

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JANUARY 31, 2023

Consolidated results

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

HIGHLIGHTS

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 2023	JULY 31 2023	APRIL 30 2023	JANUARY 31 2023	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2022	
Operating results										
Total revenue	\$ —	\$ —	\$ —	\$ 260,068	\$ 257,142	\$ 259,952	\$ 259,602	\$ 257,539	\$ 1,034,235	
Net income	\$ —	\$ —	\$ —	\$ 51,910	\$ 55,650	\$ 55,866	\$ 59,549	\$ 55,518	\$ 226,583	
Adjusted net income ⁽¹⁾	\$ —	\$ —	\$ —	\$ 54,296	\$ 57,834	\$ 58,153	\$ 61,600	\$ 59,491	\$ 237,078	
Operating performance										
Diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.09	\$ 1.26	\$ 1.18	\$ 1.34	\$ 1.17	\$ 4.95	
Adjusted diluted earnings per share ⁽²⁾	\$ —	\$ —	\$ —	\$ 1.15	\$ 1.31	\$ 1.24	\$ 1.39	\$ 1.26	\$ 5.19	
Return on common shareholders' equity ⁽²⁾	— %	— %	— %	7.5 %	8.7 %	8.4 %	10.0 %	8.5 %	8.9 %	
Adjusted return on common shareholders' equity ⁽²⁾	— %	— %	— %	7.8 %	9.0 %	8.7 %	10.3 %	9.2 %	9.3 %	
Net interest margin ⁽³⁾	— %	— %	— %	1.77 %	1.77 %	1.83 %	1.87 %	1.88 %	1.84 %	
Efficiency ratio ⁽³⁾	— %	— %	— %	70.6 %	67.7 %	68.3 %	66.3 %	69.1 %	67.8 %	
Adjusted efficiency ratio ⁽²⁾	— %	— %	— %	69.4 %	66.6 %	67.1 %	65.2 %	67.0 %	66.5 %	
Operating leverage ⁽³⁾	— %	— %	— %	(4.3) %	0.8 %	(3.0) %	4.1 %	52.9 %	23.5 %	
Adjusted operating leverage ⁽²⁾	— %	— %	— %	(4.3) %	0.7 %	(2.8) %	2.7 %	(2.3) %	2.6 %	
Effective tax rate	— %	— %	— %	14.8 %	14.6 %	15.2 %	20.1 %	20.9 %	17.8 %	
Financial position (\$ millions)										
Loans and acceptances	\$ —	\$ —	\$ —	\$ 37,646	\$ 37,581	\$ 36,571	\$ 35,835	\$ 34,375	\$ 37,581	
Total assets	\$ —	\$ —	\$ —	\$ 50,361	\$ 50,717	\$ 49,796	\$ 48,318	\$ 46,085	\$ 50,717	
Deposits	\$ —	\$ —	\$ —	\$ 27,552	\$ 27,132	\$ 26,675	\$ 25,242	\$ 24,103	\$ 27,132	
Average earning assets ⁽³⁾	\$ —	\$ —	\$ —	\$ 41,856	\$ 41,214	\$ 40,971	\$ 39,412	\$ 38,102	\$ 39,929	
Average loans and acceptances ⁽³⁾	\$ —	\$ —	\$ —	\$ 37,591	\$ 36,907	\$ 36,047	\$ 34,923	\$ 33,799	\$ 35,423	
Common shareholders' equity ⁽¹⁾	\$ —	\$ —	\$ —	\$ 2,530	\$ 2,514	\$ 2,452	\$ 2,418	\$ 2,381	\$ 2,514	
Basel III regulatory capital ratios										
Common Equity Tier I (CET1) capital ratio ⁽⁴⁾	— %	— %	— %	9.1 %	9.1 %	9.1 %	9.3 %	9.8 %	9.1 %	
CET1 risk-weighted assets (\$ millions) ⁽⁴⁾	\$ —	\$ —	\$ —	\$ 23,901	\$ 23,909	\$ 23,465	\$ 22,557	\$ 21,232	\$ 23,909	
Credit quality										
Gross impaired loans as a % of loans and acceptances ⁽³⁾	— %	— %	— %	0.45 %	0.42 %	0.43 %	0.52 %	0.62 %	0.42 %	
Net impaired loans as a % of loans and acceptances ⁽³⁾	— %	— %	— %	0.32 %	0.28 %	0.29 %	0.33 %	0.37 %	0.28 %	
Provision for credit losses as a % of average loans and acceptances ⁽³⁾	— %	— %	— %	0.16 %	0.19 %	0.18 %	0.15 %	0.11 %	0.16 %	

(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.

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
	2023	2023	2023	2023	2022	2022	2022	2022	2022
Common share information									
Share price ⁽³⁾									
High	\$ —	\$ —	\$ —	\$ 35.82	\$ 42.90	\$ 43.32	\$ 45.29	\$ 44.53	\$ 45.29
Low	\$ —	\$ —	\$ —	\$ 29.62	\$ 28.23	\$ 36.58	\$ 38.35	\$ 36.31	\$ 28.23
Close	\$ —	\$ —	\$ —	\$ 35.77	\$ 30.40	\$ 41.79	\$ 39.07	\$ 44.24	\$ 30.40
Price / earnings ratio (trailing four quarters) ⁽²⁾	— x	— x	— x	7.3 x	6.1 x	31.7 x	26.9 x	35.4 x	6.1 x
Adjusted price / earnings ratio (trailing four quarters) ⁽¹⁾	— x	— x	— x	7.0 x	5.9 x	8.4 x	7.9 x	9.2 x	5.8 x
Book value per share ⁽¹⁾	\$ —	\$ —	\$ —	\$ 58.29	\$ 58.02	\$ 56.70	\$ 55.94	\$ 54.97	\$ 58.02
Market to book value	— %	— %	— %	61 %	52 %	74 %	70 %	80 %	52 %
Dividend declared per share	\$ —	\$ —	\$ —	\$ 0.46	\$ 0.45	\$ 0.45	\$ 0.44	\$ 0.44	\$ 1.78
Dividend yield ⁽²⁾	— %	— %	— %	5.1 %	5.9 %	4.3 %	4.5 %	4.0 %	5.9 %
Dividend payout ratio ⁽²⁾	— %	— %	— %	42.1 %	35.8 %	37.9 %	32.6 %	37.7 %	35.9 %
Adjusted dividend payout ratio ⁽¹⁾	— %	— %	— %	40.1 %	34.4 %	36.3 %	31.5 %	34.9 %	34.2 %
Quality of assets									
Gross amount of impaired loans	\$ —	\$ —	\$ —	\$ 170,560	\$ 157,689	\$ 159,049	\$ 188,097	\$ 214,158	\$ 157,689
Allowances for loan losses against impaired loans	\$ —	\$ —	\$ —	\$ (50,447)	\$ (52,304)	\$ (53,354)	\$ (68,588)	\$ (87,959)	\$ (52,304)
Net impaired loans	\$ —	\$ —	\$ —	\$ 120,113	\$ 105,385	\$ 105,695	\$ 119,509	\$ 126,199	\$ 105,385
Provision for credit losses	\$ —	\$ —	\$ —	\$ 15,432	\$ 17,849	\$ 16,629	\$ 13,000	\$ 9,400	\$ 56,878
Other information									
Number of full-time equivalent employees	—	—	—	3,155	3,126	3,097	2,939	2,933	3,126
Number of branches	—	—	—	57	58	58	58	58	58
Number of automated banking machines ⁽⁴⁾	—	—	—	139	145	146	149	151	145

(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 thousands of automated banking machines in Canada.

