



SECOND QUARTER 2018

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED APRIL 30, 2018

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

HIGHLIGHTS

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED											
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31											
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017											
Profitability																						
Total revenue	\$	—	\$	—	\$	259,887	\$	267,002	\$	267,968	\$	248,002	\$	238,807	\$	241,633	\$	526,889	\$	480,440	\$	996,410
Net income	\$	—	\$	—	\$	59,195	\$	59,747	\$	58,635	\$	54,798	\$	44,572	\$	48,456	\$	118,942	\$	93,028	\$	206,461
Diluted earnings per share	\$	—	\$	—	\$	1.34	\$	1.41	\$	1.42	\$	1.48	\$	1.19	\$	1.30	\$	2.74	\$	2.49	\$	5.40
Return on common shareholders' equity ⁽¹⁾		—%		—%		10.5%		10.8%		11.1%		11.8%		9.9%		10.7%		10.7%		10.3%		10.9%
Net interest margin		—%		—%		1.82%		1.77%		1.75%		1.63%		1.67%		1.66%		1.79%		1.66%		1.68%
Efficiency ratio ⁽¹⁾		—%		—%		67.6%		66.5%		68.8%		67.9%		70.7%		69.4%		67.0%		70.1%		69.2%
Operating leverage		—%		—%		(1.5%)		3.3%		(1.5)%		4.2%		(1.9)%		n. m.		4.8%		0.6%		7.4%
Effective tax rate		—%		—%		20.3%		22.2%		17.9%		24.4%		24.3%		24.2%		21.2%		24.2%		22.6%
Adjusted financial measures ⁽¹⁾																						
Adjusted net income	\$	—	\$	—	\$	64,625	\$	63,217	\$	66,476	\$	59,906	\$	51,618	\$	52,741	\$	127,842	\$	104,359	\$	230,741
Adjusted diluted earnings per share	\$	—	\$	—	\$	1.47	\$	1.49	\$	1.63	\$	1.63	\$	1.39	\$	1.43	\$	2.96	\$	2.82	\$	6.09
Adjusted return on common shareholders' equity		—%		—%		11.6%		11.5%		12.7%		13.0%		11.7%		11.8%		11.5%		11.7%		12.3%
Adjusted efficiency ratio		—%		—%		65.1%		64.8%		64.3%		65.6%		67.2%		67.4%		64.9%		67.3%		66.1%
Adjusted operating leverage		—%		—%		(0.4%)		(0.8)%		2.2%		2.6%		0.2%		—%		3.9%		4.7%		5.4%
Adjusted dividend payout ratio		—%		—%		42.8%		41.7%		38.7%		38.0%		43.7%		42.6%		42.3%		43.2%		40.5%
Per common share																						
Share price																						
High	\$	—	\$	—	\$	53.62	\$	62.90	\$	60.96	\$	56.91	\$	61.67	\$	60.46	\$	62.90	\$	61.67	\$	61.67
Low	\$	—	\$	—	\$	46.57	\$	52.64	\$	52.60	\$	51.57	\$	55.63	\$	49.05	\$	46.57	\$	49.05	\$	49.05
Close	\$	—	\$	—	\$	49.31	\$	53.20	\$	60.00	\$	54.17	\$	55.84	\$	58.86	\$	49.31	\$	55.84	\$	60.00
Price / earnings ratio (trailing four quarters)		—x		—x		8.7x		9.7x		11.1x		12.3x		13.0x		13.0x		8.7x		13.0x		11.1x
Book value	\$	—	\$	—	\$	52.67	\$	52.08	\$	51.18	\$	50.54	\$	49.56	\$	48.87	\$	52.67	\$	49.56	\$	51.18
Market to book value		—%		—%		94%		102%		117%		107%		113%		120%		94%		113%		117%
Dividends declared	\$	—	\$	—	\$	0.63	\$	0.63	\$	0.62	\$	0.62	\$	0.61	\$	0.61	\$	1.26	\$	1.22	\$	2.46
Dividend yield		—%		—%		5.1%		4.7%		4.1%		4.6%		4.4%		4.1%		5.1%		4.4%		4.1%
Dividend payout ratio		—%		—%		47.0%		44.3%		44.3%		41.8%		51.4%		46.7%		45.6%		48.9%		45.7%
Financial condition (in millions of Canadian dollars)																						
Balance sheet assets	\$	—	\$	—	\$	47,565	\$	47,424	\$	46,683	\$	45,212	\$	45,396	\$	43,115	\$	47,565	\$	45,396	\$	46,683
Loans and acceptances	\$	—	\$	—	\$	36,339	\$	36,754	\$	36,696	\$	34,917	\$	34,180	\$	33,739	\$	36,339	\$	34,180	\$	36,696
Deposits	\$	—	\$	—	\$	29,479	\$	29,435	\$	28,930	\$	28,232	\$	27,445	\$	26,699	\$	29,479	\$	27,445	\$	28,930
Common shareholders' equity	\$	—	\$	—	\$	2,204	\$	2,173	\$	1,994	\$	1,728	\$	1,689	\$	1,659	\$	2,204	\$	1,689	\$	1,994
Number of common shares outstanding (end of period, in thousands)		—		—		41,842		41,721		38,966		34,190		34,071		33,941		41,842		34,071		38,966
Average assets	\$	—	\$	—	\$	47,349	\$	47,202	\$	45,941	\$	45,320	\$	44,243	\$	43,861	\$	47,274	\$	44,049	\$	44,846
Average earning assets	\$	—	\$	—	\$	39,983	\$	40,109	\$	40,056	\$	38,419	\$	36,940	\$	36,769	\$	40,047	\$	36,853	\$	38,055
Average loans and acceptances	\$	—	\$	—	\$	36,615	\$	36,701	\$	36,245	\$	34,499	\$	33,984	\$	33,506	\$	36,659	\$	34,563	\$	34,563
Average common shareholders' equity	\$	—	\$	—	\$	2,178	\$	2,035	\$	1,936	\$	1,702	\$	1,666	\$	1,634	\$	2,105	\$	1,650	\$	1,735
Quality of assets																						
Gross amount of impaired loans	\$	—	\$	—	\$	154,695	\$	153,804	\$	151,891	\$	118,499	\$	125,829	\$	133,383	\$	154,695	\$	125,829	\$	151,891
Allowances for loan losses against impaired loans		—		—		(32,862)		(40,037)		(42,629)		(36,715)		(39,600)		(38,167)		(32,862)		(42,629)		(42,629)
Net impaired loans (as a % of loans and acceptances)	\$	—	\$	—	\$	121,833	\$	113,767	\$	109,262	\$	81,784	\$	86,229	\$	95,216	\$	121,833	\$	86,229	\$	109,262
Provision for credit losses (as a % of average loans and acceptances)	\$	—	\$	—	\$	9,500	\$	12,000	\$	11,500	\$	6,400	\$	10,100	\$	9,000	\$	21,500	\$	19,100	\$	37,000
Accumulated unrealized gains (losses) on the portfolio of available-for-sale securities	\$	—	\$	—	\$	(52)	\$	6,145	\$	7,531	\$	1,177	\$	6,907	\$	768	\$	(52)	\$	6,907	\$	7,531
Regulatory capital ratio																						
Common Equity Tier I - All-in basis		—%		—%		8.6%		8.6%		7.9%		7.9%		8.1%		8.2%		8.6%		8.1%		7.9%
Other information																						
Number of full-time equivalent employees		—		—		3,834		3,771		3,732		3,598		3,663		3,698		3,834		3,663		3,732

