

SUPPLEMENTARY FINANCIAL INFORMATION



January 31, 2019

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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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This document is not audited and should be read in conjunction with our Q1 2019 Quarterly Report to Shareholders and 2018 Annual Report.

Adoption of IFRS 15

The Bank has adopted the International Financial Reporting Standards 15 *Revenue from Contracts with Customers (IFRS 15)* issued by the International Accounting Standards Board (IASB) effective November 1, 2018, which replaced the International Accounting Standard 18 *Revenue (IAS 18)*. The standard provides a single, principles-based five-step model to be applied to all contracts with customers and to determine whether the performance obligation is to provide the service itself (i.e. act as a principal) or to arrange another party to provide the service (i.e. act as an agent). The standard also requires entities to provide users of financial statements with more informative and relevant disclosures.

The adoption of IFRS 15 resulted in changes to the Bank's consolidated statement of financial position as below:

Comparative periods

Comparative periods continue to be presented under IAS18 and therefore is not comparable to the information presented for 2019 under IFRS 15.

For an explanation of how the Bank applies the requirements of IFRS 15 please refer to the significant accounting policy notes 3 and 4 in the Bank's quarterly report for period ended January 31, 2019.

Non-GAAP Measures

The Bank uses a number of financial measures to assess its performance. Some of these measures are not calculated in accordance with Generally Accepted Accounting Principles (GAAP), which are based on International Financial Reporting Standards (IFRS), are not defined by GAAP and do not have standardized meanings that would ensure consistency and comparability among companies using these or similar measures. The Bank believes that certain non-GAAP measures are useful in assessing ongoing business performance and provide readers with a better understanding of how management assesses performance. These non-GAAP measures are used throughout this report and defined below.

Adjusting Items

Adjusted results exclude the following items:

	2019		2018		2017		FULL YEAR				
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2018	2017
Adjusting Items (Pre-Tax) (\$MM)											
Acquisition-Related Costs											
Day 1 PCL on acquired performing financial instruments - International Banking		-	404	-	-	-	-	-	-	404	-
Integration Costs	31	75	26	-	-	-	-	-	-	101	-
Canadian Banking	7	28	3	-	-	-	-	-	-	31	-
<i>Canadian Banking excluding Wealth Management</i>											
International Banking	24	47	23	-	-	-	-	-	-	70	-
Amortization of Intangibles ⁽¹⁾	30	27	23	18	18	19	19	19	25	86	82
Canadian Banking	14	14	12	7	7	8	7	7	13	40	35
<i>Canadian Banking excluding Wealth Management</i>											
International Banking	5	5	5	5	5	6	5	5	5	20	21
International Banking	16	13	11	11	11	11	12	12	12	46	47
Sub Total	61	102	453	18	18	19	19	19	25	591	82
Other											
Restructuring Charge		-	-	-	-	-	-	-	-	-	-
Total (Pre-Tax)	61	102	453	18	18	19	19	19	25	591	82

	2019		2018		2017		FULL YEAR				
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2018	2017
Adjusting Items (After Tax, NCI) (\$MM)											
Acquisition-Related Costs											
Day 1 PCL on acquired performing financial instruments - International Banking		-	176	-	-	-	-	-	-	176	-
Integration Costs	17	45	15	-	-	-	-	-	-	60	-
Canadian Banking	6	21	2	-	-	-	-	-	-	23	-
<i>Canadian Banking excluding Wealth Management</i>											
International Banking	11	24	13	-	-	-	-	-	-	37	-
Amortization of Intangibles ⁽²⁾	22	20	16	13	13	14	14	14	18	62	60
Canadian Banking	10	10	9	5	5	6	5	5	10	29	26
<i>Canadian Banking excluding Wealth Management</i>											
International Banking	4	4	4	4	4	5	3	4	4	16	16
International Banking	12	10	7	8	8	8	9	9	8	33	34
Sub Total	39	65	207	13	13	14	14	14	18	298	60
Other											
Restructuring Charge		-	-	-	-	-	-	-	-	-	-
Total (After Tax, NCI)	39	65	207	13	13	14	14	14	18	298	60

(1) Excludes amortization of intangibles related to software (pre-tax).

(2) Excludes amortization of intangibles related to software (after-tax).

NOTES (Cont'd)

(\$ millions)	For the three months ended		
	January 31 2019	October 31 2018	January 31 2018
Reported Results			
Net interest income	\$ 4,274	\$ 4,220	\$ 3,936
Non-interest income	3,330	3,228	3,152
Total revenue	7,604	7,448	7,088
Provision for credit losses	688	590	544
Non-interest expenses	4,171	4,064	3,498
Income before taxes	2,745	2,794	3,046
Income tax expense	498	523	709
Net income	\$ 2,247	\$ 2,271	\$ 2,337
Net income attributable to non-controlling interests in subsidiaries (NCI)	111	92	58
Net income attributable to equity holders	2,136	2,179	2,279
Net income attributable to common shareholders	2,107	2,114	2,249
Diluted earnings per share (in dollars)	\$ 1.71	\$ 1.71	\$ 1.86
Adjustments for Acquisition-related costs			
Day 1 provision for credit losses on acquired performing financial instruments ⁽¹⁾	\$ –	\$ –	\$ –
Integration costs ⁽²⁾	31	75	–
Amortization of Acquisition-related intangible assets, excluding software ⁽²⁾	30	27	18
Acquisition-related costs (Pre-tax)	61	102	18
Income tax expense	17	28	5
Acquisition-related costs (After tax)	44	74	13
Adjustment attributable to NCI	5	9	–
Acquisition-related costs (After tax and NCI)	\$ 39	\$ 65	\$ 13
Adjusted Results			
Net interest income	\$ 4,274	\$ 4,220	\$ 3,936
Non-interest income	3,330	3,228	3,152
Total revenue	7,604	7,448	7,088
Provision for credit losses	688	590	544
Non-interest expenses	4,110	3,962	3,480
Income before taxes	2,806	2,896	3,064
Income tax expense	515	551	714
Net income	\$ 2,291	\$ 2,345	\$ 2,350
Net income attributable to NCI	116	101	58
Net income attributable to equity holders	2,175	2,244	2,292
Net income attributable to common shareholders	2,146	2,179	2,262
Adjusted diluted earnings per share			
Adjusted net income attributable to common shareholders	\$ 2,146	\$ 2,179	\$ 2,262
Dilutive impact of share-based payment options and others	45	21	13
Adjusted net income attributable to common shareholders (diluted)	\$ 2,191	\$ 2,200	\$ 2,275
Weighted average number of basic common shares outstanding (millions)	1,226	1,230	1,199
Dilutive impact of share-based payment options and others (millions)	29	16	16
Adjusted weighted average number of diluted common shares outstanding (millions)	1,255	1,246	1,215
Adjusted diluted earnings per share (in dollars)	\$ 1.75	\$ 1.77	\$ 1.87
Impact of adjustments on diluted earnings per share (in dollars)	\$ 0.04	\$ 0.06	\$ 0.01

(1) Recorded in provision for credit losses.

