

SUPPLEMENTARY FINANCIAL INFORMATION



January 31, 2018

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The supplementary financial information package contains comparative figures that have been reclassified in prior periods, where applicable, to conform with the current reporting period presentation

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NOTES - ADOPTION OF IFRS 9



Scotiabank has adopted the International Financial Reporting Standards 9 *Financial Instruments (IFRS 9)* issued by the International Accounting Standards Board (IASB) effective November 1, 2017, which replaced the International Accounting Standard 39 *Financial Instruments: Recognition and Measurement (IAS 39)*. The new standard primarily changes the approach to measurement and classification of financial assets with no significant impact to financial liabilities. The adoption of IFRS 9 resulted in key changes to the Bank's consolidated statement of financial position as below:

Classification and measurement

The classification of financial assets depends on the business model for managing those financial assets and the cash flow characteristics of the assets. Based on these criteria, financial assets are measured at amortized cost, fair value through Consolidated Statement of Other Comprehensive Income, or fair value through the Consolidated Statement of Income.

Impairment of financial assets

IFRS 9 replaces the 'incurred' loss approach under IAS 39 with an 'expected loss' approach that uses forward looking indicators in the determination of Allowance for Credit Losses. IFRS 9 uses a three stage approach based on the extent of credit deterioration since origination. Allowances in stages 1 & 2 relate to performing loans while stage 3 allowances are for loans that are impaired. The measurement basis for the loans continues to be at amortized cost.

Comparative periods


Comparative periods continue to be presented under IAS-39 and therefore is not comparable to the information presented for 2018 under IFRS 9.

For an explanation of how the Bank applies the requirements of IFRS 9 please refer to the significant accounting policy note in the Bank's quarterly report for the period ended January 31, 2018.

The pages impacted by the adoption of IFRS 9 are summarized below - with text highlighted in red on the respective pages

Page 1 - Highlights
Page 4 - Business Segment Performance: Canadian Banking
Page 5 - Business Segment Performance: International Banking
Page 6 - Business Segment Performance: Global Banking and Markets
Page 7 - Business Segment Performance: Other
Page 9 - Non-Interest Income
Page 14 - Consolidated Statement of Changes in Equity
Page 17 - Impaired Loans by Business Segment - IFRS 9
Page 18 - Impaired Loans by Business Segment - IAS 39
Page 19 - Changes in Gross Impaired Loans by Business Segment - IFRS 9
Page 20 - Changes in Gross Impaired Loans by Business Segment - IAS 39
Page 21 - Allowance for Credit Losses & Other Reserves - IFRS 9
Page 22 - Allowance for Credit Losses & Other Reserves - IAS 39
Page 23 - Impaired Loans by Type of Borrower - IFRS 9
Page 24 - Impaired Loans by Type of Borrower - IAS 39
Page 25 - Provision for Credit Losses by Business Line - IFRS 9
Page 26 - Provision for Credit Losses by Type of Borrower - IFRS 9
Page 27 - Provision for Credit Losses by Type of Borrower - IAS 39
Page 29 - Financial Investments
Page 31 - Appendix 1: Canadian Banking Excluding Wealth Management
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Page 34 - Appendix 3: International Banking by Region - C&CA and Asia

The Enhanced Disclosure Task Force (EDTF) of the Financial Stability Board published its report, "Enhancing the Risk Disclosure of Banks" on October 29, 2012. The report sets forth recommendations around improving risk disclosures and identifies existing leading practice risk disclosures. The Bank provided these disclosures in its 2014 Annual report and continues its efforts to provide further disclosures with the objective of enhancing and aligning with evolving industry practices associated with the 32 recommendations in the EDTF report. Below is the index of all these recommendations to facilitate easy reference in the Bank's public disclosure documents available on www.scotiabank.com/investor-relations.

ENHANCED DISCLOSURE TASK FORCE (EDTF) RECOMMENDATIONS					
January 31, 2018 Reference Table for EDTF					
					
Recommendation			2017 Annual Report		
Type of risk	Number	Disclosure	MD&A	Financial Statements	Supplementary Regulatory Capital Disclosures
General	1 2 3 4	The index of risks to which the business is exposed. The Bank's risk to terminology, measures and key parameters. Top and emerging risks, and the changes during the reporting period. Discussion on the regulatory development and plans to meet new regulatory ratios.	64, 67, 75 60, 63 57, 66, 72-74 43-44, 84-85, 102-104		
Risk governance, risk management and business model	5 6 7 8	The Bank's Risk Governance structure. Description of risk culture and procedures applied to support the culture. Description of key risks from the Bank's business model. Stress testing use within the Bank's risk governance and capital management.	58-60 60-63 64-65 62		
Capital Adequacy and risk-weighted assets	9 10 11 12 13 14 15 16 17	Pillar 1 capital requirements, and the impact for global systemically important banks. a) Regulatory capital components. b) Reconciliation of the accounting balance sheet to the regulatory balance sheet. Flow statement of the movements in regulatory capital since the previous reporting period, including changes in common equity tier 1, additional tier 1 and tier 2 capital. Discussion of targeted level of capital, and the plans on how to establish this. Analysis of risk-weighted assets by risk type, business, and market risk RWAs. Analysis of the capital requirements for each Basel asset class. Tabulate credit risk in the Banking Book. Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type. Discussion of Basel III Back-testing requirement including credit risk model performance and validation.	43-44 45 46-47 43-44 49-53, 65, 112 49-53 49-53 49-53 51-52	182-183 160,208 160, 200-207 201	1-2 4, 5, 7 6 7 10-Dec 11-19, 23-26 11-19, 23-25 9
Liquidity Funding	18 19 20 21	Analysis of the Bank's liquid assets. Encumbered and unencumbered assets analyzed by balance sheet category. Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date. Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	82-85 84 88-90 86-88		
Market Risk	22 23 24 25	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet. Discussion of significant trading and non-trading market risk factors. Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation. Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.	81 76-82 76-82 76-82	205-208 205-208 207-208	
Credit Risk	26 27 28 29 30	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending. Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies. Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year. Analysis of counterparty credit risk that arises from derivative transactions. Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	72-74, 105-112 71, 106-107, 109, 110 69-70 69-70, 72	167-168, 202-203 140-142, 168 168 158, 160	12-20, 16-22 ⁽¹⁾ 17-18 ⁽¹⁾
Other risks	31 32	Quantified measures of the management of operational risk. Discussion of publicly known risk items.	53, 91 57		

⁽¹⁾ In the Supplementary Financial Information Package

HIGHLIGHTS



	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Operating Performance:											
Net Income (\$MM)		2,070	2,103	2,061	2,009	2,011	1,959	1,584	1,814	8,243	7,368
Net Income Attributable to Common Shareholders (\$MM)		1,986	2,016	1,965	1,909	1,908	1,860	1,489	1,730	7,876	6,987
EPS (\$) - Basic		1.66	1.68	1.63	1.58	1.58	1.55	1.24	1.44	6.55	5.80
- Diluted		1.64	1.66	1.62	1.57	1.57	1.54	1.23	1.43	6.49	5.77
ROE (%) ⁽¹⁾		14.5	14.8	14.9	14.3	14.7	14.8	12.1	13.8	14.6	13.8
Core Banking Margin (%) ⁽¹⁾		2.44	2.46	2.54	2.40	2.40	2.38	2.38	2.38	2.46	2.38
Productivity Ratio (%) ⁽¹⁾		53.8	53.3	54.7	53.7	54.1	52.8	57.9	56.1	53.9	55.2
Effective Tax Rate (%)		20.6	20.6	13.9	23.5	21.2	23.6	21.8	19.7	19.8	21.6
Effective Tax Rate (TEB) (%)		23.0	23.3	24.6	24.9	22.6	25.1	23.8	24.6	23.9	24.0
Adjusted Net Income (\$MM)^{(1) (2)}											
Adjusted Net Income Attributable to Common Shareholders (Diluted) ^{(1) (2)}		2,084	2,117	2,075	2,027	2,029	1,977	1,882	1,834	8,303	7,722
Adjusted EPS (\$) - Diluted ^{(1) (2)}		2,008	2,042	1,994	1,946	1,943	1,897	1,812	1,769	7,995	7,424
Adjusted ROE (%) ^{(1) (2)}		1.65	1.68	1.63	1.58	1.58	1.55	1.48	1.44	6.54	6.05
Adjusted Productivity Ratio (%) ^{(1) (3)}		14.6	14.8	15.0	14.5	14.8	15.0	14.5	13.9	14.7	14.5
		52.2	51.8	53.1	52.2	52.6	51.4	50.8	54.8	52.3	52.4
Balance Sheet:											
Total Assets (\$B)		915.3	906.3	921.6	887.0	896.3	906.8	895.0	919.6		
Net Customer Loans and Acceptances (\$B)		517.9	510.4	506.6	488.5	492.1	483.2	476.9	487.0		
Deposits (\$B)		625.4	618.1	628.2	604.7	611.9	631.3	609.3	630.9		
Common Shareholders' Equity (\$B)		55.5	53.4	55.1	53.0	52.7	50.8	48.9	50.9		
Credit Quality:											
Net Impaired Loans (\$MM) ⁽⁴⁾		2,243	2,273	2,510	2,416	2,446	2,491	2,347	2,335		
- % of Customer Loans and Acceptances		0.43	0.44	0.49	0.49	0.49	0.51	0.49	0.48		
Allowance for Credit Losses (\$MM) ⁽⁴⁾⁽⁵⁾		4,068	4,078	4,342	4,274	4,392	4,313	4,188	4,118		
Provision for Credit Losses (\$MM) ⁽⁶⁾		536	573	587	553	550	571	752	539	2,249	2,412
- % of Average Net Customer Loans and Acceptances		0.42	0.45	0.49	0.45	0.45	0.47	0.64	0.45	0.45	0.50
Net charge offs as a % of Average Net Loans & Acceptances											
Capital Measures:											
Common Equity Tier 1 Capital Ratio (%)		11.5	11.3	11.3	11.3	11.0	10.5	10.1	10.1		
Tier 1 Capital Ratio (%)		13.1	12.6	12.5	12.6	12.4	11.8	11.4	11.2		
Total Capital Ratio (%)		14.9	14.8	14.7	14.8	14.6	14.1	13.6	13.4		
Leverage Ratio (%)		4.7	4.4	4.4	4.5	4.5	4.2	4.1	4.0		
Common Equity Tier 1 Risk-Weighted Assets (\$MM)		376,379	365,411	374,876	359,611	364,048	357,657	356,866	374,457		

(1) Refer to page 14 in the 2017 Annual report for disclosure on non-GAAP measures and adjusting items.

(2) Excludes amortization of intangibles (net of taxes).

(3) Excludes amortization of intangibles (before taxes).

(4) Net Impaired Loans are Impaired Loans less Allowance for Credit Losses allocated against such loans.

Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.

Allowance for credit losses excludes allowance for FDIC guaranteed loans.

