



FIRST QUARTER 2022

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JANUARY 31, 2022

Consolidated results

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For further information, please contact:

Susan Cohen

Director, Investor Relations
susan.cohen@lbcfg.ca

514-970-0564

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

HIGHLIGHTS

In thousands of dollars, unless otherwise noted, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2021	JULY 31 2021	APRIL 30 2021	JANUARY 31 2021	OCTOBER 31 2021	
Operating results										
Total revenue	\$ —	\$ —	\$ —	\$ 257,539	\$ 250,431	\$ 254,884	\$ 249,768	\$ 247,374	\$ 1,002,457	
Net income (loss)	\$ —	\$ —	\$ —	\$ 55,518	\$ (102,876)	\$ 62,064	\$ 53,062	\$ 44,819	\$ 57,069	
Adjusted net income ⁽¹⁾	\$ —	\$ —	\$ —	\$ 59,491	47,829	\$ 59,046	\$ 56,704	\$ 47,572	\$ 211,151	
Operating performance										
Diluted earnings (loss) per share	\$ —	\$ —	\$ —	\$ 1.17	\$ (2.39)	\$ 1.32	\$ 1.15	\$ 0.96	\$ 1.03	
Adjusted diluted earnings per share ⁽²⁾	\$ —	\$ —	\$ —	\$ 1.26	\$ 1.06	\$ 1.25	\$ 1.23	\$ 1.03	\$ 4.57	
Return on common shareholders' equity ⁽²⁾	— %	— %	— %	8.5 %	(16.9)%	9.4 %	8.6 %	7.1 %	1.9 %	
Adjusted return on common shareholders' equity ⁽²⁾	— %	— %	— %	9.2 %	7.5 %	8.9 %	9.2 %	7.5 %	8.3 %	
Net interest margin ⁽³⁾	— %	— %	— %	1.88 %	1.83 %	1.86 %	1.88 %	1.84 %	1.85 %	
Efficiency ratio ⁽³⁾	— %	— %	— %	69.1 %	142.3 %	66.8 %	71.9 %	70.4 %	87.8 %	
Adjusted efficiency ratio ⁽²⁾	— %	— %	— %	67.0 %	65.5 %	68.4 %	69.9 %	68.9 %	68.2 %	
Operating leverage ⁽³⁾	— %	— %	— %	52.9 %	(111.1)%	7.2 %	(2.2)%	3.6 %	(16.7)%	
Adjusted operating leverage ⁽²⁾	— %	— %	— %	(2.3)%	4.2 %	2.2 %	(1.5)%	1.5 %	5.8 %	
Effective tax rate	— %	— %	— %	20.9 %	21.4 %	21.7 %	21.7 %	20.7 %	21.4 %	
Financial position (\$ millions)										
Loans and acceptances	\$ —	\$ —	\$ —	\$ 34,375	\$ 33,645	\$ 32,968	\$ 33,004	\$ 33,228	\$ 33,645	
Total assets	\$ —	\$ —	\$ —	\$ 46,085	\$ 45,077	\$ 44,853	\$ 44,606	\$ 45,191	\$ 45,077	
Deposits	\$ —	\$ —	\$ —	\$ 24,103	\$ 22,988	\$ 23,162	\$ 22,981	\$ 23,607	\$ 22,988	
Common shareholders' equity ⁽¹⁾	\$ —	\$ —	\$ —	\$ 2,381	\$ 2,353	\$ 2,463	\$ 2,404	\$ 2,359	\$ 2,353	
Basel III regulatory capital ratios										
Common Equity Tier I (CET1) capital ratio ⁽⁴⁾	— %	— %	— %	9.8 %	10.2 %	10.3 %	10.1 %	9.8 %	10.2 %	
CET1 risk-weighted assets (\$ millions) ⁽⁴⁾	\$ —	\$ —	\$ —	\$ 21,232	\$ 20,007	\$ 19,675	\$ 19,698	\$ 19,715	\$ 20,007	
Credit quality										
Gross impaired loans as a % of loans and acceptances ⁽³⁾	— %	— %	— %	0.62 %	0.75 %	0.81 %	0.77 %	0.82 %	0.75 %	
Net impaired loans as a % of loans and acceptances ⁽³⁾	— %	— %	— %	0.37 %	0.49 %	0.53 %	0.51 %	0.56 %	0.49 %	
Provision for credit losses as a % of average loans and acceptances ⁽³⁾	— %	— %	— %	0.11 %	0.30 %	0.07 %	0.03 %	0.20 %	0.15 %	

(1) This is a non-GAAP financial measure. Refer to the Non-GAAP financial and other measures section for more information.

(2) This is a non-GAAP ratio. Refer to the Non-GAAP financial and other measures for more information.

(3) This is a supplementary financial measure. Refer to the Non-GAAP financial and other measures section for more information.

(4) In accordance with OSFI's "Capital Adequacy Requirements" guideline, using the Standardized Approach in determining credit risk and operational risk. Refer to the Capital Management section for more information.

HIGHLIGHTS (CONT'D)

In thousands of dollars, except per share and percentage amounts (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
	2022	2022	2022	2022	2021	2021	2021	2021	2021
Common share information									
Share price ⁽³⁾									
High	\$ —	\$ —	\$ —	\$ 44.53	\$ 43.25	\$ 45.13	\$ 43.55	\$ 34.26	\$ 45.13
Low	\$ —	\$ —	\$ —	\$ 36.31	\$ 39.83	\$ 41.12	\$ 30.93	\$ 26.11	\$ 26.11
Close	\$ —	\$ —	\$ —	\$ 44.24	\$ 41.67	\$ 42.40	\$ 42.54	\$ 30.90	\$ 41.67
Price / earnings ratio (trailing four quarters) ⁽²⁾	— x	— x	— x	35.4 x	40.5 x	10.0 x	11.6 x	11.7 x	40.5 x
Adjusted price / earnings ratio (trailing four quarters) ⁽¹⁾	— x	— x	— x	9.2 x	9.1 x	9.6 x	10.2 x	9.8 x	9.1 x
Book value per share ⁽¹⁾	\$ —	\$ —	\$ —	\$ 54.97	\$ 53.99	\$ 56.61	\$ 55.37	\$ 54.42	\$ 53.99
Market to book value	— %	— %	— %	80 %	77 %	75 %	77 %	57 %	77 %
Dividend declared per share	\$ —	\$ —	\$ —	\$ 0.44	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40	\$ 1.60
Dividend yield ⁽²⁾	— %	— %	— %	4.0 %	3.8 %	3.8 %	3.8 %	5.2 %	3.8 %
Dividend payout ratio ⁽²⁾	— %	— %	— %	37.7 %	n.m.	30.3 %	34.7 %	41.5 %	154.9 %
Adjusted dividend payout ratio ⁽¹⁾	— %	— %	— %	34.9 %	37.4 %	31.9 %	32.4 %	38.9 %	34.9 %
Quality of assets									
Gross amount of impaired loans	\$ —	\$ —	\$ —	\$ 214,158	\$ 250,910	\$ 265,885	\$ 255,297	\$ 274,107	\$ 250,910
Allowances for loan losses against impaired loans	\$ —	\$ —	\$ —	\$ (87,959)	\$ (86,992)	\$ (90,043)	\$ (88,453)	\$ (86,459)	\$ (86,992)
Net impaired loans	\$ —	\$ —	\$ —	\$ 126,199	\$ 163,918	\$ 175,842	\$ 166,844	\$ 187,648	\$ 163,918
Provision for credit losses	\$ —	\$ —	\$ —	\$ 9,400	\$ 24,900	\$ 5,400	\$ 2,400	\$ 16,800	\$ 49,500
Other information									
Number of full-time equivalent employees	—	—	—	2,933	2,871	2,914	2,902	2,972	2,871
Number of branches	—	—	—	58	58	59	60	63	58
Number of automated banking machines ⁽⁴⁾	—	—	—	151	153	156	161	161	153

(1) This is a non-GAAP ratio. Refer to the Non-GAAP financial and other measures section for more information.

(2) This is a supplementary financial measure. Refer to the Non-GAAP financial and other measures section for more information.

(3) Toronto Stock Exchange (TSX) market price.

(4) Through the Bank's partnership with THE EXCHANGE® Network, customers have access to more than 3,300 automated banking machines in Canada.

NON-GAAP FINANCIAL AND OTHER MEASURES

Management uses financial measures based on generally accepted accounting principles (GAAP) and non-GAAP financial measures to assess the Bank's performance. Non-GAAP financial measures presented throughout this document are referred to as "adjusted" measures and exclude amounts designated as adjusting items. Non-GAAP financial measures are not standardized financial measures under the financial reporting framework used to prepare the financial statements of the Bank and might not be comparable to similar financial measures disclosed by other issuers. Adjusting items have been designated as such as management does not believe they are indicative of the current underlying business performance. Non-GAAP financial measures are considered useful to readers in obtaining a better understanding of how management analyzes the Bank's results and in assessing underlying business performance and related trends.