(2) Recorded in non-interest expenses.

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, 2019 Reference Table for EDTF

Recommendation		Q1/19				2018 Annual Report	
Type of risk	Number	Disclosure	Quarterly Report	Supplementary Regulatory Capital Disclosures	MD&A	Financial Statements	
General	1	The index of risks to which the business is exposed.			78, 82, 91		
	2	The Bank's risk to terminology, measures and key parameters.			74-77		
	3	Top and emerging risks, and the changes during the reporting period.	20-23		80-81, 87-90		
	4	Discussion on the regulatory development and plans to meet new regulatory ratios.	33, 35-36		55-57, 99-100, 116-117		
Risk governance, risk management and business model	5	The Bank's Risk Governance structure.			72-74		
	6	Description of risk culture and procedures applied to support the culture.			74-77		
	7	Description of key risks from the Bank's business model.			78-79		
	8	Stress testing use within the Bank's risk governance and capital management.			75		
Capital Adequacy and risk-weighted assets	9	Pillar 1 capital requirements, and the impact for global systemically important banks.	34	3-4	55-57	209	
	10	a) Regulatory capital components.	55	19-26, 63	58		
		b) Reconciliation of the accounting balance sheet to the regulatory balance sheet.		16-18			
	11	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.	33	63	59-60		
	12	Discussion of targeted level of capital, and the plans on how to establish this.			55-57		
	13	Analysis of risk-weighted assets by risk type, business, and market risk RWAs.		6, 34-41, 65, 66	63-67, 79, 126	180, 234	
	14	Analysis of the capital requirements for each Basel asset class.		15-17, 32, 49, 50, 54, 57-60	63-67	180, 228-234	
	15	Tabulate credit risk in the Banking Book.			63-67	229	
	16	Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type.	58	15-17, 32, 49, 50, 54, 57-60	63-67		
17	Discussion of Basel III Back-testing requirement including credit risk model performance and validation.			65			
				70	65-66		
Liquidity Funding	18	Analysis of the Bank's liquid assets.	25-28		97-100		
	19	Encumbered and unencumbered assets analyzed by balance sheet category.	25-28		99		
	20	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date.	31-32		103-105		
	21	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	28-29		101-102		
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	24-25		96		
	23	Discussion of significant trading and non-trading market risk factors.	59		92-97	233-234	
	24	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	23, 59		92-97	233-234	
	25	Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.			92-97	234	
Credit Risk	26	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending.		34-41, 49-50, 54	87-90, 120-126	189-191, 230-232	
	27	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies.				153-158, 191	
	28	Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year.	48	29-30	86, 120-121, 123, 124	191	
	29	Analysis of counterparty credit risk that arises from derivative transactions.	34-35, 58		84-85	178, 181	
	30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	58		84-85, 87		
Other risks	31	Quantified measures of the management of operational risk.	59		67, 106		
	32	Discussion of publicly known risk items.	35		71		

HIGHLIGHTS



	QUARTERLY TREND										FULL YEAR	
	2019 Q1	2018				2017				2018	2017	
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Operating Performance:												
Reported:												
Net Income (\$MM)	2,247	2,271	1,939	2,177	2,337	2,070	2,103	2,061	2,009	8,724	8,243	
Net Income Attributable to Common Shareholders (\$MM)	2,107	2,114	1,956	2,042	2,249	1,986	2,016	1,965	1,909	8,361	7,876	
EPS (\$) - Basic	1.72	1.72	1.60	1.70	1.88	1.66	1.68	1.63	1.58	6.90	6.55	
- Diluted	1.71	1.71	1.55	1.70	1.86	1.64	1.66	1.62	1.57	6.82	6.49	
ROE (%) ⁽¹⁾	13.5	13.8	13.1	14.9	16.2	14.5	14.8	14.9	14.3	14.5	14.6	
Core Banking Margin (%) ⁽¹⁾	2.45	2.47	2.46	2.47	2.46	2.44	2.46	2.54	2.40	2.46	2.46	
Productivity Ratio (%) ⁽¹⁾	54.9	54.6	52.5	52.8	49.3	53.8	53.3	54.7	53.7	52.3	53.9	
Effective Tax Rate (%)	18.1	18.7	21.5	22.2	23.3	20.6	20.6	13.9	23.5	21.5	19.8	
Effective Tax Rate (TEB) (%)	19.1	19.5	22.3	22.9	23.9	23.0	23.3	24.6	24.9	22.2	23.9	
Adjusted:												
Net Income (\$MM) ⁽¹⁾⁽²⁾	2,291	2,345	2,259	2,190	2,350	2,084	2,117	2,075	2,027	9,144	8,303	
Net Income Attributable to Common Shareholders (Diluted) ⁽¹⁾⁽²⁾	2,191	2,200	2,194	2,057	2,275	2,008	2,042	1,994	1,946	8,731	7,995	
EPS (\$) - Diluted ⁽¹⁾⁽²⁾	1.75	1.77	1.76	1.71	1.87	1.65	1.68	1.63	1.58	7.11	6.54	
ROE (%) ⁽¹⁾⁽²⁾	13.7	14.1	14.5	15.0	16.3	14.6	14.8	15.0	14.5	14.9	14.7	
Productivity Ratio (%) ⁽¹⁾⁽³⁾	54.1	53.2	51.8	52.5	49.1	53.6	53.0	54.4	53.3	51.7	53.6	
Balance Sheet:												
Total Assets (\$B)	1,034.3	998.5	946.7	926.3	923.2	915.3	906.3	921.6	887.0			
Net Customer Loans and Acceptances (\$B)	584.8	568.2	567.5	535.0	519.6	517.9	510.4	506.6	488.5			
Deposits (\$B)	690.9	676.5	654.2	640.6	635.8	625.4	618.1	628.2	604.7			
Common Shareholders' Equity (\$B)	62.5	61.0	60.8	57.3	55.1	55.5	53.4	55.1	53.0			
Credit Quality:⁽⁴⁾												
Net Impaired Loans (\$MM) ⁽⁵⁾	3,607	3,453	3,707	3,381	3,288	2,243	2,273	2,510	2,416			
- % of Customer Loans and Acceptances	0.61	0.60	0.65	0.63	0.63	0.43	0.44	0.49	0.49			
Allowance for Credit Losses (\$MM) ⁽⁶⁾	5,199	5,154	5,418	5,017	4,923	4,068	4,078	4,342	4,274			
Provision for Credit Losses (\$MM) ⁽⁷⁾	688	590	943	534	544	536	573	587	553	2,611	2,249	
Provision for Credit Losses on Loans and Acceptances (\$MM) ⁽⁸⁾	685	549	942	538	550							
- % of Average Net Loans and Acceptances ⁽⁸⁾⁽⁹⁾	0.47	0.39	0.69	0.42	0.42	0.42	0.45	0.49	0.45	0.48	0.45	
Net write-offs as a % of Average Net Loans & Acceptances	0.50	0.45	0.39	0.45	0.46	0.44	0.54	0.53	0.49	0.44	0.50	
Capital Measures:												
CET1 Capital Ratio (%)	11.1	11.1	11.4	12.0	11.2	11.5	11.3	11.3	11.3			
Tier 1 Capital Ratio (%)	12.5	12.5	12.8	13.5	12.7	13.1	12.6	12.5	12.6			
Total Capital Ratio (%)	14.6	14.3	14.5	15.3	14.6	14.9	14.8	14.7	14.8			
Leverage Ratio (%)	4.4	4.5	4.9	4.8	4.6	4.7	4.4	4.4	4.5			
CET1 Risk-Weighted Assets (\$MM)	408,565	400,507	411,426	375,901	382,248	376,379	365,411	374,876	359,611			