(5) Please refer to the MD&A for additional commentary regarding the adoption of IFRS 9

(6) On loans and acceptances only

COMMON SHARE AND OTHER INFORMATION

Valuation:

Book Value per Share (\$)

 Share Price (\$) - High
 - Low
 - Close

Share Price (Closing) as % of Book Value

 Price (Closing) / Earnings Ratio (X) ⁽¹⁾

Market Capitalization (\$MM)

Dividends:

Common Dividends Paid (\$MM)

Common Dividends/Share (\$)

Shares:

 Number of Common Shares Outstanding
 at Period End (MM)

Average Number of Common Shares

 Outstanding (MM) - Basic
 - Diluted

Other Information: ⁽²⁾

Employees

Branches and Offices

ABMs

Senior Debt Credit Ratings:

 Moody's ⁽³⁾

 Standard & Poor's ⁽⁴⁾

 Fitch ⁽⁴⁾

 DBRS ⁽³⁾

	QUARTERLY TREND								FULL YEAR	
	2018 Q1	2017				2016				2017
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Book Value per Share (\$)	46.24	44.54	45.86	43.87	43.59	42.14	40.70	42.32	46.24	43.59
Share Price (\$) - High	83.85	80.00	82.30	78.96	72.50	67.40	65.97	61.91	83.85	72.50
Share Price (\$) - Low	75.81	73.31	74.55	69.20	65.09	61.20	51.57	51.16	69.20	51.16
Share Price (\$) - Close	83.28	77.67	75.88	77.76	72.08	66.33	65.80	57.39	83.28	72.08
Share Price (Closing) as % of Book Value	180.1	174.4	165.5	177.3	165.4	157.4	161.7	135.6	180.1	165.4
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	12.7	12.0	12.0	13.1	12.4	11.7	11.8	9.9	12.7	12.4
Market Capitalization (\$MM)	99,872	93,065	91,198	93,951	87,065	79,906	79,140	69,015	99,872	87,065
Common Dividends Paid (\$MM)	947	911	915	895	893	867	865	843	3,668	3,468
Common Dividends/Share (\$)	0.79	0.76	0.76	0.74	0.74	0.72	0.72	0.70	3.05	2.88
Number of Common Shares Outstanding at Period End (MM)	1,199	1,198	1,202	1,208	1,208	1,205	1,203	1,203		
Average Number of Common Shares Outstanding (MM) - Basic	1,198	1,200	1,206	1,209	1,206	1,203	1,203	1,203	1,203	1,204
Average Number of Common Shares Outstanding (MM) - Diluted	1,215	1,219	1,223	1,229	1,226	1,222	1,228	1,225	1,223	1,226
Employees	88,645	89,191	88,679	88,804	88,901	88,783	89,610	89,297		
Branches and Offices	3,003	3,016	3,062	3,081	3,113	3,126	3,151	3,161		
ABMs	8,140	8,155	8,177	8,155	8,144	8,214	8,243	8,260		
Moody's ⁽³⁾	A1	A1	A1	Aa3	Aa3	Aa3	Aa3	Aa3		
Standard & Poor's ⁽⁴⁾	A+	A+	A+	A+	A+	A+	A+	A+		
Fitch ⁽⁴⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-		
DBRS ⁽³⁾	AA	AA	AA	AA	AA	AA	AA	AA		

(1) Based on trailing 4 quarters' EPS.

(2) Excludes affiliates.

(3) Outlook is negative.

(4) Outlook is stable.

CONSOLIDATED STATEMENT OF INCOME



(\$MM)

CONSOLIDATED STATEMENT OF INCOME:

Interest Income
Interest Expense
Net Interest Income

Non-Interest Income
Total Revenue

Provision for Credit Losses
Total Non-interest Expenses (Page 10)
Income before Taxes

Income Tax Expense
Net Income

Restructuring charge and other notable items (net of taxes) ⁽¹⁾
Amortization of Intangibles (net of taxes) ⁽²⁾
Adjusted Net Income

	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
	6,247	6,118	5,834	5,728	5,699	5,620	5,473	5,416	23,927	22,208	
	2,416	2,285	2,106	2,085	2,046	2,018	1,955	1,897	8,892	7,916	
	3,831	3,833	3,728	3,643	3,653	3,602	3,518	3,519	15,035	14,292	
	2,981	3,061	2,853	3,225	3,098	3,038	3,076	2,846	12,120	12,058	
	6,812	6,894	6,581	6,868	6,751	6,640	6,594	6,365	27,155	26,350	
	536	573	587	553	550	571	752	539	2,249	2,412	
	3,668	3,672	3,601	3,689	3,650	3,505	3,817	3,568	14,630	14,540	
	2,608	2,649	2,393	2,626	2,551	2,564	2,025	2,258	10,276	9,398	
	538	546	332	617	540	605	441	444	2,033	2,030	
	2,070	2,103	2,061	2,009	2,011	1,959	1,584	1,814	8,243	7,368	
	-	-	-	-	-	-	278	-	-	278	
	14	14	14	18	18	18	20	20	60	76	
	2,084	2,117	2,075	2,027	2,029	1,977	1,882	1,834	8,303	7,722	

Net Income Attributable to Non-Controlling Interests in Subsidiaries

Adjusted Net Income Attributable to Equity Holders of the Bank

Preferred Shareholders
Common Shareholders
Adjustments to net income due to share-based payment options and other ⁽³⁾
Adjusted Net Income Attributable to Common Shareholders (Diluted)

	55	58	64	61	72	62	61	56	238	251
	2,029	2,059	2,011	1,966	1,957	1,915	1,821	1,778	8,065	7,471
	29	29	32	39	31	37	34	28	129	130
	2,000	2,030	1,979	1,927	1,926	1,878	1,787	1,750	7,936	7,341
	8	12	15	19	17	19	25	19	59	83
	2,008	2,042	1,994	1,946	1,943	1,897	1,812	1,769	7,995	7,424

(1) Refer to page 14 in the 2017 Annual Report for disclosure on non-GAAP measures and adjusting items.

(2) Excludes amortization of intangibles related to software (net of taxes)

(3) The quarterly adjustments may not sum to the full year adjustment resulting from timing differences of the calculations.

BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)		1,915	1,876	1,763	1,809	1,798	1,770	1,718	1,738	7,363	7,024
Net Fee and Commission Revenues		1,109	1,186	1,164	1,190	1,152	1,122	1,093	1,117	4,649	4,484
Net Income (Loss) from Investments in Associated Corporations		16	21	16	13	25	20	18	15	66	78
Other Operating Income (TEB)		225	183	191	174	137	131	227	107	773	602
Total Revenue (TEB)		3,265	3,266	3,134	3,186	3,112	3,043	3,056	2,977	12,851	12,188
Provision for Credit Losses		(218)	(224)	(236)	(235)	(217)	(217)	(204)	(194)	(913)	(832)
Non-interest Expenses		(1,629)	(1,633)	(1,596)	(1,629)	(1,612)	(1,567)	(1,549)	(1,596)	(6,487)	(6,324)
Income Tax Expense (TEB)		(351)	(364)	(331)	(341)	(329)	(329)	(326)	(312)	(1,387)	(1,296)
Net Income		1,067	1,045	971	981	954	930	977	875	4,064	3,736
Net Income Attributable to Non-Controlling Interests		-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank		1,067	1,045	971	981	954	930	977	875	4,064	3,736
Profitability Measurements:											
Return on Equity (%)		23.1	23.0	22.5	22.4	22.4	21.9	23.1	20.8	22.8	22.0
Net Interest Margin ⁽¹⁾		2.41	2.41	2.38	2.39	2.39	2.38	2.38	2.35	2.40	2.38
Provision for Credit Losses as % of Average Net Loans & Acceptances (Total) ⁽³⁾		0.27	0.28	0.31	0.30	0.28	0.29	0.28	0.26	0.29	0.28
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances ⁽³⁾		0.27	0.28	0.31	0.30	0.28	0.29	0.28	0.26	0.29	0.28
Net charge offs as a % of Average Net Loans & Acceptances											
Productivity Ratio (%)		49.9	50.0	50.9	51.1	51.8	51.5	50.7	53.6	50.5	51.9
Average Balances (\$B):											
Residential Mortgages		195.4	190.8	187.5	186.1	183.6	180.3	179.5	179.3	189.9	180.7
Tangerine Mortgage Run-Off Portfolio		4.0	4.4	4.8	5.2	6.0	7.3	7.9	9.1	4.6	7.6
Personal & Credit Card Loans		78.2	77.0	75.1	75.0	74.9	74.0	72.6	72.2	76.4	73.4
Business and Government Loans & Acceptances		47.1	46.0	44.3	42.6	41.7	41.4	40.7	39.7	45.0	40.9
Other Assets		6.9	6.9	6.7	6.7	6.7	6.7	6.5	6.8	6.8	6.6
Total Assets		331.6	325.1	318.4	315.6	312.9	309.7	307.2	307.1	322.7	309.2
Personal Deposits		161.9	162.3	162.0	162.1	160.3	158.3	157.7	155.0	162.1	157.8
Non-Personal Deposits		73.4	72.5	69.3	69.4	67.5	66.0	65.1	66.0	71.2	66.2
Total Deposits ⁽²⁾		235.3	234.8	231.3	231.5	227.8	224.3	222.8	221.0	233.3	224.0
Other Liabilities		10.9	10.7	10.4	10.1	9.1	8.7	8.2	8.0	10.4	8.5
Total Liabilities		246.2	245.5	241.7	241.6	236.9	233.0	231.0	229.0	243.7	232.5
Period End Balances (\$B)											
Assets under Administration		315	331	336	324	318	318	310	304	315	318
Assets under Management		155	153	155	148	145	144	137	135	155	145
Other:											
Branches		963	968	971	975	980	997	1,006	1,010		
Employees		25,420	25,927	25,774	25,449	25,462	25,436	26,365	27,143		
ABMs		3,690	3,674	3,563	3,560	3,546	3,556	3,570	3,564		
Amortization of acquisition intangibles (pre-tax)											

(1) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(2) Certain deposits (Tangerine Canadian Mortgage Bonds) have been reclassified to the Other Segment.