Non-GAAP ratios are not standardized financial measures under the financial reporting framework used to prepare the financial statements of the Bank to which the non-GAAP ratios relate and might not be comparable to similar financial measures disclosed by other issuers. Ratios are considered non-GAAP ratios if adjusted measures are used as components, refer to the Non-GAAP financial measure section above. Non-GAAP ratios are considered useful to readers in obtaining a better understanding of how management analyzes the Bank's results and in assessing underlying business performance and related trends.

Management also uses supplementary financial measures to analyze the Bank's results and in assessing underlying business performance and related trends.

For more information, refer to the Non-GAAP financial and other measures section beginning on page 5 of the First Quarter 2022 Report to Shareholders, including the Management's Discussion and Analysis (MD&A) for the quarter ended January 31, 2022, which pages are incorporated by reference herein. The MD&A is available on SEDAR at www.sedar.com.

	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2021	JULY 31 2021	APRIL 30 2021	JANUARY 31 2021	OCTOBER 31 2021
In thousands of dollars (Unaudited)									
Non-interest expenses	\$ —	\$ —	\$ —	\$ 177,930	\$ 356,480	\$ 170,258	\$ 179,561	\$ 174,063	\$ 880,362
Adjusting items, before income taxes									
Strategic review-related charges ⁽¹⁾	—	—	—	2,342	96,067	—	—	—	96,067
Personal Banking segment impairment charges ⁽²⁾	—	—	—	—	93,392	—	—	—	93,392
Restructuring charges ⁽³⁾	—	—	—	—	(88)	(38)	1,890	621	2,385
Net gain on the settlement of pension plans resulting from annuity purchases ⁽⁴⁾	—	—	—	—	—	(7,064)	—	—	(7,064)
Amortization of acquisition-related intangible assets ⁽⁵⁾	—	—	—	3,028	3,009	2,946	3,014	3,073	12,042
	—	—	—	5,370	192,380	(4,156)	4,904	3,694	196,822
Adjusted non-interest expenses	\$ —	\$ —	\$ —	\$ 172,560	\$ 164,100	\$ 174,414	\$ 174,657	\$ 170,369	\$ 683,540
Income before income taxes	\$ —	\$ —	\$ —	\$ 70,209	\$ (130,949)	\$ 79,226	\$ 67,807	\$ 56,511	\$ 72,595
Adjusting items impacting non-interest expenses (detailed above)	—	—	—	5,370	192,380	(4,156)	4,904	3,694	196,822
Adjusted income before income taxes	\$ —	\$ —	\$ —	\$ 75,579	\$ 61,431	\$ 75,070	\$ 72,711	\$ 60,205	\$ 269,417
Reported net income (loss)	\$ —	\$ —	\$ —	\$ 55,518	\$ (102,876)	\$ 62,064	\$ 53,062	\$ 44,819	\$ 57,069
Adjusting items, net of income taxes									
Strategic review-related charges ⁽¹⁾	—	—	—	1,721	70,638	—	—	—	70,638
Personal Banking segment impairment charges ⁽²⁾	—	—	—	—	77,884	—	—	—	77,884
Restructuring charges ⁽³⁾	—	—	—	—	(65)	(29)	1,390	457	1,753
Net gain on the settlement of pension plans resulting from annuity purchases ⁽⁴⁾	—	—	—	—	—	(5,194)	—	—	(5,194)
Amortization of acquisition-related intangible assets ⁽⁵⁾	—	—	—	2,252	2,248	2,205	2,252	2,296	9,001
	—	—	—	3,973	150,705	(3,018)	3,642	2,753	154,082
Adjusted net income	\$ —	\$ —	\$ —	\$ 59,491	\$ 47,829	\$ 59,046	\$ 56,704	\$ 47,572	\$ 211,151
Net income (loss) available to common shareholders	\$ —	\$ —	\$ —	\$ 50,917	\$ (104,231)	\$ 57,387	\$ 49,946	\$ 41,702	\$ 44,804
Adjusting items, net of income taxes (detailed above)	—	—	—	3,973	150,705	(3,018)	3,642	2,753	154,082
Adjusted net income available to common shareholders	\$ —	\$ —	\$ —	\$ 54,890	\$ 46,474	\$ 54,369	\$ 53,588	\$ 44,455	\$ 198,886

(1) The strategic review-related charges relate to the renewed strategic direction for the Bank. Strategic review-related charges are included in the Impairment and restructuring charges line-item and, in 2021, included impairment charges, severance charges and charges related to lease and other contracts. In the first quarter of 2022, strategic review-related charges mainly resulted from charges related to lease contracts.

(2) The Personal Banking segment impairment charges relate to the impairment of the Personal Banking segment as part of the annual goodwill impairment test. Impairment charges are included in the Impairment and restructuring charges line-item.

(3) Restructuring charges mainly consisted of charges associated with the optimization of the branch network and the related streamlining of certain back-office and corporate functions, as well as to the resolution of the union grievances and complaints in 2021. Restructuring charges are included in the Impairment and restructuring charges line-item and include severance charges, salaries, legal fees, communication expenses, professional fees and charges related to lease contracts.

(4) The net gain on the settlement of pension plans resulting from annuity purchases is related to the purchase of group annuity contracts de-risking the Bank's pension plans (or buy-out) and is included in the Non-interest expenses line item.

(5) Amortization of acquisition-related intangible assets results from business acquisitions and is included in the Non-interest expenses line item.

CONSOLIDATED STATEMENT OF INCOME

In thousands of dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2021	JULY 31 2021	APRIL 30 2021	JANUARY 31 2021	OCTOBER 31 2021
Interest and dividend income									
Loans	\$ —	\$ —	\$ —	\$ 277,388	\$ 272,606	\$ 279,614	\$ 277,124	\$ 288,817	\$ 1,118,161
Securities	—	—	—	11,969	11,499	11,005	11,404	11,753	45,661
Deposits with banks	—	—	—	561	425	506	463	427	1,821
Other, including derivatives	—	—	—	21,102	19,751	20,561	21,987	25,373	87,672
	—	—	—	311,020	304,281	311,686	310,978	326,370	1,253,315
Interest expense									
Deposits	—	—	—	80,555	82,204	86,588	91,648	103,851	364,291
Debt related to securitization activities	—	—	—	44,571	44,366	45,139	42,551	43,908	175,964
Subordinated debt	—	—	—	3,835	3,835	3,835	3,710	3,828	15,208
Other, including derivatives	—	—	—	1,141	781	1,428	1,593	1,709	5,511
	—	—	—	130,102	131,186	136,990	139,502	153,296	560,974
Net interest income	—	—	—	180,918	173,095	174,696	171,476	173,074	692,341
Other income (see page 5)	—	—	—	76,621	77,336	80,188	78,292	74,300	310,116
Total revenue	—	—	—	257,539	250,431	254,884	249,768	247,374	1,002,457
Provision for credit losses (see page 19)	—	—	—	9,400	24,900	5,400	2,400	16,800	49,500
Non-interest expenses (see page 6)	—	—	—	177,930	356,480	170,258	179,561	174,063	880,362
Income (loss) before income taxes	—	—	—	70,209	(130,949)	79,226	67,807	56,511	72,595
Income taxes (recovery)	—	—	—	14,691	(28,073)	17,162	14,745	11,692	15,526
Net income (loss)	\$ —	\$ —	\$ —	\$ 55,518	\$ (102,876)	\$ 62,064	\$ 53,062	\$ 44,819	\$ 57,069
Preferred share dividends and limited recourse capital note interest	—	—	—	4,601	1,355	4,677	3,116	3,117	12,265
Net income (loss) available to common shareholders	\$ —	\$ —	\$ —	\$ 50,917	\$ (104,231)	\$ 57,387	\$ 49,946	\$ 41,702	\$ 44,804
Weighted-average number of common shares outstanding (in thousands)									
Basic	—	—	—	43,549	43,533	43,451	43,370	43,273	43,407
Diluted	—	—	—	43,655	43,640	43,586	43,430	43,273	43,483
Earnings (loss) per share									
Basic	\$ —	\$ —	\$ —	\$ 1.17	\$ (2.39)	\$ 1.32	\$ 1.15	\$ 0.96	\$ 1.03
Diluted	\$ —	\$ —	\$ —	\$ 1.17	\$ (2.39)	\$ 1.32	\$ 1.15	\$ 0.96	\$ 1.03

