\$ 55,468	\$ 54,359	\$ 50,525	\$ 40,297	\$ 44,184	\$ 189,365
<b>Average number of common shares outstanding (in thousands)</b>									
Basic	—	—	—	39,459	38,228	34,112	33,985	33,876	35,059
Diluted	—	—	—	39,459	38,228	34,112	33,985	33,876	35,059
<b>Earnings per share</b>									
Basic	\$ —	\$ —	\$ —	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 5.40
Diluted	\$ —	\$ —	\$ —	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 5.40

# CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2018	JULY 31 2018	APRIL 30 2018	JANUARY 31 2018	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2017
In thousands of Canadian dollars (Unaudited)									
<b>Net income</b>	\$ —	\$ —	\$ —	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 206,461
<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	—	—	—	985	4,679	(2,174)	5,586	2,333	10,424
Reclassification of net (gains) losses on available-for-sale securities to net income	—	—	—	(1,902)	(368)	(759)	(1,499)	(3,152)	(5,778)
	—	—	—	(917)	4,311	(2,933)	4,087	(819)	4,646
Net change in value of derivatives designated as cash flow hedges	—	—	—	(2,986)	10,565	(24,112)	(1,320)	(4,096)	(18,963)
Net foreign currency translation adjustments									
Unrealized foreign currency translation gains (losses) on investments in foreign operations	—	—	—	(14,936)	5,257	—	—	—	5,257
Unrealized net gains (losses) on hedges of investments in foreign operations	—	—	—	7,659	(3,309)	—	—	—	(3,309)
	—	—	—	(7,277)	1,948	—	—	—	1,948
	—	—	—	(11,180)	16,824	(27,045)	2,767	(4,915)	(12,369)
Items that may not subsequently be reclassified to the statement of income									
Remeasurement gains (losses) on employee benefit plans	—	—	—	5,146	(6,134)	6,768	(1,105)	8,575	8,104
<b>Comprehensive income</b>	\$ —	\$ —	\$ —	\$ 53,713	\$ 69,325	\$ 34,521	\$ 46,234	\$ 52,116	\$ 202,196

## OTHER INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2018	JULY 31 2018	APRIL 30 2018	JANUARY 31 2018	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2017
Fees and commissions on loans and deposits									
Deposit service charges	\$ —	\$ —	\$ —	\$ 12,979	\$ 13,638	\$ 14,140	\$ 14,156	\$ 14,257	\$ 56,191
Lending fees	—	—	—	16,116	17,621	16,914	15,242	15,033	64,810
Card service revenues	—	—	—	8,982	8,381	8,807	8,315	8,080	33,583
	—	—	—	38,077	39,640	39,861	37,713	37,370	154,584
Income from brokerage operations	—	—	—	18,586	18,726	18,316	18,396	19,685	75,123
Income from sales of mutual funds	—	—	—	12,229	12,242	12,184	11,758	10,904	47,088
Income from investment accounts	—	—	—	5,730	4,880	5,060	6,195	5,669	21,804
Insurance income, net	—	—	—	3,547	4,493	4,523	4,592	4,580	18,188
Income from treasury and financial market operations	—	—	—	5,622	2,607	5,291	4,751	5,127	17,776
Other	—	—	—	4,576	9,160	5,060	4,926	4,611	23,757
<b>Total other income</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 88,367</b>	<b>\$ 91,748</b>	<b>\$ 90,295</b>	<b>\$ 88,331</b>	<b>\$ 87,946</b>	<b>\$ 358,320</b>

## NON-INTEREST EXPENSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2018	JULY 31 2018	APRIL 30 2018	JANUARY 31 2018	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2017
<b>Salaries and employee benefits</b>									
Salaries	\$ —	\$ —	\$ —	\$ 60,164	\$ 57,233	\$ 53,537	\$ 54,510	\$ 54,946	\$ 220,226
Employee benefits	—	—	—	13,377	17,495	18,611	19,236	20,113	75,455
Performance-based compensation	—	—	—	20,121	19,475	17,009	14,309	14,527	65,320
	—	—	—	93,662	94,203	89,157	88,055	89,586	361,001
<b>Premises and technology</b>									
Technology costs	—	—	—	25,053	22,942	22,795	21,767	22,006	89,510
Rent and property taxes	—	—	—	13,429	13,045	12,760	13,857	14,081	53,743
Depreciation	—	—	—	6,848	7,546	7,469	7,691	7,969	30,675
Maintenance and repairs	—	—	—	1,465	1,534	1,558	1,587	1,680	6,359
Public utilities	—	—	—	450	336	371	637	514	1,858
Other	—	—	—	61	63	64	69	56	252
	—	—	—	47,306	45,466	45,017	45,608	46,306	182,397
<b>Other<sup>(1)</sup></b>									
Advertising and business development	—	—	—	9,525	10,317	7,350	7,564	8,340	33,571
Professional and advisory services	—	—	—	7,720	10,566	7,255	7,580	4,891	30,292
Communications	—	—	—	4,376	4,086	4,391	4,748	4,501	17,726
Other <sup>(2)</sup>	—	—	—	13,439	11,192	9,823	7,290	9,491	37,796
	—	—	—	35,060	36,161	28,819	27,182	27,223	119,385
<b>Restructuring charges</b>									
Severance charges	—	—	—	—	3,228	—	—	—	3,228
Restructuring charges	—	—	—	918	2,445	2,163	1,704	945	7,257
	—	—	—	918	5,673	2,163	1,704	945	10,485
<b>Costs related to business combinations</b>									
	—	—	—	599	2,862	3,208	6,385	3,636	16,091
<b>Total non-interest expenses</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 177,545</b>	<b>\$ 184,365</b>	<b>\$ 168,364</b>	<b>\$ 168,934</b>	<b>\$ 167,696</b>	<b>\$ 689,359</b>
<b>Adjusted non-interest expenses<sup>(3)</sup></b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 173,045</b>	<b>\$ 172,285</b>	<b>\$ 162,745</b>	<b>\$ 160,591</b>	<b>\$ 162,871</b>	<b>\$ 658,492</b>

