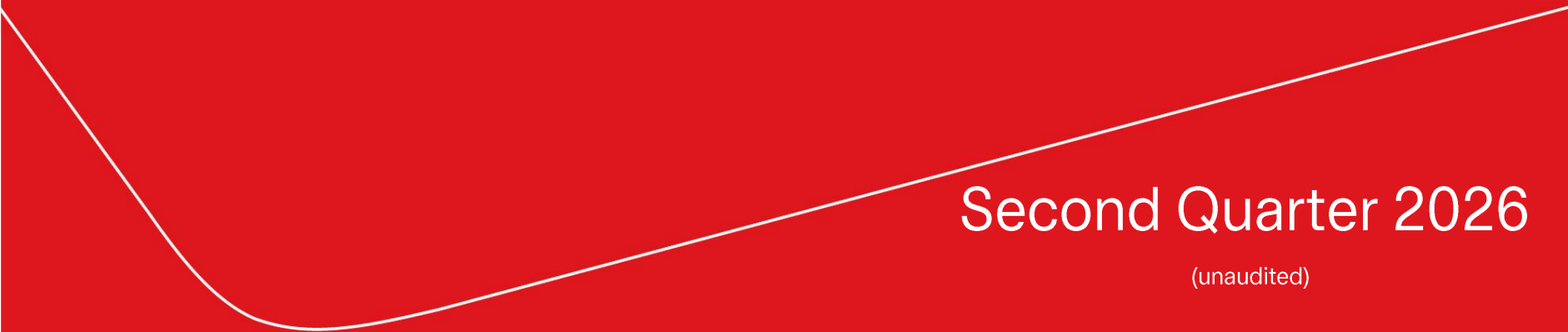


# Supplementary Financial Information



Second Quarter 2026

(unaudited)

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## Notes to users

- 1) This supplementary financial information (SFI) is unaudited and should be read in conjunction with the Report to Shareholders for all quarters of 2026 and with the *2025 Annual Report* (including audited consolidated financial statements and accompanying management's discussion and analysis) prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), unless otherwise indicated. IFRS represent Canadian generally accepted accounting principles (GAAP). 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 Canadian dollars, unless otherwise indicated.
- 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 [nbc.ca](http://nbc.ca).

- 3) **Non-GAAP Financial Measures and Other Financial Measures**

The Bank uses non-GAAP financial measures that do not have standardized meanings under GAAP and that therefore may not be comparable to similar measures used by other companies. 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 better assess results without the specified items if they consider such items not to be reflective of the underlying performance of the Bank's operations. For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section on pages 5 to 12 in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

#### **Other Financial Measures**

For additional information on the composition of non-GAAP ratios and supplementary financial measures, as well as on capital management measures, see the Financial Reporting Method and Glossary sections on pages 5 to 12 and 45 to 48, respectively, in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

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# Highlights

(millions of Canadian dollars, except as noted)

	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Net income	1,234	1,254	1,059	1,065	896	997	955	1,033	906	922	2,488	1,893	4,017	3,816
Earnings per share														
- Basic	3.10	3.12	2.60	2.61	2.19	2.81	2.69	2.92	2.56	2.61	6.22	4.96	10.18	10.78
- Diluted	3.06	3.08	2.57	2.58	2.17	2.78	2.66	2.89	2.54	2.59	6.14	4.91	10.07	10.68
Return on common shareholders' equity <sup>(1)</sup>	15.9%	15.7%	13.3%	13.6%	11.9%	16.7%	16.4%	18.4%	16.9%	17.1%	15.8%	14.0%	13.7%	17.2%
Operating leverage <sup>(1)</sup>	1.0%	0.1%	(5.5)%	(9.8)%	0.8%	3.9%	15.3%	10.5%	4.3%	1.6%	0.8%	2.3%	(2.9)%	8.1%
Efficiency ratio <sup>(1)</sup>	52.7%	51.7%	56.4%	55.8%	53.2%	51.7%	54.1%	51.4%	53.5%	53.5%	52.2%	52.5%	54.4%	53.1%
<b>Operating Results – Adjusted<sup>(2)</sup></b>														
Net income – Adjusted <sup>(2)</sup>	1,303	1,320	1,159	1,104	1,166	1,050	928	960	906	922	2,623	2,216	4,479	3,716
Earnings per share – Adjusted <sup>(2)</sup>														
- Basic	3.27	3.29	2.85	2.71	2.88	2.96	2.61	2.71	2.56	2.61	6.56	5.84	11.40	10.49
- Diluted	3.23	3.25	2.82	2.68	2.85	2.93	2.58	2.68	2.54	2.59	6.48	5.78	11.28	10.39
Return on common shareholders' equity – Adjusted <sup>(3)</sup>	16.8%	16.6%	14.6%	14.1%	15.6%	17.6%	15.9%	17.0%	16.9%	17.1%	16.7%	16.5%	15.3%	16.7%
Operating leverage <sup>(1)</sup> – Adjusted <sup>(3)</sup>	(2.5)%	2.0%	4.4%	1.7%	10.4%	7.4%	4.9%	9.2%	4.3%	1.6%	(0.4)%	8.9%	5.9%	4.9%
Efficiency ratio <sup>(1)</sup> – Adjusted <sup>(3)</sup>	50.4%	49.3%	52.7%	52.4%	49.3%	50.2%	54.6%	53.1%	53.5%	53.5%	49.9%	49.7%	51.2%	53.7%
Total assets	617,734	605,871	576,919	552,621	536,194	483,833	462,226	453,933	441,690	433,927	617,734	536,194	576,919	462,226
Average loans <sup>(4)(5)</sup>	307,335	302,759	296,809	288,309	284,845	244,706	239,819	236,990	231,691	228,161	305,009	264,442	278,616	234,180
Average assets <sup>(4)</sup>	631,995	603,457	583,295	567,070	551,432	488,208	469,795	461,504	455,036	442,666	617,489	519,296	547,469	457,262
Number of common shares outstanding (thousands)	385,634	388,318	391,066	391,967	391,322	341,085	340,744	340,523	340,056	339,166	385,634	391,322	391,066	340,744
Weighted average basic number of common shares outstanding (thousands)	386,581	390,047	391,886	391,609	390,124	340,739	340,479	340,215	339,558	338,675	388,343	365,022	378,495	339,733
Weighted average diluted number of common shares outstanding (thousands)	391,460	394,743	396,532	395,919	393,878	344,954	344,453	343,531	342,781	341,339	393,020	369,067	382,478	342,839
Gross impaired loans excluding the Credigy's purchased or originated credit-impaired (POCI) loans <sup>(2)(6)</sup>	3,588	3,397	3,324	2,992	2,805	1,967	1,652	1,426	1,267	1,103	3,588	2,805	3,324	1,652
Gross impaired loans excluding Credigy's POCI loans as a % of total loans <sup>(3)(6)(7)</sup>	1.14%	1.11%	1.09%	1.02%	0.98%	0.79%	0.68%	0.59%	0.54%	0.48%	1.14%	0.98%	1.09%	0.68%
Provisions for credit losses on impaired loans excluding Credigy's POCI loans as a % of average loans <sup>(3)(5)(6)</sup>	0.26%	0.28%	0.28%	0.21%	0.32%	0.32%	0.24%	0.21%	0.20%	0.17%	0.27%	0.32%	0.28%	0.20%
Provisions for credit losses (PCL) as a % of average loans <sup>(1)(5)(8)</sup>	0.31%	0.32%	0.33%	0.28%	0.79%	0.41%	0.27%	0.25%	0.24%	0.21%	0.32%	0.61%	0.45%	0.24%
Net charge-off excluding Credigy's POCI loans as a % of average loans <sup>(3)(5)(6)</sup>	0.22%	0.15%	0.14%	0.17%	0.06%	0.17%	0.17%	0.09%	0.24%	0.15%	0.18%	0.11%	0.14%	0.16%
Dividends declared per common share	1.24	1.24	1.18	1.18	1.14	1.14	1.10	1.10	1.06	1.06	2.48	2.28	4.64	4.32
Dividend payout ratio <sup>(9)</sup> (trailing 4 quarters)	42.3%	45.1%	45.6%	44.3%	42.2%	40.1%	40.1%	41.6%	43.2%	43.1%	42.3%	42.2%	45.6%	40.1%
Dividend payout ratio <sup>(9)</sup> – Adjusted (trailing 4 quarters) <sup>(3)</sup>	39.9%	40.4%	40.7%	40.9%	40.1%	40.6%	41.2%	41.2%	42.5%	42.4%	39.9%	40.1%	40.7%	41.2%
Book value per common share <sup>(1)</sup>	80.31	78.81	78.39	77.20	76.13	68.15	65.74	64.64	62.28	61.18	80.31	76.13	78.39	65.74
Share price - High	205.04	175.57	156.70	144.96	127.44	140.76	134.23	118.17	114.68	103.38	205.04	140.76	156.70	134.23
Share price - Low	163.94	156.88	143.40	121.09	107.01	128.79	111.98	106.21	101.24	86.50	156.88	107.01	107.01	86.50
Share price - Close	205.04	162.25	156.70	144.13	121.08	128.99	132.80	115.48	110.54	102.83	205.04	121.08	156.70	132.80
Capital ratios under Basel III <sup>(9)</sup>														
Common Equity Tier 1 (CET1) <sup>(9)</sup>	13.5%	13.7%	13.8%	13.9%	13.4%	13.6%	13.7%	13.5%	13.2%	13.1%	13.5%	13.4%	13.8%	13.7%
Tier 1 <sup>(9)(10)(11)</sup>	14.9%	15.1%	15.1%	15.6%	15.1%	15.5%	15.9%	15.7%	15.5%	15.5%	14.9%	15.1%	15.1%	15.9%
Total <sup>(9)(10)(11)</sup>	17.0%	17.3%	17.3%	17.8%	16.9%	17.1%	17.0%	16.9%	16.7%	16.2%	17.0%	16.9%	17.3%	17.0%
Leverage ratio under Basel III <sup>(9)(10)(11)</sup>	4.3%	4.3%	4.5%	4.7%	4.7%	4.3%	4.4%	4.4%	4.4%	4.3%	4.3%	4.7%	4.5%	4.4%
TLAC ratio <sup>(9)</sup>	31.5%	32.5%	29.7%	30.0%	28.2%	31.2%	31.2%	29.7%	30.2%	28.1%	31.5%	28.2%	29.7%	31.2%
TLAC leverage ratio <sup>(9)</sup>	9.0%	9.2%	8.8%	9.0%	8.8%	8.7%	8.6%	8.3%	8.5%	7.8%	9.0%	8.8%	8.8%	8.6%
Liquidity coverage ratio (LCR) <sup>(9)</sup>	170%	189%	173%	161%	166%	154%	150%	152%	155%	145%	170%	166%	173%	150%
Net stable funding ratio (NSFR) <sup>(9)</sup>	118%	120%	124%	123%	127%	123%	122%	120%	120%	117%	118%	127%	124%	122%

(1) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(2) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(3) For additional information on non-GAAP ratios, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(4) Represents an average of the daily balances for the period.

(5) Including customer's liability under acceptances for the quarters of 2024.

(6) The presentation was changed in Q2 2025 and the comparative figures were not adjusted to reflect the change as the amounts were not considered significant. Prior Q2 2025, the amounts also excluded POCI loans acquired from Silicon Valley Bank's Canadian branch (SVB) in Q4 2023 (Q1 2025: \$21 million, Q4 2024: \$26 million, Q3 2024: \$31 million, Q2 2024: \$34 million and Q1 2024: \$39 million), PCL on SVB's POCI loans (Q1 2025: \$1 million, Q4 2024: \$(1) million, Q3 2024: \$1 million, Q2 2024: \$(3) million and Q1 2024: \$(11) million), net charge-off on SVB's POCI loans (Q1 2025: \$2 million, Q4 2024: \$1 million, Q3 2024: \$-million, Q2 2024: \$4 million and Q1 2024: \$13 million).

(7) Including customers liability under acceptances for the quarters of 2024 (except Q4 2024).

(8) For Q2 2026, the ratio included initial provisions for credit losses of \$6 million on performing loans acquired from LBC and for Q2 2025, the ratio had included initial provisions for credit losses of \$230 million on acquired performing CWB loans.

(9) For additional information on capital management measures, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(10) Ratios as at January 31, 2025 included the redemption of the Series 32 preferred shares completed on February 17, 2025.

(11) Ratios as at October 31, 2025 included the redemption of the Limited Recourse Capital Notes Series 1 completed on November 17, 2025.

## Shareholders' Information

Credit Rating - Long-term senior debt	2026		2025				2024				
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Non bail-inable											
Moody's	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa3	Aa3	Aa3	Aa3	
Standard & Poor's	A+	A+	A+	A+	A+	A+	A+	A	A	A	
DBRS	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	
Fitch	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	
Bail-in											
Moody's	A2	A2	A2	A2	A2	A2	A3	A3	A3	A3	
Standard & Poor's	A-	A-	A-	BBB+	BBB+	BBB+	BBB+	BBB+	BBB+	BBB+	
DBRS	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	AA (Low)	
Fitch	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	

Valuation										
Market capitalization (millions of Canadian dollars)	79,070	63,005	61,280	56,494	47,381	43,997	45,251	39,324	37,590	34,876
P/E Ratio (trailing 4 quarters)	18.16	15.60	15.51	14.14	11.53	11.87	12.43	11.42	11.57	11.00
Share price/Book value	2.55	2.06	2.00	1.87	1.59	1.89	2.02	1.79	1.77	1.68
Dividend yield (annualized)	2.36%	2.92%	2.96%	3.16%	3.70%	3.41%	3.25%	3.67%	3.76%	3.96%

Other Information											
Number of employees (full-time equivalent)											
Canada	21,640	21,814	21,865	22,046	21,847	19,094	18,867	19,030	18,694	18,667	
Outside of Canada	12,127	11,713	11,335	10,790	10,524	10,414	10,329	10,220	9,971	10,063	
	33,767	33,527	33,200	32,836	32,371	29,508	29,196	29,250	28,665	28,730	
Number of branches											
Canada	361	374	382	393	395	362	368	369	369	368	
Cambodia (ABA Bank)	106	105	103	101	99	99	99	95	95	94	
Number of banking machines											
Canada	818	921	939	952	965	937	940	946	939	945	
Cambodia (ABA Bank)	1,821	1,794	1,753	1,709	1,663	1,630	1,599	1,594	1,535	1,494	

## Detailed Information on Income

(millions of Canadian dollars, except as noted)

Consolidated Results – Reported as per IFRS	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Net interest income	1,309	1,394	1,169	1,172	1,205	972	784	769	635	751	2,703	2,177	4,518	2,939
Non-interest income	2,598	2,499	2,529	2,277	2,445	2,211	2,160	2,227	2,115	1,959	5,097	4,656	9,462	8,461
<b>Total revenues</b>	<b>3,907</b>	<b>3,893</b>	<b>3,698</b>	<b>3,449</b>	<b>3,650</b>	<b>3,183</b>	<b>2,944</b>	<b>2,996</b>	<b>2,750</b>	<b>2,710</b>	<b>7,800</b>	<b>6,833</b>	<b>13,980</b>	<b>11,400</b>
Non-interest expenses	2,059	2,011	2,087	1,925	1,942	1,646	1,592	1,541	1,472	1,449	4,070	3,588	7,600	6,054
Income before provisions for credit losses and income taxes	1,848	1,882	1,611	1,524	1,708	1,537	1,352	1,455	1,278	1,261	3,730	3,245	6,380	5,346
PCL - Impaired	192	215	211	150	219	196	145	122	114	99	407	415	776	480
PCL - Performing	38	25	29	51	315	57	14	25	22	30	63	372	452	91
PCL - Credigy's POCI loans <sup>(1)</sup>	3	4	4	2	11	1	3	2	2	(9)	7	12	18	(2)
<b>Provisions for credit losses</b>	<b>233</b>	<b>244</b>	<b>244</b>	<b>203</b>	<b>545</b>	<b>254</b>	<b>162</b>	<b>149</b>	<b>138</b>	<b>120</b>	<b>477</b>	<b>799</b>	<b>1,246</b>	<b>569</b>
Income before income taxes	1,615	1,638	1,367	1,321	1,163	1,283	1,190	1,306	1,140	1,141	3,253	2,446	5,134	4,777
Income taxes	381	384	308	256	267	286	235	273	234	219	765	553	1,117	961
<b>Net income</b>	<b>1,234</b>	<b>1,254</b>	<b>1,059</b>	<b>1,065</b>	<b>896</b>	<b>997</b>	<b>955</b>	<b>1,033</b>	<b>906</b>	<b>922</b>	<b>2,488</b>	<b>1,893</b>	<b>4,017</b>	<b>3,816</b>
Non-controlling interests	–	–	–	–	–	–	–	–	(1)	–	–	–	–	(1)
Net income attributable to the Bank's shareholders and holders of other equity instruments	1,234	1,254	1,059	1,065	896	997	955	1,033	907	922	2,488	1,893	4,017	3,817
Dividends on preferred shares and distributions on other equity instruments	37	37	41	42	43	39	40	40	37	37	74	82	165	154
Net income attributable to common shareholders	1,197	1,217	1,018	1,023	853	958	915	993	870	885	2,414	1,811	3,852	3,663
Effective tax rate	23.6%	23.4%	22.5%	19.4%	23.0%	22.3%	19.7%	20.9%	20.5%	19.2%	23.5%	22.6%	21.8%	20.1%
Dividends on common shares	478	484	463	463	448	389	374	374	361	359	962	837	1,763	1,468
Number of common shares (Average-Diluted) (thousands)	391,460	394,743	396,532	395,919	393,878	344,954	344,453	343,531	342,781	341,339	393,020	369,067	382,478	342,839
Diluted earnings per share	3.06	3.08	2.57	2.58	2.17	2.78	2.66	2.89	2.54	2.59	6.14	4.91	10.07	10.68
<b>Operating Results – Adjusted<sup>(2)</sup></b>														
Net interest income – Adjusted	1,309	1,394	1,169	1,172	1,205	1,000	793	774	635	751	2,703	2,205	4,546	2,953
Non-interest income – Adjusted	2,598	2,499	2,529	2,277	2,445	2,230	2,102	2,114	2,115	1,959	5,097	4,675	9,481	8,290
<b>Total revenues – Adjusted</b>	<b>3,907</b>	<b>3,893</b>	<b>3,698</b>	<b>3,449</b>	<b>3,650</b>	<b>3,230</b>	<b>2,895</b>	<b>2,888</b>	<b>2,750</b>	<b>2,710</b>	<b>7,800</b>	<b>6,880</b>	<b>14,027</b>	<b>11,243</b>
Non-interest expenses – Adjusted	1,971	1,920	1,949	1,806	1,800	1,620	1,581	1,534	1,472	1,449	3,891	3,420	7,175	6,036
Income before provisions for credit losses and income taxes – Adjusted	1,936	1,973	1,749	1,643	1,850	1,610	1,314	1,354	1,278	1,261	3,909	3,460	6,852	5,207
PCL - Impaired	192	215	211	150	219	196	145	122	114	99	407	415	776	480
PCL - Performing – Adjusted	32	25	29	51	85	57	14	25	22	30	57	142	222	91
PCL - Credigy's POCI loans <sup>(1)</sup>	3	4	4	2	11	1	3	2	2	(9)	7	12	18	(2)
<b>Provisions for credit losses – Adjusted</b>	<b>227</b>	<b>244</b>	<b>244</b>	<b>203</b>	<b>315</b>	<b>254</b>	<b>162</b>	<b>149</b>	<b>138</b>	<b>120</b>	<b>471</b>	<b>569</b>	<b>1,016</b>	<b>569</b>
Income before income taxes – Adjusted	1,709	1,729	1,505	1,440	1,535	1,356	1,152	1,205	1,140	1,141	3,438	2,891	5,836	4,638
Income taxes – Adjusted	406	409	346	336	369	306	224	245	234	219	815	675	1,357	922
<b>Net income – Adjusted</b>	<b>1,303</b>	<b>1,320</b>	<b>1,159</b>	<b>1,104</b>	<b>1,166</b>	<b>1,050</b>	<b>928</b>	<b>960</b>	<b>906</b>	<b>922</b>	<b>2,623</b>	<b>2,216</b>	<b>4,479</b>	<b>3,716</b>
Non-controlling interests	–	–	–	–	–	–	–	–	(1)	–	–	–	–	(1)
Net income attributable to the Bank's shareholders and holders of other equity instruments – Adjusted	1,303	1,320	1,159	1,104	1,166	1,050	928	960	907	922	2,623	2,216	4,479	3,717
Dividends on preferred shares and distributions on other equity instruments	37	37	41	42	43	39	40	40	37	37	74	82	165	154
Net income attributable to common shareholders – Adjusted	1,266	1,283	1,118	1,062	1,123	1,011	888	920	870	885	2,549	2,134	4,314	3,563
Effective tax rate – Adjusted	23.8%	23.7%	23.0%	23.3%	24.0%	22.6%	19.4%	20.3%	20.5%	19.2%	23.7%	23.3%	23.3%	19.9%
Diluted earnings per share – Adjusted	3.23	3.25	2.82	2.68	2.85	2.93	2.58	2.68	2.54	2.59	6.48	5.78	11.28	10.39

(1) The presentation was changed in Q2 2025 and the comparative figures were not adjusted to reflect the change as the amounts were not considered significant. Prior Q2 2025, the amounts also included PCL on POCI loans acquired from SVB in Q4 2023 (Q1 2025: \$1 million, Q4 2024: \$(1) million, Q3 2024: \$1 million, Q2 2024: \$(3) million and Q1 2024: \$(11) million).