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

In thousands of dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
	2022	2022	2022	2022	2021	2021	2021	2021	OCTOBER 31
									2021
Net income (loss)	\$ —	\$ —	\$ —	\$ 55,518	\$ (102,876)	\$ 62,064	\$ 53,062	\$ 44,819	\$ 57,069
Other comprehensive income, net of income taxes									
Items that may subsequently be reclassified to the Statement of Income									
Net change in debt securities at fair value through other comprehensive income (FVOCI)									
Unrealized net gains (losses) on debt securities at FVOCI	—	—	—	(233)	(217)	85	(1,156)	17	(1,271)
Reclassification of net (gains) losses on debt securities at FVOCI to net income	—	—	—	63	(36)	40	(35)	(204)	(235)
	—	—	—	(170)	(253)	125	(1,191)	(187)	(1,506)
Net change in value of derivatives designated as cash flow hedges	—	—	—	(6,504)	3,681	(14,733)	10,887	(1,333)	(1,498)
Net foreign currency translation adjustments									
Net unrealized foreign currency translation gains (losses) on investments in foreign operations	—	—	—	13,756	(5,235)	7,422	(18,859)	(19,277)	(35,949)
Net gains (losses) on hedges of investments in foreign operations	—	—	—	(5,931)	1,957	(3,510)	5,346	6,479	10,272
	—	—	—	7,825	(3,278)	3,912	(13,513)	(12,798)	(25,677)
	—	—	—	1,151	150	(10,696)	(3,817)	(14,318)	(28,681)
Items that may not subsequently be reclassified to the Statement of Income									
Remeasurement gains on employee benefit plans	—	—	—	1,289	4,465	9,887	11,905	4,620	30,877
Net gains (losses) on equity securities designated at FVOCI	—	—	—	(1,548)	7,277	4,172	12,358	15,243	39,050
	—	—	—	(259)	11,742	14,059	24,263	19,863	69,927
Total other comprehensive income, net of income taxes	—	—	—	892	11,892	3,363	20,446	5,545	41,246
Comprehensive income (loss)	\$ —	\$ —	\$ —	\$ 56,410	\$ (90,984)	\$ 65,427	\$ 73,508	\$ 50,364	\$ 98,315

OTHER INCOME

In thousands of dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
	2022	2022	2022	2022	2021	2021	2021	2021	OCTOBER 31
									2021
Lending fees	\$ —	\$ —	\$ —	\$ 17,346	\$ 17,581	\$ 18,720	\$ 17,048	\$ 16,097	\$ 69,446
Fees and securities brokerage commissions	—	—	—	12,686	16,886	16,132	17,098	14,110	64,226
Commissions from sales of mutual funds	—	—	—	13,163	13,075	12,522	11,856	11,635	49,088
Service charges	—	—	—	7,576	7,693	7,855	7,961	7,237	30,746
Income from financial instruments	—	—	—	7,586	5,502	8,445	6,552	9,091	29,590
Card service revenues	—	—	—	7,406	7,578	6,455	6,610	6,699	27,342
Fees on investment accounts	—	—	—	3,668	3,360	3,865	4,529	3,755	15,509
Insurance income, net	—	—	—	2,616	2,018	2,570	2,942	2,689	10,219
Other	—	—	—	4,574	3,643	3,624	3,696	2,987	13,950
Total other income	\$ —	\$ —	\$ —	\$ 76,621	\$ 77,336	\$ 80,188	\$ 78,292	\$ 74,300	\$ 310,116

NON-INTEREST EXPENSES

	FOR THE THREE MONTHS ENDED								FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
In thousands of dollars (Unaudited)	2022	2022	2022	2022	2021	2021	2021	2021	OCTOBER 31
									2021
Salaries and employee benefits									
Salaries	\$ —	\$ —	\$ —	\$ 57,564	\$ 54,576	\$ 57,232	\$ 55,906	\$ 57,955	\$ 225,669
Performance-based compensation	—	—	—	21,240	18,809	22,028	23,956	21,003	85,796
Employee benefits	—	—	—	18,902	14,270	10,624	17,593	16,448	58,935
	—	—	—	97,706	87,655	89,884	97,455	95,406	370,400
Premises and technology									
Technology costs	—	—	—	30,737	29,641	29,701	29,708	28,330	117,380
Depreciation and amortization	—	—	—	9,788	10,773	12,827	13,150	13,032	49,782
Rent and property taxes	—	—	—	3,211	4,079	5,241	5,477	5,475	20,272
Other	—	—	—	1,268	956	1,462	1,534	1,619	5,571
	—	—	—	45,004	45,449	49,231	49,869	48,456	193,005
Other									
Professional and advisory services	—	—	—	10,063	11,533	10,127	9,471	8,449	39,580
Advertising, business development and travel	—	—	—	6,414	6,126	4,872	4,766	5,393	21,157
Communications	—	—	—	3,936	4,039	4,204	4,510	4,374	17,127
Other	—	—	—	12,465	12,307	11,978	11,600	11,364	47,249
	—	—	—	32,878	34,005	31,181	30,347	29,580	125,113
Impairment and restructuring charges									
Strategic review-related charges	—	—	—	2,342	96,067	—	—	—	96,067
Personal Banking segment impairment charges	—	—	—	—	93,392	—	—	—	93,392
Restructuring charges	—	—	—	—	(88)	(38)	1,890	621	2,385
	—	—	—	2,342	189,371	(38)	1,890	621	191,844
Total non-interest expenses	\$ —	\$ —	\$ —	\$ 177,930	\$ 356,480	\$ 170,258	\$ 179,561	\$ 174,063	\$ 880,362
Adjusted non-interest expenses⁽¹⁾	\$ —	\$ —	\$ —	\$ 172,560	\$ 164,100	\$ 174,414	\$ 174,657	\$ 170,369	\$ 683,540

(1) This is a non-GAAP financial measure. Refer to the Reconciliation of GAAP and non-GAAP measures section.

CONSOLIDATED BALANCE SHEET

In thousands of 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	
	2022		2022		2022		2022		2021		2021		2021		2021	
Assets																
Cash and non-interest bearing deposits with banks	\$	—	\$	—	\$	—	\$	63,522	\$	69,002	\$	71,806	\$	45,776	\$	79,033
Interest bearing deposits with banks		—		—		—		980,311		598,121		676,594		528,775		680,961
Securities																
At amortized cost		—		—		—		2,965,087		3,189,455		3,168,783		3,032,749		2,903,618
At fair value through profit or loss (FVTPL)		—		—		—		2,960,789		3,050,658		3,314,833		2,871,937		3,030,714
At FVOCI		—		—		—		252,693		259,080		287,513		294,517		274,405
		—		—		—		6,178,569		6,499,193		6,771,129		6,199,203		6,208,737
Securities purchased under reverse repurchase agreements		—		—		—		2,972,667		2,764,281		2,987,769		3,177,935		3,504,934
Loans																
Personal		—		—		—		3,531,391		3,681,341		3,772,540		3,908,273		3,973,842
Residential mortgage		—		—		—		15,471,466		15,856,999		15,719,436		15,884,139		16,101,977
Commercial		—		—		—		15,356,681		14,106,423		13,455,950		13,171,951		13,151,939
Customers' liabilities under acceptances		—		—		—		15,000		—		20,000		39,200		—
		—		—		—		34,374,538		33,644,763		32,967,926		33,003,563		33,227,758
Allowances for loan losses		—		—		—		(202,347)		(195,056)		(175,842)		(179,394)		(185,326)
		—		—		—		34,172,191		33,449,707		32,792,084		32,824,169		33,042,432
Other																
Derivatives		—		—		—		197,363		263,014		268,839		358,133		319,577
Premises and equipment		—		—		—		119,567		100,576		190,830		192,578		194,011
Software and other intangible assets		—		—		—		277,244		278,295		358,830		364,269		372,803
Goodwill		—		—		—		79,841		78,429		113,710		112,914		115,033
Deferred tax assets		—		—		—		59,166		58,492		27,877		49,196		59,107
Other assets		—		—		—		984,746		917,914		593,601		752,714		613,980
		—		—		—		1,717,927		1,696,720		1,553,687		1,829,804		1,674,511
	\$	—	\$	—	\$	—	\$	46,085,187	\$	45,077,024	\$	44,853,069	\$	44,605,662	\$	45,190,608
Liabilities and shareholders' equity																
Deposits																
Personal	\$	—	\$	—	\$	—	\$	18,841,916	\$	18,151,044	\$	18,207,552	\$	18,282,941	\$	18,266,790
Business, banks and other		—		—		—		5,260,783		4,837,185		4,953,977		4,698,318		5,340,562
		—		—		—		24,102,699		22,988,229		23,161,529		22,981,259		23,607,352
Other																
Obligations related to securities sold short		—		—		—		3,426,015		3,251,682		3,020,826		3,088,756		3,673,038
Obligations related to securities sold under repurchase agreements		—		—		—		2,704,806		2,771,474		3,327,343		2,907,558		2,718,561
Acceptances		—		—		—		15,000		—		20,000		39,200		—
Derivatives		—		—		—		178,772		153,069		104,452		123,164		103,795
Deferred tax liabilities		—		—		—		50,913		48,244		55,125		53,072		54,342
Other liabilities		—		—		—		1,284,352		1,618,144		1,282,557		1,458,425		1,455,396
		—		—		—		7,659,858		7,842,613		7,810,303		7,670,175		8,005,132
Debt related to securitization activities		—		—		—		11,317,379		11,255,530		10,784,325		10,903,078		10,583,649
Subordinated debt		—		—		—		345,411		349,782		349,696		349,610		349,528
Shareholders' equity																
Preferred shares		—		—		—		122,071		122,071		122,071		244,038		244,038
Limited recourse capital notes		—		—		—		121,315		123,612		123,649		—		—
Common shares		—		—		—		1,165,683		1,172,722		1,169,432		1,166,031		1,162,674
Retained earnings		—		—		—		1,222,052		1,195,264		1,305,156		1,254,113		1,197,243
Accumulated other comprehensive income		—		—		—		24,685		23,534		23,384		34,080		37,897
Share-based compensation reserve		—		—		—		4,034		3,667		3,524		3,278		3,095
		—		—		—		2,659,840		2,640,870		2,747,216		2,701,540		2,644,947
	\$	—	\$	—	\$	—	\$	46,085,187	\$	45,077,024	\$	44,853,069	\$	44,605,662	\$	45,190,608

