REGULATORY CAPITAL

Jew Commo Equity Ter 1 capital instruments and reserves 1 Directly issued qualifying contron take capital (instruments and reserves) - - \$ 1.122.218 2 - - - - - 2.228.228 2.228.228 3 - - - - 2.284.228 2.224.608 3 - - - - 2.284.288 2.656.079.128 3 - - - - 2.424.608 1.656.679.128 3 - - - - - 4.460.33 1.656.679.128 3 - - - - - - 4.460.38 1.656.679.128 3 - - - - - - 4.460.38 1.656.679.128 3 - - - - - - - - - - - 4.60.33 1.656.679.128 - - - - - -	In the	ousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCT	OBER 31, 2019	AS AT JULY 31, 2019	AS AT APRIL 30, 2019	AS AT JANUARY 31, 2019
1 1	Row	(1)			, i i i i i i i i i i i i i i i i i i i	·	
1 1		Common Equity Tier 1 capital: instruments and reserves					
3 Accumulated only mark capability for regarded solutions to common Equity Ter 1 capital decrear regulatory adjustments - - 2.824.288 2.254.689 26 Common Equity Ter 1 capital decrear regulatory adjustments - - 4.444.453 (435.679) 26 Common Equity Ter 1 capital cantuments - - 4.444.453 (435.679) 26 Common Equity Ter 1 capital cantuments but related stock supplus - - 2.44.038 2.44.038 30 or which: classified a capity under capital back supplus - - 2.44.038 2.44.038 31 or which: classified a capity under capital back supplus -	1	Directly issued qualifying common share capital (and equivalent for	\$	— \$	— \$	1,126,984	\$ 1,121,135
6 Common Equity Ther 1 ⁻⁽¹⁾ - - 2.284.289 2.244.080 2 Colair equipative statements concome Equity Ther 1 ⁻⁽¹⁾ - - 1.884.845 1.618.500 20 Colair equipative statements concome Equipative statements concome that the statements and the statement and the statements and the statement and the statements and the statement and the statements and the statements and the statements a	2			_	_	1,152,058	1,132,718
20 Cannom Equity Ter 1 capital instruments fue related ack surplus - - 183.846 168.830 20 Cannom Equity Ter 1 capital instruments fue related ack surplus - - 244.038 244.038 31 Directly issued qualifying indication for 1 maturents adjust instanted accounting standards - - 244.038 244.038 32 Directly issued qualifying indication for 1 capital instruments adjust in phase can from -<	3	Accumulated other comprehensive income (and other reserves)		_	_		
20 Cannom Equity Ter 1 capital instruments fue related ack surplus - - 183.846 168.830 20 Cannom Equity Ter 1 capital instruments fue related ack surplus - - 244.038 244.038 31 Directly issued qualifying indication for 1 maturents adjust instanted accounting standards - - 244.038 244.038 32 Directly issued qualifying indication for 1 capital instruments adjust in phase can from -<	6	Common Equity Tier 1 capital before regulatory adjustments		_	_	2,284,298	2,254,609
Additional Tier 1 capital: instruments () - - - - - 244,038	28			_	_		(436,079)
30 Directly issued qualitying Additional Tert Instruments plus related stock surplus - - - 244,038 31 or wink is cashificial equity order agriculate documents subject to phase out from Additional Tert Instruments subject to phase out from Instruments s	29			_	_	1,834,845	
30 Directly issued qualitying Additional Tert Instruments plus related stock surplus - - - 244,038 31 or wink is construing standards - - - 244,038 33 Directly issued capital instruments subject to phase out from Additional Tert I capital instruments subject to phase out from Additional Tert I capital instruments subject to phase out from Inter I capital instruments subject to phase out from Inter I capital Inter I capital Inter Inte		Additional Tier 1 canital: instruments					
1 of whick: classified as equiv under applicable accounting stundards - - 244,038 244,038 3 Directly issue digabili antiments studget to phase out from - - - 4.000000000000000000000000000000000000	30	•		_	_	244.038	244 038
