

Supplementary Financial Information

First Quarter 2020

(unaudited)

For more information:

Ghislain Parent, Chief Financial Officer and Executive Vice-President Finance, Tel: 514 394-6807
 Jean Dagenais, Senior Vice-President Finance, Tel: 514 394-6233
 Linda Boulanger, Vice-President Investor Relations, Tel: 514 394-0296
 Claude Breton, Vice-President Communications and Corporate Social Responsibility, Tel: 514 394-8644

This document is available via the Bank's web site: www.nbc.ca

Notes to users

- 1) The quantitative information in this document has been prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), unless otherwise indicated, and should be read in conjunction with the Report to Shareholders for all quarters of 2020. This supplementary financial information (SFI) is unaudited and should be read in conjunction with the 2019 Annual Report (including audited consolidated financial statements and accompanying management's discussion and analysis). Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. All amounts are in millions of Canadians dollars, unless otherwise stated.
- 2) Information related to regulatory capital as well as Pillar 3 and risk disclosures required by the Enhanced Disclosure Task Force (EDTF) is provided in the document entitled *Supplementary Regulatory Capital and Pillar 3 Disclosure*, which is available on the Bank's website at <u>nbc.ca</u>.
- 3) The Bank uses a number of financial measures when assessing its results and measuring overall performance. Some of these financial measures are not calculated in accordance with GAAP, which are based on IFRS. Presenting non-GAAP financial measures helps readers to better understand how management analyzes results, shows the impacts of specified items on the results of the reported periods, and allows readers to assess results without the specified items if they consider such items not to be reflective of the underlying financial performance of the Bank's operations. Securities regulators require companies to caution readers that non-GAAP measures do not have a standardized meaning under GAAP and therefore may not be comparable to similar measures used by other companies.
- 4) Like many other financial institutions, the Bank uses the taxable equivalent basis to calculate net interest income, non-interest income and income taxes. This calculation method consists of grossing up certain tax-exempt income (particularly dividends) by the income tax that would have been otherwise payable. An equivalent amount is added to income taxes. This adjustment is necessary in order to perform a uniform comparison of the return on different assets regardless of their tax treatment.
- 5) For the comparative figures, certain amounts have been revised from those previously reported in order to be consistent with the presentation adopted by the Bank for the year beginning November 1, 2019.

Table of Contents

Highlights	page 4
Shareholders' Information	page 5
Detailed Information on Income	page 6
Results of Operations as a % of Average Assets; Selected B/S items; AUA & AUM	page 7
Segment Disclosures (excluding specified items)	pages 8-10
U.S. Specialty Finance and International - Detailed Information	page 11
Specified Items	page 12
Consolidated Results	page 13
Total Revenues (excluding specified items)	page 14
Non-interest expenses (excluding specified items)	page 15
Consolidated Balance Sheets	page 16
Consolidated Statements of Changes in Equity	page 17
Consolidated Statements of Comprehensive Income	page 18
Credit Information	
Gross Loans and Acceptances, Gross Impaired Loans and Allowances for Credit Losses by Borrower Category	pages 19-20
Residential Mortgages Portfolio Information	pages 21-22
Geographic Distribution of Gross Loans and Acceptances, Gross Impaired Loans and Allowances for Credit Losses	page 23
Impaired Loans by Business Segment	page 24
Formation of Gross Impaired Loans	page 25
Reconciliation of Allowance for Credit Losses	page 26
Provisions for Credit Losses	page 27
Derivatives Financial Instruments According to Basel Definition	page 28
Over the Counter Derivatives Financial Instruments Settled by Central Counterparties	page 29
Regulatory Capital and Pillar 3 Disclosure	
Composition of Regulatory Capital	pages 30-32
Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure	page 33
Leverage Ratio Common Disclosure Template	page 34

This report is unaudited

Highlights

(millions of Canadian dollars, except per share amounts)

	2020		20	19			20)18		Y	TD	Full	Year
	Q1	Q4	03	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Net income	610	604	608	558	552	566	569	547	550	610	552	2,322	2,232
Earnings per share - Basic	1.69	1.68	1.68	1.52	1.51	1.53	1.54	1.46	1.48	1.69	1.51	6.39	6.01
- Diluted	1.67	1.67	1.66	1.52	1.50	1.52	1.54	1.44	1.46	1.67	1.50	6.34	5.94
Return on common shareholders' equity	18.0%	18.2%	18.7%		17.2%		18.4%	18.6%		18.0%		18.0%	18.4%
Excluding specified items	10.070	10.270	101170	111070			101170	101070	101170	101070		101070	101170
Net income	620	612	606	558	552	566	569	547	550	620	552	2,328	2,232
Earnings per share - Basic	1.72	1.70	1.67	1.52	1.51	1.53	1.54	1.46	1.48	1.72	1.51	6.40	6.01
- Diluted	1.72	1.69	1.66	1.52	1.50	1.52	1.54	1.44	1.46	1.72	1.50	6.36	5.94
Return on common shareholders' equity	18.3%	18.4%	18.6%	17.8%	17.2%	17.8%	18.4%	18.6%	18.7%	18.3%		18.0%	18.4%
Efficiency ratio on a taxable equivalent basis	53.6%	54.0%	53.5%	55.5%	55.1%	55.3%	54.5%	54.6%	54.9%	53.6%		54.5%	54.8%
Effective tax rate on a taxable equivalent basis	26.5%	26.7%	25.9%	24.6%	26.2%	26.0%	25.8%	25.6%	27.1%	26.5%		25.9%	26.1%
Total assets	289,191	281,458	276,312	269 106	263,355	262,471	257,637	256,259	251,065	289,191	263 355	281,458	262,471
Average loans and acceptances	154,558	152,382		147,139	146,083		140,644	138,095		154,558		148,765	139,603
Average assets	301,511	293,626	288,328		279,426	,	265,592	267,941		301,511	,	286,162	265.940
Average common shareholders' equity	12,512	12,236	11,958		11,685		11,255	10,939	10,746	12,512	11,685	11,915	11,115
Number of common shares outstanding <i>(thousands)</i>	335,818	334,172	334,210	335,116	335,500	335,071	337,441	339,348	340,390	335,818	335,500	334,172	335,071
Weighted average basic number of common shares outstanding (thousands)	335,020	334,393	334,843	335,478	335,716	337,508	339,160	339,885	340,950	335,020	335,716	335,104	339,372
Weighted average diluted number of common shares outstanding (thousands)	338,111	336,900	337,768	338,515	338,585	341,395	343,280	343,900	345,458	338,111	338,585	337,630	343,240
Gross impaired loans ⁽¹⁾	677	684	674	627	603	630	630	586	582	677	603	684	630
Gross impaired loans ⁽¹⁾ as a % of total loans and acceptances	0.43%	0.44%	0.44%	0.42%	0.41%		0.44%	0.42%	0.42%	0.43%		0.44%	0.43%
Provisions for credit losses on impaired loans ⁽¹⁾ as a % of average loans													
and acceptances	0.21%	0.20%	0.20%	0.23%	0.21%	0.23%	0.25%	0.23%	0.21%	0.21%	0.21%	0.21%	0.23%
Provisions for credit losses as a % of average loans and acceptances	0.23%	0.23%	0.23%	0.23%	0.24%	0.20%	0.21%	0.27%	0.25%	0.23%			0.23%
Net charge-off as a % of average loans and acceptances	0.19%	0.25%	0.17%	0.18%	0.20%	0.20%	0.22%	0.22%	0.28%	0.19%	0.20%	0.20%	0.23%
Dividends declared per common share	0.71	0.68	0.68	0.65	0.65	0.62	0.62	0.60	0.60	0.71	0.65	2.66	2.44
Dividend payout ratio (trailing 4 quarters) excluding specified items	41.1%	41.6%	41.7%	41.6%	41.2%	40.6%	40.8%	41.2%	41.7%	41.1%			40.6%
Book value per common share	37.58	36.89	36.12	35.49	34.85	34.40	33.91	32.64	31.75	37.58	34.85	36.89	34.40
Share price - High	74.22	68.02	64.16	63.82	61.80	65.63	64.29	64.08	65.35	74.22	61.80	68.02	65.63
Share price - Low	68.25	60.38	60.71	60.31	54.97	58.93	61.26	58.69	62.33	68.25	54.97	54.97	58.69
Share price - Close	73.43	68.02	63.88	63.82	61.80	59.76	63.77	60.98	63.84	73.43	61.80	68.02	59.76
Number of registered shareholders	20,799	20,894	20,979	21,072	21,245	21,325	21,391	21,470	21,564	20,799	21,245	20,894	21,325
Capital ratios under Basel III													
Common Equity Tier 1 (CET1)	11.7%	11.7%	11.7%		11.5%	11.7%	11.6%	11.3%		11.7%		11.7%	11.7%
Tier 1	14.9%	15.0%	15.2%	15.1%	15.1%	15.5%	15.4%	15.3%	15.3%	14.9%			15.5%
Total	16.0%		16.3%	16.2%	16.3%		16.7%	16.6%	15.5%	16.0%			16.8%
Leverage ratio under Basel III	4.0%	4.0%	4.0%	4.0%	4.1%	4.0%	4.0%	4.0%	4.0%	4.0%		4.0%	4.0%
Liquidity coverage ratio (LCR)	144%	146%				147%	147%	137%	135%	144%	139%	146%	147%

(1) All loans classified in Stage 3 of the expected credit loss model are impaired loans and impaired loans presented in this table exclude purchased or originated credit-impaired (POCI) loans.

Shareholders' Information

	2020		20	19	-		20	10	
Credit Rating - Long-term senior debt	2020 Q1	Q4	03	02	Q1	Q4	03	02	Q1
Non bail-inable		Q4	9	Q2	Q1	Q4	¢5	Ų2	QI
Moody's	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	A1	A1
Standard & Poor's	A	A	A	A	A	A	A	A	A
DBRS	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)
Fitch	AA-	A+							
Bail-in									
Moody's	A3								
Standard & Poor's	BBB+								
DBRS	A (high)								
Fitch	A+								
Valuation									
Market Capitalization (millions of Canadian dollars)	24,659	22,730	21,349	21,387	20,734	20,024	21,519	20,693	21,730
P/E Ratio (trailing 4 quarters)	11.28	10.73	10.32	10.55	10.33	10.06	10.98	10.77	11.61
Share price/Book value	1.95	1.84	1.77	1.80	1.77	1.74	1.88	1.87	2.01
Dividend yield (annualized)	3.87%	4.00%	4.26%	4.07%	4.21%	4.15%	3.89%	3.94%	3.76%
Other Information									
Number of employees									
Canada	19,303	19,208	19,291	19,136	19,247	19,103	19,275	19,105	18,949
Outside of Canada	7,011	6,279	5,590	5,001	4,713	4,347	3,754	3,254	2,919
	26,314	25,487	24,881	24,137	23,960	23,450	23,029	22,359	21,868
Number of employees (full-time equivalent)									
Canada	18,436	18,278	18,418	18,195	18,274	18,079	18,272	18,086	17,897
Outside of Canada	7,011	6,279	5,590	5,001	4,713	4,347	3,754	3,254	2,919
	25,447	24,557	24,008	23,196	22,987	22,426	22,026	21,340	20,816
Number of branches in Canada	416	422	429	428	428	428	428	428	429
Number of banking machines in Canada	933	939	940	940	938	937	934	933	932

Detailed Information on Income

(millions of Canadian dollars) (taxable equivalent basis)

Non-interset income 1.023 1.015 1.128 064 1.071 0103 0102 080 1.023 1.064 3.771 3.885 Non-interst expenses 1.091 1.005 1.154 1.006 1.005 1.006 1.006 1.006 1.006 1.006 1.007 1.092 1.026 4.301 4.063 Non-interest expenses 1.091 1.026 4.301 4.063 776 0177 755 756 830 748 3.114 3.221 Income barses 202 2.20 1.944 162 1.96 1.98 1.88 2.04 2.02 1.99 7.92 7.80 Weincome 601 604 608 558 550 546 562 522 1.51 16 1.62 2.23 2.24 2.24 2.26 2.20 2.23 2.24 2.24 2.26 2.20 2.23 2.24 2.24 2.26 2.20 2.23 2.24 2.24 2.26<		2020		20	19			20	18		Ŷ	D	Full	Year
Non-interest income Non-interest income 1,023 1,015 1,120 803 946 1,023 1,044 1,085 1,482 1,845		Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Total revenues 2,010 2,008 2,004 1,860 1,862 1,864 1,818 1,865 2,010 1,662 7,762 7,411 Non-Interse segmenses 1,001 1,005 1,026 1,036 1,026 1,036 1,026 1,036 1,026 1,038 1,011 1,005 1,026 4,301 4,063 Toom before incredit losses 830 824 802 7,40 7,48 7,57 7,57 57,64 1,802	Net interest income	987	993	913	987	898	861	872	921	872	987	898	3,791	3,526
Non-interest expenses 1.001 1.005 1.026 1.026 1.026 1.024 1.027 1.027 1.024 1.025 1.225 1.024 1.025 1.225 1.024 1.025 1.225 1.23 1.225 1.23 1.225 1.23 1.265 2.24 2.24 2.24 2.24 2.24 2.24 2.24 2.25 2.25 2.25 2.25 2.25 2.25 2.25	Non-interest income	1,023	1,015				1,013					964	3,971	
Provisions for criedit lisses 88 88 73 76 91 87 88 68 347 223 income bases 220 220 194 182 196 199 198 188 204 220 166 752 774 830 652 223 166 762 782 778 785 766 676 567 565 650 561 552 252 220 164 16 668 87 Non-conclustate to the famic's shareholders 294 29 20 201 206 208 383.10 336.00 337.765 383.11 338.01 332.40 <t< td=""><td>Total revenues</td><td>2,010</td><td>2,008</td><td>2,042</td><td></td><td>1,862</td><td></td><td>1,854</td><td></td><td></td><td></td><td>1,862</td><td>7,762</td><td>7,411</td></t<>	Total revenues	2,010	2,008	2,042		1,862		1,854				1,862	7,762	7,411
Income bases 930 924 802 740 746 767 757 754 830 748 3.114 3.021 Next income 610 664 666 558 556 566 569 547 550 610 552 2.322 2.232 2.232 2.232 2.232 2.232 2.232 2.232 2.232 2.232 2.232 2.232 2.232 2.232 2.232 2.232 2.265 2.24 2.25 527 594 5.38 2.256 2.24 2.24 2.24 2.24 2.25 527 594 5.38 2.256 2.24 2.24 2.24 2.24 2.25 527 594 5.38 2.256 2.21 2.27 5.26 5.24 2.24 2.26 2.24 2.24 2.26 2.24 2.26 2.28 2.28 2.28 2.28 2.28 2.28 2.28 2.28 2.28 2.28 2.28 2.28 2.28 2.28	Non-interest expenses	1,091	1,095	1,154	1,026	1,026		,	992	1,024	1,091	1,026	,	<i>,</i>
Income taxes 220 124 182 196 198 198 198 204 220 196 792 789 Non-controlling interests 16 14 17 19 16 16 23 25 23 16 16 68 87 Nen-controlling interests 16 14 17 19 16 16 23 25 23 16 16 68 87 Victicome attributable to the Bank's shareholders 28 27 24 24 29 20 29 22 28 33.800 33.700 34.200 Dividends on perfored shares 28 226 2.87 28 34.200 34.000 345.200 33.800 34.200 34.200 34.200 34.200 34.200 34.200					-								-	
Net income 610 604 608 552 552 566 560 574 550 610 552 2,232 1.6 1.6 6.6 87.7 1.6 1.6 1.6 1.6 1.6 6.6 87.7 1.6 1.6 6.6 87.7 1.6 1.6 6.6 87.7 1.6 1.6 6.6 87.7 1.6 1.6 6.6 87.7 1.6 1.6 6.6 87.7 1.6 1.6 6.6 87.7 1.6 1.6 6.6 87.7 1.6 1.6 6.6 87.7 1.6 1													,	
Non-controlling interests 16 14 17 19 16 16 23 25 23 16 16 66 67 77 Weil roome attributable to the Bank's shareholders 26,5% 26,7% 24,2% 24,2% 24,2% 26,2% 26,0% 25,8% 26,6% 27,1% 26,2% 26,2% 26,0% 25,8% 26,6% 27,1% 26,2% 26,2% 24,2% 24,2% 24,2% 24,2% 26,2% 26,0% 25,8% 26,0% 25,8% 26,0% 25,8% 26,0% 25,8% 26,0% 25,2% 28,2% 21,8 209 21,1 20,4 205 238 238 239 333,505 333,505 343,390 345,568 338,515 338,555 341,395 343,200 345,568 338,111 338,555 337,630 343,200 Number of common shares 0.903 0.13 964 1,661 1,604 1,014 1,026 1,874 1,885 1,818 1,818 1,818 1,	Income taxes													
Net.income 594 590 591 593 596 546 522 527 594 536 2.265 2.238 2.218 2.265 2.245 2.265 2.245 2.265 2.245													-	
Effective tar rate 26.5% 26.7% 24.2% 24.9% 26.9% 25.8% 25.8% 27.1% 26.5% 26.2% 25.4% 25.8% 27.1% 26.5% 26.2% 25.8% 27.1% 26.5% 26.7% 26.9% </td <td></td>														
Dividends on preferred shares 29		594									594		2,256	2,145
Divided on common shares 238 228 228 218 218 210 201 204 205 228 218 829 Number of common shares (werage-Diluted) (<i>thousands</i>) 338,111 336,900 337,768 338,515 338,585 341,995 343,200 345,458 338,111 338,585 344,290 Number of common shares (werage-Diluted) (<i>thousands</i>) 338,111 336,900 337,768 388,515 338,585 341,395 343,200 345,458 338,111 338,585 344,295 Number of common shares (werage-Diluted) (<i>thousands</i>) 1,023 1,015 1,033 967 898 861 872 921 872 921 1,073 1,045 1,016 1,024 1,026 1,178 4,063 Non-interest expenses 1,078 1,084 1,042 1,026 1,026 1,011 1992 1,024 1,076 1,026 4,178 4,063 Non-interest expenses 1,078 1,046 1,042 1,026 1,026 1,016 1,024 1,076 1,014 1,072 1,014 3,02 3,271	Effective tax rate	26.5%	26.7%	24.2%	24.6%	26.2%	26.0%	25.8%	25.6%	27.1%	26.5%	26.2%	25.4%	26.1%
Number of common shares (Average-Diluted) (thousands) 338,111 336,900 337,768 338,515 338,855 341,395 343,200 345,458 338,111 338,505 343,240 Excluding specified items Non-interest income 967 10,015 11,013 863 964 1,013 962 897 983 1,023 964 3,875 3,885 3,887<	Dividends on preferred shares													
Excluding specified items Non-interest income 967 993 913 987 898 861 872 921 872 987 898 3.791 3.526 Non-interest income 1,023 1,015 1,033 863 964 1,013 982 897 993 1,023 964 3.875 3.885 Total revenues 2,010 2,008 1,946 1,862 1,874 1,864 1.818 1.865 2,010 1,862 7,666 7,411 Non-interest expenses 1,073 10.084 1,042 1,026 1,024 1,074 1,024 1,078 1,084 7,666 7,411 Income torico income taxes 843 835 518 740 765 767 755 754 843 748 755 666 569 547 550 620 552 2,328 2,232 2,23 1,23 16 16 66 87 Non-controlling interests 616 14	Dividends on common shares	238	-	-	-	-			-		238			
Net interest income 987 983 984 861 872 987 889 3,791 3,528 Non-interest income 1,023 1,015 1,033 863 964 1,013 982 897 993 1,023 964 3,875 3,855 3,765 2,56% 2,57% 2,50% <td< td=""><td>Number of common shares (Average-Diluted) (thousands)</td><td>338,111</td><td>336,900</td><td>337,768</td><td>338,515</td><td>338,585</td><td>341,395</td><td>343,280</td><td>343,900</td><td>345,458</td><td>338,111</td><td>338,585</td><td>337,630</td><td>343,240</td></td<>	Number of common shares (Average-Diluted) (thousands)	338,111	336,900	337,768	338,515	338,585	341,395	343,280	343,900	345,458	338,111	338,585	337,630	343,240
Net interest income 987 983 984 861 872 987 889 3,791 3,528 Non-interest income 1,023 1,015 1,033 863 964 1,013 982 897 993 1,023 964 3,875 3,855 3,765 2,56% 2,57% 2,50% <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>														
Net interest income 987 983 993 913 977 898 861 872 997 898 863 3791 5,526 Non-interest income 2,010 2,006 1,033 863 964 1,013 992 897 993 1,023 964 3,875 3,885 Total revenues 2,010 1,008 1,044 1,026 1,026 1,036 1,011 1992 1,024 1,028 1,026 1,036 1,011 1992 1,024 1,028 4,178 4,063 Provisions for credit losses 89 88 84 740 748 766 775 754 843 3,41 3,021 Income taxes 223 223 212 182 196 199 198 188 204 223 198 3,741 3,526 Non-cintrest expenses 2620 620 560 565 565 567 754 843 748 3,741 3,2021 Income taxes 2620 621 662 556 555 556 <td>Excluding specified items</td> <td>1</td> <td></td>	Excluding specified items	1												
Non-interest income 1,023 1,045 1,033 964 1,013 982 897 993 1,023 964 3,875 3,885 Total revenues 2,010 2,008 1,946 1,850 1,862 1,874 1,854 1,818 1,865 2,010 1,022 7,666 7,411 Non-interest expenses 1,078 1,048 1,026 1,026 1,026 1,026 1,026 1,026 1,026 1,024 1,024 1,024 1,024 1,024 1,024 1,026 1,026 1,026 1,026 1,024 1,024 1,024 1,026 1,026 1,024 1,024 1,024 1,024 1,026 1,026 1,026 1,026 1,026 1,024 1,024 1,024 1,026 1		987	993	913	987	898	861	872	921	872	987	898	3.791	3.526
Total revenues 2,008 1,946 1,862 1,862 1,864 1,865 1,862 1,862 7,666 7,411 Non-interest expenses 1,078 1,084 1,026 1,026 1,026 1,026 1,011 992 1,024 1,026 4,178 4,063 Non-interest expenses 89 86 84 88 73 76 91 37 89 88 347 327 Income taxes 223 223 212 182 196 199 188 204 223 196 813 769 188 204 223 196 813 778 Non-controlling interests 600 612 606 558 552 566 569 547 550 604 538 2,262 2,272 2,3 16 6 87 Non-controlling interests 604 598 539 536 550 546 522 527 604 536 2,629	Non-interest income													
Non-interest expenses 1,078 1,084 1,042 1,026 1,026 1,036 1,011 992 1,024 1,026 4,178 4,063 Provisions for credit losses 89 89 89 843 835 818 740 765 767 735 754 4343 3,147 3,221 Income before income taxes 223 223 222 122 182 196 199 198 188 204 223 196 813 7789 Net income taxes 620 612 606 558 552 556 569 547 550 620 552 2,262 2,214 186 16 16 66 87 Net income attributable to the Bank's shareholders 604 598 589 539 550 546 522 527 604 536 2,262 2,271 92 92 1016 105 16 16 26 61% 656 657 527 56 522 527 604 536 2,262% 2,263 2,26 <	Total revenues	2,010		1,946		1,862	1,874	1,854	1,818		2,010	1,862		
Provisions for credit losses 89 89 86 84 88 73 76 91 87 89 88 347 327 Income before income taxes 843 835 818 740 748 765 767 735 754 843 744 3,141 3,711 3,021 Income taxes 620 612 223 212 182 196 168 204 223 212 182 196 168 204 223 196 813 789 Non-controlling interests 16 14 17 19 16 16 23 25 23 16 16 66 87 Vet income attributable to the Bank's shareholders 604 598 539 550 556 564 522 527 604 538 262,94 21,94 223 21,94 24,6% 26,2% 26,0% 25,8% 25,8% 27,1% 26,5% 26,2% 26,1% 26,1% 26,1% 26,2% 28,28 211 204 205 238 216	Non-interest expenses	1,078	1,084		1,026	1,026	1,036				1,078	1,026	4,178	
Income taxes 223 223 212 182 196 199 198 188 204 223 196 813 789 Net income 620 620 620 620 652 552 552 552 552 23 16 16 66 87 Non-controlling interests 604 598 589 539 536 550 546 522 527 604 536 2,262 2,115 Net income attributable to the Bank's shareholders 604 598 589 539 536 550 546 522 527 604 536 2,262 2,145 Dividends on preferred shares 26,5% 26,7% 25,9% 24,6% 26,6% 25,8% 25,6% 27,1% 26,5% 26,2% 26,6% 27,1% 26,5% 26,2% 26,0% 25,8% 25,6% 27,1% 26,5% 26,2% 26,0% 25,8% 25,6% 27,1% 26,5% 26,2% 26,0% 23,8 21,8 282 28,9 333,111 336,90 337,763 337,763 </td <td>Provisions for credit losses</td> <td>89</td> <td>89</td> <td>86</td> <td>84</td> <td>88</td> <td></td> <td></td> <td>91</td> <td>87</td> <td></td> <td></td> <td>347</td> <td>327</td>	Provisions for credit losses	89	89	86	84	88			91	87			347	327
Net income 620 612 606 558 552 566 569 547 550 620 552 2,328 2,232 Non-controlling interests 16 14 17 19 16 16 23 25 23 16 16 66 87 Net income attributable to the Bank's shareholders 604 598 589 539 536 550 546 522 527 604 536 2,262 2,145 Effective tax rate 26,5% 26,7% 26,2% 26,0% 25,6% 27,1% 26,5% 26,2% 26,0% 28 29 29 29 32 25 26 22 29 29 29 29 32 25 26 22 29 29 28 28 98 38,515 343,280 343,900 345,458 38,111 38,585 347,300 345,458 38,111 38,585 347,200 24 27 28 21	Income before income taxes	843	835	818	740	748	765	767	735	754	843	748	3,141	3,021
Non-controlling interests 16 14 17 19 16 16 23 25 23 16 16 66 87 Net income attributable to the Bank's shareholders 604 598 589 536 550 546 522 527 604 536 2,262 2,145 Effective tax rate 26.5% 26.7% 25.9% 24.6% 26.0% 25.8% 25.6% 22.6% 26.9% 26.9% 26.0% 25.8% 22.6 22 29 29 29 29 29 22 25 26 22 29 29 16 105 Dividends on prefered shares 238 228 228 218 218 209 211 204 205 238 38,511 336,900 337,768 338,515 338,585 341,395 343,200 345,458 338,111 338,585 347,630 343,200 345,458 338,111 338,585 347,630 343,200 345,458 338,111 338,585 341,395 343,200 345,458 338,111 338,515 338,515	Income taxes	223	223	212	182	196	199	198	188	204	223	196	813	789
Net income attributable to the Bank's shareholders 604 598 589 539 536 550 546 522 527 604 536 2,262 2,145 Effective tax rate 26.5% 26.7% 25.9% 24.6% 26.2% 26.0% 25.8% 25.6% 27.1% 26.5% 26.2% 26.0% 25.8% 25.6% 27.1% 26.5% 26.2% 26.0% 25.8% 25.6% 27.1% 26.5% 26.2% 26.0% 25.8% 25.6% 27.1% 26.5% 26.2% 26.0% 25.8% 25.8% 25.8% 25.8% 22.9 29 29 29 29 22 29 29 29 28 28 28 218 218 218 209 238 218 892 2829 338,111 336,900 337,768 338,515 338,585 341,395 343,200 345,458 338,111 338,615 337,630 343,240 Taxable equivalent basis To the income S S S S S <th< td=""><td>Net income</td><td>620</td><td>612</td><td>606</td><td>558</td><td>552</td><td>566</td><td>569</td><td>547</td><td>550</td><td>620</td><td>552</td><td>2,328</td><td>2,232</td></th<>	Net income	620	612	606	558	552	566	569	547	550	620	552	2,328	2,232
Effective tax rate 26.5% 26.7% 25.9% 24.6% 26.2% 26.0% 25.8% 25.6% 27.1% 26.5% 26.2% 26.9% 26.1% Dividends on preferred shares 29 29 29 29 29 29 29 29 29 22 29 <td>Non-controlling interests</td> <td>16</td> <td>14</td> <td></td> <td>19</td> <td>16</td> <td>16</td> <td>23</td> <td></td> <td></td> <td></td> <td>16</td> <td>66</td> <td>87</td>	Non-controlling interests	16	14		19	16	16	23				16	66	87
Dividends on preferred shares29292929292932252622292929116105Dividends on common shares238228228228218218209211204205238218892829Number of common shares (Average-Diluted) (thousands)338,111336,000337,768338,515338,555341,395343,200345,458338,111338,505343,240Taxable equivalent basisNet interest income575757584535353536385735195144Non-interest income30363636352825272821130028135101Income taxes879394806360626459876333245Vealth Management1252652742302422572502152302512421,011952Wealth Management13512912511712311812011211413512344464U.S. Specialty Finance and International (USSF8I)8578697260555463508560279222	Net income attributable to the Bank's shareholders	604	598	589	539	536	550	546	522	527	604	536	2,262	2,145
Dividends on preferred shares29292929292932252622292929116105Dividends on common shares238228228228218218209211204205238218892829Number of common shares (Average-Diluted) (thousands)338,111336,000337,768338,515338,555341,395343,200343,900345,458338,111338,585343,240Taxable equivalent basis575757584535353536385735195144Non-interest income30363636352825272821130028135101Income taxes8793948063606264598763330245Vealth Management1351262742302422572502152302512421,011952Wealth Management13512912511712311812011211413512344464U.S. Specialty Finance and International (USSF8I)8578697260555463508560279222	Effective tax rate	26.5%	26.7%	25.9%	24.6%	26.2%	26.0%	25.8%	25.6%	27.1%	26.5%	26.2%	25.9%	26.1%
Number of common shares (Average-Diluted) (thousands) 338,111 336,900 337,768 338,515 338,585 341,395 343,280 343,900 345,458 338,111 338,585 343,240 Taxable equivalent basis Net interest income 57 57 58 45 35 35 36 38 57 35 195 144 Non-interest income 30 36 36 35 28 25 27 28 21 30 28 135 101 Income taxes 87 93 94 80 63 60 62 64 59 87 63 330 245 Personal and Commercial 251 265 274 230 242 257 250 215 230 251 242 1,011 952 Wealth Management 135 129 125 117 123 118 120 112 114 135 123 494 464 Financial Markets 184 203 179 158 168	Dividends on preferred shares		29	29	29				26				116	105
Taxable equivalent basis Net interest income 57 57 58 45 35 35 36 38 57 35 195 144 Non-interest income 30 36 36 35 28 25 27 28 21 30 28 135 101 Income taxes 87 93 94 80 63 60 62 64 59 87 63 330 245 Net income by segment Excluding specified items 251 265 274 230 242 257 250 215 230 242 1,011 952 Wealth Management 135 129 125 117 123 118 120 112 114 135 123 494 464 Financial Markets 184 203 179 158 168 192 178 190 204 184 168 708 764 U.S. Specialty Finance and International (USSF&I) 85 78 69 72 60 <td>Dividends on common shares</td> <td>238</td> <td>228</td> <td>228</td> <td>218</td> <td>218</td> <td></td> <td></td> <td>204</td> <td>205</td> <td>238</td> <td></td> <td>892</td> <td>829</td>	Dividends on common shares	238	228	228	218	218			204	205	238		892	829
Net interest income 57 57 57 58 45 35 35 36 38 57 35 195 144 Non-interest income 30 36 36 36 35 28 25 27 28 21 30 28 135 101 Income taxes 87 93 94 80 63 60 62 64 59 87 63 330 245 Net income by segment Excluding specified items 251 265 274 230 242 257 250 215 230 251 242 1,011 952 Wealth Management 135 129 125 117 123 118 120 112 114 135 123 494 464 Financial Markets 184 203 179 158 168 192 178 190 204 184 168 708 764 U.S. Specialty Finance and International (USSF&I) 85 78 69 72 60 55 54 <td< td=""><td>Number of common shares (Average-Diluted) (thousands)</td><td>338,111</td><td>336,900</td><td>337,768</td><td>338,515</td><td>338,585</td><td>341,395</td><td>343,280</td><td>343,900</td><td>345,458</td><td>338,111</td><td>338,585</td><td>337,630</td><td>343,240</td></td<>	Number of common shares (Average-Diluted) (thousands)	338,111	336,900	337,768	338,515	338,585	341,395	343,280	343,900	345,458	338,111	338,585	337,630	343,240
Net interest income 57 57 57 58 45 35 35 36 38 57 35 195 144 Non-interest income 30 36 36 36 35 28 25 27 28 21 30 28 135 101 Income taxes 87 93 94 80 63 60 62 64 59 87 63 330 245 Net income by segment Excluding specified items 251 265 274 230 242 257 250 215 230 251 242 1,011 952 Wealth Management 135 129 125 117 123 118 120 112 114 135 123 494 464 Financial Markets 184 203 179 158 168 192 178 190 204 184 168 708 764 U.S. Specialty Finance and International (USSF&I) 85 78 69 72 60 55 54 <td< td=""><td>Taxahle equivalent basis</td><td>1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Taxahle equivalent basis	1												
Non-interest income 30 36 36 35 28 25 27 28 21 30 28 135 101 Income taxes 87 93 94 80 63 60 62 64 59 87 63 330 245 Net income by segment Excluding specified items S<	· · ·	57		50	45	05	05	05	00	00	67	05	405	4.4.4
Income taxes 87 93 94 80 63 60 62 64 59 87 63 330 245 Net income by segment Excluding specified items														
Net income by segment Excluding specified items 251 265 274 230 242 257 250 215 230 251 242 1,011 952 Personal and Commercial Wealth Management 135 129 125 117 123 118 120 112 114 135 123 494 464 Financial Markets 184 203 179 158 168 192 178 190 204 184 168 708 764 U.S. Specialty Finance and International (USSF&I) 85 78 69 72 60 55 54 63 50 85 60 279 222														
Excluding specified itemsPersonal and Commercial2512652742302422572502152302512421,011952Wealth Management135129125117123118120112114135123494464Financial Markets184203179158168192178190204184168708764U.S. Specialty Finance and International (USSF&I)8578697260555463508560279222	Income taxes	07	93	94	00	03	60	02	04	59	07	03	330	245
Excluding specified itemsPersonal and Commercial2512652742302422572502152302512421,011952Wealth Management135129125117123118120112114135123494464Financial Markets184203179158168192178190204184168708764U.S. Specialty Finance and International (USSF&I)8578697260555463508560279222	Net income by segment													
Wealth Management135129125117123118120112114135123494464Financial Markets184203179158168192178190204184168708764U.S. Specialty Finance and International (USSF&I)8578697260555463508560279222	Excluding specified items													
Wealth Management135129125117123118120112114135123494464Financial Markets184203179158168192178190204184168708764U.S. Specialty Finance and International (USSF&I)8578697260555463508560279222	Personal and Commercial	251	265	274	230	242	257	250	215	230	251	242	1,011	952
U.S. Specialty Finance and International (USSF&I) 85 78 69 72 60 55 54 63 50 85 60 279 222	Wealth Management		129	125					112				494	464
U.S. Specialty Finance and International (USSF&I) 85 78 69 72 60 55 54 63 50 85 60 279 222	Financial Markets	184	203	179	158	168	192	178	190	204	184	168	708	764
Other (35) (63) (41) (19) (41) (56) (33) (33) (48) (35) (41) (164) (170)	U.S. Specialty Finance and International (USSF&I)	85	78	69	72	60		54	63	50	85		279	222
$\frac{1}{1} + \frac{1}{1} + \frac{1}$	Other	(35)	(63)	(41)	(19)	(41)	(56)	(33)	(33)	(48)	(35)	(41)	(164)	(170)