DEPOSITS

	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 dollars (Unaudited)	2022		2022		2022		2022		2021		2021		2021		2021	
Personal																
Notice and demand																
Quebec branch network	\$	—	\$	—	\$	—	\$	2,657,694	\$	2,592,409	\$	2,660,750	\$	2,647,131	\$	2,590,587
Advisors and brokers		—		—		—		3,784,295		2,983,581		2,861,033		2,563,012		2,245,692
Digital channel		—		—		—		423,676		490,163		498,647		531,268		510,981
		—		—		—		6,865,665		6,066,153		6,020,430		5,741,411		5,347,260
Term																
Quebec branch network		—		—		—		4,267,123		4,292,761		4,371,226		4,502,290		4,564,980
Advisors and brokers		—		—		—		7,652,062		7,735,007		7,748,227		7,954,588		8,280,019
Digital channel		—		—		—		57,066		57,123		67,669		84,652		74,531
		—		—		—		11,976,251		12,084,891		12,187,122		12,541,530		12,919,530
		—		—		—		18,841,916		18,151,044		18,207,552		18,282,941		18,266,790
Business, banks and other																
Notice and demand		—		—		—		1,687,908		1,736,294		1,714,914		1,786,128		1,679,138
Term																
Wholesale		—		—		—		2,774,206		2,306,978		2,451,209		2,093,848		2,745,749
Other		—		—		—		798,669		793,913		787,854		818,342		915,675
		—		—		—		3,572,875		3,100,891		3,239,063		2,912,190		3,661,424
		—		—		—		5,260,783		4,837,185		4,953,977		4,698,318		5,340,562
	\$	—	\$	—	\$	—	\$	24,102,699	\$	22,988,229	\$	23,161,529	\$	22,981,259	\$	23,607,352

ASSETS UNDER ADMINISTRATION⁽¹⁾

	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 dollars (Unaudited)	2022		2022		2022		2022		2021		2021		2021		2021	
Registered and non-registered investment accounts	\$	—	\$	—	\$	—	\$	19,962,043	\$	20,838,595	\$	20,834,037	\$	20,737,354	\$	20,336,566
Clients' brokerage assets		—		—		—		5,326,777		5,305,279		5,300,304		5,297,377		4,360,078
Mutual funds		—		—		—		3,980,397		3,989,132		3,947,982		3,775,388		3,599,800
Loans under administration		—		—		—		774,737		753,351		993,757		940,263		847,729
Institutional assets		—		—		—		105,259		106,021		104,751		118,252		95,827
Other		—		—		—		6,642		6,589		6,445		6,440		6,780
	\$	—	\$	—	\$	—	\$	30,155,855	\$	30,998,967	\$	31,187,276	\$	30,875,074	\$	29,246,780

(1) This is a supplementary financial measure. Refer to the non-GAAP financial and other measures section for more information.

REGULATORY CAPITAL

In thousands of dollars, except percentage amounts (Unaudited)

In thousands of dollars, except percentage amounts (Unaudited)		AS AT OCTOBER 31, 2022		AS AT JULY 31, 2022		AS AT APRIL 30, 2022		AS AT JANUARY 31, 2022	
Row ⁽¹⁾									
	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	\$	—	\$	—	\$	—	\$	1,169,717
2	Retained earnings		—		—		—		1,222,052
3	Accumulated other comprehensive income (and other reserves)		—		—		—		(10,907)
6	Common Equity Tier 1 capital before regulatory adjustments		—		—		—		2,380,862
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI		—		—		—		10,482
28	Total regulatory adjustments to Common Equity Tier 1 ⁽²⁾		—		—		—		(320,913)
29	Common Equity Tier 1 capital (CET1)		—		—		—		2,070,431
29a	Common Equity Tier 1 capital (CET1)⁽³⁾ excluding transitional arrangements for ECL provisioning		—		—		—		2,059,949
	Additional Tier 1 capital: instruments								
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		—		—		—		243,386
31	of which: classified as equity under applicable accounting standards		—		—		—		243,386
33	Directly issued capital instruments subject to phase out from Additional Tier 1		—		—		—		—
36	Additional Tier 1 capital before regulatory adjustments		—		—		—		243,386
	Additional Tier 1 capital: regulatory adjustments								
43	Total regulatory adjustments to Additional Tier 1 capital		—		—		—		—
44	Additional Tier 1 capital (AT1)		—		—		—		243,386
45	Tier 1 capital (T1 = CET1 + AT1)		—		—		—		2,313,817
45a	Tier 1 capital (T1 = CET1 + AT1)⁽³⁾ excluding transitional arrangements for ECL provisioning		—		—		—		2,303,335
	Tier 2 capital: instruments and allowances								
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		—		—		—		345,411
47	Directly issued capital instruments subject to phase out from Tier 2		—		—		—		—
50	Collective allowances		—		—		—		110,895
51	Tier 2 capital before regulatory adjustments		—		—		—		456,306
57	Total regulatory adjustments to Tier 2 capital		—		—		—		(4,373)
58	Tier 2 capital (T2)		—		—		—		451,933
59	Total capital (TC = T1 + T2)	\$	—	\$	—	\$	—	\$	2,765,750
59a	Total capital (TC = T1 + T2)⁽³⁾ excluding transitional arrangements for ECL provisioning	\$	—	\$	—	\$	—	\$	2,765,750
60	Total risk-weighted assets	\$	—	\$	—	\$	—	\$	21,232,369
	Capital ratios								
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)		— %		— %		— %		9.8 %
61a	Common Equity Tier 1 (as a percentage of risk-weighted assets) ⁽³⁾ excluding transitional arrangements for ECL provisioning		— %		— %		— %		9.7 %
62	Tier 1 (as a percentage of risk-weighted assets)		— %		— %		— %		10.9 %
62a	Tier 1 (as a percentage of risk-weighted assets) ⁽³⁾ excluding transitional arrangements for ECL provisioning		— %		— %		— %		10.8 %
63	Total capital (as a percentage of risk-weighted assets)		— %		— %		— %		13.0 %
63a	Total capital (as a percentage of risk-weighted assets) ⁽³⁾ excluding transitional arrangements for ECL provisioning		— %		— %		— %		13.0 %
	OSFI target⁽⁴⁾								
69	Common Equity Tier 1 target ratio		7.0 %		7.0 %		7.0 %		7.0 %
70	Tier 1 capital target ratio		8.5 %		8.5 %		8.5 %		8.5 %
71	Total capital target ratio		10.5 %		10.5 %		10.5 %		10.5 %

(1) Row numbering, as per OSFI's Capital Disclosures Requirements guideline revised May 2018, 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) Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.

(3) Calculation of regulatory capital without the application of transitional arrangement given by OSFI for the provisioning of expected credit losses, in response to the COVID-19 pandemic.

(4) The countercyclical buffer as at January 31, 2022 was nil, as all private sector credit exposures were either in Canada or the United States.

REGULATORY CAPITAL (CONT'D)

In thousands of dollars, except percentage amounts (Unaudited)