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

(2) Other non-interest expenses includes the amortization of acquisition-related intangible assets. Refer to the Reconciliation of GAAP and non-GAAP measures section.

(3) 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)	2018		2018		2018		2018		2017		2017		2017		2017	
ASSETS																
Cash and non-interest-bearing deposits with other banks	\$	—	\$	—	\$	—	\$	132,122	\$	111,978	\$	140,128	\$	107,366	\$	126,559
Interest-bearing deposits with other banks		—		—		—		186,376		215,384		120,152		196,668		129,477
Securities																
Available-for-sale		—		—		—		2,871,767		3,032,159		3,658,586		3,026,296		2,628,315
Held-to-maturity		—		—		—		451,209		405,088		159,832		199,076		330,176
Held-for-trading		—		—		—		2,067,134		2,148,767		2,150,707		2,319,698		2,606,965
		—		—		—		5,390,110		5,586,014		5,969,125		5,545,070		5,565,456
Securities purchased under reverse repurchase agreements		—		—		—		3,903,086		3,107,841		3,291,871		4,649,721		2,846,065
Loans																
Personal		—		—		—		5,854,733		6,038,692		6,185,606		6,356,574		6,449,831
Residential mortgage		—		—		—		18,569,531		18,486,449		17,935,597		17,475,747		17,192,986
Commercial <sup>(1)</sup>		—		—		—		11,636,467		11,464,007		10,101,189		9,679,907		9,558,813
Customers' liabilities under acceptances		—		—		—		692,804		707,009		694,198		667,788		537,033
		—		—		—		36,753,535		36,696,157		34,916,590		34,180,016		33,738,663
Allowances for loan losses		—		—		—		(99,266)		(99,186)		(98,738)		(105,363)		(106,247)
		—		—		—		36,654,269		36,596,971		34,817,852		34,074,653		33,632,416
Other																
Derivatives		—		—		—		140,429		104,426		153,370		163,541		167,481
Premises and equipment		—		—		—		37,410		35,214		31,826		31,055		31,304
Software and other intangible assets		—		—		—		306,313		293,422		186,387		163,306		154,828
Goodwill		—		—		—		115,435		118,100		59,623		59,623		55,812
Deferred tax assets		—		—		—		38,219		38,702		31,947		32,581		32,485
Other assets		—		—		—		520,147		474,606		409,627		372,363		373,073
		—		—		—		1,157,953		1,064,470		872,780		822,469		814,983
	\$	—	\$	—	\$	—	\$	47,423,916	\$	46,682,658	\$	45,211,908	\$	45,395,947	\$	43,114,956
LIABILITIES AND SHAREHOLDERS' EQUITY																
Deposits																
Personal	\$	—	\$	—	\$	—	\$	21,755,734	\$	21,198,982	\$	20,634,873	\$	20,662,048	\$	20,523,425
Business, banks and other		—		—		—		7,679,385		7,731,378		7,597,256		6,782,878		6,175,420
		—		—		—		29,435,119		28,930,360		28,232,129		27,444,926		26,698,845
Other																
Obligations related to securities sold short		—		—		—		2,948,400		2,165,097		1,541,405		1,737,069		1,697,772
Obligations related to securities sold under repurchase agreements		—		—		—		2,115,817		2,678,629		3,217,738		4,482,849		3,696,779
Acceptances		—		—		—		692,804		707,009		694,198		667,788		537,033
Derivatives		—		—		—		253,791		217,785		211,840		139,651		133,997
Deferred tax liabilities		—		—		—		20,111		22,112		28,521		29,557		32,315
Other liabilities		—		—		—		965,113		1,051,908		821,407		928,036		831,843
		—		—		—		6,996,036		6,842,540		6,515,109		7,984,950		6,929,739
Debt related to securitization activities		—		—		—		8,242,959		8,230,921		7,863,984		7,729,744		7,278,714
Subordinated debt		—		—		—		348,509		348,427		548,842		199,911		199,864
Shareholders' equity																
Preferred shares		—		—		—		244,038		341,600		341,600		341,600		341,600
Common shares		—		—		—		1,099,533		953,536		715,935		709,629		702,262
Retained earnings		—		—		—		1,069,398		1,035,770		1,011,629		975,462		956,974
Accumulated other comprehensive income																
Available-for-sale securities reserve		—		—		—		3,932		4,849		538		3,471		(616)
Cash flow hedges reserve		—		—		—		(10,279)		(7,293)		(17,858)		6,254		7,574
Translation of foreign operations		—		—		—		(5,329)		1,948		—		—		—
		—		—		—		(11,676)		(496)		(17,320)		9,725		6,958
		—		—		—		2,401,293		2,330,410		2,051,844		2,036,416		2,007,794
	\$	—	\$	—	\$	—	\$	47,423,916	\$	46,682,658	\$	45,211,908	\$	45,395,947	\$	43,114,956