33 Directly issued capabil instruments subject to phase out from Additional Tier 1 capital before regulatory adjustments - - - - - 38 Additional Tier 1 capital Left or regulatory adjustments - - - - - - 44 Additional Tier 1 capital Left or regulatory adjustments - - - - - - 45 Tier 1 capital Left (T1 = CET 1 + AT1) - - - 2,078,883 2,062,588 46 Directly issued qualit structures subject to phase out from Tier 2 -				_	_		
33 Additional Ter 1 capital before regulatory adjustments - - - 24,033 24,033 43 Total regulatory adjustments to Additional Ter 1 capital -		Directly issued capital instruments subject to phase out from		_	_		
43 Fold regulatory equivational Tier 1 capital (AT) -	36			_		244.038	244.038
44 Additional Tier 1 capital (AT1) - - 244.038 244.038 45 Tier 1 capital (T1 = CET1 + AT1) - - 2,078,883 2,062,568 46 Directly issued qualitying Tier 2 instruments plus related stock surplus - - 2,078,883 2,062,568 47 Directly issued qualitying Tier 2 instruments subject to phase out from Tier 2 -				_	_		
45 Tier 1 capital (TI = CET1 + AT1) - - 2,078,883 2,062,563 Tier 2 capital instruments and allowances - - - 348,830 348,848 45 Directly issued qualifying Ter 2 instruments puic related stock surplus - <td>44</td> <td></td> <td></td> <td>_</td> <td>_</td> <td>244.038</td> <td>244.038</td>	44			_	_	244.038	244.038
Ter 2 capital: instruments and allowances 46 Directly issued qualifying Tie 2 instruments plus related stock surplus - <t< td=""><td>45</td><td></td><td></td><td>_</td><td>_</td><td></td><td></td></t<>	45			_	_		
46 Directly issued qualifying Tier 2 instruments plus related stock surplus - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
47 Directly issued capital instruments subject to phase out from Tier 2 -	10	•					
50 Collective allowances - - 64,569 77,178 51 Tier 2 capital before regulatory adjustments to Tier 2 capital - - 413,499 426,026 57 Total regulatory adjustments to Tier 2 capital (T2) - - - (107) 58 Tier 2 capital (T2) - - - 413,499 425,919 59 Total capital (TC = T1 + T2) \$ - \$ 2,442,382 \$ 2,448,487 60 Total regital casists \$ - \$ 2,445,387 \$ 2,446,367 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) - \$ 2,045,387 \$ 2,046,1367 62 Tier 1 (as a percentage of risk-weighted assets) -% -% -% 0,0% 8,9% 63 Total capital (as a percentage of risk-weighted assets) -% -% -% 10,2% 10,1% 64 Common Equity Tier 1 (as a percentage of risk-weighted assets) -% -% -% 10,2% 10,1% 7 Total capital (as a percentage of risk-weighted assets) -% <td< td=""><td></td><td></td><td></td><td>_</td><td>_</td><td>348,930</td><td>348,848</td></td<>				_	_	348,930	348,848
51 Tier 2 capital before regulatory adjustments - - 413,499 426,026 57 Total regulatory adjustments to Tier 2 capital - - - (107) 58 Tier 2 capital (TC = T1 + T2) \$ - - 413,499 426,926 59 Total capital (TC = T1 + T2) \$ - - \$ 2,492,382 \$ 2,488,487 60 Total regulatory adjustments of tisk-weighted assets \$ - \$ - \$ 2,492,382 \$ 2,488,487 60 Total respectations \$ - \$ - \$ 2,0475,987 \$ 20,461,367 Capital ratios - - \$ - - \$ 2,0475,987 \$ 20,461,367 Capital (as a percentage of risk-weighted assets) -% -% -% -% 0.0% 8.9% 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) -% -% -% 10.2% 10.1% 62 Common Equity Tier 1 target ratio -% -% -% -% 12.2% 12				_	_	_	
57Total regulatory adjustments to Ter 2 capital(107)58Ter 2 capital (T2)413.499425.91959Total capital (T2 = T1 + T2)\$-\$2.492.382\$2.488.48760Total risk-weighted assets\$-\$2.0475.987\$20.461.367Capital ratios					· · · · · ·		· · · · ·
58Tier 2 capital (T2)413,499425,91959Total capital (TC = T1 + T2)\$-\$-\$2,492,382\$2,488,48760Total risk-weighted assets\$-\$-\$2,492,382\$2,488,48760Total risk-weighted assets\$-\$-\$2,492,382\$2,488,48760Common Equity Tier 1 (as a percentage of risk-weighted assets)\$-\$-\$8.9%61Common Equity Tier 1 (as a percentage of risk-weighted assets)-%-%-%10.2%10.1%63Total capital (as a percentage of risk-weighted assets)-%-%-%12.2%12.2%0SFI target ⁹⁰ -%-%-%7.0%7.0%7.0%70Tier 1 capital target ratio-%-%-%8.5%8.5%70Total capital instruments subject to phase-out arrangements (on trap applicable between January 1 st , 2022)-%-%-%-%90,965\$80Current capon AT1 instruments subject to phase out arrangements redemptions and maturities)\$-\$-\$\$-\$-8-\$-\$-\$\$-\$-\$-\$-\$-\$-\$-\$-\$-\$-\$-\$-\$-\$-						413,499	