Row ⁽¹⁾		AS AT OCTOBER 31, 2021	AS AT JULY 31, 2021	AS AT APRIL 30, 2021	AS AT JANUARY 31, 2021
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	\$ 1,176,389	\$ 1,172,956	\$ 1,169,309	\$ 1,165,769
2	Retained earnings	1,195,264	1,305,156	1,254,113	1,197,243
3	Accumulated other comprehensive income (and other reserves)	(18,561)	(15,030)	(19,067)	(4,364)
6	Common Equity Tier 1 capital before regulatory adjustments	2,353,092	2,463,082	2,404,355	2,358,648
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	19,006	10,802	12,182	15,887
28	Total regulatory adjustments to Common Equity Tier 1 ⁽²⁾	(333,337)	(439,900)	(431,146)	(439,806)
29	Common Equity Tier 1 capital (CET1)	2,038,761	2,033,984	1,985,391	1,934,729
29a	Common Equity Tier 1 capital (CET1)⁽³⁾ excluding transitional arrangements for ECL provisioning	2,019,755	2,023,182	1,973,209	1,918,842
Additional Tier 1 capital: instruments					
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	245,683	245,720	244,038	244,038
31	of which: classified as equity under applicable accounting standards	245,683	245,720	244,038	244,038
33	Directly issued capital instruments subject to phase out from Additional Tier 1	—	—	—	—
36	Additional Tier 1 capital before regulatory adjustments	245,683	245,720	244,038	244,038
43	Total regulatory adjustments to Additional Tier 1 capital	(1,147)	—	—	—
44	Additional Tier 1 capital (AT1)	244,536	245,720	244,038	244,038
45	Tier 1 capital (T1 = CET1 + AT1)	2,283,297	2,279,704	2,229,429	2,178,767
45a	Tier 1 capital (T1 = CET1 + AT1)⁽³⁾ excluding transitional arrangements for ECL provisioning	2,264,291	2,268,902	2,217,247	2,162,880
Tier 2 capital: instruments and allowances					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	349,782	349,696	349,610	349,528
47	Directly issued capital instruments subject to phase out from Tier 2	—	—	—	—
50	Collective allowances	97,000	82,904	85,276	91,640
51	Tier 2 capital before regulatory adjustments	446,782	432,600	434,886	441,168
57	Total regulatory adjustments to Tier 2 capital	(74)	—	—	—
58	Tier 2 capital (T2)	446,708	432,600	434,886	441,168
59	Total capital (TC = T1 + T2)	\$ 2,730,005	\$ 2,712,304	\$ 2,664,315	\$ 2,619,935
59a	Total capital (TC = T1 + T2)⁽³⁾ excluding transitional arrangements for ECL provisioning	\$ 2,730,005	\$ 2,712,304	\$ 2,664,315	\$ 2,619,935
60	Common Equity Tier 1 capital risk-weighted assets	\$ 20,007,010	\$ 19,675,022	\$ 19,697,909	\$ 19,715,068
Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	10.2 %	10.3 %	10.1 %	9.8 %
61a	Common Equity Tier 1 (as a percentage of risk-weighted assets) ⁽³⁾ excluding transitional arrangements for ECL provisioning	10.1 %	10.3 %	10.0 %	9.7%
62	Tier 1 (as a percentage of risk-weighted assets)	11.4 %	11.6 %	11.3 %	11.1 %
62a	Tier 1 (as a percentage of risk-weighted assets) ⁽³⁾ excluding transitional arrangements for ECL provisioning	11.3 %	11.5 %	11.3 %	11.0%
63	Total capital (as a percentage of risk-weighted assets)	13.6 %	13.8 %	13.5 %	13.3 %
63a	Total capital (as a percentage of risk-weighted assets) ⁽³⁾ excluding transitional arrangements for ECL provisioning	13.6 %	13.8 %	13.5 %	13.3%
OSFI target⁽⁴⁾					
69	Common Equity Tier 1 all-in target ratio	7.0 %	7.0 %	7.0 %	7.0 %
70	Tier 1 capital all-in target ratio	8.5 %	8.5 %	8.5 %	8.5 %
71	Total capital all-in target ratio	10.5 %	10.5 %	10.5 %	10.5 %

(1) Row numbering, as per OSFI's Capital Disclosures Requirements guideline revised May 2018, 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) Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.

(3) Calculation of regulatory capital without the application of transitional arrangement given by OSFI for the provisioning of expected credit losses, in response to the COVID-19 pandemic.

(4) The countercyclical buffer as at October 31, July 31, April 30 and January 31, 2021 was nil, as all private sector credit exposures were either in Canada or the United States.

RISK-WEIGHTED ASSETS

In thousands of dollars (Unaudited)

AS AT JANUARY 31, 2022

	0 %	20 %	35 %	50 %	75 %	100 %	150 %	250 %	1,250 %	TOTAL	RISK-WEIGHTED ASSETS ⁽¹⁾	CAPITAL REQUIREMENTS ⁽²⁾
Exposure Class (after risk mitigation)												
Corporate	\$ 20,231	\$ 3,627	\$ —	\$ 28,409	\$ —	\$ 11,181,133	\$ 32,030	\$ —	\$ —	\$ 11,265,430	\$ 11,244,108	\$ 787,088
Sovereign	8,809,321	352,334	—	—	—	—	—	—	—	9,161,655	70,467	4,933
Bank	—	588,671	—	—	—	25,826	—	—	—	614,497	143,560	10,049
Retail residential mortgage loans	10,696,480	274,667	7,226,120	290,115	52,481	72,789	—	—	—	18,612,652	2,841,283	198,890
Other retail	242,947	—	—	—	1,075,481	—	6,713	—	—	1,325,141	816,681	57,168
Small business entities treated as other retail	8,967	—	—	—	1,922,493	—	—	—	—	1,931,460	1,441,870	100,931
Equity	—	—	—	—	—	337,075	—	—	—	337,075	337,075	23,595
Securitization	—	3,524	—	—	—	—	—	—	101	3,625	1,964	137
Other assets	617,146	307,017	—	—	—	509,983	—	115,440	—	1,549,586	859,986	60,199
	20,395,092	1,529,840	7,226,120	318,524	3,050,455	12,126,806	38,743	115,440	101	44,801,121	17,756,994	1,242,990
Derivatives ⁽³⁾	—	176,486	—	—	—	91,887	511	—	—	268,884	127,951	8,957
Credit commitments	21,654	18,180	—	—	3,604	1,615,322	—	—	—	1,658,760	1,621,661	113,516
Operational risk											1,725,763	120,803
	\$ 20,416,746	\$ 1,724,506	\$ 7,226,120	\$ 318,524	\$ 3,054,059	\$ 13,834,015	\$ 39,254	\$ 115,440	\$ 101	\$ 46,728,765	\$ 21,232,369	\$ 1,486,266
Balance sheet items												
Cash, deposits with banks, securities and securities financing transactions											\$ 640,575	
Personal loans											1,013,644	
Residential mortgage loans											2,694,860	
Commercial loans and acceptances											12,602,401	
Other assets											805,514	
											\$ 17,756,994	

(1) Information about risk-weighted assets is disclosed under OSFI's Pillar 3 Disclosure Guideline.

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

(3) Collateral held on derivatives totaled \$55.9 million as at January 31, 2022 and included cash and government securities.

RISK-WEIGHTED ASSETS (CONT'D)

In thousands of dollars (Unaudited)

AS AT OCTOBER 31, 2021

	0 %	20 %	35 %	50 %	75 %	100 %	150 %	250 %	1,250 %	TOTAL	RISK-WEIGHTED ASSETS ⁽¹⁾	CAPITAL REQUIREMENTS ⁽²⁾
Exposure Class (after risk mitigation)												
Corporate	\$ 20,052	\$ 2,867	\$ —	\$ 21,508	\$ —	\$ 10,129,422	\$ 72,798	\$ —	\$ —	\$ 10,246,647	\$ 10,249,948	\$ 717,496
Sovereign	8,896,149	384,334	—	—	—	—	—	—	—	9,280,483	76,868	5,381
Bank	—	446,485	—	—	—	18,881	—	—	—	465,366	108,178	7,572
Retail residential mortgage loans	11,090,260	279,729	7,251,735	307,300	56,333	72,473	—	—	—	19,057,830	2,862,426	200,370
Other retail	274,840	—	—	—	1,156,885	—	2,099	—	—	1,433,824	870,813	60,957
Small business entities treated as other retail	9,239	—	—	—	1,788,116	—	—	—	—	1,797,355	1,341,087	93,876
Equity	—	—	—	—	—	339,195	—	—	—	339,195	339,195	23,744
Securitization	—	2,321	—	—	—	—	—	—	119	2,440	2,132	149
Other assets	681,834	143,371	—	—	—	437,270	—	112,531	—	1,375,006	747,272	52,309
	20,972,374	1,259,107	7,251,735	328,808	3,001,334	10,997,241	74,897	112,531	119	43,998,146	16,597,919	1,161,854
Derivatives ⁽³⁾	—	130,647	—	—	—	74,165	—	—	—	204,812	100,294	7,021
Credit commitments	21,255	18,180	—	—	2,120	1,591,858	—	—	—	1,633,413	1,597,084	111,796
Operational risk											1,711,713	119,820
	\$20,993,629	\$ 1,407,934	\$ 7,251,735	\$ 328,808	\$ 3,003,454	\$ 12,663,264	\$ 74,897	\$ 112,531	\$ 119	\$ 45,836,371	\$ 20,007,010	\$ 1,400,491
Balance sheet items												
Cash, deposits with banks, securities and securities financing transactions											\$ 605,060	
Personal loans											1,072,605	
Residential mortgage loans											2,713,184	
Commercial loans and acceptances											11,513,228	
Other assets											693,842	
											\$ 16,597,919	

(1) Information about risk-weighted assets is disclosed under OSFI's Pillar 3 Disclosure Guideline.

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

(3) Collateral held on derivatives totaled \$136.7 million as at October 31, 2021 and included cash and government securities.