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

CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31	
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017	
Interest income												
Loans	\$ —	\$ —	\$ 344,870	\$ 340,629	\$ 325,714	\$ 289,335	\$ 274,129	\$ 280,674	\$ 685,499	\$ 554,803	\$ 1,169,852	
Securities	—	—	13,342	13,621	11,591	11,411	9,252	10,215	26,963	19,467	42,469	
Deposits with other banks	—	—	675	551	461	232	94	126	1,226	220	913	
Other, including derivatives	—	—	6,444	5,706	7,617	11,772	10,529	12,393	12,150	22,922	42,311	
	—	—	365,331	360,507	345,383	312,750	294,004	303,408	725,838	597,412	1,255,545	
Interest expense												
Deposits	—	—	139,221	134,060	124,665	116,039	109,624	114,823	273,281	224,447	465,151	
Debt related to securitization activities	—	—	41,038	40,526	36,780	34,241	31,422	32,457	81,564	63,879	134,900	
Subordinated debt	—	—	3,709	3,835	5,256	3,268	1,575	1,619	7,544	3,194	11,718	
Other	—	—	4,251	3,451	2,462	1,495	907	822	7,702	1,729	5,686	
	—	—	188,219	181,872	169,163	155,043	143,528	149,721	370,091	293,249	617,455	
Net interest income	—	—	177,112	178,635	176,220	157,707	150,476	153,687	355,747	304,163	638,090	
Other income (see page 4)	—	—	82,775	88,367	91,748	90,295	88,331	87,946	171,142	176,277	358,320	
Total revenue	—	—	259,887	267,002	267,968	248,002	238,807	241,633	526,889	480,440	996,410	
Amortization of net premium on purchased financial instruments	—	—	601	653	707	766	878	1,032	1,254	1,910	3,383	
Provision for credit losses (see page 12)	—	—	9,500	12,000	11,500	6,400	10,100	9,000	21,500	19,100	37,000	
Non-interest expenses (see page 4)	—	—	175,554	177,545	184,365	168,364	168,934	167,696	353,099	336,630	689,359	
Income before income taxes	—	—	74,232	76,804	71,396	72,472	58,895	63,905	151,036	122,800	266,668	
Income taxes	—	—	15,037	17,057	12,761	17,674	14,323	15,449	32,094	29,772	60,207	
Net income	\$ —	\$ —	\$ 59,195	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 118,942	\$ 93,028	\$ 206,461	
Preferred share dividends, including applicable taxes	—	—	3,253	4,279	4,276	4,273	4,275	4,272	7,532	8,547	17,096	
Net income available to common shareholders	\$ —	\$ —	\$ 55,942	\$ 55,468	\$ 54,359	\$ 50,525	\$ 40,297	\$ 44,184	\$ 111,410	\$ 84,481	\$ 189,365	
Average number of common shares outstanding (in thousands)												
Basic	—	—	41,762	39,459	38,228	34,112	33,985	33,876	40,591	33,930	35,059	
Diluted	—	—	41,762	39,459	38,228	34,112	33,985	33,876	40,591	33,930	35,059	
Earnings per share												
Basic	\$ —	\$ —	\$ 1.34	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 2.74	\$ 2.49	\$ 5.40	
Diluted	\$ —	\$ —	\$ 1.34	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 2.74	\$ 2.49	\$ 5.40	

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017
Net income	\$ —	\$ —	\$ 59,195	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 118,942	\$ 93,028	\$ 206,461
Other comprehensive income (loss), net of income taxes											
Items that may subsequently be reclassified to the statement of income											
Net change in available-for-sale securities											
Unrealized net gains (losses) on available-for-sale securities	—	—	(4,582)	985	4,679	(2,174)	5,586	2,333	(3,597)	7,919	10,424
Reclassification of net (gains) losses on available-for-sale securities to net income	—	—	(53)	(1,902)	(368)	(759)	(1,499)	(3,152)	(1,955)	(4,651)	(5,778)
	—	—	(4,635)	(917)	4,311	(2,933)	4,087	(819)	(5,552)	3,268	4,646
Net change in value of derivatives designated as cash flow hedges	—	—	3,974	(2,986)	10,565	(24,112)	(1,320)	(4,096)	988	(5,416)	(18,963)
Net foreign currency translation adjustments											
Unrealized foreign currency translation gains (losses) on investments in foreign operations	—	—	14,802	(14,936)	5,257	—	—	—	(134)	—	5,257
Unrealized net gains (losses) on hedges of investments in foreign operations	—	—	(7,529)	7,659	(3,309)	—	—	—	130	—	(3,309)
	—	—	7,273	(7,277)	1,948	—	—	—	(4)	—	1,948
	—	—	6,612	(11,180)	16,824	(27,045)	2,767	(4,915)	(4,568)	(2,148)	(12,369)
Items that may not subsequently be reclassified to the statement of income											
Remeasurement gains (losses) on employee benefit plans	—	—	246	5,146	(6,134)	6,768	(1,105)	8,575	5,392	7,470	8,104
Comprehensive income	\$ —	\$ —	\$ 66,053	\$ 53,713	\$ 69,325	\$ 34,521	\$ 46,234	\$ 52,116	\$ 119,766	\$ 98,350	\$ 202,196

OTHER INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31	
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017	
Fees and commissions on loans and deposits												
Deposit service charges	\$ —	\$ —	\$ 12,502	\$ 12,979	\$ 13,638	\$ 14,140	\$ 14,156	\$ 14,257	\$ 25,481	\$ 28,413	\$ 56,191	
Lending fees	—	—	15,012	16,116	17,621	16,914	15,242	15,033	31,128	30,275	64,810	
Card service revenues	—	—	8,453	8,982	8,381	8,807	8,315	8,080	17,435	16,395	33,583	
	—	—	35,967	38,077	39,640	39,861	37,713	37,370	74,044	75,083	154,584	
Income from brokerage operations	—	—	14,366	18,586	18,726	18,316	18,396	19,685	32,952	38,081	75,123	
Income from sales of mutual funds	—	—	11,843	12,229	12,242	12,184	11,758	10,904	24,072	22,662	47,088	
Income from investment accounts	—	—	5,139	5,730	4,880	5,060	6,195	5,669	10,869	11,864	21,804	
Insurance income, net	—	—	4,217	3,547	4,493	4,523	4,592	4,580	7,764	9,172	18,188	
Income from treasury and financial market operations	—	—	1,486	5,622	2,607	5,291	4,751	5,127	7,108	9,878	17,776	
Other	—	—	9,757	4,576	9,160	5,060	4,926	4,611	14,333	9,537	23,757	
Total other income	\$ —	\$ —	\$ 82,775	\$ 88,367	\$ 91,748	\$ 90,295	\$ 88,331	\$ 87,946	\$ 171,142	\$ 176,277	\$ 358,320	

