



THIRD QUARTER 2018

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JULY 31, 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 NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017
Profitability											
Total revenue	\$ —	\$ 260,664	\$ 259,887	\$ 267,002	\$ 267,968	\$ 248,002	\$ 238,807	\$ 241,633	\$ 787,553	\$ 728,442	\$ 996,410
Net income	\$ —	\$ 54,903	\$ 59,195	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 173,845	\$ 147,826	\$ 206,461
Diluted earnings per share	\$ —	\$ 1.23	\$ 1.34	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 3.97	\$ 3.97	\$ 5.40
Return on common shareholders' equity ⁽¹⁾	—%	9.2%	10.5%	10.8%	11.1%	11.8%	9.9%	10.7%	10.2%	10.8%	10.9%
Net interest margin	—%	1.77%	1.82%	1.77%	1.75%	1.63%	1.67%	1.66%	1.78%	1.65%	1.68%
Efficiency ratio ⁽¹⁾	—%	71.8%	67.6%	66.5%	68.8%	67.9%	70.7%	69.4%	68.6%	69.3%	69.2%
Operating leverage	—%	(6.4%)	(1.5%)	3.3%	(1.5)%	4.2%	(1.9)%	n. m.	1.1%	1.5%	7.4%
Effective tax rate	—%	19.2%	20.3%	22.2%	17.9%	24.4%	24.3%	24.2%	20.6%	24.3%	22.6%
Adjusted financial measures ⁽¹⁾											
Adjusted net income	\$ —	\$ 59,374	\$ 64,625	\$ 63,217	\$ 66,476	\$ 59,906	\$ 51,618	\$ 52,741	\$ 187,216	\$ 164,265	\$ 230,741
Adjusted diluted earnings per share	\$ —	\$ 1.34	\$ 1.47	\$ 1.49	\$ 1.63	\$ 1.63	\$ 1.39	\$ 1.43	\$ 4.30	\$ 4.46	\$ 6.09
Adjusted return on common shareholders' equity	—%	10.0%	11.6%	11.5%	12.7%	13.0%	11.7%	11.8%	11.0%	12.1%	12.3%
Adjusted efficiency ratio	—%	69.7%	65.1%	64.8%	64.3%	65.6%	67.2%	67.4%	66.5%	66.7%	66.1%
Adjusted operating leverage	—%	(7.1%)	(0.4%)	(0.8)%	2.2%	2.5%	0.2%	—%	0.4%	5.5%	5.4%
Adjusted dividend payout ratio	—%	47.7%	42.8%	41.7%	38.7%	38.0%	43.7%	42.6%	44.0%	41.3%	40.5%
Per common share											
Share price											
High	\$ —	\$ 46.78	\$ 53.62	\$ 62.90	\$ 60.96	\$ 56.91	\$ 61.67	\$ 60.46	\$ 62.90	\$ 61.67	\$ 61.67
Low	\$ —	\$ 46.32	\$ 46.57	\$ 52.64	\$ 52.60	\$ 51.57	\$ 55.63	\$ 49.05	\$ 46.32	\$ 49.05	\$ 49.05
Close	\$ —	\$ 46.62	\$ 49.31	\$ 53.20	\$ 60.00	\$ 54.17	\$ 55.84	\$ 58.86	\$ 46.62	\$ 54.17	\$ 60.00
Price / earnings ratio (trailing four quarters)	—x	8.6x	8.7x	9.7x	11.1x	12.3x	13.0x	13.0x	8.6x	12.3x	11.1x
Book value	\$ —	\$ 53.43	\$ 52.67	\$ 52.08	\$ 51.18	\$ 50.54	\$ 49.56	\$ 48.87	\$ 53.43	\$ 50.54	\$ 51.18
Market to book value	—%	87%	94%	102%	117%	107%	113%	120%	87%	107%	117%
Dividends declared	\$ —	\$ 0.64	\$ 0.63	\$ 0.63	\$ 0.62	\$ 0.62	\$ 0.61	\$ 0.61	\$ 1.90	\$ 1.84	\$ 2.46
Dividend yield	—%	5.5%	5.1%	4.7%	4.1%	4.6%	4.4%	4.1%	5.4%	4.5%	4.1%
Dividend payout ratio	—%	51.8%	47.0%	44.3%	44.3%	41.8%	51.4%	46.7%	47.6%	46.3%	45.7%
Financial condition (in millions of Canadian dollars)											
Balance sheet assets	\$ —	\$ 46,631	\$ 47,565	\$ 47,424	\$ 46,683	\$ 45,212	\$ 45,396	\$ 43,115	\$ 46,631	\$ 45,212	\$ 46,683
Loans and acceptances	\$ —	\$ 35,392	\$ 36,339	\$ 36,754	\$ 36,696	\$ 34,917	\$ 34,180	\$ 33,739	\$ 35,392	\$ 34,917	\$ 36,696
Deposits	\$ —	\$ 29,085	\$ 29,479	\$ 29,435	\$ 28,930	\$ 28,232	\$ 27,445	\$ 26,699	\$ 29,085	\$ 28,232	\$ 28,930
Common shareholders' equity	\$ —	\$ 2,244	\$ 2,204	\$ 2,173	\$ 1,994	\$ 1,728	\$ 1,689	\$ 1,659	\$ 2,244	\$ 1,728	\$ 1,994
Number of common shares outstanding (end of period, in thousands)	—	41,996	41,842	41,721	38,966	34,190	34,071	33,941	41,996	34,190	38,966
Average assets	\$ —	\$ 47,145	\$ 47,349	\$ 47,202	\$ 45,941	\$ 45,320	\$ 44,243	\$ 43,861	\$ 47,230	\$ 44,477	\$ 44,846
Average earning assets	\$ —	\$ 39,652	\$ 39,983	\$ 40,109	\$ 40,056	\$ 38,419	\$ 36,940	\$ 36,769	\$ 39,914	\$ 37,381	\$ 38,055
Average loans and acceptances	\$ —	\$ 35,769	\$ 36,615	\$ 36,701	\$ 36,245	\$ 34,499	\$ 33,984	\$ 33,506	\$ 36,359	\$ 33,997	\$ 34,563
Average common shareholders' equity	\$ —	\$ 2,219	\$ 2,178	\$ 2,035	\$ 1,936	\$ 1,702	\$ 1,666	\$ 1,634	\$ 2,143	\$ 1,667	\$ 1,735
Quality of assets											
Gross amount of impaired loans	\$ —	\$ 158,914	\$ 154,695	\$ 153,804	\$ 151,891	\$ 118,499	\$ 125,829	\$ 133,383	\$ 158,914	\$ 118,499	\$ 151,891
Allowances for loan losses against impaired loans	—	(28,367)	(32,862)	(40,037)	(42,629)	(36,715)	(39,600)	(38,167)	(28,367)	(36,715)	(42,629)
Net impaired loans (as a % of loans and acceptances)	—%	130,547	121,833	113,767	109,262	81,784	86,229	95,216	130,547	81,784	109,262