(3) On loans and acceptances only

BUSINESS SEGMENT PERFORMANCE: INTERNATIONAL BANKING


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)		1,667	1,735	1,713	1,611	1,615	1,596	1,590	1,558	6,726	6,359
Net Fee and Commission Revenues		669	681	708	697	671	630	633	645	2,755	2,579
Net Income (Loss) from Investments in Associated Corporations		115	131	117	119	130	110	111	122	482	473
Other Operating Income (TEB)		114	98	80	159	82	88	135	125	451	430
Total Revenue (TEB)		2,565	2,645	2,618	2,586	2,498	2,424	2,469	2,450	10,414	9,841
Provision for Credit Losses		(310)	(325)	(349)	(310)	(294)	(316)	(380)	(291)	(1,294)	(1,281)
Non-interest Expenses		(1,395)	(1,442)	(1,397)	(1,430)	(1,413)	(1,345)	(1,354)	(1,411)	(5,664)	(5,523)
Income Tax Expense (TEB)		(200)	(206)	(213)	(209)	(172)	(174)	(174)	(187)	(828)	(707)
Net Income		660	672	659	637	619	589	561	561	2,628	2,330
Net Income Attributable to Non-Controlling Interests		55	58	64	61	72	62	61	56	238	251
Net Income Attributable to Equity Holders of the Bank		605	614	595	576	547	527	500	505	2,390	2,079
Profitability Measurements:											
Return on Equity (%)		15.0	14.7	14.8	14.2	13.5	12.8	11.9	13.1	14.7	12.8
Net Interest Margin ⁽¹⁾		4.67	4.77	5.00	4.73	4.77	4.79	4.69	4.57	4.79	4.71
Provision for Credit Losses as % of Average Net Loans & Acceptances ⁽²⁾		1.14	1.16	1.33	1.21	1.15	1.26	1.50	1.14	1.21	1.26
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances ⁽²⁾		1.14	1.16	1.33	1.21	1.15	1.26	1.50	1.14	1.21	1.26
Net charge offs as a % of Average Net Loans & Acceptances											
Productivity Ratio (%)		54.4	54.5	53.3	55.3	56.5	55.5	54.8	57.6	54.4	56.1
Average Balances (\$B):											
Residential Mortgages		29.1	29.8	29.2	27.9	27.4	26.4	26.8	27.0	29.0	26.9
Personal & Credit Card Loans		24.7	25.0	24.7	23.7	23.8	22.7	23.2	22.4	24.5	23.0
Business and Government Loans & Acceptances		56.5	58.2	55.4	52.6	52.4	53.0	55.5	54.6	55.7	53.8
Investment Securities		15.1	15.4	14.9	14.7	15.2	14.6	14.2	13.4	15.0	14.3
Deposits with Banks		13.2	14.1	14.3	14.5	14.1	14.1	14.9	15.1	14.0	14.5
Other Assets		7.7	9.7	10.4	9.5	9.0	9.1	10.8	10.6	9.3	10.0
Total Assets		146.3	152.2	148.9	142.9	141.9	139.9	145.4	143.1	147.5	142.5
Personal Deposits		34.1	35.5	35.3	33.9	34.1	33.0	33.8	33.3	34.7	33.5
Non-Personal Deposits		62.3	62.4	60.5	56.9	55.8	53.6	53.4	53.1	60.5	54.0
Total Deposits		96.4	97.9	95.8	90.8	89.9	86.6	87.2	86.4	95.2	87.5
Other Liabilities		21.0	19.4	18.9	18.6	18.9	21.8	24.3	22.1	19.5	21.8
Total Liabilities		117.4	117.3	114.7	109.4	108.8	108.4	111.5	108.5	114.7	109.3
Period End Balances (\$B): ⁽³⁾											
Assets under Administration		88	84	89	81	86	82	80	82	88	86
Assets under Management		53	48	51	46	47	44	43	44	53	47
Other: ⁽³⁾											
Branches		1,761	1,767	1,807	1,818	1,826	1,823	1,836	1,831		
Employees		51,306	51,219	51,362	51,822	52,133	51,972	52,086	50,908		
ABMs		4,450	4,481	4,614	4,595	4,598	4,658	4,673	4,696		
Amortization of acquisition intangibles (pre-tax)											

(1) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(2) On loans and acceptances only

(3) Excludes affiliates.

BUSINESS SEGMENT PERFORMANCE: GLOBAL BANKING AND MARKETS


(\$MM)	QUARTERLY TREND								FULL YEAR	
	2018 Q1	2017				2016				2017
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)	351	340	322	323	345	337	309	302	1,336	1,293
Net Fee and Commission Revenues	437	378	384	392	436	450	386	318	1,591	1,590
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-
Other Operating Income (TEB)	301	399	497	500	394	364	363	428	1,697	1,549
Provision for Credit Losses	(8)	(24)	(2)	(8)	(39)	(38)	(118)	(54)	(42)	(249)
Non-interest Expenses	(569)	(530)	(501)	(560)	(533)	(507)	(493)	(507)	(2,160)	(2,040)
Income Tax Expense (TEB)	(121)	(122)	(183)	(178)	(142)	(185)	(124)	(121)	(604)	(572)
Net Income	391	441	517	469	461	421	323	366	1,818	1,571
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	391	441	517	469	461	421	323	366	1,818	1,571
Profitability Measurements:										
Return on Equity (%)	14.9	14.9	18.5	15.8	15.5	13.7	10.0	11.4	16.0	12.6
Net Interest Margin ^{(1) (2)}	1.88	1.76	1.75	1.63	1.78	1.72	1.60	1.58	1.75	1.67
Provision for Credit Losses as % of Average Net Loans & Acceptances ⁽³⁾	0.04	0.11	0.01	0.04	0.19	0.19	0.57	0.27	0.05	0.30
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances ⁽³⁾	0.04	0.11	0.01	0.04	0.19	0.19	0.57	0.27	0.05	0.30
Net charge offs as a % of Average Net Loans & Acceptances										
Productivity Ratio (%)	52.3	47.4	41.7	46.1	45.4	44.0	46.6	48.4	46.7	46.0
Average Balances (\$B):										
Business and Government Loans & Acceptances	78.8	82.1	79.8	82.1	80.7	81.4	83.5	80.7	80.7	81.7
Securities Purchased Under Resale Agreements	92.1	91.8	97.1	95.2	98.1	95.2	98.3	99.5	94.0	97.8
Trading Assets - Securities	79.2	87.8	86.6	89.6	86.4	79.2	82.9	90.2	85.8	84.7
- Loans	16.5	18.9	18.8	18.0	19.5	19.2	17.5	17.8	18.0	18.6
Investment Securities	4.7	4.7	5.1	5.6	5.6	6.0	6.5	6.4	5.0	6.1
Deposits with Banks	4.2	4.1	4.1	4.5	7.1	6.0	5.1	5.8	4.2	6.0
Other Assets	46.5	48.6	48.0	50.8	53.3	54.0	58.5	57.6	48.6	55.7
Total Assets	322.0	338.0	339.5	345.8	350.7	341.0	352.3	358.0	336.3	350.6
Total Deposits	79.0	79.4	75.5	74.7	82.3	79.6	74.6	72.5	77.2	77.3
Other Liabilities	188.9	194.2	187.4	193.0	190.3	184.6	202.7	192.0	190.1	192.5
Total Liabilities	267.9	273.6	262.9	267.7	272.6	264.2	277.3	264.5	267.3	269.8
Other:										
Employees - In Canada	1,264	1,273	1,228	1,240	1,291	1,300	1,234	1,305		
- Outside Canada	1,149	1,107	1,053	1,063	1,292	1,287	1,348	1,382		
- Total	2,413	2,380	2,281	2,303	2,583	2,587	2,582	2,687		
Amortization of acquisition intangibles (pre-tax)										

(1) Corporate Banking and securitization conduits.

(2) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(3) On loans and acceptances

BUSINESS SEGMENT PERFORMANCE: OTHER ⁽¹⁾


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB) ⁽²⁾		(102)	(118)	(70)	(100)	(105)	(101)	(99)	(79)	(390)	(384)
Net Fee and Commission Revenues		(9)	(5)	(9)	(13)	(4)	(2)	(2)	(2)	(36)	(10)
Net Income from Investments in Associated Corporations ⁽³⁾		(34)	(39)	(34)	(34)	(38)	(33)	(31)	(35)	(141)	(137)
Other Operating Income (TEB) ⁽²⁾		38	28	(261)	28	113	158	143	6	(167)	420
Total Revenue (TEB) ⁽²⁾		(107)	(134)	(374)	(119)	(34)	22	11	(110)	(734)	(111)
Provision for Credit Losses ⁽⁴⁾		-	-	-	-	-	-	(50)	-	-	(50)
Operating Expenses		(75)	(67)	(107)	(70)	(92)	(86)	(421)	(54)	(319)	(653)
Income Tax Expense (TEB) ⁽²⁾		134	146	395	111	103	83	183	176	786	545
Net Income		(48)	(55)	(86)	(78)	(23)	19	(277)	12	(267)	(269)
Net Income Attributable to Non-Controlling Interests		-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank		(48)	(55)	(86)	(78)	(23)	19	(277)	12	(267)	(269)
Net Income Attributable to Preferred Shareholders of the Bank		-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank		(48)	(55)	(86)	(78)	(23)	19	(277)	12	(267)	(269)
Average Balances (\$B): ⁽⁵⁾											
Total Assets		108	107	100	107	113	117	114	103	106	111
Total Deposits		213	213	214	220	227	231	235	241	215	233
Other Liabilities		5	14	14	15	17	18	8	13	13	14
Total Liabilities		218	227	228	235	244	249	243	254	228	247

(1) Represents smaller operating segments including Group Treasury and corporate adjustments.

(2) Includes elimination of the tax-exempt income gross-up reported in net interest income, other operating income and provision for income taxes in the three business segments reported on pages 4 to 6.

(3) Reflects elimination of tax normalization adjustments related to income from associated corporations in other business segments.

(4) Effective fiscal 2018, changes in allowances for credit losses that related to incurred but not yet identified are recorded as stage 1 and stage 2 provisions for credit losses in the business operating segments. Prior to 2018, they were recorded in the Other segment.

(5) Sum of Business Lines plus Other may not add to all-bank due to rounding.

CORE BANKING MARGIN, REVENUE FROM TRADING OPERATIONS AND ASSETS UNDER ADMINISTRATION AND MANAGEMENT



REVENUE FROM TRADING OPERATIONS (TEB) (\$MM):

	QUARTERLY TREND								FULL YEAR	
	2018 Q1	2017				2016				2017
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Interest Rate and Credit	60	121	155	239	186	155	147	125	575	613
Equities ⁽¹⁾	115	136	234	116	82	89	82	137	601	390
Commodities	60	75	65	95	79	93	103	101	295	376
Foreign Exchange	62	67	48	73	55	67	60	80	250	262
Other	2	49	16	25	21	24	12	(6)	92	51
sub-total	299	448	518	548	423	428	404	437	1,813	1,692
Taxable Equivalent Adjustment	79	93	337	45	46	47	50	146	554	289
Total Trading	220	355	181	503	377	381	354	291	1,259	1,403

ASSETS UNDER ADMINISTRATION (\$B):

Personal										
Retail Brokerage	151.7	171.4	174.3	168.5	163.5	161.9	157.1	152.2		
Investment Management and Trust	107.0	105.0	106.4	102.0	106.4	105.1	102.3	102.4		
Mutual Funds	258.7	276.4	280.7	270.5	269.9	267.0	259.4	254.6		
Institutional	148.3	141.4	146.2	137.4	139.2	134.5	129.6	128.9		
Total	470.2	481.0	494.2	469.6	472.8	464.9	453.5	452.6		

ASSETS UNDER MANAGEMENT (\$B):

Personal	51.8	53.5	53.4	50.0	47.9	46.1	43.0	42.8		
Mutual Funds	134.0	127.7	132.3	123.9	125.1	122.5	117.7	117.6		
Institutional	20.9	20.1	19.3	20.1	19.7	19.3	18.7	18.6		
Total	206.7	201.3	205.0	194.0	192.7	187.9	179.4	179.0		

(1) Effective Q4/17, TEB adjustment of \$79 million (Q3/17: \$93 million; Q2/17: \$337 million; Q1/17: \$45 million) has been included in Equities. Prior periods have been restated to conform with the current presentation.