NON-INTEREST EXPENSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017
Salaries and employee benefits											
Salaries	\$ —	\$ —	\$ 59,871	\$ 60,164	\$ 57,233	\$ 53,537	\$ 54,510	\$ 54,946	\$ 120,035	\$ 109,456	\$ 220,226
Employee benefits	—	—	12,430	13,377	17,495	18,611	19,236	20,113	25,807	39,349	75,455
Performance-based compensation	—	—	19,249	20,121	19,475	17,009	14,309	14,527	39,370	28,836	65,320
	—	—	91,550	93,662	94,203	89,157	88,055	89,586	185,212	177,641	361,001
Premises and technology											
Technology costs	—	—	25,089	25,053	22,942	22,795	21,767	22,006	50,142	43,773	89,510
Rent and property taxes	—	—	13,284	13,429	13,045	12,760	13,857	14,081	26,713	27,938	53,743
Depreciation	—	—	7,049	6,848	7,546	7,469	7,691	7,969	13,897	15,660	30,675
Maintenance and repairs	—	—	1,726	1,465	1,534	1,558	1,587	1,680	3,191	3,267	6,359
Public utilities	—	—	502	450	336	371	637	514	952	1,151	1,858
Other	—	—	302	61	63	64	69	56	363	125	252
	—	—	47,952	47,306	45,466	45,017	45,608	46,306	95,258	91,914	182,397
Other⁽¹⁾											
Advertising and business development	—	—	8,169	9,525	10,317	7,350	7,564	8,340	17,694	15,904	33,571
Professional and advisory services	—	—	9,027	7,720	10,566	7,255	7,580	4,891	16,747	12,471	30,292
Communications	—	—	4,740	4,376	4,086	4,391	4,748	4,501	9,116	9,249	17,726
Other ⁽²⁾	—	—	10,607	13,439	11,192	9,823	7,290	9,491	24,046	16,781	37,796
	—	—	32,543	35,060	36,161	28,819	27,182	27,223	67,603	54,405	119,385
Restructuring charges											
Severance charges	—	—	—	—	3,228	—	—	—	—	—	3,228
Other restructuring charges	—	—	1,751	918	2,445	2,163	1,704	945	2,669	2,649	7,257
	—	—	1,751	918	5,673	2,163	1,704	945	2,669	2,649	10,485
Costs related to business combinations											
	—	—	1,758	599	2,862	3,208	6,385	3,636	2,357	10,021	16,091
Total non-interest expenses	\$ —	\$ —	\$ 175,554	\$ 177,545	\$ 184,365	\$ 168,364	\$ 168,934	\$ 167,696	\$ 353,099	\$ 336,630	\$ 689,359
Adjusted non-interest expenses⁽³⁾	\$ —	\$ —	\$ 169,059	\$ 173,045	\$ 172,285	\$ 162,745	\$ 160,591	\$ 162,871	\$ 342,104	\$ 323,462	\$ 658,492

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

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

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

CONSOLIDATED BALANCE SHEET

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2018	AS AT JULY 31 2018	AS AT APRIL 30 2018	AS AT JANUARY 31 2018	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017
ASSETS								
Cash and non-interest-bearing deposits with other banks	\$ —	\$ —	\$ 142,340	\$ 132,122	\$ 111,978	\$ 140,128	\$ 107,366	\$ 126,559
Interest-bearing deposits with other banks	—	—	232,306	186,376	215,384	120,152	196,668	129,477
Securities								
Available-for-sale	—	—	2,822,395	2,871,767	3,032,159	3,658,586	3,026,296	2,628,315
Held-to-maturity	—	—	375,409	451,209	405,088	159,832	199,076	330,176
Held-for-trading	—	—	2,344,596	2,067,134	2,148,767	2,150,707	2,319,698	2,606,965
	—	—	5,542,400	5,390,110	5,586,014	5,969,125	5,545,070	5,565,456
Securities purchased under reverse repurchase agreements	—	—	4,230,719	3,903,086	3,107,841	3,291,871	4,649,721	2,846,065
Loans								
Personal	—	—	5,748,417	5,854,733	6,038,692	6,185,606	6,356,574	6,449,831
Residential mortgage	—	—	18,229,038	18,569,531	18,486,449	17,935,597	17,475,747	17,192,986
Commercial ⁽¹⁾	—	—	11,665,022	11,636,467	11,464,007	10,101,189	9,679,907	9,558,813
Customers' liabilities under acceptances	—	—	697,014	692,804	707,009	694,198	667,788	537,033
	—	—	36,339,491	36,753,535	36,696,157	34,916,590	34,180,016	33,738,663
Allowances for loan losses	—	—	(96,947)	(99,266)	(99,186)	(98,738)	(105,363)	(106,247)
	—	—	36,242,544	36,654,269	36,596,971	34,817,852	34,074,653	33,632,416
Other								
Derivatives	—	—	102,373	140,429	104,426	153,370	163,541	167,481
Premises and equipment	—	—	49,938	37,410	35,214	31,826	31,055	31,304
Software and other intangible assets	—	—	328,477	306,313	293,422	186,387	163,306	154,828
Goodwill	—	—	114,988	115,435	118,100	59,623	59,623	55,812
Deferred tax assets	—	—	36,802	38,219	38,702	31,947	32,581	32,485
Other assets	—	—	542,477	520,147	474,606	409,627	372,363	373,073
	—	—	1,175,055	1,157,953	1,064,470	872,780	822,469	814,983
	\$ —	\$ —	\$ 47,565,364	\$ 47,423,916	\$ 46,682,658	\$ 45,211,908	\$ 45,395,947	\$ 43,114,956
LIABILITIES AND SHAREHOLDERS' EQUITY								
Deposits								
Personal	\$ —	\$ —	\$ 22,077,605	\$ 21,755,734	\$ 21,198,982	\$ 20,634,873	\$ 20,662,048	\$ 20,523,425
Business, banks and other	—	—	7,401,208	7,679,385	7,731,378	7,597,256	6,782,878	6,175,420
	—	—	29,478,813	29,435,119	28,930,360	28,232,129	27,444,926	26,698,845
Other								
Obligations related to securities sold short	—	—	2,425,367	2,948,400	2,165,097	1,541,405	1,737,069	1,697,772
Obligations related to securities sold under repurchase agreements	—	—	2,466,051	2,115,817	2,678,629	3,217,738	4,482,849	3,696,779
Acceptances	—	—	697,014	692,804	707,009	694,198	667,788	537,033
Derivatives	—	—	234,247	253,791	217,785	211,840	139,651	133,997
Deferred tax liabilities	—	—	19,535	20,111	22,112	28,521	29,557	32,315
Other liabilities	—	—	1,001,312	965,113	1,051,908	821,407	928,036	831,843
	—	—	6,843,526	6,996,036	6,842,540	6,515,109	7,984,950	6,929,739
Debt related to securitization activities	—	—	8,450,867	8,242,959	8,230,921	7,863,984	7,729,744	7,278,714
Subordinated debt	—	—	348,591	348,509	348,427	548,842	199,911	199,864
Shareholders' equity								
Preferred shares	—	—	244,038	244,038	341,600	341,600	341,600	341,600
Common shares	—	—	1,105,294	1,099,533	953,536	715,935	709,629	702,262
Retained earnings	—	—	1,099,299	1,069,398	1,035,770	1,011,629	975,462	956,974
Accumulated other comprehensive income	—	—	—	—	—	—	—	—
Available-for-sale securities reserve	—	—	(703)	3,932	4,849	538	3,471	(616)
Cash flow hedges reserve	—	—	(6,305)	(10,279)	(7,293)	(17,858)	6,254	7,574
Translation of foreign operations	—	—	1,944	(5,329)	1,948	—	—	—
	—	—	(5,064)	(11,676)	(496)	(17,320)	9,725	6,958
	—	—	2,443,567	2,401,293	2,330,410	2,051,844	2,036,416	2,007,794
	\$ —	\$ —	\$ 47,565,364	\$ 47,423,916	\$ 46,682,658	\$ 45,211,908	\$ 45,395,947	\$ 43,114,956