(1) Commercial mortgage loans and commercial and other loans previously presented separately on the consolidated balance sheet are presented together under the line item commercial loans.

## DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2018	AS AT JULY 31 2018	AS AT APRIL 30 2018	AS AT JANUARY 31 2018	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017
<b>Personal</b>								
Notice and demand								
Branch network	\$ —	\$ —	\$ —	\$ 2,563,830	\$ 2,583,101	\$ 2,609,505	\$ 2,680,893	\$ 2,676,083
Independent brokers and advisors	—	—	—	2,278,259	2,443,505	2,585,845	2,606,706	2,587,015
	—	—	—	4,842,089	5,026,606	5,195,350	5,287,599	5,263,098
Term								
Branch network	—	—	—	4,738,843	4,792,799	4,859,870	4,948,161	5,044,059
Independent brokers and advisors	—	—	—	12,174,802	11,379,577	10,579,653	10,426,288	10,216,268
	—	—	—	16,913,645	16,172,376	15,439,523	15,374,449	15,260,327
	—	—	—	21,755,734	21,198,982	20,634,873	20,662,048	20,523,425
<b>Business, banks and other</b>								
Notice and demand	—	—	—	2,179,829	2,199,952	2,273,460	2,325,513	2,391,018
Term	—	—	—	5,499,556	5,531,426	5,323,796	4,457,365	3,784,402
	—	—	—	7,679,385	7,731,378	7,597,256	6,782,878	6,175,420
	\$ —	\$ —	\$ —	\$ 29,435,119	\$ 28,930,360	\$ 28,232,129	\$ 27,444,926	\$ 26,698,845

## ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2018	AS AT JULY 31 2018	AS AT APRIL 30 2018	AS AT JANUARY 31 2018	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017
Registered and non-registered investment accounts	\$ —	\$ —	\$ —	\$ 23,170,070	\$ 23,934,182	\$ 23,622,087	\$ 24,846,133	\$ 24,458,134
Clients' brokerage assets	—	—	—	3,994,748	3,903,944	3,730,280	3,824,839	3,722,134
Mutual funds	—	—	—	3,683,625	3,673,092	3,586,382	3,669,654	3,465,330
Loans under management	—	—	—	468,135	471,443	430,701	473,419	437,289
Institutional assets	—	—	—	78,175	78,239	79,650	84,264	82,367
Other - Personal	—	—	—	8,442	9,127	8,854	9,022	8,834
	\$ —	\$ —	\$ —	\$ 31,403,195	\$ 32,070,027	\$ 31,457,954	\$ 32,907,331	\$ 32,174,088