(2) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

## Selected Average Balance Sheet Items; Net Interest Margin; AUA & AUM

(millions of Canadian dollars, except as noted)

Selected Average Consolidated Balance Sheet Items	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Average securities <sup>(1)</sup>	219,054	202,591	193,992	190,971	179,041	162,869	153,989	149,372	145,528	138,726	210,686	170,821	181,741	146,911
Average securities purchased under reverse repurchase agreements and securities borrowed <sup>(1)</sup>	35,820	36,244	26,492	24,678	22,182	18,298	18,128	17,351	18,994	15,985	36,036	20,208	22,918	17,607
Average loans <sup>(1)(2)</sup>	307,335	302,759	296,809	288,309	284,845	244,706	239,819	236,990	231,691	228,161	305,009	264,442	278,616	234,180
Average interest-bearing assets <sup>(3)</sup>	596,435	573,232	549,282	534,190	517,344	456,423	442,043	428,670	414,959	400,439	584,641	486,378	514,285	421,566
Average assets <sup>(1)</sup>	631,995	603,457	583,295	567,070	551,432	488,208	469,795	461,504	455,036	442,666	617,489	519,296	547,469	457,262
Average deposits <sup>(1)</sup>	458,754	440,185	423,923	404,700	399,064	349,630	333,000	319,246	308,488	301,533	449,316	373,936	394,291	315,605
Average common shareholders' equity <sup>(1)</sup>	30,845	30,712	30,473	29,931	29,461	22,819	22,179	21,539	20,955	20,571	30,803	26,073	28,140	21,310
Return on average assets <sup>(3)</sup>	0.80%	0.82%	0.72%	0.75%	0.67%	0.81%	0.81%	0.89%	0.81%	0.83%	0.81%	0.74%	0.73%	0.83%
Return on average assets <sup>(3)</sup> – Adjusted <sup>(4)</sup>	0.85%	0.87%	0.79%	0.77%	0.87%	0.85%	0.79%	0.83%	0.81%	0.83%	0.86%	0.86%	0.82%	0.81%
<b>Net Interest Margin<sup>(3)</sup> and Net Interest Margin, Non-trading – Adjusted<sup>(4)</sup></b>														
Net interest income	1,309	1,394	1,169	1,172	1,205	972	784	769	635	751	2,703	2,177	4,518	2,939
Less: specified items <sup>(5)</sup>	–	–	–	–	–	(28)	(9)	(5)	–	–	–	(28)	(28)	(14)
Net interest income – Adjusted <sup>(5)</sup>	1,309	1,394	1,169	1,172	1,205	1,000	793	774	635	751	2,703	2,205	4,546	2,953
Less: net interest income (loss) related to trading activities <sup>(3)(6)</sup>	(684)	(696)	(820)	(766)	(657)	(672)	(836)	(771)	(785)	(684)	(1,380)	(1,329)	(2,915)	(3,076)
Net interest income, non-trading – Adjusted <sup>(5)(6)</sup>	1,993	2,090	1,989	1,938	1,862	1,672	1,629	1,545	1,420	1,435	4,083	3,534	7,461	6,029
Average interest-bearing assets <sup>(3)</sup>	596,435	573,232	549,282	534,190	517,344	456,423	442,043	428,670	414,959	400,439	584,641	486,378	514,285	421,566
Net interest margin <sup>(3)</sup>	0.90%	0.96%	0.84%	0.87%	0.96%	0.84%	0.71%	0.71%	0.62%	0.75%	0.93%	0.90%	0.88%	0.70%
Average interest-bearing assets, non-trading <sup>(3)</sup>	378,401	370,222	360,237	345,875	341,998	293,884	287,139	277,201	266,673	258,753	374,244	317,542	335,445	272,473
Net interest margin, non-trading – Adjusted <sup>(4)</sup>	2.16%	2.24%	2.19%	2.22%	2.23%	2.26%	2.26%	2.22%	2.17%	2.21%	2.20%	2.24%	2.22%	2.21%
<b>Assets Under Administration and Under Management</b>														
Assets under administration <sup>(3)</sup>	938,997	899,198	874,360	817,718	825,523	820,125	766,082	746,295	691,554	712,488				
Assets under management <sup>(3)</sup>														
Individual	132,831	125,884	122,864	115,653	107,168	100,932	95,297	91,288	84,047	79,641				
Mutual funds	74,102	72,239	71,603	67,529	63,301	64,570	60,603	58,951	54,801	53,181				
	206,933	198,123	194,467	183,182	170,469	165,502	155,900	150,239	138,848	132,822				
<b>Assets Under Administration</b>														
Balance at beginning	899,198	874,360	817,718	825,523	820,125	766,082	746,295	691,554	712,488	652,631				
Net inflows	6,329	7,323	5,281	(61,391)	34,344	14,139	(58)	14,224	(37,523)	5,878				
Market, performance and other impacts	33,470	17,515	51,361	53,586	(28,946)	39,904	19,845	40,517	16,589	53,979				
Balance at end	938,997	899,198	874,360	817,718	825,523	820,125	766,082	746,295	691,554	712,488				
<b>Assets Under Management</b>														
Balance at beginning	198,123	194,467	183,182	170,469	165,502	155,900	150,239	138,848	132,822	120,858				
Net inflows	2,579	2,192	2,006	3,198	10,645	2,604	2,623	3,051	2,498	2,567				
Market, performance and other impacts	6,231	1,464	9,279	9,515	(5,678)	6,998	3,038	8,340	3,528	9,397				
Balance at end	206,933	198,123	194,467	183,182	170,469	165,502	155,900	150,239	138,848	132,822				

(1) Represents an average of the daily balances for the period.

(2) Including customers' liability under acceptances for the quarters of 2024.

(3) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(4) For additional information on non-GAAP ratios, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(5) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(6) Q1 2026 data reflected a reclassification from trading to non-trading net interest income, resulting from an allocation methodology refinement in the Capital Markets segment.

## Segment Disclosures - Personal and Commercial (P&C)

(millions of Canadian dollars, except as noted)

Reported as per IFRS	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Net interest income	1,212	1,240	1,205	1,180	1,146	944	934	913	870	870	2,452	2,090	4,475	3,587
Non-interest income	276	288	277	269	270	260	256	285	261	284	564	530	1,076	1,086
<b>Total revenues</b>	<b>1,488</b>	<b>1,528</b>	<b>1,482</b>	<b>1,449</b>	<b>1,416</b>	<b>1,204</b>	<b>1,190</b>	<b>1,198</b>	<b>1,131</b>	<b>1,154</b>	<b>3,016</b>	<b>2,620</b>	<b>5,551</b>	<b>4,673</b>
Non-interest expenses	829	800	897	805	804	641	644	615	612	615	1,629	1,445	3,147	2,486
Income before provisions for credit losses and income taxes	659	728	585	644	612	563	546	583	519	539	1,387	1,175	2,404	2,187
PCL - Impaired	154	140	146	115	124	136	77	66	89	70	294	260	521	302
PCL - Performing	15	(1)	-	19	302	25	20	12	3	12	14	327	346	47
PCL - POCI <sup>(1)</sup>						1	(1)	1	(3)	(11)		1	1	(14)
<b>Provisions for credit losses</b>	<b>169</b>	<b>139</b>	<b>146</b>	<b>134</b>	<b>426</b>	<b>162</b>	<b>96</b>	<b>79</b>	<b>89</b>	<b>71</b>	<b>308</b>	<b>588</b>	<b>868</b>	<b>335</b>
Income before income taxes	490	589	439	510	186	401	450	504	430	468	1,079	587	1,536	1,852
Income taxes	135	162	120	140	54	111	123	138	119	129	297	165	425	509
<b>Net income</b>	<b>355</b>	<b>427</b>	<b>319</b>	<b>370</b>	<b>132</b>	<b>290</b>	<b>327</b>	<b>366</b>	<b>311</b>	<b>339</b>	<b>782</b>	<b>422</b>	<b>1,111</b>	<b>1,343</b>
<b>Adjusted<sup>(2)</sup></b>														
Net interest income	1,212	1,240	1,205	1,180	1,146	944	934	913	870	870	2,452	2,090	4,475	3,587
Non-interest income	276	288	277	269	270	260	256	285	261	284	564	530	1,076	1,086
<b>Total revenues</b>	<b>1,488</b>	<b>1,528</b>	<b>1,482</b>	<b>1,449</b>	<b>1,416</b>	<b>1,204</b>	<b>1,190</b>	<b>1,198</b>	<b>1,131</b>	<b>1,154</b>	<b>3,016</b>	<b>2,620</b>	<b>5,551</b>	<b>4,673</b>
Non-interest expenses – Adjusted	809	779	876	782	780	641	644	615	612	615	1,588	1,421	3,079	2,486
Income before provisions for credit losses and income taxes – Adjusted	679	749	606	667	636	563	546	583	519	539	1,428	1,199	2,472	2,187
PCL - Impaired	154	140	146	115	124	136	77	66	89	70	294	260	521	302
PCL - Performing – Adjusted	11	(1)	-	19	72	25	20	12	3	12	10	97	116	47
PCL - POCI <sup>(1)</sup>						1	(1)	1	(3)	(11)		1	1	(14)
<b>Provisions for credit losses – Adjusted</b>	<b>165</b>	<b>139</b>	<b>146</b>	<b>134</b>	<b>196</b>	<b>162</b>	<b>96</b>	<b>79</b>	<b>89</b>	<b>71</b>	<b>304</b>	<b>358</b>	<b>638</b>	<b>335</b>
Income before income taxes – Adjusted	514	610	460	533	440	401	450	504	430	468	1,124	841	1,834	1,852
Income taxes – Adjusted	141	168	124	147	124	111	123	138	119	129	309	235	506	509
<b>Net income – Adjusted</b>	<b>373</b>	<b>442</b>	<b>336</b>	<b>386</b>	<b>316</b>	<b>290</b>	<b>327</b>	<b>366</b>	<b>311</b>	<b>339</b>	<b>815</b>	<b>606</b>	<b>1,328</b>	<b>1,343</b>
<b>Key Metrics</b>														
Return on common shareholders' equity <sup>(3)</sup>	10.4%	12.2%									11.3%			
Return on common shareholders' equity – Adjusted <sup>(4)</sup>	10.9%	12.7%									11.8%			
Net interest margin <sup>(3)</sup>	2.26%	2.27%	2.25%	2.25%	2.30%	2.28%	2.30%	2.31%	2.36%	2.36%	2.26%	2.29%	2.27%	2.33%
Efficiency ratio <sup>(3)</sup>	55.7%	52.4%	60.5%	55.6%	56.8%	53.2%	54.1%	51.3%	54.1%	53.3%	54.0%	55.2%	56.7%	53.2%
Efficiency ratio – Adjusted <sup>(4)</sup>	54.4%	51.0%	59.1%	54.0%	55.1%	53.2%	54.1%	51.3%	54.1%	53.3%	52.7%	54.2%	55.5%	53.2%
Average loans <sup>(5)(6)</sup> - Personal	119,756	117,546	114,352	110,988	107,933	100,203	99,621	98,779	96,916	96,701	118,632	104,004	108,373	98,010
Mortgages loans	102,788	100,746	97,683	94,695	92,156	84,415	84,055	83,336	81,896	81,851	101,750	88,221	92,238	82,789
Personal loans	14,100	13,904	13,875	13,569	13,158	13,117	12,964	12,879	12,544	12,355	14,000	13,137	13,432	12,686
Credit card	2,868	2,896	2,794	2,724	2,619	2,671	2,602	2,564	2,476	2,495	2,882	2,646	2,703	2,535
Average loans <sup>(5)(6)</sup> - Commercial	99,917	98,581	97,962	96,899	95,408	63,894	61,944	60,363	58,184	56,590	99,238	79,390	88,484	59,276
Average assets <sup>(5)</sup>	224,690	220,069	216,065	211,499	208,658	165,861	163,186	160,666	156,736	155,031	222,341	186,905	200,454	158,917
Average interest-bearing assets <sup>(3)</sup>	220,076	216,471	212,640	208,107	204,759	164,340	161,738	157,327	150,072	146,700	218,244	184,214	197,402	153,980
Average deposits <sup>(5)</sup> - Personal	48,612	48,993	49,631	50,162	48,874	42,274	41,994	41,692	41,052	40,845	48,806	45,519	47,726	41,398
Average deposits <sup>(5)</sup> - Commercial	62,044	62,300	61,171	58,931	58,212	49,758	49,712	50,214	47,881	48,104	62,174	53,914	57,008	48,984
Number of employees (full-time equivalent) <sup>(7)</sup>	10,649	9,022	8,926	8,998	9,290	7,813	7,725	7,769	7,778	7,774	10,649	9,290	8,926	7,725

(1) The presentation was changed in Q2 2025 and the comparative figures were not adjusted to reflect the change as the amounts were not considered significant. Prior Q2 2025, the amounts included PCL on POCI loans acquired from SVB in Q4 2023.

(2) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(3) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(4) For additional information on non-GAAP ratios, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(5) Represents an average of the daily balances for the period.

(6) Including customers' liability under acceptances for the quarters of 2024.

(7) In Q2 2026, changes were made to the presentation of the number of employees (full-time equivalents) to better align with the management structure, notably the transfer to the business segment of the technology and operations services employees, who were previously presented under the *Other* heading of the segment results. This change has no impact on the segment's financial results as the related expenses were already reflected in the business segment through the cost allocation process. Comparative figures have not been restated.

## Segment Disclosures - Wealth Management (WM)

(millions of Canadian dollars, except as noted)

Reported as per IFRS	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Net interest income	241	240	238	235	230	227	213	219	203	198	481	457	930	833
Non-interest income	664	659	624	576	561	549	514	497	480	462	1,323	1,110	2,310	1,953
<b>Total revenues</b>	<b>905</b>	<b>899</b>	<b>862</b>	<b>811</b>	<b>791</b>	<b>776</b>	<b>727</b>	<b>716</b>	<b>683</b>	<b>660</b>	<b>1,804</b>	<b>1,567</b>	<b>3,240</b>	<b>2,786</b>
Non-interest expenses	531	531	508	477	476	441	427	416	400	390	1,062	917	1,902	1,633
Income before provisions for credit losses and income taxes	374	368	354	334	315	335	300	300	283	270	742	650	1,338	1,153
PCL - Impaired	1	(1)	1	2	-	1	-	-	-	-	-	1	4	-
PCL - Performing	-	(1)	2	(1)	(1)	1	(1)	-	-	-	(1)	-	1	(1)
<b>Provisions for credit losses</b>	<b>1</b>	<b>(2)</b>	<b>3</b>	<b>1</b>	<b>(1)</b>	<b>2</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>1</b>	<b>5</b>	<b>(1)</b>
Income before income taxes	373	370	351	333	316	333	301	300	283	270	743	649	1,333	1,154
Income taxes	99	98	93	89	84	91	82	83	78	74	197	175	357	317
<b>Net income</b>	<b>274</b>	<b>272</b>	<b>258</b>	<b>244</b>	<b>232</b>	<b>242</b>	<b>219</b>	<b>217</b>	<b>205</b>	<b>196</b>	<b>546</b>	<b>474</b>	<b>976</b>	<b>837</b>

Adjusted <sup>(1)</sup>	2026		2025				2024				YTD		Full Year	
Net interest income	241	240	238	235	230	227	213	219	203	198	481	457	930	833
Non-interest income	664	659	624	576	561	549	514	497	480	462	1,323	1,110	2,310	1,953
<b>Total revenues</b>	<b>905</b>	<b>899</b>	<b>862</b>	<b>811</b>	<b>791</b>	<b>776</b>	<b>727</b>	<b>716</b>	<b>683</b>	<b>660</b>	<b>1,804</b>	<b>1,567</b>	<b>3,240</b>	<b>2,786</b>
Non-interest expenses – Adjusted	527	528	505	475	472	441	427	416	400	390	1,055	913	1,893	1,633
Income before provisions for credit losses and income taxes – Adjusted	378	371	357	336	319	335	300	300	283	270	749	654	1,347	1,153
PCL - Impaired	1	(1)	1	2	-	1	-	-	-	-	-	1	4	-
PCL - Performing	-	(1)	2	(1)	(1)	1	(1)	-	-	-	(1)	-	1	(1)
<b>Provisions for credit losses</b>	<b>1</b>	<b>(2)</b>	<b>3</b>	<b>1</b>	<b>(1)</b>	<b>2</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>1</b>	<b>5</b>	<b>(1)</b>
Income before income taxes – Adjusted	377	373	354	335	320	333	301	300	283	270	750	653	1,342	1,154
Income taxes – Adjusted	100	99	95	89	85	91	82	83	78	74	199	176	360	317
<b>Net income – Adjusted</b>	<b>277</b>	<b>274</b>	<b>259</b>	<b>246</b>	<b>235</b>	<b>242</b>	<b>219</b>	<b>217</b>	<b>205</b>	<b>196</b>	<b>551</b>	<b>477</b>	<b>982</b>	<b>837</b>

Key metrics	2026		2025				2024				YTD		Full Year	
Return on common shareholders' equity <sup>(2)</sup>	58.4%	56.6%									57.6%			
Return on common shareholders' equity – Adjusted <sup>(3)</sup>	59.0%	57.0%									58.2%			
Efficiency ratio <sup>(2)</sup>	58.7%	59.1%	58.9%	58.8%	60.2%	56.8%	58.7%	58.1%	58.6%	59.1%	58.9%	58.5%	58.7%	58.6%
Efficiency ratio – Adjusted <sup>(3)</sup>	58.2%	58.7%	58.6%	58.6%	59.7%	56.8%	58.7%	58.1%	58.6%	59.1%	58.5%	58.3%	58.4%	58.6%
Average loans <sup>(4)(5)</sup>	11,581	11,220	10,817	9,957	9,596	9,443	8,690	8,440	7,967	7,713	11,398	9,518	9,957	8,204
Average assets <sup>(4)</sup>	13,348	13,128	12,375	11,140	10,754	10,611	9,839	9,479	8,963	8,708	13,236	10,681	11,224	9,249
Average deposits <sup>(4)</sup>	61,750	60,244	58,296	58,179	60,015	43,463	43,008	43,285	41,927	41,216	60,985	51,602	54,949	42,361
Number of employees (full-time equivalent) <sup>(6)</sup>	4,283	3,388	3,395	3,413	3,364	3,085	3,045	3,052	2,983	2,946	4,283	3,364	3,395	3,045

(1) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(2) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(3) For additional information on non-GAAP ratios, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(4) Represents an average of the daily balances for the period.

(5) Including customers' liability under acceptances for the quarters of 2024.

(6) In Q2 2026, changes were made to the presentation of the number of employees (full-time equivalents) to better align with the management structure, notably the transfer to the business segment of the technology and operations services employees, who were previously presented under the *Other* heading of the segment results. This change has no impact on the segment's financial results as the related expenses were already reflected in the business segment through the cost allocation process. Comparative figures have not been restated.