59Total capital (TC = T1 + T2)\$-\$2,492,382\$2,488,48760Total risk-weighted assets\$-\$-\$20,475,987\$20,461,36761Common Equity Tier 1 (as a percentage of risk-weighted assets)-%-%-%9,0%8,9%61I (as a percentage of risk-weighted assets)-%-%0,0%8,9%62Tier 1 (as a percentage of risk-weighted assets)-%-%10,2%10,1%63Total capital (as a percentage of risk-weighted assets)-%-%-%12,2%12,2%0SFI target ⁽³⁾ -%-%-%7,0%7,0%7,0%70Tier 1 capital target ratio-%-%-%10,5%8,5%71Total capital target ratio-%-%-%10,5%10,5%72Capital instruments subject to phase-out arrangements (only applicable between January 1 st , 2022)\$-\$-\$90,965\$90,96582Current cap on AT1 instruments subject to phase out arrangements redemptions and maturties)\$-\$							
60Total risk-weighted assets\$-\$20,475,987\$20,461,367Capital ratios61Common Equity Tier 1 (as a percentage of risk-weighted assets)-%-%9,0%8,3%62Tier 1 (as a percentage of risk-weighted assets)-%-%9,0%8,3%63Total capital (as a percentage of risk-weighted assets)-%-%10,2%10,1%64Total capital (as a percentage of risk-weighted assets)-%-%12,2%12,2%65Common Equity Tier 1 target ratio-%-%7,0%7,0%70Tier 1 capital target ratio-%-%10,5%10,5%69Common Equity Tier 1 target ratio-%-%7,0%7,0%70Total capital target ratio-%-%0,5%8,5%71Total capital instruments subject to phase-out arrangements (only applicable between January 1 st , 2022)-%-\$-\$90,965\$81Amount excluded from XT1 due to cap (excess over cap after redemptions and maturities)\$-\$\$-\$5-\$\$-\$\$-\$-\$<			*				
Capital ratios 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) -% -% 9.0% 8.9% 62 Tier 1 (as a percentage of risk-weighted assets) -% -% -% 10.2% 10.1% 63 Total capital (as a percentage of risk-weighted assets) -% -% -% 12.2% 12.2% OSFI target ⁴³ 69 Common Equity Tier 1 target ratio -% -% -% 7.0% 7.0% 70 Tier 1 capital target ratio -% -% 0.5% 8.5% 8.5% 70 Tier 1 capital target ratio -% -% -% 10.5% 10.5% Capital instruments subject to phase-out arrangements (only applicable between January 1 ^{et} , 2022) 82 Current cap on AT1 instruments subject to phase-out arrangements (only applicable between January 1 ^{et} , 2022) - \$ - \$ 90.965 \$ 90.965 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) \$ - \$ - \$ - \$ - \$ - \$ -	-					, . ,	
61 Common Equity Tier 1 (as a percentage of risk-weighted assets) -% -% 9.0% 8.9% 62 62 Tier 1 (as a percentage of risk-weighted assets) -% -% 10.2% 10.1% 63 Total capital (as a percentage of risk-weighted assets) -% -% -% 12.2% 12.2% 63 Total capital (as a percentage of risk-weighted assets) -% -% -% 7.0%	60	Total risk-weighted assets	\$	>	— »	20,475,967	\$ 20,401,307
62Tier 1 (as a percentage of risk-weighted assets) $-\%$ $-\%$ 10.2% 10.1% 63Total capital (as a percentage of risk-weighted assets) $-\%$ $-\%$ $-\%$ 12.2% OSFI target ⁽³⁾ 69Common Equity Tier 1 target ratio $-\%$ $-\%$ 7.0% 7.0% 70Tier 1 capital target ratio $-\%$ $-\%$ 8.5% 8.5% 71Total capital target ratio $-\%$ $-\%$ 10.2% 10.2% 72Total capital target ratio $-\%$ $-\%$ 8.5% 8.5% 71Total capital target ratio $-\%$ $-\%$ 90.965 8.5% 72Total capital target ratio $-\%$ $-\%$ 90.965 $$90.965$ Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022) 10.5% 10.5% Current cap on AT1 instruments subject to phase out arrangements (only applicable between January 1st, 2013 and January 1st, 2022) $$$ $$$ $ $$ 90.965 $$$ 90.965 83Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) $$$ $ $$ $ $$ $ $$ $-$ 84Current cap on T2 instruments subject to phase out arrangements redemptions and maturities) $$$ $ $$ $ $$ $ $$ $-$ 85Amount excluded from T2 due to cap (excess over cap after redemptions $$$ $ $$ $ $$		•					