# REGULATORY CAPITAL

		AS AT OCTOBER 31, 2018		AS AT JULY 31, 2018		AS AT APRIL 30, 2018		AS AT JANUARY 31, 2018	
In thousands of Canadian dollars, except percentage amounts (Unaudited)		ALL-IN <sup>(2)</sup>		ALL-IN <sup>(2)</sup>		ALL-IN <sup>(2)</sup>		ALL-IN <sup>(2)</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	\$	—	\$	—	\$	—	\$	1,099,533
2	Retained earnings		—		—		—		1,069,398
3	Accumulated other comprehensive income (and other reserves)		—		—		—		(1,397)
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>		—		—		—		2,167,534
28	Total regulatory adjustments to Common Equity Tier 1 <sup>(3)</sup>		—		—		—		(397,074)
29	<b>Common Equity Tier 1 capital (CET1)</b>		—		—		—		1,770,460
<b>Additional Tier 1 capital: instruments</b>									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		—		—		—		244,038
31	of which: classified as equity under applicable accounting standards		—		—		—		244,038
33	Directly issued capital instruments subject to phase out from Additional Tier 1		—		—		—		—
36	<b>Additional Tier 1 capital before regulatory adjustments</b>		—		—		—		244,038
43	Total regulatory adjustments to Additional Tier 1 capital		—		—		—		—
44	<b>Additional Tier 1 capital (AT1)</b>		—		—		—		244,038
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>		—		—		—		2,014,498
<b>Tier 2 capital: instruments and allowances</b>									
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		—		—		—		348,509
47	Directly issued capital instruments subject to phase out from Tier 2		—		—		—		—
50	Collective allowances		—		—		—		65,057
51	<b>Tier 2 capital before regulatory adjustments</b>		—		—		—		413,566
57	Total regulatory adjustments to Tier 2 capital		—		—		—		(7,303)
58	<b>Tier 2 capital (T2)</b>		—		—		—		406,263
59	<b>Total capital (TC = T1 + T2)</b>	\$	—	\$	—	\$	—	\$	2,420,761
60a	<b>Common Equity Tier 1 capital risk-weighted assets</b>	\$	—	\$	—	\$	—	\$	20,677,239
60b	<b>Tier 1 capital risk-weighted assets</b>	\$	—	\$	—	\$	—	\$	20,678,514
60c	<b>Total capital risk-weighted assets</b>	\$	—	\$	—	\$	—	\$	20,679,789
<b>Capital ratios</b>									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)		—%		—%		—%		8.6%
62	Tier 1 (as a percentage of risk-weighted assets)		—%		—%		—%		9.7%
63	Total capital (as a percentage of risk-weighted assets)		—%		—%		—%		11.7%
<b>OSFI all-in target <sup>(4)</sup></b>									
69	Common Equity Tier 1 all-in target ratio		—%		—%		—%		7.0%
70	Tier 1 capital all-in target ratio		—%		—%		—%		8.5%
71	Total capital all-in target ratio		—%		—%		—%		10.5%
<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	\$	—	\$	—	\$	—	\$	121,287
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	\$	—	\$	—	\$	—	\$	177,524
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. The transitional period to phase in the effect of Basel III was completed as of November 1, 2017, consequently the Bank's "All-in" regulatory capital ratios are the same as its "Transitional" regulatory capital ratios.
- (3) Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.
- (4) The countercyclical buffer as at January 31, 2018 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, 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>									
Common Equity Tier 1 capital: instruments and reserves									
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	Common Equity Tier 1 capital before regulatory adjustments	1,996,103	1,996,103	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>	(383,804)	(307,044)	(222,953)	(178,362)	(198,540)	(158,832)	(184,776)	(147,618)
29	Common Equity Tier 1 capital (CET1)	1,612,299	1,689,059	1,505,149	1,549,740	1,490,022	1,529,730	1,473,844	1,511,002
Additional Tier 1 capital: instruments									
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	Additional Tier 1 capital before regulatory adjustments	341,600	341,600	341,600	341,600	341,600	341,600	341,600	341,600
43	Total regulatory adjustments to Additional Tier 1 capital	—	(23,605)	—	(11,925)	—	(11,925)	—	(11,365)
44	Additional Tier 1 capital (AT1)	341,600	317,995	341,600	329,675	341,600	329,675	341,600	330,235
45	Tier 1 capital (T1 = CET1 + AT1)	1,953,899	2,007,054	1,846,749	1,879,415	1,831,622	1,859,405	1,815,444	1,841,237
Tier 2 capital: instruments and allowances									
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	Tier 2 capital before regulatory adjustments	410,690	410,690	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	Tier 2 capital (T2)	410,690	410,690	612,758	613,243	269,970	269,970	272,171	272,187
59	Total capital (TC = T1 + T2)	\$ 2,364,589	\$ 2,417,744	\$ 2,459,507	\$ 2,492,658	\$ 2,101,592	\$ 2,129,375	\$ 2,087,615	\$ 2,113,424
60a	Common Equity Tier 1 capital risk-weighted assets	\$ 20,426,719	\$ 20,489,323	\$ 18,972,055	\$ 19,016,062	\$ 18,457,839	\$ 18,499,929	\$ 17,936,838	\$ 17,975,790
60b	Tier 1 capital risk-weighted assets	\$ 20,428,407	\$ 20,489,323	\$ 18,973,995	\$ 19,016,062	\$ 18,460,394	\$ 18,499,929	\$ 17,939,188	\$ 17,975,790
60c	Total capital risk-weighted assets	\$ 20,429,757	\$ 20,489,323	\$ 18,975,547	\$ 19,016,062	\$ 18,462,438	\$ 18,499,929	\$ 17,941,067	\$ 17,975,790
Capital ratios									
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%
OSFI all-in target <sup>(5)</sup>									
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.
Capital instruments subject to phase-out arrangements (only applicable between January 1 <sup>st</sup> , 2013 and January 1 <sup>st</sup> , 2022)									
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.

## RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

											AS AT JANUARY 31, 2018		
	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS <sup>(2)</sup>
<b>Exposure Class (after risk mitigation)</b>													
Corporate	\$ 24,350	\$ 14,067	\$ —	\$ —	\$ 43,388	\$ —	\$ 9,492,968	\$ 80,143	\$ —	\$ —	\$ 9,654,916	\$ 9,637,690	\$ 674,638
Sovereign	6,677,485	383,519	—	—	—	—	—	—	—	—	7,061,004	76,704	5,369
Bank	—	385,849	—	—	—	—	11,139	—	—	—	396,988	88,309	6,182
Retail residential mortgage loans	9,334,918	—	10,983,619	—	—	—	46,667	—	—	—	20,365,204	3,890,934	272,365
Other retail	456,697	—	—	—	—	1,963,679	—	11,771	—	—	2,432,147	1,490,416	104,329
Small business entities treated as other retail	81,864	—	—	—	—	2,229,452	—	—	—	—	2,311,316	1,672,089	117,046
Equity	—	—	—	—	—	—	330,810	—	—	—	330,810	330,810	23,157
Securitization	—	3,070	—	—	—	—	9,439	—	—	204	12,713	12,603	882
Other assets	661,571	122,360	—	—	—	—	347,897	—	96,422	—	1,228,250	613,424	42,940
	17,236,885	908,865	10,983,619	—	43,388	4,193,131	10,238,920	91,914	96,422	204	43,793,348	17,812,979	1,246,909
Derivatives <sup>(1)</sup>	297	103,798	—	—	—	—	52,418	—	—	—	156,513	73,178	5,122
Credit commitments	54,374	13,573	—	—	—	2,070	1,132,414	—	—	—	1,202,431	1,136,682	79,568
Operational risk												1,654,400	115,808
	\$ 17,291,556	\$ 1,026,236	\$ 10,983,619	\$ —	\$ 43,388	\$ 4,195,201	\$ 11,423,752	\$ 91,914	\$ 96,422	\$ 204	\$ 45,152,292	\$ 20,677,239	\$ 1,447,407
<b>Balance sheet items</b>													
Cash, deposits with other banks, securities and securities financing transactions												\$ 789,772	
Personal loans												1,853,751	
Residential mortgage loans												4,350,079	
Commercial mortgage loans, commercial loans and acceptances												10,441,579	
Other assets												377,798	
												\$ 17,812,979	

(1) Risk-weighted assets above are presented based on the CET1 capital approach. The Credit Valuation Adjustment after phase-in adjustments was \$34.0 million for CET1 capital risk-weighted assets as at January 31, 2018. Collateral held on derivatives totaled \$28.6 million as at January 31, 2018 and included cash and government securities.

(2) The capital requirement is equal to 7% of risk-weighted 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	CAPITAL REQUIREMENTS <sup>(2)</sup>
<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	\$ 669,305
Sovereign	6,271,121	385,181	—	—	—	—	—	—	—	—	6,656,302	77,036	5,393
Bank	—	334,317	—	—	—	—	12,003	—	—	—	346,320	78,866	5,521
Retail residential mortgage loans	9,479,267	—	10,774,826	—	—	—	42,530	—	—	—	20,296,623	3,813,719	266,960
Other retail	440,449	—	—	—	—	2,043,516	—	10,979	—	—	2,494,944	1,549,106	108,437
Small business entities treated as other retail	80,545	—	—	—	—	2,147,584	—	—	—	—	2,228,129	1,610,688	112,748
Equity	—	—	—	—	—	—	292,310	—	—	—	292,310	292,310	20,462
Securitization	—	10,974	—	—	—	—	10,301	—	—	220	21,495	15,246	1,067
Other assets	603,421	132,581	—	—	—	—	324,131	—	114,686	—	1,174,819	637,362	44,615
	16,900,124	876,803	10,774,826	—	39,879	4,191,100	10,095,802	93,830	114,686	220	43,087,270	17,635,827	1,234,508
Derivatives <sup>(1)</sup>	—	70,575	—	—	—	—	40,688	—	—	—	111,263	54,803	3,836
Credit commitments	56,710	19,573	—	—	—	1,553	1,100,259	—	—	—	1,178,095	1,105,339	77,374
Operational risk												1,630,750	114,153
	\$ 16,956,834	\$ 966,951	\$ 10,774,826	\$ —	\$ 39,879	\$ 4,192,653	\$ 11,236,749	\$ 93,830	\$ 114,686	\$ 220	\$ 44,376,628	\$ 20,426,719	\$ 1,429,870
<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	
												\$ 17,635,827	

(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. Collateral held on derivatives totaled \$22.3 million as at October 31, 2017 and included cash and government securities.

(2) The capital requirement is equal to 7% of risk-weighted assets.