NON-GAAP FINANCIAL AND OTHER MEASURES

In addition to financial measures based on generally accepted accounting principles (GAAP), management uses non-GAAP financial measures to assess the Bank's underlying ongoing business performance. Non-GAAP financial measures presented throughout this document are referred to as "adjusted" measures and exclude amounts designated as adjusting items. Adjusting items include the amortization of acquisition-related intangible assets, and certain items of significance that arise from time to time which management believes are not reflective of underlying business performance. 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. The Bank believes non-GAAP financial measures are useful to readers in obtaining a better understanding of how management assesses the Bank's performance and in analyzing 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. The Bank believes non-GAAP ratios are useful to readers in obtaining a better understanding of how management assesses the Bank's performance and in analyzing 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 2023 Report to Shareholders, including the Management's Discussion and Analysis (MD&A) for the three months ended January 31, 2023, which pages are incorporated by reference herein. The MD&A is available on SEDAR at www.sedar.com.

In thousands of dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2023	JULY 31 2023	APRIL 30 2023	JANUARY 31 2023	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2022
Non-interest expenses	\$ —	\$ —	\$ —	\$ 183,675	\$ 174,147	\$ 177,479	\$ 172,105	\$ 177,930	\$ 701,661
Adjusting items, before income taxes									
Amortization of acquisition-related intangible assets ⁽¹⁾	—	—	—	3,210	3,172	3,074	3,030	3,028	12,304
Strategic review-related charges ⁽²⁾	—	—	—	—	(237)	—	(277)	2,342	1,828
	—	—	—	3,210	2,935	3,074	2,753	5,370	14,132
Adjusted non-interest expenses	\$ —	\$ —	\$ —	\$ 180,465	\$ 171,212	\$ 174,405	\$ 169,352	\$ 172,560	\$ 687,529
Income before income taxes	\$ —	\$ —	\$ —	\$ 60,961	\$ 65,146	\$ 65,844	\$ 74,497	\$ 70,209	\$ 275,696
Adjusting items, before income taxes (detailed above)	—	—	—	3,210	2,935	3,074	2,753	5,370	14,132
Adjusted income before income taxes	\$ —	\$ —	\$ —	\$ 64,171	\$ 68,081	\$ 68,918	\$ 77,250	\$ 75,579	\$ 289,828
Reported net income	\$ —	\$ —	\$ —	\$ 51,910	\$ 55,650	\$ 55,866	\$ 59,549	\$ 55,518	\$ 226,583
Adjusting items, net of income taxes									
Amortization of acquisition-related intangible assets ⁽¹⁾	—	—	—	2,386	2,359	2,287	2,254	2,252	9,152
Strategic review-related charges ⁽²⁾	—	—	—	—	(175)	—	(203)	1,721	1,343
	—	—	—	2,386	2,184	2,287	2,051	3,973	10,495
Adjusted net income	\$ —	\$ —	\$ —	\$ 54,296	\$ 57,834	\$ 58,153	\$ 61,600	\$ 59,491	\$ 237,078
Net income available to common shareholders	\$ —	\$ —	\$ —	\$ 47,309	\$ 54,361	\$ 51,265	\$ 58,261	\$ 50,917	\$ 214,804
Adjusting items, net of income taxes (detailed above)	—	—	—	2,386	2,184	2,287	2,051	3,973	10,495
Adjusted net income available to common shareholders	\$ —	\$ —	\$ —	\$ 49,695	\$ 56,545	\$ 53,552	\$ 60,312	\$ 54,890	\$ 225,299

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

(2) In 2022, strategic review-related charges mainly related to lease contracts following the completion of the reduction of leased corporate office premises in Montreal and Toronto, as well as to other updates to estimates initially recorded in 2021.

CONSOLIDATED STATEMENT OF INCOME

In thousands of dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2023	JULY 31 2023	APRIL 30 2023	JANUARY 31 2023	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2022
Interest and dividend income									
Loans	\$ —	\$ —	\$ —	\$ 495,380	\$ 424,369	\$ 347,419	\$ 287,156	\$ 277,388	\$ 1,336,332
Securities	—	—	—	22,698	21,454	15,925	11,444	11,969	60,792
Deposits with banks	—	—	—	15,326	8,582	4,284	1,035	561	14,462
Other, including derivatives	—	—	—	6,228	8,775	12,544	20,351	21,102	62,772
	—	—	—	539,632	463,180	380,172	319,986	311,020	1,474,358
Interest expense									
Deposits	—	—	—	219,134	175,283	125,404	86,568	80,555	467,810
Debt related to securitization activities	—	—	—	72,690	62,537	54,313	45,762	44,571	207,183
Subordinated debt	—	—	—	4,591	4,598	6,751	5,302	3,835	20,486
Other, including derivatives	—	—	—	56,101	36,938	5,200	2,264	1,141	45,543
	—	—	—	352,516	279,356	191,668	139,896	130,102	741,022
Net interest income	—	—	—	187,116	183,824	188,504	180,090	180,918	733,336
Other income (see page 5)	—	—	—	72,952	73,318	71,448	79,512	76,621	300,899
Total revenue	—	—	—	260,068	257,142	259,952	259,602	257,539	1,034,235
Provision for credit losses (see page 18)	—	—	—	15,432	17,849	16,629	13,000	9,400	56,878
Non-interest expenses (see page 6)	—	—	—	183,675	174,147	177,479	172,105	177,930	701,661
Income before income taxes	—	—	—	60,961	65,146	65,844	74,497	70,209	275,696
Income taxes	—	—	—	9,051	9,496	9,978	14,948	14,691	49,113
Net income	\$ —	\$ —	\$ —	\$ 51,910	\$ 55,650	\$ 55,866	\$ 59,549	\$ 55,518	\$ 226,583
Preferred share dividends and limited recourse capital note interest	—	—	—	4,601	1,289	4,601	1,288	4,601	11,779
Net income available to common shareholders	\$ —	\$ —	\$ —	\$ 47,309	\$ 54,361	\$ 51,265	\$ 58,261	\$ 50,917	\$ 214,804
Weighted-average number of common shares outstanding (in thousands)									
Basic	—	—	—	43,358	43,289	43,228	43,247	43,549	43,329
Diluted	—	—	—	43,359	43,310	43,302	43,380	43,655	43,412
Earnings per share									
Basic	\$ —	\$ —	\$ —	\$ 1.09	\$ 1.26	\$ 1.19	\$ 1.35	\$ 1.17	\$ 4.96
Diluted	\$ —	\$ —	\$ —	\$ 1.09	\$ 1.26	\$ 1.18	\$ 1.34	\$ 1.17	\$ 4.95

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

In thousands of dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2023	JULY 31 2023	APRIL 30 2023	JANUARY 31 2023	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2022
Net income	\$ —	\$ —	\$ —	\$ 51,910	\$ 55,650	\$ 55,866	\$ 59,549	\$ 55,518	\$ 226,583
Other comprehensive income (loss), 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	—	—	—	154	(334)	(282)	(583)	(233)	(1,432)
Reclassification of net (gains) losses on debt securities at FVOCI to net income	—	—	—	(17)	132	248	89	63	532
	—	—	—	137	(202)	(34)	(494)	(170)	(900)
Net change in value of derivatives designated as cash flow hedges	—	—	—	10,716	(8,904)	3,890	(7,970)	(6,504)	(19,488)
Net foreign currency translation adjustments									
Net unrealized foreign currency translation gains (losses) on investments in foreign operations	—	—	—	(26,966)	51,301	(2,409)	6,014	13,756	68,662
Net gains (losses) on hedges of investments in foreign operations	—	—	—	13,464	(23,495)	3,049	(3,386)	(5,931)	(29,763)
	—	—	—	(13,502)	27,806	640	2,628	7,825	38,899
	—	—	—	(2,649)	18,700	4,496	(5,836)	1,151	18,511
Items that may not subsequently be reclassified to the Statement of Income									
Remeasurement gains (losses) on employee benefit plans	—	—	—	(834)	5,568	2,143	7,852	1,289	16,852
Net gains (losses) on equity securities designated at FVOCI	—	—	—	74	(8,924)	(1,847)	(8,483)	(1,548)	(20,802)
	—	—	—	(760)	(3,356)	296	(631)	(259)	(3,950)
Total other comprehensive income, net of income taxes	—	—	—	(3,409)	15,344	4,792	(6,467)	892	14,561
Comprehensive income	\$ —	\$ —	\$ —	\$ 48,501	\$ 70,994	\$ 60,658	\$ 53,082	\$ 56,410	\$ 241,144