NON-INTEREST INCOME



(SMM)	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Fee and Commission Revenues:											
Card Revenues	376	384	370	384	355	345	330	329	1,514	1,359	
Deposit and Payment Services											
Deposit Services	247	257	243	242	238	234	233	244	989	949	
Other Payment Services	81	85	84	85	84	84	80	82	335	330	
	328	342	327	327	322	318	313	326	1,324	1,279	
Credit Fees											
Commitment and Other Credit Fees	198	222	213	213	229	222	206	213	846	870	
Acceptance Fees	81	79	73	74	69	72	71	72	307	284	
	279	301	286	287	298	294	277	285	1,153	1,154	
Other Banking Revenues	121	114	112	125	124	106	105	101	472	436	
Total Banking Revenues	1,104	1,141	1,095	1,123	1,099	1,063	1,025	1,041	4,463	4,228	
Mutual Funds	408	417	406	408	413	406	393	412	1,639	1,624	
Brokerage Fees	206	266	278	271	262	248	245	255	1,021	1,010	
Investment Management and Trust Services											
Investment Management and Custody	112	113	116	112	112	114	109	108	453	443	
Personal and Corporate Trust	49	51	53	52	50	50	53	52	205	205	
	161	164	169	164	162	164	162	160	658	648	
Total Wealth Management Revenues	775	847	853	843	837	818	800	827	3,318	3,282	
Underwriting and Other Advisory Fees	165	150	140	143	170	202	143	79	598	594	
Non-Trading Foreign Exchange Fees	136	131	148	142	136	131	138	135	557	540	
Other	174	128	164	164	154	131	140	132	630	557	
Total Fee and Commission Revenues	2,354	2,397	2,400	2,415	2,396	2,345	2,246	2,214	9,566	9,201	
Fee and Commission Expenses:											
Card Expenses	122	129	124	121	118	120	112	109	496	459	
Deposit and Payment Services Expenses	25	30	28	28	23	25	24	27	111	99	
Other Expenses	-	-	-	1	1	-	-	-	1	1	
Total Fee and Commission Expenses	147	159	152	150	142	145	136	136	608	559	
Net Fee and Commission Revenues	2,207	2,238	2,248	2,265	2,254	2,200	2,110	2,078	8,958	8,642	
Net Income from Investments in Associated Corporations	97	113	98	99	117	97	98	102	407	414	
Other Operating Income:											
Trading Revenues	219	356	181	503	377	381	354	291	1,259	1,403	
Net Gain on Investment Securities	129	84	87	80	96	143	165	130	380	534	
Insurance underwriting income, net of claims	150	163	151	162	150	153	146	154	626	603	
Income (loss) from non-trading financial instruments at fair value through income											
Other	179	107	88	116	104	64	203	91	490	462	
Total	677	710	507	861	727	741	868	666	2,755	3,002	
Total Non-Interest Income	2,981	3,061	2,853	3,225	3,098	3,038	3,076	2,846	12,120	12,058	

OPERATING EXPENSES


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Salaries and Employee Benefits											
Salaries	1,074	1,068	1,046	1,032	996	1,004	1,032	1,039	4,220	4,071	
Performance-Based Compensation	387	389	423	400	396	392	381	369	1,599	1,538	
Share-Based Payment	38	51	24	96	73	42	39	89	209	243	
Other Employee Benefits	310	341	345	351	282	316	252	323	1,347	1,173	
	1,809	1,849	1,838	1,879	1,747	1,754	1,704	1,820	7,375	7,025	
Premises											
Net Rent	105	117	110	112	108	105	105	110	444	428	
Property Taxes	20	24	27	22	22	25	24	18	93	89	
Other Premises Costs	112	111	105	104	111	109	107	104	432	431	
	237	252	242	238	241	239	236	232	969	948	
Technology	384	366	361	356	359	309	309	313	1,467	1,290	
Depreciation and Amortization											
Depreciation	86	87	84	83	87	80	79	79	340	325	
Amortization of Intangibles	109	104	104	104	96	93	90	80	421	359	
	195	191	188	187	183	173	169	159	761	684	
Communications	108	104	112	113	111	106	113	112	437	442	
Advertising and Business Development	176	144	133	128	184	152	139	142	581	617	
Professional	252	192	173	158	214	169	161	149	775	693	
Business and Capital Taxes											
Business Taxes	93	98	94	98	86	84	87	99	383	356	
Capital Taxes	5	9	13	13	11	12	13	11	40	47	
	98	107	107	111	97	96	100	110	423	403	
Other	409	467	447	519	514	507	886	531	1,842	2,438	
Total Non-interest Expenses	3,668	3,672	3,601	3,689	3,650	3,505	3,817	3,568	14,630	14,540	

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)



(\$MM)	QUARTERLY TREND								
	2018 Q1	2017				2016			
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets									
Cash and Deposits with Financial Institutions	59,663	57,750	50,877	48,429	46,344	69,774	61,215	75,253	
Precious Metals	5,717	7,621	8,534	7,198	8,442	10,243	8,818	9,408	
Trading Assets									
- Securities	78,652	86,090	90,505	88,360	87,287	81,625	80,615	84,322	
- Loans	17,312	16,965	18,895	16,664	19,421	20,278	19,060	17,960	
- Other	2,500	2,093	2,431	1,494	1,853	1,958	1,692	1,994	
- Total Trading Assets	98,464	105,148	111,831	106,518	108,561	103,861	101,367	104,276	
Financial Instruments Designated at Fair Value through Profit or Loss	13	231	251	236	221	228	210	296	
Securities Purchased under Resale Agreements and Securities Borrowed	95,319	85,901	101,643	97,327	92,129	92,266	104,022	96,267	
Derivative Financial Instruments	35,364	37,255	37,641	34,963	41,657	43,990	42,318	51,958	
Investment Securities	69,269	68,501	69,792	72,721	72,919	69,914	66,640	60,427	
Loans to Customers									
- Residential Mortgages	236,916	231,737	228,313	224,085	222,888	219,460	216,507	219,047	
- Personal and Credit Cards	103,331	102,167	101,291	98,210	99,502	98,062	95,865	95,382	
- Business and Government	168,449	168,945	171,242	159,566	162,400	159,820	158,875	166,478	
- Sub-total	508,696	502,849	500,846	481,861	484,790	477,342	471,247	480,907	
- Allowance for Credit Losses	(4,327)	(4,290)	(4,591)	(4,508)	(4,626)	(4,542)	(4,402)	(4,354)	
- Total Net Loans	504,369	498,559	496,255	477,353	480,164	472,800	466,845	476,553	
Other									
- Customers' Liability Under Acceptances	13,560	11,810	10,378	11,185	11,978	10,409	10,008	10,416	
- Current Tax Assets	327	507	480	517	422	886	803	720	
- Investment Property	16	16	18	17	20	20	22	27	
- Land, Buildings and Equipment	2,365	2,212	2,337	2,258	2,500	2,421	2,295	2,312	
- Investments in Associates	4,586	4,382	4,523	4,262	4,299	4,199	4,006	4,307	
- Goodwill and Other Intangible Assets	12,106	11,931	12,285	12,056	12,141	11,693	11,541	11,620	
- Deferred Tax Assets	1,713	1,728	1,933	1,795	2,021	2,135	2,273	2,294	
- Other Assets	12,422	12,780	12,868	10,157	12,448	12,005	12,578	13,479	
- Total Other Assets	47,095	45,366	44,822	42,247	45,829	43,768	43,526	45,175	
Total Assets	915,273	906,332	921,646	886,992	896,266	906,844	894,961	919,613	

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION
(SPOT BALANCES) (continued)**



	QUARTERLY TREND							
	2018 Q1	2017				2016		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
(\$MM)								
Liabilities								
Deposits								
- Personal	200,030	197,914	202,004	199,145	199,302	195,840	192,870	194,770
- Business and Government	384,988	377,883	379,015	363,972	372,303	387,099	374,272	395,737
- Financial Institutions	40,349	42,346	47,190	41,581	40,272	48,405	42,171	40,384
- Total Deposits	625,367	618,143	628,209	604,698	611,877	631,344	609,313	630,891
Financial Instruments Designated at Fair Value through Profit or Loss	4,663	3,373	2,545	1,681	1,459	1,643	1,629	1,582
Other								
- Acceptances	13,560	11,810	10,378	11,185	11,978	10,409	10,008	10,416
- Obligations Related to Securities Sold Short	30,766	32,740	30,078	26,381	23,312	20,869	22,351	23,718
- Derivative Financial Instruments	34,200	39,919	40,336	39,257	42,387	46,428	47,308	53,871
- Obligations Related to Securities Sold Under Repurchase Agreements and Securities Lent	95,843	92,008	95,664	100,837	97,083	93,990	102,392	89,470
- Current Tax Liabilities	408	626	479	812	587	702	835	593
- Subordinated Debentures	5,935	7,376	7,621	7,507	7,633	7,598	7,499	7,759
- Provisions for Off-Balance Sheet Credit Risks and Other	333	373	426	473	536	505	678	332
- Deferred Tax Liabilities	697	645	648	624	611	644	823	549
- Other	41,876	41,401	45,463	35,705	40,982	37,408	38,299	44,777
- Total Other Liabilities	223,618	226,898	231,093	222,781	225,109	218,553	230,193	231,485
Total Liabilities	853,648	848,414	861,847	829,160	838,445	851,540	841,135	863,958
Equity								
Common Equity								
- Common Shares	15,644	15,584	15,614	15,625	15,513	15,314	15,194	15,172
- Retained Earnings	38,117	37,092	36,234	35,653	34,752	33,750	32,757	32,150
- Accumulated Other Comprehensive Income (Loss)	1,577	566	3,141	1,589	2,240	1,531	825	3,401
- Other Reserves	116	123	126	139	152	166	171	173
- Total Common Equity	55,454	53,365	55,115	53,006	52,657	50,761	48,947	50,896
Preferred Shares	4,579	3,019	3,019	3,249	3,594	3,094	3,439	3,284
Total Equity Attributable to Equity Holders of the Bank	60,033	56,384	58,134	56,255	56,251	53,855	52,386	54,180
Non-Controlling Interests in Subsidiaries	1,592	1,534	1,665	1,577	1,570	1,449	1,440	1,475
Total Equity	61,625	57,918	59,799	57,832	57,821	55,304	53,826	55,655
Total Liabilities and Equity	915,273	906,332	921,646	886,992	896,266	906,844	894,961	919,613

AVERAGE BALANCE SHEET


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Deposits with Financial Institutions		57,578	55,351	47,176	52,483	64,629	68,912	66,688	70,731	53,196	67,746
Trading Assets - Securities		82,647	90,844	89,470	93,633	89,454	83,212	87,547	94,453	89,146	88,619
- Loans		16,525	18,949	18,847	17,971	19,559	19,269	17,540	17,816	18,066	18,595
- Total		99,172	109,793	108,317	111,604	109,013	102,481	105,087	112,269	107,212	107,214
Securities Purchased under Resale Agreements and Securities Borrowed		95,263	94,011	100,560	98,090	100,182	97,014	100,349	101,649	96,951	99,795
Investment Securities including Investments in Associates		73,167	74,250	75,281	76,402	74,078	71,411	68,895	56,596	74,771	67,825
Loans to Customers - Residential Mortgages		234,028	229,980	225,909	223,264	220,838	217,553	217,610	218,546	228,315	218,642
- Personal and Credit Cards		102,777	102,036	99,927	98,973	98,955	97,153	96,190	94,812	100,937	96,781
- Business and Government		164,884	169,720	163,675	161,804	159,914	160,876	164,868	159,915	165,032	161,353
- Sub-total		501,689	501,736	489,511	484,041	479,707	475,582	478,668	473,273	494,284	476,776
- Allowance for Credit Losses		4,344	4,446	4,730	4,586	4,686	4,646	4,600	4,441	4,525	4,593
- Total		497,345	497,290	484,781	479,455	475,021	470,936	474,068	468,832	489,759	472,183
Total Earning Assets		822,525	830,695	816,115	818,034	822,923	810,754	815,087	810,077	821,889	814,763
Derivative Financial Instruments		31,812	36,096	35,481	39,440	41,908	43,105	47,810	46,831	35,994	44,642
Customers' Liability under Acceptances		13,980	12,225	11,534	11,620	11,814	11,484	10,976	11,486	12,346	11,443
Other Assets		40,016	42,874	44,024	42,578	42,643	43,040	44,350	42,177	42,390	42,996
Total Assets		908,333	921,890	907,154	911,672	919,288	908,383	918,223	910,571	912,619	913,844
Deposits from Customers		582,275	582,497	574,622	574,282	580,919	578,640	576,981	582,428	578,450	579,757
Deposits from Banks		41,687	42,127	41,620	43,053	46,506	43,206	42,560	38,937	42,126	42,804
		623,962	624,624	616,242	617,335	627,425	621,846	619,541	621,365	620,576	622,561
Securities Sold Short		33,420	31,443	30,608	31,321	27,307	25,766	28,024	30,383	31,707	27,869
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent		102,208	102,692	99,794	104,514	103,282	99,441	100,228	93,625	102,323	99,138
Subordinated Debentures		5,901	7,482	7,506	7,505	7,502	7,516	7,566	7,391	7,095	7,493
Other Liabilities		83,501	96,804	94,052	93,018	97,172	99,088	107,961	103,227	92,105	101,481
Shareholders' Equity											
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves		54,409	54,240	54,060	52,832	51,709	49,854	49,921	49,990	53,919	50,469
- Preferred Shares		3,358	3,019	3,236	3,575	3,343	3,420	3,535	3,109	3,297	3,351
- Non-Controlling Interests in Subsidiaries		1,574	1,586	1,656	1,572	1,548	1,452	1,447	1,481	1,597	1,482
- Total Shareholders' Equity		59,341	58,845	58,952	57,979	56,600	54,726	54,903	54,580	58,813	55,302
Total Liabilities and Shareholders' Equity		908,333	921,890	907,154	911,672	919,288	908,383	918,223	910,571	912,619	913,844