Provision for credit losses (as a % of average loans and acceptances)	—%	4,900	9,500	12,000	11,500	6,400	10,100	9,000	26,400	25,500	37,000
Accumulated unrealized gains (losses) on the portfolio of available-for-sale securities	\$ —	\$ 674	\$ (52)	\$ 6,145	\$ 7,531	\$ 1,177	\$ 6,907	\$ 768	\$ 674	\$ 1,177	\$ 7,531
Regulatory capital ratio											
Common Equity Tier I - All-in basis	—%	8.8%	8.6%	8.6%	7.9%	7.9%	8.1%	8.2%	8.8%	7.9%	7.9%
Other information											
Number of full-time equivalent employees	—	3,739	3,834	3,771	3,732	3,598	3,663	3,698	3,739	3,598	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 NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017	
Interest income												
Loans	\$ —	\$ 355,302	\$ 344,870	\$ 340,629	\$ 325,714	\$ 289,335	\$ 274,129	\$ 280,674	\$ 1,040,801	\$ 844,138	\$ 1,169,852	
Securities	—	16,391	13,342	13,621	11,591	11,411	9,252	10,215	43,354	30,878	42,469	
Deposits with other banks	—	714	675	551	461	232	94	126	1,940	452	913	
Other, including derivatives	—	7,958	6,444	5,706	7,617	11,772	10,529	12,393	20,108	34,694	42,311	
	—	380,365	365,331	360,507	345,383	312,750	294,004	303,408	1,106,203	910,162	1,255,545	
Interest expense												
Deposits	—	151,632	139,221	134,060	124,665	116,039	109,624	114,823	424,913	340,486	465,151	
Debt related to securitization activities	—	42,064	41,038	40,526	36,780	34,241	31,422	32,457	123,628	98,120	134,900	
Subordinated debt	—	3,835	3,709	3,835	5,256	3,268	1,575	1,619	11,379	6,462	11,718	
Other	—	5,821	4,251	3,451	2,462	1,495	907	822	13,523	3,224	5,686	
	—	203,352	188,219	181,872	169,163	155,043	143,528	149,721	573,443	448,292	617,455	
Net interest income	—	177,013	177,112	178,635	176,220	157,707	150,476	153,687	532,760	461,870	638,090	
Other income (see page 4)	—	83,651	82,775	88,367	91,748	90,295	88,331	87,946	254,793	266,572	358,320	
Total revenue	—	260,664	259,887	267,002	267,968	248,002	238,807	241,633	787,553	728,442	996,410	
Amortization of net premium on purchased financial instruments	—	547	601	653	707	766	878	1,032	1,801	2,676	3,383	
Provision for credit losses (see page 12)	—	4,900	9,500	12,000	11,500	6,400	10,100	9,000	26,400	25,500	37,000	
Non-interest expenses (see page 4)	—	187,245	175,554	177,545	184,365	168,364	168,934	167,696	540,344	504,994	689,359	
Income before income taxes	—	67,972	74,232	76,804	71,396	72,472	58,895	63,905	219,008	195,272	266,668	
Income taxes	—	13,069	15,037	17,057	12,761	17,674	14,323	15,449	45,163	47,446	60,207	
Net income	\$ —	\$ 54,903	\$ 59,195	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 173,845	\$ 147,826	\$ 206,461	
Preferred share dividends, including applicable taxes	—	3,253	3,253	4,279	4,276	4,273	4,275	4,272	10,785	12,820	17,096	
Net income available to common shareholders	\$ —	\$ 51,650	\$ 55,942	\$ 55,468	\$ 54,359	\$ 50,525	\$ 40,297	\$ 44,184	\$ 163,060	\$ 135,006	\$ 189,365	
Average number of common shares outstanding (in thousands)												
Basic	—	41,894	41,762	39,459	38,228	34,112	33,985	33,876	41,030	33,991	35,059	
Diluted	—	41,894	41,762	39,459	38,228	34,112	33,985	33,876	41,030	33,991	35,059	
Earnings per share												
Basic	\$ —	\$ 1.23	\$ 1.34	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 3.97	\$ 3.97	\$ 5.40	
Diluted	\$ —	\$ 1.23	\$ 1.34	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 3.97	\$ 3.97	\$ 5.40	

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED			FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017	
Net income	\$ —	\$ 54,903	\$ 59,195	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 173,845	\$ 147,826	\$ 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	—	722	(4,582)	985	4,679	(2,174)	5,586	2,333	(2,875)	5,745	10,424	
Reclassification of net gains on available-for-sale securities to net income	—	(107)	(53)	(1,902)	(368)	(759)	(1,499)	(3,152)	(2,062)	(5,410)	(5,778)	
	—	615	(4,635)	(917)	4,311	(2,933)	4,087	(819)	(4,937)	335	4,646	
Net change in value of derivatives designated as cash flow hedges	—	(748)	3,974	(2,986)	10,565	(24,112)	(1,320)	(4,096)	240	(29,528)	(18,963)	
Net foreign currency translation adjustments												
Unrealized foreign currency translation gains (losses) on investments in foreign operations	—	4,742	14,802	(14,936)	5,257	—	—	—	4,608	—	5,257	