## Segment Disclosures - Capital Markets (CM)

(millions of Canadian dollars, except as noted)

Reported as per IFRS	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Net interest income <sup>(1)</sup>	(483)	(497)	(657)	(598)	(505)	(509)	(672)	(623)	(671)	(553)	(980)	(1,014)	(2,269)	(2,519)
Non-interest income <sup>(1)</sup>	1,557	1,487	1,534	1,375	1,606	1,416	1,309	1,312	1,352	1,200	3,044	3,022	5,931	5,173
<b>Total revenues</b>	<b>1,074</b>	<b>990</b>	<b>877</b>	<b>777</b>	<b>1,101</b>	<b>907</b>	<b>637</b>	<b>689</b>	<b>681</b>	<b>647</b>	<b>2,064</b>	<b>2,008</b>	<b>3,662</b>	<b>2,654</b>
Non-interest expenses	439	412	325	347	403	367	301	320	312	313	851	770	1,442	1,246
Income before provisions for credit losses and income taxes	635	578	552	430	698	540	336	369	369	334	1,213	1,238	2,220	1,408
PCL - Impaired	(1)	28	13	(1)	55	18	16	20	-	(2)	27	73	85	34
PCL - Performing	17	(2)	5	25	9	18	(12)	2	11	19	15	27	57	20
<b>Provisions for credit losses</b>	<b>16</b>	<b>26</b>	<b>18</b>	<b>24</b>	<b>64</b>	<b>36</b>	<b>4</b>	<b>22</b>	<b>11</b>	<b>17</b>	<b>42</b>	<b>100</b>	<b>142</b>	<b>54</b>
Income before income taxes	619	552	534	406	634	504	332	347	358	317	1,171	1,138	2,078	1,354
Income taxes	131	109	102	72	133	87	26	29	36	9	240	220	394	100
<b>Net income</b>	<b>488</b>	<b>443</b>	<b>432</b>	<b>334</b>	<b>501</b>	<b>417</b>	<b>306</b>	<b>318</b>	<b>322</b>	<b>308</b>	<b>931</b>	<b>918</b>	<b>1,684</b>	<b>1,254</b>

Adjusted <sup>(2)</sup>	2026		2025				2024				YTD		Full Year	
Net interest income <sup>(1)</sup>	(483)	(497)	(657)	(598)	(505)	(509)	(672)	(623)	(671)	(553)	(980)	(1,014)	(2,269)	(2,519)
Non-interest income <sup>(1)</sup>	1,557	1,487	1,534	1,375	1,606	1,416	1,309	1,312	1,352	1,200	3,044	3,022	5,931	5,173
<b>Total revenues</b>	<b>1,074</b>	<b>990</b>	<b>877</b>	<b>777</b>	<b>1,101</b>	<b>907</b>	<b>637</b>	<b>689</b>	<b>681</b>	<b>647</b>	<b>2,064</b>	<b>2,008</b>	<b>3,662</b>	<b>2,654</b>
Non-interest expenses – Adjusted	439	412	325	347	403	367	301	320	312	313	851	770	1,442	1,246
Income before provisions for credit losses and income taxes – Adjusted	635	578	552	430	698	540	336	369	369	334	1,213	1,238	2,220	1,408
PCL - Impaired	(1)	28	13	(1)	55	18	16	20	-	(2)	27	73	85	34
PCL - Performing	15	(2)	5	25	9	18	(12)	2	11	19	13	27	57	20
<b>Provisions for credit losses</b>	<b>14</b>	<b>26</b>	<b>18</b>	<b>24</b>	<b>64</b>	<b>36</b>	<b>4</b>	<b>22</b>	<b>11</b>	<b>17</b>	<b>40</b>	<b>100</b>	<b>142</b>	<b>54</b>
Income before income taxes – Adjusted	621	552	534	406	634	504	332	347	358	317	1,173	1,138	2,078	1,354
Income taxes – Adjusted	131	109	102	72	133	87	26	29	36	9	240	220	394	100
<b>Net income – Adjusted</b>	<b>490</b>	<b>443</b>	<b>432</b>	<b>334</b>	<b>501</b>	<b>417</b>	<b>306</b>	<b>318</b>	<b>322</b>	<b>308</b>	<b>933</b>	<b>918</b>	<b>1,684</b>	<b>1,254</b>

Key Metrics	2026		2025				2024				YTD		Full Year	
Return on common shareholders' equity <sup>(3)</sup>	28.9%	25.9%									27.4%			
Return on common shareholders' equity – Adjusted <sup>(4)</sup>	28.9%	25.9%									27.4%			
Efficiency ratio <sup>(3)</sup>	40.9%	41.6%	37.1%	44.7%	36.6%	40.5%	47.3%	46.4%	45.8%	48.4%	41.2%	38.3%	39.4%	46.9%
Efficiency ratio – Adjusted <sup>(4)</sup>	40.9%	41.6%	37.1%	44.7%	36.6%	40.5%	47.3%	46.4%	45.8%	48.4%	41.2%	38.3%	39.4%	46.9%
Average loans <sup>(5)(6)</sup> (Corporate Banking only)	32,628	31,681	31,192	30,909	31,118	31,472	31,749	32,229	31,911	31,659	32,147	31,298	31,173	31,887
Average assets <sup>(5)</sup>	269,129	250,483	237,476	234,289	224,314	211,793	200,888	197,996	194,158	190,443	259,651	217,949	226,990	195,881
Average deposits <sup>(5)</sup>	97,818	91,372	86,400	78,775	77,467	74,330	70,646	65,447	64,578	63,335	94,541	75,872	79,257	65,930
Number of employees (full-time equivalent) <sup>(7)</sup>	1,948	1,120	1,138	1,190	1,048	1,050	1,036	1,105	976	977	1,948	1,048	1,138	1,036

(1) The financing costs of the trading activity are presented in *Net interest income*, while most related gains are recorded in *Non-interest income*. For additional information, see Note 21 to the audited annual consolidated financial statements for the year ended October 31, 2025.

(2) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(3) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(4) For additional information on non-GAAP ratios, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(5) Represents an average of the daily balances for the period.

(6) Including customers' liability under acceptances for the quarters of 2024.

(7) In Q2 2026, changes were made to the presentation of the number of employees (full-time equivalents) to better align with the management structure, notably the transfer to the business segment of the technology and operations services employees, who were previously presented under the *Other* heading of the segment results. This change has no impact on the segment's financial results as the related expenses were already reflected in the business segment through the cost allocation process. Comparative figures have not been restated.

# Segment Disclosures - U.S. Specialty Finance and International (USSF&I)

(millions of Canadian dollars, except as noted)

Credigy – Reported as per IFRS	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Net interest income	137	157	140	131	137	141	150	129	126	117	294	278	549	522
Non-interest income	3	3	4	5	4	4	(6)	10	10	8	6	8	17	22
<b>Total revenues</b>	<b>140</b>	<b>160</b>	<b>144</b>	<b>136</b>	<b>141</b>	<b>145</b>	<b>144</b>	<b>139</b>	<b>136</b>	<b>125</b>	<b>300</b>	<b>286</b>	<b>566</b>	<b>544</b>
Non-interest expenses	36	37	37	40	39	40	36	39	34	35	73	79	156	144
Income before provisions for credit losses and income taxes	104	123	107	96	102	105	108	100	102	90	227	207	410	400
PCL - Impaired - Stage 3	20	25	16	18	21	20	22	19	15	16	45	41	75	72
PCL - Performing	2	13	11	2	(2)	10	7	9	6	7	15	8	21	29
PCL - Impaired - POCI	3	4	4	2	11	–	4	1	5	2	7	11	17	12
<b>Provisions for credit losses</b>	<b>25</b>	<b>42</b>	<b>31</b>	<b>22</b>	<b>30</b>	<b>30</b>	<b>33</b>	<b>29</b>	<b>26</b>	<b>25</b>	<b>67</b>	<b>60</b>	<b>113</b>	<b>113</b>
Income before income taxes	79	81	76	74	72	75	75	71	76	65	160	147	297	287
Income taxes	17	17	15	16	15	16	16	15	15	14	34	31	62	60
<b>Net income</b>	<b>62</b>	<b>64</b>	<b>61</b>	<b>58</b>	<b>57</b>	<b>59</b>	<b>59</b>	<b>56</b>	<b>61</b>	<b>51</b>	<b>126</b>	<b>116</b>	<b>235</b>	<b>227</b>

## Credigy – Key Metrics

Return on common shareholders' equity <sup>(1)</sup>	21.6%	21.1%									21.4%			
Efficiency ratio <sup>(1)</sup>	25.7%	23.1%	25.7%	29.4%	27.7%	27.6%	25.0%	28.1%	25.0%	28.0%	24.3%	27.6%	27.6%	26.5%
Average loans and receivables <sup>(2)</sup>	12,392	12,333	12,298	11,215	11,872	11,659	11,188	11,071	10,991	10,441	12,362	11,764	11,760	10,923
Average assets <sup>(2)</sup>	12,830	12,751	12,704	11,568	12,252	12,011	11,534	11,413	11,310	10,762	12,790	12,130	12,133	11,255
Formation of gross impaired loans excluding Credigy's POCI loans <sup>(3)(4)</sup>	27	43	17	21	30	21	42	29	20	26	70	51	89	117
Gross impaired loans excluding Credigy's POCI loans <sup>(3)</sup>	132	126	102	104	102	92	88	64	54	51	132	102	102	88

## Credigy – Reported as per IFRS (millions of U.S. dollars)

Net interest income	100	113	101	95	97	99	110	95	93	88	213	196	392	386
Non-interest income	3	2	3	4	3	3	(4)	7	7	6	5	6	13	16
<b>Total revenues</b>	<b>103</b>	<b>115</b>	<b>104</b>	<b>99</b>	<b>100</b>	<b>102</b>	<b>106</b>	<b>102</b>	<b>100</b>	<b>94</b>	<b>218</b>	<b>202</b>	<b>405</b>	<b>402</b>
Non-interest expenses	27	26	27	29	28	28	27	28	26	26	53	56	112	107
Income before provisions for credit losses and income taxes	76	89	77	70	72	74	79	74	74	68	165	146	293	295
PCL - Impaired - Stage 3	15	18	12	14	14	14	16	14	11	12	33	28	54	53
PCL - Performing	1	9	8	1	(1)	7	5	7	5	5	10	6	15	22
PCL - Impaired - POCI	2	3	3	1	8	–	3	–	4	2	5	8	12	9
<b>Provisions for credit losses</b>	<b>18</b>	<b>30</b>	<b>23</b>	<b>16</b>	<b>21</b>	<b>21</b>	<b>24</b>	<b>21</b>	<b>20</b>	<b>19</b>	<b>48</b>	<b>42</b>	<b>81</b>	<b>84</b>
Income before income taxes	58	59	54	54	51	53	55	53	54	49	117	104	212	211
Income taxes	12	12	12	11	11	11	12	11	11	10	24	22	45	44
<b>Net income</b>	<b>46</b>	<b>47</b>	<b>42</b>	<b>43</b>	<b>40</b>	<b>42</b>	<b>43</b>	<b>42</b>	<b>43</b>	<b>39</b>	<b>93</b>	<b>82</b>	<b>167</b>	<b>167</b>

## Credigy – Key Metrics (millions of U.S. dollars, except as noted)

Efficiency ratio <sup>(1)</sup>	26.2%	22.6%	26.0%	29.3%	28.0%	27.5%	25.5%	27.5%	26.0%	27.7%	24.3%	27.7%	27.7%	26.6%
Average loans and receivables <sup>(2)</sup>	9,034	8,957	8,851	8,153	8,212	8,263	8,223	8,085	8,126	7,714	8,995	8,238	8,371	8,037
Average assets <sup>(2)</sup>	9,353	9,261	9,144	8,410	8,475	8,512	8,478	8,310	8,337	7,925	9,306	8,494	8,637	8,262
Formation of gross impaired loans excluding Credigy's POCI loans <sup>(3)(5)</sup>	19	32	10	14	23	11	29	19	12	20	51	34	58	80
Gross impaired loans excluding Credigy's POCI loans <sup>(3)</sup>	97	93	73	75	74	63	63	46	39	38	97	74	73	63

(1) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(2) Represents an average of the daily balances for the period.

(3) For additional information on non-GAAP financial measures, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(4) The formations presented in the table are before write-offs and comprise new accounts, disbursements, principal repayments, and exchange rate fluctuation.

(5) The formations presented in the table are before write-offs and comprise new accounts, disbursements and principal repayments.

## Segment Disclosures - U.S. Specialty Finance and International (USSF&I) (continued)

(millions of Canadian dollars, except as noted)

ABA Bank – Reported as per IFRS	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Net interest income	234	239	247	233	221	220	210	200	189	174	473	441	921	773
Non-interest income	31	32	27	26	29	28	24	23	20	20	63	57	110	87
<b>Total revenues</b>	<b>265</b>	<b>271</b>	<b>274</b>	<b>259</b>	<b>250</b>	<b>248</b>	<b>234</b>	<b>223</b>	<b>209</b>	<b>194</b>	<b>536</b>	<b>498</b>	<b>1,031</b>	<b>860</b>
Non-interest expenses	94	83	88	89	77	83	79	76	73	65	177	160	337	293
Income before provisions for credit losses and income taxes	171	188	186	170	173	165	155	147	136	129	359	338	694	567
PCL - Impaired	18	23	35	16	19	21	29	17	10	15	41	40	91	71
PCL - Performing	1	15	13	4	10	–	–	–	1	(4)	16	10	27	(3)
<b>Provisions for credit losses</b>	<b>19</b>	<b>38</b>	<b>48</b>	<b>20</b>	<b>29</b>	<b>21</b>	<b>29</b>	<b>17</b>	<b>11</b>	<b>11</b>	<b>57</b>	<b>50</b>	<b>118</b>	<b>68</b>
Income before income taxes	152	150	138	150	144	144	126	130	125	118	302	288	576	499
Income taxes	31	32	29	31	31	30	27	27	26	25	63	61	121	105
<b>Net income</b>	<b>121</b>	<b>118</b>	<b>109</b>	<b>119</b>	<b>113</b>	<b>114</b>	<b>99</b>	<b>103</b>	<b>99</b>	<b>93</b>	<b>239</b>	<b>227</b>	<b>455</b>	<b>394</b>

ABA Bank – Key Metrics														
Return on common shareholders' equity <sup>(1)</sup>	30.2%	28.5%									29.4%			
Efficiency ratio <sup>(1)</sup>	35.5%	30.6%	32.1%	34.4%	30.8%	33.5%	33.8%	34.1%	34.9%	33.5%	33.0%	32.1%	32.7%	34.1%
Average loans and receivables <sup>(2)</sup>	12,968	12,734	12,419	11,943	12,246	11,769	11,154	11,044	10,694	10,345	12,849	12,003	12,093	10,809
Average assets <sup>(2)</sup>	22,470	21,990	21,039	20,016	20,574	18,950	17,287	16,529	15,845	15,014	22,226	19,748	20,141	16,170
Average deposits <sup>(2)</sup>	17,956	17,380	16,711	16,068	16,474	15,145	13,745	13,272	12,750	12,174	17,663	15,798	16,097	12,987
Formation of gross impaired loans <sup>(3)</sup>	47	25	87	66	56	144	129	75	48	50	72	200	353	302
Gross impaired loans	1,020	984	968	896	838	791	648	519	445	397	1,020	838	968	648

ABA Bank – Reported as per IFRS (millions of U.S. dollars)														
Net interest income	170	173	178	169	156	154	154	146	138	129	343	310	657	567
Non-interest income	23	23	20	19	20	20	17	17	15	15	46	40	79	64
<b>Total revenues</b>	<b>193</b>	<b>196</b>	<b>198</b>	<b>188</b>	<b>176</b>	<b>174</b>	<b>171</b>	<b>163</b>	<b>153</b>	<b>144</b>	<b>389</b>	<b>350</b>	<b>736</b>	<b>631</b>
Non-interest expenses	69	60	64	64	55	59	58	56	54	48	129	114	242	216
Income before provisions for credit losses and income taxes	124	136	134	124	121	115	113	107	99	96	260	236	494	415
PCL - Impaired	13	17	25	11	14	15	22	12	7	11	30	29	65	52
PCL - Performing	1	10	9	3	7	–	–	–	1	(3)	11	7	19	(2)
<b>Provisions for credit losses</b>	<b>14</b>	<b>27</b>	<b>34</b>	<b>14</b>	<b>21</b>	<b>15</b>	<b>22</b>	<b>12</b>	<b>8</b>	<b>8</b>	<b>41</b>	<b>36</b>	<b>84</b>	<b>50</b>
Income before income taxes	110	109	100	110	100	100	91	95	91	88	219	200	410	365
Income taxes	23	23	22	23	21	21	19	20	19	18	46	42	87	76
<b>Net income</b>	<b>87</b>	<b>86</b>	<b>78</b>	<b>87</b>	<b>79</b>	<b>79</b>	<b>72</b>	<b>75</b>	<b>72</b>	<b>70</b>	<b>173</b>	<b>158</b>	<b>323</b>	<b>289</b>

ABA Bank – Key Metrics (millions of U.S. dollars, except as noted)														
Efficiency ratio <sup>(1)</sup>	35.8%	30.6%	32.3%	34.0%	31.3%	33.9%	33.9%	34.4%	35.3%	33.3%	33.2%	32.6%	32.9%	34.2%
Average loans and receivables <sup>(2)</sup>	9,454	9,248	8,940	8,683	8,473	8,340	8,198	8,065	7,906	7,634	9,349	8,238	8,610	7,951
Average assets <sup>(2)</sup>	16,381	15,974	15,143	14,550	14,238	13,423	12,708	11,972	11,614	10,983	16,174	8,494	14,339	11,820
Average deposits <sup>(2)</sup>	13,091	12,624	12,029	11,681	11,399	10,729	10,104	9,693	9,426	8,985	12,853	8,494	11,460	9,553
Formation of gross impaired loans <sup>(4)</sup>	36	39	55	45	70	79	90	53	28	45	75	149	249	216
Gross impaired loans	751	723	690	647	608	544	465	376	323	295	751	608	690	465

(1) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(2) Represents an average of the daily balances for the period.

(3) The formations presented in the table are before write-offs and comprise new accounts, disbursements, principal repayments, and exchange rate fluctuation.

(4) The formations presented in the table are before write-offs and comprise new accounts, disbursements and principal repayments.

## Segment Disclosures - U.S. Specialty Finance and International (USSF&I) (continued)

(millions of Canadian dollars, except as noted)

	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>International – Reported as per IFRS</b>														
Net interest income	2	1	2	5	(2)	9	(2)	(3)	3	10	3	7	14	8
Non-interest income	3	2	4	2	1	3	2	2	2	(3)	5	4	10	3
<b>Total revenues</b>	<b>5</b>	<b>3</b>	<b>6</b>	<b>7</b>	<b>(1)</b>	<b>12</b>	<b>-</b>	<b>(1)</b>	<b>5</b>	<b>7</b>	<b>8</b>	<b>11</b>	<b>24</b>	<b>11</b>
Non-interest expenses	1	-	1	6	1	-	1	-	1	-	1	1	8	2
Income before provisions for credit losses and income taxes	4	3	5	1	(2)	12	(1)	(1)	4	7	7	10	16	9
PCL - Impaired	-	-	-	-	-	-	1	-	-	-	-	-	-	1
PCL - Performing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Provisions for credit losses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>
Income before income taxes	4	3	5	1	(2)	12	(2)	(1)	4	7	7	10	16	8
Income taxes	1	-	1	-	(1)	2	(1)	-	1	1	1	1	2	1
<b>Net income</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>(1)</b>	<b>10</b>	<b>(1)</b>	<b>(1)</b>	<b>3</b>	<b>6</b>	<b>6</b>	<b>9</b>	<b>14</b>	<b>7</b>

<b>International – Key Metrics</b>														
Average loans and receivables <sup>(1)</sup>	58	56	54	51	8	-	1	1	1	1	57	4	28	1
Average assets <sup>(1)</sup>	93	86	215	224	275	236	232	247	247	249	90	256	237	244

<b>USSF&amp;I – Reported as per IFRS</b>														
Net interest income	373	397	389	369	356	370	358	326	318	301	770	726	1,484	1,303
Non-interest income	37	37	35	33	34	35	20	35	32	25	74	69	137	112
<b>Total revenues</b>	<b>410</b>	<b>434</b>	<b>424</b>	<b>402</b>	<b>390</b>	<b>405</b>	<b>378</b>	<b>361</b>	<b>350</b>	<b>326</b>	<b>844</b>	<b>795</b>	<b>1,621</b>	<b>1,415</b>
Non-interest expenses	131	120	126	135	117	123	116	115	108	100	251	240	501	439
Income before provisions for credit losses and income taxes	279	314	298	267	273	282	262	246	242	226	593	555	1,120	976
PCL - Impaired	38	48	51	34	40	41	52	36	25	31	86	81	166	144
PCL - Performing	3	28	24	6	8	10	7	9	7	3	31	18	48	26
PCL - Credigy's POCl loans	3	4	4	2	11	-	4	1	5	2	7	11	17	12
<b>Provisions for credit losses</b>	<b>44</b>	<b>80</b>	<b>79</b>	<b>42</b>	<b>59</b>	<b>51</b>	<b>63</b>	<b>46</b>	<b>37</b>	<b>36</b>	<b>124</b>	<b>110</b>	<b>231</b>	<b>182</b>
Income before income taxes	235	234	219	225	214	231	199	200	205	190	469	445	889	794
Income taxes	49	49	45	47	45	48	42	42	42	40	98	93	185	166
<b>Net income</b>	<b>186</b>	<b>185</b>	<b>174</b>	<b>178</b>	<b>169</b>	<b>183</b>	<b>157</b>	<b>158</b>	<b>163</b>	<b>150</b>	<b>371</b>	<b>352</b>	<b>704</b>	<b>628</b>

<b>USSF&amp;I – Key Metrics</b>														
Return on common shareholders' equity <sup>(2)</sup>	26.9%	25.6%									26.3%			
Efficiency ratio <sup>(2)</sup>	32.0%	27.6%	29.7%	33.6%	30.0%	30.4%	30.7%	31.9%	30.9%	30.7%	29.7%	30.2%	30.9%	31.0%
Average loans and receivables <sup>(1)</sup>	25,418	25,123	24,771	23,209	24,126	23,428	22,343	22,116	21,686	20,787	25,268	23,771	23,881	21,733
Average assets <sup>(1)</sup>	35,393	34,827	33,958	31,808	33,101	31,197	29,053	28,189	27,402	26,025	35,106	32,134	32,511	27,669
Average deposits <sup>(1)</sup>	17,956	17,380	16,711	16,068	16,500	15,145	13,745	13,272	12,750	12,174	17,663	15,811	16,103	12,987
Number of employees (full-time equivalent)	11,829	11,427	11,058	10,504	10,264	10,155	10,084	9,968	9,730	9,828	11,829	10,264	11,058	10,084

(1) Represents an average of the daily balances for the period.