(1) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.

(2) Adjusted for acquisition-related costs, including Day 1 PCL impact on acquired performing loans, integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions (after tax).

(3) Adjusted for acquisition-related costs, including Day 1 PCL impact on acquired performing loans, integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions (pre-tax).

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

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

Excludes loans and related allowance for credit losses acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico (prior to 2018).

(6) Includes allowance for credit losses on all financial assets - loans, acceptances, off-balance sheet exposures, debt securities, deposits with financial institutions.

Excludes loans and related allowance for credit losses acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico (prior to 2018).

(7) Includes provision for credit losses on all financial assets - loans, acceptances, off-balance sheet exposures, debt securities, deposits with financial institutions.

(8) Includes provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.

(9) Figures on a reported basis, adjusted for Day 1 PCLs from acquisitions Q3/18: 0.40; 2018: 0.41.

COMMON SHARE AND OTHER INFORMATION



Valuation:

Book Value per Common 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 ⁽³⁾⁽⁴⁾

Branches and Offices

ABMs

Legacy Senior Debt Credit Ratings:

Moody's ⁽⁵⁾

Standard & Poor's ⁽⁵⁾

Fitch ⁽⁵⁾

DBRS ⁽⁵⁾

	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018			2017				2018	2017	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Book Value per Common Share (\$)	51.01	49.75	49.32	47.77	45.98	46.24	44.54	45.86	43.87	49.75	46.24
Share Price (\$) - High	74.87	78.60	80.79	82.70	85.50	83.85	80.00	82.30	78.96	85.50	83.85
Share Price (\$) - Low	66.36	69.01	73.91	75.20	80.79	75.81	73.31	74.55	69.20	69.01	69.20
Share Price (\$) - Close	74.80	70.65	77.09	78.92	81.72	83.28	77.67	75.88	77.76	70.65	83.28
Share Price (Closing) as % of Book Value	146.6	142.0	156.3	165.2	177.7	180.1	174.4	165.5	177.3	142.0	180.1
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	11.1	10.2	11.3	11.4	11.9	12.7	12.0	12.0	13.1	10.2	12.7
Market Capitalization (\$MM)	91,679	86,690	94,954	94,591	97,901	99,872	93,065	91,198	93,951	86,690	99,872
Common Dividends Paid (\$MM)	1,041	1,043	1,011	982	949	947	911	915	895	3,985	3,668
Common Dividends/Share (\$)	0.85	0.85	0.82	0.82	0.79	0.79	0.76	0.76	0.74	3.28	3.05
Number of Common Shares Outstanding at Period End (MM)	1,226	1,227	1,232	1,199	1,198	1,199	1,198	1,202	1,208		
Average Number of Common Shares Outstanding (MM) - Basic	1,226	1,230	1,223	1,198	1,199	1,198	1,200	1,206	1,209	1,213	1,203
Average Number of Common Shares Outstanding (MM) - Diluted	1,255	1,246	1,240	1,203	1,215	1,215	1,219	1,223	1,229	1,229	1,223
Employees ⁽³⁾⁽⁴⁾	98,508	97,021	96,473	88,997	88,803	87,761	88,209	87,578	87,713		
Branches and Offices	3,076	3,095	2,963	2,983	2,996	3,003	3,016	3,062	3,081		
ABMs	8,970	9,029	9,108	8,115	8,076	8,140	8,155	8,177	8,155		
Moody's ⁽⁵⁾	Aa2	Aa2	Aa2	A1	A1	A1	A1	A1	Aa3		
Standard & Poor's ⁽⁵⁾	A+	A+	A+	A+	A+	A+	A+	A+	A+		
Fitch ⁽⁵⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-		
DBRS ⁽⁵⁾	AA	AA	AA	AA	AA	AA	AA	AA	AA		

(1) Based on trailing 4 quarters' EPS.

(2) Excludes affiliates.

(3) Employees are reported on a full-time equivalent basis.

(4) Prior period amounts have been restated to conform with current period presentation.

(5) Outlook is stable as of January 31, 2019.