Unrealized net gains (losses) on hedges of investments in foreign operations	—	(3,466)	(7,529)	7,659	(3,309)	—	—	—	(3,336)	—	(3,309)	
	—	1,276	7,273	(7,277)	1,948	—	—	—	1,272	—	1,948	
	—	1,143	6,612	(11,180)	16,824	(27,045)	2,767	(4,915)	(3,425)	(29,193)	(12,369)	
Items that may not subsequently be reclassified to the statement of income												
Remeasurement gains (losses) on employee benefit plans	—	7,573	246	5,146	(6,134)	6,768	(1,105)	8,575	12,965	14,238	8,104	
Comprehensive income	\$ —	\$ 63,619	\$ 66,053	\$ 53,713	\$ 69,325	\$ 34,521	\$ 46,234	\$ 52,116	\$ 183,385	\$ 132,871	\$ 202,196	

OTHER INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017	
Fees and commissions on loans and deposits												
Deposit service charges	\$ —	\$ 12,337	\$ 12,502	\$ 12,979	\$ 13,638	\$ 14,140	\$ 14,156	\$ 14,257	\$ 37,818	\$ 42,553	\$ 56,191	
Lending fees	—	16,758	15,012	16,116	17,621	16,914	15,242	15,033	47,886	47,189	64,810	
Card service revenues	—	8,529	8,453	8,982	8,381	8,807	8,315	8,080	25,964	25,202	33,583	
	—	37,624	35,967	38,077	39,640	39,861	37,713	37,370	111,668	114,944	154,584	
Income from brokerage operations	—	16,227	14,366	18,586	18,726	18,316	18,396	19,685	49,179	56,397	75,123	
Income from sales of mutual funds	—	11,907	11,843	12,229	12,242	12,184	11,758	10,904	35,979	34,846	47,088	
Income from investment accounts	—	4,769	5,139	5,730	4,880	5,060	6,195	5,669	15,638	16,924	21,804	
Insurance income, net	—	3,808	4,217	3,547	4,493	4,523	4,592	4,580	11,572	13,695	18,188	
Income from treasury and financial market operations	—	5,358	1,486	5,622	2,607	5,291	4,751	5,127	12,466	15,169	17,776	
Other	—	3,958	9,757	4,576	9,160	5,060	4,926	4,611	18,291	14,597	23,757	
Total other income	\$ —	\$ 83,651	\$ 82,775	\$ 88,367	\$ 91,748	\$ 90,295	\$ 88,331	\$ 87,946	\$ 254,793	\$ 266,572	\$ 358,320	

NON-INTEREST EXPENSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017
Salaries and employee benefits											
Salaries	\$ —	\$ 59,956	\$ 59,871	\$ 60,164	\$ 57,233	\$ 53,537	\$ 54,510	\$ 54,946	\$ 179,991	\$ 162,993	\$ 220,226
Employee benefits	—	18,568	19,249	20,121	17,495	18,611	19,236	20,113	57,938	57,960	75,455
Performance-based compensation	—	14,486	12,430	13,377	19,475	17,009	14,309	14,527	40,293	45,845	65,320
	—	93,010	91,550	93,662	94,203	89,157	88,055	89,586	278,222	266,798	361,001
Premises and technology											
Technology costs	—	26,498	25,089	25,053	22,942	22,795	21,767	22,006	76,640	66,568	89,510
Rent and property taxes	—	12,810	13,284	13,429	13,045	12,760	13,857	14,081	39,523	40,698	53,743
Depreciation	—	7,193	7,049	6,848	7,546	7,469	7,691	7,969	21,090	23,129	30,675
Maintenance and repairs	—	1,658	1,726	1,465	1,534	1,558	1,587	1,680	4,849	4,825	6,359
Public utilities	—	390	502	450	336	371	637	514	1,342	1,522	1,858
Other	—	212	302	61	63	64	69	56	575	189	252
	—	48,761	47,952	47,306	45,466	45,017	45,608	46,306	144,019	136,931	182,397
Other⁽¹⁾											
Advertising and business development	—	8,757	8,169	9,525	10,317	7,350	7,564	8,340	26,451	23,254	33,571
Professional and advisory services	—	11,443	9,027	7,720	10,566	7,255	7,580	4,891	28,190	19,726	30,292
Communications	—	4,356	4,740	4,376	4,086	4,391	4,748	4,501	13,472	13,640	17,726
Other ⁽²⁾	—	18,675	10,607	13,439	11,192	9,823	7,290	9,491	42,721	26,604	37,796
	—	43,231	32,543	35,060	36,161	28,819	27,182	27,223	110,834	83,224	119,385
Restructuring charges											
Severance charges	—	—	—	—	3,228	—	—	—	—	—	3,228
Other restructuring charges	—	2,243	1,751	918	2,445	2,163	1,704	945	4,912	4,812	7,257
	—	2,243	1,751	918	5,673	2,163	1,704	945	4,912	4,812	10,485
Costs related to business combinations											
	—	—	1,758	599	2,862	3,208	6,385	3,636	2,357	13,229	16,091
Total non-interest expenses	\$ —	\$ 187,245	\$ 175,554	\$ 177,545	\$ 184,365	\$ 168,364	\$ 168,934	\$ 167,696	\$ 540,344	\$ 504,994	\$ 689,359
Adjusted non-interest expenses⁽³⁾	\$ —	\$ 181,632	\$ 169,059	\$ 173,045	\$ 172,285	\$ 162,745	\$ 160,591	\$ 162,871	\$ 523,736	\$ 486,207	\$ 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

	AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31		AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31	
In thousands of Canadian dollars (Unaudited)	2018		2018		2018		2018		2017		2017		2017		2017	
ASSETS																