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

DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2018	AS AT JULY 31 2018	AS AT APRIL 30 2018	AS AT JANUARY 31 2018	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017
Personal								
Notice and demand								
Branch network	\$ —	\$ —	\$ 2,492,723	\$ 2,563,830	\$ 2,583,101	\$ 2,609,505	\$ 2,680,893	\$ 2,676,083
Independent brokers and advisors	—	—	2,242,880	2,278,259	2,443,505	2,585,845	2,606,706	2,587,015
	—	—	4,735,603	4,842,089	5,026,606	5,195,350	5,287,599	5,263,098
Term								
Branch network	—	—	4,814,287	4,738,843	4,792,799	4,859,870	4,948,161	5,044,059
Independent brokers and advisors	—	—	12,527,715	12,174,802	11,379,577	10,579,653	10,426,288	10,216,268
	—	—	17,342,002	16,913,645	16,172,376	15,439,523	15,374,449	15,260,327
	—	—	22,077,605	21,755,734	21,198,982	20,634,873	20,662,048	20,523,425
Business, banks and other								
Notice and demand	—	—	2,059,776	2,179,829	2,199,952	2,273,460	2,325,513	2,391,018
Term	—	—	5,341,432	5,499,556	5,531,426	5,323,796	4,457,365	3,784,402
	—	—	7,401,208	7,679,385	7,731,378	7,597,256	6,782,878	6,175,420
	\$ —	\$ —	\$ 29,478,813	\$ 29,435,119	\$ 28,930,360	\$ 28,232,129	\$ 27,444,926	\$ 26,698,845

ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2018	AS AT JULY 31 2018	AS AT APRIL 30 2018	AS AT JANUARY 31 2018	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017
Registered and non-registered investment accounts	\$ —	\$ —	\$ 22,429,322	\$ 23,170,070	\$ 23,934,182	\$ 23,622,087	\$ 24,846,133	\$ 24,458,134
Clients' brokerage assets	—	—	3,981,791	3,994,748	3,903,944	3,730,280	3,824,839	3,722,134
Mutual funds	—	—	3,578,356	3,683,625	3,673,092	3,586,382	3,669,654	3,465,330
Loans under management	—	—	530,836	468,135	471,443	430,701	473,419	437,289
Institutional assets	—	—	81,481	78,175	78,239	79,650	84,264	82,367
Other - Personal	—	—	8,405	8,442	9,127	8,854	9,022	8,834
	\$ —	\$ —	\$ 30,610,191	\$ 31,403,195	\$ 32,070,027	\$ 31,457,954	\$ 32,907,331	\$ 32,174,088

REGULATORY CAPITAL

	AS AT OCTOBER 31, 2018		AS AT JULY 31, 2018		AS AT APRIL 30, 2018		AS AT JANUARY 31, 2018		
	ALL-IN ⁽²⁾		ALL-IN ⁽²⁾		ALL-IN ⁽²⁾		ALL-IN ⁽²⁾		
In thousands of Canadian dollars, except percentage amounts (Unaudited)									
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	\$	—	\$	—	\$	1,105,294	\$	1,099,533
2	Retained earnings		—		—		1,099,299		1,069,398
3	Accumulated other comprehensive income (and other reserves)		—		—		1,241		(1,397)
6	Common Equity Tier 1 capital before regulatory adjustments		—		—		2,205,834		2,167,534
28	Total regulatory adjustments to Common Equity Tier 1 ⁽³⁾		—		—		(418,041)		(397,074)
29	Common Equity Tier 1 capital (CET1)		—		—		1,787,793		1,770,460
Additional Tier 1 capital: instruments									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		—		—		244,038		244,038
31	of which: classified as equity under applicable accounting standards		—		—		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		—		—		244,038		244,038
43	Total regulatory adjustments to Additional Tier 1 capital		—		—		—		—
44	Additional Tier 1 capital (AT1)		—		—		244,038		244,038
45	Tier 1 capital (T1 = CET1 + AT1)		—		—		2,031,831		2,014,498
Tier 2 capital: instruments and allowances									
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		—		—		348,591		348,509
47	Directly issued capital instruments subject to phase out from Tier 2		—		—		—		—
50	Collective allowances		—		—		81,387		65,057
51	Tier 2 capital before regulatory adjustments		—		—		429,978		413,566
57	Total regulatory adjustments to Tier 2 capital		—		—		(1,362)		(7,303)
58	Tier 2 capital (T2)		—		—		428,616		406,263
59	Total capital (TC = T1 + T2)	\$	—	\$	—	\$	2,460,447	\$	2,420,761
60a	Common Equity Tier 1 capital risk-weighted assets	\$	—	\$	—	\$	20,816,431	\$	20,677,239
60b	Tier 1 capital risk-weighted assets	\$	—	\$	—	\$	20,817,438	\$	20,678,514
60c	Total capital risk-weighted assets	\$	—	\$	—	\$	20,818,444	\$	20,679,789
Capital ratios									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)		—%		—%		8.6%		8.6%
62	Tier 1 (as a percentage of risk-weighted assets)		—%		—%		9.8%		9.7%
63	Total capital (as a percentage of risk-weighted assets)		—%		—%		11.8%		11.7%
OSFI all-in target ⁽⁴⁾									
69	Common Equity Tier 1 all-in target ratio		—%		—%		7.0%		7.0%
70	Tier 1 capital all-in target ratio		—%		—%		8.5%		8.5%
71	Total capital all-in target ratio		—%		—%		10.5%		10.5%
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)									
82	Current cap on AT1 instruments subject to phase out arrangements	\$	—	\$	—	\$	121,287	\$	121,287
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	\$	—	\$	—	\$	—	\$	—
84	Current cap on T2 instruments subject to phase out arrangements	\$	—	\$	—	\$	177,524	\$	177,524
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$	—	\$	—	\$	—	\$	—

(1) Row numbering, as per OSFI advisory revised April 2014, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

(2) "All-in" regulatory capital ratios include all of the regulatory adjustments that will be required by 2019 but retains the phase-out for non-qualifying capital instruments between 2013 and 2022. The transitional period to phase in the effect of Basel III was completed as of November 1, 2017, consequently the Bank's "All-in" regulatory capital ratios are the same as its "Transitional" regulatory capital ratios.

(3) Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.

(4) The countercyclical buffer as at January 31, 2018 was nil, as all private sector credit exposures were either in Canada or the United States.