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
 Income before Taxes

 Income Tax Expense
Reported Net Income

 Restructuring charge (after tax)⁽¹⁾
 Acquisition-related costs (after tax)⁽¹⁾⁽²⁾
Adjusted Net Income
Net Income Attributable to Non-Controlling Interests in Subsidiaries
Adjusted 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)

	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
7,991	7,720	7,131	6,735	6,481	6,247	6,118	5,834	5,728	28,067	23,927	
3,717	3,500	3,046	2,785	2,545	2,416	2,285	2,106	2,085	11,876	8,892	
4,274	4,220	4,085	3,950	3,936	3,831	3,833	3,728	3,643	16,191	15,035	
3,330	3,228	3,096	3,108	3,152	2,981	3,061	2,853	3,225	12,584	12,120	
7,604	7,448	7,181	7,058	7,088	6,812	6,894	6,581	6,868	28,775	27,155	
688	590	943	534	544	536	573	587	553	2,611	2,249	
4,171	4,064	3,770	3,726	3,498	3,668	3,672	3,601	3,689	15,058	14,630	
2,745	2,794	2,468	2,798	3,046	2,608	2,649	2,393	2,626	11,106	10,276	
498	523	529	621	709	538	546	332	617	2,382	2,033	
2,247	2,271	1,939	2,177	2,337	2,070	2,103	2,061	2,009	8,724	8,243	
-	-	-	-	-	-	-	-	-	-	-	
44	74	320	13	13	14	14	14	18	420	60	
2,291	2,345	2,259	2,190	2,350	2,084	2,117	2,075	2,027	9,144	8,303	
111	92	(44)	70	58	55	58	64	61	176	238	
116	101	69	70	58	55	58	64	61	298	238	
2,175	2,244	2,190	2,120	2,292	2,029	2,059	2,011	1,966	8,846	8,065	
29	65	27	65	30	29	29	32	39	187	129	
2,146	2,179	2,163	2,055	2,262	2,000	2,030	1,979	1,927	8,659	7,936	
45	21	31	2	13	8	12	15	19	72	59	
2,191	2,200	2,194	2,057	2,275	2,008	2,042	1,994	1,946	8,731	7,995	

(1) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.

(2) Excludes amortization of intangibles related to software (after tax).

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

(\$MM)	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)	2,036	2,029	2,024	1,906	1,939	1,915	1,876	1,763	1,809	7,898	7,363
Net Fee and Commission Revenues	1,233	1,239	1,200	1,123	1,175	1,109	1,186	1,164	1,190	4,737	4,649
Net Income (Loss) from Investments in Associated Corporations	13	23	11	44	15	16	21	16	13	93	66
Other Operating Income (TEB)	133	152	138	158	174	225	183	191	174	622	773
Total Revenue (TEB)	3,415	3,443	3,373	3,231	3,303	3,265	3,266	3,134	3,186	13,350	12,851
Provision for Credit Losses	(233)	(198)	(181)	(205)	(210)	(218)	(224)	(236)	(235)	(794)	(913)
Non-interest Expenses	(1,730)	(1,747)	(1,661)	(1,641)	(1,605)	(1,629)	(1,633)	(1,596)	(1,629)	(6,654)	(6,487)
Income before Taxes	1,452	1,498	1,531	1,385	1,488	1,418	1,409	1,302	1,322	5,902	5,451
Income Tax Expense (TEB)	(379)	(383)	(401)	(368)	(386)	(351)	(364)	(331)	(341)	(1,538)	(1,387)
Reported Net Income	1,073	1,115	1,130	1,017	1,102	1,067	1,045	971	981	4,364	4,064
Adjusting Items (after tax) ⁽¹⁾	16	31	11	5	5	6	5	5	10	52	26
Adjusted Net Income ⁽²⁾	1,089	1,146	1,141	1,022	1,107	1,073	1,050	976	991	4,416	4,090
Reported Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Reported Net Income Attributable to Equity Holders of the Bank	1,073	1,115	1,130	1,017	1,102	1,067	1,045	971	981	4,364	4,064
Adjusted Net Income Attributable to Non-Controlling Interests ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-
Adjusted Net Income Attributable to Equity Holders of the Bank ⁽²⁾	1,089	1,146	1,141	1,022	1,107	1,073	1,050	976	991	4,416	4,090
Profitability Measurements:											
Reported Return on Equity (%)	18.1	21.3	23.0	22.7	24.2	23.1	23.0	22.5	22.4	22.7	22.8
Adjusted Return on Equity (%) ⁽²⁾	18.4	21.9	23.2	22.8	24.3	23.2	23.2	22.7	22.6	23.0	22.9
Net Interest Margin ⁽³⁾	2.44	2.45	2.46	2.43	2.41	2.41	2.41	2.38	2.39	2.44	2.40
Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁴⁾	0.27	0.23	0.21	0.25	0.25	0.27	0.28	0.31	0.30	0.24	0.29
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽⁴⁾	0.27	0.22	0.21	0.25	0.27	0.27	0.28	0.31	0.30	0.24	0.29
Net write-offs as a % of Average Net Loans & Acceptances	0.28	0.23	0.23	0.26	0.25	0.29	0.32	0.34	0.32	0.24	0.32
Reported Productivity Ratio (%)	50.6	50.7	49.2	50.8	48.6	49.9	50.0	50.9	51.1	49.8	50.5
Adjusted Productivity Ratio (%) ⁽²⁾	50.0	49.5	48.8	50.6	48.4	49.7	49.8	50.7	50.7	49.3	50.2
Average Balances (\$B):											
Residential Mortgages	207.8	205.7	204.9	203.8	202.4	199.4	195.2	192.3	191.3	204.2	194.5
Personal Loans ⁽⁵⁾	73.5	73.5	72.6	71.4	71.6	71.4	70.3	68.5	68.2	72.3	69.7
Credit Cards ⁽⁵⁾	7.4	7.3	7.1	6.9	6.9	6.8	6.7	6.6	6.8	7.0	6.7
Business and Government Loans & Acceptances	53.5	53.3	52.6	50.5	48.5	47.1	46.0	44.3	42.6	51.2	45.0
Total Loans & Acceptances	342.2	339.8	337.2	332.6	329.4	324.7	318.2	311.7	308.9	334.7	315.9
Other Assets	14.1	9.4	6.8	6.0	6.0	6.9	6.9	6.7	6.7	7.1	6.8
Total Assets	356.3	349.2	344.0	338.6	335.4	331.6	325.1	318.4	315.6	341.8	322.7
Personal Deposits	174.4	169.5	166.5	164.4	162.9	161.9	162.3	162.0	162.1	165.9	162.1
Non-Personal Deposits	82.3	79.0	74.7	72.8	73.5	73.4	72.5	69.3	69.4	75.0	71.2
Total Deposits ⁽⁶⁾	256.7	248.5	241.2	237.2	236.4	235.3	234.8	231.3	231.5	240.9	233.3
Other Liabilities	17.8	14.4	12.9	12.1	11.5	10.9	10.7	10.4	10.1	12.7	10.4
Total Liabilities	274.5	262.9	254.1	249.3	247.9	246.2	245.5	241.7	241.6	253.6	243.7
Period End Balances (\$B)											
Assets under Administration	360	355	321	316	319	315	331	336	324	355	315
Assets under Management	225	225	197	157	158	155	153	155	148	225	155
Other:											
Branches	956	955	960	965	964	963	968	971	975		
Employees ⁽⁵⁾⁽⁷⁾⁽⁸⁾	23,468	22,975	21,759	21,222	21,149	21,832	22,191	21,873	21,568		
ABMs	3,633	3,644	3,646	3,685	3,682	3,690	3,674	3,563	3,560		

(1) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.