OTHER INCOME

In thousands of dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2023	JULY 31 2023	APRIL 30 2023	JANUARY 31 2023	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2022
Lending fees	\$ —	\$ —	\$ —	\$ 16,343	\$ 17,356	\$ 17,087	\$ 17,279	\$ 17,346	\$ 69,068
Fees and securities brokerage commissions	—	—	—	10,754	13,105	10,686	14,175	12,686	50,652
Income from mutual funds	—	—	—	11,076	11,087	11,408	12,364	13,163	48,022
Income from financial instruments	—	—	—	7,228	4,289	9,606	10,290	7,586	31,771
Service charges	—	—	—	6,847	7,334	7,364	7,541	7,576	29,815
Card service revenues	—	—	—	8,446	8,760	5,821	6,847	7,406	28,834
Fees on investment accounts	—	—	—	3,260	3,304	3,251	3,871	3,668	14,094
Insurance income, net	—	—	—	2,080	2,094	1,982	2,286	2,616	8,978
Other	—	—	—	6,918	5,989	4,243	4,859	4,574	19,665
Total other income	\$ —	\$ —	\$ —	\$ 72,952	\$ 73,318	\$ 71,448	\$ 79,512	\$ 76,621	\$ 300,899

NON-INTEREST EXPENSES

	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
In thousands of dollars (Unaudited)	2023	2023	2023	2023	2022	2022	2022	2022	2022
Salaries and employee benefits									
Salaries	\$ —	\$ —	\$ —	\$ 67,300	\$ 60,655	\$ 61,704	\$ 56,545	\$ 57,564	\$ 236,468
Performance-based compensation	—	—	—	20,035	18,774	22,877	25,962	21,240	88,853
Employee benefits	—	—	—	16,551	10,166	15,495	16,273	18,902	60,836
	—	—	—	103,886	89,595	100,076	98,780	97,706	386,157
Premises and technology									
Technology costs	—	—	—	31,963	31,436	29,992	29,344	30,737	121,509
Depreciation and amortization	—	—	—	11,131	11,042	10,193	9,876	9,788	40,899
Rent and property taxes	—	—	—	2,766	3,155	2,898	3,092	3,211	12,356
Other	—	—	—	1,194	1,375	1,161	1,378	1,268	5,182
	—	—	—	47,054	47,008	44,244	43,690	45,004	179,946
Other									
Professional and advisory services	—	—	—	8,551	13,654	10,459	9,650	10,063	43,826
Advertising, business development and travel	—	—	—	8,432	9,776	7,050	5,760	6,414	29,000
Communications	—	—	—	3,880	3,754	4,337	3,622	3,936	15,649
Other	—	—	—	11,872	10,597	11,313	10,880	12,465	45,255
	—	—	—	32,735	37,781	33,159	29,912	32,878	133,730
Impairment and restructuring charges									
Strategic review-related charges	—	—	—	—	(237)	—	(277)	2,342	1,828
	—	—	—	—	(237)	—	(277)	2,342	1,828
Total non-interest expenses	\$ —	\$ —	\$ —	\$ 183,675	\$ 174,147	\$ 177,479	\$ 172,105	\$ 177,930	\$ 701,661
Adjusted non-interest expenses⁽¹⁾	\$ —	\$ —	\$ —	\$ 180,465	\$ 171,212	\$ 174,405	\$ 169,352	\$ 172,560	\$ 687,529

(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	
	2023		2023		2023		2023		2022		2022		2022		2022	
Assets																
Cash and non-interest bearing deposits with banks	\$	—	\$	—	\$	—	\$	63,646	\$	79,702	\$	83,486	\$	69,807	\$	63,522
Interest bearing deposits with banks		—		—		—		1,366,022		1,811,221		1,470,762		1,151,920		980,311
Securities																
At amortized cost		—		—		—		2,811,265		3,004,405		3,044,427		3,334,269		2,965,087
At fair value through profit or loss (FVTPL)		—		—		—		3,127,023		2,993,434		3,368,619		3,107,376		2,960,789
At FVOCI		—		—		—		125,870		186,622		227,064		251,713		252,693
		—		—		—		6,064,158		6,184,461		6,640,110		6,693,358		6,178,569
Securities purchased under reverse repurchase agreements		—		—		—		3,941,511		3,727,752		3,671,726		3,252,494		2,972,667
Loans																
Personal		—		—		—		3,058,822		3,266,635		3,398,703		3,478,120		3,531,391
Residential mortgage		—		—		—		16,238,524		16,157,480		15,839,906		15,654,739		15,471,466
Commercial		—		—		—		18,346,536		18,057,146		17,274,199		16,593,579		15,356,681
Customers' liabilities under acceptances		—		—		—		2,585		99,800		58,000		109,000		15,000
		—		—		—		37,646,467		37,581,061		36,570,808		35,835,438		34,374,538
Allowances for loan losses		—		—		—		(195,278)		(193,476)		(185,421)		(190,442)		(202,347)
		—		—		—		37,451,189		37,387,585		36,385,387		35,644,996		34,172,191
Other																
Derivatives		—		—		—		277,777		312,538		259,195		263,158		197,363
Premises and equipment		—		—		—		120,351		121,227		121,734		118,635		119,567
Software and other intangible assets		—		—		—		291,024		294,438		279,905		277,782		277,244
Goodwill		—		—		—		82,360		83,710		80,601		80,414		79,841
Deferred tax assets		—		—		—		80,515		71,533		59,281		55,660		59,166
Other assets		—		—		—		622,525		642,591		743,389		709,730		984,746
		—		—		—		1,474,552		1,526,037		1,544,105		1,505,379		1,717,927
	\$	—	\$	—	\$	—	\$	50,361,078	\$	50,716,758	\$	49,795,576	\$	48,317,954	\$	46,085,187
Liabilities and shareholders' equity																
Deposits																
Personal	\$	—	\$	—	\$	—	\$	22,732,707	\$	22,234,036	\$	21,349,108	\$	19,761,071	\$	18,841,916
Business, banks and other		—		—		—		4,819,774		4,897,770		5,325,637		5,480,732		5,260,783
		—		—		—		27,552,481		27,131,806		26,674,745		25,241,803		24,102,699
Other																
Obligations related to securities sold short		—		—		—		3,546,481		3,221,358		4,126,796		3,079,127		3,426,015
Obligations related to securities sold under repurchase agreements		—		—		—		2,322,752		2,924,295		2,549,501		2,941,285		2,704,806
Acceptances		—		—		—		2,585		99,800		58,000		109,000		15,000
Derivatives		—		—		—		479,930		808,958		408,431		441,062		178,772
Deferred tax liabilities		—		—		—		54,645		54,255		53,800		52,580		50,913
Other liabilities		—		—		—		1,137,645		1,166,208		1,263,279		1,306,216		1,284,352
		—		—		—		7,544,038		8,274,874		8,459,807		7,929,270		7,659,858
Debt related to securitization activities		—		—		—		12,119,595		12,192,422		11,594,948		11,772,139		11,317,379
Subordinated debt		—		—		—		336,032		336,553		339,253		685,397		345,411
Shareholders' equity																
Preferred shares		—		—		—		122,071		122,071		122,071		122,071		122,071
Limited recourse capital notes		—		—		—		123,282		122,332		121,543		121,581		121,315
Common shares		—		—		—		1,169,978		1,167,549		1,164,062		1,163,475		1,165,683
Retained earnings		—		—		—		1,348,909		1,322,381		1,291,054		1,258,944		1,222,052
Accumulated other comprehensive income		—		—		—		39,396		42,045		23,345		18,849		24,685
Share-based compensation reserve		—		—		—		5,296		4,725		4,748		4,425		4,034
		—		—		—		2,808,932		2,781,103		2,726,823		2,689,345		2,659,840
	\$	—	\$	—	\$	—	\$	50,361,078	\$	50,716,758	\$	49,795,576	\$	48,317,954	\$	46,085,187