Results of Operations as a % of Average Assets; Selected B/S items; AUA & AUM

(millions of Canadian dollars, except results of operations as a % of average assets)

	2020		20	19			20	18		Ŷ	D	Full	Year
As a % of Average Assets (excluding specified items)	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Total revenues on taxable equivalent basis	2.65	2.71	2.68	2.68	2.64	2.78	2.77	2.78	2.82	2.65	2.64	2.68	2.79
Non-interest expenses	1.42	1.46	1.43	1.49	1.46	1.53	1.51	1.52	1.55	1.42	1.46	1.46	1.53
Provisions for credit losses	0.12	0.12	0.12	0.12	0.12	0.11	0.11	0.14	0.13	0.12	0.12	0.12	0.12
Income taxes on taxable equivalent basis	0.29	0.30	0.29	0.26	0.28	0.29	0.30	0.29	0.31	0.29	0.28	0.28	0.30
Non-controlling interests	0.02	0.02	0.02	0.03	0.02	0.02	0.03	0.04	0.03	0.02	0.02	0.02	0.03
Net income attributable to the Bank's shareholders	0.80	0.81	0.82	0.78	0.76	0.83	0.82	0.79	0.80	0.80	0.76	0.80	0.81
Prime rate	3.95%	3.95%	3.95%	3.95%	3.95%	3.72%	3.50%	3.45%	3.24%	3.95%	3.95%	3.95%	3.48%
CDOR	2.00%	1.95%	1.97%	2.02%	2.18%	1.87%	1.69%	1.60%	1.40%	2.00%	2.18%	2.03%	1.64%
Spread	1.95%	2.00%	1.98%	1.93%	1.77%	1.85%	1.81%	1.85%	1.84%	1.95%	1.77%	1.92%	1.84%
	_												
Selected average Consolidated Balance Sheet items													
Average Securities	97,905	93,918	91,025	81,461	76,545	74,623	76,022	78,038	75,076	97,905	76,545	85,772	75,923
Average Securities purchased under reverse repurchase agreements and securities borrowed	19,843	20,189	21,665	23,705	24,368	20,415	17,549	20,600	21,811	19,843	24,368	22,472	20,090
Average loans and acceptances	154,558	152,382	149,405	147,139	146,083	143,699	140,644	138,095	135,925	154,558	146,083	148,765	139,603
Average interest-bearing assets	277,129	270,319	265,909	261,001	255,877	247,161	244,701	245,967	243,388	277,129	255,877	263,295	245,299
Average assets	301,511	293,626	288,328	283,172	279,426	267,865	265,592	267,941	262,425	301,511	279,426	286,162	265,940
Average deposits	198,974	194,454	186,344	180,421	176,490	170,598	167,588	166,201	164,286	198,974	176,490	184,460	167,176

Assets Under Administration and Under Management									
Assets under administration	520,790	484,636	479,118	473,549	438,385	416,199	425,299	427,407	428,377
Assets under management									
Individual	47,238	43,941	42,387	41,435	39,396	37,007	37,056	35,104	34,487
Mutual funds	38,776	36,819	36,353	34,407	32,255	31,874	33,741	32,911	32,838
	86,014	80,760	78,740	75,842	71,651	68,881	70,797	68,015	67,325
Assets under administration and under management	606,804	565,396	557,858	549,391	510,036	485,080	496,096	495,422	495,702

12,236

11,958

11,758

11,685

11,518

11,255

10,939

10,746

12,512

11,685

11,915

11,115

12,512

Average Common shareholders' equity

Segment Disclosures (excluding specified items)

(millions of Canadian dollars) (taxable equivalent basis)

	2020		20	19			20	18		Ŷ	D	Full	Year
Personal and Commercial	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Net interest income	611	613	604	578	589	588	581	547	560	611	589	2,384	2,276
Non-interest income	269	262	287	256	262	261	269	248	255	269	262	1,067	1,033
Total revenues	880	875	891	834	851	849	850	795	815	880	851	3,451	3,309
Non-interest expenses	468	455	461	458	463	446	448	445	443	468	463	1,837	1,782
Provisions for credit losses	70	59	57	63	58	52	61	57	58	70	58	237	228
Income before income taxes	342	361	373	313	330	351	341	293	314	342	330	1,377	1,299
Income taxes	91	96	99	83	88	94	91	78	84	91	88	366	347
Net income	251	265	274	230	242	257	250	215	230	251	242	1,011	952
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to the Bank's shareholders	251	265	274	230	242	257	250	215	230	251	242	1,011	952
Net interest margin ⁽¹⁾	2.21%	2.23%	2.23%	2.23%	2.22%	2.25%	2.26%	2.23%	2.24%	2.21%	2.22%	2.23%	2.24%
Efficiency ratio	53.2%	52.0%	51.7%	54.9%	54.4%	52.5%	52.7%	56.0%	54.4%	53.2%	54.4%	53.2%	53.9%
Average loans and acceptances - Personal	77,903	77,015	76,143	75,425	75,268	74,413	73,281	72,241	72,002	77,903	75,268	75,967	72,991
Mortgages loans	65,208	64,282	63,440	62,808	62,616	61,858	60,817	59,867	59,588	65,208	62,616	63,290	60,538
Personal loans	10,453	10,508	10,464	10,438	10,414	10,354	10,277	10,272	10,239	10,453	10,414	10,456	10,286
Credit Card	2,242	2,225	2,239	2,179	2,238	2,201	2,187	2,102	2,175	2,242	2,238	2,221	2,167
Average loans and acceptances - Commercial	37,542	37,466	36,486	36,008	35,321	34,703	33,959	33,180	32,235	37,542	35,321	36,323	33,522
Commercial (excluding Oil & Gas)	35,826	35,809	34,823	34,282	33,728	33,166	32,484	31,836	30,961	35,826	33,728	34,664	32,114
Oil & Gas	1,716	1,657	1,663	1,726	1,593	1,537	1,475	1,344	1,274	1,716	1,593	1,659	1,408
Average assets	115,946	114,975	113,132	111,910	111,145	109,490	107,539	105,751	104,612	115,946	111,145	112,798	106,857
Average interest-bearing assets	110,021	109,179	107,308	106,074	105,389	103,769	102,065	100,515	99,403	110,021	105,389	106,995	101,446
Average deposits - Personal	31,992	31,247	30,872	30,407	29,888	29,265	29,060	28,643	28,377	31,992	29,888	30,605	28,838
Average deposits - Commercial	32,396	33,241	32,105	30,171	31,220	31,803	30,180	28,003	28,142	32,396	31,220	31,696	29,545
Number of employees	9,470	9,430	9,349	9,440	9,564	9,575	9,687	9,605	9,521	9,470	9,564	9,430	9,575
Wealth Management	1												
Net interest income	119	111	112	108	124	110	109	104	103	119	124	455	426
Non-interest income	346	335	325	318	310	317	316	309	321	346	310	1,288	1,263
Total revenues	465	446	437	426	434	427	425	413	424	465	434	1,743	1,689
Non-interest expenses	282	271	268	267	267	267	262	260	269	282	267	1,073	1,058
Provisions for credit losses	-	-	-	-	-	-	-	1	-	-	-	-	1
Income before income taxes	183	175	169	159	167	160	163	152	155	183	167	670	630
Income taxes	48	46	44	42	44	42	43	40	41	48	44	176	166
Net income	135	129	125	117	123	118	120	112	114	135	123	494	464
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to the Bank's shareholders	135	129	125	117	123	118	120	112	114	135	123	494	464
Efficiency ratio on a taxable equivalent basis	60.6%	60.8%	61.3%	62.7%	61.5%	62.5%	61.6%	63.0%	63.4%	60.6%	61.5%	61.6%	62.6%
Average loans and acceptances	4,766	4,824	4,855	4,829	4,911	4,926	4,784	4,669	4,501	4,766	4,911	4,855	4,720
Average assets	5,943	6,082	6,146	6,154	6,492	6,356	6,187	6,094	6,030	5,943	6,492	6,219	6,167
Average deposits	32,430	31,759	31,916	32,486	33,129	31,833	31,065	31,134	31,006	32,430	33,129	32,321	31,261
Number of employees	2,690	2,683	2,704	2,685	2,676	2,668	2,681	2,663	2,657	2,690	2,676	2,683	2,668

(1) Net interest margin is calculated by dividing net interest income by average interest-bearing assets.

Segment Disclosures (excluding specified items) (continued)

(millions of Canadian dollars) (taxable equivalent basis)

	2020 2019						20	18		Ŷ	D	Full	Year
Financial Markets	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Net interest income	120	129	83	185	77	71	93	146	99	120	77	474	409
Non-interest income	338	366	358	220	333	365	323	291	355	338	333	1,277	1,334
Total revenues	458	495	441	405	410	436	416	437	454	458	410	1,751	1,743
Non-interest expenses	199	209	187	182	178	174	171	176	176	199	178	756	697
Provisions for credit losses	9	10	10	7	3	-	2	2	-	9	3	30	4
Income before income taxes	250	276	244	216	229	262	243	259	278	250	229	965	1,042
Income taxes	66	73	65	58	61	70	65	69	74	66	61	257	278
Net income	184	203	179	158	168	192	178	190	204	184	168	708	764
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to the Bank's shareholders	184	203	179	158	168	192	178	190	204	184	168	708	764
Efficiency ratio on a taxable equivalent basis	43.4%	42.2%	42.4%	44.9%	43.4%	39.9%	41.1%	40.3%	38.8%	43.4%	43.4%	43.2%	40.0%
Average loans and acceptances (Corporate Banking only)	17,025	16,950	16,706	16,407	16,230	16,005	15,667	14,756	14,025	17,025	16,230	16,575	15,116
Average assets	121,612	119,244	116,601	109,485	104,545	97,976	99,067	104,131	101,816	121,612	104,545	112,493	100,721
Average deposits	34,166	35,311	30,199	29,045	27,385	25,234	23,525	22,827	22,430	34,166	27,385	30,497	23,510
Number of employees	790	787	803	724	712	706	722	679	687	790	712	787	706
U.S. Specialty Finance and International (USSF&I)													
Net interest income	181	180	159	159	158	147	140	150	147	181	158	656	584
Non-interest income	14	12	15	19	13	11	6	24	14	14	13	59	55
Total revenues	195	192	174	178	171	158	146	174	161	195	171	715	639
Non-interest expenses	78	74	69	74	68	65	64	62	60	78	68	285	251
Provisions for credit losses	10	20	19	14	27	22	12	31	29	10	27	80	94
Income before income taxes	107	98	86	90	76	71	70	81	72	107	76	350	294
Income taxes	22	20	17	18	16	16	16	18	22	22	16	71	72
									50	85	60	279	222
Net income	85	78	69	72	60	55	54	63	50	60	60	215	
Net income Non-controlling interests	85 9	78 7	69 11	72 12	60 10	55 8	54 10	63 11	50 9	60 9	60 10	40	38
		_					-					-	
Non-controlling interests	9	7	11	12	10	8	10	11	9	9	10	40	38
Non-controlling interests Net income attributable to the Bank's shareholders	9 76	7	11 58	12 60	10 50	8 47	10 44	11 52	9 41	9 76	10 50	40 239	38 184
Non-controlling interests Net income attributable to the Bank's shareholders Efficiency ratio	9 76 40.0%	7 71 38.5%	11 58 39.7%	12 60 41.6%	10 50 39.8%	8 47 41.1%	10 44 43.8%	11 52 35.6%	9 41 37.3%	9 76 40.0%	10 50 39.8%	40 239 39.9%	38 184 39.3%
Non-controlling interests Net income attributable to the Bank's shareholders Efficiency ratio Average loans and receivables	9 76 40.0% 9,880	7 71 38.5% 9,333	11 58 39.7% 8,769	12 60 41.6% 8,711	10 50 39.8% 8,808	8 47 41.1% 8,218	10 44 43.8% 7,637	11 52 35.6% 7,856	9 41 37.3% 7,702	9 76 40.0% 9,880	10 50 39.8% 8,808	40 239 39.9% 8,907	38 184 39.3% 7,853

Segment Disclosures (excluding specified items) (continued)

	2020		20	19			20	18		Ŷ	D	Full	Year
Other	Q1	Q4	Q3	Q2	Q1	Q4	ß	Q2	Q1	2020	2019	2019	2018
Net interest income	(101)	(97)	(103)	(88)	(85)	(90)	(86)	(62)	(75)	(101)	(85)	(373)	(313)
Non-interest income	26	4	12	15	18	34	41	(3)	27	26	18	49	99
Total revenues	(75)	(93)	(91)	(73)	(67)	(56)	(45)	(65)	(48)	(75)	(67)	(324)	(214)
Non-interest expenses	51	75	57	45	50	84	66	49	76	51	50	227	275
Provisions for credit losses	-	-	-	-	-	(1)	1	-	-	-	-	-	-
Income before income taxes	(126)	(168)	(148)	(118)	(117)	(139)	(112)	(114)	(124)	(126)	(117)	(551)	(489)
Income taxes (recovery)	(91)	(105)	(107)	(99)	(76)	(83)	(79)	(81)	(76)	(91)	(76)	(387)	(319)
Net income	(35)	(63)	(41)	(19)	(41)	(56)	(33)	(33)	(48)	(35)	(41)	(164)	(170)
Non-controlling interests	7	7	6	7	6	8	13	14	14	7	6	26	49
Net income attributable to the Bank's shareholders	(42)	(70)	(47)	(26)	(47)	(64)	(46)	(47)	(62)	(42)	(47)	(190)	(219)
Average assets	45,516	41,416	41,477	45,023	46,796	44,086	43,566	42,861	41,190	45,516	46,796	43,667	42,925
Average deposits	63,617	58,669	57,587	55,074	52,110	50,174	51,751	53,799	52,799	63,617	52,110	55,867	52,115
Number of employees	6,515	6,467	6,600	6,430	6,436	6,299	6,327	6,287	6,209	6,515	6,436	6,467	6,299
	_												
Total													
Net interest income	930	936	855	942	863	826	837	885	834	930	863	3,596	3,382
Non-interest income	993	979	997	828	936	988	955	869	972	993	936	3,740	3,784
Total revenues	1,923	1,915	1,852	1,770	1,799	1,814	1,792	1,754	1,806	1,923	1,799	7,336	7,166
Non-interest expenses	1,078	1,084	1,042	1,026	1,026	1,036	1,011	992	1,024	1,078	1,026	4,178	4,063
Provisions for credit losses	89	89	86	84	88	73	76	91	87	89	88	347	327
Income before income taxes	756	742	724	660	685	705	705	671	695	756	685	2,811	2,776
Income taxes	136	130	118	102	133	139	136	124	145	136	133	483	544
Net income	620	612	606	558	552	566	569	547	550	620	552	2,328	2,232
Non-controlling interests	16	14	17	19	16	16	23	25	23	16	16	66	87
Net income attributable to the Bank's shareholders	604	598	589	539	536	550	546	522	527	604	536	2,262	2,145
Efficiency ratio on a taxable equivalent basis	53.6%	54.0%	53.5%	55.5%	55.1%	55.3%	54.5%	54.6%	54.9%	53.6%	55.1%	54.5%	54.8%
Average loans and acceptances	154,558	152,382	149,405	147,139	146,083	143,699	140,644	138,095	135,925	154,558	146,083	148,765	139,603
Average assets	301,511	293,626	288,328	283,172	279,426	267,865	265,592	267,941	262,425	301,511	279,426	286,162	265,940
Average deposits	198,974	194,454	186,344	180,421	176,490	170,598	167,588	166,201	164,286	198,974	176,490	184,460	167,176
Number of employees	26,314	25,487	24,881	24,137	23,960	23,450	23,029	22,359	21,868	26,314	23,960	25,487	23,450

U.S. Specialty Finance and International - Detailed Information

(millions of Canadian dollars)

		202	20	
		Q1		
	Credigy	ABA Bank	Other ⁽¹⁾	Total
Net interest income	94	89	(2)	181
Non-interest income	4	6	4	14
Total revenues	98	95	2	195
Non-interest expenses	36	41	1	78
Provisions for credit losses	7	3	-	10
Income before income taxes	55	51	1	107
Income taxes (recovery)	12	10	-	22
Net income	43	41	1	85
Non-controlling interests	9	-	-	9
Net income attributable to the Bank's shareholders	34	41	1	76
Efficiency ratio	36.7%	43.2%		40.0%
Average loans and receivables	6,413	3,467	-	9,880
Average assets	6,570	5,561	363	12,494
Average deposits	-	4,373	-	4,373