(2) Adjusted for acquisition-related costs, including integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.

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

(4) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.

(5) Prior period amounts have been restated to conform with current period presentation.

(6) Certain deposits (Tangerine Canadian Mortgage Bonds) are reported in the Other Segment.

(7) Prior periods have been restated to reflect the transfer of support staff to Global Operations.

(8) Employees are reported on a full-time equivalent basis.

BUSINESS SEGMENT PERFORMANCE: INTERNATIONAL BANKING


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)	2,080	2,030	1,827	1,758	1,707	1,667	1,735	1,713	1,611	7,322	6,726
Net Fee and Commission Revenues	797	815	697	709	710	669	681	708	697	2,931	2,755
Net Income (Loss) from Investments in Associated Corporations	161	201	153	156	133	115	131	117	119	643	482
Other Operating Income (TEB)	293	88	176	119	154	114	98	80	159	537	451
Total Revenue (TEB)	3,331	3,134	2,853	2,742	2,704	2,565	2,645	2,618	2,586	11,433	10,414
Provision for Credit Losses	(470)	(412)	(771)	(340)	(344)	(310)	(325)	(349)	(310)	(1,867)	(1,294)
Non-interest Expenses	(1,742)	(1,721)	(1,510)	(1,438)	(1,442)	(1,395)	(1,442)	(1,397)	(1,430)	(6,111)	(5,664)
Income before Taxes	1,119	1,001	572	964	918	860	878	872	846	3,455	3,456
Income Tax Expense (TEB)	(226)	(197)	(97)	(219)	(193)	(200)	(206)	(213)	(209)	(706)	(828)
Reported Net Income	893	804	475	745	725	660	672	659	637	2,749	2,628
Adjusting Items (after tax) ⁽¹⁾	28	43	309	8	8	8	9	9	8	368	34
Adjusted Net Income⁽²⁾	921	847	784	753	733	668	681	668	645	3,117	2,662
Reported Net Income Attributable to Non-Controlling Interests	111	92	(44)	70	58	55	58	64	61	176	238
Reported Net Income Attributable to Equity Holders of the Bank	782	712	519	675	667	605	614	595	576	2,573	2,390
Adjusted Net Income Attributable to Non-Controlling Interests⁽²⁾	116	101	69	70	58	55	58	64	61	298	238
Adjusted Net Income Attributable to Equity Holders of the Bank⁽²⁾	805	746	715	683	675	613	623	604	584	2,819	2,424
Profitability Measurements:⁽⁷⁾											
Reported Return on Equity (%)	14.5	14.3	11.2	16.3	16.4	15.0	14.7	14.8	14.2	14.4	14.7
Adjusted Return on Equity (%) ⁽²⁾	14.9	15.0	15.5	16.5	16.6	15.2	14.9	15.1	14.4	15.8	14.9
Net Interest Margin ⁽³⁾	4.52	4.52	4.70	4.74	4.66	4.67	4.77	5.00	4.73	4.65	4.79
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁴⁾	1.28	1.05	2.58	1.22	1.26	1.14	1.16	1.33	1.21	1.51	1.21
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽²⁾⁽⁴⁾	1.28	1.05	1.23	1.22	1.26	1.14	1.16	1.33	1.21	1.18	1.21
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽⁴⁾	1.23	1.20	1.33	1.38	1.25	1.14	1.16	1.33	1.21	1.28	1.21
Net write-offs as a % of Average Net Loans & Acceptances	1.34	1.24	1.14	1.26	1.38	1.16	1.43	1.33	1.34	1.25	1.31
Reported Productivity Ratio (%)	52.3	54.9	52.9	52.5	53.3	54.4	54.5	53.3	55.3	53.5	54.4
Adjusted Productivity Ratio (%) ⁽²⁾	51.1	53.0	51.7	52.1	52.9	53.9	54.1	52.9	54.9	52.4	53.9
Average Balances (\$B):											
Residential Mortgages	40.2	39.3	31.6	31.3	29.8	29.1	29.8	29.2	27.9	33.0	29.0
Personal Loans ⁽⁵⁾	23.8	22.9	19.5	19.4	18.6	18.0	18.2	17.9	17.2	20.1	17.8
Credit Cards ⁽⁵⁾	9.5	9.1	8.0	7.7	7.2	6.8	6.8	6.8	6.4	8.0	6.7
Business and Government Loans & Acceptances	75.1	73.0	62.9	60.4	57.3	56.5	58.2	55.4	52.6	63.4	55.7
Total Loans & Acceptances	148.6	144.3	122.0	118.8	112.9	110.4	113.0	109.3	104.1	124.5	109.2
Investment Securities	17.8	18.3	17.1	17.8	17.8	15.1	15.4	14.9	14.7	17.7	15.0
Deposits with Banks	14.6	13.9	13.6	13.4	13.3	13.2	14.1	14.3	14.5	13.5	14.0
Other Assets	15.9	16.5	11.4	10.2	9.3	7.7	9.7	10.4	9.5	12.3	9.3
Total Assets	196.9	193.0	164.1	160.2	153.3	146.3	152.2	148.9	142.9	168.0	147.5
Personal Deposits	41.3	40.9	36.2	36.3	34.7	34.1	35.5	35.3	33.9	37.0	34.7
Non-Personal Deposits	75.5	74.5	66.0	64.5	61.4	62.3	62.4	60.5	56.9	66.6	60.5
Total Deposits	116.8	115.4	102.2	100.8	96.1	96.4	97.9	95.8	90.8	103.6	95.2
Other Liabilities	37.0	37.5	27.1	23.2	20.7	21.0	19.4	18.9	18.6	27.2	19.5
Total Liabilities	153.8	152.9	129.3	124.0	116.8	117.4	117.3	114.7	109.4	130.8	114.7
Period End Balances (\$B):⁽⁵⁾⁽⁶⁾											
Assets under Administration	151	153	154	148	143	146	141	149	136	153	146
Assets under Management	57	58	58	56	53	52	48	50	46	58	52
Other:⁽⁵⁾											
Branches	1,844	1,865	1,896	1,740	1,752	1,761	1,767	1,807	1,818		
Employees ⁽⁸⁾	57,639	57,873	58,251	51,799	51,745	51,306	51,219	51,362	51,822		
ABMs	5,337	5,385	5,462	4,430	4,394	4,450	4,481	4,614	4,595		
Amortization of intangibles (pre-tax)	16	13	11	11	11	11	12	12	12	45	47

(1) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.