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

In thousands of Canadian dollars, except percentage amounts (Unaudited)		AS AT OCTOBER 31 2018	AS AT JULY 31 2018	AS AT APRIL 30 2018	AS AT JANUARY 31 2018	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017
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)	\$ —	\$ —	\$ —	\$ 43,335,426	\$ 43,443,893	\$ 41,739,989	\$ 40,556,114	\$ 40,075,380
2	Asset amounts deducted in determining Basel III "all-in" Tier 1 capital <sup>(3)</sup>	—	—	—	(386,785)	(376,499)	(205,055)	(204,785)	(192,282)
3	<b>Total on-balance sheet exposures</b>	\$ —	\$ —	\$ —	\$ 42,948,641	\$ 43,067,394	\$ 41,534,934	\$ 40,351,329	\$ 39,883,098
<b>Derivative exposures</b>									
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	\$ —	\$ —	\$ —	\$ 45,942	\$ 19,663	\$ 45,357	\$ 59,272	\$ 69,647
5	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	—	—	—	105,182	86,465	89,752	100,478	107,817
11	<b>Total derivative exposures</b>	\$ —	\$ —	\$ —	\$ 151,124	\$ 106,128	\$ 135,109	\$ 159,750	\$ 177,464
<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	\$ —	\$ —	\$ —	\$ 5,126,825	\$ 4,178,922	\$ 3,291,871	\$ 4,649,721	\$ 2,846,065
13	Netted amounts of cash payables and cash receivables of gross SFT assets	\$ —	\$ —	\$ —	\$ 2,347,561	\$ 1,636,548	\$ 1,838,503	\$ 2,757,217	\$ 1,084,310
14	Counterparty credit risk (CCR) exposure for SFT	—	—	—	3,784	12,589	19,683	13,080	28,854
16	<b>Total securities financing transaction exposures</b>	\$ —	\$ —	\$ —	\$ 2,351,345	\$ 1,649,137	\$ 1,858,186	\$ 2,770,297	\$ 1,113,164
<b>Other off-balance sheet exposures</b>									
17	Off-balance sheet exposure of gross notional amount	\$ —	\$ —	\$ —	\$ 9,359,944	\$ 9,730,803	\$ 9,752,064	\$ 9,310,522	\$ 8,991,036
18	Adjustments for conversion to credit equivalent amounts	—	—	—	(7,522,852)	(7,880,223)	(7,945,894)	(7,580,789)	(7,334,800)
19	<b>Off-balance sheet items</b>	\$ —	\$ —	\$ —	\$ 1,837,092	\$ 1,850,580	\$ 1,806,170	\$ 1,729,733	\$ 1,656,236
<b>Capital and total exposures</b>									
20	Tier 1 capital	\$ —	\$ —	\$ —	\$ 2,014,498	\$ 1,953,899	\$ 1,846,749	\$ 1,831,622	\$ 1,815,444
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	\$ —	\$ —	\$ —	\$ 47,288,202	\$ 46,673,239	\$ 45,334,399	\$ 45,011,109	\$ 42,829,962
<b>Leverage ratio</b>									
22	Basel III leverage ratio	—%	—%	—%	4.3%	4.2%	4.1%	4.1%	4.2%

(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

	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)	2018		2018		2018		2018		2017		2017		2017		2017	
Personal	\$	—	\$	—	\$	—	\$	29,712	\$	30,600	\$	34,137	\$	37,534	\$	38,114
Residential mortgage		—		—		—		11,739		10,818		10,711		11,675		11,144
Commercial <sup>(1)(2)</sup>		—		—		—		63,643		63,474		58,209		60,451		61,295
<b>Total allowances for credit losses</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>105,094</b>	<b>\$</b>	<b>104,892</b>	<b>\$</b>	<b>103,057</b>	<b>\$</b>	<b>109,660</b>	<b>\$</b>	<b>110,553</b>
Individual allowances	\$	—	\$	—	\$	—	\$	21,832	\$	24,801	\$	19,146	\$	21,761	\$	20,938
Collective allowances against impaired loans		—		—		—		18,205		17,828		17,569		17,839		17,229
Collective allowances against other loans		—		—		—		59,229		56,557		62,023		65,763		68,080
Total allowances for loan losses		—		—		—		99,266		99,186		98,738		105,363		106,247
Allowances for off-balance sheet exposures <sup>(3)</sup>		—		—		—		5,828		5,706		4,319		4,297		4,306
<b>Total allowances for credit losses</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>105,094</b>	<b>\$</b>	<b>104,892</b>	<b>\$</b>	<b>103,057</b>	<b>\$</b>	<b>109,660</b>	<b>\$</b>	<b>110,553</b>