(2) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

## Segment Disclosures - Other

(millions of Canadian dollars, except as noted)

Reported as per IFRS	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Net interest income	(34)	14	(6)	(14)	(22)	(60)	(49)	(66)	(85)	(65)	(20)	(82)	(102)	(265)
Non-interest income	64	28	59	24	(26)	(49)	61	98	(10)	(12)	92	(75)	8	137
<b>Total revenues</b>	<b>30</b>	<b>42</b>	<b>53</b>	<b>10</b>	<b>(48)</b>	<b>(109)</b>	<b>12</b>	<b>32</b>	<b>(95)</b>	<b>(77)</b>	<b>72</b>	<b>(157)</b>	<b>(94)</b>	<b>(128)</b>
Non-interest expenses	129	148	231	161	142	74	104	75	40	31	277	216	608	250
Income before provisions for credit losses and income taxes	(99)	(106)	(178)	(151)	(190)	(183)	(92)	(43)	(135)	(108)	(205)	(373)	(702)	(378)
PCL - Impaired	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PCL - Performing	3	1	(2)	2	(3)	3	-	2	1	(4)	4	-	-	(1)
<b>Provisions for credit losses</b>	<b>3</b>	<b>1</b>	<b>(2)</b>	<b>2</b>	<b>(3)</b>	<b>3</b>	<b>-</b>	<b>2</b>	<b>1</b>	<b>(4)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>(1)</b>
Income before income taxes (recovery)	(102)	(107)	(176)	(153)	(187)	(186)	(92)	(45)	(136)	(104)	(209)	(373)	(702)	(377)
Income taxes (recovery)	(33)	(34)	(52)	(92)	(49)	(51)	(38)	(19)	(41)	(33)	(67)	(100)	(244)	(131)
<b>Net income (loss)</b>	<b>(69)</b>	<b>(73)</b>	<b>(124)</b>	<b>(61)</b>	<b>(138)</b>	<b>(135)</b>	<b>(54)</b>	<b>(26)</b>	<b>(95)</b>	<b>(71)</b>	<b>(142)</b>	<b>(273)</b>	<b>(458)</b>	<b>(246)</b>
Non-controlling interests	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)
Net income (loss) attributable to the Bank's shareholders and holders of other equity instruments	(69)	(73)	(124)	(61)	(138)	(135)	(54)	(26)	(94)	(71)	(142)	(273)	(458)	(245)

Adjusted <sup>(1)</sup>	2026		2025				2024				YTD		Full Year	
Net interest income – Adjusted	(34)	14	(6)	(14)	(22)	(32)	(40)	(61)	(85)	(65)	(20)	(54)	(74)	(251)
Non-interest income – Adjusted	64	28	59	24	(26)	(30)	3	(15)	(10)	(12)	92	(56)	27	(34)
<b>Total revenues – Adjusted</b>	<b>30</b>	<b>42</b>	<b>53</b>	<b>10</b>	<b>(48)</b>	<b>(62)</b>	<b>(37)</b>	<b>(76)</b>	<b>(95)</b>	<b>(77)</b>	<b>72</b>	<b>(110)</b>	<b>(47)</b>	<b>(285)</b>
Non-interest expenses – Adjusted	65	81	117	67	28	48	93	68	40	31	146	76	260	232
Income before provisions for credit losses and income taxes – Adjusted	(35)	(39)	(64)	(57)	(76)	(110)	(130)	(144)	(135)	(108)	(74)	(186)	(307)	(517)
PCL - Impaired	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PCL - Performing	3	1	(2)	2	(3)	3	-	2	1	(4)	4	-	-	(1)
<b>Provisions for credit losses</b>	<b>3</b>	<b>1</b>	<b>(2)</b>	<b>2</b>	<b>(3)</b>	<b>3</b>	<b>-</b>	<b>2</b>	<b>1</b>	<b>(4)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>(1)</b>
Income before income taxes (recovery) – Adjusted	(38)	(40)	(62)	(59)	(73)	(113)	(130)	(146)	(136)	(104)	(78)	(186)	(307)	(516)
Income taxes (recovery) – Adjusted	(15)	(16)	(20)	(19)	(18)	(31)	(49)	(47)	(41)	(33)	(31)	(49)	(88)	(170)
<b>Net income (loss) – Adjusted</b>	<b>(23)</b>	<b>(24)</b>	<b>(42)</b>	<b>(40)</b>	<b>(55)</b>	<b>(82)</b>	<b>(81)</b>	<b>(99)</b>	<b>(95)</b>	<b>(71)</b>	<b>(47)</b>	<b>(137)</b>	<b>(219)</b>	<b>(346)</b>
Non-controlling interests	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)
Net income (loss) attributable to the Bank's shareholders and holders of other equity instruments – Adjusted	(23)	(24)	(42)	(40)	(55)	(82)	(81)	(99)	(94)	(71)	(47)	(137)	(219)	(345)

Key Metrics	2026		2025				2024				YTD		Full Year	
Average assets <sup>(2)</sup>	89,435	84,950	83,421	78,334	74,605	68,746	66,829	65,174	67,777	62,459	87,155	71,627	76,290	65,546
Average deposits <sup>(2)</sup>	170,574	159,896	151,714	142,585	137,996	124,662	113,895	105,336	100,300	95,859	165,147	131,218	139,248	103,945
Number of employees (full-time equivalent) <sup>(3)</sup>	5,058	8,570	8,683	8,732	8,405	7,405	7,306	7,356	7,198	7,206	5,058	8,405	8,683	7,306

(1) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(2) Represents an average of the daily balances for the period.

(3) In Q2 2026, changes were made to the presentation of the number of employees (full-time equivalents) to better align with the management structure, notably the transfer to the business segment of the technology and operations services employees, who were previously presented under the *Other* heading of the segment results. This change has no impact on the segment's financial results as the related expenses were already reflected in the business segment through the cost allocation process. Comparative figures have not been restated.

# Reconciliation of Non-GAAP Financial Measures<sup>(1)</sup>

(millions of Canadian dollars)

Operating Results - Reported as per IFRS	2026		2025				2024				YTD		Full year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
Net interest income	1,309	1,394	1,169	1,172	1,205	972	784	769	635	751	2,703	2,177	4,518	2,939
Non-interest income	2,598	2,499	2,529	2,277	2,445	2,211	2,160	2,227	2,115	1,959	5,097	4,656	9,462	8,461
<b>Total revenues</b>	<b>3,907</b>	<b>3,893</b>	<b>3,698</b>	<b>3,449</b>	<b>3,650</b>	<b>3,183</b>	<b>2,944</b>	<b>2,996</b>	<b>2,750</b>	<b>2,710</b>	<b>7,800</b>	<b>6,833</b>	<b>13,980</b>	<b>11,400</b>
Non-interest expenses	2,059	2,011	2,087	1,925	1,942	1,646	1,592	1,541	1,472	1,449	4,070	3,588	7,600	6,054
Income before provisions for credit losses and income taxes	1,848	1,882	1,611	1,524	1,708	1,537	1,352	1,455	1,278	1,261	3,730	3,245	6,380	5,346
PCL - Impaired	192	215	211	150	219	196	145	122	114	99	407	415	776	480
PCL - Performing	38	25	29	51	315	57	14	25	22	30	63	372	452	91
PCL - Credigy's POCL loans <sup>(2)</sup>	3	4	4	2	11	1	3	2	2	(9)	7	12	18	(2)
<b>Provisions for credit losses</b>	<b>233</b>	<b>244</b>	<b>244</b>	<b>203</b>	<b>545</b>	<b>254</b>	<b>162</b>	<b>149</b>	<b>138</b>	<b>120</b>	<b>477</b>	<b>799</b>	<b>1,246</b>	<b>569</b>
Income before income taxes	1,615	1,638	1,367	1,321	1,163	1,283	1,190	1,306	1,140	1,141	3,253	2,446	5,134	4,777
Income taxes	381	384	308	256	267	286	235	273	234	219	765	553	1,117	961
<b>Net income</b>	<b>1,234</b>	<b>1,254</b>	<b>1,059</b>	<b>1,065</b>	<b>896</b>	<b>997</b>	<b>955</b>	<b>1,033</b>	<b>906</b>	<b>922</b>	<b>2,488</b>	<b>1,893</b>	<b>4,017</b>	<b>3,816</b>
Non-controlling interests	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)
Net income attributable to the Bank's shareholders and holders of other equity instruments	1,234	1,254	1,059	1,065	896	997	955	1,033	907	922	2,488	1,893	4,017	3,817
<b>Items that have an impact on results</b>														
<b>Net interest income</b>														
Amortization of the subscription receipt issuance costs <sup>(3)</sup>	-	-	-	-	-	(28)	(9)	(5)	-	-	-	(28)	(28)	(14)
	-	-	-	-	-	(28)	(9)	(5)	-	-	-	(28)	(28)	(14)
<b>Non-interest income</b>														
Gain on the fair value remeasurement of an equity interests <sup>(3)</sup>	-	-	-	-	-	4	54	120	-	-	-	4	4	174
Management of the fair value changes related to the CWB acquisition <sup>(3)</sup>	-	-	-	-	-	(23)	4	(7)	-	-	-	(23)	(23)	(3)
	-	-	-	-	-	(19)	58	113	-	-	-	(19)	(19)	171
<b>Non-interest expenses</b>														
Integration and transaction-related charges <sup>(3)</sup>	64	67	114	94	118	26	11	7	-	-	131	144	352	18
Amortization of intangible assets related to the CWB acquisition <sup>(3)</sup>	24	24	24	25	24	-	-	-	-	-	48	24	73	-
	88	91	138	119	142	26	11	7	-	-	179	168	425	18
<b>Provisions for credit losses</b>														
Initial provisions for credit losses on performing loans acquired <sup>(3)</sup>	6	-	-	-	230	-	-	-	-	-	6	230	230	-
	6	-	-	-	230	-	-	-	-	-	6	230	230	-
<b>Income taxes</b>														
Income tax recovery related to a change in tax treatment <sup>(3)</sup>	-	-	-	(47)	-	-	-	-	-	-	-	-	(47)	-
Income taxes on specified items <sup>(3)</sup>	(25)	(25)	(38)	(33)	(102)	(20)	11	28	-	-	(50)	(122)	(193)	39
	(25)	(25)	(38)	(80)	(102)	(20)	11	28	-	-	(50)	(122)	(240)	39
<b>Impact on net income</b>	<b>(69)</b>	<b>(66)</b>	<b>(100)</b>	<b>(39)</b>	<b>(270)</b>	<b>(53)</b>	<b>27</b>	<b>73</b>	<b>-</b>	<b>-</b>	<b>(135)</b>	<b>(323)</b>	<b>(462)</b>	<b>100</b>
<b>Operating Results - Adjusted<sup>(1)</sup></b>														
Net interest income - Adjusted	1,309	1,394	1,169	1,172	1,205	1,000	793	774	635	751	2,703	2,205	4,546	2,953
Non-interest income - Adjusted	2,598	2,499	2,529	2,277	2,445	2,230	2,102	2,114	2,115	1,959	5,097	4,675	9,481	8,290
<b>Total revenues - Adjusted</b>	<b>3,907</b>	<b>3,893</b>	<b>3,698</b>	<b>3,449</b>	<b>3,650</b>	<b>3,230</b>	<b>2,895</b>	<b>2,888</b>	<b>2,750</b>	<b>2,710</b>	<b>7,800</b>	<b>6,880</b>	<b>14,027</b>	<b>11,243</b>
Non-interest expenses - Adjusted	1,971	1,920	1,949	1,806	1,800	1,620	1,581	1,534	1,472	1,449	3,891	3,420	7,175	6,036
Income before provisions for credit losses and income taxes - Adjusted	1,936	1,973	1,749	1,643	1,850	1,610	1,314	1,354	1,278	1,261	3,909	3,460	6,852	5,207
PCL - Impaired	192	215	211	150	219	196	145	122	114	99	407	415	776	480
PCL - Performing - Adjusted	32	25	29	51	85	57	14	25	22	30	57	142	222	91
PCL - Credigy's POCL loans <sup>(2)</sup>	3	4	4	2	11	1	3	2	2	(9)	7	12	18	(2)
<b>Provisions for credit losses - Adjusted</b>	<b>227</b>	<b>244</b>	<b>244</b>	<b>203</b>	<b>315</b>	<b>254</b>	<b>162</b>	<b>149</b>	<b>138</b>	<b>120</b>	<b>471</b>	<b>569</b>	<b>1,016</b>	<b>569</b>
Income before income taxes - Adjusted	1,709	1,729	1,505	1,440	1,535	1,356	1,152	1,205	1,140	1,141	3,438	2,891	5,836	4,638
Income taxes - Adjusted	406	409	346	336	369	306	224	245	234	219	815	675	1,357	922
<b>Net income - Adjusted</b>	<b>1,303</b>	<b>1,320</b>	<b>1,159</b>	<b>1,104</b>	<b>1,166</b>	<b>1,050</b>	<b>928</b>	<b>960</b>	<b>906</b>	<b>922</b>	<b>2,623</b>	<b>2,216</b>	<b>4,479</b>	<b>3,716</b>
Non-controlling interests	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)
Net income attributable to the Bank's shareholders and holders of other equity instruments - Adjusted	1,303	1,320	1,159	1,104	1,166	1,050	928	960	907	922	2,623	2,216	4,479	3,717

(1) For additional information on non-GAAP financial measures, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(2) The presentation was changed in Q2 2025 and the comparative figures were not adjusted to reflect the change as the amounts were not considered significant. Prior Q2 2025, the amounts also included PCL on POCL loans acquired from SVB in Q4 2023 (Q1 2025: \$1 million, Q4 2024: \$(1) million, Q3 2024: \$1 million, Q2 2024: \$(3) million and Q1 2024: \$(11) million).

(3) More details on specified items are presented on page 16.

## Specified Items<sup>(1)</sup>

(millions of Canadian dollars)

	2026										2025										2024			YTD		Full year			
	Q2					Q1					Q4				Q3				Q2				Q1	Q4	Q3	2026	2025	2025	2024
	P&C	WM	CM	Other	Total	P&C	WM	Other	Total	P&C	WM	Other	Total	P&C	WM	Other	Total	P&C	WM	Other	Total	Other	Other	Other	Total	Total	Total	Total	
<b>Net interest income</b>																													
Amortization of the subscription receipt issuance costs <sup>(2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(28)	(9)	(5)	-	(28)	(28)	(14)	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(28)	(9)	(5)	-	(28)	(28)	(14)	
<b>Non-interest income</b>																													
Gain on the fair value remeasurement of an equity interest <sup>(3)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	54	120	-	4	4	174	
Management of the fair value changes related to the CWB acquisition <sup>(4)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(23)	4	(7)	-	(23)	(23)	(3)	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(19)	58	113	-	(19)	(19)	171	
<b>Total revenues</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(47)	49	108	-	(47)	(47)	157	
<b>Non-interest expenses</b>																													
Integration and transaction-related charges <sup>(5)</sup>	-	-	-	64	64	-	-	67	67	-	-	114	114	-	-	94	94	1	3	114	118	26	11	7	131	144	352	18	
Amortization of intangible assets related to the CWB acquisition <sup>(6)</sup>	20	4	-	-	24	21	3	-	24	21	3	-	24	23	2	-	25	23	1	-	24	-	-	-	48	24	73	-	
	20	4	-	64	88	21	3	67	91	21	3	114	138	23	2	94	119	24	4	114	142	26	11	7	179	168	425	18	
<b>Income before provisions for credit losses and income taxes</b>	(20)	(4)	-	(64)	(88)	(21)	(3)	(67)	(91)	(21)	(3)	(114)	(138)	(23)	(2)	(94)	(119)	(24)	(4)	(114)	(142)	(73)	38	101	(179)	(215)	(472)	139	
<b>Provisions for credit losses</b>																													
Initial provisions for credit losses on performing loans acquired	4	-	2	-	6	-	-	-	-	-	-	-	-	-	-	-	-	230	-	-	230	-	-	-	6	230	230	-	
	4	-	2	-	6	-	-	-	-	-	-	-	-	-	-	-	-	230	-	-	230	-	-	-	6	230	230	-	
<b>Income before income taxes</b>	(24)	(4)	(2)	(64)	(94)	(21)	(3)	(67)	(91)	(21)	(3)	(114)	(138)	(23)	(2)	(94)	(119)	(254)	(4)	(114)	(372)	(73)	38	101	(185)	(445)	(702)	139	
<b>Income taxes</b>																													
Income tax recovery related to a change in tax treatment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(47)	(47)	-	-	-	-	-	-	-	-	-	(47)	-	
Income taxes related to specified items	(6)	(1)	-	(18)	(25)	(6)	(1)	(18)	(25)	(4)	(2)	(32)	(38)	(7)	-	(26)	(33)	(70)	(1)	(31)	(102)	(20)	11	28	(50)	(122)	(193)	39	
	(6)	(1)	-	(18)	(25)	(6)	(1)	(18)	(25)	(4)	(2)	(32)	(38)	(7)	-	(73)	(80)	(70)	(1)	(31)	(102)	(20)	11	28	(50)	(122)	(240)	39	
<b>Net income</b>	(18)	(3)	(2)	(46)	(69)	(15)	(2)	(49)	(66)	(17)	(1)	(82)	(100)	(16)	(2)	(21)	(39)	(184)	(3)	(83)	(270)	(53)	27	73	(135)	(323)	(462)	100	

(1) For additional information on non-GAAP financial measures, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026 which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(2) The specified item is presented in the *Interest expense – Deposits* item of the *Net interest income*.

(3) The specified item is presented in the *Gains (losses) on non-trading securities, net* item of the *Non-interest income*.

(4) The specified item is presented in the *Trading revenues (losses)* item of the *Non-interest income*.

(5) The specified item is presented in the *Compensation and employee benefits, Occupancy, Amortization – Premises and equipment, Technology, Amortization – Technology, Communication, Professional fees* and *Other* items of the *Non-interest expenses*.

(6) The specified item is presented in the *Other* item of the *Non-interest expenses*.

## Return on Common Shareholders' Equity by Business Segment

(millions of Canadian dollars, except as noted)

	2026		YTD
	Q2	Q1	2026
<b>Personal and Commercial</b>			
Net income attributable to common shareholders	338	408	746
Net income attributable to common shareholders – Adjusted <sup>(1)</sup>	356	423	779
Average allocated capital <sup>(2)</sup>	13,372	13,263	13,324
Return on common shareholders' equity <sup>(2)</sup>	10.4%	12.2%	11.3%
Return on common shareholders' equity – Adjusted <sup>(3)</sup>	10.9%	12.7%	11.8%
<b>Wealth Management</b>			
Net income attributable to common shareholders	273	271	544
Net income attributable to common shareholders – Adjusted <sup>(1)</sup>	276	273	549
Average allocated capital <sup>(2)</sup>	1,917	1,899	1,904
Return on common shareholders' equity <sup>(2)</sup>	58.4%	56.6%	57.6%
Return on common shareholders' equity – Adjusted <sup>(3)</sup>	59.0%	57.0%	58.2%
<b>Capital Markets</b>			
Net income attributable to common shareholders	477	432	909
Net income attributable to common shareholders – Adjusted <sup>(1)</sup>	479	432	911
Average allocated capital <sup>(2)</sup>	6,775	6,614	6,693
Return on common shareholders' equity <sup>(2)</sup>	28.9%	25.9%	27.4%
Return on common shareholders' equity – Adjusted <sup>(3)</sup>	28.9%	25.9%	27.4%
<b>Credigy</b>			
Net income attributable to common shareholders	61	62	123
Net income attributable to common shareholders – Adjusted <sup>(1)</sup>	61	62	123
Average allocated capital <sup>(2)</sup>	1,154	1,165	1,160
Return on common shareholders' equity <sup>(2)</sup>	21.6%	21.1%	21.4%
Return on common shareholders' equity – Adjusted <sup>(3)</sup>	21.6%	21.1%	21.4%
<b>ABA Bank</b>			
Net income attributable to common shareholders	118	115	233
Net income attributable to common shareholders – Adjusted <sup>(1)</sup>	118	115	233
Average allocated capital <sup>(2)</sup>	1,593	1,608	1,602
Return on common shareholders' equity <sup>(2)</sup>	30.2%	28.5%	29.4%
Return on common shareholders' equity – Adjusted <sup>(3)</sup>	30.2%	28.5%	29.4%
<b>U.S. Specialty Finance and International</b>			
Net income attributable to common shareholders	182	180	362
Net income attributable to common shareholders – Adjusted <sup>(1)</sup>	182	180	362
Average allocated capital <sup>(2)</sup>	2,762	2,788	2,777
Return on common shareholders' equity <sup>(2)</sup>	26.9%	25.6%	26.3%
Return on common shareholders' equity – Adjusted <sup>(3)</sup>	26.9%	25.6%	26.3%

(1) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(2) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(3) For additional information on non-GAAP ratios, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

## Total Revenues – Reported as per IFRS

(millions of Canadian dollars)