REGULATORY CAPITAL (CONTINUED)

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31, 2017		AS AT JULY 31, 2017		AS AT APRIL 30, 2017		AS AT JANUARY 31, 2017		
	ALL-IN ⁽²⁾	TRANSITIONAL ⁽³⁾	ALL-IN ⁽²⁾	TRANSITIONAL ⁽³⁾	ALL-IN ⁽²⁾	TRANSITIONAL ⁽³⁾	ALL-IN ⁽²⁾	TRANSITIONAL ⁽³⁾	
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	\$ 953,536	\$ 953,536	\$ 715,935	\$ 715,935	\$ 709,629	\$ 709,629	\$ 702,262	\$ 702,262
2	Retained earnings	1,035,770	1,035,770	1,011,629	1,011,629	975,462	975,462	956,974	956,974
3	Accumulated other comprehensive income (and other reserves)	6,797	6,797	538	538	3,471	3,471	(616)	(616)
6	Common Equity Tier 1 capital before regulatory adjustments	1,996,103	1,996,103	1,728,102	1,728,102	1,688,562	1,688,562	1,658,620	1,658,620
28	Total regulatory adjustments to Common Equity Tier 1 ⁽⁴⁾	(383,804)	(307,044)	(222,953)	(178,362)	(198,540)	(158,832)	(184,776)	(147,618)
29	Common Equity Tier 1 capital (CET1)	1,612,299	1,689,059	1,505,149	1,549,740	1,490,022	1,529,730	1,473,844	1,511,002
Additional Tier 1 capital: instruments									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	244,038	244,038	244,038	244,038	244,038	244,038	244,038	244,038
31	of which: classified as equity under applicable accounting standards	244,038	244,038	244,038	244,038	244,038	244,038	244,038	244,038
33	Directly issued capital instruments subject to phase out from Additional Tier 1	97,562	97,562	97,562	97,562	97,562	97,562	97,562	97,562
36	Additional Tier 1 capital before regulatory adjustments	341,600	341,600	341,600	341,600	341,600	341,600	341,600	341,600
43	Total regulatory adjustments to Additional Tier 1 capital	—	(23,605)	—	(11,925)	—	(11,925)	—	(11,365)
44	Additional Tier 1 capital (AT1)	341,600	317,995	341,600	329,675	341,600	329,675	341,600	330,235
45	Tier 1 capital (T1 = CET1 + AT1)	1,953,899	2,007,054	1,846,749	1,879,415	1,831,622	1,859,405	1,815,444	1,841,237
Tier 2 capital: instruments and allowances									
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	348,427	348,427	348,895	348,895	—	—	—	—
47	Directly issued capital instruments subject to phase out from Tier 2	—	—	199,947	199,947	199,911	199,911	199,864	199,864
50	Collective allowances	62,263	62,263	66,342	66,342	70,060	70,060	72,385	72,385
51	Tier 2 capital before regulatory adjustments	410,690	410,690	615,184	615,184	269,971	269,971	272,249	272,249
57	Total regulatory adjustments to Tier 2 capital	—	—	(2,426)	(1,941)	(1)	(1)	(78)	(62)
58	Tier 2 capital (T2)	410,690	410,690	612,758	613,243	269,970	269,970	272,171	272,187
59	Total capital (TC = T1 + T2)	\$ 2,364,589	\$ 2,417,744	\$ 2,459,507	\$ 2,492,658	\$ 2,101,592	\$ 2,129,375	\$ 2,087,615	\$ 2,113,424
60a	Common Equity Tier 1 capital risk-weighted assets	\$ 20,426,719	\$ 20,489,323	\$ 18,972,055	\$ 19,016,062	\$ 18,457,839	\$ 18,499,929	\$ 17,936,838	\$ 17,975,790
60b	Tier 1 capital risk-weighted assets	\$ 20,428,407	\$ 20,489,323	\$ 18,973,995	\$ 19,016,062	\$ 18,460,394	\$ 18,499,929	\$ 17,939,188	\$ 17,975,790
60c	Total capital risk-weighted assets	\$ 20,429,757	\$ 20,489,323	\$ 18,975,547	\$ 19,016,062	\$ 18,462,438	\$ 18,499,929	\$ 17,941,067	\$ 17,975,790
Capital ratios									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	7.9%	8.2%	7.9%	8.1%	8.1%	8.3%	8.2%	8.4%
62	Tier 1 (as a percentage of risk-weighted assets)	9.6%	9.8%	9.7%	9.9%	9.9%	10.1%	10.1%	10.2%
63	Total capital (as a percentage of risk-weighted assets)	11.6%	11.8%	13.0%	13.1%	11.4%	11.5%	11.6%	11.8%
OSFI all-in target ⁽⁵⁾									
69	Common Equity Tier 1 all-in target ratio	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.
70	Tier 1 capital all-in target ratio	8.5%	n.a.	8.5%	n.a.	8.5%	n.a.	8.5%	n.a.
71	Total capital all-in target ratio	10.5%	n.a.	10.5%	n.a.	10.5%	n.a.	10.5%	n.a.
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)									
82	Current cap on AT1 instruments subject to phase out arrangements	\$ 151,609	\$ 151,609	\$ 151,609	\$ 151,609	\$ 151,609	\$ 151,609	\$ 151,609	\$ 151,609
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
84	Current cap on T2 instruments subject to phase out arrangements	\$ 221,905	\$ 221,905	\$ 221,905	\$ 221,905	\$ 221,905	\$ 221,905	\$ 221,905	\$ 221,905
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(1) Row numbering, as per OSFI advisory revised April 2014, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

(2) "All-in" regulatory capital ratios include all of the regulatory adjustments that will be required by 2019 but retains the phase-out for non-qualifying capital instruments between 2013 and 2022.

(3) "Transitional" regulatory capital ratios include phase-in of certain regulatory adjustments between 2013 and 2019 and phase-out of non-qualifying capital instruments between 2013 and 2022.

(4) Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.

(5) The countercyclical buffer as at October 31, July 31, April 30 and January 31, 2017 was nil, as all private sector credit exposures were either in Canada or the United States.

RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

												AS AT APRIL 30, 2018		
	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS ⁽²⁾	
Exposure Class (after risk mitigation)														
Corporate	\$ 11,838	\$ 15,266	\$ —	\$ —	\$ 40,012	\$ —	\$ 9,537,167	\$ 84,356	\$ —	\$ —	\$ 9,688,639	\$ 9,686,760	\$ 678,073	
Sovereign	6,748,979	296,859	—	—	—	—	—	—	—	—	7,045,838	59,372	4,156	
Bank	—	469,669	—	—	—	—	10,732	—	—	—	480,401	104,666	7,327	
Retail residential mortgage loans	9,122,039	—	10,564,995	—	—	249,668	43,440	—	—	—	19,980,142	3,928,439	274,991	
Other retail	452,495	—	—	—	—	2,003,738	—	11,044	—	—	2,467,277	1,519,370	106,356	
Small business entities treated as other retail	5,850	—	—	—	—	2,258,323	—	—	—	—	2,264,173	1,693,742	118,562	
Equity	—	—	—	—	—	—	309,616	—	—	—	309,616	309,616	21,673	
Securitization	—	3,031	—	—	—	—	8,538	—	—	198	11,767	11,619	813	
Other assets	629,993	166,155	—	—	—	—	345,997	—	103,229	—	1,245,374	637,301	44,611	
	16,971,194	950,980	10,564,995	—	40,012	4,511,729	10,255,490	95,400	103,229	198	43,493,227	17,950,885	1,256,562	
Derivatives ⁽¹⁾	105	93,386	—	—	—	—	41,325	—	—	—	134,816	60,002	4,200	
Credit commitments	56,472	13,573	—	—	—	2,011	1,131,783	—	—	—	1,203,839	1,136,006	79,520	
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,669,538	116,868	
	\$ 17,027,771	\$ 1,057,939	\$ 10,564,995	\$ —	\$ 40,012	\$ 4,513,740	\$ 11,428,598	\$ 95,400	\$ 103,229	\$ 198	\$ 44,831,882	\$ 20,816,431	\$ 1,457,150	
Balance sheet items														
Cash, deposits with other banks, securities and securities financing transactions												\$ 689,777		
Personal loans												1,875,936		
Residential mortgage loans												4,338,246		
Commercial mortgage loans, commercial loans and acceptances												10,608,401		
Other assets												438,525		
												\$ 17,950,885		