BASEL III LEVERAGE RATIO

In thousands of dollars, except percentage amounts (Unaudited)		AS AT OCTOBER 31 2022		AS AT JULY 31 2022		AS AT APRIL 30 2022		AS AT JANUARY 31 2022	
Row ⁽¹⁾									
	On-balance sheet exposures								
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures but including collateral)	\$	—	\$	—	\$	—	\$	42,669,937
4	(Asset amounts deducted in determining Tier 1 capital ⁽²⁾)		—		—		—		(356,498)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	\$	—	\$	—	\$	—	\$	42,313,439
	Derivative exposures								
6	Replacement cost associated with all derivative transactions	\$	—	\$	—	\$	—	\$	144,523
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions		—		—		—		140,766
11	Total derivative exposures (sum of lines 6 to 10)	\$	—	\$	—	\$	—	\$	285,289
	Securities financing transaction exposures								
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	\$	—	\$	—	\$	—	\$	5,759,373
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		—		—		—		(2,978,193)
14	Counterparty credit risk (CCR) exposure for SFTs		—		—		—		23,213
16	Total securities financing transaction exposures (sum of lines 12 to 15)	\$	—	\$	—	\$	—	\$	2,804,393
	Other off-balance sheet exposures								
17	Off-balance sheet exposure at gross notional amount	\$	—	\$	—	\$	—	\$	10,572,599
18	(Adjustments for conversion to credit equivalent amounts)		—		—		—		(8,258,527)
19	Off-balance sheet items (sum of lines 17 and 18)	\$	—	\$	—	\$	—	\$	2,314,072
	Capital and total exposures								
20	Tier 1 capital	\$	—	\$	—	\$	—	\$	2,313,817
20a	Tier 1 Capital excluding transitional arrangements for ECL provisioning	\$	—	\$	—	\$	—	\$	2,303,335
21	Total exposures (sum of lines 5, 11, 16 and 19)	\$	—	\$	—	\$	—	\$	47,717,193
	Leverage ratio								
22	Basel III leverage ratio		— %		— %		— %		4.8 %
22a	Basel III leverage ratio ⁽³⁾ excluding transitional arrangements for ECL provisioning		— %		— %		— %		4.8 %

(1) Disclosed in accordance with OSFI's Leverage Ratio Disclosure Requirements guideline. Certain rows have been removed because there are no values in such rows.

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

(3) Calculation of regulatory capital without the application of transitional arrangement given by OSFI for the provisioning of expected credit losses, in response to the COVID-19 pandemic

BASEL III LEVERAGE RATIO (CONT'D)

In thousands of dollars, except percentage amounts (Unaudited)		AS AT OCTOBER 31 2021		AS AT JULY 31 2021		AS AT APRIL 30 2021		AS AT JANUARY 31 2021	
Row ⁽¹⁾									
On-balance sheet exposures									
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFT), and grandfathered securitization exposures but including collateral)	\$	40,046,130	\$	39,619,772	\$	39,622,123	\$	39,819,345
4	(Asset amounts deducted in determining Tier 1 capital ⁽²⁾)		(376,578)		(478,313)		(484,290)		(482,065)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	\$	39,669,552	\$	39,141,459	\$	39,137,833	\$	39,337,280
Derivative exposures									
6	Replacement cost associated with all derivative transactions	\$	216,665	\$	257,061	\$	373,638	\$	328,430
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions		109,082		110,645		99,799		116,504
11	Total derivative exposures (sum of lines 6 to 10)	\$	325,747	\$	367,706	\$	473,437	\$	444,934
Securities financing transaction exposures									
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	\$	5,635,089	\$	5,748,651	\$	5,004,073	\$	5,842,827
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		(2,943,692)		(2,896,600)		(2,075,047)		(2,797,129)
14	Counterparty credit risk (CCR) exposure for SFTs	\$	23,912	\$	21,101	\$	39,905	\$	61,223
16	Total securities financing transaction exposures (sum of lines 12 to 15)	\$	2,715,309	\$	2,873,152	\$	2,968,931	\$	3,106,921
Other off-balance sheet exposures									
17	Off-balance sheet exposure at gross notional amount	\$	10,281,741	\$	10,583,623	\$	10,314,317	\$	10,025,627
18	(Adjustments for conversion to credit equivalent amounts)		(8,018,368)		(8,224,263)		(8,022,697)		(7,770,782)
19	Off-balance sheet items (sum of lines 17 and 18)	\$	2,263,373	\$	2,359,360	\$	2,291,620	\$	2,254,845
Capital and total exposures									
20	Tier 1 capital	\$	2,283,297	\$	2,279,704	\$	2,229,429	\$	2,178,767
20a	Tier 1 Capital excluding transitional arrangements for ECL provisioning		2,264,291		2,268,902		2,217,247		2,162,880
21	Total exposures (sum of lines 5, 11, 16 and 19)		44,973,981		44,741,677		44,871,821		45,143,980
Leverage ratio									
22	Basel III leverage ratio		5.1 %		5.1 %		5.0 %		4.8 %
22a	Basel III leverage ratio ⁽³⁾ excluding transitional arrangements for ECL provisioning		5.0 %		5.1 %		4.9 %		4.8 %

(1) Disclosed in accordance with OSFI's Leverage Ratio Disclosure Requirements guideline. Certain rows have been removed because there are no values in such rows.

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

(3) Calculation of regulatory capital without the application of transitional arrangement given by OSFI for the provisioning of expected credit losses, in response to the COVID-19 pandemic .

CREDIT RISK EXPOSURE

Gross carrying amount by credit quality

	AS AT OCTOBER 31 2022		AS AT JULY 31 2022		AS AT APRIL 30 2022		AS AT JANUARY 31 2022		AS AT OCTOBER 31 2021		AS AT JULY 31 2021		AS AT APRIL 30 2021		AS AT JANUARY 31 2021	
In thousands of dollars (Unaudited)																
Personal loans																
Very low risk	\$	—	\$	—	\$	—	\$	2,623,095	\$	2,788,981	\$	2,851,885	\$	2,893,934	\$	2,902,518
Low risk		—		—		—		387,195		436,294		451,611		480,898		500,394
Medium risk		—		—		—		496,408		427,287		441,175		498,342		526,205
High risk		—		—		—		9,241		12,578		9,758		12,080		14,963
Default		—		—		—		15,452		16,201		18,111		23,019		29,762
		—		—		—		3,531,391		3,681,341		3,772,540		3,908,273		3,973,842
Residential mortgage loans																
Very low risk		—		—		—		10,677,294		10,867,822		10,479,776		10,587,321		10,396,306
Low risk		—		—		—		2,789,850		2,876,156		2,978,016		3,050,877		3,219,192
Medium risk		—		—		—		1,882,468		1,983,578		2,123,815		2,095,736		2,337,727
High risk		—		—		—		68,316		71,251		75,213		82,886		82,492
Default		—		—		—		53,538		58,192		62,616		67,319		66,260
		—		—		—		15,471,466		15,856,999		15,719,436		15,884,139		16,101,977
Commercial loans⁽¹⁾																
Very low risk		—		—		—		3,287,735		3,134,131		3,144,330		2,883,184		2,484,432
Low risk		—		—		—		8,912,612		8,020,693		7,384,100		7,400,032		7,280,313
Medium risk		—		—		—		2,817,428		2,641,288		2,598,188		2,550,639		3,063,278
High risk		—		—		—		208,738		133,794		164,174		212,337		145,831
Default		—		—		—		145,168		176,517		185,158		164,959		178,085
		—		—		—		15,371,681		14,106,423		13,475,950		13,211,151		13,151,939
Total loans																
Very low risk		—		—		—		16,588,124		16,790,934		16,475,991		16,364,439		15,783,256
Low risk		—		—		—		12,089,657		11,333,143		10,813,727		10,931,807		10,999,899
Medium risk		—		—		—		5,196,304		5,052,153		5,163,178		5,144,717		5,927,210
High risk		—		—		—		286,295		217,623		249,145		307,303		243,286
Default		—		—		—		214,158		250,910		265,885		255,297		274,107
	\$	—	\$	—	\$	—	\$	34,374,538	\$	33,644,763	\$	32,967,926	\$	33,003,563	\$	33,227,758
Off-balance sheet exposures⁽²⁾																
Very low risk	\$	—	\$	—	\$	—	\$	1,048,921		1,002,875		1,036,502		1,013,504		1,125,080
Low risk		—		—		—		1,259,167		1,356,727		1,409,426		1,204,217		1,224,498
Medium risk		—		—		—		495,223		486,103		499,023		436,988		431,016
High risk		—		—		—		5,987		6,771		7,394		8,135		9,081
Default		—		—		—		—		—		—		—		—
	\$	—	\$	—	\$	—	\$	2,809,298	\$	2,852,476	\$	2,952,345	\$	2,662,844	\$	2,789,675

(1) Including customers' liabilities under acceptances.

(2) Including letters of guarantee and certain undrawn amounts under approved credit facilities.