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)	2023		2023		2023		2023		2022		2022		2022		2022	
Personal																
Notice and demand																
Retail	\$	—	\$	—	\$	—	\$	2,665,108	\$	2,701,514	\$	2,812,983	\$	2,982,426	\$	3,081,370
Partnerships		—		—		—		4,934,154		3,931,919		3,224,437		2,747,108		2,290,538
Advisors and brokers		—		—		—		1,261,547		1,439,561		1,466,959		1,425,976		1,493,757
		—		—		—		8,860,809		8,072,994		7,504,379		7,155,510		6,865,665
Term																
Retail		—		—		—		5,063,180		4,687,937		4,550,947		4,336,513		4,324,189
Advisors and brokers		—		—		—		8,808,718		9,473,105		9,293,782		8,269,048		7,652,062
		—		—		—		13,871,898		14,161,042		13,844,729		12,605,561		11,976,251
		—		—		—		22,732,707		22,234,036		21,349,108		19,761,071		18,841,916
Business, banks and other																
Notice and demand		—		—		—		1,641,677		1,779,544		1,697,847		1,672,949		1,687,908
Term																
Wholesale		—		—		—		2,316,220		2,385,193		2,851,324		2,998,011		2,774,206
Other		—		—		—		861,877		733,033		776,466		809,772		798,669
		—		—		—		3,178,097		3,118,226		3,627,790		3,807,783		3,572,875
		—		—		—		4,819,774		4,897,770		5,325,637		5,480,732		5,260,783
	\$	—	\$	—	\$	—	\$	27,552,481	\$	27,131,806	\$	26,674,745	\$	25,241,803	\$	24,102,699

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)	2023		2023		2023		2023		2022		2022		2022		2022	
Registered and non-registered investment accounts	\$	—	\$	—	\$	—	\$	18,140,560	\$	17,720,188	\$	18,246,129	\$	18,785,426	\$	19,962,043
Clients' brokerage assets		—		—		—		4,886,610		4,846,958		4,876,696		5,190,890		5,326,777
Mutual funds		—		—		—		3,451,884		3,322,114		3,526,238		3,713,025		3,980,397
Loans under administration		—		—		—		1,538,959		1,212,276		993,287		905,483		774,737
Other		—		—		—		105,616		109,187		113,303		116,255		111,902
	\$	—	\$	—	\$	—	\$	28,123,628	\$	27,210,723	\$	27,755,653	\$	28,711,080	\$	30,155,857

(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)

	AS AT OCTOBER 31, 2023	AS AT JULY 31, 2023	AS AT APRIL 30, 2023	AS AT JANUARY 31, 2023
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	\$ —	\$ —	\$ 1,175,274
2	Retained earnings	—	—	1,348,909
3	Accumulated other comprehensive income (and other reserves)	—	—	6,073
6	Common Equity Tier 1 capital before regulatory adjustments	—	—	2,530,256
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	—	—	—
28	Total regulatory adjustments to Common Equity Tier 1 ⁽²⁾	—	—	(349,337)
29	Common Equity Tier 1 capital (CET1)	—	—	2,180,919
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	—	—	245,353
31	of which: classified as equity under applicable accounting standards	—	—	245,353
36	Additional Tier 1 capital before regulatory adjustments	—	—	245,353
Additional Tier 1 capital: regulatory adjustments				
43	Total regulatory adjustments to Additional Tier 1 capital	—	—	—
44	Additional Tier 1 capital (AT1)	—	—	245,353
45	Tier 1 capital (T1 = CET1 + AT1)	—	—	2,426,272
Tier 2 capital: instruments and allowances				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	—	—	336,032
50	Collective allowances	—	—	153,445
51	Tier 2 capital before regulatory adjustments	—	—	489,477
57	Total regulatory adjustments to Tier 2 capital	—	—	—
58	Tier 2 capital (T2)	—	—	489,477
59	Total capital (TC = T1 + T2)	\$ —	\$ —	\$ 2,915,749
60	Total risk-weighted assets	\$ —	\$ —	\$ 23,900,939
Capital ratios				
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	— %	— %	9.1 %
62	Tier 1 (as a percentage of risk-weighted assets)	— %	— %	10.2 %
63	Total capital (as a percentage of risk-weighted assets)	— %	— %	12.2 %
OSFI target⁽⁴⁾				
69	Common Equity Tier 1 target ratio	— %	— %	7.0 %
70	Tier 1 capital target ratio	— %	— %	8.5 %
71	Total capital target ratio	— %	— %	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.

REGULATORY CAPITAL (CONT'D)

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	\$ 1,172,274	\$ 1,168,810	\$ 1,167,900	\$ 1,169,717
2	Retained earnings	1,322,381	1,291,054	1,258,944	1,222,052
3	Accumulated other comprehensive income (and other reserves)	19,438	(8,166)	(8,772)	(10,907)
6	Common Equity Tier 1 capital before regulatory adjustments	2,514,093	2,451,698	2,418,072	2,380,862
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	15,609	13,951	11,827	10,482
28	Total regulatory adjustments to Common Equity Tier 1 ⁽²⁾	(362,389)	(331,037)	(328,156)	(320,913)
29	Common Equity Tier 1 capital (CET1)	2,167,313	2,134,612	2,101,743	2,070,431
29a	Common Equity Tier 1 capital (CET1)⁽³⁾ excluding transitional arrangements for ECL provisioning	2,151,704	2,120,661	2,089,916	2,059,949
	Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	244,403	243,614	243,652	243,386
31	of which: classified as equity under applicable accounting standards	244,403	243,614	243,652	243,386
36	Additional Tier 1 capital before regulatory adjustments	244,403	243,614	243,652	243,386
	Additional Tier 1 capital: regulatory adjustments				
43	Total regulatory adjustments to Additional Tier 1 capital	—	—	—	—
44	Additional Tier 1 capital (AT1)	244,403	243,614	243,652	243,386
45	Tier 1 capital (T1 = CET1 + AT1)	2,411,716	2,378,226	2,345,395	2,313,817
45a	Tier 1 capital (T1 = CET1 + AT1)⁽³⁾ excluding transitional arrangements for ECL provisioning	2,396,107	2,364,275	2,333,568	2,303,335
	Tier 2 capital: instruments and allowances				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	336,553	339,253	335,530	345,411
50	Collective allowances	133,658	126,297	116,866	110,895
51	Tier 2 capital before regulatory adjustments	470,211	465,550	452,396	456,306
57	Total regulatory adjustments to Tier 2 capital	—	—	—	(4,373)
58	Tier 2 capital (T2)	470,211	465,550	452,396	451,933
59	Total capital (TC = T1 + T2)	\$ 2,881,927	\$ 2,843,776	\$ 2,797,791	\$ 2,765,750
59a	Total capital (TC = T1 + T2)⁽³⁾ excluding transitional arrangements for ECL provisioning	\$ 2,881,927	\$ 2,843,776	\$ 2,797,791	\$ 2,765,750
60	Total risk-weighted assets	\$ 23,909,169	\$ 23,464,637	\$ 22,557,131	\$ 21,232,369
	Capital ratios				
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	9.1 %	9.1 %	9.3 %	9.8 %
61a	Common Equity Tier 1 (as a percentage of risk-weighted assets) ⁽³⁾ excluding transitional arrangements for ECL provisioning	9.0 %	9.0 %	9.3 %	9.7 %
62	Tier 1 (as a percentage of risk-weighted assets)	10.1 %	10.1 %	10.4 %	10.9 %
62a	Tier 1 (as a percentage of risk-weighted assets) ⁽³⁾ excluding transitional arrangements for ECL provisioning	10.0 %	10.1 %	10.3 %	10.8 %
63	Total capital (as a percentage of risk-weighted assets)	12.1 %	12.1 %	12.4 %	13.0 %
63a	Total capital (as a percentage of risk-weighted assets) ⁽³⁾ excluding transitional arrangements for ECL provisioning	12.1 %	12.1 %	12.4 %	13.0 %
	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, 2022 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, 2023