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

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

(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

	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31		JULY 31		APRIL 30		JANUARY 31		OCTOBER 31	
In thousands of Canadian dollars (Unaudited)	2018		2018		2018		2018		2017	
Personal	\$	—	\$	—	\$	—	\$	6,970	\$	3,851
Residential mortgage		—		—		—		1,584		788
Commercial <sup>(1)(2)</sup>		—		—		—		3,446		6,861
<b>Total provision for credit losses</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>12,000</b>	<b>\$</b>	<b>11,500</b>
Individual provision	\$	—	\$	—	\$	—	\$	7	\$	6,969
Collective provision against impaired loans		—		—		—		9,199		8,610
Collective provision against other loans		—		—		—		2,672		(5,466)
Total provision for loan losses		—		—		—		11,878		10,113
Provision for off-balance sheet exposures		—		—		—		122		1,387
<b>Total provision for credit losses</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>—</b>	<b>\$</b>	<b>12,000</b>	<b>\$</b>	<b>11,500</b>

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

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

## RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31				AS AT JULY 31				AS AT APRIL 30				AS AT JANUARY 31				AS AT OCTOBER 31			
In thousands of Canadian dollars, except percentage amounts (Unaudited)	2018				2018				2018				2018				2017			
<b>Insured and uninsured residential mortgage loans <sup>(1)</sup> (excluding HELOCs)</b>																				
Insured <sup>(2)</sup>																				
Québec	\$	—	—%	\$	—	—%	\$	—	—%	\$	4,519,229	25%	\$	4,651,011	25%					
Ontario		—	—		—	—		—	—		2,437,211	13		2,485,299	14					
Rest of Canada		—	—		—	—		—	—		1,452,193	8		1,417,445	8					
		—	—		—	—		—	—		8,408,633	46		8,553,755	47					
Uninsured <sup>(2)</sup>																				
Québec		—	—		—	—		—	—		4,371,988	24		4,371,357	24					
Ontario		—	—		—	—		—	—		4,209,202	23		4,080,855	22					
Rest of Canada		—	—		—	—		—	—		1,299,485	7		1,189,862	7					
		—	—		—	—		—	—		9,880,675	54		9,642,074	53					
	\$	—	—%	\$	—	—%	\$	—	—%	\$	18,289,308	100%	\$	18,195,829	100%					
<b>Uninsured home equity lines of credit (HELOCs)</b>																				
Québec		—	—%		—	—%		—	—%		638,868	68%		673,797	69%					
Ontario		—	—		—	—		—	—		165,226	17		166,283	17					
Rest of Canada		—	—		—	—		—	—		138,823	15		139,364	14					
	\$	—	—%	\$	—	—%	\$	—	—%	\$	942,917	100%	\$	979,444	100%					
<b>Amortization period ranges for residential mortgage loans (in %)</b>																				
Less than 20 years			—%			—%			—%			16%					16%			
20-24 years			—			—			—			44					43			
25-29 years			—			—			—			29					29			
30 years and greater			—			—			—			11					12			
			—%			—%			—%			100%					100%			
<b>Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs <sup>(3)</sup></b>																				
Québec			—%			—%			—%			70%					66%			
Ontario			—%			—%			—%			68%					64%			
Rest of Canada			—%			—%			—%			63%					61%			
			—%			—%			—%			68%					64%			

(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.