	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>Net Interest Income</b>														
<b>Interest income</b>														
Loans	4,267	4,313	4,409	4,264	4,096	3,896	4,039	4,026	3,823	3,693	8,580	7,992	16,665	15,581
Securities	961	885	851	879	878	839	767	725	661	690	1,846	1,717	3,447	2,843
Deposits with financial institutions	260	248	291	293	288	314	352	381	391	423	508	602	1,186	1,547
	5,488	5,446	5,551	5,436	5,262	5,049	5,158	5,132	4,875	4,806	10,934	10,311	21,298	19,971
<b>Interest expense</b>														
Deposits	3,170	3,119	3,338	3,281	3,181	3,187	3,371	3,397	3,256	3,174	6,289	6,368	12,987	13,198
Liabilities related to transferred receivables	209	187	220	196	198	195	206	186	188	172	396	393	809	752
Subordinated debt	39	40	40	36	34	19	18	17	16	11	79	53	129	62
Other	761	706	784	751	644	676	779	763	780	698	1,467	1,320	2,855	3,020
	4,179	4,052	4,382	4,264	4,057	4,077	4,374	4,363	4,240	4,055	8,231	8,134	16,780	17,032
<b>Net interest income</b>	<b>1,309</b>	<b>1,394</b>	<b>1,169</b>	<b>1,172</b>	<b>1,205</b>	<b>972</b>	<b>784</b>	<b>769</b>	<b>635</b>	<b>751</b>	<b>2,703</b>	<b>2,177</b>	<b>4,518</b>	<b>2,939</b>
<b>Non-Interest Income</b>														
Underwriting and advisory fees	210	156	172	190	112	96	91	125	115	88	366	208	570	419
Securities brokerage commissions	78	76	73	57	55	57	48	49	46	51	154	112	242	194
Mutual fund revenues	200	201	195	187	174	178	169	164	155	150	401	352	734	638
Investment management and trust service fees	404	392	373	346	342	320	302	289	282	268	796	662	1,381	1,141
Credit fees	88	98	93	95	83	82	76	103	133	148	186	165	353	460
Card revenues	57	49	51	54	53	50	55	56	51	50	106	103	208	212
Deposit and payment service charges	69	78	76	74	74	72	75	75	72	72	147	146	296	294
Trading revenues (losses)	1,290	1,240	1,246	1,118	1,388	1,181	1,115	1,058	1,125	1,001	2,530	2,569	4,933	4,299
Gains (losses) on non-trading securities, net	43	38	64	19	22	27	102	153	38	25	81	49	132	318
Insurance revenues, net	14	22	21	19	18	22	20	20	12	21	36	40	80	73
Foreign exchange revenues, other than trading	76	72	68	69	64	66	60	60	57	48	148	130	267	225
Share in the net income of associates and joint ventures	2	2	2	2	2	2	2	2	2	2	4	4	8	8
Other	67	75	95	47	58	58	45	73	27	35	142	116	258	180
<b>Non-interest income</b>	<b>2,598</b>	<b>2,499</b>	<b>2,529</b>	<b>2,277</b>	<b>2,445</b>	<b>2,211</b>	<b>2,160</b>	<b>2,227</b>	<b>2,115</b>	<b>1,959</b>	<b>5,097</b>	<b>4,656</b>	<b>9,462</b>	<b>8,461</b>
<b>Total revenues</b>	<b>3,907</b>	<b>3,893</b>	<b>3,698</b>	<b>3,449</b>	<b>3,650</b>	<b>3,183</b>	<b>2,944</b>	<b>2,996</b>	<b>2,750</b>	<b>2,710</b>	<b>7,800</b>	<b>6,833</b>	<b>13,980</b>	<b>11,400</b>

## Total Revenues – Adjusted<sup>(1)</sup>

(millions of Canadian dollars, except as noted)

	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>Net Interest Income – Adjusted<sup>(1)</sup></b>														
<b>Interest income</b>														
Loans	4,267	4,313	4,409	4,264	4,096	3,896	4,039	4,026	3,823	3,693	8,580	7,992	16,665	15,581
Securities	961	885	851	879	878	839	767	725	661	690	1,846	1,717	3,447	2,843
Deposits with financial institutions	260	248	291	293	288	314	352	381	391	423	508	602	1,186	1,547
	5,488	5,446	5,551	5,436	5,262	5,049	5,158	5,132	4,875	4,806	10,934	10,311	21,298	19,971
<b>Interest expense</b>														
Deposits	3,170	3,119	3,338	3,281	3,181	3,159	3,362	3,392	3,256	3,174	6,289	6,340	12,959	13,184
Liabilities related to transferred receivables	209	187	220	196	198	195	206	186	188	172	396	393	809	752
Subordinated debt	39	40	40	36	34	19	18	17	16	11	79	53	129	62
Other	761	706	784	751	644	676	779	763	780	698	1,467	1,320	2,855	3,020
	4,179	4,052	4,382	4,264	4,057	4,049	4,365	4,358	4,240	4,055	8,231	8,106	16,752	17,018
<b>Net interest income – Adjusted</b>	<b>1,309</b>	<b>1,394</b>	<b>1,169</b>	<b>1,172</b>	<b>1,205</b>	<b>1,000</b>	<b>793</b>	<b>774</b>	<b>635</b>	<b>751</b>	<b>2,703</b>	<b>2,205</b>	<b>4,546</b>	<b>2,953</b>
<b>Non-Interest Income – Adjusted<sup>(1)</sup></b>														
Underwriting and advisory fees	210	156	172	190	112	96	91	125	115	88	366	208	570	419
Securities brokerage commissions	78	76	73	57	55	57	48	49	46	51	154	112	242	194
Mutual fund revenues	200	201	195	187	174	178	169	164	155	150	401	352	734	638
Investment management and trust service fees	404	392	373	346	342	320	302	289	282	268	796	662	1,381	1,141
Credit fees	88	98	93	95	83	82	76	103	133	148	186	165	353	460
Card revenues	57	49	51	54	53	50	55	56	51	50	106	103	208	212
Deposit and payment service charges	69	78	76	74	74	72	75	75	72	72	147	146	296	294
Trading revenues (losses)	1,290	1,240	1,246	1,118	1,388	1,204	1,111	1,065	1,125	1,001	2,530	2,592	4,956	4,302
Gains (losses) on non-trading securities, net	43	38	64	19	22	23	48	33	38	25	81	45	128	144
Insurance revenues, net	14	22	21	19	18	22	20	20	12	21	36	40	80	73
Foreign exchange revenues, other than trading	76	72	68	69	64	66	60	60	57	48	148	130	267	225
Share in the net income of associates and joint ventures	2	2	2	2	2	2	2	2	2	2	4	4	8	8
Other	67	75	95	47	58	58	45	73	27	35	142	116	258	180
<b>Non-interest income – Adjusted</b>	<b>2,598</b>	<b>2,499</b>	<b>2,529</b>	<b>2,277</b>	<b>2,445</b>	<b>2,230</b>	<b>2,102</b>	<b>2,114</b>	<b>2,115</b>	<b>1,959</b>	<b>5,097</b>	<b>4,675</b>	<b>9,481</b>	<b>8,290</b>
As a % of total revenues – Adjusted	66.5%	64.2%	68.4%	66.0%	67.0%	69.0%	72.6%	73.2%	76.9%	72.3%	65.3%	68.0%	67.6%	73.7%
<b>Trading Activity Revenues</b>														
Net interest income	(684)	(696)	(820)	(766)	(657)	(672)	(836)	(771)	(785)	(684)	(1,380)	(1,329)	(2,915)	(3,076)
Non-interest income	1,349	1,272	1,302	1,145	1,412	1,202	1,125	1,069	1,129	1,004	2,621	2,614	5,061	4,327
<b>Trading activity revenues</b>	<b>665</b>	<b>576</b>	<b>482</b>	<b>379</b>	<b>755</b>	<b>530</b>	<b>289</b>	<b>298</b>	<b>344</b>	<b>320</b>	<b>1,241</b>	<b>1,285</b>	<b>2,146</b>	<b>1,251</b>
<b>Trading Activity Revenues</b>														
<b>Capital Markets</b>														
Equities	348	380	321	165	542	367	210	199	170	130	728	909	1,395	709
Interest rate and credit	165	133	128	147	180	170	93	129	143	142	298	350	625	507
Commodities and foreign exchange	88	58	35	57	62	58	39	32	56	71	146	120	212	198
Other segments	601	571	484	369	784	595	342	360	369	343	1,172	1,379	2,232	1,414
	64	5	(2)	10	(29)	(65)	(53)	(62)	(25)	(23)	69	(94)	(86)	(163)
<b>Trading activity revenues</b>	<b>665</b>	<b>576</b>	<b>482</b>	<b>379</b>	<b>755</b>	<b>530</b>	<b>289</b>	<b>298</b>	<b>344</b>	<b>320</b>	<b>1,241</b>	<b>1,285</b>	<b>2,146</b>	<b>1,251</b>

(1) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

# Non-Interest Expenses

(millions of Canadian dollars)

Non-Interest Expenses – Reported as per IFRS	2026		2025				2024				YTD		Full year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>Compensation and employee benefits</b>														
Salaries	528	539	542	539	526	452	447	436	411	419	1,067	978	2,059	1,713
Variable compensation	555	527	476	469	525	432	386	412	378	354	1,082	957	1,902	1,530
Benefits, pension plans and other post-employment benefit plans	171	194	137	153	145	153	121	110	120	131	365	298	588	482
	<b>1,254</b>	<b>1,260</b>	<b>1,155</b>	<b>1,161</b>	<b>1,196</b>	<b>1,037</b>	<b>954</b>	<b>958</b>	<b>909</b>	<b>904</b>	<b>2,514</b>	<b>2,233</b>	<b>4,549</b>	<b>3,725</b>
<b>Occupancy</b>														
Rent	28	23	34	25	25	21	19	19	22	23	51	46	105	83
Taxes & insurance	10	9	10	10	(12)	10	10	10	10	7	19	(2)	18	37
Maintenance, lighting	24	33	28	21	20	20	19	15	18	17	57	40	89	69
Amortization - Premises and equipment	55	54	57	54	54	46	48	45	44	40	109	100	211	177
	<b>117</b>	<b>119</b>	<b>129</b>	<b>110</b>	<b>87</b>	<b>97</b>	<b>96</b>	<b>89</b>	<b>94</b>	<b>87</b>	<b>236</b>	<b>184</b>	<b>423</b>	<b>366</b>
<b>Technology</b>														
Technology	260	241	265	237	241	194	190	174	169	175	501	435	937	708
Amortization - Technology	91	89	152	93	101	91	84	84	86	84	180	192	437	338
	<b>351</b>	<b>330</b>	<b>417</b>	<b>330</b>	<b>342</b>	<b>285</b>	<b>274</b>	<b>258</b>	<b>255</b>	<b>259</b>	<b>681</b>	<b>627</b>	<b>1,374</b>	<b>1,046</b>
<b>Communications</b>	<b>17</b>	<b>17</b>	<b>19</b>	<b>16</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>34</b>	<b>34</b>	<b>69</b>	<b>56</b>
<b>Professional fees</b>	<b>112</b>	<b>110</b>	<b>150</b>	<b>129</b>	<b>120</b>	<b>93</b>	<b>102</b>	<b>82</b>	<b>66</b>	<b>66</b>	<b>222</b>	<b>213</b>	<b>492</b>	<b>316</b>
<b>Other expenses</b>														
Advertising & business development	64	40	79	52	53	36	57	40	43	35	104	89	220	175
Capital and payroll taxes	10	11	10	11	9	9	9	9	9	9	21	18	39	36
Other	134	124	128	116	117	73	85	91	82	76	258	190	434	334
	<b>208</b>	<b>175</b>	<b>217</b>	<b>179</b>	<b>179</b>	<b>118</b>	<b>151</b>	<b>140</b>	<b>134</b>	<b>120</b>	<b>383</b>	<b>297</b>	<b>693</b>	<b>545</b>
	<b>2,059</b>	<b>2,011</b>	<b>2,087</b>	<b>1,925</b>	<b>1,942</b>	<b>1,646</b>	<b>1,592</b>	<b>1,541</b>	<b>1,472</b>	<b>1,449</b>	<b>4,070</b>	<b>3,588</b>	<b>7,600</b>	<b>6,054</b>
<b>Non-Interest Expenses – Adjusted<sup>(1)</sup></b>														
<b>Compensation and employee benefits</b>														
Salaries	519	533	529	525	505	450	447	436	411	419	1,052	955	2,009	1,713
Variable compensation	553	523	468	462	500	432	386	412	378	354	1,076	932	1,862	1,530
Benefits, pension plans and other post-employment benefit plans	170	193	136	151	145	153	121	110	120	131	363	298	585	482
	<b>1,242</b>	<b>1,249</b>	<b>1,133</b>	<b>1,138</b>	<b>1,150</b>	<b>1,035</b>	<b>954</b>	<b>958</b>	<b>909</b>	<b>904</b>	<b>2,491</b>	<b>2,185</b>	<b>4,456</b>	<b>3,725</b>
<b>Occupancy</b>														
Rent	28	23	33	25	25	21	19	19	22	23	51	46	104	83
Taxes & insurance	10	9	10	10	(12)	10	10	10	10	7	19	(2)	18	37
Maintenance, lighting	24	26	24	21	20	20	19	15	18	17	50	40	85	69
Amortization - Premises and equipment	55	54	56	53	53	46	48	45	44	40	109	99	208	177
	<b>117</b>	<b>112</b>	<b>123</b>	<b>109</b>	<b>86</b>	<b>97</b>	<b>96</b>	<b>89</b>	<b>94</b>	<b>87</b>	<b>229</b>	<b>183</b>	<b>415</b>	<b>366</b>
<b>Technology</b>														
Technology	226	219	236	210	218	188	190	174	169	175	445	406	852	708
Amortization - Technology	86	88	151	93	96	91	84	84	86	84	174	187	431	338
	<b>312</b>	<b>307</b>	<b>387</b>	<b>303</b>	<b>314</b>	<b>279</b>	<b>274</b>	<b>258</b>	<b>255</b>	<b>259</b>	<b>619</b>	<b>593</b>	<b>1,283</b>	<b>1,046</b>
<b>Communications</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>16</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>33</b>	<b>34</b>	<b>68</b>	<b>56</b>
<b>Professional fees</b>	<b>101</b>	<b>87</b>	<b>100</b>	<b>89</b>	<b>79</b>	<b>76</b>	<b>91</b>	<b>75</b>	<b>66</b>	<b>66</b>	<b>188</b>	<b>155</b>	<b>344</b>	<b>298</b>
<b>Other expenses</b>														
Advertising & business development	63	38	77	49	51	35	57	40	43	35	101	86	212	175
Capital and payroll taxes	10	11	10	11	9	9	9	9	9	9	21	18	39	36
Other	110	99	101	91	93	73	85	91	82	76	209	166	358	334
	<b>183</b>	<b>148</b>	<b>188</b>	<b>151</b>	<b>153</b>	<b>117</b>	<b>151</b>	<b>140</b>	<b>134</b>	<b>120</b>	<b>331</b>	<b>270</b>	<b>609</b>	<b>545</b>
	<b>1,971</b>	<b>1,920</b>	<b>1,949</b>	<b>1,806</b>	<b>1,800</b>	<b>1,620</b>	<b>1,581</b>	<b>1,534</b>	<b>1,472</b>	<b>1,449</b>	<b>3,891</b>	<b>3,420</b>	<b>7,175</b>	<b>6,036</b>

(1) For additional information on non-GAAP financial measures, see pages 15 and 16 in this document and the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

# Consolidated Balance Sheets

(millions of Canadian dollars)

	2026		2025				2024			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
<b>Assets</b>										
Cash and deposits with financial institutions	43,431	36,768	27,916	29,561	31,422	34,608	31,549	32,489	29,678	37,399
Securities	199,627	194,634	188,747	178,915	168,643	159,086	145,165	144,275	130,440	130,065
Securities purchased under reverse repurchase agreements and securities borrowed	31,481	39,846	27,091	23,388	20,836	15,229	16,265	13,879	21,157	12,926
<b>Loans</b>										
Residential mortgage - insured	49,776	48,458	48,008	46,988	46,944	44,740	43,579	42,526	40,938	40,200
- uninsured	67,891	66,049	65,921	64,337	61,563	52,899	51,430	50,431	49,147	48,324
Personal	51,514	50,288	50,173	48,790	47,533	46,772	46,883	46,951	46,716	46,307
Credit card	3,099	3,015	3,022	2,897	2,835	2,710	2,761	2,692	2,644	2,541
Business and government	141,970	138,519	137,630	131,715	128,791	100,982	99,720	98,107	93,028	88,363
Customers' liability under acceptances	-	-	-	-	-	-	-	137	3,508	5,633
Allowances for credit losses	(2,263)	(2,209)	(2,131)	(1,984)	(1,938)	(1,483)	(1,341)	(1,295)	(1,211)	(1,211)
	<b>311,987</b>	<b>304,120</b>	<b>302,623</b>	<b>292,743</b>	<b>285,728</b>	<b>246,620</b>	<b>243,032</b>	<b>239,549</b>	<b>234,770</b>	<b>230,157</b>
Other assets	31,208	30,503	30,542	28,014	29,565	28,290	26,215	23,741	25,645	23,380
<b>Total assets</b>	<b>617,734</b>	<b>605,871</b>	<b>576,919</b>	<b>552,621</b>	<b>536,194</b>	<b>483,833</b>	<b>462,226</b>	<b>453,933</b>	<b>441,690</b>	<b>433,927</b>
<b>Liabilities and equity</b>										
<b>Deposits</b>										
Personal	127,836	125,878	124,417	121,921	122,008	98,861	95,181	94,186	92,736	91,064
Business and government	317,344	313,895	297,512	274,461	258,089	246,450	232,730	220,915	209,805	204,424
Deposit-taking institutions	5,531	6,101	6,074	5,904	7,877	5,784	5,634	5,486	4,340	4,609
	<b>450,711</b>	<b>445,874</b>	<b>428,003</b>	<b>402,286</b>	<b>387,974</b>	<b>351,095</b>	<b>333,545</b>	<b>320,587</b>	<b>306,881</b>	<b>300,097</b>
<b>Other</b>										
Acceptances	-	-	-	-	-	-	-	137	3,508	5,633
Obligations related to securities sold short	11,846	11,448	13,257	13,823	13,871	11,575	10,873	11,974	10,880	16,140
Obligations related to securities sold under repurchase agreements and securities loaned	59,330	58,661	41,356	46,031	40,984	37,359	38,177	41,781	41,494	37,313
Derivative financial instruments	17,949	15,356	15,984	15,392	18,096	18,724	15,760	17,682	19,164	17,030
Liabilities related to transferred receivables	29,817	28,666	30,577	28,452	29,403	28,112	28,377	27,035	26,626	25,682
Other liabilities	11,068	9,219	10,541	9,832	10,139	8,307	8,686	8,321	7,570	7,382
	<b>130,010</b>	<b>123,350</b>	<b>111,715</b>	<b>113,530</b>	<b>112,493</b>	<b>104,077</b>	<b>101,873</b>	<b>106,930</b>	<b>109,242</b>	<b>109,180</b>
Subordinated debt	3,429	3,430	3,432	3,429	2,822	2,265	1,258	1,254	1,237	749
	<b>133,439</b>	<b>126,780</b>	<b>115,147</b>	<b>116,959</b>	<b>115,315</b>	<b>106,342</b>	<b>103,131</b>	<b>108,184</b>	<b>110,479</b>	<b>109,929</b>
<b>Equity</b>										
<b>Equity attributable to the Bank's shareholders and holders of other equity instruments</b>										
Preferred shares and other equity instruments	2,614	2,614	3,114	3,114	3,114	3,150	3,150	3,150	3,150	3,150
Common shares	9,824	9,826	9,865	9,865	9,805	3,485	3,463	3,442	3,413	3,347
Contributed surplus	177	133	137	124	113	84	85	69	64	63
Retained earnings	20,768	20,471	20,366	20,110	19,813	19,241	18,633	18,234	17,368	17,042
Accumulated other comprehensive income	201	173	287	162	59	435	219	266	334	297
	<b>33,584</b>	<b>33,217</b>	<b>33,769</b>	<b>33,375</b>	<b>32,904</b>	<b>26,395</b>	<b>25,550</b>	<b>25,161</b>	<b>24,329</b>	<b>23,899</b>
<b>Non-controlling interests</b>										
	-	-	-	1	1	1	-	1	1	2
	<b>33,584</b>	<b>33,217</b>	<b>33,769</b>	<b>33,376</b>	<b>32,905</b>	<b>26,396</b>	<b>25,550</b>	<b>25,162</b>	<b>24,330</b>	<b>23,901</b>
<b>Total liabilities &amp; equity</b>	<b>617,734</b>	<b>605,871</b>	<b>576,919</b>	<b>552,621</b>	<b>536,194</b>	<b>483,833</b>	<b>462,226</b>	<b>453,933</b>	<b>441,690</b>	<b>433,927</b>
<b>Deposits excluding wholesale funding and other</b>										
Deposits	450,711	445,874	428,003	402,286	387,974	351,095	333,545	320,587	306,881	300,097
Less: deposit-taking institutions	5,531	6,101	6,074	5,904	7,877	5,784	5,634	5,486	4,340	4,609
Less: wholesale funding	112,454	116,497	104,100	93,455	85,871	81,167	72,817	67,338	62,949	59,625
Less: subscription receipts related to the acquisition of CWB	-	-	-	-	-	1,040	998	999	-	-
	<b>332,726</b>	<b>323,276</b>	<b>317,829</b>	<b>302,927</b>	<b>294,226</b>	<b>263,104</b>	<b>254,096</b>	<b>246,764</b>	<b>239,592</b>	<b>235,863</b>

# Consolidated Statements of Changes in Equity

(millions of Canadian dollars)