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

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

RISK-WEIGHTED ASSETS (CONTINUED)

In thousands of Canadian dollars (Unaudited)

												AS AT OCTOBER 31, 2017	
	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS ⁽²⁾
Exposure Class (after risk mitigation)													
Corporate	\$ 25,321	\$ 13,750	\$ —	\$ —	\$ 39,879	\$ —	\$ 9,414,527	\$ 82,851	\$ —	\$ —	\$ 9,576,328	\$ 9,561,494	\$ 669,305
Sovereign	6,271,121	385,181	—	—	—	—	—	—	—	—	6,656,302	77,036	5,393
Bank	—	334,317	—	—	—	—	12,003	—	—	—	346,320	78,866	5,521
Retail residential mortgage loans	9,479,267	—	10,774,826	—	—	—	42,530	—	—	—	20,296,623	3,813,719	266,960
Other retail	440,449	—	—	—	—	2,043,516	—	10,979	—	—	2,494,944	1,549,106	108,437
Small business entities treated as other retail equity	80,545	—	—	—	—	2,147,584	—	—	—	—	2,228,129	1,610,688	112,748
Securitization	—	10,974	—	—	—	—	292,310	—	—	—	292,310	292,310	20,462
Other assets	603,421	132,581	—	—	—	—	324,131	—	114,686	—	1,174,819	637,362	44,615
	16,900,124	876,803	10,774,826	—	39,879	4,191,100	10,095,802	93,830	114,686	220	43,087,270	17,635,827	1,234,508
Derivatives ⁽¹⁾	—	70,575	—	—	—	—	40,688	—	—	—	111,263	54,803	3,836
Credit commitments	56,710	19,573	—	—	—	1,553	1,100,259	—	—	—	1,178,095	1,105,339	77,374
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,630,750	114,153
	\$ 16,956,834	\$ 966,951	\$ 10,774,826	\$ —	\$ 39,879	\$ 4,192,653	\$ 11,236,749	\$ 93,830	\$ 114,686	\$ 220	\$ 44,376,628	\$ 20,426,719	\$ 1,429,870
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions												\$ 748,999	
Personal loans												1,925,806	
Residential mortgage loans												4,311,313	
Commercial mortgage loans, commercial loans and acceptances												10,256,178	
Other assets												393,531	
												\$ 17,635,827	

(1) Risk-weighted assets above are presented based on the CET1 capital approach. The Credit Valuation Adjustment after phase-in adjustments was \$24.2 million for CET1 capital risk-weighted assets as at October 31, 2017. Collateral held on derivatives totaled \$22.3 million as at October 31, 2017 and included cash and government securities.

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

BASEL III LEVERAGE RATIO ⁽¹⁾

In thousands of Canadian dollars, except percentage amounts (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		
	2018		2018		2018		2018		2017		2017		2017		2017		
Row ⁽²⁾																	
On-balance sheet exposures																	
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFT), and grandfathered securitization exposures but including collateral)	\$	—	\$	—	\$	43,206,483	\$	43,335,426	\$	43,443,893	\$	41,739,989	\$	40,556,114	\$	40,075,380
2	Asset amounts deducted in determining Basel III "all-in" Tier 1 capital ⁽³⁾		—		—		(411,732)		(386,785)		(376,499)		(205,055)		(204,785)		(192,282)
3	Total on-balance sheet exposures	\$	—	\$	—	\$	42,794,751	\$	42,948,641	\$	43,067,394	\$	41,534,934	\$	40,351,329	\$	39,883,098
Derivative exposures																	
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	\$	—	\$	—	\$	24,398	\$	45,942	\$	19,663	\$	45,357	\$	59,272	\$	69,647
5	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions		—		—		95,161		105,182		86,465		89,752		100,478		107,817
11	Total derivative exposures	\$	—	\$	—	\$	119,559	\$	151,124	\$	106,128	\$	135,109	\$	159,750	\$	177,464
Securities financing transaction exposures																	
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	\$	—	\$	—	\$	5,037,393	\$	5,126,825	\$	4,178,922	\$	3,291,871	\$	4,649,721	\$	2,846,065
13	Netted amounts of cash payables and cash receivables of gross SFT assets	\$	—	\$	—	\$	2,838,383	\$	2,347,561	\$	1,636,548	\$	1,838,503	\$	2,757,217	\$	1,084,310
14	Counterparty credit risk (CCR) exposure for SFT		—		—		10,164		3,784		12,589		19,683		13,080		28,854
16	Total securities financing transaction exposures	\$	—	\$	—	\$	2,848,547	\$	2,351,345	\$	1,649,137	\$	1,858,186	\$	2,770,297	\$	1,113,164
Other off-balance sheet exposures																	
17	Off-balance sheet exposure of gross notional amount	\$	—	\$	—	\$	8,950,569	\$	9,359,944	\$	9,730,803	\$	9,752,064	\$	9,310,522	\$	8,991,036
18	Adjustments for conversion to credit equivalent amounts		—		—		(7,148,463)		(7,522,852)		(7,880,223)		(7,945,894)		(7,580,789)		(7,334,800)
19	Off-balance sheet items	\$	—	\$	—	\$	1,802,106	\$	1,837,092	\$	1,850,580	\$	1,806,170	\$	1,729,733	\$	1,656,236
Capital and total exposures																	
20	Tier 1 capital	\$	—	\$	—	\$	2,031,831	\$	2,014,498	\$	1,953,899	\$	1,846,749	\$	1,831,622	\$	1,815,444
21	Total exposures (sum of lines 3, 11, 16 and 19)	\$	—	\$	—	\$	47,564,963	\$	47,288,202	\$	46,673,239	\$	45,334,399	\$	45,011,109	\$	42,829,962
Leverage ratio																	
22	Basel III leverage ratio		—%		—%		4.3%		4.3%		4.2%		4.1%		4.1%		4.2%

(1) The Bank is not a Domestic Systemically Important Bank (D-SIB) and is required to provide a breakdown of the main leverage ratio regulatory elements on an "all-in" basis.