Cash and non-interest-bearing deposits with other banks	\$	—	\$	142,137	\$	142,340	\$	132,122	\$	111,978	\$	140,128	\$	107,366	\$	126,559
Interest-bearing deposits with other banks		—		400,882		232,306		186,376		215,384		120,152		196,668		129,477
Securities																
Available-for-sale		—		3,243,393		2,822,395		2,871,767		3,032,159		3,658,586		3,026,296		2,628,315
Held-to-maturity		—		444,642		375,409		451,209		405,088		159,832		199,076		330,176
Held-for-trading		—		2,366,522		2,344,596		2,067,134		2,148,767		2,150,707		2,319,698		2,606,965
		—		6,054,557		5,542,400		5,390,110		5,586,014		5,969,125		5,545,070		5,565,456
Securities purchased under reverse repurchase agreements		—		3,572,495		4,230,719		3,903,086		3,107,841		3,291,871		4,649,721		2,846,065
Loans																
Personal		—		5,544,853		5,748,417		5,854,733		6,038,692		6,185,606		6,356,574		6,449,831
Residential mortgage		—		17,535,808		18,229,038		18,569,531		18,486,449		17,935,597		17,475,747		17,192,986
Commercial ⁽¹⁾		—		11,920,113		11,665,022		11,636,467		11,464,007		10,101,189		9,679,907		9,558,813
Customers' liabilities under acceptances		—		391,044		697,014		692,804		707,009		694,198		667,788		537,033
		—		35,391,818		36,339,491		36,753,535		36,696,157		34,916,590		34,180,016		33,738,663
Allowances for loan losses		—		(86,904)		(96,947)		(99,266)		(99,186)		(98,738)		(105,363)		(106,247)
		—		35,304,914		36,242,544		36,654,269		36,596,971		34,817,852		34,074,653		33,632,416
Other																
Derivatives		—		99,832		102,373		140,429		104,426		153,370		163,541		167,481
Premises and equipment		—		68,802		49,938		37,410		35,214		31,826		31,055		31,304
Software and other intangible assets		—		343,609		328,477		306,313		293,422		186,387		163,306		154,828
Goodwill		—		115,713		114,988		115,435		118,100		59,623		59,623		55,812
Deferred tax assets		—		33,117		36,802		38,219		38,702		31,947		32,581		32,485
Other assets		—		494,641		542,477		520,147		474,606		409,627		372,363		373,073
		—		1,155,714		1,175,055		1,157,953		1,064,470		872,780		822,469		814,983
	\$	—	\$	46,630,699	\$	47,565,364	\$	47,423,916	\$	46,682,658	\$	45,211,908	\$	45,395,947	\$	43,114,956
LIABILITIES AND SHAREHOLDERS' EQUITY																
Deposits																
Personal	\$	—	\$	21,897,410	\$	22,077,605	\$	21,755,734	\$	21,198,982	\$	20,634,873	\$	20,662,048	\$	20,523,425
Business, banks and other		—		7,187,125		7,401,208		7,679,385		7,731,378		7,597,256		6,782,878		6,175,420
		—		29,084,535		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		—		3,141,612		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		—		2,164,916		2,466,051		2,115,817		2,678,629		3,217,738		4,482,849		3,696,779
Acceptances		—		391,044		697,014		692,804		707,009		694,198		667,788		537,033
Derivatives		—		240,606		234,247		253,791		217,785		211,840		139,651		133,997
Deferred tax liabilities		—		18,701		19,535		20,111		22,112		28,521		29,557		32,315
Other liabilities		—		941,956		1,001,312		965,113		1,051,908		821,407		928,036		831,843
		—		6,898,835		6,843,526		6,996,036		6,842,540		6,515,109		7,984,950		6,929,739
Debt related to securitization activities		—		7,814,589		8,450,867		8,242,959		8,230,921		7,863,984		7,729,744		7,278,714
Subordinated debt		—		348,677		348,591		348,509		348,427		548,842		199,911		199,864
Shareholders' equity																
Preferred shares		—		244,038		244,038		244,038		341,600		341,600		341,600		341,600
Common shares		—		1,112,204		1,105,294		1,099,533		953,536		715,935		709,629		702,262
Retained earnings		—		1,131,742		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		—		(88)		(703)		3,932		4,849		538		3,471		(616)
Cash flow hedges reserve		—		(7,053)		(6,305)		(10,279)		(7,293)		(17,858)		6,254		7,574
Translation of foreign operations		—		3,220		1,944		(5,329)		1,948		—		—		—
		—		(3,921)		(5,064)		(11,676)		(496)		(17,320)		9,725		6,958
		—		2,484,063		2,443,567		2,401,293		2,330,410		2,051,844		2,036,416		2,007,794
	\$	—	\$	46,630,699	\$	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	\$ —	\$ 2,392,123	\$ 2,492,723	\$ 2,563,830	\$ 2,583,101	\$ 2,609,505	\$ 2,680,893	\$ 2,676,083
Independent brokers and advisors	—	2,163,439	2,242,880	2,278,259	2,443,505	2,585,845	2,606,706	2,587,015
	—	4,555,562	4,735,603	4,842,089	5,026,606	5,195,350	5,287,599	5,263,098