								20	19									Full Y	ear	
		Q4	•			Q	3			Q	2			Q	1			201	.9	
_	Credigy	ABA Bank	Other ⁽¹⁾	Total	Credigy	ABA Bank	Other ⁽¹⁾	Total	Credigy	ABA Bank	Other ⁽¹⁾	Total	Credigy	ABA Bank	Other ⁽¹⁾	Total	Credigy	ABA Bank	Other ⁽¹⁾	Total
Net interest income	100	81	(1)	180	88	72	(1)	159	97	64	(2)	159	101	58	(1)	158	386	275	(5)	656
Non-interest income	(5)	9	8	12	7	7	1	15	10	5	4	19	4	7	2	13	16	28	15	59
Total revenues	95	90	7	192	95	79	-	174	107	69	2	178	105	65	1	171	402	303	10	715
Non-interest expenses	38	36	-	74	36	33	-	69	42	31	1	74	36	31	1	68	152	131	2	285
Provisions for credit losses	18	2	-	20	15	4	-	19	12	2	-	14	23	4	-	27	68	12	-	80
Income before income taxes	39	52	7	98	44	42	-	86	53	36	1	90	46	30	-	76	182	160	8	350
Income taxes	8	11	1	20	9	8	-	17	11	7	-	18	10	6	-	16	38	32	1	71
Net income	31	41	6	78	35	34	1	69	42	29	1	72	36	24	-	60	144	128	7	279
Non-controlling interests	6	1	-	7	8	3	-	11	9	3	-	12	7	3	-	10	30	10	-	40
Net income attributable to the Bank's shareholders	25	40	6	71	27	31	-	58	33	26	1	60	29	21	-	50	114	118	7	239
Efficiency ratio	40.0%	40.0%		38.5%	37.9%	41.8%		39.7%	39.3%	44.9%		41.6%	34.3%	47.7%		39.8%	37.8%	43.2%		39.9%
Average loans and receivables	6,174	3,159	-	9,333	5,932	2,837	-	8,769	6,108	2,603	-	8,711	6,498	2,310	-	8,808	6,179	2,728	-	8,907
Average assets	6,342	5,211	356	11,909	6,120	4,468	384	10,972	6,329	3,897	374	10,600	6,661	3,411	376	10,448	6,363	4,250	372	10,985
Average deposits	_	4,227	-	4,227	-	3,665	-	3,665	-	3,238	-	3,238	-	2,758	-	2,758	-	3,474	-	3,474

		_						20	18									Full Y	ear	
		Q4				Q	3			Q	2			Q1	1			201	8	
	Credigy	ABA Bank	Other ⁽¹⁾	Total	Credigy	ABA Bank	Other ⁽¹⁾	Total	Credigy	ABA Bank	Other ⁽¹⁾	Total	Credigy	ABA Bank	Other ⁽¹⁾	Total	Credigy	ABA Bank	Other ⁽¹⁾	Total
Net interest income	100	49	(2)	147	97	44	(1)	140	113	38	(1)	150	114	34	(1)	147	424	165	(5)	584
Non-interest income	-	8	3	11	3	3	-	6	16	7	1	24	3	9	2	14	22	27	6	55
Total revenues	100	57	1	158	100	47	(1)	146	129	45	-	174	117	43	1	161	446	192	1	639
Non-interest expenses	38	27	-	65	40	24	-	64	39	22	1	62	39	20	1	60	156	93	2	251
Provisions for credit losses	18	4	-	22	9	3	-	12	28	3	-	31	26	3	_	29	81	13	-	94
Income before income taxes	44	26	1	71	51	20	(1)	70	62	20	(1)	81	52	20	-	72	209	86	(1)	294
Income taxes	10	6	-	16	13	3	-	16	14	4	-	18	18	4	-	22	55	17	-	72
Net income	34	20	1	55	38	17	(1)	54	48	16	(1)	63	34	16	-	50	154	69	(1)	222
Non-controlling interests	6	2	-	8	7	3	-	10	9	2	-	11	7	2	-	9	29	9	-	38
Net income attributable to the Bank's shareholders	28	18	1	47	31	14	(1)	44	39	14	(1)	52	27	14	-	41	125	60	(1)	184
Efficiency ratio	38.0%	47.4%		41.1%	40.0%	51.1%		43.8%	30.2%	48.9%		35.6%	33.3%	46.5%		37.3%	35.0%	48.4%		39.3%
Average loans and receivables	6,145	2,073	-	8,218	5,744	1,893	-	7,637	6,150	1,706	-	7,856	6,197	1,487	18	7,702	6,058	1,790	5	7,853
Average assets	6,355	3,235	367	9,957	6,316	2,549	368	9,233	6,449	2,284	371	9,104	6,406	1,991	380	8,777	6,381	2,517	372	9,270
Average deposits	-	2,289	-	2,289	-	2,007	-	2,007	-	1,795	-	1,795	-	1,532	-	1,532	-	1,907	-	1,907

(1) Includes other international investments.

Specified Items

			Net interest	Non-interest		Non-interest	Provisions for			N
			income	Income	Total revenues	expenses	credit losses	income taxes	Income taxes	Net income
			2020							
Q1	Charge related to Maple	Other	-	-	-	13	-	(13)	(3)	(10)
	Total		-	-	-	13	-	(13)	(3)	(10)
Tota	al		-	-	-	13	-	(13)	(3)	(10)
			2019							
Q4	Charge related to Maple	Other	_	_	_	11	_	(11)	(3)	(8)
	Total		-	-	-	11	-	(11)	(3)	(8)
Q3	Gain on disposal of Fiera Capital shares	Other	-	79	79	-	-	79	11	68
	Gain on disposal of premises and equipment	Other	-	50	50	-	-	50	7	43
	Remeasurement at fair value of an investment	Other	-	(33)	(33)	-	-	(33)	(6)	(27)
	Impairment losses on premises and equipment and on intangible assets	Other	-	-	-	57	-	(57)	(15)	(42)
	Provisions for onerous contracts	Other	-	-	-	45	-	(45)	(12)	(33)
	Severance pay	Other	-	-	-	10	-	(10)	(3)	(7)
	Total		-	96	96	112	-	(16)	(18)	2
Tota	al		-	96	96	123	-	(27)	(21)	(6)

Consolidated Results

	2020		20	19			20	18		ŶĨ	D	Full	year
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Net interest income	930	936	855	942	863	826	837	885	834	930	863	3,596	3,382
Non-interest income	993	979	1,093	828	936	988	955	869	972	993	936	3,836	3,784
Total revenues	1,923	1,915	1,948	1,770	1,799	1,814	1,792	1,754	1,806	1,923	1,799	7,432	7,166
Non-interest expenses	1,091	1,095	1,154	1,026	1,026	1,036	1,011	992	1,024	1,091	1,026	4,301	4,063
Provisions for credit losses	89	89	86	84	88	73	76	91	87	89	88	347	327
Income before income taxes	743	731	708	660	685	705	705	671	695	743	685	2,784	2,776
Income taxes	133	127	100	102	133	139	136	124	145	133	133	462	544
Net income	610	604	608	558	552	566	569	547	550	610	552	2,322	2,232
Non-controlling interests	16	14	17	19	16	16	23	25	23	16	16	66	87
Net income attributable to the Bank's shareholders	594	590	591	539	536	550	546	522	527	594	536	2,256	2,145
Average loans and acceptances	154,558	152,382	149,405	147,139	146,083	143,699	140,644	138,095	135,925	154,558	146,083	148,765	139,603
Average assets	301,511	293,626	288,328	283,172	279,426	267,865	265,592	267,941	262,425	301,511	279,426	286,162	265,940
Average deposits	198,974	194,454	186,344	180,421	176,490	170,598	167,588	166,201	164,286	198,974	176,490	184,460	167,176

Total Revenues (excluding specified items)

(millions of Canadian dollars)

	2020		20	19			201	18		Ŷ	D	Full	r ear
Net Interest Income	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Interest income	-		-	-		-			-			-	
Loans	1,648	1,673	1,608	1,583	1,604	1,506	1,438	1,364	1,324	1,648	1,604	6,468	5,632
Securities	394	387	378	404	322	280	282	307	228	394	322	1,491	1,097
Deposits with financial institutions	32	36	40	69	70	55	58	47	46	32	70	215	206
	2,074	2,096	2,026	2,056	1,996	1,841	1,778	1,718	1,598	2,074	1,996	8,174	6,935
Interest expense													
Deposits	890	911	886	831	840	748	670	595	549	890	840	3,468	2,562
Liabilities related to transferred receivables	106	117	113	108	106	110	105	100	99	106	106	444	414
Subordinated debt	6	7	6	6	6	6	6	6	-	6	6	25	18
Other	142	125	166	169	181	151	160	132	116	142	181	641	559
ouer	1,144	1,160	1,171	1.114	1,133	1.015	941	833	764	1,144	1,133	4,578	3,553
Tax equivalent adjustment	57	57	58	45	35	35	35	36	38	57	35	195	144
Net interest income on a taxable equivalent basis	987	993	913	987	898	861	872	921	872	987	898	3,791	3,526
	1												· · · · · · · · · · · · · · · · · · ·
Non-Interest Income						101	100		100				
Underwriting and advisory fees	86	96	75	82	61	104	106	75	103	86	61	314	388
Securities brokerage commissions	48	45	43	46	44	48	46	47	54	48	44	178	195
Mutual fund revenues	120	116	115	112	106	110	111	106	111	120	106	449	438
Trust service revenues	166	158	155	149	147	150	146	146	145	166	147	609	587
Credit fees	110	109	107	99	102	104	105	97	97	110	102	417	403
Card revenues	39	41	45	48	41	39	44	36	40	39	41	175	159
Deposits and payment service charges	68	71	69	63	68	73	71	68	68	68	68	271	280
Trading revenues (losses)	225	245	251	105	228	248	200	164	228	225	228	829	840
Gains (losses) on non-trading securities, net	30	5	15	25	32	9	21	19	28	30	32	77	77
Insurance revenues, net	36	28	46	28	34	29	32	29	31	36	34	136	121
Foreign exchange revenues, other than trading	24	23	27	22	24	23	26	24	22	24	24	96	95
Share in the net income of associates and joint ventures	10	11	8	7	8	9	7	5	7	10	8	34	28
Other	31	31	41	42	41	42	40	53	38	31	41	155	173
	993	979	997	828	936	988	955	869	972	993	936	3,740	3,784
Tax equivalent adjustment	30	36	36	35	28	25	27	28	21	30	28	135	101
Non-interest income on a taxable equivalent basis	1,023	1,015	1,033	863	964	1,013	982	897	993	1,023	964	3,875	3,885
As a % of total revenues on a taxable equivalent basis	50.9%	50.5%	53.1%	46.6%	51.8%	54.1%	53.0%	49.3%	53.2%	50.9%	51.8%	50.5%	52.4%
	_												
Trading Revenues													
Net interest income on a taxable equivalent basis	71	69	25	118	16	10	44	95	54	71	16	228	203
Non-interest income on a taxable equivalent basis	255	281	287	140	256	273	227	192	249	255	256	964	941
	326	350	312	258	272	283	271	287	303	326	272	1,192	1,144
Trading Activity Revenues ⁽¹⁾	1												
Financial Markets													
Equities	174	197	164	123	137	141	135	162	137	174	137	621	575
Fixed-income	85	78	78	64	65	64	52	66	81	85	65	285	263
Commodities and foreign exchange	30	24	25	29	48	29	28	36	37	30	48	126	130
בטוווווסטומכט שוע וטוכוצוו בארוועווצר	289	299	25	29	250	23	20	264	255	289	250	1,032	968
Other segments	37	299 51	45	42	230	49	56	204	48	37	230	1,032	176
	326	350	312	258	272	283	271	23	303	326	272	1.192	1.144
(1) Includes net interest income on a taxable equivalent basis and non-interest income on a taxable equivalen		000	012	200	212	200	<u></u>	201	000	010	2.2	1,102	

(1) Includes net interest income on a taxable equivalent basis and non-interest income on a taxable equivalent basis.

Non-Interest Expenses (excluding specified items)

	2020		20	19			20	18		ŶĬ	D	Full	year
Non-Interest Expenses	Q1	Q4	C3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Compensation and employee benefits													
Salaries	313	308	311	293	302	300	292	274	277	313	302	1,214	1,143
Variable compensation	244	275	238	222	217	234	237	236	247	244	217	952	954
Pension plans and other post-employment benefits	103	78	89	92	97	82	89	91	107	103	97	356	369
	660	661	638	607	616	616	618	601	631	660	616	2,522	2,466
Occupancy and technology													
Rent	23	48	39	41	41	38	37	39	37	23	41	169	151
Taxes & insurance	1	1	3	4	3	4	3	3	3	1	3	11	13
Maintenance, lighting, heating	8	7	7	8	7	7	7	7	8	8	7	29	29
Amortization - Premises and equipement	34	10	13	10	11	11	11	11	10	34	11	44	43
Technology	96	91	90	100	91	94	85	93	103	96	91	372	375
Amortization - Technology	73	67	66	72	70	63	64	60	58	73	70	275	245
	235	224	218	235	223	217	207	213	219	235	223	900	856
Other expenses													
Communications	16	16	14	16	16	15	15	17	16	16	16	62	63
Professional fees	59	70	60	57	62	65	63	56	60	59	62	249	244
Capital and payroll taxes	18	15	16	19	20	19	20	20	20	18	20	70	79
Travel & business development	29	34	31	32	31	43	30	27	28	29	31	128	128
Other	61	64	65	60	58	61	58	58	50	61	58	247	227
	183	199	186	184	187	203	186	178	174	183	187	756	741
	1,078	1,084	1,042	1,026	1,026	1,036	1,011	992	1,024	1,078	1,026	4,178	4,063

Consolidated Balance Sheets

	2020		20	19			20	18	-
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets									
Cash and deposits with financial institutions	12,454	13,698	11,552	10,498	12,353	12,756	11,037	10,948	11,205
Securities	92,299	82,226	84,732	78,621	74,713	69,783	73,369	73,442	72,217
Securities purchased under reverse repurchase agreements									
and securities borrowed	11,689	17,723	13,928	17,193	15,162	18,159	16,253	17,636	16,520
Loans									
Residential mortgage - insured	30,069	29,982	29,897	29,538	29,780	29,911	29,997	30,025	30,386
- uninsured	28,428	27,189	26,085	25,075	24,351	23,740	22,734	21,849	21,163
Personal	36,845	36,944	36,947	36,738	36,698	37,357	36,459	36,155	35,556
Credit card	2,255	2,322	2,322	2,324	2,249	2,325	2,285	2,245	2,206
Business and government	52,376	50,599	49,950	48,896	47,469	46,606	45,358	43,604	41,117
Customers' liability under acceptances	6,871	6,893	6,834	6,854	6,827	6,801	6,661	6,652	6,587
Allowances for credit losses	(693)	(678)	(687)	(683)	(664)	(658)	(658)	(666)	(663)
	156,151	153,251	151,348	148,742	146,710	146,082	142,836	139,864	136,352
Other assets	16,598	14,560	14,752	14,052	14,417	15,691	14,142	14,369	14,771
Total assets	289,191	281,458	276,312	269,106	263,355	262,471	257,637	256,259	251,065
Liabilities and equity									
Deposits									
Personal	61,384	60,065	58,951	58,170	57,726	55,688	54,277	53,969	53,329
Business and government	130,877	125,266	123,699	116,114	110,164	110,321	107,135	104,496	97,492
Deposit-taking institutions	5,243	4,235	4,569	5,135	5,040	4,821	5,183	6,309	5,958
	197,504	189,566	187,219	179,419	172,930	170,830	166,595	164,774	156,779
Other									
Acceptances	6,871	6,893	6,834	6,854	6,827	6,801	6,661	6,652	6,587
Obligations related to securities sold short	12,263	12,849	13,917	15,394	15,306	17,780	15,033	12,827	15,800
Obligations related to securities sold under		-				-	-		
repurchase agreements and securities loaned	22,054	21,900	19,764	20,378	21,311	19,998	23,883	26,645	26,772
Derivative financial instruments	6,982	6,852	6,211	5,481	6,251	6,036	5,702	5,782	7,251
Liabilities related to transferred receivables	20,824	21,312	20,549	20,236	19,298	20,100	19,190	19,620	19,048
Other liabilities	6,498	6,177	6,150	5,837	6,153	5,824	5,566	5,196	5,112
	75,492	75,983	73,425	74,180	75,146	76,539	76,035	76,722	80,570
Subordinated debt	774	773	773	772	764	747	753	755	8
	76,266	76,756	74,198	74,952	75,910	77,286	76,788	77,477	80,578
Equity									
Equity attributable to the Bank's shareholders									
Preferred shares	2,450	2,450	2,450	2,450	2,450	2,450	2,450	2,150	2,150
Common shares	3,028	2,949	2,914	2,901	2,880	2,822	2,825	2,868	2,861
Contributed surplus	44	51	53	52	53	57	53	52	52
Retained earnings	9,556	9,312	9,044	8,889	8,695	8,472	8,404	8,018	7,785
Accumulated other comprehensive income	(7)	16	59	50	65	175	159	139	110
	15,071	14,778	14,520	14,342	14,143	13,976	13,891	13,227	12,958
Non-controlling interests	350	358	375	393	372	379	363	781	750
	15,421	15,136	14,895	14,735	14,515	14,355	14,254	14,008	13,708
Total liabilities & equity	289,191	281,458	276,312	269,106	263,355	262,471	257,637	256,259	251,065
Mortgage loan securitization (includes HELOC)	19,831	20,058	19,753	19,523	18,805	20,075	19,060	19,297	18,424
Credit card securitization	1,671	1,746	1,777	1,779	1,737	1,810	1,806	1,757	1,740
Covered bonds	9,465	9,458	9,403	8,339	8,331	8,285	8,461	7,482	7,160
Mutual funds	38,776	36,819	36,353	34,407	32,255	31,874	33,741	32,911	32,838
Debt securities - excess of market value over book value	142	117	98	77	32	(60)	(43)	(28)	(9)
Equity securities - excess of market value over book value	(10)	(27)	(19)	(12)	(13)	(5)	-	(2)	2
Number of common shares outstanding <i>(thousands)</i>	335,818	334,172	334,210	335,116	335,500	335,071	337,441	339,348	340.390
number of common shares outstanding (thousands)	555,010	554,172	JJ 1 ,210	555,110	555,500	333,071	557,441	000,040	0-0,000

Consolidated Statements of Changes in Equity

	2020		20	19			20	18		ŶĨ	D	Full	Year
_	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Preferred Shares at beginning	2,450	2,450	2,450	2,450	2,450	2,450	2,150	2,150	2,050	2,450	2,450	2,450	2,050
Issuances of preferred shares	-	-	-	-	-	-	300	-	300	-	-	-	600
Redemption of preferred shares for cancellation	-	-	-	-	-	-	-	-	(200)	-	-	-	(200
Preferred Shares at end	2,450	2,450	2,450	2,450	2,450	2,450	2,450	2,150	2,150	2,450	2,450	2,450	2,450
Common Shares at beginning	2.949	2,914	2,901	2,880	2,822	2,825	2,868	2,861	2,768	2,949	2,822	2,822	2,768
Issuances of common shares pursuant to the Stock Option Plan	79	44	27	28	23	23	13	21	71	79	23	122	128
Repurchases of common shares for cancellation	-	(9)	(14)	(8)	(9)	(26)	(13)	(12)	(13)	-	(9)	(40)	(64
Impact of shares purchased or sold for trading	-	-	· -	1	44	· –	(43)	(2)	35	-	44	45	(10
Common Shares at end	3,028	2,949	2,914	2,901	2,880	2,822	2,825	2,868	2,861	3,028	2,880	2,949	2,822
Contributed surplus at beginning	51	53	52	53	57	53	52	52	58	51	57	57	58
Stock option expense	2	2	3	3	3	3	3	3	3	2	3	11	12
Stock options exercised	(9)	(5)	(3)	(4)	(3)	(1)	(2)	(3)	(9)	(9)	(3)	(15)	(15
Other	-	1	1	-	(4)	2	-	-	-	–	(4)	(2)	2
Contributed surplus at end	44	51	53	52	53	57	53	52	52	44	53	51	57
Retained Earnings at beginning	9,312	9,044	8,889	8,695	8,472	8,404	8,018	7,785	7,706	9,312	8,472	8,472	7,706
Impact of adopting IFRS 15 on November 1, 2018 (IFRS 9 on November 1, 2017)	-	-	-	-	(4)	-	-	-	(139)	-	(4)	(4)	(139
Net income attributable to the Bank's shareholders	594	590	591	539	536	550	546	522	527	594	536	2,256	2,145
Dividends on preferred shares	(29)	(29)	(29)	(29)	(29)	(32)	(25)	(26)	(22)	(29)	(29)	(116)	(105
Dividends on common shares	(238)	(228)	(228)	(218)	(218)	(209)	(211)	(204)	(205)	(238)	(218)	(892)	(829
Premium paid on common shares redeemed for cancellation	-	(57)	(79)	(54)	(51)	(162)	(82)	(81)	(78)	-	(51)	(241)	(403
Share issuance expenses, net of income taxes	-	-	-	-	-	-	(6)	(1)	(5)	-	-	-	(12
Remeasurements of pension plans and other post-employment benefit plans	(63)	(13)	(83)	13	(52)	(70)	140	(3)	36	(63)	(52)	(135)	103
Net gains (losses) on equity securities designated at fair value through													
other comprehensive income	11	(7)	(9)	1	(6)	(3)	1	(3)	3	11	(6)	(21)	(2
Net fair value change attributable to the credit risk on													
financial liabilities designated at fair value through profit or loss	(31)	13	(3)	(58)	53	6	22	19	(26)	(31)	53	5	21
Impact of a financial liability resulting from put options written to non-controlling interests	-	-	(6)	(2)	(4)	-	-	-	-	-	(4)	(12)	-
Other	-	(1)	1	2	(2)	(12)	1	10	(12)	-	(2)	-	(13
Retained Earnings at end	9,556	9,312	9,044	8,889	8,695	8,472	8,404	8,018	7,785	9,556	8,695	9,312	8,472
Accumulated other comprehensive income at beginning	16	59	50	65	175	159	139	110	168	16	175	175	168
Impact of Adopting IFRS 9 on November 1, 2017	-	-	-	-	-	-	-	-	(10)	-	-	-	(10
Net foreign currency translation adjustments	6	(7)	(26)	33	(6)	13	18	57	(61)	6	(6)	(6)	27
Net change in unrealized gains (losses) on debt securities at fair value through		_	(-)		(-)	(=)	())	(_	-	-		
other comprehensive income	12	3	(3)	3	(2)	(5)	(4)	(12)	5	12	(2)	1	(16
Net change in gains (losses) on cash flow hedges	(41)	(38)	38	(54)	(103)	13	1	(15)	6	(41)	(103)	(157)	5
Share in the other comprehensive income of associates and joint ventures Accumulated other comprehensive income at end	- (7)	(1) 16	- 59	3 50	1 65	(5) 175	5 1 59	(1) 139	2 110	- (7)	1 65	3 16	1 175
Equity attributable to the Bank's shareholders	(7)	14,778	59 14,520	14,342	14,143	13,976	13,891	13,227	12,958	(<i>1</i>) 15,071	14,143	14,778	13.976
Non-controlling interests at beginning	358	375	393	372	379	363	781	750	808	358	379	379	808
Impact of Adopting IFRS 9 on November 1, 2017	- 556		- 555	512	- 519	- 505			(16)	- 556	519	- 519	(16
Purchase of the non-controlling interest of the Advanced Bank of Asia Limited subsidiary	_	(30)	_	_	_	_	_	_	(10)	_	_	(30)	
Redemption of trust units issued by NBC Asset Trust	_	(00)	_	_	_	_	(400)	-	_	_	_	(00)	(400
Net income attributable to non-controlling interests	16	14	17	19	16	16	23	25	23	16	16	66	87
Other comprehensive income attributable to non-controlling interests	.0	(1)	(2)	3	(1)	10	1	4	(5)	10	(1)	(1)	1
Distributions to non-controlling interests	(25)	(1)	(33)	(1)	(1)	(1)	(42)	2	(60)	(25)	(1)	(56)	(101
Non-controlling interests at end	350	358	375	393	372	379	363	781	750	350	372	358	379
	000		5.5	000	5.2	0.0	000						0.0

Consolidated Statements of Comprehensive Income

	2020		20	19			20	18		Υ	D	Full	Year
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Net income	610	604	608	558	552	566	569	547	550	610	552	2,322	2,232
Other comprehensive income, net of income taxes													
Items that may be subsequently reclassified to net income													
Net foreign currency translation adjustments													
Net unrealized foreign currency translation gains (losses)													
on investments in foreign operations	13	(10)	(41)	50	(8)	21	23	78	(81)	13	(8)	(9)	41
Net foreign currency translation (gains) losses on investments in foreign													
operations reclassified to net income	-	6	(8)	-	-	-	-	-	-	-	-	(2)	-
Impact of hedging net foreign currency translation gains (losses)	(6)	2	15	(14)	1	(7)	(5)	(21)	20	(6)	1	4	(13
Impact of hedging net foreign currency translation (gains) losses													
reclassified to net income	-	(6)	6	-	-	-	-	-	-	-	-	-	-
Net change in debt securities at fair value through	7	(8)	(28)	36	(7)	14	18	57	(61)	7	(7)	(7)	28
other comprehensive income													
Net unrealized gains (losses) on debt securities at fair value through													
other comprehensive income	23	11	19	16	8	(9)	3	(9)	4	23	8	54	(11
Net (gains) losses on debt securities at fair value through other			-	_	_	(-)	-	(-)		_	_		×.
comprehensive income reclassified to net income	(11)	(8)	(22)	(13)	(10)	4	(7)	(3)	1	(11)	(10)	(53)	(5
	12	3	(3)	3	(2)	(5)	(4)	(12)	5	12	(2)	1	(16
Net change in cash flow hedges													
Net gains (losses) on derivative financial instruments													
designated as cash flow hedges	(38)	(33)	41	(51)	(94)	27	13	-	11	(38)	(94)	(137)	51
Net (gains) losses on designated derivative financial	. ,	. ,			. ,						. ,		
instruments reclassified to net income	(3)	(5)	(3)	(3)	(9)	(14)	(11)	(11)	(10)	(3)	(9)	(20)	(46
	(41)	(38)	38	(54)	(103)	13	2	(11)	1	(41)	(103)	(157)	5
Share in the other comprehensive income													
of associates and joint ventures	-	(1)	-	3	1	(5)	5	(1)	2	-	1	3	1
Items that will not be subsequently reclassified to net income													
Remeasurements of pension plans and other post-employment benefit plans	(63)	(13)	(83)	13	(52)	(70)	140	(3)	36	(63)	(52)	(135)	103
Net gains (losses) on equity securities designated at fair value through other													
comprehensive income	11	(7)	(9)	1	(6)	(3)	1	(3)	3	11	(6)	(21)	(2
Net fair value change attributable to the credit risk on financial liabilities													
designated at fair value through profit or loss	(31)	13	(3)	(58)	53	6	22	19	(26)	(31)	53	5	21
												-	
Total other comprehensive income, net of income taxes	(83) (105)	(7) (51)	(95) (88)		(5) (116)	(67) (50)	<u>163</u> 184	13 46	13 (40)	(83) (105)	(5) (116)	(151) (311)	122 140
Comprehensive income	505	553	520	502	436	516	753	593	510	505	436	2,011	2,372
												_,	_,
Comprehensive income attributable to Bank shareholders	488	540	505	480	421	499	729	564	492	488	421	1,946	2,284
Non-controlling interests	400	13	15	22	15	433	24	29	18	400	15	65	2,204