(2) Adjusted for acquisition-related costs, including Day 1 PCL impact on acquired performing loans, integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.

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

(4) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.

(5) Prior period amounts have been restated to conform with current period presentation.

(6) Excludes affiliates.

(7) Ratios are on a reported basis.

(8) Employees are reported on a full-time equivalent basis.

BUSINESS SEGMENT PERFORMANCE: GLOBAL BANKING AND MARKETS



(\$MM)	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)	372	337	365	362	390	351	340	322	323	1,454	1,336
Net Fee and Commission Revenues ⁽¹⁾	404	398	472	415	436	519	455	447	443	1,721	1,864
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-	-
Other Operating Income (TEB) ⁽¹⁾	299	338	273	378	364	219	322	434	449	1,353	1,424
Total Revenue (TEB)	1,075	1,073	1,110	1,155	1,190	1,089	1,117	1,203	1,215	4,528	4,624
Provision for Credit Losses - (Charge)/Recovery	16	20	10	11	9	(8)	(24)	(2)	(8)	50	(42)
Non-interest Expenses	(645)	(553)	(543)	(565)	(572)	(569)	(530)	(501)	(560)	(2,233)	(2,160)
Income before Taxes	446	540	577	601	627	512	563	700	647	2,345	2,422
Income Tax Expense (TEB)	(111)	(124)	(136)	(154)	(173)	(121)	(122)	(183)	(178)	(587)	(604)
Net Income	335	416	441	447	454	391	441	517	469	1,758	1,818
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	335	416	441	447	454	391	441	517	469	1,758	1,818
REVENUE BY BUSINESS:											
Business Banking	643	623	664	613	657	627	637	591	611	2,557	2,466
Capital Markets	432	450	446	542	533	462	480	612	604	1,971	2,158
Total Revenue (TEB)	1,075	1,073	1,110	1,155	1,190	1,089	1,117	1,203	1,215	4,528	4,624
CAPITAL MARKETS REVENUE:											
Interest Rate and Credit	156	181	188	198	210	184	194	215	308	777	901
Equities	174	200	176	260	231	207	215	322	204	867	948
Commodities	25	13	14	19	19	11	9	22	27	65	69
Foreign Exchange	77	56	68	65	73	60	62	53	65	262	240
Total Revenue (TEB)	432	450	446	542	533	462	480	612	604	1,971	2,158
Profitability Measurements:											
Return on Equity (%)	11.5	15.3	15.6	16.9	16.2	14.9	14.9	18.5	15.8	16.0	16.0
Net Interest Margin ⁽²⁾⁽³⁾	1.80	1.72	1.82	1.80	2.03	1.88	1.76	1.75	1.63	1.83	1.75
Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁴⁾	(0.07)	(0.09)	(0.05)	(0.05)	(0.04)	0.04	0.11	0.01	0.04	(0.06)	0.05
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽⁴⁾	(0.01)	(0.07)	(0.06)	0.02	(0.01)	0.04	0.11	0.01	0.04	(0.03)	0.05
Net write-offs as a % of Average Net Loans & Acceptances	-	(0.03)	-	0.08	0.05	0.04	0.18	0.19	0.04	0.03	0.11
Productivity Ratio (%)	60.0	51.5	48.9	48.9	48.1	52.3	47.4	41.7	46.1	49.3	46.7
Average Balances (\$B):											
Business and Government Loans & Acceptances	91.5	84.4	82.9	80.2	79.8	78.8	82.1	79.8	82.1	81.8	79.9
Securities Purchased Under Resale Agreements	117.0	94.1	85.4	90.6	93.9	92.1	91.8	97.1	95.2	91.0	94.0
Trading Assets - Securities	91.4	76.7	77.5	83.5	88.2	79.2	87.8	86.6	89.6	81.5	85.8
- Loans	13.9	14.9	16.4	17.1	18.3	16.5	18.9	18.8	18.0	16.7	18.0
Investment Securities	4.3	4.3	4.1	3.6	4.4	4.7	4.7	5.1	5.6	4.1	5.0
Deposits with Banks	1.9	0.6	0.7	0.8	2.9	4.2	4.1	4.1	4.5	1.3	4.2
Other Assets	44.1	42.6	44.4	45.0	46.2	46.5	48.6	48.0	50.8	44.5	48.7
Total Assets	364.1	317.6	311.4	320.8	333.7	322.0	338.0	339.5	345.8	320.8	335.6
Total Deposits	93.4	88.6	85.6	85.0	85.8	79.0	79.4	75.5	74.7	86.3	77.2
Other Liabilities	203.8	170.9	171.9	183.5	188.6	188.9	194.2	187.4	193.0	178.7	190.1
Total Liabilities	297.2	259.5	257.5	268.5	274.4	267.9	273.6	262.9	267.7	265.0	267.3
Other:											
Employees ⁽⁵⁾ - In Canada	1,120	1,233	1,228	1,202	1,232	1,264	1,273	1,228	1,240		
- Outside Canada	1,206	1,306	1,283	1,232	1,204	1,149	1,107	1,053	1,063		
- Total	2,326	2,539	2,511	2,434	2,436	2,413	2,380	2,281	2,303		

(1) Prior period amounts have been restated to conform with current period presentation.

(2) Corporate Banking and securitization conduits.

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

(4) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.

(5) Employees are reported on a full-time equivalent basis.