	0 %	20 %	35 %	50 %	75 %	100 %	150 %	250 %	1,250 %	TOTAL	RISK-WEIGHTED ASSETS ⁽¹⁾	CAPITAL REQUIREMENTS ⁽²⁾
Exposure Class (after risk mitigation)												
Corporate	\$ 65,497	\$ 13,787	\$ —	\$ 23,104	\$ —	\$ 13,610,920	\$ 32,604	\$ —	\$ —	\$ 13,745,912	\$ 13,674,136	\$ 957,190
Sovereign	9,521,161	377,376	—	—	—	—	—	—	—	9,898,537	75,476	5,283
Bank	—	224,131	—	—	—	15,537	—	—	—	239,668	60,363	4,225
Retail residential mortgage loans	11,639,474	337,451	7,320,289	279,598	45,313	62,921	—	—	—	19,685,046	2,866,296	200,641
Other retail	146,617	—	—	—	996,774	—	5,652	—	—	1,149,043	756,059	52,924
Small business entities treated as other retail	5,413	—	—	—	2,187,866	—	—	—	—	2,193,279	1,640,900	114,863
Equity	—	—	—	—	—	199,967	—	—	—	199,967	199,967	13,998
Securitization	—	3,728	—	—	—	—	—	—	49	3,777	1,304	91
Other assets	976,342	65,508	—	—	—	519,522	—	106,629	—	1,668,001	799,197	55,944
	22,354,504	1,021,981	7,320,289	302,702	3,229,953	14,408,867	38,256	106,629	49	48,783,230	20,073,698	1,405,159
Derivatives ⁽³⁾	—	234,838	—	—	—	110,803	—	—	—	345,641	157,771	11,044
Credit commitments	22,365	27,023	—	—	31,537	1,853,112	—	—	—	1,934,037	1,882,170	131,752
Operational risk	—	—	—	—	—	—	—	—	—	—	1,787,300	125,111
	\$ 22,376,869	\$ 1,283,842	\$ 7,320,289	\$ 302,702	\$ 3,261,490	\$ 16,372,782	\$ 38,256	\$ 106,629	\$ 49	\$ 51,062,908	\$ 23,900,939	\$ 1,673,066
Balance sheet items												
Cash, deposits with banks, securities and securities financing transactions											\$ 376,406	
Personal loans											949,340	
Residential mortgage loans											2,720,911	
Commercial loans and acceptances											15,280,612	
Other assets											746,429	
											\$ 20,073,698	

(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 \$23.8 million as at January 31, 2023 and included cash and government securities.

RISK-WEIGHTED ASSETS (CONT'D)

In thousands of dollars (Unaudited)

AS AT OCTOBER 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	\$ 55,317	\$ 5,105	\$ —	\$ 30,476	\$ —	\$ 13,538,367	\$ 26,559	\$ —	\$ —	\$ 13,655,824	\$ 13,594,466	\$ 951,613
Sovereign	9,649,943	405,784	—	—	—	—	—	—	—	10,055,727	81,156	5,681
Bank	—	422,558	—	—	—	23,436	—	—	—	445,994	107,947	7,556
Retail residential mortgage loans	11,440,873	323,651	7,475,338	282,240	46,821	58,125	—	—	—	19,627,048	2,915,459	204,082
Other retail	181,690	—	—	—	1,099,490	—	5,260	—	—	1,286,440	832,508	58,276
Small business entities treated as other retail	7,689	—	—	—	2,225,033	—	—	—	—	2,232,722	1,668,775	116,814
Equity	—	—	—	—	—	266,334	—	—	—	266,334	266,334	18,643
Securitization	—	4,590	—	—	—	—	—	—	49	4,639	1,491	104
Other assets	1,269,324	109,100	—	—	—	466,624	—	105,086	—	1,950,134	751,159	52,581
	22,604,836	1,270,788	7,475,338	312,716	3,371,344	14,352,886	31,819	105,086	49	49,524,862	20,219,295	1,415,350
Derivatives ⁽³⁾	—	193,088	—	—	—	127,348	—	—	—	320,436	165,966	11,618
Credit commitments	22,747	18,538	—	—	12,773	1,730,957	—	—	—	1,785,015	1,744,245	122,097
Operational risk	—	—	—	—	—	—	—	—	—	—	1,779,663	124,576
	\$ 22,627,583	\$ 1,482,414	\$ 7,475,338	\$ 312,716	\$ 3,384,117	\$ 16,211,191	\$ 31,819	\$ 105,086	\$ 49	\$ 51,630,313	\$ 23,909,169	\$ 1,673,641
Balance sheet items												
Cash, deposits with banks, securities and securities financing transactions											\$ 536,043	
Personal loans											1,031,786	
Residential mortgage loans											2,766,573	
Commercial loans and acceptances											15,189,736	
Other assets											695,157	
											\$ 20,219,295	

(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 \$14.8 million as at October 31, 2022 and included cash and government securities.

BASEL III LEVERAGE RATIO

In thousands of dollars, except percentage amounts (Unaudited)		AS AT OCTOBER 31 2023		AS AT JULY 31 2023		AS AT APRIL 30 2023		AS AT JANUARY 31 2023	
Row ⁽¹⁾									
On-balance sheet exposures									
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures but including collateral)	\$	—	\$	—	\$	—	\$	46,096,382
4	(Asset amounts deducted in determining Tier 1 capital ⁽²⁾)		—		—		—		(382,620)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	\$	—	\$	—	\$	—	\$	45,713,762
Derivative exposures									
6	Replacement cost associated with all derivative transactions	\$	—	\$	—	\$	—	\$	132,444
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions		—		—		—		173,033
11	Total derivative exposures (sum of lines 6 to 10)	\$	—	\$	—	\$	—	\$	305,477
Securities financing transaction exposures									
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	\$	—	\$	—	\$	—	\$	6,232,676
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		—		—		—		(3,277,535)
14	Counterparty credit risk (CCR) exposure for SFTs		—		—		—		11,213
16	Total securities financing transaction exposures (sum of lines 12 to 15)	\$	—	\$	—	\$	—	\$	2,966,354
Other off-balance sheet exposures									
17	Off-balance sheet exposure at gross notional amount	\$	—	\$	—	\$	—	\$	10,265,024
18	(Adjustments for conversion to credit equivalent amounts)		—		—		—		(7,755,856)
19	Off-balance sheet items (sum of lines 17 and 18)	\$	—	\$	—	\$	—	\$	2,509,168
Capital and total exposures									
20	Tier 1 capital	\$	—	\$	—	\$	—	\$	2,426,272
21	Total exposures (sum of lines 5, 11, 16 and 19)	\$	—	\$	—	\$	—	\$	51,494,761
Leverage ratio									
22	Basel III leverage ratio		— %		— %		— %		4.7 %

(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.