Gross Loans and Acceptances, Gross Impaired Loans and Allowances for Credit Losses by Borrower Category⁽¹⁾

(millions of Canadian dollars)

			2020					20	19			
			Q1				Q4				Q3	
			Allowances for				Allowances for				Allowances for	
		Gross	credit losses on	Provisions for		Gross	credit losses on			Gross	credit losses on	Provisions for
		impaired	impaired loans ⁽³⁾	credit losses on		impaired	impaired loans ⁽³⁾	credit losses on		impaired		credit losses on
	Gross loans	loans ⁽²⁾	Stage 3	impaired loans	Gross loans	loans ⁽²⁾	Stage 3	impaired loans	Gross loans	loans ⁽²⁾	Stage 3	impaired loans
Residential mortgages ⁽⁴⁾	75,737	187	28	2	74,448	183	28	3	73,083	183	27	3
Qualifying revolving retail	3,984	24	16	30	4,099	24	15	29	4,120	24	15	27
Other retail ⁽⁵⁾	11,585	87	53	28	11,606	84	49	30	11,755	79	46	29
Total – Retail	91,306	298	97	60	90,153	291	92	62	88,958	286	88	59
Agriculture	6,405	84	5	-	6,308	77	4	(1)	6,194	73	5	(1)
Oil & Gas and Pipelines	4,224	45	16	(1)	4,329	63	32	-	4,179	54	53	-
Oil & Gas	2,502	45	16	(1)	2,742	63	32	-	2,749	54	53	-
Pipelines & Other	1,722	-	-	-	1,587	-	-	-	1,430	-	-	-
Mining	757	-	-	-	758	-	-	-	864	-	-	-
Utilities	3,586	30 1	8	8	3,372	-		-	3,038	-	-	-
Construction Non-Real Estate ⁽⁶⁾	888		1	-	1,168	-		-	1,238	-	-	-
Manufacturing	6,330	64	38	12	6,303	50	28	_	6,198	67	28	8
Wholesale	2,252	6	4	(5)	2,221	28	10	1	2,284	30	10	(1)
Retail	3,299	6	2	-	3,289	4	2	-	3,308	4	3	-
Transportation	1,666	1	1	-	1,682	9	1	-	1,561	11	9	-
Communications	1,449	28	15	2	1,614	27	11	4	1,666	20	14	-
Finance and Insurance	4,387	10	1	-	4,335	12	1	-	4,716	13	1	-
Real Estate and Construction												
Real Estate ⁽⁷⁾	12,415	32	13	1	11,635	32	14	6	11,787	27	8	3
Professional Services	1,908	9	4	-	1,846	8	5	2	1,997	8	3	-
Education & Health Care	3,397	40	22	4	3,520	62	21	6	3,478	57	13	6
Other Services	5,116	21	13	1	4,937	20	12	(2)	4,786	23	18	-
Government	1,195	-	-	-	1,071	-	-	-	1,014	-	-	-
Other	5,240	2	1	-	4,222	1	1	-	3,509	1	1	(1)
Total – Non-retail	64,514	379	144	22	62,610	393	142	16	61,817	388	166	14
	155,820	677	241	82	152,763	684	234	78	150,775	674	254	73
Stages 1 and 2 ⁽⁸⁾ – Retail			365	-			365	5			361	1
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail			221	8			213	3			209	12
Purchased or originated credit-impaired (POCI)	1,024	1,024	(58)	(1)	1,166	1,166	(57)	3	1,260	1,260	(59)	-
Total	156,844	1,701	769	89	153,929	1,850	755	89	152,035	1,934	765	86

(1) The distribution is made according to the categories of borrowers under the Basel asset classes.

(2) All loans classified in Stage 3 of the expected credit loss model are impaired loans.

(3) Allowances for credit losses on drawn amounts.

(4) Includes residential mortgages on one-to-four-unit dwellings (Basel definition) and home equity lines of credit.

(5) Includes consumer loans and other retail loans but excludes SME loans which are included in Non-retail portfolios.

(6) Includes civil engineering loans, public-private partnership loans, and project finance loans.

(7) Includes residential mortgages on dwellings of five or more units and SME loans.

(8) Includes other financial assets at amortized cost and off-balance-sheet commitments.

Gross Loans and Acceptances, Gross Impaired Loans and Allowances for Credit Losses by Borrower Category⁽¹⁾ (continued)

(millions of Canadian dollars)

				20	19		-				2018	
			Q2				Q1				Q4	
			Allowances for				Allowances for				Allowances for	
		Gross	credit losses on	Provisions for		Gross	credit losses on	Provisions for		Gross		Provisions for
		impaired	impaired loans ⁽³⁾	credit losses on		impaired	impaired loans ⁽³⁾	credit losses on		impaired	impaired loans ⁽³⁾	credit losses on
	Gross loans	loans ⁽²⁾	Stage 3	impaired loans	Gross loans	loans ⁽²⁾	Stage 3	impaired loans	Gross loans	loans ⁽²⁾	Stage 3	impaired loans
Residential mortgages ⁽⁴⁾	71,880	190	26	2	71,197	196	24	2	70,591	190	22	2
Qualifying revolving retail	4,141	24	15	28	4,101	24	15	28	4,211	23	14	28
Other retail ⁽⁵⁾	11,671	85	51	36	11,716	89	52	44	12,246	91	53	44
Total – Retail	87,692	299	92	66	87,014	309	91	74	87,048	304	89	74
Agriculture	5,991	65	5	(1)	5,855	49	6	-	5,759	63	7	2
Oil & Gas and Pipelines	4,017	55	53	6	4,436	55	51	(2)	4,056	97	53	2
Oil & Gas	2,680	55	53	6	2,740	55	51	(2)	2,506	97	53	2
Pipelines & Other	1,337	_	-	_	1,696	_	-	-	1,550	-	-	-
Mining	777	-	-	-	996	-	-	-	1,032	-	-	-
Utilities	3,222	-	-	-	2,809	-	-	-	2,715	-	-	-
Construction Non-Real Estate ⁽⁶⁾	1,198	1	1	-	998	-	-	-	1,049	1	1	-
Manufacturing	5,939	45	21	-	5,342	46	21	(1)	5,303	48	22	-
Wholesale	2,651	31	13	6	2,179	7	7	1	2,163	13	6	(1)
Retail	3,427	6	3	(1)	3,447	7	4	-	3,069	11	4	-
Transportation	1,502	13	8	5	1,455	14	3	2	1,452	2	1	1
Communications	1,431	19	15	2	1,541	19	13	(1)	1,597	19	12	1
Finance and Insurance	4,759	15	1	-	4,756	19	1	-	4,732	19	1	-
Real Estate and Construction												
Real Estate ⁽⁷⁾	11,332	23	6	(1)	11,009	24	7	2	11,629	18	5	1
Professional Services	1,877	7	3	-	1,710	7	1	(1)	1,582	6	3	1
Education & Health Care	3,376	20	7	-	3,456	20	7	2	3,284	4	4	4
Other Services	4,583	27	19	1	4,719	26	17	-	4,715	24	17	1
Government	1,145	-	-	-	1,369	-	-	-	1,445	-	-	-
Other	3,243	1	1	1	2,888	1	1	1	2,534	1	1	(3)
Total – Non-retail	60,470	328	156	18	58,965	294	139	3	58,116	326	137	9
	148,162	627	248	84	145,979	603	230	77	145,164	630	226	83
Stages 1 and 2 ⁽⁸⁾ – Retail			361	(12)			371	(11)			382	7
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail			198	9			189	18			172	(2)
Purchased or originated credit-impaired (POCI)	1,263	1,263	(60)	3	1,395	1,395	(62)	4	1,576	1,576	(66)	(15)
Total	149,425	1,890	747	84	147,374	1,998	728	88	146,740	2,206	714	73

(1) The distribution is made according to the categories of borrowers under the Basel asset classes.

(2) All loans classified in Stage 3 of the expected credit loss model are impaired loans.

(3) Allowances for credit losses on drawn amounts.

(4) Includes residential mortgages on one-to-four-unit dwellings (Basel definition) and home equity lines of credit.

(5) Includes consumer loans and other retail loans but excludes SME loans which are included in Non-retail portfolios.

(6) Includes civil engineering loans, public-private partnership loans, and project finance loans.

(7) Includes residential mortgages on dwellings of five or more units and SME loans.

(8) Includes other financial assets at amortized cost and off-balance-sheet commitments.

Residential Mortgages Portfolios Information (millions of Canadian dollars)