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY



(\$MM)

Common Shares:

Balance at Beginning of Period
Share issuance, net of repurchase/redemptions
Balance at End of Period

2018 Q1	QUARTERLY TREND								FULL YEAR	
	2017				2016				2017	2016
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
	15,584	15,614	15,625	15,513	15,314	15,194	15,172	15,141	15,513	15,141
	60	(30)	(11)	112	199	120	22	31	131	372
	15,644	15,584	15,614	15,625	15,513	15,314	15,194	15,172	15,644	15,513

Retained Earnings:

Balance at Beginning of Period
Cumulative effect on adoption of IFRS 9
Restated balance as at November 1, 2017
Net Income attributable to Common Shareholders of the Bank
Dividends Paid to Common Shareholders of the Bank
Shares redeemed
Other
Balance at End of Period

	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	2016
	37,092	36,234	35,653	34,752	33,750	32,757	32,150	31,316	34,752	31,316
	1,986	2,016	1,965	1,909	1,908	1,860	1,489	1,730	7,876	6,987
	(947)	(911)	(915)	(895)	(893)	(867)	(865)	(843)	(3,668)	(3,468)
	1	(248)	(468)	(112)	-	-	(12)	(49)	(827)	(61)
	(15)	1	(1)	(1)	(13)	-	(5)	(4)	(16)	(22)
	38,117	37,092	36,234	35,653	34,752	33,750	32,757	32,150	38,117	34,752

Accumulated Other Comprehensive Income (Loss):

Balance at Beginning of Period
Cumulative effect on adoption of IFRS 9
Restated balance as at November 1, 2017
Other Comprehensive Income, net of Income Tax
Foreign Currency Translation
Debt Securities at Fair Value through Other Comprehensive Income
Equity Securities at Fair Value through Other Comprehensive Income
Available-for-Sale Securities (Debt and Equity)
Cash Flow Hedges
Other
Total
Balance at End of Period

	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	2016
	566	3,141	1,589	2,240	1,531	825	3,401	2,455	2,240	2,455
	1,007	(2,885)	1,835	(1,151)	802	991	(2,826)	1,455	(1,194)	422
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	(22)	(92)	103	(49)	(49)	33	13	(177)	(60)	(180)
	(18)	165	(59)	(117)	(185)	79	259	104	(29)	257
	44	237	(327)	666	141	(397)	(22)	(436)	620	(714)
	1,011	(2,575)	1,552	(651)	709	706	(2,576)	946	(663)	(215)
	1,577	566	3,141	1,589	2,240	1,531	825	3,401	1,577	2,240

Other Reserves:

Balance at Beginning of Period
Share-based payments
Shares issued
Balance at End of Period

	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	2016
	123	126	139	152	166	171	173	173	152	173
	2	-	1	5	-	1	1	5	8	7
	(9)	(3)	(14)	(18)	(14)	(6)	(3)	(5)	(44)	(28)
	116	123	126	139	152	166	171	173	116	152

Total Common Equity at End of Period

	55,454	53,365	55,115	53,006	52,657	50,761	48,947	50,896	55,454	52,657
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Composition of Accumulated Other Comprehensive Income (Loss):

Foreign Currency Translation
Debt Securities at Fair Value through Other Comprehensive Income
Equity Securities at Fair Value through Other Comprehensive Income
Available-for-Sale Securities (Debt and Equity)
Cash Flow Hedges
Other
Total

	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	2016
	1,861	854	3,739	1,904	3,055	2,253	1,262	4,088		
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
	(46)	(24)	68	(35)	14	63	30	17		
	235	253	88	147	264	449	370	111		
	(473)	(517)	(754)	(427)	(1,093)	(1,234)	(837)	(815)		
	1,577	566	3,141	1,589	2,240	1,531	825	3,401		

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)



(\$MM)

Preferred Shares:

Balance at Beginning of Period

Shares Issued

Shares Redeemed

Net Income attributable to Preferred Shareholders of the Bank

Dividends paid to Preferred Shareholders of the Bank

Balance at End of Period

Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:

Balance at Beginning of Period

Net Income attributable to Non-Controlling Interests in Subsidiaries

Other Comprehensive Income, net of Income Tax

Distributions to Non-Controlling Interests

Other

Balance at End of Period

Total Equity at End of Period

	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
	3,019	3,019	3,249	3,594	3,094	3,439	3,284	2,934	3,594	2,934	
	1,560	-	-	-	500	-	500	350	1,560	1,350	
	-	-	(230)	(345)	-	(345)	(345)	-	(575)	(690)	
	29	29	32	39	31	37	34	28	129	130	
	(29)	(29)	(32)	(39)	(31)	(37)	(34)	(28)	(129)	(130)	
	4,579	3,019	3,019	3,249	3,594	3,094	3,439	3,284	4,579	3,594	
	1,534	1,665	1,577	1,570	1,449	1,440	1,475	1,460	1,570	1,460	
	55	58	82	43	72	62	61	56	238	251	
	52	(155)	57	-	59	(28)	(55)	10	(46)	(14)	
	(12)	(34)	(51)	(36)	(11)	(24)	(42)	(39)	(133)	(116)	
	(37)	-	-	-	1	(1)	1	(12)	(37)	(11)	
	1,592	1,534	1,665	1,577	1,570	1,449	1,440	1,475	1,592	1,570	
	61,625	57,918	59,799	57,832	57,821	55,304	53,826	55,655	61,625	57,821	

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER



(\$ billions)	January 31, 2018		October 31, 2017		July 31, 2017		April 30, 2017		January 31, 2017	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages			236.9	45.3	231.7	45.0	228.3	44.7	224.1	45.4
Personal Loans & Credit Cards			103.3	19.8	102.2	19.9	101.3	19.8	98.2	19.9
Personal			340.2	65.1	333.9	64.9	329.6	64.5	322.3	65.3
Financial Services										
Non-Bank			20.5	3.9	19.7	3.8	19.2	3.8	16.6	3.4
Bank ⁽¹⁾			3.8	0.7	3.3	0.6	3.9	0.8	3.3	0.7
Wholesale and Retail			21.1	4.0	20.9	4.1	22.9	4.5	21.6	4.4
Real Estate and Construction			24.6	4.7	23.2	4.5	23.4	4.6	21.8	4.4
Energy			15.5	3.0	14.9	2.9	14.6	2.9	14.0	2.8
Transportation			8.2	1.6	8.3	1.6	8.8	1.7	8.4	1.7
Automotive			13.0	2.5	12.9	2.5	13.0	2.5	11.9	2.4
Agriculture			10.2	2.0	10.0	1.9	9.4	1.8	9.5	1.9
Hospitality and Leisure			3.5	0.7	3.4	0.7	3.6	0.7	3.5	0.7
Mining			4.9	0.9	4.6	0.9	5.1	1.0	4.8	1.0
Metals Refinery and Processing			2.6	0.5	2.5	0.5	2.8	0.5	2.4	0.5
Utilities			8.1	1.6	8.5	1.7	9.0	1.8	9.0	1.8
Health Care			5.6	1.1	5.5	1.1	5.8	1.1	5.4	1.1
Technology and Media			9.6	1.8	9.8	1.9	10.1	2.0	10.2	2.1
Chemical			1.1	0.2	1.0	0.2	1.4	0.3	1.4	0.3
Food and Beverage			6.3	1.2	8.2	1.6	5.9	1.1	5.2	1.1
Forest Products			1.7	0.3	1.8	0.3	1.7	0.3	1.6	0.3
Other ⁽²⁾			17.0	3.3	17.6	3.4	16.7	3.3	15.3	3.1
Sovereign ⁽³⁾			4.7	0.9	4.7	0.9	4.3	0.8	4.8	1.0
Business and government			182.0	34.9	180.8	35.1	181.6	35.5	170.7	34.7
Total loans and acceptances			522.2	100.0	514.7	100.0	511.2	100.0	493.0	100.0
Total allowance for loan losses			(4.3)		(4.3)		(4.6)		(4.5)	
Total loans and acceptances net of allowance for loan losses			517.9		510.4		506.6		488.5	

(1) Deposit taking institutions and securities firms.

(2) Other includes \$3.5 billion in financing products, \$2.2 billion in services and \$2.3 billion in wealth management.

(3) Includes central banks, regional and local governments, supra-national agencies.

IMPAIRED LOANS BY BUSINESS SEGMENT - IFRS 9



(\$MM)	QUARTERLY TREND								
	2018 Q1	Q4	Q3	2017		Q2	Q1	2016	
GROSS IMPAIRED LOANS: (1)									
<u>Canadian Banking</u>									
Retail									
Commercial									
<u>International Banking</u>									
Retail									
Commercial									
<u>Global Banking & Markets</u>									
Canada									
U.S.A.									
Europe									
Asia									
Total Gross Impaired Loans									
NET IMPAIRED LOANS: (1)(2)									
<u>Canadian Banking</u>									
Retail									
Commercial									
<u>International Banking</u>									
Retail									
Commercial									
<u>Global Banking and Markets</u>									
Canada									
U.S.A.									
Europe									
Asia									
Total Net Impaired Loans									

(1) Excludes purchased credit impaired loans (PCI) and Debt Securities

(2) Excludes Letters of Credit (LCs).