(2) Row numbering, as per OSFI advisory revised November 2014, is provided for consistency and comparability in the breakdown of the main leverage ratio regulatory elements among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

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

ALLOWANCES FOR CREDIT LOSSES

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31		AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31	
	2018		2018		2018		2018		2017		2017		2017		2017	
Personal	\$	—	\$	—	\$	29,800	\$	29,712	\$	30,600	\$	34,137	\$	37,534	\$	38,114
Residential mortgage		—		—		10,640		11,739		10,818		10,711		11,675		11,144
Commercial ^{(1) (2)}		—		—		60,470		63,643		63,474		58,209		60,451		61,295
Total allowances for credit losses	\$	—	\$	—	\$	100,910	\$	105,094	\$	104,892	\$	103,057	\$	109,660	\$	110,553
Individual allowances	\$	—	\$	—	\$	19,524	\$	21,832	\$	24,801	\$	19,146	\$	21,761	\$	20,938
Collective allowances against impaired loans		—		—		13,338		18,205		17,828		17,569		17,839		17,229
Collective allowances against other loans		—		—		64,085		59,229		56,557		62,023		65,763		68,080
Total allowances for loan losses		—		—		96,947		99,266		99,186		98,738		105,363		106,247
Allowances for off-balance sheet exposures ⁽³⁾		—		—		3,963		5,828		5,706		4,319		4,297		4,306
Total allowances for credit losses	\$	—	\$	—	\$	100,910	\$	105,094	\$	104,892	\$	103,057	\$	109,660	\$	110,553

(1) Including customers' liabilities under acceptances.

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

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

PROVISION FOR CREDIT LOSSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED											
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31											
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017											
Personal	\$	—	\$	—	\$	5,697	\$	6,970	\$	3,851	\$	4,524	\$	7,874	\$	8,574	\$	12,667	\$	16,448	\$	24,823
Residential mortgage		—		—		(201)		1,584		788		40		1,293		906		1,383		2,199		3,027
Commercial ^{(1) (2)}		—		—		4,004		3,446		6,861		1,836		933		(480)		7,450		453		9,150
Total provision for credit losses	\$	—	\$	—	\$	9,500	\$	12,000	\$	11,500	\$	6,400	\$	10,100	\$	9,000	\$	21,500	\$	19,100	\$	37,000
Individual provision	\$	—	\$	—	\$	4,019	\$	7	\$	6,969	\$	1,248	\$	2,453	\$	2,767	\$	4,026	\$	5,220	\$	13,437
Collective provision against impaired loans		—		—		2,490		9,199		8,610		8,870		9,973		9,226		11,689		19,199		36,679
Collective provision against other loans		—		—		4,856		2,672		(5,466)		(3,740)		(2,317)		(1,744)		7,528		(4,061)		(13,267)
Total provision for loan losses		—		—		11,365		11,878		10,113		6,378		10,109		10,249		23,243		20,358		36,849
Provision for off-balance sheet exposures		—		—		(1,865)		122		1,387		22		(9)		(1,249)		(1,743)		(1,258)		151
Total provision for credit losses	\$	—	\$	—	\$	9,500	\$	12,000	\$	11,500	\$	6,400	\$	10,100	\$	9,000	\$	21,500	\$	19,100	\$	37,000

(1) Including customers' liabilities under acceptances.

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

RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31		AS AT OCTOBER 31						
In thousands of Canadian dollars, except percentage amounts (Unaudited)	2018		2018		2018		2018		2017						
Insured and uninsured residential mortgage loans ⁽¹⁾ (excluding HELOCS)															
Insured ⁽²⁾															
Québec	\$	—	—%	\$	—	—%	\$	4,241,682	24%	\$	4,519,229	25%	\$	4,651,011	25%
Ontario		—	—		—	—		2,360,963	13		2,437,211	13		2,485,299	14
Rest of Canada		—	—		—	—		1,455,419	8		1,452,193	8		1,417,445	8
		—	—		—	—		8,058,064	45		8,408,633	46		8,553,755	47
Uninsured ⁽²⁾															
Québec		—	—		—	—		4,453,219	25		4,371,988	24		4,371,357	24
Ontario		—	—		—	—		4,092,580	23		4,209,202	23		4,080,855	22
Rest of Canada		—	—		—	—		1,169,421	7		1,299,485	7		1,189,862	7
		—	—		—	—		9,715,220	55		9,880,675	54		9,642,074	53
	\$	—	—%	\$	—	—%	\$	17,773,284	100%	\$	18,289,308	100%	\$	18,195,829	100%
Uninsured home equity lines of credit (HELOCS)															
Québec		—	—%		—	—%		621,823	67 %		638,868	68%		673,797	69%
Ontario		—	—		—	—		166,094	18		165,226	17		166,283	17
Rest of Canada		—	—		—	—		135,366	15		138,823	15		139,364	14
	\$	—	—%	\$	—	—%	\$	923,283	100%	\$	942,917	100%	\$	979,444	100%
Amortization period ranges for residential mortgage loans (in %)															
Less than 20 years		—	—%		—	—%		17%			16%			16%	
20-24 years		—	—		—	—		43			44			43	
25-29 years		—	—		—	—		29			29			29	
30 years and greater		—	—		—	—		11			11			12	
		—	—%		—	—%		100%			100%			100%	
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCS ⁽³⁾															
Québec		—	—%		—	—%		63%			64%			66%	
Ontario		—	—%		—	—%		59%			67%			64%	
Rest of Canada		—	—%		—	—%		58%			76%			61%	
		—	—%		—	—%		61%			69%			64%	

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

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

(3) Excluding loan renewals during the period.

Potential impact on residential mortgage loans and HELOCS in the event of an economic downturn

In accordance with the Bank's credit risk management policies, the mortgage & HELOC portfolios are regularly reviewed to ensure that the level of risk associated with these portfolios remains in line with the Bank's risk tolerance and its strategic objectives. As part of this oversight, the portfolios are stressed to reflect the effects of a potential economic downturn creating a decline in property values. Due to the large portion of insured loans and the relatively low loan-to-value ratio of uninsured mortgage loans, reflecting the excellent quality of the guarantees, the Bank believes that loan losses under such a scenario would remain largely manageable.