BASEL III LEVERAGE RATIO (CONT'D)

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 (SFT), and grandfathered securitization exposures but including collateral)	\$	46,609,644	\$	45,766,398	\$	44,676,297	\$	42,669,937
4	(Asset amounts deducted in determining Tier 1 capital ⁽²⁾)		(384,886)		(362,514)		(355,756)		(356,498)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	\$	46,224,758	\$	45,403,884	\$	44,320,541	\$	42,313,439
Derivative exposures									
6	Replacement cost associated with all derivative transactions	\$	111,967	\$	124,321	\$	124,322	\$	144,523
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions		168,679		146,901		146,901		140,766
11	Total derivative exposures (sum of lines 6 to 10)	\$	280,646	\$	271,222	\$	271,223	\$	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	\$	5,999,810	\$	5,933,008	\$	5,366,583	\$	5,759,373
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		(2,761,045)		(2,573,195)		(2,855,865)		(2,978,193)
14	Counterparty credit risk (CCR) exposure for SFTs		29,525		10,076		20,170		23,213
16	Total securities financing transaction exposures (sum of lines 12 to 15)	\$	3,268,290	\$	3,369,889	\$	2,530,888	\$	2,804,393
Other off-balance sheet exposures									
17	Off-balance sheet exposure at gross notional amount	\$	10,329,980	\$	10,721,589	\$	10,942,327	\$	10,572,599
18	(Adjustments for conversion to credit equivalent amounts)		(7,932,777)		(8,220,018)		(8,461,711)		(8,258,527)
19	Off-balance sheet items (sum of lines 17 and 18)	\$	2,397,203	\$	2,501,571	\$	2,480,616	\$	2,314,072
Capital and total exposures									
20	Tier 1 capital	\$	2,411,716	\$	2,378,226	\$	2,345,395	\$	2,313,817
20a	Tier 1 Capital excluding transitional arrangements for ECL provisioning	\$	2,396,107	\$	2,364,275	\$	2,333,568	\$	2,303,335
21	Total exposures (sum of lines 5, 11, 16 and 19)	\$	52,170,897	\$	51,546,566	\$	49,603,268	\$	47,717,193
Leverage ratio									
22	Basel III leverage ratio		4.6 %		4.6 %		4.7 %		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

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2023	AS AT JULY 31 2023	AS AT APRIL 30 2023	AS AT JANUARY 31 2023	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022
Personal loans								
Very low risk	\$ —	\$ —	\$ —	\$ 2,210,884	\$ 2,314,291	\$ 2,401,575	\$ 2,543,588	\$ 2,623,095
Low risk	—	—	—	366,120	414,481	426,424	397,340	387,195
Medium risk	—	—	—	454,752	514,808	547,845	516,079	496,408
High risk	—	—	—	10,003	10,229	8,981	9,567	9,241
Default	—	—	—	17,063	12,826	13,878	11,546	15,452
	—	—	—	3,058,822	3,266,635	3,398,703	3,478,120	3,531,391
Residential mortgage loans								
Very low risk	—	—	—	11,617,351	11,436,281	11,086,854	10,992,881	10,677,294
Low risk	—	—	—	2,551,206	2,649,879	2,662,023	2,658,056	2,789,850
Medium risk	—	—	—	1,952,631	1,951,501	1,967,002	1,878,067	1,882,468
High risk	—	—	—	73,298	72,259	73,641	73,604	68,316
Default	—	—	—	44,038	47,560	50,386	52,131	53,538
	—	—	—	16,238,524	16,157,480	15,839,906	15,654,739	15,471,466
Commercial loans⁽¹⁾								
Very low risk	—	—	—	3,872,538	3,854,162	3,858,256	3,479,149	3,287,735
Low risk	—	—	—	10,779,917	10,930,939	10,329,584	10,000,172	8,912,612
Medium risk	—	—	—	3,144,143	2,851,282	2,794,357	2,838,378	2,817,428
High risk	—	—	—	443,064	423,260	255,217	260,460	208,738
Default	—	—	—	109,459	97,303	94,785	124,420	145,168
	—	—	—	18,349,121	18,156,946	17,332,199	16,702,579	15,371,681
Total loans								
Very low risk	—	—	—	17,700,773	17,604,734	17,346,685	17,015,618	16,588,124
Low risk	—	—	—	13,697,243	13,995,299	13,418,031	13,055,568	12,089,657
Medium risk	—	—	—	5,551,526	5,317,591	5,309,204	5,232,524	5,196,304
High risk	—	—	—	526,365	505,748	337,839	343,631	286,295
Default	—	—	—	170,560	157,689	159,049	188,097	214,158
	\$ —	\$ —	\$ —	\$ 37,646,467	\$ 37,581,061	\$ 36,570,808	\$ 35,835,438	\$ 34,374,538
Off-balance sheet exposures⁽²⁾								
Very low risk	\$ —	\$ —	\$ —	\$ 1,164,394	1,124,955	1,119,112	1,128,186	1,048,921
Low risk	—	—	—	1,188,423	1,316,672	1,317,197	1,315,187	1,259,167
Medium risk	—	—	—	459,398	497,796	527,823	524,222	495,223
High risk	—	—	—	52,728	38,660	9,680	12,668	5,987
Default	—	—	—	—	—	—	—	—
	\$ —	\$ —	\$ —	\$ 2,864,943	\$ 2,978,083	\$ 2,973,812	\$ 2,980,263	\$ 2,809,298

(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 2023	AS AT JULY 31 2023	AS AT APRIL 30 2023	AS AT JANUARY 31 2023	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022
Personal loans								
Stage 1	\$ —	\$ —	\$ —	\$ 2,744,487	\$ 2,910,511	\$ 3,012,253	\$ 3,130,980	\$ 3,196,794
Stage 2	—	—	—	297,272	343,298	372,572	335,594	319,145
Stage 3	—	—	—	17,063	12,826	13,878	11,546	15,452
	—	—	—	3,058,822	3,266,635	3,398,703	3,478,120	3,531,391
Residential mortgage loans								
Stage 1	—	—	—	15,800,539	15,711,575	15,393,065	15,199,268	14,992,433
Stage 2	—	—	—	393,947	398,345	396,455	403,340	425,495
Stage 3	—	—	—	44,038	47,560	50,386	52,131	53,538
	—	—	—	16,238,524	16,157,480	15,839,906	15,654,739	15,471,466
Commercial loans⁽¹⁾								
Stage 1	—	—	—	17,189,066	17,158,342	16,542,367	15,864,723	14,611,384
Stage 2	—	—	—	1,050,596	901,301	695,047	713,436	615,129
Stage 3	—	—	—	109,459	97,303	94,785	124,420	145,168
	—	—	—	18,349,121	18,156,946	17,332,199	16,702,579	15,371,681
Total loans								
Stage 1	—	—	—	35,734,092	35,780,428	34,947,685	34,194,971	32,800,611
Stage 2	—	—	—	1,741,815	1,642,944	1,464,074	1,452,370	1,359,769
Stage 3	—	—	—	170,560	157,689	159,049	188,097	214,158
	\$ —	\$ —	\$ —	\$ 37,646,467	\$ 37,581,061	\$ 36,570,808	\$ 35,835,438	\$ 34,374,538
Off-balance sheet exposures⁽²⁾								
Stage 1	\$ —	\$ —	\$ —	\$ 2,748,193	2,875,508	2,905,208	2,890,640	2,722,964
Stage 2	—	—	—	116,750	102,575	68,604	89,623	86,334
Stage 3	—	—	—	—	—	—	—	—
	\$ —	\$ —	\$ —	\$ 2,864,943	\$ 2,978,083	\$ 2,973,812	\$ 2,980,263	\$ 2,809,298

(1) Including customers' liabilities under acceptances.