	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>Preferred shares and other equity instruments at beginning</b>	2,614	3,114	3,114	3,114	3,150	3,150	3,150	3,150	3,150	3,150	3,114	3,150	3,150	3,150
Issuances of preferred shares and other equity instruments	-	-	-	-	264	-	-	-	-	-	-	264	264	-
Redemption of preferred shares and other equity instruments for cancellation	-	(500)	-	-	(300)	-	-	-	-	-	(500)	(300)	(300)	-
<b>Preferred shares and other equity instruments at end</b>	2,614	2,614	3,114	3,114	3,114	3,150	3,150	3,150	3,150	3,150	2,614	3,114	3,114	3,150
<b>Common shares at beginning</b>	9,826	9,865	9,865	9,805	3,485	3,463	3,442	3,413	3,347	3,294	9,865	3,463	3,463	3,294
Issuances of common shares pursuant to the Stock Option Plan	39	74	29	51	6	28	12	31	52	51	113	34	114	146
Issuances of common shares related to the CWB acquisition	-	-	-	-	6,330	-	-	-	-	-	-	6,330	6,330	-
Repurchases of common shares for cancellation	(86)	(90)	(35)	-	-	-	-	-	-	-	(176)	-	(35)	-
Impact of shares purchased or sold for trading	45	(23)	6	9	(16)	(6)	9	(2)	14	2	22	(22)	(7)	23
<b>Common shares at end</b>	9,824	9,826	9,865	9,865	9,805	3,485	3,463	3,442	3,413	3,347	9,824	9,805	9,865	3,463
<b>Contributed surplus at beginning</b>	133	137	124	113	84	85	69	64	63	68	137	85	85	68
Stock option expense	6	6	6	7	6	5	4	4	5	4	12	11	24	17
Stock options exercised	(7)	(11)	(4)	(11)	(1)	(3)	(1)	(4)	(5)	(6)	(18)	(4)	(19)	(16)
Replacement options related to the CWB acquisition	-	-	-	-	29	-	-	-	-	-	-	29	29	-
Other	45	1	11	15	(5)	(3)	13	5	1	(3)	46	(8)	18	16
<b>Contributed surplus at end</b>	177	133	137	124	113	84	85	69	64	63	177	113	137	85
<b>Retained earnings at beginning</b>	20,471	20,366	20,110	19,813	19,241	18,633	18,234	17,368	17,042	16,650	20,366	18,633	18,633	16,650
Net income attributable to the Bank's shareholders and holders of other equity instruments	1,234	1,254	1,059	1,065	896	997	955	1,033	907	922	2,488	1,893	4,017	3,817
Dividends on preferred shares and distributions on other equity instruments	(41)	(42)	(46)	(47)	(48)	(45)	(45)	(45)	(42)	(43)	(83)	(93)	(186)	(175)
Dividends on common shares	(478)	(484)	(463)	(463)	(448)	(389)	(374)	(374)	(361)	(359)	(962)	(837)	(1,763)	(1,468)
Premium paid on common shares repurchased for cancellation	(536)	(529)	(178)	-	-	-	-	-	-	-	(1,065)	-	(178)	-
Issuance expenses for shares and other equity instruments, net of income taxes	-	-	(2)	1	(11)	-	-	-	-	-	-	(11)	(12)	-
Remeasurements of pension plans and other post-employment benefit plans	29	(41)	(15)	(122)	94	4	(68)	167	(24)	8	(12)	98	(39)	83
Net gains (losses) on equity securities designated at fair value through other comprehensive income	4	6	-	65	(27)	17	5	7	9	22	10	(10)	55	43
Net fair value change attributable to the credit risk on financial liabilities designated at fair value through profit or loss	83	(63)	(105)	(207)	109	18	(80)	63	(168)	(165)	20	127	(185)	(350)
Impact of a financial liability resulting from put options written to non-controlling interests	-	-	1	-	(1)	-	7	10	-	1	-	(1)	-	18
Other	2	4	5	5	8	6	(1)	5	5	6	6	14	24	15
<b>Retained earnings at end</b>	20,768	20,471	20,366	20,110	19,813	19,241	18,633	18,234	17,368	17,042	20,768	19,813	20,366	18,633
<b>Accumulated other comprehensive income at beginning</b>	173	287	162	59	435	219	266	334	297	420	287	219	219	420
Net foreign currency translation adjustments	(14)	(171)	66	31	(312)	249	52	18	117	(174)	(185)	(63)	34	13
Net change in unrealized gains (losses) on debt securities at fair value through other comprehensive income	(47)	59	61	35	(31)	4	(23)	8	(24)	48	12	(27)	69	9
Net change in gains (losses) on instruments designated as cash flow hedges	89	(2)	(2)	37	(33)	(37)	(76)	(94)	(56)	3	87	(70)	(35)	(223)
<b>Accumulated other comprehensive income at end</b>	201	173	287	162	59	435	219	266	334	297	201	59	287	219
<b>Equity attributable to the Bank's shareholders and holders of other equity instruments</b>	33,584	33,217	33,769	33,375	32,904	26,395	25,550	25,161	24,329	23,899	33,584	32,904	33,769	25,550
<b>Non-controlling interests at beginning</b>	-	-	1	1	1	-	1	1	2	2	-	-	-	2
Net income attributable to non-controlling interests	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)
Others	-	-	(1)	-	-	1	(1)	-	-	-	-	1	-	(1)
<b>Non-controlling interests at end</b>	-	-	-	1	1	1	-	1	1	2	-	1	-	-
<b>Equity</b>	33,584	33,217	33,769	33,376	32,905	26,396	25,550	25,162	24,330	23,901	33,584	32,905	33,769	25,550

# Consolidated Statements of Comprehensive Income

(millions of Canadian dollars)

	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>Net income</b>	<b>1,234</b>	<b>1,254</b>	<b>1,059</b>	<b>1,065</b>	<b>896</b>	<b>997</b>	<b>955</b>	<b>1,033</b>	<b>906</b>	<b>922</b>	<b>2,488</b>	<b>1,893</b>	<b>4,017</b>	<b>3,816</b>
<b>Other comprehensive income, net of income taxes</b>														
<b>Items that may be subsequently reclassified to net income</b>														
<b>Net foreign currency translation adjustments</b>														
Net unrealized foreign currency translation gains (losses)														
on investments in foreign operations	(35)	(347)	137	60	(589)	453	89	31	203	(243)	(382)	(136)	61	80
Impact of hedging net foreign currency translation gains (losses)	21	176	(71)	(29)	277	(204)	(37)	(13)	(86)	69	197	73	(27)	(67)
	<b>(14)</b>	<b>(171)</b>	<b>66</b>	<b>31</b>	<b>(312)</b>	<b>249</b>	<b>52</b>	<b>18</b>	<b>117</b>	<b>(174)</b>	<b>(185)</b>	<b>(63)</b>	<b>34</b>	<b>13</b>
<b>Net change in debt securities at fair value through other comprehensive income</b>														
Net unrealized gains (losses) on debt securities at fair value through other comprehensive income	(21)	64	72	48	(14)	22	12	23	(12)	45	43	8	128	68
Net (gains) losses on debt securities at fair value through other comprehensive income reclassified to net income	(27)	(5)	(11)	(13)	(17)	(18)	(35)	(15)	(12)	3	(32)	(35)	(59)	(59)
Change in allowances for credit losses on debt securities at fair value through other comprehensive income reclassified to net income	1	-	-	-	-	-	-	-	-	-	1	-	-	-
	<b>(47)</b>	<b>59</b>	<b>61</b>	<b>35</b>	<b>(31)</b>	<b>4</b>	<b>(23)</b>	<b>8</b>	<b>(24)</b>	<b>48</b>	<b>12</b>	<b>(27)</b>	<b>69</b>	<b>9</b>
<b>Net change in cash flow hedges</b>														
Net gains (losses) on derivative financial instruments designated as cash flow hedges	73	(14)	(4)	46	(14)	(15)	(44)	(60)	(25)	29	59	(29)	13	(100)
Net (gains) losses on designated derivative financial instruments reclassified to net income	16	12	2	(9)	(19)	(22)	(32)	(34)	(31)	(26)	28	(41)	(48)	(123)
	<b>89</b>	<b>(2)</b>	<b>(2)</b>	<b>37</b>	<b>(33)</b>	<b>(37)</b>	<b>(76)</b>	<b>(94)</b>	<b>(56)</b>	<b>3</b>	<b>87</b>	<b>(70)</b>	<b>(35)</b>	<b>(223)</b>
<b>Items that will not be subsequently reclassified to net income</b>														
<b>Remeasurements of pension plans and other post-employment benefit plans</b>	<b>29</b>	<b>(41)</b>	<b>(15)</b>	<b>(122)</b>	<b>94</b>	<b>4</b>	<b>(68)</b>	<b>167</b>	<b>(24)</b>	<b>8</b>	<b>(12)</b>	<b>98</b>	<b>(39)</b>	<b>83</b>
<b>Net gains (losses) on equity securities designated at fair value through other comprehensive income</b>	<b>4</b>	<b>6</b>	<b>-</b>	<b>65</b>	<b>(27)</b>	<b>17</b>	<b>5</b>	<b>7</b>	<b>9</b>	<b>22</b>	<b>10</b>	<b>(10)</b>	<b>55</b>	<b>43</b>
<b>Net fair value change attributable to the credit risk on financial liabilities designated at fair value through profit or loss</b>	<b>83</b>	<b>(63)</b>	<b>(105)</b>	<b>(207)</b>	<b>109</b>	<b>18</b>	<b>(80)</b>	<b>63</b>	<b>(168)</b>	<b>(165)</b>	<b>20</b>	<b>127</b>	<b>(185)</b>	<b>(350)</b>
	<b>116</b>	<b>(98)</b>	<b>(120)</b>	<b>(264)</b>	<b>176</b>	<b>39</b>	<b>(143)</b>	<b>237</b>	<b>(183)</b>	<b>(135)</b>	<b>18</b>	<b>215</b>	<b>(169)</b>	<b>(224)</b>
<b>Total other comprehensive income, net of income taxes</b>	<b>144</b>	<b>(212)</b>	<b>5</b>	<b>(161)</b>	<b>(200)</b>	<b>255</b>	<b>(190)</b>	<b>169</b>	<b>(146)</b>	<b>(258)</b>	<b>(68)</b>	<b>55</b>	<b>(101)</b>	<b>(425)</b>
<b>Comprehensive income</b>	<b>1,378</b>	<b>1,042</b>	<b>1,064</b>	<b>904</b>	<b>696</b>	<b>1,252</b>	<b>765</b>	<b>1,202</b>	<b>760</b>	<b>664</b>	<b>2,420</b>	<b>1,948</b>	<b>3,916</b>	<b>3,391</b>
<b>Comprehensive income attributable to</b>														
Bank shareholders and holders of other equity instruments	1,378	1,042	1,064	904	696	1,252	765	1,202	761	664	2,420	1,948	3,916	3,392
Non-controlling interests	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)

## Gross Loans, Gross Impaired Loans and Allowances for Credit Losses by Borrower Category<sup>(1)</sup>

(millions of Canadian dollars)

	2026								2025			
	Q2				Q1				Q4			
	Gross loans	Gross impaired loans <sup>(2)</sup>	Allowances for credit losses on impaired loans <sup>(3)</sup>	Provisions for credit losses on impaired loans	Gross loans	Gross impaired loans <sup>(2)</sup>	Allowances for credit losses on impaired loans <sup>(3)</sup>	Provisions for credit losses on impaired loans	Gross loans	Gross impaired loans <sup>(2)</sup>	Allowances for credit losses on impaired loans <sup>(3)</sup>	Provisions for credit losses on impaired loans
Residential mortgages <sup>(4)</sup>	129,080	999	191	11	125,372	959	186	21	123,318	910	174	22
Qualifying revolving retail	4,582	21	16	39	4,470	22	15	35	4,454	20	14	35
Other retail <sup>(5)</sup>	19,362	530	238	54	18,983	503	226	58	19,193	474	199	58
<b>Total – Retail</b>	<b>153,024</b>	<b>1,550</b>	<b>445</b>	<b>104</b>	<b>148,825</b>	<b>1,484</b>	<b>427</b>	<b>114</b>	<b>146,965</b>	<b>1,404</b>	<b>387</b>	<b>115</b>
Agriculture	12,083	168	17	3	11,766	146	13	(1)	11,590	146	19	(3)
Oil & Gas	2,216	17	8	5	2,553	12	3	–	2,653	12	3	–
Mining	2,892	25	20	(3)	2,434	63	43	23	1,971	60	20	2
Utilities	13,588	–	–	(4)	12,443	93	4	–	12,389	98	4	4
<i>Utilities excluding Pipelines</i>	11,645	–	–	(4)	10,577	93	4	–	10,656	98	4	4
<i>Pipelines</i>	1,943	–	–	–	1,866	–	–	–	1,733	–	–	–
Construction Non-Real Estate <sup>(6)</sup>	1,982	41	32	–	2,087	42	33	1	2,179	41	32	1
Manufacturing	10,359	158	60	–	9,605	231	118	34	9,926	269	121	6
Wholesale	4,913	48	28	2	4,926	61	27	–	4,732	67	27	13
Retail	5,955	102	56	–	5,736	135	58	(3)	6,000	143	57	25
Transportation	6,223	130	31	8	6,168	124	26	11	6,417	119	18	6
Communications	4,345	22	13	2	3,798	28	12	(3)	3,524	30	11	(1)
Financial Services <sup>(7)</sup>	16,554	57	28	2	16,092	59	22	17	15,833	21	5	3
Real Estate and Construction												
Real Estate <sup>(8)</sup>	43,923	897	154	51	43,815	608	108	18	43,927	612	89	24
Professional Services	3,863	47	22	7	4,074	33	15	(1)	4,099	36	16	3
Education & Health Care	4,584	38	10	4	4,819	31	7	(1)	4,907	31	12	1
Other Services	13,862	149	50	6	13,055	125	42	9	13,066	104	34	3
Government	1,937	–	–	–	1,963	–	–	–	2,136	–	–	–
Other	8,732	–	–	–	8,940	–	–	(1)	9,225	1	1	1
ABA Bank <sup>(7)</sup>	2,899	139	34	4	2,885	122	29	3	2,827	130	34	3
<b>Total – Non-retail</b>	<b>160,910</b>	<b>2,038</b>	<b>563</b>	<b>87</b>	<b>157,159</b>	<b>1,913</b>	<b>560</b>	<b>106</b>	<b>157,401</b>	<b>1,920</b>	<b>503</b>	<b>91</b>
<b>Total excluding Credigy's POCI loans<sup>(9)(10)</sup></b>	<b>313,934</b>	<b>3,588</b>	<b>1,008</b>	<b>191</b>	<b>305,984</b>	<b>3,397</b>	<b>987</b>	<b>220</b>	<b>304,366</b>	<b>3,324</b>	<b>890</b>	<b>206</b>
Credigy's POCI loans	316	316	(73)	3	345	345	(76)	4	388	388	(82)	4
	<b>314,250</b>	<b>3,904</b>	<b>935</b>	<b>194</b>	<b>306,329</b>	<b>3,742</b>	<b>911</b>	<b>224</b>	<b>304,754</b>	<b>3,712</b>	<b>808</b>	<b>210</b>
Performing <sup>(11)</sup> – Retail	–	–	688	21	–	–	668	24	–	–	650	17
Performing and impaired stage 3 <sup>(11)</sup>	–	–	–	–	–	–	–	–	–	–	–	–
– Non-retail	–	–	982	18	–	–	963	(4)	–	–	968	17
<b>Total</b>	<b>314,250</b>	<b>3,904</b>	<b>2,605</b>	<b>233</b>	<b>306,329</b>	<b>3,742</b>	<b>2,542</b>	<b>244</b>	<b>304,754</b>	<b>3,712</b>	<b>2,426</b>	<b>244</b>

(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 and the POCI loans 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) The presentation was changed in Q1 2026 to exclude the ABA Bank non-retail portfolios from the Financial services category and to present them separately. Comparative figures have been reclassified.

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

(9) For additional information on non-GAAP financial measures, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(10) The presentation was changed in Q2 2025 and the comparative figures were not adjusted to reflect the change as the amounts were not considered significant. Prior Q2 2025, the amounts also excluded POCI loans acquired from SVB in Q4 2023 (Q1 2025: \$21million), allowances on SVB's POCI loans (Q1 2025: \$7 million) and PCL on SVB's POCI loans (Q1 2025: \$1 million).

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

## Gross Loans, Gross Impaired Loans and Allowances for Credit Losses by Borrower Category<sup>(1)</sup> (continued)

(millions of Canadian dollars)

	2025											
	Q3				Q2				Q1			
	Gross loans	Gross impaired loans <sup>(2)</sup>	Allowances for credit losses on impaired loans <sup>(3)</sup>	Provisions for credit losses on impaired loans	Gross loans	Gross impaired loans <sup>(2)</sup>	Allowances for credit losses on impaired loans <sup>(3)</sup>	Provisions for credit losses on impaired loans	Gross loans	Gross impaired loans <sup>(2)</sup>	Allowances for credit losses on impaired loans <sup>(3)</sup>	Provisions for credit losses on impaired loans
Residential mortgages <sup>(4)</sup>	119,619	853	158	3	114,807	796	158	18	106,340	725	156	13
Qualifying revolving retail	4,348	27	20	32	4,258	27	20	28	4,087	28	21	32
Other retail <sup>(5)</sup>	18,566	452	189	55	18,018	415	169	40	17,983	387	165	53
<b>Total – Retail</b>	<b>142,533</b>	<b>1,332</b>	<b>367</b>	<b>90</b>	<b>137,083</b>	<b>1,238</b>	<b>347</b>	<b>86</b>	<b>128,410</b>	<b>1,140</b>	<b>342</b>	<b>98</b>
Agriculture	11,289	157	20	5	10,906	118	15	1	9,318	80	14	3
Oil & Gas	2,745	12	3	(7)	2,959	9	–	(2)	1,675	–	–	–
Mining	1,754	40	17	–	2,111	38	17	–	1,960	39	18	–
Utilities	11,752	–	–	–	11,495	–	–	–	10,958	–	–	–
Utilities excluding Pipelines	10,036	–	–	–	9,793	–	–	–	9,523	–	–	–
Pipelines	1,716	–	–	–	1,702	–	–	–	1,435	–	–	–
Construction Non-Real Estate <sup>(6)</sup>	2,433	40	31	–	2,417	40	31	–	1,998	39	31	–
Manufacturing	9,833	282	115	19	9,585	304	162	94	8,239	158	62	18
Wholesale	4,706	55	16	3	4,584	61	23	1	3,444	47	24	7
Retail	6,119	87	34	11	6,097	147	17	8	4,253	27	8	4
Transportation	6,254	128	14	5	5,922	131	16	10	3,447	54	8	2
Communications	3,242	32	12	(7)	3,012	30	9	(11)	2,784	19	10	41
Financial Services <sup>(7)</sup>	12,872	20	1	–	12,366	23	–	(1)	11,326	1	1	–
Real Estate and Construction												
Real Estate <sup>(8)</sup>	43,966	538	64	18	42,938	405	48	10	31,873	184	31	10
Professional Services	4,263	27	13	6	4,554	24	6	4	3,828	9	3	–
Education & Health Care	4,894	41	20	–	4,874	74	20	(3)	3,545	60	19	6
Other Services	13,014	89	30	4	12,764	61	25	17	7,418	11	7	–
Government	1,801	–	–	–	1,751	–	–	–	2,123	–	–	–
Other	8,282	–	–	–	9,462	1	–	(1)	8,549	1	1	1
ABA Bank <sup>(7)</sup>	2,677	112	30	4	2,477	101	27	5	2,581	98	22	5
<b>Total – Non-retail</b>	<b>151,896</b>	<b>1,660</b>	<b>420</b>	<b>61</b>	<b>150,274</b>	<b>1,567</b>	<b>416</b>	<b>132</b>	<b>119,319</b>	<b>827</b>	<b>259</b>	<b>97</b>
Total excluding Credigy's POCI loans <sup>(9)(10)</sup>	294,429	2,992	787	151	287,357	2,805	763	218	247,729	1,967	601	195
Credigy's POCI loans	298	298	(85)	2	309	309	(86)	11	374	374	(96)	1
	<b>294,727</b>	<b>3,290</b>	<b>702</b>	<b>153</b>	<b>287,666</b>	<b>3,114</b>	<b>677</b>	<b>229</b>	<b>248,103</b>	<b>2,341</b>	<b>505</b>	<b>196</b>
Performing <sup>(11)</sup> – Retail			633	17			616	31			598	25
Performing and impaired stage 3 <sup>(11)</sup> – Non-retail			950	33			916	285			628	33
<b>Total</b>	<b>294,727</b>	<b>3,290</b>	<b>2,285</b>	<b>203</b>	<b>287,666</b>	<b>3,114</b>	<b>2,209</b>	<b>545</b>	<b>248,103</b>	<b>2,341</b>	<b>1,731</b>	<b>254</b>

(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 and the POCI loans 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) The presentation was changed in Q1 2026 to exclude the ABA Bank non-retail portfolios from the Financial services category and to present them separately. Comparative figures have been reclassified.

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

(9) For additional information on non-GAAP financial measures, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at nbc.ca or the SEDAR+ website at sedarplus.ca.

(10) The presentation was changed in Q2 2025 and the comparative figures were not adjusted to reflect the change as the amounts were not considered significant. Prior Q2 2025, the amounts also excluded POCI loans acquired from SVB in Q4 2023 (Q1 2025: \$21million), allowances on SVB's POCI loans (Q1 2025: \$7 million) and PCL on SVB's POCI loans (Q1 2025: \$1 million).