Term								
Branch network	—	4,847,825	4,814,287	4,738,843	4,792,799	4,859,870	4,948,161	5,044,059
Independent brokers and advisors	—	12,494,023	12,527,715	12,174,802	11,379,577	10,579,653	10,426,288	10,216,268
	—	17,341,848	17,342,002	16,913,645	16,172,376	15,439,523	15,374,449	15,260,327
	—	21,897,410	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	—	1,970,473	2,059,776	2,179,829	2,199,952	2,273,460	2,325,513	2,391,018
Term	—	5,216,652	5,341,432	5,499,556	5,531,426	5,323,796	4,457,365	3,784,402
	—	7,187,125	7,401,208	7,679,385	7,731,378	7,597,256	6,782,878	6,175,420
	\$ —	\$ 29,084,535	\$ 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	\$ —	\$ 22,312,865	\$ 22,429,322	\$ 23,170,070	\$ 23,934,182	\$ 23,622,087	\$ 24,846,133	\$ 24,458,134
Clients' brokerage assets	—	4,200,080	3,981,791	3,994,748	3,903,944	3,730,280	3,824,839	3,722,134
Mutual funds	—	3,544,101	3,578,356	3,683,625	3,673,092	3,586,382	3,669,654	3,465,330
Loans under management	—	615,475	530,836	468,135	471,443	430,701	473,419	437,289
Institutional assets	—	77,881	81,481	78,175	78,239	79,650	84,264	82,367
Other - Personal	—	8,246	8,405	8,442	9,127	8,854	9,022	8,834
	\$ —	\$ 30,758,648	\$ 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⁾	
Row ⁽¹⁾	In thousands of Canadian dollars, except percentage amounts (Unaudited)								
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	\$	—	\$	1,112,204	\$	1,105,294	\$	1,099,533
2	Retained earnings		—		1,131,742		1,099,299		1,069,398
3	Accumulated other comprehensive income (and other reserves)		—		3,132		1,241		(1,397)
6	Common Equity Tier 1 capital before regulatory adjustments		—		2,247,078		2,205,834		2,167,534
28	Total regulatory adjustments to Common Equity Tier 1 ⁽³⁾		—		(434,896)		(418,041)		(397,074)
29	Common Equity Tier 1 capital (CET1)		—		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		—		244,038		244,038		244,038
31	of which: classified as equity under applicable accounting standards		—		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		—		244,038		244,038		244,038
43	Total regulatory adjustments to Additional Tier 1 capital		—		—		—		—
44	Additional Tier 1 capital (AT1)		—		244,038		244,038		244,038
45	Tier 1 capital (T1 = CET1 + AT1)		—		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		—		348,677		348,591		348,509
47	Directly issued capital instruments subject to phase out from Tier 2		—		—		—		—
50	Collective allowances		—		74,537		81,387		65,057
51	Tier 2 capital before regulatory adjustments		—		423,214		429,978		413,566
57	Total regulatory adjustments to Tier 2 capital		—		—		(1,362)		(7,303)
58	Tier 2 capital (T2)		—		423,214		428,616		406,263
59	Total capital (TC = T1 + T2)	\$	—	\$	2,479,434	\$	2,460,447	\$	2,420,761
60a	Common Equity Tier 1 capital risk-weighted assets	\$	—	\$	20,570,668	\$	20,816,431	\$	20,677,239
60b	Tier 1 capital risk-weighted assets	\$	—	\$	20,571,666	\$	20,817,438	\$	20,678,514
60c	Total capital risk-weighted assets	\$	—	\$	20,572,664	\$	20,818,444	\$	20,679,789
Capital ratios									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)		—%		8.8%		8.6%		8.6%
62	Tier 1 (as a percentage of risk-weighted assets)		—%		10.0%		9.8%		9.7%
63	Total capital (as a percentage of risk-weighted assets)		—%		12.1%		11.8%		11.7%
OSFI target ⁽⁴⁾									
69	Common Equity Tier 1 target ratio		—%		7.0%		7.0%		7.0%
70	Tier 1 capital target ratio		—%		8.5%		8.5%		8.5%
71	Total capital target ratio		—%		10.5%		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	\$	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	\$	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, April 30 and July 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 JULY 31, 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	\$ 10,709	\$ 20,728	\$ —	\$ —	\$ 60,038	\$ —	\$ 9,629,422	\$ 83,127	\$ —	\$ —	\$ 9,804,024	\$ 9,788,278	\$ 685,179	
Sovereign	7,604,957	311,066	—	—	—	—	—	—	—	—	7,916,023	62,214	4,355	
Bank	—	633,472	—	—	—	—	8,045	—	—	—	641,517	134,740	9,432	
Retail residential mortgage loans	8,674,154	—	10,431,574	—	217,975	11,631	51,026	—	—	—	19,415,256	3,825,567	267,790	
Other retail	438,042	—	—	—	—	1,889,124	—	8,292	—	—	2,335,458	1,429,281	100,050	
Small business entities treated as other retail	6,064	—	—	—	—	2,051,212	—	—	—	—	2,057,276	1,538,409	107,689	