BUSINESS SEGMENT PERFORMANCE: OTHER ⁽¹⁾


	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
(\$MM)											
Net Interest Income (TEB) ⁽²⁾	(214)	(176)	(131)	(76)	(100)	(102)	(118)	(70)	(100)	(483)	(390)
Net Fee and Commission Revenues	(9)	(6)	(35)	(18)	(10)	(9)	(5)	(9)	(13)	(69)	(36)
Net Income from Investments in Associated Corporations ⁽³⁾	(45)	(55)	(38)	(46)	(38)	(34)	(39)	(34)	(34)	(177)	(141)
Other Operating Income (TEB) ⁽²⁾	51	35	49	70	39	38	28	(261)	28	193	(167)
Total Revenue (TEB) ⁽²⁾	(217)	(202)	(155)	(70)	(109)	(107)	(134)	(374)	(119)	(536)	(734)
Provision for Credit Losses ⁽⁴⁾	(1)	-	(1)	-	1	-	-	-	-	-	-
Operating Expenses	(54)	(43)	(56)	(82)	121	(75)	(67)	(107)	(70)	(60)	(319)
Income before Taxes	(272)	(245)	(212)	(152)	13	(182)	(201)	(481)	(189)	(596)	(1,053)
Income Tax Expense (TEB) ⁽²⁾	218	181	105	120	43	134	146	395	111	449	786
Reported Net Income	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(147)	(267)
Adjusting Items (after tax) ⁽⁵⁾	-	-	-	-	-	-	-	-	-	-	-
Adjusted Net Income	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(147)	(267)
Reported:											
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(147)	(267)
Net Income Attributable to Preferred Shareholders of the Bank	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(147)	(267)
Adjusted:											
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(147)	(267)
Net Income Attributable to Preferred Shareholders of the Bank	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(147)	(267)
Average Balances (\$B):											
Total Assets	116	111	116	121	112	108	107	100	107	115	106
Total Deposits	231	220	225	231	225	213	213	214	220	225	215
Other Liabilities	8	9	4	6	9	5	14	14	15	7	13
Total Liabilities	239	229	229	237	234	218	227	228	235	232	228

(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) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.

NON-INTEREST INCOME


(\$MM)

Fee and Commission Revenues:

	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Card Revenues											
Card Fees	421	449	414	389	404	376	384	370	384	1,656	1,514
Card Expenses	(177)	(149)	(143)	(128)	(131)	(122)	(129)	(124)	(121)	(551)	(496)
	244	300	271	261	273	254	255	246	263	1,105	1,018
Banking Services Fees											
Deposit Services	261	268	261	246	252	247	257	243	242	1,027	989
Other Payment Services	82	84	87	83	85	81	85	84	85	339	335
Other Banking Revenues	129	157	87	107	115	121	114	112	125	466	472
Deposit and Payment Services Expenses	(39)	(36)	(31)	(31)	(29)	(25)	(30)	(28)	(29)	(127)	(112)
	433	473	404	405	423	424	426	411	423	1,705	1,684
Credit Fees											
Commitment and Other Credit Fees	227	216	222	199	203	198	222	213	213	840	846
Acceptance Fees	97	92	90	87	82	81	79	73	74	351	307
	324	308	312	286	285	279	301	286	287	1,191	1,153
Total Banking Revenues	1,001	1,081	987	952	981	957	982	943	973	4,001	3,855
Mutual Funds	447	439	425	412	438	408	417	406	408	1,714	1,639
Brokerage Fees	216	227	222	216	230	212	273	285	277	895	1,047
Investment Management and Trust Services											
Investment Management and Custody	206	164	145	119	123	112	113	116	112	551	453
Personal and Corporate Trust	51	45	46	50	40	43	44	46	46	181	179
	257	209	191	169	163	155	157	162	158	732	632
Total Wealth Management Revenues	920	875	838	797	831	775	847	853	843	3,341	3,318
Underwriting and Other Advisory Fees	92	103	145	118	148	165	150	140	143	514	598
Non-Trading Foreign Exchange Fees	160	158	158	158	148	136	131	148	142	622	557
Other Fees and Commissions	252	228	206	203	204	256	205	227	215	841	903
Other Expenses	-	-	-	-	-	-	-	-	(1)	-	(1)
Total Fee and Commission Revenues	2,425	2,445	2,334	2,228	2,312	2,289	2,315	2,311	2,316	9,319	9,231
Net Income from Investments in Associated Corporations	129	169	126	154	110	97	113	98	99	559	407
Other Operating Income:											
Trading Revenues	329	370	305	358	387	137	279	118	452	1,420	986
Net Gain on Investment Securities	22	10	35	66	35	129	84	87	80	146	380
Insurance underwriting income, net of claims	184	169	158	190	169	150	163	151	162	686	626
Other	241	65	138	112	139	179	107	88	116	454	490
Total	776	614	636	726	730	595	633	444	810	2,706	2,482
Total Non-Interest Income	3,330	3,228	3,096	3,108	3,152	2,981	3,061	2,853	3,225	12,584	12,120

REVENUE FROM TRADING-RELATED ACTIVITIES AND ASSETS UNDER ADMINISTRATION AND MANAGEMENT


	QUARTERLY TREND								FULL YEAR		
	2019	2018				2017				2018	2017
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
REVENUE FROM TRADING OPERATIONS (\$MM):											
Trading-Related Revenue (TEB)¹											
Net Interest Income	16	18	28	47	37	25	20	17	12	130	74
Non-Interest Income											
- Trading	360	397	331	382	411	216	372	455	497	1,521	1,540
- Fee & Commission	103	104	98	97	106	158	101	127	116	405	502
Total	479	519	457	526	554	399	493	599	625	2,056	2,116
Trading-Related Revenue by Product (TEB)											
Interest Rate and Credit	115	132	142	138	147	120	116	166	243	559	645
Equities	166	188	139	245	215	171	185	299	178	787	833
Foreign Exchange	85	73	73	69	84	63	67	49	74	299	253
Commodities	66	45	50	64	71	59	75	65	94	230	293
Other	47	81	53	10	37	(14)	50	20	36	181	92
Trading-Related Revenue by Product (TEB)	479	519	457	526	554	399	493	599	625	2,056	2,116
Taxable Equivalent Adjustment	31	27	26	24	24	79	93	337	45	101	554
Total Trading-Related Revenue (Non-TEB)	448	492	431	502	530	320	400	262	580	1,955	1,562
ASSETS UNDER ADMINISTRATION (\$B):											
Personal											
Retail Brokerage	147.1	146.5	153.8	150.6	153.5	151.7	171.4	174.3	168.5		
Investment Management and Trust	117.0	113.9	105.1	104.2	103.5	107.0	105.0	106.4	102.0		
	264.1	260.4	258.9	254.8	257.0	258.7	276.4	280.7	270.5		
Mutual Funds ⁽²⁾	188.9	187.5	156.3	152.0	150.9	148.3	141.4	146.2	137.4		
Institutional	69.0	68.1	68.0	65.0	63.0	63.2	63.2	67.3	61.7		
Total	522.0	516.0	483.2	471.8	470.9	470.2	481.0	494.2	469.6		
ASSETS UNDER MANAGEMENT (\$B):											
Personal	55.7	54.7	56.3	53.2	53.1	51.8	53.5	53.4	50.0		
Mutual Funds ⁽²⁾	173.9	173.0	140.1	137.6	136.3	134.0	127.7	132.3	123.9		
Institutional	51.9	54.5	58.4	22.3	21.4	20.9	20.1	19.3	20.1		
Total	281.5	282.2	254.8	213.1	210.8	206.7	201.3	205.0	194.0		