IMPAIRED LOANS BY BUSINESS SEGMENT - IAS 39

(\$MM)
GROSS IMPAIRED LOANS: ⁽¹⁾⁽²⁾
Canadian Banking

	2017				2016			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Retail	882	941	1,001	1,047	1,003	934	892	886
Commercial	174	185	193	214	228	233	262	270
Total	1,056	1,126	1,194	1,261	1,231	1,167	1,154	1,156

International Banking

Retail	2,173	2,095	2,247	2,130	2,227	2,264	2,176	2,284
Commercial	1,264	1,298	1,475	1,387	1,401	1,344	1,355	1,351
Total	3,437	3,393	3,722	3,517	3,628	3,608	3,531	3,635

Global Banking & Markets

Canada	1	1	2	26	27	36	93	77
U.S.A.	132	161	206	195	210	244	139	12
Europe	168	143	157	82	85	83	88	129
Asia	71	89	145	168	213	208	88	49
Total	372	394	510	471	535	571	408	267

Total Gross Impaired Loans

4,865	4,913	5,426	5,249	5,394	5,346	5,093	5,058
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NET IMPAIRED LOANS: ⁽¹⁾⁽²⁾⁽³⁾
Canadian Banking

Retail	237	295	344	390	347	358	327	351
Commercial	40	46	49	61	68	77	105	98
Total	277	341	393	451	415	435	432	449

International Banking

Retail	909	826	857	851	829	840	815	897
Commercial	798	825	890	794	823	793	846	841
Total	1,707	1,651	1,747	1,645	1,652	1,633	1,661	1,738

Global Banking and Markets

Canada	-	-	-	19	20	28	55	47
U.S.A.	93	116	154	150	163	185	101	2
Europe	116	96	105	46	47	46	51	81
Asia	50	69	111	105	149	164	47	18
Total	259	281	370	320	379	423	254	148

Total Net Impaired Loans

2,243	2,273	2,510	2,416	2,446	2,491	2,347	2,335
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(1) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.

(2) Excludes purchased credit impaired loans (PCI) and Debt Securities

(3) Excludes Letters of Credit (LCs).

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT - IFRS 9



(\$MM)	QUARTERLY TREND								
	2018 Q1	2017				2016			
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period ⁽¹⁾⁽²⁾									
Net Classifications ⁽¹⁾⁽²⁾									
<u>Canadian Retail</u>									
New Classifications									
Declassifications									
Payments									
Sales									
Net Classifications									
<u>Canadian Commercial</u>									
New Classifications									
Declassifications									
Payments									
Sales									
Net Classifications									
<u>International Retail</u>									
New Classifications									
Declassifications									
Payments									
Sales									
Net Classifications									
<u>International Commercial</u>									
New Classifications									
Declassifications									
Payments									
Sales									
Net Classifications									
<u>Global Banking and Markets</u>									
New Classifications									
Declassifications									
Payments									
Sales									
Net Classifications									
Total									
Write-offs									
Canadian Retail									
Canadian Commercial									
International Retail									
International Commercial									
Global Banking and Markets									
Total									
Forex ⁽¹⁾⁽²⁾ / Other									
Canadian Retail									
Canadian Commercial									
International Retail									
International Commercial									
Global Banking and Markets									
Total									
Balance at End of Period ⁽¹⁾⁽²⁾									

(1) For 2016 and 2017, excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.
 (2) Excludes purchased credit impaired loans (PCI) and Debt Securities

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT - IAS 39


(\$MM)	2017				2016			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period ⁽¹⁾⁽²⁾	4,913	5,426	5,249	5,394	5,346	5,093	5,058	4,658
Net Classifications ⁽¹⁾⁽²⁾								
<u>Canadian Retail</u>								
New Classifications	450	460	504	518	579	513	496	481
Declassifications	-	-	-	-	-	-	-	-
Payments	(251)	(246)	(243)	(220)	(271)	(236)	(262)	(220)
Sales	-	-	-	-	-	-	-	-
Net Classifications	199	214	261	298	308	277	234	261
<u>Canadian Commercial</u>								
New Classifications	14	33	29	66	16	33	41	93
Declassifications	-	(6)	(6)	(1)	-	-	(7)	(2)
Payments	(10)	(14)	(21)	(6)	(7)	(37)	(16)	(18)
Sales	-	(2)	-	(41)	-	-	(6)	-
Net Classifications	4	11	2	18	9	(4)	12	73
<u>International Retail</u>								
New Classifications	427	404	360	391	297	333	313	323
Declassifications	-	-	-	-	-	-	-	-
Payments	-	-	-	-	-	-	-	-
Sales	-	-	-	-	-	-	-	-
Net Classifications	427	404	360	391	297	333	313	323
<u>International Commercial</u>								
New Classifications	54	80	163	112	104	61	222	172
Declassifications	-	(4)	(1)	(24)	(11)	(2)	-	-
Payments	(53)	(25)	(28)	(34)	(34)	(73)	(19)	(37)
Sales	-	-	-	-	-	-	-	-
Net Classifications	1	51	134	54	59	(14)	203	135
<u>Global Banking and Markets</u>								
New Classifications	72	1	123	36	64	261	229	53
Declassifications	-	-	-	-	-	-	(2)	-
Payments	(99)	(30)	(73)	(74)	(27)	(41)	(7)	(39)
Sales	-	(7)	-	-	(65)	(24)	-	-
Net Classifications	(27)	(36)	50	(38)	(28)	196	220	14
Total	604	644	807	723	645	788	982	806
Write-offs								
Canadian Retail	(258)	(274)	(307)	(254)	(239)	(235)	(229)	(220)
Canadian Commercial	(15)	(17)	(25)	(32)	(14)	(25)	(20)	(12)
International Retail	(405)	(393)	(353)	(428)	(393)	(302)	(251)	(282)
International Commercial	(64)	(112)	(122)	(20)	(41)	(32)	(103)	(14)
Global Banking and Markets	(9)	(38)	(37)	(10)	(20)	(49)	(80)	(27)
Total	(751)	(834)	(844)	(744)	(707)	(643)	(683)	(555)
Forex ⁽¹⁾⁽²⁾ / Other								
Canadian Retail	-	-	-	-	-	-	1	2
Canadian Commercial	-	(2)	2	-	-	-	-	1
International Retail	56	(163)	110	(60)	59	57	(170)	86
International Commercial	29	(116)	76	(48)	39	35	(96)	47
Global Banking and Markets	14	(42)	26	(16)	12	16	1	13
Total	99	(323)	214	(124)	110	108	(264)	149
Balance at End of Period ⁽¹⁾⁽²⁾	4,865	4,913	5,426	5,249	5,394	5,346	5,093	5,058

(1) For 2016 and 2017, excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto R

(2) Excludes purchased credit impaired loans (PCI) and Debt Securities

ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES - IFRS 9



(\$MM)

Impaired Loans - Stage 3

Balance, Beginning of Period
 Provision for Credit Losses
 Write-offs
 Recoveries
 Foreign Currency Adjustment and Other
 Balance, End of Period

Performing Loans - Stage 1 and 2

Balance, Beginning of Period
 Provision for Credit Losses
 Net movement to Stage 3
 Foreign Currency Adjustment and Other
 Balance, End of Period

Total Allowance for Credit Losses for Loans
 Allowance for Credit Losses for Off-Balance Sheet Instruments
 Total Allowance for Credit Losses

Total Allowances for Credit Losses by Business Line

Consists of:
 Canadian Banking
 International Banking
 Global Banking and Markets
 Other

Total Allowances for Credit Losses by Type of Borrower

Impaired Loans - Stage 3
 Residential Mortgages
 Personal and Credit Cards
 Business and Government

 Performing Loans - Stage 1 and 2
 Residential Mortgages
 Personal and Credit Cards
 Business and Government

Total Allowance for Credit Losses

Reserves against Unfunded Commitments and Other Off-Balance
 Sheet items included in Other Liabilities

QUARTERLY TRENDS								
2018 Q1	2017				2016			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1

ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES - IAS 39



(\$MM)

	2017				2016			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance, Beginning of Period	4,290	4,591	4,508	4,626	4,542	4,402	4,354	4,197
Write-offs	(751)	(834)	(844)	(744)	(707)	(643)	(683)	(555)
Recoveries	191	142	205	142	197	142	152	109
Provision for Credit Losses	536	573	587	553	550	571	752	539
Foreign Currency Adjustment and Other	61	(182)	135	(69)	44	70	(173)	64
Balance, End of Period	4,327	4,290	4,591	4,508	4,626	4,542	4,402	4,354
Comprised of:								
Individually Assessed Allowances	847	852	1,008	1,033	1,034	998	959	956
Collective Allowances	3,480	3,438	3,583	3,475	3,592	3,544	3,443	3,398
Total Allowance for Credit Losses	4,327	4,290	4,591	4,508	4,626	4,542	4,402	4,354
Allocated as follows:								
Impaired Loans								
Residential Mortgages	326	324	389	383	458	537	542	576
Personal and Credit Cards	1,583	1,591	1,658	1,553	1,596	1,463	1,384	1,346
Business and Government	713	725	869	897	894	855	820	801
	2,622	2,640	2,916	2,833	2,948	2,855	2,746	2,723
Performing Loans								
Residential Mortgages	101	92	91	106	120	128	126	128
Personal and Credit Cards	720	740	703	695	662	646	647	626
Business and Government	625	606	632	640	662	684	669	641
	1,446	1,438	1,426	1,441	1,444	1,458	1,442	1,395
Total Allowance for Credit Losses	4,068	4,078	4,342	4,274	4,392	4,313	4,188	4,118
Total Allowance for Credit Losses excluding loans acquired under the FDIC Guarantee	4,068	4,078	4,342	4,274	4,392	4,313	4,188	4,118
Loans acquired under the FDIC Guarantee	259	212	249	234	234	229	214	236
Total Allowance for Credit Losses	4,327	4,290	4,591	4,508	4,626	4,542	4,402	4,354
Reserves against Unfunded Commitments and Other Off-Balance								
Sheet items included in Other Liabilities	120	128	140	138	138	108	124	121

IMPAIRED LOANS BY TYPE OF BORROWER - IFRS 9



(\$MM)

- Residential Mortgages
- Personal Loans
- Personal**
- Financial Services
 - Non-Bank
 - Bank
- Wholesale and Retail
- Real Estate and Construction
- Energy
- Transportation
- Automotive
- Agriculture
- Hospitality and Leisure
- Mining
- Metals Refinery and Processing
- Utilities
- Health Care
- Technology and Media
- Chemical
- Food and Beverage
- Forest Products
- Other
- Sovereign
- Business & Government**
- Impaired Loans, net of Related Allowances**

January 31, 2018			
	Allowance for Credit Losses (Stage 3)	Net	Allowance for Credit Losses (Stage 1 and 2)
Gross			

IMPAIRED LOANS BY TYPE OF BORROWER - IAS 39



(\$MM)	October 31, 2017 ⁽¹⁾			January 31, 2017 ⁽¹⁾		
	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net
Residential Mortgages	1,445	326	1,119	1,535	383	1,152
Personal Loans	1,610	1,583	27	1,642	1,553	89
Personal	3,055	1,909	1,146	3,177	1,936	1,241
Financial Services						
Non-Bank	31	20	11	19	13	6
Bank	2	2	-	2	2	-
Wholesale and Retail	242	132	110	284	169	115
Real Estate and Construction	257	115	142	236	128	108
Energy	265	77	188	295	82	213
Transportation	181	73	108	208	84	124
Automotive	20	7	13	58	34	24
Agriculture	55	30	25	80	47	33
Hospitality and Leisure	41	7	34	80	26	54
Mining	11	5	6	15	6	9
Metals Refinery and Processing	107	27	80	171	36	135
Utilities	280	61	219	238	51	187
Health Care	52	26	26	47	30	17
Technology and Media	7	5	2	27	26	1
Chemical	4	3	1	10	5	5
Food and Beverage	95	35	60	111	49	62
Forest Products	22	8	14	22	7	15
Other	123	74	49	150	95	55
Sovereign	15	6	9	19	7	12
Business & Government	1,810	713	1,097	2,072	897	1,175
Impaired Loans, net of Related Allowances	4,865	2,622	2,243	5,249	2,833	2,416

(1) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.