CREDIT RISK EXPOSURE

Gross carrying amount by expected credit losses impairment stage

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022	AS AT OCTOBER 31 2021	AS AT JULY 31 2021	AS AT APRIL 30 2021	AS AT JANUARY 31 2021
Personal loans								
Stage 1	\$ —	\$ —	\$ —	\$ 3,196,794	\$ 3,317,606	\$ 3,496,666	\$ 3,591,621	\$ 3,616,492
Stage 2	—	—	—	319,145	347,534	257,763	293,633	327,588
Stage 3	—	—	—	15,452	16,201	18,111	23,019	29,762
	—	—	—	3,531,391	3,681,341	3,772,540	3,908,273	3,973,842
Residential mortgage loans								
Stage 1	—	—	—	14,992,433	15,355,851	15,176,975	15,270,136	15,375,823
Stage 2	—	—	—	425,495	442,956	479,845	546,684	659,894
Stage 3	—	—	—	53,538	58,192	62,616	67,319	66,260
	—	—	—	15,471,466	15,856,999	15,719,436	15,884,139	16,101,977
Commercial loans⁽¹⁾								
Stage 1	—	—	—	14,611,384	13,403,625	12,689,281	12,372,893	12,335,360
Stage 2	—	—	—	615,129	526,281	601,511	673,299	638,494
Stage 3	—	—	—	145,168	176,517	185,158	164,959	178,085
	—	—	—	15,371,681	14,106,423	13,475,950	13,211,151	13,151,939
Total loans								
Stage 1	—	—	—	32,800,611	32,077,082	31,362,922	31,234,650	31,327,675
Stage 2	—	—	—	1,359,769	1,316,771	1,339,119	1,513,616	1,625,976
Stage 3	—	—	—	214,158	250,910	265,885	255,297	274,107
	\$ —	\$ —	\$ —	\$ 34,374,538	\$ 33,644,763	\$ 32,967,926	\$ 33,003,563	\$ 33,227,758
Off-balance sheet exposures⁽²⁾								
Stage 1	\$ —	\$ —	\$ —	\$ 2,722,964	2,765,178	2,877,767	2,559,841	2,688,696
Stage 2	—	—	—	86,334	87,298	74,578	103,003	100,979
Stage 3	—	—	—	—	—	—	—	—
	\$ —	\$ —	\$ —	\$ 2,809,298	\$ 2,852,476	\$ 2,952,345	\$ 2,662,844	\$ 2,789,675

(1) Including customers' liabilities under acceptances.

(2) Including letters of guarantee and certain undrawn amounts under approved credit facilities.

GROSS IMPAIRED LOANS

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022	AS AT OCTOBER 31 2021	AS AT JULY 31 2021	AS AT APRIL 30 2021	AS AT JANUARY 31 2021
Change in gross impaired loans								
Gross impaired loans – balance at beginning of period	\$ —	\$ —	\$ —	\$ 250,910	\$ 265,885	\$ 255,297	\$ 274,107	\$ 272,737
Total classified as impaired during the period	—	—	—	41,536	48,014	63,239	49,499	67,185
Transferred to performing during the period	—	—	—	(33,233)	(26,715)	(26,621)	(35,347)	(34,361)
Net repayments	—	—	—	(40,415)	(23,646)	(18,795)	(15,829)	(17,490)
Net classified as impaired during the period	—	—	—	(32,113)	(2,347)	17,823	(1,677)	15,335
Amounts written off	—	—	—	(3,838)	(8,036)	(8,819)	(11,779)	(10,846)
Exchange and other movements	—	—	—	(801)	(4,592)	1,584	(5,354)	(3,119)
Change during the period	—	—	—	(36,752)	(14,975)	10,588	(18,810)	1,370
Gross impaired loans – balance at end of period	\$ —	\$ —	\$ —	\$ 214,158	\$ 250,910	\$ 265,885	\$ 255,297	\$ 274,107

ALLOWANCES FOR CREDIT LOSSES

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022	AS AT OCTOBER 31 2021	AS AT JULY 31 2021	AS AT APRIL 30 2021	AS AT JANUARY 31 2021
Personal								
Stage 1	\$ —	\$ —	\$ —	\$ 10,385	\$ 9,561	\$ 7,572	\$ 8,081	\$ 8,723
Stage 2	—	—	—	39,753	36,551	17,180	18,436	19,260
Stage 3	—	—	—	4,535	9,471	12,053	13,175	16,211
	—	—	—	54,673	55,583	36,805	39,692	44,194
Residential mortgage								
Stage 1	—	—	—	6,720	6,577	6,024	5,079	6,741
Stage 2	—	—	—	5,534	4,707	4,216	4,295	5,487
Stage 3	—	—	—	2,140	4,209	4,939	9,847	4,962
	—	—	—	14,394	15,493	15,179	19,221	17,190
Commercial⁽¹⁾								
Stage 1	—	—	—	45,519	44,933	44,234	41,589	49,390
Stage 2	—	—	—	13,046	13,257	14,060	19,557	17,506
Stage 3	—	—	—	81,284	73,312	73,051	65,431	65,286
	—	—	—	139,849	131,502	131,345	126,577	132,182
Total								
Stage 1	—	—	—	62,624	61,071	57,830	54,749	64,854
Stage 2	—	—	—	58,333	54,515	35,456	42,288	42,253
Stage 3	—	—	—	87,959	86,992	90,043	88,453	86,459
Total allowances for credit losses	\$ —	\$ —	\$ —	\$ 208,916	\$ 202,578	\$ 183,329	\$ 185,490	\$ 193,566
Total allowances for loan losses	\$ —	\$ —	\$ —	\$ 202,347	\$ 195,056	\$ 175,842	\$ 179,394	\$ 185,326
Total allowances for off-balance sheet exposures ⁽²⁾	—	—	—	6,569	7,522	7,487	6,096	8,240
Total allowances for credit losses	\$ —	\$ —	\$ —	\$ 208,916	\$ 202,578	\$ 183,329	\$ 185,490	\$ 193,566

(1) Including customers' liabilities under acceptances.

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

PROVISION FOR CREDIT LOSSES

	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2021	JULY 31 2021	APRIL 30 2021	JANUARY 31 2021	OCTOBER 31 2021
In thousands of dollars (Unaudited)									
Personal									
Stage 1	\$ —	\$ —	\$ —	\$ 824	\$ 1,989	\$ (509)	\$ (642)	\$ (35)	\$ 803
Stage 2	—	—	—	3,202	19,371	(1,256)	(824)	(272)	17,019
Stage 3	—	—	—	(4,092)	685	3,301	2,700	2,598	9,284
	—	—	—	(66)	22,045	1,536	1,234	2,291	27,106
Residential mortgage									
Stage 1	—	—	—	143	553	945	(1,662)	1,340	\$ 1,176
Stage 2	—	—	—	827	491	(79)	(1,192)	439	\$ (341)
Stage 3	—	—	—	(1,518)	(13)	(4,240)	5,332	2,298	\$ 3,377
	—	—	—	(548)	1,031	(3,374)	2,478	4,077	4,212
Commercial⁽¹⁾									
Stage 1	—	—	—	681	435	2,759	(7,687)	(1,250)	\$ (5,743)
Stage 2	—	—	—	(190)	(872)	(5,454)	2,092	(1,109)	\$ (5,343)
Stage 3	—	—	—	9,523	2,261	9,933	4,283	12,791	29,268
	—	—	—	10,014	1,824	7,238	(1,312)	10,432	18,182
Total									
Stage 1	—	—	—	1,648	2,977	3,195	(9,991)	55	(3,764)
Stage 2	—	—	—	3,839	18,990	(6,789)	76	(942)	11,335
Stage 3	—	—	—	3,913	2,933	8,994	12,315	17,687	41,929
Total provision for credit losses	\$ —	\$ —	\$ —	\$ 9,400	\$ 24,900	\$ 5,400	\$ 2,400	\$ 16,800	\$ 49,500

(1) Including customers' liabilities under acceptances.

RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31			AS AT JULY 31			AS AT APRIL 30			AS AT JANUARY 31		
In thousands of dollars, except percentage amounts (Unaudited)	2022			2022			2022			2022		
Insured and uninsured residential mortgage loans ⁽¹⁾⁽²⁾ (excluding HELOCs)												
Insured ⁽³⁾												
Québec	\$	—	— %	\$	—	— %	\$	—	— %	\$	2,571,020	17 %
Ontario		—	—		—	—		—	—		2,647,380	17
Rest of Canada		—	—		—	—		—	—		3,401,349	22
		—	—		—	—		—	—		8,619,748	56
Uninsured												
Québec		—	—		—	—		—	—		3,070,111	20
Ontario		—	—		—	—		—	—		2,969,452	19
Rest of Canada		—	—		—	—		—	—		734,582	5
		—	—		—	—		—	—		6,774,145	44
	\$	—	— %	\$	—	— %	\$	—	— %	\$	15,393,893	100 %
Uninsured home equity lines of credit (HELOCs) ⁽¹⁾												
Québec		—	— %		—	— %		—	— %		349,924	66 %
Ontario		—	—		—	—		—	—		105,181	20
Rest of Canada		—	—		—	—		—	—		77,438	14
	\$	—	— %	\$	—	— %	\$	—	— %	\$	532,543	100 %
Amortization period ranges for residential mortgage loans (in %)												
Less than 20 years			— %			— %			— %			24 %
20-24 years			—			—			—			59
25-29 years			—			—			—			15
30 years and greater			—			—			—			2
			— %			— %			— %			100 %
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs ⁽⁴⁾												
Québec			— %			— %			— %			66 %
Ontario			— %			— %			— %			62 %
Rest of Canada			— %			— %			— %			63 %
			— %			— %			— %			63 %

(1) Disclosed under OSFI's Residential Mortgage Underwriting Practices and Procedures Guideline (B-20).