Equity	—	—	—	—	—	—	314,265	—	—	—	314,265	314,265	21,999	
Securitization	—	2,848	—	—	—	—	7,614	—	—	193	10,655	10,597	742	
Other assets	655,265	106,468	—	—	—	—	372,934	—	108,061	—	1,242,728	664,380	46,507	
	17,389,191	1,103,478	10,431,574	—	278,013	3,951,967	10,383,306	91,419	108,061	193	43,737,202	17,767,731	1,243,741	
Derivatives ⁽¹⁾	—	88,311	—	—	—	—	42,663	—	—	—	130,974	60,325	4,223	
Credit commitments	51,141	19,573	—	—	—	1,021	1,056,918	—	—	—	1,128,653	1,061,599	74,312	
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,681,013	117,671	
	\$ 17,440,332	\$ 1,211,362	\$ 10,431,574	\$ —	\$ 278,013	\$ 3,952,988	\$ 11,482,887	\$ 91,419	\$ 108,061	\$ 193	\$ 44,996,829	\$ 20,570,668	\$ 1,439,947	
Balance sheet items														
Cash, deposits with other banks, securities and securities financing transactions												\$ 730,070		
Personal loans												1,772,976		
Residential mortgage loans												4,186,995		
Commercial mortgage loans, commercial loans and acceptances												10,613,966		
Other assets												463,724		
												\$ 17,767,731		

(1) Risk-weighted assets above are presented based on the CET1 capital approach. The Credit Valuation Adjustment after phase-in adjustments was \$26.6 million for CET1 capital risk-weighted assets as at July 31, 2018. Collateral held on derivatives totaled \$12.0 million as at July 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 2018	AS AT JULY 31 2018	AS AT APRIL 30 2018	AS AT JANUARY 31 2018	AS AT OCTOBER 31 2017	AS AT JULY 31 2017	AS AT APRIL 30 2017	AS AT JANUARY 31 2017
Row ⁽²⁾								
On-balance sheet exposures								
1 On-balance sheet items (excluding derivatives, securities financing transactions (SFT), and grandfathered securitization exposures but including collateral)	\$ —	\$ 42,932,066	\$ 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⁾	—	(427,839)	(411,732)	(386,785)	(376,499)	(205,055)	(204,785)	(192,282)
3 Total on-balance sheet exposures	\$ —	\$ 42,504,227	\$ 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)	\$ —	\$ 27,012	\$ 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	—	88,876	95,161	105,182	86,465	89,752	100,478	107,817
11 Total derivative exposures	\$ —	\$ 115,888	\$ 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	\$ —	\$ 4,885,702	\$ 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	\$ —	\$ (2,340,462)	\$ (2,199,010)	\$ (2,779,264)	\$ (2,542,374)	\$ (1,453,368)	\$ (1,892,504)	\$ (1,761,755)
14 Counterparty credit risk (CCR) exposure for SFT	—	8,665	10,164	3,784	12,589	19,683	13,080	28,854
16 Total securities financing transaction exposures	\$ —	\$ 2,553,905	\$ 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	\$ —	\$ 8,426,384	\$ 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	—	(6,734,530)	(7,148,463)	(7,522,852)	(7,880,223)	(7,945,894)	(7,580,789)	(7,334,800)
19 Off-balance sheet items	\$ —	\$ 1,691,854	\$ 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	\$ —	\$ 2,056,220	\$ 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)	\$ —	\$ 46,865,874	\$ 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	—%	4.4%	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	\$ —	\$ 27,423	\$ 29,800	\$ 29,712	\$ 30,600	\$ 34,137	\$ 37,534	\$ 38,114
Residential mortgage	—	10,515	10,640	11,739	10,818	10,711	11,675	11,144
Commercial ^{(1) (2)}	—	52,324	60,470	63,643	63,474	58,209	60,451	61,295
Total allowances for credit losses	\$ —	\$ 90,262	\$ 100,910	\$ 105,094	\$ 104,892	\$ 103,057	\$ 109,660	\$ 110,553
Individual allowances	\$ —	\$ 15,725	\$ 19,524	\$ 21,832	\$ 24,801	\$ 19,146	\$ 21,761	\$ 20,938
Collective allowances against impaired loans	—	12,642	13,338	18,205	17,828	17,569	17,839	17,229
Collective allowances against other loans	—	58,537	64,085	59,229	56,557	62,023	65,763	68,080
Total allowances for loan losses	—	86,904	96,947	99,266	99,186	98,738	105,363	106,247
Allowances for off-balance sheet exposures ⁽³⁾	—	3,358	3,963	5,828	5,706	4,319	4,297	4,306
Total allowances for credit losses	\$ —	\$ 90,262	\$ 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 NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017
Personal	\$ —	\$ 4,394	\$ 5,697	\$ 6,970	\$ 3,851	\$ 4,524	\$ 7,874	\$ 8,574	\$ 17,061	\$ 20,972	\$ 24,823