PROVISION FOR CREDIT LOSSES BY BUSINESS LINE - IFRS 9



	Q1/18 PCLs (\$MM)			Q1/18 AS A % OF NET LOANS & ACCEPTANCES (BPS)		
	STAGE 1 AND 2	STAGE 3	TOTAL	STAGE 3	TOTAL	NET CHARGE-OFFS
Canadian Banking						
Retail						
Commercial						
Total						
International Banking						
Retail						
Commercial						
Total						
Global Banking and Markets						
Retail						
Commercial						
Total						
Other						
Total						

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER - IFRS 9



(SMM)	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
PROVISION FOR CREDIT LOSSES ON IMPAIRED LOANS (STAGE 3)											
Residential mortgages											
Personal loans											
Personal											
Financial Services											
Non-Bank											
Bank											
Wholesale and Retail											
Real Estate and Construction											
Energy											
Transportation											
Automotive											
Agriculture											
Hospitality and Leisure											
Mining											
Metals Refinery and Processing											
Utilities											
Health Care											
Technology and Media											
Chemical											
Food and Beverage											
Forest Products											
Other											
Sovereign											
Business & Government											
Provisions for Credit Losses on impaired loans (Stage 3)											
Provision for Credit Losses on performing loans (Stage 1 and 2)											
Personal											
Business & Government											
Provisions for Credit Losses on performing loans (Stage 1 and 2)											
Total Provisions for Credit Losses											

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER - IAS 39


(\$MM)	2017				2016				FULL YEAR	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	2016
PROVISIONS AGAINST IMPAIRED LOANS:										
Residential mortgages	10	13	6	32	13	26	24	37	61	100
Personal loans	465	481	494	446	441	424	416	396	1,886	1,677
Personal	475	494	500	478	454	450	440	433	1,947	1,777
Financial Services										
Non-Bank	4	4	1	1	-	-	-	(1)	10	(1)
Bank	-	-	1	-	-	-	2	-	1	2
Wholesale and Retail	19	19	15	10	18	12	16	15	63	61
Real Estate and Construction	16	14	10	22	4	12	13	5	62	34
Energy	4	(1)	2	(13)	24	37	150	79	(8)	290
Transportation	1	3	8	8	7	9	24	5	20	45
Automotive	-	3	-	5	19	4	5	-	8	28
Agriculture	6	2	2	4	7	5	(4)	6	14	14
Hospitality and Leisure	-	-	13	1	-	13	12	-	14	25
Mining	1	1	-	-	1	-	4	1	2	6
Metals Refinery and Processing	-	25	9	12	5	(1)	10	(3)	46	11
Utilities	3	-	9	-	-	7	13	-	12	20
Health Care	5	2	-	-	(2)	3	6	2	7	9
Technology and Media	-	(1)	1	(1)	2	9	3	-	(1)	14
Chemical	-	-	(1)	-	-	1	(4)	(4)	(1)	(7)
Food and Beverage	-	5	8	5	1	1	4	-	18	6
Forest Products	-	1	2	-	1	-	-	-	3	1
Other	1	2	7	21	7	8	8	-	31	23
Sovereign	1	-	-	-	2	1	-	1	1	4
Business & Government	61	79	87	75	96	121	262	106	302	585
Total Provisions against Impaired Loans	536	573	587	553	550	571	702	539	2,249	2,362
Change in Collective Allowance for Performing Loans	-	-	-	-	-	-	50	-	-	50
Total Provisions	536	573	587	553	550	571	752	539	2,249	2,412
Individually Assessed Provisions	61	79	87	75	96	121	262	106	302	585
Collective Provisions	475	494	500	478	454	450	490	433	1,947	1,827
Total Provisions	536	573	587	553	550	571	752	539	2,249	2,412

CROSS-BORDER EXPOSURES TO SELECT COUNTRIES ⁽¹⁾



Outstandings (net of provisions), \$MM

	<u>Loans</u>	<u>Trade</u>	<u>Interbank Deposits</u>	<u>Govt./ Other Sec.</u>	<u>Invest. In Subs. & Affiliates</u>	<u>Other</u>	January 31/18 Total	October 31/17 <u>Total</u>	January 31/17 <u>Total</u>
ASIA									
China								4,367	4,951
India								2,254	1,617
Thailand								3,461	3,256
South Korea								968	1,325
Hong Kong								1,465	1,946
Malaysia								582	994
Japan								5,014	4,199
Other ⁽²⁾								1,371	1,498
Total								19,482	19,786
LATIN AMERICA									
Chile								8,345	6,084
Mexico								6,901	6,432
Brazil								5,317	5,095
Peru								7,080	6,900
Colombia								2,982	2,923
Others ⁽³⁾								678	718
Total								31,303	28,152
CARIBBEAN & CENTRAL AMERICA									
Panama								4,329	4,385
Costa Rica								2,540	2,567
El Salvador								1,270	1,385
Dominican Republic								1,222	1,396
Jamaica								785	765
Others ⁽⁴⁾								2,030	2,266
Total								12,176	12,764

(1) Cross-border exposure represents a claim, denominated in a currency other than the local one, against a borrower in a foreign country on the basis of ultimate risk.

(2) Includes Indonesia, Macau, Singapore, Vietnam, Taiwan and Turkey.

(3) Includes Venezuela and Uruguay

(4) Includes other English and Spanish Caribbean countries, such as Bahamas, Barbados, British Virgin Islands, Trinidad & Tobago, and Turks & Caicos.

INVESTMENT SECURITIES MEASURED AT FAIR VALUE THROUGH OCI - UNREALIZED GAINS (LOSSES)

Canadian and U.S. Sovereign Debt
 Bonds of Designated Emerging Markets
 Other Foreign Government Debt
 Other Debt
 Equity Securities at Fair Value through Other Comprehensive Income
 Net Fair Value of Derivative Instruments
 and Other Hedge Amounts
 Net Unrealized Gains (Losses)

2018 Q1	QUARTERLY TREND							
	2017				2016			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
	(81)	(122)	82	(44)	302	416	245	291
	-	-	-	-	-	-	-	-
	14	25	16	(3)	41	55	16	(18)
	11	12	34	7	77	106	74	62
	15	74	189	82	35	84	102	351
	(41)	(11)	321	42	455	661	437	686
	(7)	(8)	(220)	(83)	(429)	(573)	(396)	(662)
	(48)	(19)	101	(41)	26	88	41	24

REGULATORY CAPITAL HIGHLIGHTS ⁽¹⁾


(SMM)	Basel III - IFRS									
	Q1 2018		Q4 2017		Q3 2017		Q2 2017		Q1 2017	
	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾
Common Equity Tier 1 capital	N/A		46,051	43,352	44,070	41,369	45,431	42,474	43,312	40,540
Tier 1 capital	N/A		50,623	49,473	47,076	45,913	48,357	47,048	46,415	45,247
Total capital	N/A		57,222	56,113	55,051	53,929	56,554	55,310	54,505	53,400
Risk-weighted Assets⁽³⁾⁽⁴⁾										
CET1 Capital Risk-weighted Assets	N/A		387,292	376,379	376,358	365,411	381,977	374,876	362,326	359,611
Tier 1 Capital Risk-weighted Assets	N/A		387,292	376,379	376,358	365,411	381,977	375,148	362,326	359,942
Total Capital Risk-weighted Assets	N/A		387,292	376,379	376,358	365,411	381,977	375,366	362,326	360,208
Capital Ratios (%)										
Common Equity Tier 1 (as a percentage of risk-weighted assets)	N/A		11.9	11.5	11.7	11.3	11.9	11.3	12.0	11.3
Tier 1 (as a percentage of risk-weighted assets)	N/A		13.1	13.1	12.5	12.6	12.7	12.5	12.8	12.6
Total capital (as a percentage of risk-weighted assets)	N/A		14.8	14.9	14.6	14.8	14.8	14.7	15.0	14.8
Leverage: All-in Basis										
Leverage Exposures	N/A		1,053,928	1,052,891	1,033,500	1,032,443	1,063,119	1,061,939	1,006,799	1,005,757
Leverage Ratio	N/A		4.8	4.7	4.6	4.4	4.5	4.4	4.6	4.5
OSFI Target: All-in Basis (%)										
Common Equity Tier 1 minimum ratio				8.0		8.0		8.0		8.0
Tier 1 capital all-in minimum ratio				9.5		9.5		9.5		9.5
Total capital all-in minimum ratio				11.5		11.5		11.5		11.5
Leverage all-in minimum ratio				3.0		3.0		3.0		3.0
Capital instruments subject to phase-out arrangements (%)										
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements	N/A		50%	50%	50%	50%	50%	50%	50%	50%
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A		-	-	-	-	-	-	32	32
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements	N/A		50%	50%	50%	50%	50%	50%	50%	50%
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A		-	-	-	-	-	-	-	-

(1) For full disclosures, refer to the Supplementary Regulatory Capital Disclosure.

(2) 'All-in' approach is defined as capital calculated to include all of the regulatory adjustments that will be required by 2019 but retaining the phase-out rules for non-qualifying capital instruments.

(3) Credit Valuation Adjustment risk-weighted assets (RWA) were calculated using scalars of 0.72, 0.77 and 0.81 to compute the CET1 capital ratio, Tier 1 capital ratio and Total capital ratio, respectively (0.64, 0.71 and 0.77 for 2016).

(4) Since the introduction of Basel II in 2008, OSFI has prescribed a minimum capital floor for institutions that use the advanced internal ratings-based approach for credit risk. The Basel I capital floor add-on is determined by comparing a capital requirement calculated by reference to Basel I against the Basel III calculation, as specified by OSFI. A shortfall in the Basel III capital requirement as compared with the Basel I floor is added to RWA.

As at October 31, 2017, All-in CET1, Tier 1 and Total Capital RWA include Basel I floor adjustments.

APPENDIX 1: CANADIAN BANKING EXCLUDING WEALTH MANAGEMENT


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)		1,819	1,781	1,669	1,714	1,705	1,680	1,629	1,651	6,982	6,665
Net Fee and Commission Revenues		526	527	496	513	506	481	462	473	2,062	1,922
Net Income (Loss) from Investments in Associated Corporations		17	20	16	13	25	20	18	15	66	78
Other Operating Income (TEB)		165	183	191	174	137	127	227	105	713	596
Total Revenue (TEB) ⁽¹⁾		2,527	2,511	2,372	2,414	2,373	2,308	2,336	2,244	9,823	9,261
Provision for Credit Losses		(218)	(224)	(236)	(235)	(217)	(216)	(202)	(194)	(913)	(829)
Non-interest Expenses		(1,189)	(1,134)	(1,091)	(1,119)	(1,118)	(1,079)	(1,060)	(1,096)	(4,532)	(4,353)
Income Tax Expense (TEB)		(293)	(296)	(265)	(271)	(269)	(262)	(265)	(250)	(1,125)	(1,046)
Net Income		827	857	780	789	769	751	809	704	3,253	3,033
Net Income Attributable to Non-Controlling Interests		-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank		827	857	780	789	769	751	809	704	3,253	3,033
Profitability Measurements:											
Return on Equity (%)		24.2	25.7	24.7	24.8	25.0	24.5	26.3	23.1	24.9	24.7
Net Interest Margin ⁽²⁾		2.35	2.35	2.32	2.32	2.33	2.32	2.31	2.29	2.33	2.31
Provision for Credit Losses as % of Average Net Loans & Acceptances ⁽³⁾		0.28	0.29	0.32	0.31	0.29	0.29	0.28	0.26	0.30	0.28
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances (Impaired) ⁽³⁾		0.28	0.29	0.32	0.31	0.29	0.29	0.28	0.26	0.30	0.28
Net charge offs as % of Average Net Loans & Acceptances											
Productivity Ratio (%)		47.0	45.1	46.0	46.4	47.1	46.8	45.4	48.8	46.1	47.0
Average Balances (\$B):											
Residential Mortgages		192.6	188.1	184.9	183.7	181.3	178.1	177.5	177.3	187.3	178.6
Tangerine Mortgage Run-Off Portfolio ⁽⁴⁾		4.0	4.4	4.8	5.2	6.0	7.3	7.9	9.1	4.6	7.6
Personal & Credit Card Loans		73.8	72.6	70.8	70.8	70.7	69.9	68.5	68.2	72.0	69.3
Business and Government Loans & Acceptances		44.7	43.8	42.1	40.7	39.9	39.7	39.2	38.3	42.8	39.3
Other Assets		3.1	3.1	3.0	2.9	2.9	3.0	2.9	3.0	3.1	2.9
Total Assets		318.2	312.0	305.6	303.3	300.8	298.0	296.0	295.9	309.8	297.7
Personal Deposits		150.7	150.6	150.0	150.2	149.0	147.4	146.6	144.2	150.4	146.8
Non-Personal Deposits		66.1	64.3	61.2	61.7	59.4	57.3	56.1	57.0	63.3	57.4
Total Deposits ⁽⁵⁾		216.8	214.9	211.2	211.9	208.4	204.7	202.7	201.2	213.7	204.2
Other Liabilities		9.6	9.3	9.1	8.9	8.3	8.1	7.6	7.5	9.3	7.9
Total Liabilities		226.4	224.2	220.3	220.8	216.7	212.8	210.3	208.7	223.0	212.1
Other:											
Branches		963	968	971	975	980	997	1,006	1,010		
Employees		21,424	21,576	21,517	21,182	21,215	21,137	21,962	22,610		
ABMs		3,690	3,674	3,563	3,560	3,546	3,556	3,570	3,564		