									Q1 2020			
						R	sidential Mortga	ges Portfolios	Average LTV for mortgages origi and acquired during the qua		Residential Mortgages ⁽²⁾ exposure groups by LTV buckets ⁽¹⁾⁽³⁾	Residential Mortgage Portfolios (remaining amortization) ⁽¹⁾⁽⁴⁾
r		Insured		Uninsured		HELOC		Total		OC ⁽⁶⁾	Canada	Canada
Quebec	12,592	17.7%	11,607	16.3%	14,666	20.6%	38,865	54.6%	72%	71% 30 % or less	5.2%	0 - 20 years 26.7%
Ontario	7,151	10.0%	6,120	8.6%	5,471	7.7%	18,742	26.3%	70%	64% 31 % - 60 %	33.4%	20 - 25 years 51.7%
Alberta	3,747	5.3%	802	1.1%	901	1.3%	5,450	7.7%	72%	70% 61 % - 70 %	20.2%	25 - 30 years 20.8%
British Columbia	2,004	2.8%	1,181	1.7%	1,385	1.9%	4,570	6.4%	65%	59% 71 % - 80 %	24.8%	30 - 35 years 0.8%
New Brunswick	572	0.8%	316	0.4%	250	0.4%	1,138	1.6%	73%	73% 81 % - 90 %	8.6%	35 years and + 0.0%
Saskatchewan	732	1.0%	134	0.2%	192	0.3%	1,058	1.5%	70%	73% 91 % - 95 %	3.8%	Total 100.0%
Manitoba	337	0.5%	96	0.1%	143	0.2%	576	0.8%	74%	72% 96 % or more	4.0%	
Other Canadian provinces(7)	511	0.7%	125	0.2%	130	0.2%	766	1.1%	72%	73% Total	100.0%	
	27,646	38.8%	20,381	28.6%	23,138	32.6%	71,165	100.0%	71%	68%	1001070	
USA, Cambodia and Others	21,040	00.076	4,572	20.078	20,100	02.070	4,572	100.078	11/0	0070		
Other residential mortgages ⁽⁸⁾	2,423		3,475				5,898					
	30,069	36.8%	28,428	34.8%	23,138	29.2%	81,635	100.0%				
									Q4 2019			
									Average LTV for mortgages origi	ated	Residential Mortgages ⁽²⁾ exposure	Residential Mortgage Portfolios
						R	sidential Mortga	ges Portfolios	and acquired during the qu		groups by LTV buckets ⁽¹⁾⁽³⁾	(remaining amortization) ⁽¹⁾⁽⁴⁾
		Insured		Uninsured		HELOC	Succession	Total		OC ⁽⁶⁾	Canada	Canada
Quakas	10.571		44.04.1		11.0/2		00.05.					
Quebec	12,554	17.8%	11,214	15.9%	14,616	20.8%	38,384	54.5%	71%	71% 30 % or less	5.2%	0 - 20 years 26.0%
Ontario Alberta	7,245 3,717	10.3%	5,845 794	8.3%	5,437 906	7.7%	18,527 5,417	26.3% 7.7%	70%	63% 31 % - 60 %	32.9%	20 - 25 years 51.9% 25 - 30 years 21.3%
		5.3%		1.1%		1.3%			72%	67% 61 % - 70 %	20.5%	
British Columbia	2,035	2.9%	1,150	1.7%	1,369	1.9%	4,554	6.5%	65%	60% 71 % - 80 %	25.1%	30 - 35 years 0.8%
New Brunswick	575	0.8%	308	0.4%	251	0.4%	1,134	1.6%	75%	74% 81 % - 90 %	8.6%	35 years and + 0.0%
Saskatchewan	729	1.0%	131	0.2%	191	0.3%	1,051	1.5%	71%	74% 91 % - 95 %	3.8%	Total 100.0%
Manitoba	334	0.5%	88	0.1%	143	0.2%	565	0.8%	72%	70% 96 % or more	3.9%	
Other Canadian provinces ⁽⁷⁾	504	0.7%	121	0.2%	130	0.2%	755	1.1%	73%	68% Total	100.0%	
	27,693	39.3%	19,651	27.9%	23,043	32.8%	70,387	100.0%	71%	68%		-
USA, Cambodia and Others			4,061				4,061					
Other residential mortgages ⁽⁸⁾	2,289		3,477				5,766					
other residential montgages	29,982	37.4%	27,189	33.9%	23,043	29.2%	80.214	100.0%				
	23,302	57.476	27,105	00.078	20,040	20.270	00,214	100.078				
									Q3 2019			
									Average LTV for mortgages origi		Residential Mortgages ⁽²⁾ exposure	Residential Mortgage Portfolios
								gos Portfolios	and acquired during the qui	tor ⁽¹⁾	groups by LTV buckets ⁽¹⁾⁽³⁾	(remaining amortization) ⁽¹⁾⁽⁴⁾
							sidential Mortga				gloups by LIV buckets	(remaining amortization)
		Insured		Uninsured		HELOC	Sidential Mongo	Total		OC ⁽⁶⁾	Canada	Canada
Quebec	12,537	Insured 18.1%	10,788	Uninsured 15.5%	14,393		37,718					
Quebec Ontario	12,537 7,313		10,788 5,587		5,380	HELOC	ě	Total	Uninsured ^(S) HE	OC ⁽⁶⁾	Canada	Canada
		18.1%		15.5%		HELOC 20.8%	37,718	Total 54.4%	Uninsured ⁽⁵⁾ HE 72%	0C ⁽⁶⁾ 72% 30 % or less	Canada 5.1%	Canada 0 - 20 years 25.5%
Ontario	7,313	18.1% 10.5%	5,587	15.5% 8.1%	5,380	HELOC 20.8% 7.8%	37,718 18,280	Total 54.4% 26.4%	Uninsured ⁽³⁾ HE 72% 70%	0C ⁽⁶⁾ 72% 30 % or less 62% 31 % - 60 %	Canada 5.1% 32.3%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7%
Ontario Alberta	7,313 3,640	18.1% 10.5% 5.3%	5,587 791	15.5% 8.1% 1.1%	5,380 921	HELOC 20.8% 7.8% 1.3%	37,718 18,280 5,352	Total 54.4% 26.4% 7.7%	Uninsured ^(S) HE 72% 70% 71%	0C ⁽⁶⁾ 72% 30 % or less 62% 31 % - 60 % 69% 61 % - 70 %	Canada 5.1% 32.3% 20.4%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8%
Ontario Alberta British Columbia	7,313 3,640 2,076 578	18.1% 10.5% 5.3% 3.0%	5,587 791 1,098 303	15.5% 8.1% 1.1% 1.6% 0.4%	5,380 921 1,360	HELOC 20.8% 7.8% 1.3% 1.9% 0.4%	37,718 18,280 5,352 4,534 1,131	Total 54.4% 26.4% 7.7% 6.5% 1.6%	Uninsured ⁽³⁾ HE 72% 70% 71% 62%	OC ⁽⁶⁾ 72% 30 % or less 62% 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 %	Canada 5.1% 32.3% 20.4% 25.6% 8.5%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 30 - 30 years 22.0% 30 - 35 years 0.8%
Öntario Alberta British Columbia New Brunswick Saskatchewan	7,313 3,640 2,076 578 722	18.1% 10.5% 5.3% 3.0% 0.8% 1.0%	5,587 791 1,098 303 127	15.5% 8.1% 1.1% 1.6% 0.4% 0.2%	5,380 921 1,360 250 186	HELOC 20.8% 7.8% 1.3% 1.9% 0.4% 0.3%	37,718 18,280 5,352 4,534 1,131 1,035	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 72% 69%	OC(6) 72% 30 % or less 62% 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 74% 91 % - 95 %	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 33 years 0.8% 35 years 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba	7,313 3,640 2,076 578 722 330	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5%	5,587 791 1,098 303 127 84	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1%	5,380 921 1,360 250 186 142	HELOC 20.8% 7.8% 1.3% 1.9% 0.4% 0.3% 0.2%	37,718 18,280 5,352 4,534 1,131 1,035 556	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 72% 69% 66%	OC ^(b) 30 % or less 62% 31 % - 60 % 68% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 74% 91 % - 95 % 67% 96 % or more	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0% 4.1%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and +
Öntario Alberta British Columbia New Brunswick Saskatchewan	7,313 3,640 2,076 578 722 330 487	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7%	5,587 791 1,098 303 127 84 115	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2%	5,380 921 1,360 250 186 142 130	HELOC 20.8% 7.8% 1.3% 1.9% 0.4% 0.3% 0.2% 0.2%	37,718 18,280 5,352 4,534 1,131 1,035 556 732	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 72% 69% 66% 66% 68%	OC ⁽⁸⁾ 30 % or less 27% 30 % or less 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 91 % - 95 % 70% 95 % or more 70% Total	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾	7,313 3,640 2,076 578 722 330	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5%	5,587 791 1,098 303 127 84 115 18,893	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1%	5,380 921 1,360 250 186 142	HELOC 20.8% 7.8% 1.3% 1.9% 0.4% 0.3% 0.2%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 72% 69% 66%	OC ^(b) 30 % or less 62% 31 % - 60 % 68% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 74% 91 % - 95 % 67% 96 % or more	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0% 4.1%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 33 years 0.8% 35 years 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	7,313 3,640 2,076 578 722 330 487 27,683	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7%	5,587 791 1,098 303 127 84 115 18,893 3,745	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2%	5,380 921 1,360 250 186 142 130	HELOC 20.8% 7.8% 1.3% 1.9% 0.4% 0.3% 0.2% 0.2%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 72% 69% 66% 66% 68%	OC ⁽⁸⁾ 30 % or less 27% 30 % or less 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 91 % - 95 % 70% 95 % or more 70% Total	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0% 4.1%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 39.9%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2%	5,380 921 1,360 250 186 142 130 22,762	HELOC 20.8% 7.8% 1.3% 0.4% 0.3% 0.2% 0.2% 32.9%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745 5,661	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 72% 69% 66% 66% 68%	OC ⁽⁸⁾ 30 % or less 27% 30 % or less 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 91 % - 95 % 70% 95 % or more 70% Total	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0% 4.1%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 33 years 0.8% 35 years 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	7,313 3,640 2,076 578 722 330 487 27,683	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7%	5,587 791 1,098 303 127 84 115 18,893 3,745	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2%	5,380 921 1,360 250 186 142 130	HELOC 20.8% 7.8% 1.3% 1.9% 0.4% 0.3% 0.2% 0.2%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 72% 69% 66% 66% 68%	OC ⁽⁸⁾ 30 % or less 27% 30 % or less 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 91 % - 95 % 70% 95 % or more 70% Total	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0% 4.1%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 33 years 0.8% 35 years 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	7,313 3,640 2,076 578 722 330 487 27,683 2,214	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 39.9%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2%	5,380 921 1,360 250 186 142 130 22,762	HELOC 20.8% 7.8% 1.3% 0.4% 0.3% 0.2% 0.2% 32.9%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745 5,661	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 72% 68% 66% 66% 68% 71%	OC ⁽⁸⁾ 30 % or less 27% 30 % or less 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 91 % - 95 % 70% 95 % or more 70% Total	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0% 4.1%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 33 years 0.8% 35 years 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	7,313 3,640 2,076 578 722 330 487 27,683 2,214	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 39.9%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2%	5,380 921 1,360 250 186 142 130 22,762	HELOC 20.8% 7.8% 1.3% 0.4% 0.3% 0.2% 0.2% 32.9%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745 5,661	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 69% 66% 66% 68% 71% 71%	0C ⁽⁶⁾ 72% 30 % or less 63% 31 % - 60 % 61% - 70 % 61% - 70 % 61% - 70 % 71 % - 80 % 74 % - 90 % 91 % - 95 % 67% 96 % or more 70tal	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0% 4.1% 100.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	7,313 3,640 2,076 578 722 330 487 27,683 2,214	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 39.9%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2%	5,380 921 1,360 250 186 142 130 22,762	HELOC 20.8% 7.8% 1.3% 0.4% 0.3% 0.2% 0.2% 32.9% 29.2%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745 <u>5,661</u> 78,744	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 72% 69% 66% 66% 68% 71% 71% 71%	OC ⁽⁶⁾ 72% 30 % or less 62% 31 % - 60 % 66% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 91 % - 95 % 67% 96 % or more Total 68%	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	7,313 3,640 2,076 578 722 330 487 27,683 2,214	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 39.9% 38.0%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1%	5,380 921 1,360 250 186 142 130 22,762	HELOC 20.8% 7.8% 1.3% 1.9% 0.4% 0.3% 0.2% 32.9% 29.2%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745 5,661	Total 54.4% 26.4% 7.7% 6.5% 1.6% 0.8% 1.1% 100.0% 100.0%	Uninsured® HE 72% 70% 71% 62% 72% 69% 66% 66% 71% 71%	0.0 ⁽⁶⁾ 72% 30 % or less 63% 31 % - 60 % 69% 61 % - 70 % 71 % - 80 % 71 % - 80 % 74 % - 95 % 96 % or more 70% Total 68%	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% Residential Mortgages ⁽²⁾ exposure groups by LTV buckets ⁽¹⁰⁾	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 39.9% 38.0%	5,587 791 1,098 303 127 84 115 18,893 3,745 <u>3,447</u> 26,085	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1%	5,380 921 1,360 250 186 142 130 22,762 22,762	HELOC 20.8% 7.8% 1.3% 0.4% 0.3% 0.2% 0.2% 32.9% 29.2% R R HELOC	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745 5,661 78,744	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% Iges Portfolios Total	Uninsured ⁽³⁾ HE 72% 70% 70% 71% 62% 66% 66% 66% 66% 66% 68% 71%	0C ⁽⁶⁾ 72% 30 % or less 23 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 74% 91 % - 95 % 96 % or more 70% 76% 96 % or more 70% Total	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% Residential Mortgages ⁽¹⁾ exposure groups by LTV bucket ⁽¹⁰⁾ Canada	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years 0.0% Total 100.0% Residential Mortgage Portfolios (remaining amortization) ⁽¹⁾⁽⁴⁾ Canada
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897	18.1% 10.5% 5.3% 3.0% 0.8% 0.5% 0.7% 39.9% 38.0%	5,587 791 1,098 303 127 84 115 18,893 3,745 <u>3,447</u> 26,085	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 27.2% 27.2% 33.1%	5,380 921 1,360 250 186 142 130 22,762 22,762	HELOC 20.8% 7.8% 1.3% 0.4% 0.4% 0.2% 32.9% 29.2% R R HELOC 20.8%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 *sidential Mortga 37,036	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% 100.0%	Uninsured ⁽³⁾ HE 72% 70% 70% 71% 62% 72% 69% 66% 68% 68% 71% 71%	0C ^(b) 72% 30 % or less 63 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 70% 81 % - 90 % 91 % - 95 % 56 % or more 70% 56 % or more 70% Total 68% 0C ^(b) 71% 30 % or less	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Residential Mortgage Portfolios (remaining amortization] ¹⁰⁰ 0 - 20 years 25.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁹⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 39.9% 38.0% 10.8%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762	HELOC 20.8% 7.8% 1.3% 0.4% 0.3% 0.2% 0.2% 32.9% 29.2% R HELOC 20.8% 7.8%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 *sidential Mortga 37,036 18,071	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 1.5% 1.5% 1.5% 100.0% 100.0% 100.0% 100.0%	Uninsured [®] HE 72% 70% 71% 62% 68% 66% 66% 66% 02 2019 Average LTV for mortgages origing and acquired during the quite during	0(**) 72% 30 % or less 53 % - 60 % 61 % - 70 % 61 % - 70 % 71 % - 80 % 71 % - 80 % 74 % - 95 % 96 % or more 76% 36 % or less 68% ated 10 ^C 30 % or less 61 % - 60 %	Canada 5.1% 32.3% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% groups by LTV buckets ⁽¹⁰⁰⁾ Canada 5.1% 31.7%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years 0.8% Total 100.0% Residential Mortgage Portfolios (remaining amortization) ⁽¹⁰⁾ Canada 0 - 20 years 25.5% 20 - 25 years 51.8%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 39.9% 39.9% 38.0% Insured 18.3% 10.8% 5.2%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2%	5,380 921 1,360 250 186 142 130 22,762 22,762 14,203 5,273 926	HELOC 20.8% 7.8% 1.3% 1.9% 0.4% 0.3% 0.2% 32.9% 29.2% 29.2% R HELOC 20.8% 7.8% 1.3%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 esidential Mortg: 37,036 18,071 5,280	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% ges Portfolios Total 54.2% 26.5% 7.7%	Uninsured [®] HE 72% 70% 70% 71% 62% 69% 69% 66% 68% 71% Q2 2019 Average LTV for mortgages origing and acquired during the quite duri	0C ^(b) 72% 30 % or less 23% 31 % - 60 % 69% 61 % - 70 % 61% 71 % - 80 % 74% 90 % 91 % - 95 % 67% 96 % or more 70 kall 90 % 68% 70 % 71% 30 % or less 61% 31 % - 60 % 71% 30 % or less	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% Residential Mortgages ⁽⁾ exposure groups by LTV buckets ⁽¹⁰⁾ Canada 5.1% 31.7% 20.4%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Residential Mortgage Portfolios (remaining amortization) ^{0(N)} Canada 0 - 20 years 25 - 30 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ^{®)} Other residential mortgages ^{®)}	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106	18.1% 10.5% 5.3% 3.0% 0.8% 0.5% 0.7% 39.9% 38.0% 10.8% 5.2% 5.2% 3.1%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 10,339 5,397 800 1,069	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 1.6%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343	HELOC 20.8% 7.8% 1.9% 0.4% 0.2% 0.2% 32.9% 29.2% R R HELOC 20.8% 7.8% 1.3% 1.9%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 *sidential Mortg: 37,036 18,071 5,280 4,518	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% 100.0% 100.0% 100.0%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 62% 72% 69% 66% 68% 71% Q2 2019 Average LTV for mortgages originent and acquired during the queut ininsured ⁽³⁾ Uninsured ⁽³⁾ HE 71% 69% 68% 61%	OC ^(b) 72% 30 % or less 62% 31 % - 60 % 66% 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 90 % 91 % - 95 % 97 % - 90 % 91 % - 95 % 67% 96 % or more 70% 70% 70 % or less 68% 68% 71 % - 30 % 71 % - 60 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 71 % - 80 %	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% canada 5.1% 31.7% 20.4% 25.6%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 2.2.0% 30 - 35 years 0.8% 35 years 0.8% Total 100.0% Canada 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁹⁾ Other residential mortgages ⁽⁹⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106 585	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 39.9% 38.0% 10.8% 5.2% 3.1% 0.9%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 10,339 5,397 800 1,069 295	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 1.6% 0.4%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343 246	HELOC 20.8% 7.8% 1.3% 0.4% 0.3% 0.2% 32.9% 29.2% R HELOC 20.8% 7.8% 1.3% 1.9% 0.3%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745 5,661 78,744 *sidential Mortg: 37,036 18,071 5,280 4,518 1,126	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% 100.0% 100.0% 100.0%	Uninsured® HE 72% 70% 71% 62% 68% 66% 66% 66% 02 2019 Average LTV for mortgages originand acquired during the quilded during t	0(**) 72% 30 % or less 63% 31 % - 60 % 61% - 70 % 61% - 70 % 61% - 70 % 71 % - 80 % 91 % - 95 % 96 % or more 70% 68% 71% - 80 % 68% 71% - 80 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 71 % - 80 % 81 % - 90 %	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0% 4.1% 100.0% Residential Mortgages ⁽²⁾ exposure groups by LTV bucket ⁽³⁰⁾ Canada 5.1% 31.7% 20.4% 25.6% 9.3%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Canada 0.25 years 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.5% 33 - 35 years 0.5% 35 years 0.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ^{®)} Other residential mortgages ^{®)}	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106	18.1% 10.5% 5.3% 3.0% 0.8% 0.5% 0.7% 39.9% 38.0% 10.8% 5.2% 5.2% 3.1%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 10,339 5,397 800 1,069	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 1.6%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343	HELOC 20.8% 7.8% 1.9% 0.4% 0.2% 0.2% 32.9% 29.2% R R HELOC 20.8% 7.8% 1.3% 1.9%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 *sidential Mortg: 37,036 18,071 5,280 4,518	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% 100.0% 100.0% 100.0%	Uninsured ⁽³⁾ HE 72% 70% 71% 62% 62% 72% 69% 66% 68% 71% Q2 2019 Average LTV for mortgages originent and acquired during the queut ininsured ⁽³⁾ Uninsured ⁽³⁾ HE 71% 69% 68% 61%	OC ^(b) 72% 30 % or less 62% 31 % - 60 % 66% 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 90 % 91 % - 95 % 97 % - 90 % 91 % - 95 % 67% 96 % or more 70% 70% 70 % or less 68% 68% 71 % - 30 % 71 % - 60 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 71 % - 80 %	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% canada 5.1% 31.7% 20.4% 25.6%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Canada 0.25 years 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.5% 33 - 35 years 0.5% 35 years 0.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁹⁾ Other residential mortgages ⁽⁹⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106 585	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 39.9% 38.0% 10.8% 5.2% 3.1% 0.9%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 10,339 5,397 800 1,069 295	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 1.6% 0.4%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343 246	HELOC 20.8% 7.8% 1.3% 0.4% 0.3% 0.2% 32.9% 29.2% R HELOC 20.8% 7.8% 1.3% 1.9% 0.3%	37,718 18,280 5,352 4,534 1,131 1,035 556 732 69,338 3,745 5,661 78,744 *sidential Mortg: 37,036 18,071 5,280 4,518 1,126	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% 100.0% 100.0% 100.0%	Uninsured® HE 72% 70% 71% 62% 68% 66% 66% 66% 02 2019 Average LTV for mortgages originand acquired during the quilded during t	0(**) 72% 30 % or less 63% 31 % - 60 % 61% - 70 % 61% - 70 % 61% - 70 % 71 % - 80 % 91 % - 95 % 96 % or more 70% 68% 71% - 80 % 68% 71% - 80 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 71 % - 80 % 81 % - 90 %	Canada 5.1% 32.3% 20.4% 25.6% 8.5% 4.0% 4.1% 100.0% Residential Mortgages ⁽²⁾ exposure groups by LTV bucket ⁽³⁰⁾ Canada 5.1% 31.7% 20.4% 25.6% 9.3%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Canada 0.25 years 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.5% 33 - 35 years 0.5% 35 years 0.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁹⁾ Other residential mortgages ⁽⁹⁾ Quebec Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106 585 705	18.1% 10.5% 5.3% 0.8% 1.0% 0.5% 39.9% 38.0% 10.8% 10.8% 10.8% 5.2% 3.1% 0.9% 1.0%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 1 0,339 5,397 800 1,069 295 125	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 1.6% 0.4% 0.2% 0.1%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343 246 181 140	HELOC 20.8% 7.8% 1.9% 0.4% 0.2% 0.2% 32.9% 29.2% R RELOC 20.8% 7.8% 1.3% 0.3% 0.3% 0.3% 0.3% 0.3%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 *sidential Mortg: 37,036 18,071 5,280 4,518 1,126 1,011 5,46	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 1.6% 1.5% 1.6% 1.6% 1.5% 1	Uninsured [®] HE 72% 70% 71% 62% 69% 66% 68% 71% 71% 71% 71% 71% 69% 68% 61% 73% 61%	0C ^(b) 72% 30 % or less 62% 61 % - 70 % 61% 7 % - 80 % 74% 90 % 91 % - 95 % 96 % or more 70% 1 % - 90 % 91 % - 95 % 66 % 66% 74 % - 80 % 90 % or iss 68% 71 % 30 % or less 61 % - 70 % 61% 71 % - 80 % 91 % - 95 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 91 % - 95 % 91 % 0 % or more 91 % 0 % 91 % 0 % or more 95 % or more	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% canada 5.1% 31.7% 20.4% 25.6% 4.0% 4.1% 100.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Canada 0.25 years 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.5% 33 - 35 years 0.5% 35 years 0.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾ Other residential mortgages ⁽⁸⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106 585 705 322 469	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 33.9% 38.0% 18.3% 10.8% 5.2% 3.1% 0.9% 1.0% 0.5% 0.7%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 7 10,339 5,397 800 1,069 2,95 125 84 116	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 0.4% 0.4% 0.4% 0.2% 0.1% 0.2%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343 246 181 140 127	HELOC 20.8% 7.8% 1.3% 0.4% 0.2% 0.2% 32.9% 29.2% R HELOC 20.8% 7.8% 1.3% 1.3% 1.3% 0.3% 0.3% 0.2%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 esidential Mortga 37,036 18,071 5,280 4,518 1,126 1,011 546 6,712	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% ges Portfolios Total 54.2% 26.5% 7.7% 6.6% 1.6% 1.5% 0.8% 1.1%	Uninsured [®] HE 72% 70% 71% 62% 69% 66% 66% 71% Q2 2019 Average LTV for mortgages origined and acquired during the quite during the qu	0(**) 72% 30 % or less 63 % - 60 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 71 % - 80 % 96 % or more 70% 56 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 91 % - 95 % 96 % or more 71 % - 80 % 68% 91 % - 95 % 96 % or more 68% 71 % - 80 % 71 % - 95 % 96 % or more 70 % 71 % - 80 % 71 % - 95 % 96 % or more	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% Eesidential Mortgages ⁽⁾ exposure groups by LTV buckets ⁽¹⁰⁾ Canada 5.1% 31.7% 20.4% 20.4% 29.3% 3.9%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Canada 0 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.2% 33 years 0.5% 35 years 0.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾ Other residential mortgages ⁽⁸⁾ Other residential mortgages ⁽⁸⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106 585 705 322	18.1% 10.5% 5.3% 3.0% 0.8% 0.5% 0.5% 39.9% 38.0% 10.8% 5.2% 3.1% 0.9% 1.0% 0.5%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 0 10,339 5,397 800 1,069 295 125 84 116 18,225	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 1.6% 0.4% 0.2% 0.1%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343 246 181 140	HELOC 20.8% 7.8% 1.9% 0.4% 0.2% 0.2% 32.9% 29.2% R RELOC 20.8% 7.8% 1.3% 0.3% 0.3% 0.3% 0.3% 0.3%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 37,036 18,071 5,280 4,518 1,126 1,011 5,280 4,518 1,126 1,011 5,480 1,011 5,480 1,011 5,480 1,011 5,480 1,011 5,480 1,011 5,480 1,011 5,480 1,011 5,480 1,011 5,480 1,011 5,480 1,011 5,480 1,012 5,670 1,012 5,670 1,012 5,670 5,670 5,670 5,720 5,7000 5,7000 5,7000 5,70000000000	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 1.6% 1.5% 1.6% 1.6% 1.5% 1	Uninsured [®] HE 72% 70% 71% 62% 69% 66% 68% 71% 71% 71% 71% 71% 69% 68% 61% 73% 61%	0C ^(b) 72% 30 % or less 62% 61 % - 70 % 61% 7 % - 80 % 74% 90 % 91 % - 95 % 96 % or more 70% 1 % - 90 % 91 % - 95 % 66 % 66% 74 % - 80 % 90 % or iss 68% 71 % 30 % or less 61 % - 70 % 61% 71 % - 80 % 91 % - 95 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 91 % - 95 % 91 % 0 % or more 91 % 0 % 91 % 0 % or more 95 % or more	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% canada 5.1% 31.7% 20.4% 25.6% 4.0% 4.1% 100.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Canada 0 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.2% 33 years 0.5% 35 years 0.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾ Quebec Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106 585 705 322 469 27,636	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 33.9% 38.0% 18.3% 10.8% 5.2% 3.1% 0.9% 1.0% 0.5% 0.7%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 10,0339 5,397 800 1,069 295 125 84 116 18,225 84 116 18,225 3,550	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 0.4% 0.4% 0.4% 0.2% 0.1% 0.2%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343 246 181 140 127	HELOC 20.8% 7.8% 1.3% 0.4% 0.2% 0.2% 32.9% 29.2% R HELOC 20.8% 7.8% 1.3% 1.3% 1.3% 0.3% 0.3% 0.2%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 <u>5,661</u> 78,744 37,036 18,071 5,280 4,518 1,126 1,011 546 712 68,300 3,580	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% ges Portfolios Total 54.2% 26.5% 7.7% 6.6% 1.6% 1.5% 0.8% 1.1%	Uninsured [®] HE 72% 70% 71% 62% 69% 66% 66% 71% Q2 2019 Average LTV for mortgages origined and acquired during the quite during the qu	0(**) 72% 30 % or less 63 % - 60 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 71 % - 80 % 96 % or more 70% 56 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 91 % - 95 % 96 % or more 71 % - 80 % 68% 91 % - 95 % 96 % or more 68% 71 % - 80 % 71 % - 95 % 96 % or more 70 % 71 % - 80 % 71 % - 95 % 96 % or more	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% canada 5.1% 31.7% 20.4% 25.6% 4.0% 4.1% 100.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Canada 0 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.2% 33 years 0.5% 35 years 0.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾ Other residential mortgages ⁽⁸⁾ Other residential mortgages ⁽⁸⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106 585 705 3222 469 27,636 1,902	18.1% 10.5% 5.3% 3.0% 0.8% 0.5% 0.7% 39.9% 38.0% 38.0% 10.8% 5.2% 10.8% 5.2% 1.0% 0.5% 0.7% 40.5%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 10,339 5,397 800 1,069 295 125 125 125 84 116 18,225 3,580 3,270	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 1.6% 0.4% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 1.6% 0.4% 0.2% 0.1% 0.2	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343 246 181 140 127 22,439	HELOC 20.8% 7.8% 1.3% 0.3% 0.2% 0.2% 32.9% 29.2% 29.2% R HELOC 20.8% 7.8% 1.3% 0.3% 0.3% 0.3% 0.2% 32.8%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 *sidential Mortg: 37,036 18,071 5,280 4,518 1,126 1,011 5,280 4,518 1,126 1,011 5,280 4,518 1,126 1,011 5,280 4,518 1,261 5,283 1,012,125 1,012 5,283 1,012 5,383 1,012 5,283 1,0,	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% ges Portfolios Total 54.2% 26.5% 7.7% 6.6% 1.6% 1.5% 0.8% 1.1% 100.0%	Uninsured [®] HE 72% 70% 71% 62% 69% 66% 66% 71% Q2 2019 Average LTV for mortgages origined and acquired during the quite during the qu	0(**) 72% 30 % or less 63 % - 60 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 71 % - 80 % 96 % or more 70% 56 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 91 % - 95 % 96 % or more 71 % - 80 % 68% 91 % - 95 % 96 % or more 68% 71 % - 80 % 71 % - 95 % 96 % or more 70 % 71 % - 80 % 71 % - 95 % 96 % or more	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% canada 5.1% 31.7% 20.4% 25.6% 4.0% 4.1% 100.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Canada 0 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.2% 35 - 30 years 22.2% 30 - 35 years 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾ Other residential mortgages ⁽⁸⁾ Quebec Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106 585 705 322 469 27,636	18.1% 10.5% 5.3% 3.0% 0.8% 1.0% 0.5% 0.7% 33.9% 38.0% 18.3% 10.8% 5.2% 3.1% 0.9% 1.0% 0.5% 0.7%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 10,0339 5,397 800 1,069 295 125 84 116 18,225 84 116 18,225 3,550	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 0.4% 0.4% 0.4% 0.2% 0.1% 0.2%	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343 246 181 140 127	HELOC 20.8% 7.8% 1.3% 0.4% 0.2% 0.2% 32.9% 29.2% R HELOC 20.8% 7.8% 1.3% 1.3% 1.3% 0.3% 0.3% 0.2%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 <u>5,661</u> 78,744 37,036 18,071 5,280 4,518 1,126 1,011 546 712 68,300 3,580	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% 100.0% ges Portfolios Total 54.2% 26.5% 7.7% 6.6% 1.6% 1.5% 0.8% 1.1%	Uninsured [®] HE 72% 70% 71% 62% 69% 66% 66% 71% Q2 2019 Average LTV for mortgages origined and acquired during the quite during the qu	0(**) 72% 30 % or less 63 % - 60 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 71 % - 80 % 96 % or more 70% 56 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 91 % - 95 % 96 % or more 71 % - 80 % 68% 91 % - 95 % 96 % or more 68% 71 % - 80 % 71 % - 95 % 96 % or more 70 % 71 % - 80 % 71 % - 95 % 96 % or more	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% canada 5.1% 31.7% 20.4% 25.6% 4.0% 4.1% 100.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% 0 - 20 years 25.5% 20 - 25 years 25.5% 20 - 25 years 25.5% 25 - 30 years 25.5% 25 - 30 years 25.8% 25 - 30 years 22.2% 30 - 35 years 0.5% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾ Quebec Ontario Alberta British Columbia British Columbia New Brunswick Saskatchewan Manitoba Other Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	7,313 3,640 2,076 578 722 330 487 27,683 2,214 29,897 12,494 7,401 3,554 2,106 585 705 3222 469 27,636 1,902	18.1% 10.5% 5.3% 3.0% 0.8% 0.5% 0.7% 39.9% 38.0% 38.0% 10.8% 5.2% 10.8% 5.2% 1.0% 0.5% 0.7% 40.5%	5,587 791 1,098 303 127 84 115 18,893 3,745 3,447 26,085 10,339 5,397 800 1,069 295 125 125 125 84 116 18,225 3,580 3,270	15.5% 8.1% 1.1% 1.6% 0.4% 0.2% 0.1% 0.2% 27.2% 33.1% Uninsured 15.1% 7.9% 1.2% 1.6% 0.4% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 1.6% 0.4% 0.2% 0.1% 0.2	5,380 921 1,360 250 186 142 130 22,762 22,762 22,762 14,203 5,273 926 1,343 246 181 140 127 22,439	HELOC 20.8% 7.8% 1.3% 0.3% 0.2% 0.2% 32.9% 29.2% 29.2% R HELOC 20.8% 7.8% 1.3% 0.3% 0.3% 0.3% 0.2% 32.8%	37,718 18,280 5,352 4,534 1,131 1,035 556 69,338 3,745 5,661 78,744 *sidential Mortg: 37,036 18,071 5,280 4,518 1,126 1,011 5,280 4,518 1,126 1,011 5,280 4,518 1,126 1,011 5,280 4,518 1,261 5,283 1,012,125 1,012 5,283 1,012 5,383 1,012 5,283 1,0,	Total 54.4% 26.4% 7.7% 6.5% 1.6% 1.5% 0.8% 1.1% 100.0% ges Portfolios Total 54.2% 26.5% 7.7% 6.6% 1.6% 1.5% 0.8% 1.1% 100.0%	Uninsured [®] HE 72% 70% 71% 62% 69% 66% 66% 71% Q2 2019 Average LTV for mortgages origined and acquired during the quite during the qu	0(**) 72% 30 % or less 63 % - 60 % 61 % - 70 % 61 % - 70 % 61 % - 70 % 71 % - 80 % 96 % or more 70% 56 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 71 % - 80 % 68% 91 % - 95 % 96 % or more 71 % - 80 % 68% 91 % - 95 % 96 % or more 68% 71 % - 80 % 71 % - 95 % 96 % or more 70 % 71 % - 80 % 71 % - 95 % 96 % or more	Canada 5.1% 32.3% 20.4% 25.6% 4.0% 4.1% 100.0% canada 5.1% 31.7% 20.4% 25.6% 4.0% 4.1% 100.0%	Canada 0 - 20 years 25.5% 20 - 25 years 51.7% 25 - 30 years 22.0% 30 - 35 years 0.8% 35 years and + 0.0% Total 100.0% Canada 0 0 - 20 years 25.5% 20 - 25 years 51.8% 25 - 30 years 22.2% 30 - 35 years 0.2.3% 25 - 30 years 22.2% 33 - 35 years 0.0%

Excluding non-Canadian mortgages.
 Includes HELOC.
 Property values are updated using Teranet National Bank sub-indices by area and property type.
 Property values are updated using Teranet National Bank sub-indices by area and property type.
 Excludes amortization for the HELOC's amortized portion. The remaining amortization period is being disclosed.
 Is calculated using the outstanding amount and weighted by the outstanding of each loan.
 It is calculated using the authorized amount and weighted by the authorized amount of each line. Includes both revolving and amortized portions.
 This calculated using the authorized amount and weighted by the authorized amount of each line. Includes both revolving and amortized portions.
 It uses the authorized amount and weighted by the authorized amount of each line. Includes both revolving and amortized portions.
 It uses the authorized amount and more and non-retail residential mortgages of 1 to 4 units.

Residential Mortgages Portfolios Information (continued)