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

# Residential Mortgages Portfolios Information

(millions of Canadian dollars, except as noted)

Q2 2026																
Residential Mortgages Portfolios								Canadian Residential Mortgages Portfolios Per Region			Average LTV for mortgages originated and acquired during the quarter <sup>(1)</sup>		Residential Mortgages <sup>(2)</sup> exposure groups by LTV buckets <sup>(3)(4)</sup>		Residential Mortgage Portfolios (remaining amortization) <sup>(5)(4)</sup>	
Retail – Canada	Insured		Uninsured		HELOC		Total	Retail	Non-Retail <sup>(6)</sup>	Total	Uninsured <sup>(7)</sup>	HELOC <sup>(7)</sup>	Canada		Canada	
	Quebec	12,549	10.7%	26,807	22.8%	23,022	19.7%	62,378	62,378	11,517	73,895	69%	69%	<b>30 % or less</b>	8.0%	<b>0 - 19 years</b>
Ontario	9,052	7.7%	19,172	16.4%	6,402	5.5%	34,626	34,626	2,674	37,300	67%	66%	<b>31 % - 60 %</b>	35.4%	<b>20 - 24 years</b>	36.9%
Alberta	5,187	4.5%	2,340	2.0%	870	0.7%	8,397	8,397	1,692	10,089	66%	60%	<b>61 % - 70 %</b>	16.8%	<b>25 - 29 years</b>	34.8%
British Columbia	1,799	1.6%	2,864	2.4%	1,905	1.6%	6,568	6,568	2,483	9,051	62%	63%	<b>71 % - 80 %</b>	19.8%	<b>30 - 34 years</b>	2.0%
New Brunswick	521	0.4%	763	0.7%	321	0.3%	1,605	1,605	1,372	2,977	68%	70%	<b>81 % - 90 %</b>	11.1%	<b>35 years and +</b>	0.1%
Saskatchewan	837	0.7%	315	0.3%	160	0.1%	1,312	1,312	295	1,607	66%	64%	<b>91 % - 95 %</b>	3.5%	<b>Total</b>	<b>100.0%</b>
Manitoba	486	0.4%	254	0.2%	114	0.1%	854	854	592	1,446	69%	70%	<b>96 % or more</b>	5.4%		
Other Canadian provinces <sup>(8)</sup>	801	0.7%	468	0.4%	138	0.1%	1,407	1,407	704	2,111	68%	68%	<b>Total</b>	<b>100.0%</b>		
<b>Total</b>	<b>31,232</b>	<b>26.7%</b>	<b>52,983</b>	<b>45.2%</b>	<b>32,932</b>	<b>28.1%</b>	<b>117,147</b>	<b>117,147</b>	<b>21,329</b>	<b>138,476</b>	<b>68%</b>	<b>68%</b>				
Retail – USA, Cambodia and others			11,933				11,933									
Non-retail – Other residential mortgages <sup>(5)(9)</sup>	18,544		2,975				21,519									
<b>Total</b>	<b>49,776</b>	<b>33.1%</b>	<b>67,891</b>	<b>45.1%</b>	<b>32,932</b>	<b>21.8%</b>	<b>150,599</b>									

Q1 2026																
Residential Mortgages Portfolios								Canadian Residential Mortgages Portfolios Per Region			Average LTV for mortgages originated and acquired during the quarter <sup>(1)</sup>		Residential Mortgages <sup>(2)</sup> exposure groups by LTV buckets <sup>(3)(4)</sup>		Residential Mortgage Portfolios (remaining amortization) <sup>(5)(4)</sup>	
Retail – Canada	Insured		Uninsured		HELOC		Total	Retail	Non-Retail <sup>(6)</sup>	Total	Uninsured <sup>(7)</sup>	HELOC <sup>(7)</sup>	Canada		Canada	
	Quebec	12,228	10.8%	25,574	22.5%	22,118	19.5%	59,920	59,920	11,633	71,553	69%	68%	<b>30 % or less</b>	8.3%	<b>0 - 19 years</b>
Ontario	8,608	7.6%	18,878	16.6%	6,362	5.6%	33,848	33,848	2,809	36,657	69%	66%	<b>31 % - 60 %</b>	37.1%	<b>20 - 24 years</b>	37.8%
Alberta	5,034	4.4%	2,360	2.1%	888	0.8%	8,282	8,282	1,681	9,963	68%	63%	<b>61 % - 70 %</b>	17.0%	<b>25 - 29 years</b>	34.1%
British Columbia	1,718	1.5%	2,894	2.5%	1,888	1.7%	6,500	6,500	1,951	8,451	64%	64%	<b>71 % - 80 %</b>	19.9%	<b>30 - 34 years</b>	1.5%
New Brunswick	517	0.4%	748	0.7%	314	0.3%	1,579	1,579	1,292	2,871	66%	64%	<b>81 % - 90 %</b>	10.0%	<b>35 years and +</b>	0.1%
Saskatchewan	810	0.7%	317	0.3%	168	0.1%	1,295	1,295	297	1,592	71%	61%	<b>91 % - 95 %</b>	2.9%	<b>Total</b>	<b>100.0%</b>
Manitoba	463	0.4%	252	0.2%	114	0.1%	829	829	597	1,426	72%	61%	<b>96 % or more</b>	4.8%		
Other Canadian provinces <sup>(8)</sup>	759	0.7%	436	0.4%	138	0.1%	1,333	1,333	667	2,000	68%	67%	<b>Total</b>	<b>100.0%</b>		
<b>Total</b>	<b>30,137</b>	<b>26.5%</b>	<b>51,459</b>	<b>45.3%</b>	<b>31,990</b>	<b>28.2%</b>	<b>113,586</b>	<b>113,586</b>	<b>20,927</b>	<b>134,513</b>	<b>69%</b>	<b>67%</b>				
Retail – USA, Cambodia and others			11,786				11,786									
Non-retail – Other residential mortgages <sup>(5)(9)</sup>	18,321		2,804				21,125									
<b>Total</b>	<b>48,458</b>	<b>33.1%</b>	<b>66,049</b>	<b>45.1%</b>	<b>31,990</b>	<b>21.8%</b>	<b>146,497</b>									

Q4 2025																
Residential Mortgages Portfolios								Canadian Residential Mortgages Portfolios Per Region			Average LTV for mortgages originated and acquired during the quarter <sup>(1)</sup>		Residential Mortgages <sup>(2)</sup> exposure groups by LTV buckets <sup>(3)(4)</sup>		Residential Mortgage Portfolios (remaining amortization) <sup>(5)(4)</sup>	
Retail – Canada	Insured		Uninsured		HELOC		Total	Retail	Non-Retail <sup>(6)</sup>	Total	Uninsured <sup>(7)</sup>	HELOC <sup>(7)</sup>	Canada		Canada	
	Quebec	11,986	10.7%	24,605	22.0%	21,645	19.4%	58,236	58,236	11,619	69,855	69%	69%	<b>30 % or less</b>	8.7%	<b>0 - 19 years</b>
Ontario	8,502	7.6%	18,615	16.7%	6,431	5.7%	33,548	33,548	2,739	36,287	71%	64%	<b>31 % - 60 %</b>	39.0%	<b>20 - 24 years</b>	38.5%
Alberta	5,183	4.6%	2,336	2.1%	890	0.8%	8,409	8,409	1,717	10,126	63%	65%	<b>61 % - 70 %</b>	17.4%	<b>25 - 29 years</b>	32.8%
British Columbia	1,727	1.6%	2,941	2.6%	1,878	1.7%	6,546	6,546	3,027	9,573	66%	62%	<b>71 % - 80 %</b>	19.8%	<b>30 - 34 years</b>	2.1%
New Brunswick	521	0.5%	723	0.6%	312	0.3%	1,556	1,556	1,262	2,818	68%	67%	<b>81 % - 90 %</b>	8.7%	<b>35 years and +</b>	0.1%
Saskatchewan	832	0.7%	314	0.3%	168	0.2%	1,314	1,314	347	1,661	73%	60%	<b>91 % - 95 %</b>	2.6%	<b>Total</b>	<b>100.0%</b>
Manitoba	475	0.4%	240	0.2%	118	0.1%	833	833	682	1,515	69%	57%	<b>96 % or more</b>	3.8%		
Other Canadian provinces <sup>(8)</sup>	747	0.7%	422	0.4%	138	0.1%	1,307	1,307	583	1,890	68%	62%	<b>Total</b>	<b>100.0%</b>		
<b>Total</b>	<b>29,973</b>	<b>26.8%</b>	<b>50,196</b>	<b>44.9%</b>	<b>31,580</b>	<b>28.3%</b>	<b>111,749</b>	<b>111,749</b>	<b>21,976</b>	<b>133,725</b>	<b>69%</b>	<b>67%</b>				
Retail – USA, Cambodia and others			11,569				11,569									
Non-retail – Other residential mortgages <sup>(5)(9)</sup>	18,035		4,156				22,191									
<b>Total</b>	<b>48,008</b>	<b>33.0%</b>	<b>65,921</b>	<b>45.3%</b>	<b>31,580</b>	<b>21.7%</b>	<b>145,509</b>									

(1) Excluding non-retail and non-Canadian residential mortgages.

(2) Includes HELOC.

(3) Property values are updated using Teranet National Bank sub-indices by area and property type.

(4) Excludes amortization for the HELOC's amortized portion. The remaining amortization period is being disclosed.

(5) Includes non-retail residential mortgages (5 units and more) and commercial residential mortgages of 1 to 4 units. According to the categories of borrowers under the Basel asset classes.

(6) LTV is calculated using the outstanding amount and weighted by the outstanding of each loan.

(7) LTV is calculated using the authorized amount and weighted by the authorized amount of each line. Includes both revolving and amortized portions.

(8) Others include: Prince Edward Island, Nova Scotia, Newfoundland and Labrador, Northwest Territories, Yukon.

(9) Also includes POCI residential mortgages (USA).

# Residential Mortgages Portfolios Information (continued)

(millions of Canadian dollars, except as noted)

Q3 2025																			
Residential Mortgages Portfolios									Canadian Residential Mortgages Portfolios Per Region			Average LTV for mortgages originated and acquired during the quarter <sup>(1)</sup>		Residential Mortgages <sup>(2)</sup> exposure groups by LTV buckets <sup>(3)</sup>		Residential Mortgages Portfolios (remaining amortization) <sup>(4)</sup>			
Retail – Canada	Insured		Uninsured		HELOC		Total		Retail	Non-Retail <sup>(5)</sup>	Total	Uninsured <sup>(6)</sup>	HELOC <sup>(7)</sup>	Canada		Canada			
	Quebec	11,592	10.6%	23,215	21.3%	20,888	19.2%	55,695	51.1%	55,695	11,386	67,081	69%	69%	30% or less	9.2%	0 - 19 years	26.6%	
Ontario	8,521	7.8%	18,216	16.7%	6,437	5.9%	33,174	30.4%	33,174	2,874	36,048	69%	66%	31% - 60%	40.4%	20 - 24 years	39.1%		
Alberta	5,298	4.9%	2,279	2.1%	895	0.8%	8,472	7.8%	8,472	2,061	10,533	70%	64%	61% - 70%	17.5%	25 - 29 years	31.7%		
British Columbia	1,767	1.6%	2,951	2.7%	1,882	1.7%	6,600	6.0%	6,600	3,202	9,802	64%	59%	71% - 80%	20.1%	30 - 34 years	2.5%		
New Brunswick	512	0.5%	697	0.6%	306	0.3%	1,515	1.4%	1,515	1,232	2,747	69%	69%	81% - 90%	7.4%	35 years and +	0.1%		
Saskatchewan	842	0.8%	306	0.3%	174	0.2%	1,322	1.3%	1,322	331	1,653	72%	70%	91% - 95%	2.5%	Total	100.0%		
Manitoba	487	0.4%	232	0.3%	121	0.1%	840	0.8%	840	653	1,493	72%	69%	96% or more	2.9%				
Others Canadian provinces <sup>(8)</sup>	731	0.7%	404	0.4%	137	0.1%	1,272	1.2%	1,272	581	1,853	68%	62%	Total	100.0%				
<b>29,750</b>	<b>27.3%</b>	<b>48,300</b>	<b>44.4%</b>	<b>30,840</b>	<b>28.3%</b>	<b>108,890</b>	<b>100.0%</b>		<b>108,890</b>	<b>22,320</b>	<b>131,210</b>	<b>69%</b>	<b>68%</b>						
Retail – USA, Cambodia and others			10,729				10,729												
Non-Retail – Other residential mortgages <sup>(9)</sup>	17,238		5,308				22,546												
<b>46,988</b>	<b>33.1%</b>	<b>64,337</b>	<b>45.3%</b>	<b>30,840</b>	<b>21.6%</b>	<b>142,165</b>	<b>100.0%</b>												

Q2 2025																			
Residential Mortgages Portfolios									Canadian Residential Mortgages Portfolios Per Region			Average LTV for mortgages originated and acquired during the quarter <sup>(1)</sup>		Residential Mortgages <sup>(2)</sup> exposure groups by LTV buckets <sup>(3)</sup>		Residential Mortgages Portfolios (remaining amortization) <sup>(4)</sup>			
Retail – Canada	Insured		Uninsured		HELOC		Total		Retail	Non-Retail <sup>(5)</sup>	Total	Uninsured <sup>(6)</sup>	HELOC <sup>(7)</sup>	Canada		Canada			
	Quebec	11,114	10.6%	21,651	20.7%	20,230	19.3%	52,995	50.6%	52,995	11,792	64,787	68%	68%	30% or less	9.1%	0 - 19 years	27.5%	
Ontario	8,246	7.9%	17,549	16.8%	6,338	6.0%	32,133	30.7%	32,133	3,465	35,598	71%	65%	31% - 60%	40.4%	20 - 24 years	40.4%		
Alberta	5,232	5.0%	2,201	2.1%	843	0.8%	8,276	7.9%	8,276	2,093	10,369	73%	68%	61% - 70%	17.5%	25 - 29 years	30.2%		
British Columbia	1,736	1.6%	2,926	2.8%	1,847	1.8%	6,509	6.2%	6,509	3,214	9,723	68%	58%	71% - 80%	20.6%	30 - 34 years	1.8%		
New Brunswick	498	0.5%	668	0.6%	299	0.3%	1,465	1.4%	1,465	1,207	2,672	69%	66%	81% - 90%	7.2%	35 years and +	0.1%		
Saskatchewan	835	0.8%	312	0.3%	172	0.2%	1,319	1.3%	1,319	413	1,732	72%	68%	91% - 95%	2.3%	Total	100.0%		
Manitoba	481	0.5%	227	0.2%	122	0.1%	830	0.8%	830	713	1,543	69%	70%	96% or more	2.9%				
Others Canadian provinces <sup>(8)</sup>	714	0.6%	378	0.3%	139	0.2%	1,231	1.1%	1,231	570	1,801	68%	66%	Total	100.0%				
<b>28,856</b>	<b>27.5%</b>	<b>45,912</b>	<b>43.8%</b>	<b>29,990</b>	<b>28.7%</b>	<b>104,758</b>	<b>100.0%</b>		<b>104,758</b>	<b>23,467</b>	<b>128,225</b>	<b>70%</b>	<b>67%</b>						
Retail – USA, Cambodia and others			10,049				10,049												
Non-Retail – Other residential mortgages <sup>(9)</sup>	18,088		5,602				23,690												
<b>46,944</b>	<b>33.9%</b>	<b>61,563</b>	<b>44.5%</b>	<b>29,990</b>	<b>21.6%</b>	<b>138,497</b>	<b>100.0%</b>												

Q1 2025																			
Residential Mortgages Portfolios									Canadian Residential Mortgages Portfolios Per Region			Average LTV for mortgages originated and acquired during the quarter <sup>(1)</sup>		Residential Mortgages <sup>(2)</sup> exposure groups by LTV buckets <sup>(3)</sup>		Residential Mortgages Portfolios (remaining amortization) <sup>(4)</sup>			
Retail – Canada	Insured		Uninsured		HELOC		Total		Retail	Non-Retail <sup>(5)</sup>	Total	Uninsured <sup>(6)</sup>	HELOC <sup>(7)</sup>	Canada		Canada			
	Quebec	11,119	11.6%	20,928	21.8%	19,868	20.7%	51,915	54.1%	51,915	11,514	63,429	68%	67%	30% or less	9.3%	0 - 19 years	28.7%	
Ontario	7,658	8.0%	14,582	15.2%	6,266	6.5%	28,506	29.7%	28,506	3,084	31,590	71%	63%	31% - 60%	41.5%	20 - 24 years	42.4%		
Alberta	4,708	4.9%	1,041	1.1%	735	0.8%	6,484	6.8%	6,484	1,502	7,986	73%	70%	61% - 70%	17.0%	25 - 29 years	27.3%		
British Columbia	1,592	1.7%	1,709	1.8%	1,697	1.8%	4,998	5.3%	4,998	1,627	6,625	65%	62%	71% - 80%	18.9%	30 - 34 years	1.5%		
New Brunswick	495	0.5%	547	0.6%	297	0.3%	1,339	1.4%	1,339	1,039	2,378	65%	66%	81% - 90%	7.7%	35 years and +	0.1%		
Saskatchewan	776	0.8%	136	0.1%	161	0.2%	1,073	1.1%	1,073	307	1,380	75%	76%	91% - 95%	2.5%	Total	100.0%		
Manitoba	434	0.5%	129	0.1%	115	0.1%	678	0.7%	678	694	1,372	70%	67%	96% or more	3.1%				
Others Canadian provinces <sup>(8)</sup>	697	0.6%	211	0.2%	138	0.1%	1,046	0.9%	1,046	562	1,608	71%	64%	Total	100.0%				
<b>27,479</b>	<b>28.6%</b>	<b>39,283</b>	<b>40.9%</b>	<b>29,277</b>	<b>30.5%</b>	<b>96,039</b>	<b>100.0%</b>		<b>96,039</b>	<b>20,329</b>	<b>116,368</b>	<b>69%</b>	<b>66%</b>						
Retail – USA, Cambodia and others			10,301				10,301												
Non-Retail – Other residential mortgages <sup>(9)</sup>	17,261		3,315				20,576												
<b>44,740</b>	<b>35.3%</b>	<b>52,899</b>	<b>41.7%</b>	<b>29,277</b>	<b>23.1%</b>	<b>126,916</b>	<b>100.0%</b>												

(1) Excluding non-retail and non-Canadian residential mortgages.

(2) Includes HELOC.

(3) Property values are updated using Teranet-National Bank sub-indices by area and property type.

(4) Excludes amortization for the HELOC's amortized portion. The remaining amortization period is being disclosed.

(5) Includes non-retail residential mortgages (5 units and more) and commercial residential mortgages of 1 to 4 units. According to the categories of borrowers under the Basel asset classes.

(6) LTV is calculated using the outstanding amount and weighted by the outstanding of each loan.

(7) LTV is calculated using the authorized amount and weighted by the authorized amount of each line. Includes both revolving and amortized portions.

(8) Others include: Prince Edward Island, Nova Scotia, Newfoundland and Labrador, Northwest Territories, Yukon.

(9) Also includes POCI residential mortgages (USA).



## Impaired Loans by Business Segment<sup>(1)</sup>

(millions of Canadian dollars, except as noted)

	2026		2025				2024			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
<b>Gross Impaired Loans<sup>(2)</sup></b>										
Personal and Commercial										
Personal Banking	517	477	442	421	386	336	327	306	279	256
Commercial Banking	1,746	1,548	1,531	1,409	1,274	533	451	441	411	314
Wealth Management	45	41	55	43	17	23	16	12	11	10
Capital Markets	128	221	226	119	188	192	122	84	67	75
U.S. Specialty Finance and International										
Credigy	132	126	102	104	102	92	88	64	54	51
ABA Bank	1,020	984	968	896	838	791	648	519	445	397
International	–	–	–	–	–	–	–	–	–	–
Other	–	–	–	–	–	–	–	–	–	–
<b>Gross impaired loans excluding Credigy's POCI loans<sup>(3)(4)</sup></b>	<b>3,588</b>	<b>3,397</b>	<b>3,324</b>	<b>2,992</b>	<b>2,805</b>	<b>1,967</b>	<b>1,652</b>	<b>1,426</b>	<b>1,267</b>	<b>1,103</b>
<b>Credigy's POCI loans</b>	<b>316</b>	<b>345</b>	<b>388</b>	<b>298</b>	<b>309</b>	<b>374</b>	<b>391</b>	<b>426</b>	<b>463</b>	<b>496</b>
	<b>3,904</b>	<b>3,742</b>	<b>3,712</b>	<b>3,290</b>	<b>3,114</b>	<b>2,341</b>	<b>2,043</b>	<b>1,852</b>	<b>1,730</b>	<b>1,599</b>
<b>Gross impaired loans excluding Credigy's POCI loans as a % of total loans<sup>(4)(5)</sup></b>	<b>1.14%</b>	<b>1.11%</b>	<b>1.09%</b>	<b>1.02%</b>	<b>0.98%</b>	<b>0.79%</b>	<b>0.68%</b>	<b>0.59%</b>	<b>0.54%</b>	<b>0.48%</b>
<b>Gross impaired loans as a % of total loans<sup>(6)</sup></b>	<b>1.24%</b>	<b>1.22%</b>	<b>1.22%</b>	<b>1.12%</b>	<b>1.08%</b>	<b>0.94%</b>	<b>0.84%</b>	<b>0.77%</b>	<b>0.73%</b>	<b>0.69%</b>

	2026		2025				2024			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
<b>Net Impaired Loans<sup>(2)(5)(7)</sup></b>										
Personal and Commercial										
Personal Banking	327	300	281	261	237	196	203	194	179	170
Commercial Banking	1,280	1,100	1,114	1,065	1,000	361	302	271	254	153
Wealth Management	37	34	47	36	12	17	11	7	6	5
Capital Markets	66	138	175	74	74	129	78	54	57	20
U.S. Specialty Finance and International										
Credigy	86	81	64	66	65	55	57	39	32	29
ABA Bank	784	757	753	703	654	608	493	394	336	300
International	–	–	–	–	–	–	–	–	–	–
Other	–	–	–	–	–	–	–	–	–	–
<b>Net impaired loans excluding Credigy's POCI loans<sup>(3)(4)</sup></b>	<b>2,580</b>	<b>2,410</b>	<b>2,434</b>	<b>2,205</b>	<b>2,042</b>	<b>1,366</b>	<b>1,144</b>	<b>959</b>	<b>864</b>	<b>677</b>
<b>Credigy's POCI loans</b>	<b>389</b>	<b>421</b>	<b>470</b>	<b>383</b>	<b>395</b>	<b>470</b>	<b>485</b>	<b>523</b>	<b>562</b>	<b>599</b>
	<b>2,969</b>	<b>2,831</b>	<b>2,904</b>	<b>2,588</b>	<b>2,437</b>	<b>1,836</b>	<b>1,629</b>	<b>1,482</b>	<b>1,426</b>	<b>1,276</b>
<b>Net impaired loans excluding Credigy's POCI loans as a % of total loans<sup>(4)(5)</sup></b>	<b>0.83%</b>	<b>0.79%</b>	<b>0.80%</b>	<b>0.75%</b>	<b>0.71%</b>	<b>0.55%</b>	<b>0.47%</b>	<b>0.40%</b>	<b>0.37%</b>	<b>0.29%</b>
<b>Net impaired loans as a % of total loans<sup>(6)</sup></b>	<b>0.95%</b>	<b>0.93%</b>	<b>0.96%</b>	<b>0.88%</b>	<b>0.85%</b>	<b>0.74%</b>	<b>0.67%</b>	<b>0.62%</b>	<b>0.61%</b>	<b>0.55%</b>

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

(2) Including customers' liability under acceptances for the quarters of 2024 (except Q4 2024).