### 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 YEAR ENDED
	OCTOBER 31 2018	JULY 31 2018	APRIL 30 2018	JANUARY 31 2018	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2017
<b>Reported results</b>									
Net interest income	\$ —	\$ —	\$ —	\$ 178,635	\$ 176,220	\$ 157,707	\$ 150,476	\$ 153,687	\$ 638,090
Other income	—	—	—	88,367	91,748	90,295	88,331	87,946	358,320
Total revenue	—	—	—	267,002	267,968	248,002	238,807	241,633	996,410
Amortization of net premium on purchased financial instruments	—	—	—	653	707	766	878	1,032	3,383
Provision for credit losses	—	—	—	12,000	11,500	6,400	10,100	9,000	37,000
Non-interest expenses	—	—	—	177,545	184,365	168,364	168,934	167,696	689,359
Income before income taxes	—	—	—	76,804	71,396	72,472	58,895	63,905	266,668
Income taxes	—	—	—	17,057	12,761	17,674	14,323	15,449	60,207
Net income	\$ —	\$ —	\$ —	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 206,461
<b>Reported measures</b>									
Efficiency ratio	—%	—%	—%	66.5%	68.8%	67.9%	70.7%	69.4%	69.2%
Diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 5.40
Return on common shareholders' equity	—%	—%	—%	10.8%	11.1%	11.8%	9.9%	10.7%	10.9%
<b>Adjusting items <sup>(1)</sup></b>									
Restructuring charges									
Severance charges	—	—	—	—	3,228	—	—	—	3,228
Other restructuring charges	—	—	—	918	2,445	2,163	1,704	945	7,257
Items related to business combinations									
Amortization of net premium on purchased financial instruments	—	—	—	653	707	766	878	1,032	3,383
Amortization of acquisition-related intangible assets	—	—	—	2,983	3,545	248	254	244	4,291
Other costs related to business combinations	—	—	—	599	2,862	3,208	6,385	3,636	16,091
Adjusting items before income taxes	\$ —	\$ —	\$ —	\$ 5,153	\$ 12,787	\$ 6,385	\$ 9,221	\$ 5,857	\$ 34,250
Income tax recovery related to the above	—	—	—	1,683	4,946	1,277	2,175	1,572	9,970
Impact of adjusting items on net income	\$ —	\$ —	\$ —	\$ 3,470	\$ 7,841	\$ 5,108	\$ 7,046	\$ 4,285	\$ 24,280
Impact of adjusting items on diluted earnings per share	\$ —	\$ —	\$ —	\$ 0.09	\$ 0.21	\$ 0.15	\$ 0.21	\$ 0.13	\$ 0.69
<b>Adjusted results <sup>(1)</sup></b>									
Net interest income	\$ —	\$ —	\$ —	\$ 178,635	\$ 176,220	\$ 157,707	\$ 150,476	\$ 153,687	\$ 638,090
Other income	—	—	—	88,367	91,748	90,295	88,331	87,946	358,320
Total revenue	—	—	—	267,002	267,968	248,002	238,807	241,633	996,410
Provision for credit losses	—	—	—	12,000	11,500	6,400	10,100	9,000	37,000
Non-interest expenses	—	—	—	173,045	172,285	162,745	160,591	162,871	658,492
Income before income taxes	—	—	—	81,957	84,183	78,857	68,116	69,762	300,918
Income taxes	—	—	—	18,740	17,707	18,951	16,498	17,021	70,177
Adjusted net income	\$ —	\$ —	\$ —	\$ 63,217	\$ 66,476	\$ 59,906	\$ 51,618	\$ 52,741	\$ 230,741
<b>Adjusted measures <sup>(1)</sup></b>									
Adjusted efficiency ratio	—%	—%	—%	64.8%	64.3%	65.6%	67.2%	67.4%	66.1%
Adjusted diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.49	\$ 1.63	\$ 1.63	\$ 1.39	\$ 1.43	\$ 6.09
Adjusted return on common shareholders' equity	—%	—%	—%	11.5%	12.7%	13.0%	11.7%	11.8%	12.3%

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

# GEOGRAPHIC SEGMENTS <sup>(1)</sup>

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31 2018	JULY 31 2018	APRIL 30 2018	JANUARY 31 2018	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	OCTOBER 31 2017	
<b>Average earning assets</b>										
Canada	\$ —	\$ —	\$ —	\$ 39,026,317	\$ 39,097,465	\$ 38,418,507	\$ 36,939,630	\$ 36,769,375	\$ 37,813,367	
United States	—	—	—	1,082,995	958,387	—	—	—	241,566	
	\$ —	\$ —	\$ —	\$ 40,109,312	\$ 40,055,852	\$ 38,418,507	\$ 36,939,630	\$ 36,769,375	\$ 38,054,933	
<b>Average loans and acceptances</b>										
Canada	\$ —	\$ —	\$ —	\$ 35,492,740	\$ 35,389,974	\$ 34,499,171	\$ 33,983,878	\$ 33,506,393	\$ 34,347,820	
United States	—	—	—	1,208,701	855,516	—	—	—	215,637	
	\$ —	\$ —	\$ —	\$ 36,701,441	\$ 36,245,490	\$ 34,499,171	\$ 33,983,878	\$ 33,506,393	\$ 34,563,457	
<b>Total assets</b>										
Canada	\$ —	\$ —	\$ —	\$ 46,199,141	\$ 45,402,374	\$ 38,418,507	\$ 45,395,947	\$ 43,114,956	\$ 45,402,374	
United States	—	—	—	1,224,775	1,280,284	—	—	—	1,280,284	
	\$ —	\$ —	\$ —	\$ 47,423,916	\$ 46,682,658	\$ 38,418,507	\$ 45,395,947	\$ 43,114,956	\$ 46,682,658	
<b>Total loans and acceptances</b>										
Canada	\$ —	\$ —	\$ —	\$ 35,460,257	\$ 35,579,985	\$ 34,916,590	\$ 34,180,016	\$ 33,738,663	\$ 35,579,985	
United States	—	—	—	1,293,278	1,116,172	—	—	—	1,116,172	
	\$ —	\$ —	\$ —	\$ 36,753,535	\$ 36,696,157	\$ 34,916,590	\$ 34,180,016	\$ 33,738,663	\$ 36,696,157	
<b>Total revenue</b>										
Canada	\$ —	\$ —	\$ —	\$ 247,596	\$ 253,287	\$ 248,002	\$ 238,807	\$ 241,633	\$ 981,729	
United States	—	—	—	19,406	14,681	—	—	—	14,681	
	\$ —	\$ —	\$ —	\$ 267,002	\$ 267,968	\$ 248,002	\$ 238,807	\$ 241,633	\$ 996,410	

(1) LBCFG operates primarily within two geographical areas: Canada and the United States since August 2017.