(millions of Canadian dollars)													
									Q1 2019	LTV for mortgages originated	Pacie	ential Mortgages ⁽²⁾ exposure	Residential Mortgages Portfolios
		<u> </u>					sidential Mortgag		and	acquired during the quarter ⁽¹⁾	Resid	groups by LTV buckets ⁽¹⁾⁽³⁾	(remaining amortization) ⁽¹⁾⁽⁴⁾
Quebee	12,678	Insured 18.7%	40.000	Uninsured 14.9%	14.040	HELOC	20.040	Total 54.3%	Uninsured ⁽⁵⁾	HELOC ⁽⁶⁾ 70%	30 % or less	Canada 5.2%	Canada 0 - 20 years 24.5%
Quebec Ontario	7,497	18.7%	10,092 5,244	7.7%	14,046 5,197	20.7% 7.7%	36,816 17,938	54.3% 26.4%	71% 67%	70% 62%	30 % of less 31 % - 60 %	5.2%	20 - 25 years 24.5% 20 - 25 years 52.3%
Alberta	3,537	5.2%	784	1.2%	928	1.3%	5,249	7.7%	68%	66%	61 % - 70 %	20.0%	20 - 25 years 52.3% 25 - 30 years 22.7%
British Columbia	2,151	3.2%	1,041	1.5%	1,318	1.9%	4,510	6.6%	60%	56%	71 % - 80 %	26.0%	30 - 35 years 0.5%
New Brunswick	592	0.9%	289	0.4%	245	0.4%	1,126	1.7%	74%	70%	81 % - 90 %	9.3%	35 years and + 0.0%
Saskatchewan	704	1.0%	124	0.2%	182	0.3%	1,010	1.5%	68%	74%	91 % - 95 %	4.0%	Total 100.0%
		0.5%											Total 100.0%
Manitoba	323		83	0.1%	142	0.2%	548	0.8%	69%	71%	96 % or more	4.1%	
Others Canadian provinces ⁽⁷⁾	470	0.7%	115	0.2%	123	0.1%	708	1.0%	73%	71%	Total	100.0%	
	27,952	41.2%	17,772	26.2%	22,181	32.6%	67,905	100.0%	69%	67%			
USA, Cambodia and Others			3,292				3,292						
Other residential mortgages ⁽⁸⁾	1,828		3,287				5,115						
	29,780	39.0%	24,351	31.9%	22,181	29.2%	76,312	100.0%					
						=			Q4 2018				
												(2)	
						-		De effe lis		LTV for mortgages originated	Resid	ential Mortgages ⁽²⁾ exposure	Residential Mortgages Portfolios (remaining amortization) ⁽¹⁾⁽⁴⁾
· · · · · · · · · · · · · · · · · · ·							sidential Mortgag			acquired during the quarter ⁽¹⁾		groups by LTV buckets ⁽¹⁾⁽³⁾	
		Insured		Uninsured	· · ·	HELOC		Total	Uninsured ⁽⁵⁾	HELOC ⁽⁶⁾		Canada	Canada
Quebec	12,795	18.9%	9,893	14.6%	14,003	20.8%	36,691	54.3%	71%	70%	30 % or less	5.3%	0 - 20 years 23.1%
Ontario	7,546	11.2%	5,071	7.5%	5,179	7.6%	17,796	26.3%	68%	62%	31 % - 60 %	31.5%	20 - 25 years 52.4%
Alberta	3,508	5.2%	782	1.2%	937	1.3%	5,227	7.7%	69%	70%	61 % - 70 %	19.8%	25 - 30 years 23.8%
British Columbia	2,174	3.2%	1,010	1.5%	1,309	2.0%	4,493	6.7%	63%	55%	71 % - 80 %	26.1%	30 - 35 years 0.7%
New Brunswick	600	0.9%	282	0.4%	246	0.4%	1,128	1.7%	73%	72%	81 % - 90 %	9.4%	35 years and + 0.0%
Saskatchewan	694	1.0%	121	0.2%	182	0.3%	997	1.5%	71%	71%	91 % - 95 %	4.0%	Total 100.0%
Manitoba	318	0.5%	79	0.1%	142	0.2%	539	0.8%	71%	67%	96 % or more	3.9%	
Others Canadian provinces ⁽⁷⁾	463	0.7%	109	0.2%	124	0.1%	696	1.0%	72%	68%	Total	100.0%	
others canadian provinces	28,098	41.6%	17,347	25.7%	22,122	32.7%	67,567	100.0%	69%	66%	Total	100.078	
	20,090	41.0%		23.1%	22,122	52.1%		100.0%	09%	6676			
USA, Cambodia and Others			3,024				3,024						
Other residential mortgages ⁽⁸⁾	1,813		3,369				5,182						
	29,911	39.5%											
		39.3%	23,740	31.3%	22,122	29.2%	75,773	100.0%					
		39.3%	23,740	31.3%	22,122	29.2%	75,773	100.0%	Q3 2018				
		39.3%	23,740	31.3%	22,122	29.2%	75,773	100.0%		LTV for mortgages originated	Resid	ential Mortgages ⁽²⁾ exposure	Residential Mortgages Portfolios
		39.5%	23,740	31.3%	22,122		75,773 sidential Mortgag		Average	LTV for mortgages originated acquired during the quarter ⁽¹⁾	Resic	ential Mortgages ⁽²⁾ exposure groups by LTV buckets ⁽¹⁾⁽³⁾	Residential Mortgages Portfolios (remaining amortization) ⁽¹⁾⁽⁴⁾
		Insured	23,740	Uninsured	22,122		., .		Average and		Resid		
Quebec		Insured		Uninsured		Re HELOC	sidential Mortgag	ges Portfolios Total	Average and Uninsured ⁽⁵⁾	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾		groups by LTV buckets ⁽¹⁾⁽³⁾ Canada	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada
Quebec	12,951	Insured 19.4%	9,639	Uninsured 14.4%	13,757	Re HELOC 20.6%	sidential Mortgag 36,347	ges Portfolios Total 54.4%	Average and Uninsured ^(S) 71%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 70%	30 % or less	groups by LTV buckets ⁽¹⁾⁽³⁾ Canada 5.4%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years 22.4%
Ontario	12,951 7,584	Insured 19.4% 11.4%	9,639 4,822	Uninsured 14.4% 7.2%	13,757 5,056	Re HELOC 20.6% 7.6%	sidential Mortgag 36,347 17,462	ges Portfolios Total 54.4% 26.2%	Average and Uninsured ^(S) 71% 68%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 70% 62%	30 % or less 31 % - 60 %	groups by LTV buckets ⁽¹⁾⁽³⁾ Canada 5.4% 31.6%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8%
Ontario Alberta	12,951 7,584 3,449	Insured 19.4% 11.4% 5.2%	9,639 4,822 760	Uninsured 14.4% 7.2% 1.1%	13,757 5,056 943	Re HELOC 20.6% 7.6% 1.4%	sidential Mortgag 36,347 17,462 5,152	ges Portfolios Total 54.4% 26.2% 7.7%	Average and Uninsured ⁽⁰⁾ 71% 68% 71%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 70% 62% 71%	30 % or less 31 % - 60 % 61 % - 70 %	groups by LTV buckets ⁽¹⁾⁽³⁾ Canada 5.4% 31.6% 19.8%	(remaining amortization) ^{10/40} Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9%
Ontario Alberta British Columbia	12,951 7,584 3,449 2,199	Insured 19.4% 11.4% 5.2% 3.3%	9,639 4,822 760 973	Uninsured 14.4% 7.2% 1.1% 1.5%	13,757 5,056 943 1,275	Re HELOC 20.6% 7.6% 1.4% 1.9%	sidential Mortgag 36,347 17,462 5,152 4,447	ges Portfolios Total 54.4% 26.2% 7.7% 6.7%	Average and Uninsured ⁽⁵⁾ 71% 68% 71% 63%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 70% 62% 71% 57%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 %	groups by LTV buckets ⁽¹⁾⁽³⁾ Canada 5.4% 31.6% 19.8% 26.7%	(remaining amortization) ⁽⁰⁾⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9%
Ontario Alberta British Columbia New Brunswick	12,951 7,584 3,449 2,199 606	Insured 19.4% 11.4% 5.2% 3.3% 0.9%	9,639 4,822 760 973 272	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4%	13,757 5,056 943 1,275 240	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4%	36,347 17,462 5,152 4,447 1,118	ges Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7%	Average and Uninsured ⁽³⁾ 71% 68% 71%, 63% 73%, 75%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 70% 62% 71% 57% 69%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 %	groups by LTV buckets ⁽¹⁰⁾ Canada 5.4% 31.6% 19.8% 26.7% 8.9%	(remaining amortization) ⁰⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan	12,951 7,584 3,449 2,199 606 673	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0%	9,639 4,822 760 973 272 115	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2%	13,757 5,056 943 1,275 240 181	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.3%	36,347 36,347 17,462 5,152 4,447 1,118 969	ges Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7% 1.5%	Average and Uninsured ¹⁰¹ 71% 68% 71% 63% 75% 75%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 57% 69% 73%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 %	groups by LTV buckets ⁽¹⁰⁾ Canada 5.4% 31.6% 19.8% 26.7% 8.9% 4.0%	(remaining amortization) ¹⁰⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba	12,951 7,584 3,449 2,199 606 673 303	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5%	9,639 4,822 760 973 272 115 73	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1%	13,757 5,056 943 1,275 240 181 142	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.3% 0.2%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518	ges Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7% 1.5% 0.8%	Average and Uninsured ⁶⁰ 71% 68% 71% 63% 63% 75% 76% 76% 74%	acquired during the quarter ⁽³⁾ HELOC ⁽⁶⁾ 62% 71% 57% 69% 73% 68%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more	groups by LTV buckets ⁽¹⁰⁾ Canada 5,4% 31.6% 19.8% 26,7% 8,9% 4.0% 3,6%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan	12,951 7,584 3,449 2,199 606 673 303 442	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6%	9,639 4,822 760 973 272 115 73 106	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2%	13,757 5,056 943 1,275 240 181 142 121	Re HELOC 20.6% 1.4% 1.9% 0.4% 0.3% 0.3% 0.2%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518 669	zes Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7% 1.5% 0.8% 1.0%	Average and Uninsured ⁽⁵⁾ 71% 68% 71% 63% 75% 75% 76% 74% 71%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 65% 69% 73% 68% 68%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 %	groups by LTV buckets ⁽¹⁰⁾ Canada 5.4% 31.6% 19.8% 26.7% 8.9% 4.0%	(remaining amortization) ⁰⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾	12,951 7,584 3,449 2,199 606 673 303	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5%	9,639 4,822 760 973 272 115 73 106 16,760	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1%	13,757 5,056 943 1,275 240 181 142	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.3% 0.2%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682	ges Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7% 1.5% 0.8%	Average and Uninsured ⁶⁰ 71% 68% 71% 63% 63% 75% 76% 76% 74%	acquired during the quarter ⁽³⁾ HELOC ⁽⁶⁾ 62% 71% 57% 69% 73% 68%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more	groups by LTV buckets ⁽¹⁰⁾ Canada 5,4% 31.6% 19.8% 26,7% 8,9% 4.0% 3,6%	(remaining amortization) ⁰⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba	12,951 7,584 3,449 2,199 606 673 303 442	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6%	9,639 4,822 760 973 272 115 73 106	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2%	13,757 5,056 943 1,275 240 181 142 121	Re HELOC 20.6% 1.4% 1.9% 0.4% 0.3% 0.3% 0.2%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518 669	zes Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7% 1.5% 0.8% 1.0%	Average and Uninsured ⁽⁵⁾ 71% 68% 71% 63% 75% 75% 76% 74% 71%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 65% 69% 73% 68% 68%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more	groups by LTV buckets ⁽¹⁰⁾ Canada 5,4% 31.6% 19.8% 26,7% 8,9% 4.0% 3,6%	(remaining amortization) ⁰⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾	12,951 7,584 3,449 2,199 606 673 303 442	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6%	9,639 4,822 760 973 272 115 73 106 16,760	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2%	13,757 5,056 943 1,275 240 181 142 121	Re HELOC 20.6% 1.4% 1.9% 0.4% 0.3% 0.3% 0.2%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682	zes Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7% 1.5% 0.8% 1.0%	Average and Uninsured ⁽⁵⁾ 71% 68% 71% 63% 75% 75% 76% 74% 71%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 65% 69% 73% 68% 68%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more	groups by LTV buckets ⁽¹⁰⁾ Canada 5,4% 31.6% 19.8% 26,7% 8,9% 4.0% 3,6%	(remaining amortization) ⁰⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	12,951 7,584 3,449 2,199 606 673 303 442 28,207	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6%	9,639 4,822 760 973 272 115 73 106 16,760 2,525	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2%	13,757 5,056 943 1,275 240 181 142 121	Re HELOC 20.6% 1.4% 1.9% 0.4% 0.3% 0.3% 0.2%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525	zes Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7% 1.5% 0.8% 1.0%	Average and Uninsured ⁽⁵⁾ 71% 68% 71% 63% 75% 75% 76% 74% 71%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 65% 69% 73% 68% 68%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more	groups by LTV buckets ⁽¹⁰⁾ Canada 5,4% 31.6% 19.8% 26,7% 8,9% 4.0% 3,6%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	12,951 7,584 3,449 606 673 303 442 28,207 1,790	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1%	13,757 5,056 943 1,275 240 181 142 121 21,715	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.3% 0.2% 0.2% 32.6%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239	zes Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7% 1.5% 0.8% 1.0% 100.0%	Average and Uninsured ⁽⁵⁾ 71% 68% 73% 63% 75% 76% 74% 74% 74% 74% 70%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 65% 69% 73% 68% 68%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more	groups by LTV buckets ⁽¹⁰⁾ Canada 5,4% 31.6% 19.8% 26,7% 8,9% 4.0% 3,6%	(remaining amortization) ⁰⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	12,951 7,584 3,449 606 673 303 442 28,207 1,790	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1%	13,757 5,056 943 1,275 240 181 142 121 21,715	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.3% 0.2% 0.2% 32.6%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239	zes Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.7% 1.5% 0.8% 1.0% 100.0%	Average and Uninsured ⁽³⁾ 71% 68% 71% 63% 75% 76% 74% 71% 70%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 65% 69% 73% 68% 69% 66%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more Total	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 8.9% 4.0% 3.6% 100.0%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0% Total 100.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	12,951 7,584 3,449 606 673 303 442 28,207 1,790	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1%	13,757 5,056 943 1,275 240 181 142 121 21,715	Re HELOC 20.6% 7.6% 1.9% 0.4% 0.2% 0.2% 0.2% 32.6% 29.2%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239 74,446	ges Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.5% 0.8% 1.0% 100.0%	Average and Uninsured ¹⁵³ 71% 68% 71% 63% 75% 76% 76% 74% 71% 70% Q2 2018 Average	acquired during the quarter ⁽³⁾ HELOC ⁽⁶⁾ 62% 771% 63% 63% 63% 68% 66%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more Total	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 4.0% 4.0% 3.6% 100.0%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years C2.4% 20 - 25 years 25.4% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0% Total 100.0% Residential Mortgages Portfolios
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	12,951 7,584 3,449 606 673 303 442 28,207 1,790	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3% 40.3%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1% 30.5%	13,757 5,056 943 1,275 240 181 142 121 21,715	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.3% 0.2% 0.2% 0.2% 32.6% 29.2%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239	ges Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.5% 0.8% 1.0% 100.0% 100.0% ges Portfolios	Average and Uninsured ⁽⁵⁾ 71% 68% 73% 63% 75% 76% 74% 74% 71% 70% 02 2018 Average and	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 700% 62% 71% 57% 69% 68% 69% 66% LTV for mortgages originated acquired during the quarter ⁽¹⁾	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more Total	groups by LTV buckets ⁽¹⁰⁰⁾ Canada 5.4.% 31.6% 19.8% 26.7% 8.9% 4.0% 3.6% 100.0%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 22.4% 20 - 25 years 24.9% 30 - 35 years 24.9% 35 years and + 0.0% Total 100.0% Residential Mortgages Portfolios (remaining amortization) ⁽¹⁾⁽⁴⁾
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁹⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997	Insured 19.4% 5.2% 3.3% 0.9% 1.0% 0.5% 42.3% 40.3%	9,639 4,822 760 973 2772 115 73 106 16,760 2,525 3,449 22,734	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.2% 25.1% 30.5% Uninsured	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715	Re HELOC 20.6% 7.6% 1.9% 0.4% 0.4% 0.2% 0.2% 0.2% 32.6% 29.2% Re HELOC	36,347 17,462 5,152 4,447 1,118 969 518 66,682 2,525 5,239 74,446 sidential Mortgag	zes Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.5% 0.8% 1.0% 100.0% 100.0% zes Portfolios Total	Average and Uninsured ⁽³⁾ 71% 68% 71% 63% 75% 76% 74% 74% 70% 02 2018 Average and Uninsured ⁽⁹⁾	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 700% 62% 71% 57% 69% 68% 68% 68% 68% 68% 68% 68% 68% 68% 68	30 % or less 31 % - 60 % 61 % - 70 % 77 % - 80 % 81 % - 90 % 91 % - 95 % <u>96 % or more</u> Total	groups by LTV buckets ⁽³⁰⁰⁾ Canada 5.4.% 31.6% 19.8% 26.7% 8.9% 4.0% 3.6% 100.0%	(remaining amortization) ⁰¹⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0% Total 100.0% Residential Mortgages Portfolios (remaining amortization) ⁰¹⁽⁴⁾ Canada
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁰⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3% 40.3%	9,639 4,822 7600 973 272 115 73 106 16,760 2,525 3,449 22,734 9,267	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1% 30.5% Uninsured 14.2%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.2% 0.2% 32.6% 29.2% Re HELOC 20.7%	sidential Mortgag 36,347 17,462 5,152 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239 74,446 sidential Mortgag 35,866	ges Portfolios Total 54.4% 26.2% 6.7% 1.5% 0.8% 1.0% 100.0% 100.0% ges Portfolios Total 54.8%	Average and Uninsured ¹⁰³ 71% 68% 71% 63% 75% 76% 76% 74% 71% 70% 02 2018 Average and Uninsured ¹⁰³ 72%	acquired during the quarter ⁽³⁾ HELOC ⁽⁶⁾ 700% 62% 71% 63% 63% 63% 66% LTV for mortgages originated acquired during the quarter ⁽³⁾ HELOC ⁽⁶⁾ 70%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more Total Resid	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 8.9% 4.0% 3.6% 100.0%	(remaining amortization) ⁽¹⁰⁴⁾ Canada 0 - 20 years C2.4% 20 - 25 years C3.8% 25 - 30 years C4.9% 30 - 35 years 0.9% 35 years 0.9% Total 100.0% Residential Mortgages Portfolios (remaining amortization) ⁽¹⁰⁴⁾ Canada 0 - 20 years 21.7%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁹⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3% 40.3% Insured 19.9% 11.7%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449 22,734	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1% 30.5% Uninsured 14.2% 6.9%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.3% 0.2% 0.2% 32.6% 29.2% Re HELOC 20.7% 7.3%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518 669 66,662 2,525 5,239 74,446 sidential Mortgag 35,866 16,943	ges Portfolios Total 54.4% 26.2% 7.7% 6.7% 1.5% 0.8% 1.0% 100.0% 100.0% ges Portfolios Total 54.8% 25.9%	Average and Uninsured ⁶⁰ 71% 68% 71% 63% 75% 76% 74% 71% 70% 02 2018 Average and Uninsured ⁶⁰ 72% 69%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 62% 71% 69% 73% 69% 68% 68% 68% 68% 66%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % <u>96 % or more</u> Total Resid	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 8.9% 4.0% 3.6% 100.0%	(remaining amortization) ¹⁰⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years and + 0.0% Total 100.0% Residential Mortgages Portfolios (remaining amortization) ¹⁰⁽⁴⁾ Canada 0 - 20 years 21.7% 20 - 25 years 51.7%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁰⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 13,032 7,620 3,385	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.6% 42.3% 40.3% Insured 19.9% 11.7% 5.2%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449 22,734 9,267 4,535 739	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1% 30.5% Uninsured 14.2%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715 13,567 4,788 936	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.2% 0.2% 32.6% 29.2% Re HELOC 20.7%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239 74,446 sidential Mortgag 35,866 16,943 5,060	ges Portfolios Total 54.4% 26.2% 1.7% 1.7% 1.5% 0.8% 1.0% 100.0% 100.0% ges Portfolios Total 54.8% 25.9% 7.7%	Average and Uninsured ¹⁰³ 71% 68% 71% 63% 75% 76% 76% 74% 71% 70% 70%	Acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 700% 62% 71% 65% 66% 66% 66% 66% 1000 66% 66% 1000 66% 1000 1000	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more Total Resid 30 % or less 31 % - 60 % 61 % - 70 %	groups by LTV buckets ⁽³⁰⁰⁾ Canada 5.4.% 31.6% 19.8% 26.7% 8.9% 4.0% 3.6% 100.0% ential Mortgages ⁽²⁾ exposure groups by LTV buckets ⁽³⁰⁾ Canada 5.5% 31.0% 19.3%	(remaining amortization) ⁰¹⁴⁰¹ Canada 0 - 20 years 22.4% 20 - 25 years 51.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% 35 years 0.9% Total 100.0% Canada 0 0 - 20 years 21.7% 20 - 25 years 51.7% 25 - 30 years 25.5%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁰⁾ Other residential mortgages ⁽⁰⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 13,032 7,620 3,385 2,250	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3% 40.3% Insured 19.9% 11.7% 5.2% 3.5%	9,639 4,822 760 973 272 115 73 106 16,760 2 ,525 3,449 22,734 9,267 4,535 739 936	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1% 30.5% Uninsured 14.2% 6.9%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715 13,567 4,788 936 1,210	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.4% 0.3% 0.2% 0.2% 32.6% 29.2% Re HELOC 20.7% 7.3%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239 74,446 sidential Mortgag 35,866 16,943 5,060 4,396	ges Portfolios Total 54.4% 26.2% 6.7% 1.5% 0.8% 1.0% 100.0% 100.0% 2	Average and Uninsured ¹⁵¹ 71% 68% 71% 63% 75% 76% 74% 71% 70% Q2 2018 Average and Uninsured ¹⁰ 72% 69% 73% 66%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 62% 71% 69% 69% 68% 68% 66% LTV for mortgages originated acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 70% 62% 68% 56%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % <u>36 % or more</u> Total Resid 30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 %	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 8.9% 4.0% 3.6% 100.0%	(remaining amortization) ⁰¹⁴⁰¹ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% 35 years 0.9% Total 100.0% 0 - 20 years 21.7% 20 - 25 years 21.7% 30 - 35 years 25.5% 30 - 35 years 1.1%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁰⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 13,032 7,620 3,385	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.6% 42.3% 40.3% Insured 19.9% 11.7% 5.2%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449 22,734 9,267 4,535 739	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1% 30.5% Uninsured 14.2% 6.9% 1.1%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715 13,567 4,788 936	Re HELOC 20.6% 7.6% 1.9% 0.4% 0.3% 0.2% 0.2% 32.6% 32.6% 29.2% Re HELOC 20.7% 7.3% 7.3% 1.4%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239 74,446 sidential Mortgag 35,866 16,943 5,060	ges Portfolios Total 54.4% 26.2% 1.7% 1.7% 1.5% 0.8% 1.0% 100.0% 100.0% ges Portfolios Total 54.8% 25.9% 7.7%	Average and Uninsured ¹⁰³ 71% 68% 71% 63% 75% 76% 76% 74% 71% 70% 70%	Acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 700% 62% 71% 65% 66% 66% 66% 66% 1000 66% 66% 1000 66% 1000 1000	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more Total Resid 30 % or less 31 % - 60 % 61 % - 70 %	groups by LTV buckets ⁽³⁰⁰⁾ Canada 5.4.% 31.6% 19.8% 26.7% 8.9% 4.0% 3.6% 100.0% ential Mortgages ⁽²⁾ exposure groups by LTV buckets ⁽³⁰⁾ Canada 5.5% 31.0% 19.3%	(remaining amortization) ⁰¹⁴⁰¹ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% 7 Total 100.0% Canada 0.0% 0 - 20 years 21.7% 20 - 25 years 51.7% 20 - 25 years 21.7% 25 - 30 years 25.5% 30 - 35 years 1.1% 35 years 1.1% 35 years 1.1%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁰⁾ Other residential mortgages ⁽⁰⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 1,790 29,997	Insured 19.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3% 40.3% 19.9% 11.7% 5.2% 3.5% 0.9%	9,639 4,822 760 973 272 115 73 106 16,760 2 ,525 3,449 22,734 9,267 4,535 739 936	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.2% 0.2% 0.2% 0.2% 0.5% 25.1% 30.5% Uninsured 14.2% 6.9% 1.1% 1.4% 0.4% 0.4%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715 13,567 4,788 936 1,210	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.3% 0.2% 0.2% 32.6% 29.2% Re HELOC 20.7% 7.3% 1.4% 1.8% 0.4%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518 66,662 2,525 5,239 5,239 74,446 sidential Mortgag 35,866 16,943 5,060 4,396 1,106	ges Portfolios Total 54.4% 6.7% 6.7% 1.5% 0.8% 100.0% 100.0% 100.0% ges Portfolios Total 54.8% 25.9% 7.7% 6.7% 6.7% 1.7%	Average and Uninsured ¹⁵¹ 71% 68% 71% 63% 75% 76% 74% 71% 70% Q2 2018 Average and Uninsured ¹⁰ 72% 69% 73% 66%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 62% 71% 69% 69% 68% 68% 66% LTV for mortgages originated acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 70% 62% 68% 56%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % <u>36 % or more</u> Total Resid 30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 %	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 8.9% 4.0% 3.6% 100.0%	(remaining amortization) ⁰¹⁴⁶ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% 35 years 0.9% Total 100.0% Canada 0 - 20 years 21 - 25 21.7% 20 - 25 years 21.7% 25 - 30 years 25.5% 30 - 35 years 1.1% 35 years 1.0%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁰⁾ USA, Cambodia and Others Other residential mortgages ⁽⁰⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 13,032 7,620 3,385 2,250 604 656	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 42.3% 40.3% Insured 19.9% 11.7% 5.2% 3.5% 0.9% 1.0%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449 22,734 9,267 4,535 739 936 266 266 107	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 0.2% 25.1% 30.5% Uninsured 14.2% 6.9% 1.1% 1.4% 0.4% 0.2%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715 13,567 4,788 936 1,210 236 175	Re HELOC 20.6% 7.6% 0.4% 0.3% 0.2% 0.2% 32.6% 29.2% 29.2% Re HELOC 20.7% 7.3% 1.4% 1.8% 0.4% 0.3%	36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239 74,446 35,866 16,943 5,060 4,396 1,106 938	ges Portfolios Total 54.4% 26.2% 1.7% 6.7% 1.5% 0.8% 1.0% 100.0% 100.0% ges Portfolios Total 54.8% 25.9% 6.7% 1.5%	Average and Uninsured ¹⁰³ 71% 68% 71% 63% 76% 76% 74% 71% 70% 02 2018 Average and Uninsured ¹⁰³ 72% 66% 73% 66% 71%	acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 700% 62% 71% 63% 69% 66% 66% 66% 11/10 for mortgages originated acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 70% 62% 68% 56% 68%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more Total Resic 30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 %	groups by LTV buckets ⁽³⁰⁰⁾ Canada 5.4.% 31.6% 9.8% 26.7% 8.9% 4.0% 3.6% 100.0% 100.0%	(remaining amortization) ⁰¹⁴⁰¹ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% 7 Total 100.0% Canada 0.0% 0 - 20 years 21.7% 20 - 25 years 51.7% 20 - 25 years 21.7% 25 - 30 years 25.5% 30 - 35 years 1.1% 35 years 1.1% 35 years 1.1%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 1 3,032 7,620 3,385 2,250 604 656 286	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 0.5% 0.6% 42.3% 40.3% Insured 19.9% 11.7% 5.2% 3.5% 0.9% 1.0% 0.4%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449 22,734 9,267 4,535 739 936 266 107 66	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 25.1% 30.5% Uninsured 14.2% 6.9% 1.1% 1.4% 0.2% 0.1%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715 21,715 13,567 4,788 936 1,210 236 175 137	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.2% 0.2% 32.6% 29.2% 29.2% Re HELOC 20.7% 7.3% 1.4% 1.8% 0.3% 0.3% 0.2%	sidential Mortgag 36,347 17,462 5,152 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239 74,446 sidential Mortgag 35,866 16,943 5,060 4,396 1,106 938 489	ges Portfolios Total 54.4% 26.2% 6.7% 1.5% 0.8% 1.0% 100.0% 100.0% 100.0% ges Portfolios Total 54.8% 25.9% 7.7% 6.7% 1.5% 0.7%	Average and Uninsured ¹⁵³ 71% 68% 71% 63% 76% 76% 74% 71% 70% Q2 2018 Average and Uninsured ¹⁵³ 72% 69% 72% 69% 73% 66% 71% 75%	acquired during the quarter ⁽³⁾ HELOC ⁽⁶⁾ 700% 62% 71% 69% 73% 69% 68% 68% 68% 66% 11V for mortgages originated acquired during the quarter ⁽³⁾ HELOC ⁽⁶⁾ 700% 62% 68% 56% 56% 75%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % <u>36 % or more</u> Total 30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 36 % or more	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 4.0% 3.6% 100.0% 100.0% 100.0% 31.0% 19.3% 26.4% 10.0% 3.9% 3.9%	(remaining amortization) ⁰¹⁴⁰¹ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% 7 Total 100.0% Canada 0.0% 0 - 20 years 21.7% 20 - 25 years 51.7% 20 - 25 years 21.7% 25 - 30 years 25.5% 30 - 35 years 1.1% 35 years 1.1% 35 years 1.1%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁰⁾ USA, Cambodia and Others Other residential mortgages ⁽⁰⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 1,790 29,997 1,790 29,997	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3% 40.3% 19.9% 11.7% 5.2% 3.5% 0.9% 1.0% 0.9% 1.0% 0.4% 0.4% 0.6%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449 22,734 9,267 4,535 739 936 266 107 66 6100	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 25.1% 30.5% Uninsured 14.2% 6.9% 1.1% 1.4% 1.4% 0.4% 0.2% 0.1% 0.2%	13,757 5,056 943 1,275 240 181 142 21,715 21,715 21,715 21,715 13,567 4,788 936 1,210 236 1,210 236 1,210 137 119	Re HELOC 20.6% 7.6% 0.4% 0.3% 0.2% 0.2% 32.6% 29.2% Re HELOC 20.7% 7.3% 1.4% 0.4% 0.3% 0.2% 0.2%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518 66,662 2,525 5,239 74,446 35,866 16,943 5,060 4,396 1,106 938 489 643	zes Portfolios Total 54.4% 6.7% 6.7% 1.5% 0.8% 100.0% 100.0% 200.0% 200.0% 200.0% 25.9% 7.7% 6.7% 6.7% 0.7% 1.5% 0.7% 1.5% 0.7% 1.5% 0.7% 1.5% 0.7% 1.5% 0.7% 1.0% 1	Average and Uninsured ⁵⁰ 71% 68% 71% 63% 76% 76% 74% 71% 70% O2 2018 Average and Uninsured ⁵⁰ 69% 63% 66% 71% 72%	Acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 62% 71% 69% 73% 69% 68% 68% 68% 66% 11% 11% 11% 11% 11% 11% 11% 11% 11	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 96 % or more Total Resic 30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 %	groups by LTV buckets ⁽³⁰⁰⁾ Canada 5.4.% 31.6% 9.8% 26.7% 8.9% 4.0% 3.6% 100.0% 100.0%	(remaining amortization) ⁰¹⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% Total 100.0% Canada 0 - 20 years 21.7% 20 - 25 years 21.7% 20 - 25 years 51.7% 25 - 30 years 25.5% 30 - 35 years 1.1% 35 years 1.1%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁹⁾ Other residential mortgages ⁽⁹⁾ Other residential mortgages ⁽⁹⁾ Other columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 1 3,032 7,620 3,385 2,250 604 656 286	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 0.5% 0.6% 42.3% 40.3% Insured 19.9% 11.7% 5.2% 3.5% 0.9% 1.0% 0.4%	9,639 4,822 760 973 2772 115 73 106 16,760 2,525 3,449 22,734 9,267 4,535 739 936 266 107 66 100 16,016	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 0.1% 25.1% 30.5% Uninsured 14.2% 6.9% 1.1% 1.4% 0.2% 0.1%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715 21,715 13,567 4,788 936 1,210 236 175 137	Re HELOC 20.6% 7.6% 1.4% 1.9% 0.2% 0.2% 32.6% 29.2% 29.2% Re HELOC 20.7% 7.3% 1.4% 1.8% 0.3% 0.3% 0.2%	sidential Mortgas 36,347 17,462 5,152 4,447 1,118 969 518 66,682 2,525 5,239 74,446 35,866 16,943 5,866 16,943 5,866 16,943 5,866 16,943 5,866 16,943 5,866 1,106 938 489 64,396 1,106 938 489 64,396 1,106 938 489 64,396 1,106 938 489 64,396 1,106 938 489 64,396 1,106 938 489 64,396 1,106 938 489 64,396 65,441	ges Portfolios Total 54.4% 26.2% 6.7% 1.5% 0.8% 1.0% 100.0% 100.0% 100.0% ges Portfolios Total 54.8% 25.9% 7.7% 6.7% 1.5% 0.7%	Average and Uninsured ¹⁵³ 71% 68% 71% 63% 76% 76% 74% 71% 70% Q2 2018 Average and Uninsured ¹⁵³ 72% 69% 72% 69% 73% 66% 71% 75%	acquired during the quarter ⁽³⁾ HELOC ⁽⁶⁾ 700% 62% 71% 69% 73% 69% 68% 68% 68% 66% 11V for mortgages originated acquired during the quarter ⁽³⁾ HELOC ⁽⁶⁾ 700% 62% 68% 56% 56% 75%	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % <u>36 % or more</u> Total 30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 36 % or more	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 4.0% 3.6% 100.0% 100.0% 100.0% 31.0% 19.3% 26.4% 10.0% 3.9% 3.9%	(remaining amortization) ¹⁰⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% Total 100.0% Canada 0 - 20 years 21.7% 20 - 25 years 21.7% 20 - 25 years 51.7% 25 - 30 years 25.5% 30 - 35 years 1.1% 35 years 1.1%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾ Quebec Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 13,032 7,620 3,385 2,250 604 656 286 424 28,257	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3% 40.3% 19.9% 11.7% 5.2% 3.5% 0.9% 1.0% 0.9% 1.0% 0.4% 0.4% 0.6%	9,639 4,822 7600 973 272 115 73 106 16,760 2,525 3,449 22,734 9,267 4,535 4,535 4,535 4,535 739 936 266 107 66 100 16,016 2,349	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 25.1% 30.5% Uninsured 14.2% 6.9% 1.1% 1.4% 1.4% 0.4% 0.2% 0.1% 0.2%	13,757 5,056 943 1,275 240 181 142 21,715 21,715 21,715 21,715 13,567 4,788 936 1,210 236 1,210 236 1,210 137 119	Re HELOC 20.6% 7.6% 0.4% 0.3% 0.2% 0.2% 32.6% 29.2% Re HELOC 20.7% 7.3% 1.4% 0.4% 0.3% 0.2% 0.2%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239 74,446 35,866 16,943 5,060 4,396 1,066 1,046 938 489 643 65,441 2,349	zes Portfolios Total 54.4% 6.7% 6.7% 1.5% 0.8% 100.0% 100.0% 200.0% 200.0% 200.0% 25.9% 7.7% 6.7% 6.7% 0.7% 1.5% 0.7% 1.5% 0.7% 1.5% 0.7% 1.5% 0.7% 1.5% 0.7% 1.0% 1	Average and Uninsured ⁵⁰ 71% 68% 71% 63% 76% 76% 74% 71% 70% O2 2018 Average and Uninsured ⁵⁰ 69% 63% 66% 71% 72%	Acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 62% 71% 69% 73% 69% 68% 68% 68% 66% 11% 11% 11% 11% 11% 11% 11% 11% 11	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % <u>36 % or more</u> Total 30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 36 % or more	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 4.0% 3.6% 100.0% 100.0% 100.0% 31.0% 19.3% 26.4% 10.0% 3.9% 3.9%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% 35 years 0.9% Total 100.0% Canada 0 - 20 years 20 - 25 years 21.7% 20 - 25 years 51.7% 25 - 30 years 25.5% 30 - 35 years 1.1% 35 years 1.1% 35 years 0.0%
Ontario Alberta New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁹⁾ Other residential mortgages ⁽⁹⁾ Other compared by the second se	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 13,032 7,620 3,385 2,250 604 656 286 424 28,257 1,768	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3% 40.3% 11.7% 5.2% 3.5% 0.9% 11.7% 5.2% 3.5% 0.9% 1.0% 0.4% 0.6% 43.2%	9,639 4,822 760 973 272 115 73 106 16,760 2,525 3,449 22,734 9,267 4,535 739 936 266 107 66 100 16,016 2,349 3,484	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 25.1% 30.5% Uninsured 14.2% 6.9% 1.1% 0.2% 24.5%	13,757 5,056 943 1,275 240 181 142 121 21,715 21,715 13,567 4,788 936 1,210 236 175 137 119 21,168	Re HELOC 20.6% 7.6% 1.9% 0.4% 0.2% 0.2% 32.6% 29.2% 29.2% Re HELOC 20.7% 7.3% 1.4% 0.3% 0.2% 0.2% 32.3%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518 669 2,525 5,239 74,446 35,866 16,943 5,660 4,396 1,106 938 489 643 65,441 2,349 5,252	zes Portfolios Total 54.4% 26.2% 6.7% 1.5% 0.8% 1.0% 100.0% 100.0% 200.0% 200.0% 200.0% 200.0%	Average and Uninsured ⁵⁰ 71% 68% 71% 63% 76% 76% 74% 71% 70% O2 2018 Average and Uninsured ⁵⁰ 69% 63% 66% 71% 72%	Acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 62% 71% 69% 73% 69% 68% 68% 68% 66% 11% 11% 11% 11% 11% 11% 11% 11% 11	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % <u>36 % or more</u> Total 30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 36 % or more	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 4.0% 3.6% 100.0% 100.0% 100.0% 31.0% 19.3% 26.4% 10.0% 3.9% 3.9%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% 35 years 0.9% Total 100.0% Canada 0 - 20 years 21 - 25 years 21.7% 20 - 25 years 21.7% 25 - 30 years 25.5% 30 - 35 years 1.1% 25 - 30 years 1.1% 35 years 1.1%
Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others Other residential mortgages ⁽⁸⁾ Quebec Ontario Alberta British Columbia New Brunswick Saskatchewan Manitoba Others Canadian provinces ⁽⁷⁾ USA, Cambodia and Others	12,951 7,584 3,449 2,199 606 673 303 442 28,207 1,790 29,997 13,032 7,620 3,385 2,250 604 656 286 424 28,257	Insured 19.4% 11.4% 5.2% 3.3% 0.9% 1.0% 0.5% 0.6% 42.3% 40.3% 19.9% 11.7% 5.2% 3.5% 0.9% 1.0% 0.9% 1.0% 0.4% 0.4% 0.6%	9,639 4,822 7600 973 272 115 73 106 16,760 2,525 3,449 22,734 9,267 4,535 4,535 4,535 4,535 739 936 266 107 66 100 16,016 2,349	Uninsured 14.4% 7.2% 1.1% 1.5% 0.4% 0.2% 25.1% 30.5% Uninsured 14.2% 6.9% 1.1% 1.4% 1.4% 0.4% 0.2% 0.1% 0.2%	13,757 5,056 943 1,275 240 181 142 21,715 21,715 21,715 21,715 13,567 4,788 936 1,210 236 1,210 236 1,210 137 119	Re HELOC 20.6% 7.6% 0.4% 0.3% 0.2% 0.2% 32.6% 29.2% Re HELOC 20.7% 7.3% 1.4% 0.4% 0.3% 0.2% 0.2%	sidential Mortgag 36,347 17,462 5,152 4,447 1,118 969 518 669 66,682 2,525 5,239 74,446 35,866 16,943 5,060 4,396 1,066 1,046 938 489 643 65,441 2,349	zes Portfolios Total 54.4% 6.7% 6.7% 1.5% 0.8% 100.0% 100.0% 200.0% 200.0% 200.0% 25.9% 7.7% 6.7% 6.7% 0.7% 1.5% 0.7% 1.5% 0.7% 1.5% 0.7% 1.5% 0.7% 1.5% 0.7% 1.0% 1	Average and Uninsured ⁵⁰ 71% 68% 71% 63% 76% 76% 74% 71% 70% O2 2018 Average and Uninsured ⁵⁰ 69% 63% 66% 71% 72%	Acquired during the quarter ⁽¹⁾ HELOC ⁽⁶⁾ 62% 71% 62% 71% 69% 73% 69% 68% 68% 68% 66% 11% 11% 11% 11% 11% 11% 11% 11% 11	30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % <u>36 % or more</u> Total 30 % or less 31 % - 60 % 61 % - 70 % 71 % - 80 % 81 % - 90 % 91 % - 95 % 36 % or more	groups by LTV buckets ⁽³⁰³⁾ Canada 5.4.% 31.6% 19.8% 26.7% 4.0% 3.6% 100.0% 100.0% 100.0% 31.0% 19.3% 26.4% 10.0% 3.9% 3.9%	(remaining amortization) ⁽¹⁾⁽⁴⁾ Canada 0 - 20 years 22.4% 20 - 25 years 21.8% 25 - 30 years 24.9% 30 - 35 years 0.9% 35 years 0.9% 35 years 0.9% Total 100.0% Canada 0 - 20 years 20 - 25 years 21.7% 20 - 25 years 51.7% 25 - 30 years 25.5% 30 - 35 years 1.1% 35 years 1.1% 35 years 0.0%