Residential mortgage	—	1,102	(201)	1,584	788	40	1,293	906	2,485	2,239	3,027
Commercial ^{(1) (2)}	—	(596)	4,004	3,446	6,861	1,836	933	(480)	6,854	2,289	9,150
Total provision for credit losses	\$ —	\$ 4,900	\$ 9,500	\$ 12,000	\$ 11,500	\$ 6,400	\$ 10,100	\$ 9,000	\$ 26,400	\$ 25,500	\$ 37,000
Individual provision	\$ —	\$ 3,335	\$ 4,019	\$ 7	\$ 6,969	\$ 1,248	\$ 2,453	\$ 2,767	\$ 7,361	\$ 6,468	\$ 13,437
Collective provision against impaired loans	—	7,718	2,490	9,199	8,610	8,870	9,973	9,226	19,407	28,069	36,679
Collective provision against other loans	—	(5,548)	4,856	2,672	(5,466)	(3,740)	(2,317)	(1,744)	1,980	(7,801)	(13,267)
Total provision for loan losses	—	5,505	11,365	11,878	10,113	6,378	10,109	10,249	28,748	26,736	36,849
Provision for off-balance sheet exposures	—	(605)	(1,865)	122	1,387	22	(9)	(1,249)	(2,348)	(1,236)	151
Total provision for credit losses	\$ —	\$ 4,900	\$ 9,500	\$ 12,000	\$ 11,500	\$ 6,400	\$ 10,100	\$ 9,000	\$ 26,400	\$ 25,500	\$ 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	\$	—	—%	\$	3,967,663	23%	\$	4,241,682	24%	\$	4,519,229	25%	\$	4,651,011	25%
Ontario		—	—		2,287,530	13		2,360,963	13		2,437,211	13		2,485,299	14
Rest of Canada		—	—		1,471,936	9		1,455,419	8		1,452,193	8		1,417,445	8
		—	—		7,727,129	45		8,058,064	45		8,408,633	46		8,553,755	47
Uninsured ⁽²⁾															
Québec		—	—		4,276,682	25		4,453,219	25		4,371,988	24		4,371,357	24
Ontario		—	—		3,921,085	23		4,092,580	23		4,209,202	23		4,080,855	22
Rest of Canada		—	—		1,112,188	7		1,169,421	7		1,299,485	7		1,189,862	7
		—	—		9,309,955	55		9,715,220	55		9,880,675	54		9,642,074	53
	\$	—	—%	\$	17,037,084	100%	\$	17,773,284	100%	\$	18,289,308	100%	\$	18,195,829	100%
Uninsured home equity lines of credit (HELOCS)															
Québec		—	—%		597,122	67%		621,823	67%		638,868	68%		673,797	69%
Ontario		—	—		161,718	18		166,094	18		165,226	17		166,283	17
Rest of Canada		—	—		131,845	15		135,366	15		138,823	15		139,364	14
	\$	—	—%	\$	890,685	100%	\$	923,283	100%	\$	942,917	100%	\$	979,444	100%
Amortization period ranges for residential mortgage loans (in %)															
Less than 20 years			—%			18%			17%			16%			16%
20-24 years			—			42			43			44			43
25-29 years			—			29			29			29			29
30 years and greater			—			11			11			11			12
			—%			100%			100%			100%			100%
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCS ⁽³⁾															
Québec			—%			65%			63%			64%			66%
Ontario			—%			62%			59%			67%			64%
Rest of Canada			—%			65%			58%			76%			61%
			—%			64%			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 NINE MONTHS ENDED			FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017	
Reported results												
Net interest income	\$ —	\$ 177,013	\$ 177,112	\$ 178,635	\$ 176,220	\$ 157,707	\$ 150,476	\$ 153,687	\$ 532,760	\$ 461,870	\$ 638,090	
Other income	—	83,651	82,775	88,367	91,748	90,295	88,331	87,946	254,793	266,572	358,320	
Total revenue	—	260,664	259,887	267,002	267,968	248,002	238,807	241,633	787,553	728,442	996,410	
Amortization of net premium on purchased financial instruments	—	547	601	653	707	766	878	1,032	1,801	2,676	3,383	
Provision for credit losses	—	4,900	9,500	12,000	11,500	6,400	10,100	9,000	26,400	25,500	37,000	
Non-interest expenses	—	187,245	175,554	177,545	184,365	168,364	168,934	167,696	540,344	504,994	689,359	
Income before income taxes	—	67,972	74,232	76,804	71,396	72,472	58,895	63,905	219,008	195,272	266,668	
Income taxes	—	13,069	15,037	17,057	12,761	17,674	14,323	15,449	45,163	47,446	60,207	
Net income	\$ —	\$ 54,903	\$ 59,195	\$ 59,747	\$ 58,635	\$ 54,798	\$ 44,572	\$ 48,456	\$ 173,845	\$ 147,826	\$ 206,461	
Reported measures												
Efficiency ratio	—%	71.8%	67.6%	66.5%	68.8%	67.9%	70.7%	69.4%	68.6%	69.3%	69.2%	
Diluted earnings per share	\$ —	\$ 1.23	\$ 1.34	\$ 1.41	\$ 1.42	\$ 1.48	\$ 1.19	\$ 1.30	\$ 3.97	\$ 3.97	\$ 5.40	
Return on common shareholders' equity	—%	9.2%	10.5%	10.8%	11.1%	11.8%	9.9%	10.7%	10.2%	10.8%	10.9%	
Adjusting items ⁽¹⁾												
Restructuring charges												
Severance charges	\$ —	\$ —	\$ —	\$ —	\$ 3,228	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3,228	
Other restructuring charges	—	2,243	1,751	918	2,445	2,163	1,704	945	4,912	4,812	7,257	
Items related to business combinations												