63 Total capital (as a percentage of risk-weighted assets) -% -% 12.2% 12.2% OSFI target ⁽³⁾ Common Equity Tier 1 target ratio -% -% 7.0% 7.0% 7.0% 70 Tier 1 capital target ratio -% -% -% 8.5% 8.5% 71 Total capital target ratio -% -% 10.5% 10.5% 71 Total capital target ratio -% -% 90,965 \$ 90,965 82 Current cap on AT1 instruments subject to phase out arrangements (only applicable between January 1 st , 2013 and January 1 st , 2022) \$ - \$ - \$ 90,965 \$ 90,965 \$ 90,965 \$ 90,965 \$ 90,965 \$ 90,965 \$ 90,965 \$ 90,965 \$ 90,965 \$ 90,965 \$ 90,965 \$ \$ 90,965 \$ 90,965 \$ \$ 90,965 \$ \$ 90,965 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>							
OSFI target (3) 69 Common Equity Tier 1 target ratio -% 7.0% 70 Tier 1 capital target ratio -% -% 8.5% 8.5% 71 Total capital target ratio -% -% 10.5% 10.5% 71 Total capital target ratio -% -% 8.5% 8.5% 72 Total capital target ratio -% -% 10.5% 10.5% Capital instruments subject to phase-out arrangements (only applicable between January 1 st , 2022) -% -% 90,965 \$ 90,965 82 Current cap on AT1 instruments subject to phase out arrangements subject to phase out arrangements \$ - \$ - \$ 90,965 \$ 90,965 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -							
69Common Equity Tier 1 target ratio%%7.0%7.0%70Tier 1 capital target ratio%%8.5%8.5%71Total capital target ratio%%10.5%10.5%Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2022)\$\$90,965\$90,96582Current cap on AT1 instruments subject to phase out arrangements redemptions and maturities)\$\$\$90,965\$90,96583Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)\$\$\$\$64Current cap on T2 instruments subject to phase out arrangements 	63	Total capital (as a percentage of risk-weighted assets)		%	%	12.2%	12.2%
70 Tier 1 capital target ratio -% -% 8.5% 8.5% 71 Total capital target ratio -% -% 10.5% 10.5% Capital instruments subject to phase-out arrangements (only applicable between January 1 st , 2013 and January 1 st , 2022) 82 Current cap on AT1 instruments subject to phase out arrangements \$ - \$ - \$ 90,965 \$ \$ 90,965 \$ 90,965 \$ 90,965 \$ \$ 90,965 \$ \$ 90,965 \$ \$ \$ \$ \$ \$ \$ <td></td> <td>OSFI target⁽³⁾</td> <td></td> <td></td> <td></td> <td></td> <td></td>		OSFI target ⁽³⁾					
71Total capital target ratio-%-%10.5%Capital instruments subject to phase-out arrangements (only applicable between January 1 st , 2013 and January 1 st , 2022)90,965\$90,965\$90,96582Current cap on AT1 instruments subject to phase out arrangements\$-\$-\$90,965\$90,96583Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)\$-\$-\$-\$-\$-84Current cap on T2 instruments subject to phase out arrangements\$-\$ <td>69</td> <td>Common Equity Tier 1 target ratio</td> <td></td> <td>%</td> <td>%</td> <td>7.0%</td> <td>7.0%</td>	69	Common Equity Tier 1 target ratio		%	%	7.0%	7.0%
Capitalisation Capit	70	Tier 1 capital target ratio		%	%	8.5%	8.5%
82 Current cap on AT1 instruments subject to phase out arrangements \$ - \$ 90,965 \$	71	Total capital target ratio		%	—%	10.5%	10.5%
82 Current cap on AT1 instruments subject to phase out arrangements \$ - \$ 90,965 \$		Capital instruments subject to phase-out arrangements (only applicable between January 1 st 2013 and January 1 st 2022)					
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) \$ - \$ 133,143 \$ 133,143 \$ 133,143 \$ 133,143 \$ 133,143 \$ 133,143 \$ 133,143 \$ 133,143 \$ 133,143 \$ 133,143 \$ 133,143	82		\$	— \$	— \$	90,965	\$ 90.965
redemptions and maturities) + + + + + + + + + + + + + + + + + + +			÷	•	•	22,000	
85 Amount excluded from T2 due to cap (excess over cap after redemptions			\$	— \$	- \$	-	•
			\$	— \$	- \$	133,143	\$ 133,143
	85		\$	- \$	- \$		\$

(1) Row numbering, as per OSFI advisory 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) The countercyclical buffer as at April 30 and January 31, 2019 was nil, as all private sector credit exposures were either in Canada or the United States.