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

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

(4) 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.

RESIDENTIAL MORTGAGE LOANS AND HELOCS (CONT'D)

In thousands of dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31 2021			AS AT JULY 31 2021			AS AT APRIL 30 2021			AS AT JANUARY 31 2021		
Insured and uninsured residential mortgage loans⁽¹⁾⁽²⁾ (excluding HELOCs)												
Insured ⁽³⁾												
Québec	\$	2,664,239	17 %	\$	2,713,920	17 %	\$	2,780,767	18 %	\$	2,849,416	18 %
Ontario		2,734,176	17		2,748,556	18		2,886,371	18		3,009,393	19
Rest of Canada		3,503,802	22		3,306,555	21		3,281,869	21		3,246,359	20
		8,902,216	57		8,769,031	56		8,949,006	57		9,105,168	57
Uninsured												
Québec		3,125,491	21		3,163,750	20		3,217,898	20		3,287,303	21
Ontario		2,928,230	18		2,872,138	18		2,793,199	18		2,777,954	17
Rest of Canada		744,385	5		754,631	5		752,809	5		760,581	5
		6,798,107	43		6,790,519	44		6,763,906	43		6,825,838	43
	\$	15,700,323	100 %	\$	15,559,550	100 %	\$	15,712,912	100 %	\$	15,931,006	100 %
Uninsured home equity lines of credit (HELOCs)⁽¹⁾												
Québec		357,483	66 %		348,510	65 %		361,565	65 %		378,487	66 %
Ontario		102,951	19		100,214	19		102,764	19		104,557	18
Rest of Canada		80,238	15		85,607	16		90,072	16		91,881	16
	\$	540,671	100 %	\$	534,332	100 %	\$	554,401	100 %	\$	574,925	100 %
Amortization period ranges for residential mortgage loans (in %)												
Less than 20 years			24 %			24 %			23 %			23 %
20-24 years			59			57			56			55
25-29 years			15			17			18			19
30 years and greater			2			2			3			3
			100 %			100 %			100 %			100 %
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs⁽⁴⁾												
Québec			64 %			68 %			65 %			64 %
Ontario			63 %			64 %			64 %			65 %
Rest of Canada			64 %			66 %			66 %			65 %
			63 %			65 %			65 %			65 %

(1) Disclosed under OSFI's Residential Mortgage Underwriting Practices and Procedures Guideline (B-20).

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

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

(4) Excluding loan renewals during the period.

QUALITY OF RESIDENTIAL MORTGAGE LOANS

In percentage (Unaudited)	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022	AS AT OCTOBER 31 2021	AS AT JULY 31 2021	AS AT APRIL 30 2021	AS AT JANUARY 31 2021
Loan-to-value Distribution								
Insured								
<=50	— %	— %	— %	21 %	19 %	17 %	13 %	11 %
50-65%	—	—	—	25	25	26	26	24
65-75%	—	—	—	15	14	15	17	18
>75%	—	—	—	39	42	42	44	47
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Conventional								
<=50	— %	— %	— %	40 %	37 %	34 %	28 %	26 %
50-65%	—	—	—	39	41	44	45	42
65-75%	—	—	—	15	16	17	22	25
>75%	—	—	—	6	6	5	5	7
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Alt-A								
<=50	— %	— %	— %	69 %	71 %	72 %	72 %	69 %
50-65%	—	—	—	17	17	17	18	21
65-75%	—	—	—	9	8	7	5	4
>75%	—	—	—	5	4	4	5	6
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Geographic Loan-to-value Distribution (Uninsured)⁽¹⁾								
Canada								
<=50	— %	— %	— %	46 %	44 %	42 %	37 %	34 %
50-65%	—	—	—	35	36	39	40	38
65-75%	—	—	—	13	14	15	18	20
>75%	—	—	—	6	6	4	5	8
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Greater Toronto Area								
<=50	— %	— %	— %	40 %	38 %	38 %	37 %	35 %
50-65%	—	—	—	33	32	32	32	31
65-75%	—	—	—	20	22	23	24	23
>75%	—	—	—	7	8	7	7	11
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Greater Vancouver Area								
<=50	— %	— %	— %	58 %	56 %	53 %	53 %	47 %
50-65%	—	—	—	29	30	33	35	36
65-75%	—	—	—	9	10	10	10	13
>75%	—	—	—	4	4	4	2	4
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %

(1) Uninsured includes prime uninsured and Alt-A.

QUALITY OF RESIDENTIAL MORTGAGE LOANS (CONT'D)

In percentage (Unaudited)	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022	AS AT OCTOBER 31 2021	AS AT JULY 31 2021	AS AT APRIL 30 2021	AS AT JANUARY 31 2021
Beacon Distribution								
Insured								
<600	— %	— %	— %	1 %	1 %	1 %	1 %	1 %
600-649	—	—	—	3	3	3	4	4
650-679	—	—	—	4	5	5	5	6
>680	—	—	—	92	91	91	90	89
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Conventional								
<600	— %	— %	— %	1 %	2 %	2 %	2 %	2 %
600-649	—	—	—	7	8	8	9	9
650-679	—	—	—	9	10	10	10	11
>680	—	—	—	83	80	80	79	78
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Alt-A								
<600	— %	— %	— %	3 %	3 %	3 %	3 %	3 %
600-649	—	—	—	10	10	10	10	10
650-679	—	—	—	13	13	12	13	12
>680	—	—	—	74	74	75	74	75
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Geographic Beacon Distribution (Uninsured)⁽¹⁾								
Canada								
<600	— %	— %	— %	2 %	2 %	2 %	2 %	2 %
600-649	—	—	—	8	8	8	9	9
650-679	—	—	—	11	11	11	11	11
>680	—	—	—	79	79	79	78	78
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Greater Toronto Area								
<600	— %	— %	— %	2 %	2 %	2 %	2 %	2 %
600-649	—	—	—	8	8	9	10	10
650-679	—	—	—	12	12	12	13	13
>680	—	—	—	78	78	77	75	75
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Greater Vancouver Area								
<600	— %	— %	— %	1 %	1 %	2 %	2 %	2 %
600-649	—	—	—	10	10	8	9	9
650-679	—	—	—	13	12	12	13	13
>680	—	—	—	76	77	78	76	76
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %

(1) Uninsured includes prime uninsured and Alt-A.

GEOGRAPHIC SEGMENTS

In thousands of dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
	2022	2022	2022	2022	2021	2021	2021	2021	OCTOBER 31
									2021
Average earning assets									
Canada	\$ —	\$ —	\$ —	\$ 35,708,751	\$ 35,733,701	\$ 35,469,728	\$ 35,388,307	\$ 35,466,305	\$ 35,515,548
United States	—	—	—	2,393,631	1,772,980	1,746,589	2,035,603	1,884,393	1,858,447
	\$ —	\$ —	\$ —	\$ 38,102,382	\$ 37,506,681	\$ 37,216,317	\$ 37,423,910	\$ 37,350,698	\$ 37,373,995
Average loans and acceptances									
Canada	\$ —	\$ —	\$ —	\$ 31,505,219	\$ 31,403,145	\$ 31,154,845	\$ 31,152,987	\$ 31,284,082	\$ 31,249,552
United States	—	—	—	2,293,337	1,667,392	1,541,607	1,866,818	1,732,758	1,700,790
	\$ —	\$ —	\$ —	\$ 33,798,556	\$ 33,070,537	\$ 32,696,452	\$ 33,019,805	\$ 33,016,840	\$ 32,950,342
Total revenue									
Canada	\$ —	\$ —	\$ —	\$ 227,053	\$ 227,573	\$ 234,296	\$ 226,416	\$ 224,751	\$ 913,036
United States	—	—	—	30,486	22,858	20,588	23,352	22,623	89,421
	\$ —	\$ —	\$ —	\$ 257,539	\$ 250,431	\$ 254,884	\$ 249,768	\$ 247,374	\$ 1,002,457

In thousands of dollars (Unaudited)	AS AT	AS AT	AS AT	AS AT	AS AT	AS AT	AS AT	AS AT
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31
	2022	2022	2022	2022	2021	2021	2021	2021
Total assets								
Canada	\$ —	\$ —	\$ —	\$ 43,272,739	\$ 42,922,870	\$ 43,110,880	\$ 42,558,873	\$ 43,047,815
United States	—	—	—	2,812,448	2,154,154	1,742,189	2,046,789	2,142,793
	\$ —	\$ —	\$ —	\$ 46,085,187	\$ 45,077,024	\$ 44,853,069	\$ 44,605,662	\$ 45,190,608
Total loans and acceptances								
Canada	\$ —	\$ —	\$ —	\$ 31,731,024	\$ 31,714,118	\$ 31,476,024	\$ 31,246,341	\$ 31,305,928
United States	—	—	—	2,643,514	1,930,645	1,491,902	1,757,222	1,921,830
	\$ —	\$ —	\$ —	\$ 34,374,538	\$ 33,644,763	\$ 32,967,926	\$ 33,003,563	\$ 33,227,758