Amortization of net premium on purchased financial instruments	—	547	601	653	707	766	878	1,032	1,801	2,676	3,383	
Amortization of acquisition-related intangible assets	—	3,370	2,986	2,983	3,545	248	254	244	9,339	746	4,291	
Other costs related to business combinations	—	—	1,758	599	2,862	3,208	6,385	3,636	2,357	13,229	16,091	
Adjusting items before income taxes	\$ —	\$ 6,160	\$ 7,096	\$ 5,153	\$ 12,787	\$ 6,385	\$ 9,221	\$ 5,857	\$ 18,409	\$ 21,463	\$ 34,250	
Income tax recovery related to the above	—	1,689	1,666	1,683	4,946	1,277	2,175	1,572	5,038	5,024	9,970	
Impact of adjusting items on net income	\$ —	\$ 4,471	\$ 5,430	\$ 3,470	\$ 7,841	\$ 5,108	\$ 7,046	\$ 4,285	\$ 13,371	\$ 16,439	\$ 24,280	
Impact of adjusting items on diluted earnings per share	\$ —	\$ 0.11	\$ 0.13	\$ 0.09	\$ 0.21	\$ 0.15	\$ 0.21	\$ 0.13	\$ 0.33	\$ 0.48	\$ 0.69	
Adjusted results ⁽¹⁾												
Net interest income	\$ —	\$ 177,013	\$ 177,112	\$ 178,635	\$ 176,220	\$ 157,707	\$ 150,476	\$ 153,687	\$ 532,760	\$ 461,870	\$ 638,090	
Other income	—	83,651	82,775	88,367	91,748	90,295	88,331	87,946	254,793	266,572	358,320	
Total revenue	—	260,664	259,887	267,002	267,968	248,002	238,807	241,633	787,553	728,442	996,410	
Provision for credit losses	—	4,900	9,500	12,000	11,500	6,400	10,100	9,000	26,400	25,500	37,000	
Non-interest expenses	—	181,632	169,059	173,045	172,285	162,745	160,591	162,871	523,736	486,207	658,492	
Income before income taxes	—	74,132	81,328	81,957	84,183	78,857	68,116	69,762	237,417	216,735	300,918	
Income taxes	—	14,758	16,703	18,740	17,707	18,951	16,498	17,021	50,201	52,470	70,177	
Adjusted net income	\$ —	\$ 59,374	\$ 64,625	\$ 63,217	\$ 66,476	\$ 59,906	\$ 51,618	\$ 52,741	\$ 187,216	\$ 164,265	\$ 230,741	
Adjusted measures ⁽¹⁾												
Adjusted efficiency ratio	—%	69.7%	65.1%	64.8%	64.3%	65.6%	67.2%	67.4%	66.5%	66.7%	66.1%	
Adjusted diluted earnings per share ⁽²⁾	\$ —	\$ 1.34	\$ 1.47	\$ 1.49	\$ 1.63	\$ 1.63	\$ 1.39	\$ 1.43	\$ 4.30	\$ 4.46	\$ 6.09	
Adjusted return on common shareholders' equity	—%	10.0%	11.6%	11.5%	12.7%	13.0%	11.7%	11.8%	11.0%	12.1%	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 NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2018	2018	2018	2018	2017	2017	2017	2017	2018	2017	2017	
Average earning assets												
Canada	\$ —	\$ 38,225,929	\$ 38,605,166	\$ 39,026,317	\$ 39,097,465	\$ 38,418,507	\$ 36,939,630	\$ 36,769,375	\$ 38,619,291	\$ 37,380,631	\$ 37,813,367	
United States	—	1,425,729	1,377,725	1,082,995	958,387	—	—	—	1,294,579	—	241,566	
	\$ —	\$ 39,651,658	\$ 39,982,891	\$ 40,109,312	\$ 40,055,852	\$ 38,418,507	\$ 36,939,630	\$ 36,769,375	\$ 39,913,870	\$ 37,380,631	\$ 38,054,933	
Average loans and acceptances												
Canada	\$ —	\$ 34,280,394	\$ 35,192,843	\$ 35,492,740	\$ 35,389,974	\$ 34,499,171	\$ 33,983,878	\$ 33,506,393	\$ 34,986,415	\$ 33,996,620	\$ 34,347,820	
United States	—	1,488,853	1,422,615	1,208,701	855,516	—	—	—	1,372,849	—	215,637	
	\$ —	\$ 35,769,247	\$ 36,615,458	\$ 36,701,441	\$ 36,245,490	\$ 34,499,171	\$ 33,983,878	\$ 33,506,393	\$ 36,359,264	\$ 33,996,620	\$ 34,563,457	
Total assets												
Canada	\$ —	\$ 45,014,912	\$ 45,980,670	\$ 46,199,141	\$ 45,402,374	\$ 38,418,507	\$ 45,395,947	\$ 43,114,956	\$ 45,014,912	\$ 45,211,908	\$ 45,402,374	
United States	—	1,615,787	1,584,694	1,224,775	1,280,284	—	—	—	1,615,787	—	1,280,284	
	\$ —	\$ 46,630,699	\$ 47,565,364	\$ 47,423,916	\$ 46,682,658	\$ 38,418,507	\$ 45,395,947	\$ 43,114,956	\$ 46,630,699	\$ 45,211,908	\$ 46,682,658	
Total loans and acceptances												
Canada	\$ —	\$ 33,946,299	\$ 34,825,824	\$ 35,460,257	\$ 35,579,985	\$ 34,916,590	\$ 34,180,016	\$ 33,738,663	\$ 33,946,299	\$ 34,916,590	\$ 35,579,985	
United States	—	1,445,519	1,513,667	1,293,278	1,116,172	—	—	—	1,445,519	—	1,116,172	
	\$ —	\$ 35,391,818	\$ 36,339,491	\$ 36,753,535	\$ 36,696,157	\$ 34,916,590	\$ 34,180,016	\$ 33,738,663	\$ 35,391,818	\$ 34,916,590	\$ 36,696,157	
Total revenue												
Canada	\$ —	\$ 237,187	\$ 237,791	\$ 247,596	\$ 253,287	\$ 248,002	\$ 238,807	\$ 241,633	\$ 722,574	\$ 728,442	\$ 981,729	
United States	—	23,477	22,096	19,406	14,681	—	—	—	64,979	—	14,681	
	\$ —	\$ 260,664	\$ 259,887	\$ 267,002	\$ 267,968	\$ 248,002	\$ 238,807	\$ 241,633	\$ 787,553	\$ 728,442	\$ 996,410	

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