Excluding non-Canadian mortgages.
 Includes HELOC.
 Property values are updated using Teranet-National Bank sub-indices by area and property type.
 Stroperty values are updated using Teranet-National Bank sub-indices by area and property type.
 Excludes amortization for the HELOC's amortized portion. The remaining amortization period is being disclosed.
 IV is calculated using the outstanding amount and weighted by the outstanding or the Albana.
 LV is calculated using the authorized amount and weighted by the authorized amount of each line. Includes both revolving and amortized portions.
 Others include-Prince Edward Island, Nova Sociab, NewYoundland and Labardor, Northwest Territories, Yukon.
 Includes residential mortgages of 5 units and more and non-retail residential mortgages of 1 to 4 units.

Geographic Distribution of Gross Loans and Acceptances, Gross Impaired Loans and Allowances for Credit Losses⁽¹⁾

(millions of Canadian dollars)

(millions of Canadian dollars)		2020				20	10		
		Q1			Q4	20	19	03	
			Allowance for credit losses			Allowance for credit losses			Allowance for credit loss
	Gross loans ⁽²⁾	Gross impaired loans ⁽³⁾	on impaired loans ⁽⁴⁾ Stage 3	Gross loans ⁽²⁾	Gross impaired loans ⁽³⁾	on impaired loans ⁽⁴⁾ Stage 3	Gross loans ⁽²⁾	Gross impaired loans ⁽³⁾	on impaired loan Stage
Canada									
Residential mortgages ⁽⁵⁾	71,165	156	14	70,387	156	14	69,338	156	1
Qualifying revolving retail	3,984	24	16	4,099	24	15	4,120	24	1
Other retail ⁽⁶⁾	10,058	79	47	10,156	74	41	10,294	69	3
Non-Retail ⁽⁷⁾	57,735	322	116	56,915	346	118	56,631	338	15
	142,942	581	193	141,557	600	188	140,383	587	22
United States									
Residential mortgages ⁽⁵⁾	1,019	7	2	838	6	1	843	6	
Qualifying revolving retail	-	-	-	-	-	-	-	-	-
Other retail ⁽⁶⁾	1,481	6	5	1,402	8	7	1,414	8	-
Non-Retail ⁽⁷⁾	5,900	53	27	4,894	47	24	4,381	50	
	8,400	66	34	7,134	61	32	6,638	64	15
Europe Non-Retail ⁽⁷⁾	390	4	1	408	-	-	413	_	
Others									
Residential mortgages ⁽⁵⁾ Qualifying revolving retail	3,553	24	12	3,223	21	13	2,902	21	12
Other retail ⁽⁶⁾	46	- 2	- 1	48	2	- 1	47	- 2	-
Non-Retail ⁽⁷⁾	40	-	-	393	-	-	392	-	-
Non-Relation	4,088	26	13	3,664	23	14	3,341	23	13
	155,820	677	241	152,763	684	234	150,775	674	254
- · · · · · · · · · · · ·	133,020	011	365	132,703		365	130,113	014	361
Stagor 1 and 2 ⁽⁰⁾ Dotail						213			209
Stages 1 and 2 ⁽⁸⁾ – Retail Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail			221						
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail	1,024	1,024	221 (58)	1,166	1,166	(57)	1,260	1,260	(59
Stages 1 and 2 ⁽⁸⁾ – Retail Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail <u>POCI loans</u>	1,024 156,844	1,024 1,701		1,166 153,929	1,166 1,850	<u>(57)</u> 755	1,260 152,035	1,260 1,934	
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail			(58) 769	153,929				1,934	(59 765
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail			(58)	153,929					
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail		1,701	(58) 769	153,929	1,850			1,934 2018	765
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail		1,701	(58) 769 20	153,929	1,850	755		1,934 2018	
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail		1,701	(58) 769 20 Allowance for credit losses	153,929	1,850 Q1	755 Allowance for credit losses		1,934 2018 Q4	765 Allowance for credit losse
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans	156,844	1,701 Q2	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾	153,929 19	1,850 Q1	755 Allowance for credit losses on impaired loans ⁽⁴⁾	152,035	1,934 2018 Q4	765 Allowance for credit losse on impaired loans
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada	156,844	1,701 Q2 Gross impaired loans ⁽³⁾	(58) 769 20: Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3	153,929 19 Gross loans ⁽²⁾	1,850 Q1 Gross impaired loans ⁽³⁾	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3	152,035 Gross loans ⁽²⁾	1,934 2018 Q4 Gross impaired loans ⁽³⁾	765 Allowance for credit losse on impaired loans Stage
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾	Gross loans ⁽²⁾ 68,300	02 Gross impaired loans ⁽³⁾	(58) 769 20: Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14	153,929 19 Gross loans ⁽²⁾ 67,905	1,850 Q1 Gross impaired loans ⁽³⁾ 173	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13	152,035 Gross loans ⁽²⁾ 67,567	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167	765 Allowance for credit losse on impaired loans Stage 13
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail	156,844 Gross loans ⁽²⁾ 68,300 4,141	Q2 Gross impaired loans ⁽³⁾ 166 24	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15	153,929 19 Gross loans ⁽²⁾ 67,905 4,101	Q1 Q1 Gross impaired loans ⁽³⁾ 173 24	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15	152,035 Gross loans ⁽²⁾ 67,567 4,211	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23	76 Allowance for credit losse on impaired loans Stage 13 14
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾	Gross loans ⁽²⁾ 68,300 4,141 10,294	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73	(58) 769 20: Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 42	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716	1,934 2018 Q4 Gross impaired loans ⁽⁹⁾ 167 23 77	765 Allowance for credit losse on impaired loans Stage 13 14 41
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320	(58) 769 20: Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 156	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23	765 Allowance for credit losse on impaired loans Stage 13 14 13 13 13
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾	Gross loans ⁽²⁾ 68,300 4,141 10,294	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73	(58) 769 20: Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 42	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317	765 Allowance for credit losse on impaired loans Stage 13 14 13 13 13
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾	68,300 4,141 10,294 54,890	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320	(58) 769 20: Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 156	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317	765 Allowance for credit losse on impaired loans Stage 13 14 14 13
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 42 156 227	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 13 15 41 139 208	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317 584	765 Allowance for credit losse on impaired loans Stage 13 14 14 13
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 42 156 227	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 13 15 41 139 208	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317 584	765 Allowance for credit losse on impaired loans Stage 13 14 13 205
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 -	(58) 769 20: Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 42 156 227 2 -	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 8822 -	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 -	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 208	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317 584 6 -	Allowance for credit losse on impaired loans Stage 13 14 41 137 205
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 - 1,327	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 6 - 10	(58) 769 20: Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 42 156 227 2 -	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 882 - 1,362	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 6 - 12	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 208	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317 317 584 6 6 - 13	765 Allowance for credit losse on impaired loans
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Europe	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 6 - 10 8	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 42 156 227 2 - 8 8 -	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 - 12 8	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 208 2 10 - 10	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858	1,934 2018 Q4 Gross impaired loans ⁽⁹⁾ 167 23 77 317 584 6 - 13 9	Allowance for credit losse on impaired loans Stage 13 14 41 137 209
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 6 - 10 8	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 14 15 42 156 227 2 - 8 8 -	153,929 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 - 12 8	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 208 2 10 - 10	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470	1,934 2018 Q4 Gross impaired loans ⁽⁹⁾ 167 23 77 317 584 6 - 13 9	Allowance for credit losse on impaired loans Stage 13 14 41 137 209
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Europe	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 - 10 8 24	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 2 - 8 - 10	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 725 286 558 6 - 12 8 26	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 208 2 10 - 10	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317 584 6 - 13 9 28	Allowance for credit losse on impaired loans Stage 12 14 44 137 200
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Europe Non-Retail ⁽⁷⁾ Others Residential mortgages ⁽⁵⁾	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 - 10 8 24	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 2 - 8 - 10	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 725 286 558 6 - 12 8 26	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 208 2 10 - 10	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317 584 6 - 13 9 28	765 Allowance for credit losse on impaired loans Stage 12 14 44 137 200 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Europe Non-Retail ⁽⁷⁾ Europe Non-Retail ⁽⁷⁾ Cothers Residential mortgages ⁽⁵⁾ Qualifying revolving retail	Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040 370 2,696	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 - 10 8 24 10 8 24 - 10 8 24 - 10 8 24 - 10 8 24 - 10 8 24 - 10 8 24 - 10 583 - 10 5 583 - 10 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 2 - 8 - 10 - 10 -	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120 271 2,410	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 - 12 8 26 - 12 8 26 - 17	755 Allowance for credit losses on impaired loans ⁽⁴⁾ 13 15 13 15 41 139 208 2 2 - 10 10 - 12	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858 288 2,117	1,934 2018 Q4 Gross impaired loans ⁽⁹⁾ 167 23 77 317 584 6 - 13 9 28 -	765 Allowance for credit losse on impaired loans Stage 12 14 44 137 200 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Europe Non-Retail ⁽⁷⁾ Others Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾	156,844 Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040 370 2,696 50	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 6 - 10 8 24 24 -	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 - 8 8 - 10	153,929 19 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120 271 2,410 - 53	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 - 12 8 26 26	755 Allowance for credit losses on impaired loans ⁽⁴⁾ 13 15 13 15 41 139 208 2 2 - 10 10 - 12	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858 288 2,117 - 60	1,934 2018 Q4 Gross impaired loans ⁽⁹⁾ 167 23 77 317 584 6 - 13 9 28 -	765 Allowance for credit losse on impaired loans Stage 12 14 44 137 200 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Stages 1, 2 and 3 ⁽⁶⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Europe Non-Retail ⁽⁷⁾ Cothers Residential mortgages ⁽⁵⁾ Qualifying revolving retail	Gross loans ⁽²⁾ Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040 370 2,696 - 50 381	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 6 - 10 8 24 24 - 18 24 - -	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 2 - 8 - 10 - 10 - 10 - 10 -	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120 271 2,410 - 53 282	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 724 286 558 6 - 12 8 26 - 12 8 26 - 17 - 17 - 2 8 26 - - 17	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 2 2 - 10 - 10 - 9 - 9 - 12	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858 288 2,117 - 60 318	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317 584 6 - 13 9 28 - 17 - 17 - 1 -	765 Allowance for credit losse on impaired loans Stage 11 14 13 200 11 11 12
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Europe Non-Retail ⁽⁷⁾ Others Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾	156,844 Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040 370 2,696 - 50 381 3,127	1,701 Q2 Gross impaired loans ⁽⁹⁾ 166 24 73 320 583 6 - 10 8 24 10 8 24 24 - 10 8 24 - 10 8 24 - 10 8 24 - 10 8 24 - 20 - 20	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 2 - 8 - 10 - 10 - 10 - 11	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120 271 2,410 - 53 282 2,745	Q1 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 - 12 8 26 - 17 - 2 8 26 - 17 17 17 28 12 8 26 - 17 12 8 26 12 12 12 12 12 12 12 12 12 12	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 2 2 - 10 - 10 - 12 9 - 1 1 1 1 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858 288 2,117 - 60 318 2,495	1,934 2018 Q4 Gross impaired loans ⁽⁹⁾ 167 23 77 317 584 6 - 13 9 28 - 17 - 17 - 17 - 17 - 17 - 17 - 17 - 18 18 18 18 18 18 18 18 18 18	76 Allowance for credit losss on impaired loans Stage 11 14 13 200 1 1 1 1 10 11 10 11 10 11 10 11 10 11 11
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Others Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾	Gross loans ⁽²⁾ Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040 370 2,696 - 50 381	1,701 Q2 Gross impaired loans ⁽³⁾ 166 24 73 320 583 6 6 - 10 8 24 24 - 18 24 - 18 24 -	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 - 8 - 10 - 10 - 10 - 11 248	153,929 19 Gross loans ⁽²⁾ 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120 271 2,410 - 53 282	1,850 Q1 Gross impaired loans ⁽³⁾ 173 24 724 286 558 6 - 12 8 26 - 12 8 26 - 17 - 17 - 2 8 26 - - 17	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 208 208 2 2 - 10 - 10 - 9 - 12 1 2 3 3 10 10 - 12 10 230	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858 288 2,117 - 60 318	1,934 2018 Q4 Gross impaired loans ⁽³⁾ 167 23 77 317 584 6 - 13 9 28 - 17 - 17 - 1 -	Allowance for credit losse on impaired loans Stage 13 14 43 133 200 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Others Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Others Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Stages 1 and 2 ⁽⁸⁾ – Retail	156,844 Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040 370 2,696 - 50 381 3,127	1,701 Q2 Gross impaired loans ⁽⁹⁾ 166 24 73 320 583 6 - 10 8 24 10 8 24 24 - 10 8 24 - 10 8 24 - 10 8 24 - 10 8 24 - 20 - 20	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 - - 8 - - 10 - 10 - 11 - 11 - 1248 361	153,929 19 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120 271 2,410 - 53 282 282 2,745	Q1 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 - 12 8 26 - 17 - 2 8 26 - 17 17 17 28 12 8 26 - 17 12 8 26 12 12 12 12 12 12 12 12 12 12	755 Allowance for credit losses on impaired loans ⁽⁴⁾ 13 15 41 139 208 208 2 2 - 10 - 10 - 12 9 - 1 10 - 12 10 - 12 30 371	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858 288 2,117 - 60 318 2,495	1,934 2018 Q4 Gross impaired loans ⁽⁹⁾ 167 23 77 317 584 6 - 13 9 28 - 17 - 17 - 17 - 17 - 17 - 17 - 17 - 18 18 18 18 18 18 18 18 18 18	765 Allowance for credit losse on impaired loans Stage 12 14 137 200 11 12 137 200 11 12 137 200 14 15 16 17 18 19 11 12 13 14 15 16 17 18 19 11 11 12 13 14 15 16 17 18 19 11 12 13 14 15 16 17 18 19 110 110 <
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Others Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Others Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Stages 1 and 2 ⁽⁸⁾ – Retail	156,844 Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040 370 2,696 - 50 381 3,127	1,701 Q2 Gross impaired loans ⁽⁹⁾ 166 24 73 320 583 6 - 10 8 24 10 8 24 24 - 10 8 24 - 10 8 24 - 10 8 24 - 10 8 24 - 20 - 20	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 - 8 - 10 - 10 - 10 - 11 248	153,929 19 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120 271 2,410 - 53 282 282 2,745	Q1 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 - 12 8 26 - 17 - 2 8 26 - 17 17 17 28 12 8 26 - 17 12 8 26 12 12 12 12 12 12 12 12 12 12	755 Allowance for credit losses on impaired loans ⁽⁴⁾ Stage 3 13 15 41 139 208 208 208 2 2 - 10 - 10 - 9 - 12 1 2 3 3 13 15 41 139 208 2 15 41 139 208 2 15 41 139 208 2 10 10 10 2 10 10 10 10 10 10 10 10 10 10 10 10 10	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858 288 2,117 - 60 318 2,495	1,934 2018 Q4 Gross impaired loans ⁽⁹⁾ 167 23 77 317 584 6 - 13 9 28 - 17 - 17 - 17 - 17 - 17 - 17 - 17 - 18 18 18 18 18 18 18 18 18 18	765 Allowance for credit losse on impaired loans Stage 12 14 137 200 11 12 137 200 11 12 137 200 14 15 16 17 18 19 11 12 13 14 15 16 17 18 19 11 11 12 13 14 15 16 17 18 19 11 12 13 14 15 16 17 18 19 110 110 <
Stages 1, 2 and 3 ⁽⁸⁾ – Non-retail POCI loans Canada Residential mortgages ^(s) Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ United States Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾ Non-Retail ⁽⁷⁾ Europe Non-Retail ⁽⁷⁾ Others Residential mortgages ⁽⁵⁾ Qualifying revolving retail Other retail ⁽⁶⁾	156,844 Gross loans ⁽²⁾ 68,300 4,141 10,294 54,890 137,625 884 - 1,327 4,829 7,040 370 2,696 - 50 381 3,127	1,701 Q2 Gross impaired loans ⁽⁹⁾ 166 24 73 320 583 6 - 10 8 24 10 8 24 24 - 10 8 24 - 10 8 24 - 10 8 24 - 10 8 24 - 20 - 20	(58) 769 20 Allowance for credit losses on impaired loans ⁽⁴⁾ 5tage 3 14 15 42 156 227 2 - - 8 - - 10 - 10 - 11 - 11 - 1248 361	153,929 19 67,905 4,101 10,301 53,536 135,843 882 - 1,362 4,876 7,120 271 2,410 - 53 282 282 2,745	Q1 Q1 Gross impaired loans ⁽³⁾ 173 24 75 286 558 6 - 12 8 26 - 17 - 2 8 26 - 17 17 17 28 12 8 26 - 17 12 8 26 12 12 12 12 12 12 12 12 12 12	755 Allowance for credit losses on impaired loans ⁽⁴⁾ 13 15 41 139 208 208 2 2 - 10 - 10 - 12 9 - 1 10 - 12 12 10 - 12 30 371	152,035 Gross loans ⁽²⁾ 67,567 4,211 10,716 53,029 135,523 907 - 1,470 4,481 6,858 288 2,117 - 60 318 2,495	1,934 2018 Q4 Gross impaired loans ⁽⁹⁾ 167 23 77 317 584 6 - 13 9 28 - 17 - 17 - 17 - 17 - 17 - 17 - 17 - 18 18 18 18 18 18 18 18 18 18	Allowance for credit losse on impaired loans Stage 13 14 41 137 205

(1) Geographic information based on borrower address (country).

(2) Gross loans comprise securitized assets.

(3) All loans classified in Stage 3 of the expected credit loss model are impaired loans.

(4) Allowances for credit losses are based on drawn amounts.

(a) Antowances for Lean tosses are based on thrawn antomics.
 (b) Includes residential mortgages on on-to-four dwellings (Basel definition) and home equity lines of credit.
 (c) Includes consumer loans and other retail loans but excludes SME loans which are included in Non-retail portfolios.
 (7) Includes other financial assets at amortized cost and off-balance-sheet commitments.