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

GROSS IMPAIRED LOANS

	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)	2023		2023		2023		2023		2022		2022		2022		2022	
Change in gross impaired loans																
Gross impaired loans – balance at beginning of period	\$	—	\$	—	\$	—	\$	157,689	\$	159,049	\$	188,097	\$	214,158	\$	250,910
Total classified as impaired during the period		—		—		—		44,937		34,783		32,863		32,387		41,536
Transferred to performing during the period		—		—		—		(14,838)		(16,050)		(18,870)		(21,039)		(33,233)
Net repayments		—		—		—		(5,714)		(8,042)		(14,217)		(10,615)		(39,929)
Net classified as impaired during the period		—		—		—		24,385		10,690		(224)		733		(31,626)
Amounts written off		—		—		—		(12,269)		(12,170)		(22,145)		(26,094)		(4,325)
Exchange and other movements		—		—		—		755		121		(6,679)		(700)		(801)
Change during the period		—		—		—		12,871		(1,360)		(29,048)		(26,061)		(36,752)
Gross impaired loans – balance at end of period	\$	—	\$	—	\$	—	\$	170,560	\$	157,689	\$	159,049	\$	188,097	\$	214,158

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 dollars (Unaudited)	2023		2023		2023		2023		2022		2022		2022		2022	
Personal																
Stage 1	\$	—	\$	—	\$	—	\$	10,593	\$	13,173	\$	14,926	\$	13,014	\$	10,385
Stage 2		—		—		—		37,021		36,862		37,812		39,121		39,753
Stage 3		—		—		—		4,516		3,476		4,288		3,062		4,535
		—		—		—		52,130		53,511		57,026		55,197		54,673
Residential mortgage																
Stage 1		—		—		—		6,663		6,839		7,169		6,803		6,720
Stage 2		—		—		—		6,592		6,599		6,029		6,099		5,534
Stage 3		—		—		—		2,212		2,591		2,881		2,177		2,140
		—		—		—		15,467		16,029		16,079		15,079		14,394
Commercial⁽¹⁾																
Stage 1		—		—		—		63,682		55,835		56,877		47,420		45,519
Stage 2		—		—		—		28,474		29,539		17,016		15,817		13,046
Stage 3		—		—		—		43,719		46,237		46,185		63,349		81,284
		—		—		—		135,875		131,611		120,078		126,586		139,849
Total																
Stage 1		—		—		—		80,938		75,847		78,972		67,237		62,624
Stage 2		—		—		—		72,087		73,000		60,857		61,037		58,333
Stage 3		—		—		—		50,447		52,304		53,354		68,588		87,959
Total allowances for credit losses	\$	—	\$	—	\$	—	\$	203,472	\$	201,151	\$	193,183	\$	196,862	\$	208,916
Total allowances for loan losses	\$	—	\$	—	\$	—	\$	195,278	\$	193,476	\$	185,421	\$	190,442	\$	202,347
Total allowances for off-balance sheet exposures ⁽²⁾		—		—		—		8,194		7,675		7,762		6,420		6,569
Total allowances for credit losses	\$	—	\$	—	\$	—	\$	203,472	\$	201,151	\$	193,183	\$	196,862	\$	208,916

(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 2023	JULY 31 2023	APRIL 30 2023	JANUARY 31 2023	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2022
In thousands of dollars (Unaudited)									
Personal									
Stage 1	\$ —	\$ —	\$ —	\$ (2,580)	\$ (1,753)	\$ 1,912	\$ 2,629	\$ 824	\$ 3,612
Stage 2	—	—	—	159	(950)	(1,309)	(632)	3,202	311
Stage 3	—	—	—	9,699	8,634	4,574	3,095	(4,092)	12,211
	—	—	—	7,278	5,931	5,177	5,092	(66)	16,134
Residential mortgage									
Stage 1	—	—	—	(176)	(330)	366	83	143	\$ 262
Stage 2	—	—	—	(7)	570	(70)	565	827	\$ 1,892
Stage 3	—	—	—	207	75	1,122	750	(1,518)	\$ 429
	—	—	—	24	315	1,418	1,398	(548)	2,583
Commercial⁽¹⁾									
Stage 1	—	—	—	8,916	(2,252)	8,978	2,087	681	\$ 9,494
Stage 2	—	—	—	(422)	12,251	1,101	2,808	(190)	\$ 15,970
Stage 3	—	—	—	(364)	1,604	(45)	1,615	9,523	12,697
	—	—	—	8,130	11,603	10,034	6,510	10,014	38,161
Total									
Stage 1	—	—	—	6,160	(4,335)	11,256	4,799	1,648	13,368
Stage 2	—	—	—	(270)	11,871	(278)	2,741	3,839	18,173
Stage 3	—	—	—	9,542	10,313	5,651	5,460	3,913	25,337
Total provision for credit losses	\$ —	\$ —	\$ —	\$ 15,432	\$ 17,849	\$ 16,629	\$ 13,000	\$ 9,400	\$ 56,878

(1) Including customers' liabilities under acceptances.

RESIDENTIAL MORTGAGE LOANS AND HELOCS

In thousands of dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31			AS AT JULY 31			AS AT APRIL 30			AS AT JANUARY 31		
	2023			2023			2023			2023		
Insured and uninsured residential mortgage loans ⁽¹⁾⁽²⁾ (excluding HELOCs)												
Insured ⁽³⁾												
Québec	\$	—	— %	\$	—	— %	\$	—	— %	\$	2,577,924	16 %
Ontario		—	—		—	—		—	—		2,806,161	17
Rest of Canada		—	—		—	—		—	—		3,911,245	24
		—	—		—	—		—	—		9,295,330	57
Uninsured												
Québec		—	—		—	—		—	—		2,915,609	18
Ontario		—	—		—	—		—	—		3,210,098	20
Rest of Canada		—	—		—	—		—	—		744,258	5
		—	—		—	—		—	—		6,869,965	43
	\$	—	— %	\$	—	— %	\$	—	— %	\$	16,165,295	100 %
Uninsured home equity lines of credit (HELOCs) ⁽¹⁾												
Québec		—	— %		—	— %		—	— %		342,381	66 %
Ontario		—	—		—	—		—	—		102,062	20
Rest of Canada		—	—		—	—		—	—		70,618	14
	\$	—	— %	\$	—	— %	\$	—	— %	\$	515,061	100 %
Amortization period ranges for residential mortgage loans (in %)												
Less than 20 years			— %			— %			— %			27 %
20-24 years			—			—			—			59
25-29 years			—			—			—			14
30 years and greater			—			—			—			—
			— %			— %			— %			100 %
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs ⁽⁴⁾												
Québec			— %			— %			— %			62 %
Ontario			— %			— %			— %			61 %
Rest of Canada			— %			— %			— %			65 %
			— %			— %			— %			62 %

(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 2022			AS AT JULY 31 2022			AS AT APRIL 30 2022			AS AT JANUARY 31 2022		
Insured and uninsured residential mortgage loans⁽¹⁾⁽²⁾ (excluding HELOCs)												
Insured ⁽³⁾												
Québec	\$	2,510,195	16 %	\$	2,493,370	16 %	\$	2,531,670	16 %	\$	2,571,020	17 %
Ontario		2,700,542	17		2,614,434	17		2,590,893	17		2,647,380	17
Rest of Canada		3,805,419	24		3,650,737	23		3,534,637	23		3,401,349	22
		9,016,157	56		8,758,540	56		8,657,200	56		8,619,748	56
Uninsured												
Québec		2,956,328	18		2,991,837	19		3,028,986	19		3,070,111	20
Ontario		3,263,924	20		3,227,681	21		3,113,053	20		2,969,452	19
Rest of Canada		774,031	5		725,358	5		722,943	5		734,582	5
		6,994,283	44		6,944,876	44		6,864,982	44		6,774,145	44
	\$	16,010,439	100 %	\$	15,703,416	100 %	\$	15,522,182	100 %	\$	15,393,893	100 %
Uninsured home equity lines of credit (HELOCs)⁽¹⁾												
Québec		356,215	67 %		353,053	66 %		345,127	65 %		349,924	66 %
Ontario		105,541	19		107,759	20		105,881	20		105,181	20
Rest of Canada		72,216	14		74,143	14		76,615	15		77,438	14
	\$	533,972	100 %	\$	534,954	100 %	\$	527,623	100 %	\$	532,543	100 %
Amortization period ranges for residential mortgage loans (in %)												
Less than 20 years			27 %			26 %			26 %			24 %
20-24 years			59			58			58			59
25-29 years			14			15			15			15
30 years and greater			—			1			1			2
			100 %			100 %			100 %			100 %
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs⁽⁴⁾												
Québec			62 %			63 %			62 %			66 %
Ontario			62 %			63 %			62 %			62 %
Rest of Canada			65 %			63 %			62 %			63 %
			63 %			63 %			62 %			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.