(3) For additional information on non-GAAP financial measures, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(4) The presentation was changed in Q2 2025 and the comparative figures were not adjusted to reflect the change as the amounts were not considered significant. Prior Q2 2025, the amounts also excluded gross POCI loans acquired from SVB in Q4 2023 (Q1 2025: \$21 million, Q4 2024: \$26 million, Q3 2024: \$31 million, Q2 2024: \$34 million, Q1 2024: \$39 million) and net SVB's POCI loans (Q1 2025: \$14 million, Q4 2024: \$22 million, Q3 2024: \$27 million, Q2 2024: \$31 million, Q1 2024: \$37 million).

(5) For additional information on non-GAAP ratios, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(6) For details on the composition of these measures, see the Glossary section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

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

## Formation of Gross Impaired Loans Excluding Credigy's POCI Loans<sup>(1)(2)</sup>

(millions of Canadian dollars)

Formation of Gross Impaired Loans Excluding Credigy's POCI Loans <sup>(1)(2)(3)</sup> (by sector)	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>Balance at beginning</b>	<b>3,397</b>	<b>3,324</b>	<b>2,992</b>	<b>2,805</b>	<b>1,967</b>	<b>1,652</b>	<b>1,426</b>	<b>1,267</b>	<b>1,103</b>	<b>1,024</b>	<b>3,324</b>	<b>1,652</b>	<b>1,652</b>	<b>1,024</b>
<b>Write-offs</b>														
Personal and Commercial														
Personal Banking	(26)	(23)	(39)	(21)	(22)	(21)	(19)	(14)	(13)	(11)	(49)	(43)	(103)	(57)
Credit card	(41)	(36)	(33)	(32)	(32)	(31)	(29)	(29)	(27)	(26)	(77)	(63)	(128)	(111)
Commercial Banking	(84)	(56)	(24)	(25)	(15)	(45)	(42)	(4)	(44)	(22)	(140)	(60)	(109)	(112)
Wealth Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital Markets	(20)	-	(2)	(68)	-	-	(5)	-	(45)	(22)	(20)	-	(70)	(72)
U.S. Specialty Finance and International														
Credigy	(21)	(19)	(19)	(19)	(20)	(17)	(18)	(19)	(17)	(13)	(40)	(37)	(75)	(67)
ABA Bank	(11)	(9)	(15)	(8)	(9)	(1)	-	(1)	-	-	(20)	(10)	(33)	(1)
International	-	-	-	-	-	-	(1)	-	-	-	-	-	-	(1)
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>(203)</b>	<b>(143)</b>	<b>(132)</b>	<b>(173)</b>	<b>(98)</b>	<b>(115)</b>	<b>(114)</b>	<b>(67)</b>	<b>(146)</b>	<b>(94)</b>	<b>(346)</b>	<b>(213)</b>	<b>(518)</b>	<b>(421)</b>
<b>Formation</b>														
Personal and Commercial														
Personal Banking	66	58	60	56	72	30	40	41	36	47	124	102	218	164
Credit card	41	36	33	32	32	31	29	29	27	26	77	63	128	111
Commercial Banking	282	73	146	160	756	127	52	34	141	40	355	883	1,189	267
Wealth Management	4	(14)	12	26	(6)	7	4	1	1	(3)	(10)	1	39	3
Capital Markets	(73)	(5)	109	(1)	(4)	70	43	17	37	(13)	(78)	66	174	84
U.S. Specialty Finance and International														
Credigy	27	43	17	21	30	21	42	29	20	26	70	51	89	117
ABA Bank	47	25	87	66	56	144	129	75	48	50	72	200	353	302
International	-	-	-	-	-	-	1	-	-	-	-	-	-	1
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>394</b>	<b>216</b>	<b>464</b>	<b>360</b>	<b>936</b>	<b>430</b>	<b>340</b>	<b>226</b>	<b>310</b>	<b>173</b>	<b>610</b>	<b>1,366</b>	<b>2,190</b>	<b>1,049</b>
<b>Balance at end</b>	<b>3,588</b>	<b>3,397</b>	<b>3,324</b>	<b>2,992</b>	<b>2,805</b>	<b>1,967</b>	<b>1,652</b>	<b>1,426</b>	<b>1,267</b>	<b>1,103</b>	<b>3,588</b>	<b>2,805</b>	<b>3,324</b>	<b>1,652</b>

Formation of Gross Impaired Loans Excluding Credigy's POCI Loans <sup>(1)(2)(3)</sup> (by activity)	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>Balance at beginning</b>	<b>3,397</b>	<b>3,324</b>	<b>2,992</b>	<b>2,805</b>	<b>1,967</b>	<b>1,652</b>	<b>1,426</b>	<b>1,267</b>	<b>1,103</b>	<b>1,024</b>	<b>3,324</b>	<b>1,652</b>	<b>1,652</b>	<b>1,024</b>
Classified as credit-impaired during the period <sup>(4)</sup>	925	587	734	691	1,141	597	452	407	449	347	1,512	1,738	3,163	1,655
Transferred to performing loans during the period	(176)	(102)	(85)	(110)	(83)	(58)	(57)	(71)	(80)	(61)	(278)	(141)	(336)	(269)
Net repayments	(351)	(236)	(199)	(227)	(62)	(150)	(63)	(113)	(70)	(100)	(587)	(212)	(638)	(346)
Disposals of loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Write-offs	(203)	(143)	(132)	(173)	(98)	(115)	(114)	(67)	(146)	(94)	(346)	(213)	(518)	(421)
Exchange and other movements	(4)	(33)	14	6	(60)	41	8	3	11	(13)	(37)	(19)	1	9
<b>Balance at end</b>	<b>3,588</b>	<b>3,397</b>	<b>3,324</b>	<b>2,992</b>	<b>2,805</b>	<b>1,967</b>	<b>1,652</b>	<b>1,426</b>	<b>1,267</b>	<b>1,103</b>	<b>3,588</b>	<b>2,805</b>	<b>3,324</b>	<b>1,652</b>

(1) The presentation was changed in Q2 2025 and the comparative figures were not adjusted to reflect the change as the amounts were not considered significant. Prior Q2 2025, the amounts also excluded gross POCI loans acquired from SVB in Q4 2023 (Q1 2025: \$21 million, Q4 2024: \$26 million, Q3 2024: \$31 million, Q2 2024: \$34 million, Q1 2024: \$39 million).

(2) For additional information on non-GAAP financial measures, see the Financial Reporting Method section in the Report to Shareholders for the Second Quarter of 2026, which is available on the Bank's website at [nbc.ca](http://nbc.ca) or the SEDAR+ website at [sedarplus.ca](http://sedarplus.ca).

(3) Included customer's liability under acceptances for the 2024 quarters (except Q4 2024).

(4) Q2 2026 total amount included \$40 million of LBC's POCI loans acquired during Q2 2026 and Q2 2025 total amount had included \$604 million of CWB's POCI loans acquired during Q2 2025.

## Reconciliation of Allowances for Credit Losses

(millions of Canadian dollars)

	2026		2025				2024				YTD		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>Impaired<sup>(1)</sup></b>														
<b>Balance at beginning</b>	912	814	703	679	506	414	370	304	323	308	814	414	414	308
Provisions for credit losses	195	219	215	152	230	197	148	124	116	90	414	427	794	478
Write-offs	(203)	(143)	(132)	(173)	(98)	(115)	(114)	(67)	(146)	(94)	(346)	(213)	(518)	(421)
Disposals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoveries	39	30	27	48	54	11	11	12	11	22	69	65	140	56
Foreign exchange movements and other	(6)	(8)	1	(3)	(13)	(1)	(1)	(3)	-	(3)	(14)	(14)	(16)	(7)
<b>Balance at end</b>	<b>937</b>	<b>912</b>	<b>814</b>	<b>703</b>	<b>679</b>	<b>506</b>	<b>414</b>	<b>370</b>	<b>304</b>	<b>323</b>	<b>937</b>	<b>679</b>	<b>814</b>	<b>414</b>
<b>Performing</b>														
<b>Balance at beginning</b>	1,630	1,612	1,582	1,530	1,225	1,159	1,144	1,117	1,093	1,069	1,612	1,159	1,159	1,069
Provisions for credit losses	38	25	29	51	315	57	14	25	22	30	63	372	452	91
Write-offs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	(2)	-	-	-	-	(2)
Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange movements and other	-	(7)	1	1	(10)	9	1	2	4	(6)	(7)	(1)	1	1
<b>Balance at end</b>	<b>1,668</b>	<b>1,630</b>	<b>1,612</b>	<b>1,582</b>	<b>1,530</b>	<b>1,225</b>	<b>1,159</b>	<b>1,144</b>	<b>1,117</b>	<b>1,093</b>	<b>1,668</b>	<b>1,530</b>	<b>1,612</b>	<b>1,159</b>
<b>Total allowances for credit losses by stage</b>														
Impaired	937	912	814	703	679	506	414	370	304	323				
Performing	1,668	1,630	1,612	1,582	1,530	1,225	1,159	1,144	1,117	1,093				
	<b>2,605</b>	<b>2,542</b>	<b>2,426</b>	<b>2,285</b>	<b>2,209</b>	<b>1,731</b>	<b>1,573</b>	<b>1,514</b>	<b>1,421</b>	<b>1,416</b>				
<b>Total allowances for credit losses</b>														
Loans at amortized cost <sup>(2)</sup>														
Amounts drawn	2,263	2,209	2,131	1,984	1,938	1,483	1,341	1,295	1,211	1,211				
Undrawn commitments <sup>(3)</sup>	256	257	236	240	224	200	188	179	172	166				
Other <sup>(4)</sup>	86	76	59	61	47	48	44	40	38	39				
	<b>2,605</b>	<b>2,542</b>	<b>2,426</b>	<b>2,285</b>	<b>2,209</b>	<b>1,731</b>	<b>1,573</b>	<b>1,514</b>	<b>1,421</b>	<b>1,416</b>				
<b>Total allowances for credit losses by stage (excluding USSF&amp;I)</b>														
Impaired	728	716	643	557	544	389	326	321	275	309				
Performing	1,394	1,357	1,359	1,356	1,311	1,002	956	950	932	918				
	<b>2,122</b>	<b>2,073</b>	<b>2,002</b>	<b>1,913</b>	<b>1,855</b>	<b>1,391</b>	<b>1,282</b>	<b>1,271</b>	<b>1,207</b>	<b>1,227</b>				

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

(2) Including customers' liability under acceptances for the quarters of 2024 (except Q4 2024).

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

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

# Provisions for Credit Losses

(millions of Canadian dollars)

		2026		2025				2024				YTD		Full Year	
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2026	2025	2025	2024
<b>Personal and Commercial</b>															
Personal Banking:	Impaired	37	37	37	30	26	36	29	25	26	20	74	62	129	100
	Performing <sup>(1)</sup>	8	2	(3)	5	20	6	(2)	(5)	4	6	10	26	28	3
		45	39	34	35	46	42	27	20	30	26	84	88	157	103
Credit card:	Impaired	34	32	29	27	27	27	26	24	24	22	66	54	110	96
	Performing	15	5	-	2	11	10	13	9	(1)	4	20	21	23	25
		49	37	29	29	38	37	39	33	23	26	86	75	133	121
Commercial Banking:	Impaired	83	71	80	58	71	73	22	17	39	28	154	144	282	106
	Performing <sup>(1)(2)</sup>	(8)	(8)	3	12	271	9	9	8	-	2	(16)	280	295	19
	POCI <sup>(3)</sup>						1	(1)	1	(3)	(11)		1	1	(14)
		75	63	83	70	342	83	30	26	36	19	138	425	578	111
<b>Wealth Management</b>															
	Impaired	1	(1)	1	2	-	1	-	-	-	-	-	1	4	-
	Performing	-	(1)	2	(1)	(1)	1	(1)	-	-	-	(1)	-	1	(1)
		1	(2)	3	1	(1)	2	(1)	-	-	-	(1)	1	5	(1)
<b>Capital Markets</b>															
	Impaired	(1)	28	13	(1)	55	18	16	20	-	(2)	27	73	85	34
	Performing <sup>(2)</sup>	17	(2)	5	25	9	18	(12)	2	11	19	15	27	57	20
		16	26	18	24	64	36	4	22	11	17	42	100	142	54
<b>U.S. Specialty Finance and International</b>															
Credigy:	Impaired - Stage 3	20	25	16	18	21	20	22	19	15	16	45	41	75	72
	Performing	2	13	11	2	(2)	10	7	9	6	7	15	8	21	29
	Impaired - POCI	3	4	4	2	11	-	4	1	5	2	7	11	17	12
		25	42	31	22	30	30	33	29	26	25	67	60	113	113
ABA Bank:	Impaired	18	23	35	16	19	21	29	17	10	15	41	40	91	71
	Performing	1	15	13	4	10	-	-	-	1	(4)	16	10	27	(3)
		19	38	48	20	29	21	29	17	11	11	57	50	118	68
International:	Impaired	-	-	-	-	-	-	1	-	-	-	-	-	-	1
	Performing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	1	-	-	-	-	-	-	1
<b>Other</b>															
	Impaired	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Performing	3	1	(2)	2	(3)	3	-	2	1	(4)	4	-	-	(1)
		3	1	(2)	2	(3)	3	-	2	1	(4)	4	-	-	(1)
		<b>233</b>	<b>244</b>	<b>244</b>	<b>203</b>	<b>545</b>	<b>254</b>	<b>162</b>	<b>149</b>	<b>138</b>	<b>120</b>	<b>477</b>	<b>799</b>	<b>1,246</b>	<b>569</b>
<b>Total</b>															
	Impaired	192	215	211	150	219	196	145	122	114	99	407	415	776	480
	Performing <sup>(1)</sup>	38	25	29	51	315	57	14	25	22	30	63	372	452	91
	Credigy's POCI loans <sup>(2)</sup>	3	4	4	2	11	1	3	2	2	(9)	7	12	18	(2)
		<b>233</b>	<b>244</b>	<b>244</b>	<b>203</b>	<b>545</b>	<b>254</b>	<b>162</b>	<b>149</b>	<b>138</b>	<b>120</b>	<b>477</b>	<b>799</b>	<b>1,246</b>	<b>569</b>
<b>Excluding USSF&amp;I</b>															
	Impaired	154	167	160	116	179	155	93	86	89	68	321	334	610	336
	Performing <sup>(1)</sup>	35	(3)	5	45	307	47	7	16	15	27	32	354	404	65
	POCI <sup>(2)</sup>						1	(1)	1	(3)	(11)		1	1	(14)
		<b>189</b>	<b>164</b>	<b>165</b>	<b>161</b>	<b>486</b>	<b>203</b>	<b>99</b>	<b>103</b>	<b>101</b>	<b>84</b>	<b>353</b>	<b>689</b>	<b>1,015</b>	<b>387</b>

(1) For Q2 2025, the amount had included initial provisions for credit losses of \$230 million on acquired performing CWB loans.

(2) For Q2 2026, the amount included initial provisions for credit losses of \$6 million on performing loans acquired from LBC.

(3) The presentation was changed in Q2 2025 and the comparative figures were not adjusted to reflect the change as the amounts were not considered significant. Prior Q2 2025, the amounts also included PCL on POCI loans acquired from SVB in Q4 2023.

## Derivatives Financial Instruments According to Basel Definition

(millions of Canadian dollars)

	2026		2025			
	Q2	Q1	Q4	Q3	Q2	Q1
<b>Under Basel III</b>						
<b>Foreign Exchange Related Contracts</b>						
Swaps	520,188	515,316	516,957	499,295	490,415	524,994
Options						
- purchased	27,076	28,236	30,736	36,615	56,402	58,917
- sold	33,516	36,145	35,945	40,998	69,314	69,406
Exchange traded and OTC futures contracts	98,404	68,753	69,349	74,394	72,323	70,761
Total notional amount	679,184	648,450	652,987	651,302	688,454	724,078
Replacement cost - net <sup>(1)</sup>	1,030	1,104	1,256	1,035	1,129	1,887
Future credit risk	3,632	3,621	3,579	3,504	3,350	3,390
Credit equivalent <sup>(2)</sup>	6,527	6,615	6,769	6,355	6,271	7,388
Risk-weighted equivalent <sup>(3)</sup>	1,388	1,481	1,493	1,468	1,557	1,799
<b>Interest Rate Related Contracts</b>						
Swaps	1,838,374	1,742,433	1,933,478	1,631,164	1,446,839	1,438,127
Options						
- purchased	7,539	5,547	5,898	6,461	6,803	7,495
- sold	9,126	7,325	6,992	7,293	8,783	10,522
Exchange traded and OTC futures contracts	13,100	13,694	17,169	11,812	11,324	14,771
Total notional amount	1,868,139	1,768,999	1,963,537	1,656,730	1,473,749	1,470,915
Replacement cost - net <sup>(1)</sup>	323	506	665	607	651	979
Future credit risk	2,074	2,018	1,874	1,721	1,624	1,591
Credit equivalent <sup>(2)</sup>	3,356	3,534	3,554	3,259	3,184	3,598
Risk-weighted equivalent <sup>(3)</sup>	567	693	843	628	791	684
<b>Financial Futures</b>						
Total notional amount	224,150	182,627	186,047	162,503	196,783	232,033
<b>Equity and Commodity Contracts</b>						
Total notional amount	281,868	263,933	289,308	239,398	216,607	236,622
Replacement cost - net <sup>(1)</sup>	2,182	1,508	1,456	1,339	1,810	1,195
Future credit risk	6,586	7,406	6,493	5,862	6,231	6,344
Credit equivalent <sup>(2)</sup>	12,275	12,480	11,128	10,081	11,257	10,555
Risk-weighted equivalent <sup>(3)</sup>	2,378	1,739	1,671	1,540	1,365	1,465
<b>Credit Derivatives</b>						
Total notional amount (trading only)	27,605	18,323	19,076	16,576	15,586	14,719
Total Return Swap Notional Amount <sup>(4)</sup>	1,106	176	180	172	172	159
Replacement cost - net <sup>(1)</sup>	3	1	1	1	2	1
Future credit risk	21	20	17	8	12	9
Credit equivalent <sup>(2)</sup>	33	29	26	13	21	14
Risk-weighted equivalent <sup>(3)</sup>	6	6	6	4	4	4
<b>Total Derivatives</b>						
Total notional amount	3,082,052	2,882,508	3,111,135	2,726,681	2,591,351	2,678,526
Replacement cost - net <sup>(1)</sup>	3,538	3,119	3,378	2,982	3,592	4,062
Future credit risk	12,313	13,065	11,963	11,095	11,217	11,334
Credit equivalent <sup>(2)</sup>	22,191	22,658	21,477	19,708	20,733	21,555
Risk-weighted equivalent <sup>(3)</sup>	4,339	3,919	4,013	3,640	3,717	3,952

(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.

## Over the Counter Derivatives Financial Instruments Settled by Central Counterparties<sup>(1)</sup>

(millions of Canadian dollars)

	2026						2025		
	Q2			Q1			Q4		
	Exchange-traded contracts	OTC-Traded		Exchange-traded contracts	OTC-Traded		Exchange-traded contracts	OTC-Traded	
Settled by central counterparties		Not settled by central counterparties	Settled by central counterparties		Not settled by central counterparties	Settled by central counterparties		Not settled by central counterparties	
Interest rate contracts	224,150	1,622,631	245,508	182,627	1,528,848	240,151	186,047	1,723,649	239,888
Foreign exchange contracts	-	-	679,184	-	-	648,450	-	-	652,987
Equity, commodity and credit derivative contracts	122,996	16,400	171,183	123,764	13,725	144,943	143,475	14,047	151,042

	2025								
	Q3			Q2			Q1		
	Exchange-traded contracts	OTC-Traded		Exchange-traded contracts	OTC-Traded		Exchange-traded contracts	OTC-Traded	
Settled by central counterparties		Not settled by central counterparties	Settled by central counterparties		Not settled by central counterparties	Settled by central counterparties		Not settled by central counterparties	
Interest rate contracts	162,503	1,435,218	221,512	196,783	1,258,812	214,937	232,033	1,249,927	220,988
Foreign exchange contracts	-	-	651,302	-	-	688,454	-	-	724,078
Equity, commodity and credit derivative contracts	124,984	11,653	119,509	103,253	11,686	117,426	111,444	9,534	130,522

(1) Notional amounts.