(1) Includes fees received from Global Wealth Management (refer to note 2 on page 26).

(2) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(3) On loans and acceptances only

(4) Scotiabank completed the acquisition of Tangerine on November 15, 2012.

(5) Certain deposits (Tangerine Canadian Mortgage Bonds) have been reclassified to the Other Segment.

APPENDIX 2: GLOBAL WEALTH MANAGEMENT ⁽¹⁾


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)		120	125	117	118	122	114	112	106	480	454
Net Fee and Commission Revenues		800	875	883	888	858	848	830	853	3,446	3,389
Net Income (Loss) from Investments in Associated Corporations		1	2	3	3	3	2	3	1	9	9
Other Operating Income (TEB)		64	1	4	(4)	(1)	6	1	2	65	8
Total Revenue (TEB)		985	1,003	1,007	1,005	982	970	946	962	4,000	3,860
Provision for Credit Losses		1	-	(1)	-	(1)	(1)	(1)	-	0	(3)
Non-interest Expenses ⁽²⁾		(611)	(676)	(664)	(689)	(669)	(657)	(652)	(679)	(2,640)	(2,657)
Income Tax Expense (TEB)		(78)	(87)	(91)	(84)	(78)	(85)	(79)	(76)	(340)	(318)
Net Income		297	240	251	232	234	227	214	207	1,020	882
Net Income Attributable to Non-Controlling Interests		5	5	7	1	5	6	3	4	18	18
Net Income Attributable to Equity Holders of the Bank		292	235	244	231	229	221	211	203	1,002	864
Profitability Measurements:											
Return on Equity (%)		17.5	13.7	18.4	16.8	16.7	16.2	15.8	15.0	16.6	15.9
Productivity Ratio (%)		62.1	67.4	65.9	68.6	68.2	67.7	68.9	70.6	66.0	68.8
Total Provision for Credit Losses as % of Average Net Loans & Acceptances ⁽³⁾											
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances ⁽³⁾											
Net charge offs as a % of Average Net Loans & Acceptances											
Average Balances (\$B):											
Total Assets		15.6	15.6	15.5	15.1	14.7	14.2	13.7	13.9	15.4	14.1
Total Deposits		22.0	23.7	24.3	24.0	23.6	23.3	24.0	24.0	23.5	23.7
Other Liabilities		1.7	1.8	1.7	1.7	1.3	1.2	1.2	1.1	1.7	1.2
Total Liabilities		23.7	25.5	26.0	25.7	24.9	24.5	25.2	25.1	25.2	24.9
Period End Balances (\$B): ⁽⁴⁾											
Assets under Administration		403	415	425	406	404	400	390	386	403	404
Assets under Management		207	201	205	194	193	188	179	179	207	193
Other:											
Employees - In Canada		4,160	4,515	4,418	4,432	4,436	4,497	4,612	4,748		
- Outside Canada		2,212	2,237	2,264	2,199	2,392	2,403	2,459	2,545		
- Total		6,372	6,752	6,682	6,631	6,828	6,900	7,071	7,293		

(1) For information purposes only; The results of the Global Wealth Management operations are included in Canadian Banking and International Banking.

(2) Includes fees paid to Canadian Banking (excluding Wealth Management) for the 3 months ended October 31, 2017 (\$76 million) and the year ended October 31, 2017 (\$299 million) and the year ended October 31, 2016 (\$286 million) and the year ended October 31, 2015 (\$273 million) for administrative support and other services provided by Canadian Banking to the Global Wealth Management businesses. These are reported as revenues in Canadian Banking (excluding Wealth Management) results.

(3) On loans and acceptances only

(4) Excludes affiliates.

APPENDIX 3: INTERNATIONAL BANKING BY REGION ⁽¹⁾

Latin America ^{(2) (4)}
 (MM)

	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Total Revenue (TEB)		1,755	1,699	1,686	1,692	1,642	1,581	1,566	1,535	6,832	6,324
Provision for Credit Losses		(269)	(271)	(267)	(241)	(248)	(240)	(295)	(218)	(1,048)	(1,001)
Non-interest Expenses		(969)	(955)	(922)	(951)	(930)	(890)	(881)	(923)	(3,797)	(3,624)
Net Income before Tax		517	473	497	500	464	451	390	394	1,987	1,699
Income Tax Expense (TEB)		(118)	(108)	(120)	(121)	(88)	(95)	(87)	(98)	(467)	(368)
Net Income		399	365	377	379	376	356	303	296	1,520	1,331
Net Income Attributable to Non-Controlling Interests		32	28	40	37	48	38	37	32	137	155
Net Income Attributable to Equity Holders of the Bank		367	337	337	342	328	318	266	264	1,383	1,176
Impact of FX Translation		-	8	3	(1)	(16)	(2)	13	10	10	5
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation		367	345	340	341	312	316	279	274	1,393	1,181
Profitability Measurements:											
Net Interest Margin ⁽³⁾		4.71	4.82	5.13	4.80	4.87	4.84	4.70	4.63	4.85	4.76
Provision for Credit Losses as % of Average Net Loans & Acceptances ⁽³⁾		1.36	1.41	1.52	1.38	1.45	1.41	1.74	1.32	1.42	1.48
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances (Impaired) ⁽³⁾											
Net charge offs as a % of Average Net Loans & Acceptances											
Productivity Ratio (%)		55.2	56.2	54.7	56.2	56.6	56.3	56.2	60.1	55.6	57.3
Average Balances (\$B):											
Residential Mortgages		18.1	17.6	16.9	16.2	15.5	14.8	14.7	14.0	17.2	14.8
Personal & Credit Card Loans		18.2	17.5	17.1	16.4	16.4	15.8	15.9	15.3	17.3	15.8
Business and Government Loans & Acceptances		43.7	42.3	39.4	37.7	37.7	38.2	39.5	37.4	40.8	38.2
Total Loans		80.0	77.4	73.4	70.3	69.6	68.8	70.1	66.7	75.3	68.8
Total Deposits		61.4	59.5	57.8	55.6	54.5	52.4	51.5	48.6	58.6	51.8

(1) Data presented on a constant FX basis.

(2) Includes results of Mexico, Peru, Colombia, Chile, along with results of smaller operations in the region and unallocated expenses.

(3) On loans and acceptances only

APPENDIX 3: INTERNATIONAL BANKING BY REGION ⁽¹⁾

Caribbean & Central America ⁽²⁾
 (MM)

	QUARTERLY TREND								FULL YEAR		
	2018 Q1	2017				2016				2017	2016
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Total Revenue (TEB)		707	734	737	746	709	718	711	658	2,924	2,796
Provision for Credit Losses		(41)	(39)	(62)	(61)	(36)	(70)	(76)	(51)	(203)	(233)
Non-interest Expenses		(425)	(429)	(414)	(447)	(439)	(427)	(422)	(390)	(1,715)	(1,678)
Net Income before Tax		241	266	261	238	234	221	213	217	1,006	885
Income Tax Expense (TEB)		(50)	(58)	(57)	(55)	(53)	(52)	(44)	(47)	(220)	(196)
Net Income		191	208	204	183	181	169	169	170	786	689

Net Income Attributable to Non-Controlling Interests

Net Income Attributable to Equity Holders of the Bank

Impact of FX Translation

Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation

	24	26	25	22	24	25	24	20	97	93
	167	182	179	161	157	144	145	150	689	596
	-	5	4	4	2	2	11	10	13	25
	167	187	183	165	159	146	156	160	702	621

Profitability Measurements:

 Net Interest Margin ⁽³⁾

 Provision for Credit Losses as % of Average Net Loans & Acceptances ⁽⁴⁾

 Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances (Impaired) ⁽⁴⁾

Net charge offs as a % of Average Net Loans & Acceptances

Productivity Ratio (%)

	4.96	5.03	5.15	5.03	4.97	5.08	5.08	4.80	5.04	4.99
	0.55	0.52	0.85	0.81	0.49	0.93	1.02	0.71	0.68	0.79
	0.55	0.52	0.85	0.81	0.49	0.93	1.02	0.71	0.68	0.79
	60.1	58.4	56.1	59.9	61.8	59.5	59.4	59.3	58.6	60.0

Average Balances (\$B):

Residential Mortgages

Personal & Credit Card Loans

Business and Government Loans & Acceptances

Total Loans

	10.9	11.0	11.0	11.0	11.0	11.0	11.0	10.9	11.0	11.0
	6.5	6.5	6.4	6.5	6.6	6.5	6.6	5.7	6.5	6.4
	12.8	13.1	13.0	12.9	12.8	13.3	13.4	12.8	13.0	13.1
	30.2	30.6	30.4	30.4	30.4	30.8	31.0	29.4	30.5	30.5

Total Deposits

	35.0	33.9	33.4	32.6	32.3	32.0	31.7	30.8	33.7	31.7
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Asia

(MM)

 Net Income before Tax ⁽⁵⁾

Income Tax Expense (TEB)

 Net Income ⁽⁶⁾

	103	112	107	100	113	95	92	102	422	402
	(32)	(32)	(36)	(31)	(36)	(28)	(32)	(33)	(131)	(129)
	71	80	71	69	77	67	60	69	291	273

Net Income Attributable to Non-Controlling Interests

Net Income Attributable to Equity Holders of the Bank

Impact of FX Translation

Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation

	71	80	71	69	77	67	60	69	291	273
	-	2	1	1	(1)	(2)	5	2	4	4
	71	82	72	70	76	65	65	71	295	277

(1) Data presented on a constant FX basis.

(2) Updated to reflect foreign exchange translation to Q4/17 foreign exchange rates

(3) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(4) On loans and acceptances only

(5) Reported in Net Income (Loss) from Investments in Associated Corporations in International Banking's results.

(6) At the all-Bank consolidated level.