QUALITY OF RESIDENTIAL MORTGAGE LOANS

In percentage (Unaudited)	AS AT OCTOBER 31 2023	AS AT JULY 31 2023	AS AT APRIL 30 2023	AS AT JANUARY 31 2023	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022
Loan-to-value Distribution								
Insured								
<=50	— %	— %	— %	25 %	25 %	24 %	25 %	21 %
50-65%	—	—	—	22	23	22	25	25
65-75%	—	—	—	20	20	17	19	15
>75%	—	—	—	33	32	37	31	39
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Conventional								
<=50	— %	— %	— %	42 %	42 %	44 %	44 %	40 %
50-65%	—	—	—	35	36	36	37	39
65-75%	—	—	—	15	14	14	14	15
>75%	—	—	—	8	8	6	5	6
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Alt-A								
<=50	— %	— %	— %	55 %	56 %	60 %	65 %	69 %
50-65%	—	—	—	19	18	18	18	17
65-75%	—	—	—	13	13	13	11	9
>75%	—	—	—	13	13	9	6	5
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Geographic Loan-to-value Distribution (Uninsured)⁽¹⁾								
Canada								
<=50	— %	— %	— %	46 %	46 %	47 %	48 %	46 %
50-65%	—	—	—	31	31	32	33	35
65-75%	—	—	—	14	14	14	14	13
>75%	—	—	—	9	9	7	5	6
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Greater Toronto Area								
<=50	— %	— %	— %	40 %	40 %	40 %	40 %	40 %
50-65%	—	—	—	30	31	31	33	33
65-75%	—	—	—	19	19	20	20	20
>75%	—	—	—	11	10	9	7	7
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Greater Vancouver Area								
<=50	— %	— %	— %	62 %	62 %	63 %	62 %	58 %
50-65%	—	—	—	23	24	25	27	29
65-75%	—	—	—	10	9	9	9	9
>75%	—	—	—	5	5	3	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 2023	AS AT JULY 31 2023	AS AT APRIL 30 2023	AS AT JANUARY 31 2023	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022
Beacon Distribution								
Insured								
<600	— %	— %	— %	— %	1 %	1 %	1 %	1 %
600-649	—	—	—	2	3	3	3	3
650-679	—	—	—	4	4	4	4	4
>680	—	—	—	94	93	92	92	92
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Conventional								
<600	— %	— %	— %	2 %	2 %	2 %	2 %	1 %
600-649	—	—	—	8	8	8	8	7
650-679	—	—	—	9	9	10	10	9
>680	—	—	—	81	81	80	80	83
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Alt-A								
<600	— %	— %	— %	3 %	3 %	3 %	3 %	3 %
600-649	—	—	—	11	11	11	10	10
650-679	—	—	—	14	13	13	13	13
>680	—	—	—	72	73	73	74	74
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Geographic Beacon Distribution (Uninsured)⁽¹⁾								
Canada								
<600	— %	— %	— %	2 %	2 %	2 %	2 %	2 %
600-649	—	—	—	9	9	9	9	8
650-679	—	—	—	10	10	10	10	11
>680	—	—	—	79	79	79	79	79
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Greater Toronto Area								
<600	— %	— %	— %	2 %	2 %	2 %	1 %	2 %
600-649	—	—	—	8	8	8	9	8
650-679	—	—	—	11	11	11	12	12
>680	—	—	—	79	79	79	78	78
	— %	— %	— %	100 %	100 %	100 %	100 %	100 %
Greater Vancouver Area								
<600	— %	— %	— %	1 %	1 %	1 %	1 %	1 %
600-649	—	—	—	10	9	9	8	10
650-679	—	—	—	13	12	13	13	13
>680	—	—	—	76	78	77	78	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 YEAR ENDED	
	OCTOBER 31 2023	JULY 31 2023	APRIL 30 2023	JANUARY 31 2023	OCTOBER 31 2022	JULY 31 2022	APRIL 30 2022	JANUARY 31 2022	OCTOBER 31 2022	
Average earning assets										
Canada	\$ —	\$ —	\$ —	\$ 37,239,146	\$ 37,211,867	\$ 37,415,167	\$ 36,333,057	\$ 35,708,751	\$ 36,669,957	
United States	—	—	—	4,617,138	4,001,659	3,555,429	3,079,000	2,393,631	3,258,896	
	\$ —	\$ —	\$ —	\$ 41,856,284	\$ 41,213,526	\$ 40,970,596	\$ 39,412,057	\$ 38,102,382	\$ 39,928,853	
Average loans and acceptances										
Canada	\$ —	\$ —	\$ —	\$ 33,193,816	\$ 33,017,594	\$ 32,593,597	\$ 31,943,471	\$ 31,505,219	\$ 32,267,612	
United States	—	—	—	4,396,948	3,889,322	3,453,490	2,979,361	2,293,337	3,155,312	
	\$ —	\$ —	\$ —	\$ 37,590,764	\$ 36,906,916	\$ 36,047,087	\$ 34,922,832	\$ 33,798,556	\$ 35,422,924	
Total revenue										
Canada	\$ —	\$ —	\$ —	\$ 206,860	\$ 211,267	\$ 217,403	\$ 221,735	\$ 227,053	\$ 877,458	
United States	—	—	—	53,208	45,875	42,549	37,867	30,486	156,777	
	\$ —	\$ —	\$ —	\$ 260,068	\$ 257,142	\$ 259,952	\$ 259,602	\$ 257,539	\$ 1,034,235	
In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2023	AS AT JULY 31 2023	AS AT APRIL 30 2023	AS AT JANUARY 31 2023	AS AT OCTOBER 31 2022	AS AT JULY 31 2022	AS AT APRIL 30 2022	AS AT JANUARY 31 2022		
Total assets										
Canada	\$ —	\$ —	\$ —	\$ 45,804,267	\$ 46,272,249	\$ 45,990,005	\$ 44,699,554	\$ 43,272,739		
United States	—	—	—	4,556,811	4,444,509	3,805,571	3,618,400	2,812,448		
	\$ —	\$ —	\$ —	\$ 50,361,078	\$ 50,716,758	\$ 49,795,576	\$ 48,317,954	\$ 46,085,187		
Total loans and acceptances										
Canada	\$ —	\$ —	\$ —	\$ 33,340,708	\$ 33,368,015	\$ 32,993,494	\$ 32,457,875	\$ 31,731,024		
United States	—	—	—	4,305,759	4,213,046	3,577,314	3,377,563	2,643,514		
	\$ —	\$ —	\$ —	\$ 37,646,467	\$ 37,581,061	\$ 36,570,808	\$ 35,835,438	\$ 34,374,538		