REGULATORY CAPITAL (CONTINUED)

In th	pusands of Canadian dollars, except percentage amounts (Unaudited)		AS AT OCTOBER 31, 201	8	AS AT JULY 31, 2018	А	S AT APRIL 30, 2018	AS A	T JANUARY 31, 2018
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	\$	1,115,68	4 \$	1,112,204	\$	1,105,294	\$	1,099,533
2	Retained earnings		1,152,47	0	1,131,742		1,099,299		1,069,398
3	Accumulated other comprehensive income (and other reserves)		(3,74	6)	3,132		1,241		(1,397)
6	Common Equity Tier 1 capital before regulatory adjustments		2,264,40	8	2,247,078		2,205,834		2,167,534
28	Total regulatory adjustments to Common Equity Tier 1 ⁽²⁾		(452,40	1)	(434,896)		(418,041)		(397,074)
29	Common Equity Tier 1 capital (CET1)		1,812,00	7	1,812,182		1,787,793		1,770,460
	Additional Tier 1 capital: instruments								
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		244,03	8	244,038		244,038		244,038
31	of which: classified as equity under applicable accounting standards		244,03	8	244,038		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		244,03	8	244,038		244,038		244,038
43	Total regulatory adjustments to Additional Tier 1 capital		-	-					
44	Additional Tier 1 capital (AT1)		244,03	8	244,038		244,038		244,038
45	Tier 1 capital (T1 = CET1 + AT1)		2,056,04	5	2,056,220		2,031,831		2,014,498
	Tier 2 capital: instruments and allowances								
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		348,76	2	348,677		348,591		348,509
47	Directly issued capital instruments subject to phase out from Tier 2		-	_	_		_		_
50	Collective allowances		67,98	1	74,537		81,387		65,057
51	Tier 2 capital before regulatory adjustments		416,74	3	423,214		429,978		413,566
57	Total regulatory adjustments to Tier 2 capital		-	-	_		(1,362)		(7,303)
58	Tier 2 capital (T2)		416,74	3	423,214		428,616		406,263
59	Total capital (TC = T1 + T2)	\$	2,472,78	8 \$	2,479,434	\$	2,460,447	\$	2,420,761
60a	Common Equity Tier 1 capital risk-weighted assets	\$	20,238,80	3 \$	20,570,668	\$	20,816,431	\$	20,677,239
60b	Tier 1 capital risk-weighted assets	\$	20,239,82	0\$	20,571,666	\$	20,817,438	\$	20,678,514
60c	Total capital risk-weighted assets	\$	20,240,83	7 \$	20,572,664	\$	20,818,444	\$	20,679,789
	Capital ratios								
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)		9.	0%	8.8%		8.6%		8.6%
62	Tier 1 (as a percentage of risk-weighted assets)		10.	2%	10.0%		9.8%		9.7%
63	Total capital (as a percentage of risk-weighted assets)		12.	2%	12.1%		11.8%		11.7%
	OSFI all-in target ⁽³⁾								
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%
	Capital instruments subject to phase-out arrangements (only applicable between January 1 st , 2013 and January 1 st , 2022)								
82	Current cap on AT1 instruments subject to phase out arrangements	\$	121,28	7 \$	121,287	\$	121,287	\$	121,287
83	Amount excluded from AT1 due to cap (excess over cap after	\$	-	- \$	_	\$	_	\$	_
84	redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements	\$	177,52			\$	177,524	\$	177,524
85	Amount excluded from T2 due to cap (excess over cap after redemptions	•	,02				,024		,024
	and maturities)	\$	-	- \$	—	\$	-	\$	

(1) Row numbering, as per OSFI advisory revised April 2014, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows. (2) Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.

(3) The countercyclical buffer as at October 31, July 31, April 30 and January 31, 2018 was nil, as all private sector credit exposures were either in Canada or the United States.