Impaired Loans by Business Segment⁽¹⁾

(millions of Canadian dollars)

	2020		20	19			20:	18	
Gross Impaired Loans ⁽²⁾	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Personal and Commercial									
Personal Banking	259	256	250	264	274	266	257	256	259
Commercial Banking	309	351	338	312	277	322	336	298	276
Wealth Management	5	5	4	5	5	5	3	3	5
Financial Markets	65	36	46	10	10	1	1	1	1
U.S. Specialty Finance and International									
Credigy	13	14	14	16	18	18	17	16	29
ABA Bank	26	22	22	20	19	18	16	12	12
Other	-	-	-	-	-	-	-	-	-
	677	684	674	627	603	630	630	586	582
As a % of total loans and acceptances	0.43%	0.44%	0.44%	0.42%	0.41%	0.43%	0.44%	0.42%	0.42%

	2020		20	19			20	18	
Net Impaired Loans ⁽²⁾⁽³⁾	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Personal and Commercial Personal Banking Commercial Banking	184 191	187 222	183 187	193 164	205 142	199 187	191 207	193 176	199 156
Wealth Management Financial Markets	3 40	222 3 23	187 2 33	104 3 3	142 3 7	3	207	1	3
U.S. Specialty Finance and International Credigy	40	6	6	7	7	6	6	6	6
ABA Bank Other	12	9	9	9	9	9	8	6	7
	436	450	420	379	373	- 404	413	382	371
As a % of total loans and acceptances	0.28%	0.29%	0.28%	0.25%	0.25%	0.28%	0.29%	0.27%	0.27%

(1) All loans classified in Stage 3 of the expected credit loss model are impaired loans and impaired loans presented in these tables exclude POCI loans.

(2) Including customer's liability under acceptances.

(3) Net impaired loans are presented net of allowances for credit losses on Stage 3 loans amount drawn.

Formation of Gross Impaired Loans⁽¹⁾

(millions of Canadian dollars)

	2020		20:	19			20	18		Y	D	Full Year	
Formation of Gross Impaired Loans ⁽²⁾ (by sector)	Q1	Q4	Q3	Q2	Q1	Q4	ß	Q2	Q1	2020	2019	2019	2018
Balance at beginning	684	674	627	603	630	630	586	582	599	684	630	630	599
Write-offs													
Personal and Commercial													
Personal Banking	(18)	(20)	(22)	(21)	(22)	(23)	(19)	(18)	(19)	(18)	(22)	(85)	(79)
Credit card	(27)	(28)	(26)	(25)	(25)	(24)	(24)	(25)	(25)	(27)	(25)	(104)	(98)
Commercial Banking	(21)	(34)	(5)	(5)	(2)	(10)	(10)	(8)	(37)	(21)	(2)	(46)	(65)
Wealth Management	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Markets	(1)	(6)	-	-	-	-	-	-	-	(1)	-	(6)	-
U.S. Specialty Finance and International													
Credigy	(18)	(20)	(25)	(29)	(36)	(32)	(35)	(33)	(25)	(18)	(36)	(110)	(125)
ABA Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
	(85)	(108)	(78)	(80)	(85)	(89)	(88)	(84)	(106)	(85)	(85)	(351)	(367)
Formation													
Personal and Commercial													
Personal Banking	21	26	8	11	30	32	20	15	24	21	30	75	91
Credit card	27	28	26	25	25	24	24	25	25	27	25	104	98
Commercial Banking	(21)	47	31	40	(43)	(4)	48	30	8	(21)	(43)	75	82
Wealth Management	-	1	(1)	-	-	2	-	(2)	1	-	-	-	1
Financial Markets	30	(4)	36	-	9	-	-	-	-	30	9	41	-
U.S. Specialty Finance and International													
Credigy	17	20	23	27	36	33	36	20	27	17	36	106	116
ABA Bank	4	-	2	1	1	2	4	-	4	4	1	4	10
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
	78	118	125	104	58	89	132	88	89	78	58	405	398
Balance at end	677	684	674	627	603	630	630	586	582	677	603	684	630

	2020		20:	19			20	18		Υ	D	Full Year	
Formation of Gross Impaired Loans ⁽²⁾ (by activity)	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Balance at beginning	684	674	627	603	630	630	586	582	599	684	630	630	599
Classified as credit-impaired during the period	249	264	256	205	234	251	246	231	227	249	234	959	955
Transferred to performing loans during the period	(39)	(36)	(53)	(40)	(53)	(54)	(45)	(27)	(25)	(39)	(53)	(182)	(151)
Net repayments	(132)	(110)	(78)	(61)	(123)	(108)	(70)	(103)	(105)	(132)	(123)	(372)	(386)
Disposals of loans	-	-	-	-	-	-	-	(15)	-	-	-	-	(15)
Write-offs	(85)	(108)	(78)	(80)	(85)	(89)	(88)	(84)	(106)	(85)	(85)	(351)	(367)
Exchange and other movements	-		-	-	-	-	1	2	(8)	-	-	-	(5)
Balance at end	677	684	674	627	603	630	630	586	582	677	603	684	630

(1) All loans classified in Stage 3 of the expected credit loss model are impaired loans and impaired loans presented in these tables exclude POCI loans.

(2) Including customer's liability under acceptances.

Reconciliation of Allowances for Credit Losses

(millions of Canadian dollars)

	2020		20	19			20	18		Ŷ	TD	Full	Year
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Stage 3													
Balance at beginning	235	256	248	230	227	218	205	212	241	235	227	227	241
Provisions for credit losses	82	77	75	84	77	83	90	78	73	82	77	313	324
Write-offs	(85)	(108)	(78)	(80)	(85)	(89)	(88)	(84)	(106)	(85)	(85)	(351)	(367)
Disposals	-	-	-	-	-	-	-	(13)	-	-	-	-	(13)
Recoveries	11	13	13	14	12	15	11	10	9	11	12	52	45
Foreign exchange movements and other	(2)	(3)	(2)	-	(1)	-	-	2	(5)	(2)	(1)	(6)	(3)
Balance at end	241	235	256	248	230	227	218	205	212	241	230	235	227
Stage 1 and 2													
Balance at beginning	577	568	559	560	553	546	549	532	518	577	553	553	518
Provisions for credit losses	8	9	11	(3)	7	5	(5)	13	19	8	7	24	32
Write-offs	-	-	-	-	-	-	-	-	-	-	-	-	-
Disposals	_	-	-	-	-	-	-	-	-	-	_	_	-
Recoveries	_	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange movements and other	1	-	(2)	2	-	2	2	4	(5)	1	-	-	3
Balance at end	586	577	568	559	560	553	546	549	532	586	560	577	553
POCI													
Balance at beginning	(57)	(59)	(60)	(62)	(66)	(44)	(34)	(28)	(24)	(57)	(66)	(66)	(24)
Provisions for credit losses	(1)	3	(00)	3	4	(15)	(9)	(,	(5)	(1)	4	10	(29)
Write-offs	-	_	-	-	-	(,	-	-	(-)	-	_	-	(;)
Disposals	-	(1)	-	-	-	(6)	-	(5)	-	-	-	(1)	(11)
Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange movements and other	-	-	1	(1)	-	(1)	(1)	(1)	1	-	-	-	(2)
Balance at end	(58)	(57)	(59)	(60)	(62)	(66)	(44)	(34)	(28)	(58)	(62)	(57)	(66)
Total allowances for credit losses													
Loans and acceptances at amortized cost													
Amounts drawn	693	678	687	683	664	658	658	666	663	693	664	678	658
Undrawn commitments ⁽¹⁾	65	66	68	57	56	49	54	47	47	65	56	66	49
Other ⁽²⁾	11	11	10	7	8	7	8	7	6	11	8	11	7
	769	755	765	747	728	714	720	720	716	769	728	755	714

(1) The allowances for credit losses on undrawn commitments are reported in the Other liabilities item of the Consolidated Balance Sheet.

(2) Includes other financial assets at amortized cost and off-balance-sheet items other than undrawn commitments.

Provisions for Credit Losses

		2020		20	19			20	18		Ŷ	D	Full	Year
		Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2020	2019	2019	2018
Personal and Commercia														
Personal Banking:	Stage 3	21	21	15	20	21	22	18	19	15	21	21	77	74
	Stages 1 and 2	3	4	3	(2)	(2)	1	(2)	1	7	3	(2)	3	7
		24	25	18	18	19	23	16	20	22	24	19	80	81
Credit card:	Stage 3	24	22	23	22	22	20	21	22	21	24	22	89	84
	Stages 1 and 2	1	3	(1)	3	-	-	(2)	2	2	1	-	5	2
	-	25	25	22	25	22	20	19	24	23	25	22	94	86
Commercial Banking:	Stage 3	9	11	9	14	1	9	17	6	8	9	1	35	40
commercial banking.	Stages 1 and 2	12	(2)	8	6	16	-	9	7	5	12	16	28	40 21
	514505 1 4114 2	21	9	17	20	17	9	26	13	13	21	10	63	61
					20									
Wealth Management														
	Stage 3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Stages 1 and 2	-	-	-	-	-	-	-	<u>1</u>	-	-	-	-	1
			-	-	-	-	-	-	I	-	-	-	-	I
Financial Markets														
	Stage 3	13	5	6	5	2	-	-	-	-	13	2	18	-
	Stages 1 and 2	(4)	5	4	2	1	-	2	2	-	(4)	1	12	4
		9	10	10	7	3	-	2	2	-	9	3	30	4
U.S. Specialty Finance ar	nd International													
Credigy:	Stage 3	14	17	20	22	30	30	33	30	27	14	30	89	120
	Stages 1 and 2	(6)	(2)	(5)	(13)	(11)	3	(15)	(2)	4	(6)	(11)	(31)	(10)
	POCI	(1)	3	-	3	4	(15)	(9)	-	(5)	(1)	4	10	(29)
		7	18	15	12	23	18	9	28	26	7	23	68	81
ABA Bank:	Stage 3	1	1	2	1	1	2	1	1	2	1	1	5	6
Abr Bank.	Stages 1 and 2	2	1	2	1	3	2	2	2	1	2	3	7	7
	54365 2 444 2	3	2	4	2	4	4	3	3	3	3	4	12	13
011														
Other	Stage 2				_									
	Stage 3 Stages 1 and 2	_	_	-	_	_	(1)	- 1	_	_	_	-	-	_
	Stages 1 and 2		_	-			(1)	1			_		-	
		89	89	86	84	88	73	76	91	87	89	88	347	327
				00		00	10	10	•.	01		00	041	011
Total	Stage 3	82	77	75	84	77	83	90	78	73	82	77	313	324
	Stages 1 and 2	8	9	11	(3)		5	(5)	13	19	8	7	24	32
	POCI	(1)	3	-	3	4	(15)	(9)	-	(5)	(1)	4	10	(29)
		89	89	86	84	88	73	76	91	87	89	88	347	327
		-												
Excluding USSF&I	Stage 3	67	59	53	61	46	51	56	47	44	67	46	219	198
	Stages 1 and 2	12	10	14	9	15	-	8	13	14	12	15	48	35
		79	69	67	70	61	51	64	60	58	79	61	267	233

Derivatives Financial Instruments According to Basel Definition

(millions of Canadian dollars)

	2020		20	19	
	Q1	Q4	Q3	Q2	Q1
			Under Basel III		
Foreign Exchange Related Contracts					
Swaps	327,361	312,424	275,023	222,550	205,928
Options - purchased	11,685	11,536	10,867	9,518	9,635
- sold	13,413	13,566	11,802	11,978	11,246
Exchange traded and OTC futures contracts	33,270	30,226	32,157	33,337	31,358
Total notional amount	385,729	367,752	329,849	277,383	258,167
Replacement cost - net ⁽¹⁾	639	672	788	893	834
Future credit risk	2,284	2,592	2,525	2,240	2,063
Credit equivalent ⁽²⁾	4,093	4,570	4,637	4,386	4,056
Risk-weighted equivalent ⁽³⁾	1,206	1,436	1,672	1,773	1,636
Interest Rate Related Contracts					
Swaps	805,036	732,094	617,315	513,080	493,096
Options - purchased	31,933	28,846	34,450	41,413	24,612
- sold	30,871	10,309	6,743	17,653	2,116
Exchange traded and OTC futures contracts	13,672	7,008	7,433	5,783	3,692
Total notional amount	881,512	778,257	665,941	577,929	523,516
Replacement cost - net ⁽¹⁾	970	941	877	690	531
Future credit risk	1,172	1,143	1,380	1,313	1,400
Credit equivalent ⁽²⁾	2,998	2,918	3,160	2,804	2,703
Risk-weighted equivalent ⁽³⁾	940	918	1,121	993	834
Financial Futures					
Total notional amount	113,484	84,857	100,491	53,314	103,217
Equity and Commodity Contracts					
Total notional amount	126,762	101,308	92,074	92,033	68,188
Replacement cost - net ⁽¹⁾	872	570	577	610	446
Future credit risk	5,524	4,195	3,688	3,624	2,575
Credit equivalent ⁽²⁾	8,954	6,671	5,971	5,928	4,229
Risk-weighted equivalent ⁽³⁾	1,703	1,057	1,082	1,129	775
Credit Derivatives					
Total notional amount (trading only)	7,134	5,837	4,736	3,941	2,195
Total Return Swap Notional Amount ⁽⁴⁾	-	142	150	162	161
Replacement cost - net ⁽¹⁾	-	-	-	-	-
Future credit risk	4	9	6	7	8
Credit equivalent ⁽²⁾	6	13	8	10	11
Risk-weighted equivalent ⁽³⁾	-	1	1	1	1
Total Derivatives					
Total notional amount	1,514,621	1,338,153	1,193,241	1,004,762	955,444
Replacement cost - net ⁽¹⁾	2,481	2,183	2,242	2,193	1,811
Future credit risk	8,984	7,939	7,599	7,184	6,046
Credit equivalent ⁽²⁾	16,051	14,172	13,776	13,128	10,999
Risk-weighted equivalent ⁽³⁾	3,849	3,412	3,876	3,896	3,246

(1) Net replacement cost is gross positive replacement cost with consideration of master netting agreements without consideration of collateral.

(2) Credit equivalent amounts reported are net of impact of collaterals and master netting agreements and are presented after the alpha of 1.4.

(3) Risk weighted amounts reported are net of impact of collaterals and master netting agreements.

(4) Securitised exposure recognized for capital ratio but not for consolidated balance sheet purposes due to IFRS standards.

Over the Counter Derivatives Financial Instruments Settled by Central Counterparties⁽¹⁾

(millions of Canadian dollars)

		2020				20	19		
		Q1			Q4			Q3	
			OTC-Traded			OTC-Traded			OTC-Traded
			Not settled by			Not settled by			Not settled by
	Exchange-traded	Settled by central	central	Exchange-traded	Settled by central	central	Exchange-traded	Settled by central	central
	contracts	counterparties	counterparties	contracts	counterparties	counterparties	contracts	counterparties	counterparties
Interest rate contracts	152,106	667,649	175,241	106,057	589,499	167,557	127,796	466,555	172,081
Foreign exchange contracts	10	-	385,719	11	-	367,742	323	-	329,526
Equity, commodity and credit derivative contracts	28,451	7,471	97,974	26,986	6,278	74,023	22,960	5,074	68,926

			20	19				2018	
		Q2			Q1			Q4	
			OTC-Traded			OTC-Traded			OTC-Traded
			Not settled by			Not settled by			Not settled by
	Exchange-traded	Settled by central	central	Exchange-traded	Settled by central	central	Exchange-traded	Settled by central	central
	contracts	counterparties	counterparties	contracts	counterparties	counterparties	contracts	counterparties	counterparties
Interest rate contracts	64,971	361,291	204,980	112,969	345,851	167,912	104,705	375,829	185,943
Foreign exchange contracts	124	-	277,260	36	-	258,131	540	-	253,970
Equity, commodity and credit derivative contracts	24,448	4,425	67,263	18,442	2,734	49,369	19,345	2,734	44,337

(1) Notional amounts.

Composition of Regulatory Capital

(millions of Canadian dollars)

	2020		20:	19	
	Q1	Q4	Q3	Q2	Q1
Common Equity Tier 1 capital: instruments and reserves				-	
1 Directly issued qualifying common share capital plus related contributed surplus ⁽¹⁾	3,072	3,000	2,967	2,953	2,933
2 Retained earnings	9,556	9,312	9,044	8,889	8,695
3 Accumulated other comprehensive income and other reserves	(7)	16	59	50	65
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	-	-	-	-
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	22	18	15
6 Common Equity Tier 1 capital before regulatory adjustments	12,621	12,328	12,092	11,910	11,708
Regulatory adjustments to Common Equity Tier 1 capital	1 1				
7 Prudential valuation adjustments	-	-	-	-	-
8 Goodwill (net of related tax liability)	(1,511)	(1,510)	(1,510)	(1,675)	(1,671)
9 Intangible assets other than mortgage-servicing rights	(1,160)	(1,148)	(1,111)	(1,177)	(1,139)
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	-	-	-	-	-
11 Accumulated other comprehensive income related to cash flow hedges	47	6	(32)	6	(48)
12 Shortfall of total provisions to expected losses	-	-	-	-	-
13 Securitisation gain on sale	-	-	-	-	-
14 Gains (losses) due to changes in own credit risk on fair valued liabilities	56	24	41	35	(23)
15 Defined benefit pension plan assets (net of related tax liability)	(7)	(8)	(5)	(7)	(5)
16 Investments in own shares (if not already netted off contributed surplus on reported balance sheet)	-	-	-	-	-
17 Reciprocal cross holdings in common equity	-	-	-	-	-
18 Non-significant investments in capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	-
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short					
positions (amount above 10% threshold)	-	-	-	-	-
20 Mortgage servicing rights (amount above 10% threshold)	-	-	-	-	-
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	-	-	-
22 Amount exceeding the 15% threshold	-	-	-	-	-
23 of which: significant investments in the common stock of financials	-	-	-	-	-
24 of which: mortgage servicing rights	-	-	-	-	-
25 of which: deferred tax assets arising from temporary differences	-	-	-	-	-
26 Other deductions or regulatory adjustments to CET1 as determined by OSFI (including regulatory adjustments in respect of own use property)	-	-	-	-	-
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	-	-	-
28 Total regulatory adjustments to Common equity Tier 1	(2,575)	(2,636)	(2,617)	(2,818)	(2,886)
29 Common Equity Tier 1 capital (CET1)	10,046	9,692	9,475	9,092	8,822
Additional Tier 1 capital: instruments	-				
30 Directly issued qualifying Additional Tier 1 instruments plus related contributed surplus ⁽¹⁾	2,450	2,450	2,450	2,450	2,450
31 of which: classified as equity under applicable accounting standards	2,450	2,450	2,450	2,450	2,450
32 of which: classified as liabilities under applicable accounting standards	-	-	-	-	-
33 Directly issued capital instruments subject to phase out from Additional Tier 1 ⁽¹⁾	350	350	350	350	350
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-	5	4	3
35 of which: instruments issued by subsidiaries subject to phase out	_	-	-	-	
36 Additional Tier 1 capital before regulatory adjustments	2,800	2,800	2,805	2,804	2,803

(1) A complete list of capital instruments and their main features is now available on the Bank's website at nbc.ca under Investor Relations > Capital & Debt Information > Main Features of Regulatory Capital Instruments.

Composition of Regulatory Capital (continued)

(millions of Canadian dollars)

		2020		201	9	
		Q1	Q4	Q3	Q2	Q1
_						
	Additional Tier 1 capital: regulatory adjustments			-		
37	Investments in own Additional Tier 1 instruments	-	-	-	-	-
38	Reciprocal cross holdings in Additional Tier 1 instruments	-	-	-	-	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation,					
	net of eligible short positions	-	-	-	-	-
41	Other deductions from Tier 1 capital as determined by OSFI	-	-	-	-	(1)
41a	of which: Reverse mortgages	-	-	-	-	(1)
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	-	-	-
43	Total regulatory adjustments to Additional Tier 1 capital	-	-	-	-	(1)
	Additional Tier 1 capital (AT1)	2,800	2,800	2,805	2,804	2,802
45	Tier 1 capital (T1 = CET1 + AT1) $(T = CET1 + AT1)$	12,846	12,492	12,280	11,896	11,624
	Tier 2 capital: instruments and allowances					
	Directly issued qualifying Tier 2 instruments plus related contributed surplus ⁽¹⁾	750	750	750	750	750
	Directly issued capital instruments subject to phase out from Tier 2 ⁽¹⁾	9	9	9	9	9
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third					
	parties (amount allowed in group Tier 2)	-	-	6	5	4
49	of which: instruments issued by subsidiaries subject to phase out	-	-	-	-	-
50	Allowances for credit losses	205	189	183	185	188
51	Tier 2 capital before regulatory adjustments	964	948	948	949	951
	Tier 2 capital: regulatory adjustments					
	Investments in own Tier 2 instruments	-	-	-	-	-
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments	-	-	-	-	-
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that					
	are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount					
	above 10% threshold)	(55)	(74)	(35)	(55)	(28)
54a	[Reporting row for G-SIBs and D-SIBs only] Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the					
	institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but no longer meets					
	the conditions	(55)	(74)	(35)	(55)	(28)
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are					
1	outside the scope of regulatory consolidation	-	-	-	-	-
56	Other deductions from Tier 2 capital	-	-	-	-	-
57	Total regulatory adjustments to Tier 2 capital	(55)	(74)	(35)	(55)	(28)
	Tier 2 capital (T2)	909	874	913	894	923
59	Total capital (TC = T1 + T2)	13,755	13,366	13,193	12,790	12,547

(1) A complete list of capital instruments and their main features is now available on the Bank's website at <u>nbc.ca</u> under *Investor Relations > Capital & Debt Information > Main Features of Regulatory Capital Instruments.*

Composition of Regulatory Capital (continued)

(millions of Canadian dollars)

		2020		201	19	
		Q1	Q4	Q3	Q2	Q1
60	Total risk-weighted assets	86,206	83.039	80,984	79,008	77,036
60a	Common Equity Tier 1 Capital RWA (CET1)	86,206	83,039	80,984	79,008	77,036
	Tier 1 Capital RWA	86,206	83,039	80,984	79,008	77,036
	Total capital RWA	86,206	83,039	80,984	79,008	77,036
	Capital ratios	,	, ,	, ,	, ,	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.7%	11.7%	11.7%	11.5%	11.5%
62	Tier 1 (as a percentage of risk weighted assets)	14.9%	15.0%	15.2%	15.1%	15.1%
63	Total capital (as a percentage of risk weighted assets)	16.0%	16.1%	16.3%	16.2%	16.3%
64	Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement					
	expressed as a percentage of risk weighted assets)	8.0%	8.0%	8.0%	8.0%	8.0%
65	of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
66	of which: bank-specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
67	of which: G-SIB buffer requirement	n.a.	n.a.	n.a.	n.a.	n.a.
67a	of which: D-SIBs buffer requirement	1.0%	1.0%	1.0%	1.0%	1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.7%	11.7%	11.7%	11.5%	11.5%
	OSFI target (minimum + capital conservation buffer + D-SIB buffer) ⁽¹⁾					
69	Common Equity Tier 1 all-in target ratio	8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital all-in target ratio	9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital all-in target ratio	11.5%	11.5%	11.5%	11.5%	11.5%
	Amounts below the thresholds for deduction (before risk weighting)					
72	Non-significant investments in the capital and other TLAC-eligible instruments of other financials entities	436	527	530	551	549
73	Significant investments in the common stock of financials	340	318	339	301	287
74	Mortgage servicing rights (net of related tax liability)	-	-	-	-	-
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	204	171	154	37	42
	Applicable caps on the inclusion of allowances in Tier 2	-				
76	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	92	81	71	71	70
77	Cap on inclusion of allowances in Tier 2 under standardised approach	139	118	103	102	97
78	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	113	108	112	114	118
79	Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	354	347	345	336	326
	Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 and January 1, 2022)	-				
80	Current cap on CET1 instruments subject to phase out arrangements	-	-	-	-	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-
82	Current cap on AT1 instruments subject to phase out arrangements	387	581	581	581	581
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	476	715	715	715	715
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-

(1) Do not include the domestic stability buffer.

Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure

(millions of Canadian dollars)

		2020	2019							
_		Q1	Q4	Q3	Q2	Q1				
	Accounting assets vs. leverage ratio exposure									
	Total consolidated assets as per published financial statements	289,191	281,458	276,312	269,106	263,355				
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but									
	outside the scope of regulatory consolidation	25	3	28	4	(3)				
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference ⁽¹⁾	(898)	(897)	(894)	(890)	(904)				
4	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded									
	from the leverage ratio exposure measure	-	-	-	-	-				
5	Adjustment for derivative financial instruments ⁽²⁾	6,458	5,873	5,237	5,814	3,808				
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending) ⁽²⁾	4,754	3,164	4,052	3,278	1,920				
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	24,555	24,141	23,436	22,940	23,050				
8	Other adjustments	(4,376)	(4,840)	(4,210)	(4,134)	(4,571)				
9	Leverage Ratio Exposure	319,709	308,902	303,961	296,118	286,655				

(1) OSFI's October 2018 Leverage Requirements Guideline now allows for the exclusion of securitized exposures that meet the operational requirements for risk transference.

(2) Adjustments due to differences between accounting and regulatory netting standards.

Leverage Ratio Common Disclosure Template

		2020	2019			
		Q1	Q4	Q3	Q2	Q1
	Leverage ratio common disclosure					
	On-balance sheet exposures	-				
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	267,659	254,653	252,885	243,584	239,966
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	(1,740)	(2,120)	(1,434)	(1,113)	(1,544)
4	(Asset amounts deducted in determining Basel III Tier 1 capital)	(2,631)	(2,661)	(2,659)	(2,852)	(2,865)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	263,288	249,872	248,792	239,619	235,557
	Derivative exposures					
6	Replacement cost associated with all derivative transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,408	2,868	3,095	3,007	2,483
7	Add-on amounts for PFE associated with all derivative transactions	11,995	11,115	10,638	10,058	8,463
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	20	19	20	23	20
	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-	-
11	Total derivative exposures (sum of rows 6 to 10)	15,423	14,002	13,753	13,088	10,966
	Securities financing transaction exposures					
	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	11,689	17,723	13,928	17,193	15,162
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(520)	(1,038)	(883)	(662)	(2,063)
14	CCR exposure for SFTs assets	5,274	4,202	4,935	3,940	3,983
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	16,443	20,887	17,980	20,471	17,082
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	76,692	75,558	72,873	71,962	71,491
18	(Adjustments for conversion to credit equivalent amounts)	(52,137)	(51,417)	(49,437)	(49,022)	(48,441)
19	Off-balance sheet items (sum of rows 17 and 18)	24,555	24,141	23,436	22,940	23,050
	Capital and Total Exposures					
20	Tier 1 capital	12,846	12,492	12,280	11,896	11,624
21	Total Exposures (sum of rows 5, 11, 16 and 19)	319,709	308,902	303,961	296,118	286,655
	Leverage Ratio	_				
22	Basel III leverage ratio	4.0%	4.0%	4.0%	4.0%	4.1%