RECONCILIATION OF GAAP AND NON-GAAP MEASURES

In thousands of Canadian dollars, except per share and percentage (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31	
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017	
Reported results												
Net interest income	\$ —	\$ —	\$ 177,112	\$ 178,635	\$ 176,220	\$ 157,707	\$ 150,476	\$ 153,687	\$ 355,747	\$ 304,163	\$ 638,090	
Other income	—	—	82,775	88,367	91,748	90,295	88,331	87,946	171,142	176,277	358,320	
Total revenue	—	—	259,887	267,002	267,968	248,002	238,807	241,633	526,889	480,440	996,410	
Amortization of net premium on purchased financial instruments	—	—	601	653	707	766	878	1,032	1,254	1,910	3,383	
Provision for credit losses	—	—	9,500	12,000	11,500	6,400	10,100	9,000	21,500	19,100	37,000	
Non-interest expenses	—	—	175,554	177,545	184,365	168,364	168,934	167,696	353,099	336,630	689,359	
Income before income taxes	—	—	74,232	76,804	71,396	72,472	58,895	63,905	151,036	122,800	266,668	
Income taxes	—	—	15,037	17,057	12,761	17,674	14,323	15,449	32,094	29,772	60,207	
Net income	\$ —	\$ —	\$ 59,195	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 118,942	\$ 93,028	\$ 206,461	
Reported measures												
Efficiency ratio	—%	—%	67.6%	66.5%	68.8%	67.9%	70.7%	69.4%	67.0%	70.1%	69.2%	
Diluted earnings per share	\$ —	\$ —	\$ 1.34	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 2.74	\$ 2.49	\$ 5.40	
Return on common shareholders' equity	—%	—%	10.5%	10.8%	11.1%	11.8%	9.9%	10.7%	10.7%	10.3%	10.9%	
Adjusting items ⁽¹⁾												
Restructuring charges												
Severance charges	\$ —	\$ —	\$ —	\$ —	\$ 3,228	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3,228	
Other restructuring charges	—	—	1,751	918	2,445	2,163	1,704	945	2,669	2,649	7,257	
Items related to business combinations												
Amortization of net premium on purchased financial instruments	—	—	601	653	707	766	878	1,032	1,254	1,910	3,383	
Amortization of acquisition-related intangible assets	—	—	2,986	2,983	3,545	248	254	244	5,969	498	4,291	
Other costs related to business combinations	—	—	1,758	599	2,862	3,208	6,385	3,636	2,357	10,021	16,091	
Adjusting items before income taxes	\$ —	\$ —	\$ 7,096	\$ 5,153	\$ 12,787	\$ 6,385	\$ 9,221	\$ 5,857	\$ 12,249	\$ 15,078	\$ 34,250	
Income tax recovery related to the above	—	—	1,666	1,683	4,946	1,277	2,175	1,572	3,349	3,747	9,970	
Impact of adjusting items on net income	\$ —	\$ —	\$ 5,430	\$ 3,470	\$ 7,841	\$ 5,108	\$ 7,046	\$ 4,285	\$ 8,900	\$ 11,331	\$ 24,280	
Impact of adjusting items on diluted earnings per share	\$ —	\$ —	\$ 0.13	\$ 0.09	\$ 0.21	\$ 0.15	\$ 0.21	\$ 0.13	\$ 0.22	\$ 0.33	\$ 0.69	
Adjusted results ⁽¹⁾												
Net interest income	\$ —	\$ —	\$ 177,112	\$ 178,635	\$ 176,220	\$ 157,707	\$ 150,476	\$ 153,687	\$ 355,747	\$ 304,163	\$ 638,090	
Other income	—	—	82,775	88,367	91,748	90,295	88,331	87,946	171,142	176,277	358,320	
Total revenue	—	—	259,887	267,002	267,968	248,002	238,807	241,633	526,889	480,440	996,410	
Provision for credit losses	—	—	9,500	12,000	11,500	6,400	10,100	9,000	21,500	19,100	37,000	
Non-interest expenses	—	—	169,059	173,045	172,285	162,745	160,591	162,871	342,104	323,462	658,492	
Income before income taxes	—	—	81,328	81,957	84,183	78,857	68,116	69,762	163,285	137,878	300,918	
Income taxes	—	—	16,703	18,740	17,707	18,951	16,498	17,021	35,443	33,519	70,177	
Adjusted net income	\$ —	\$ —	\$ 64,625	\$ 63,217	\$ 66,476	\$ 59,906	\$ 51,618	\$ 52,741	\$ 127,842	\$ 104,359	\$ 230,741	
Adjusted measures ⁽¹⁾												
Adjusted efficiency ratio	—%	—%	65.1%	64.8%	64.3%	65.6%	67.2%	67.4%	64.9%	67.3%	66.1%	
Adjusted diluted earnings per share ⁽²⁾	\$ —	\$ —	\$ 1.47	\$ 1.49	\$ 1.63	\$ 1.63	\$ 1.39	\$ 1.43	\$ 2.96	\$ 2.82	\$ 6.09	
Adjusted return on common shareholders' equity	—%	—%	11.6%	11.5%	12.7%	13.0%	11.7%	11.8%	11.5%	11.7%	12.3%	

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

(2) The impact of adjusting items on a per share basis does not add due to rounding for certain quarters.

GEOGRAPHIC SEGMENTS ⁽¹⁾

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2018	JULY 31 2018	APRIL 30 2018	JANUARY 31 2018	OCTOBER 31 2017	JULY 31 2017	APRIL 30 2017	JANUARY 31 2017	APRIL 30 2018	APRIL 30 2017	OCTOBER 31 2017
Average earning assets											
Canada	\$ —	\$ —	\$ 38,605,166	\$ 39,026,317	\$ 39,097,465	\$ 38,418,507	\$ 36,939,630	\$ 36,769,375	\$ 38,819,232	\$ 36,853,092	\$ 37,813,367
United States	—	—	1,377,725	1,082,995	958,387	—	—	—	1,227,917	—	241,566
	\$ —	\$ —	\$ 39,982,891	\$ 40,109,312	\$ 40,055,852	\$ 38,418,507	\$ 36,939,630	\$ 36,769,375	\$ 40,047,149	\$ 36,853,092	\$ 38,054,933
Average loans and acceptances											
Canada	\$ —	\$ —	\$ 35,192,843	\$ 35,492,740	\$ 35,389,974	\$ 34,499,171	\$ 33,983,878	\$ 33,506,393	\$ 35,345,277	\$ 33,741,178	\$ 34,347,820
United States	—	—	1,422,615	1,208,701	855,516	—	—	—	1,313,885	—	215,637
	\$ —	\$ —	\$ 36,615,458	\$ 36,701,441	\$ 36,245,490	\$ 34,499,171	\$ 33,983,878	\$ 33,506,393	\$ 36,659,162	\$ 33,741,178	\$ 34,563,457
Total assets											
Canada	\$ —	\$ —	\$ 45,980,670	\$ 46,199,141	\$ 45,402,374	\$ 38,418,507	\$ 45,395,947	\$ 43,114,956	\$ 45,980,670	\$ 45,395,947	\$ 45,402,374
United States	—	—	1,584,694	1,224,775	1,280,284	—	—	—	1,584,694	—	1,280,284
	\$ —	\$ —	\$ 47,565,364	\$ 47,423,916	\$ 46,682,658	\$ 38,418,507	\$ 45,395,947	\$ 43,114,956	\$ 47,565,364	\$ 45,395,947	\$ 46,682,658
Total loans and acceptances											
Canada	\$ —	\$ —	\$ 34,825,824	\$ 35,460,257	\$ 35,579,985	\$ 34,916,590	\$ 34,180,016	\$ 33,738,663	\$ 34,825,824	\$ 34,180,016	\$ 35,579,985
United States	—	—	1,513,667	1,293,278	1,116,172	—	—	—	1,513,667	—	1,116,172
	\$ —	\$ —	\$ 36,339,491	\$ 36,753,535	\$ 36,696,157	\$ 34,916,590	\$ 34,180,016	\$ 33,738,663	\$ 36,339,491	\$ 34,180,016	\$ 36,696,157
Total revenue											
Canada	\$ —	\$ —	\$ 237,791	\$ 247,596	\$ 253,287	\$ 248,002	\$ 238,807	\$ 241,633	\$ 485,387	\$ 480,440	\$ 981,729
United States	—	—	22,096	19,406	14,681	—	—	—	41,502	—	14,681
	\$ —	\$ —	\$ 259,887	\$ 267,002	\$ 267,968	\$ 248,002	\$ 238,807	\$ 241,633	\$ 526,889	\$ 480,440	\$ 996,410

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