(1) Trading-related revenue consists of net interest income and non-interest income. Included are unrealized gains and losses on security positions held, realized gains and losses from the purchase and sale of securities, fees and commissions from securities borrowing and lending activities, and gains and losses on trading derivatives. Underwriting and other advisory fees, which are shown separately in the consolidated statement of income, are excluded.

(2) Q4/18 includes acquisition of MD Financial.

OPERATING EXPENSES



(\$MM)	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Salaries and Employee Benefits											
Salaries	1,222	1,179	1,109	1,091	1,075	1,074	1,068	1,046	1,032	4,454	4,220
Performance-Based Compensation	448	415	394	406	409	387	389	423	400	1,624	1,599
Share-Based Payment	118	39	34	39	80	38	51	24	96	192	209
Other Employee Benefits	376	339	342	366	138	310	341	345	351	1,185	1,347
	2,164	1,972	1,879	1,902	1,702	1,809	1,849	1,838	1,879	7,455	7,375
Premises											
Rent	129	131	120	110	116	105	117	110	112	477	444
Property Taxes	22	23	26	27	22	20	24	27	22	98	93
Other Premises Costs	111	118	108	108	103	112	111	105	104	437	432
	262	272	254	245	241	237	252	242	238	1,012	969
Technology	434	423	383	391	368	384	366	361	356	1,565	1,467
Depreciation	97	97	87	86	84	86	87	84	83	354	340
Amortization											
Amortization of Software Intangibles	121	109	102	100	97	91	85	84	79	408	339
Amortization of Intangibles	30	27	23	18	18	18	19	20	25	86	82
	151	136	125	118	115	109	104	104	104	494	421
Communications	109	123	106	113	105	108	104	112	113	447	437
Advertising and Business Development	139	182	130	140	129	176	144	133	128	581	581
Professional	218	270	215	210	186	252	192	173	158	881	775
Business and Capital Taxes											
Business Taxes	126	104	105	99	111	93	98	94	98	419	383
Capital Taxes	11	9	12	12	12	5	9	13	13	45	40
	137	113	117	111	123	98	107	107	111	464	423
Other	460	476	474	410	445	409	467	447	519	1,805	1,842
Total Non-interest Expenses	4,171	4,064	3,770	3,726	3,498	3,668	3,672	3,601	3,689	15,058	14,630

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)


(\$MM)	QUARTERLY TREND								
	2019	2018				2017			
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets									
Cash and Deposits with Financial Institutions	52,942	62,269	51,891	61,792	57,365	59,663	57,750	50,877	48,429
Precious Metals	3,622	3,191	3,759	4,005	5,471	5,717	7,621	8,534	7,198
Trading Assets									
- Securities	93,047	85,474	77,611	81,738	87,377	78,652	86,090	90,505	88,360
- Loans	13,161	14,334	14,930	16,399	16,726	17,312	16,965	18,895	16,664
- Other	748	454	340	1,518	1,561	2,500	2,093	2,431	1,494
- Total Trading Assets	106,956	100,262	92,881	99,655	105,664	98,464	105,148	111,831	106,518
Financial Instruments Designated at Fair Value through Profit or Loss	14	12	15	13	14	13	231	251	236
Securities Purchased under Resale Agreements and Securities Borrowed	127,959	104,018	84,599	84,175	88,648	95,319	85,901	101,643	97,327
Derivative Financial Instruments	32,161	37,558	34,991	33,949	36,847	35,364	37,255	37,641	34,963
Investment Securities	77,986	78,396	74,216	74,220	75,148	69,269	68,501	69,792	72,721
Loans to Customers									
- Residential Mortgages	258,649	253,357	253,593	242,760	239,419	236,916	231,737	228,313	224,085
- Personal Loans ⁽¹⁾	96,650	96,019	95,318	90,855	89,605	89,227	88,504	87,255	84,574
- Credit Cards ⁽¹⁾	17,124	16,485	16,629	15,109	14,577	14,104	13,663	14,036	13,636
- Business and Government	198,793	191,038	188,380	174,123	164,413	168,449	168,945	171,242	159,566
- Sub-total	571,216	556,899	553,920	522,847	508,014	508,696	502,849	500,846	481,861
- Allowance for Credit Losses	(5,111)	(5,065)	(5,323)	(4,929)	(4,817)	(4,327)	(4,290)	(4,591)	(4,508)
- Total Net Loans	566,105	551,834	548,597	517,918	503,197	504,369	498,559	496,255	477,353
Other									
- Customers' Liability Under Acceptances, net of allowance	18,737	16,329	18,947	17,074	16,380	13,560	11,810	10,378	11,185
- Current Tax Assets	1,072	657	559	381	385	327	507	480	517
- Investment Property	34	36	37	16	16	16	16	18	17
- Land, Buildings and Equipment	2,646	2,648	2,560	2,374	2,298	2,365	2,212	2,337	2,258
- Investments in Associates	5,184	4,850	4,703	4,806	4,518	4,586	4,382	4,523	4,262
- Goodwill and Other Intangible Assets	17,864	17,719	14,890	12,273	12,049	12,106	11,931	12,285	12,056
- Deferred Tax Assets	2,047	1,938	1,957	1,787	1,738	1,713	1,728	1,933	1,795
- Other Assets	18,954	16,776	12,101	11,872	13,414	12,422	12,780	12,868	10,157
- Total Other Assets	66,538	60,953	55,754	50,583	50,798	47,095	45,366	44,822	42,247
Total Assets	1,034,283	998,493	946,703	926,310	923,152	915,273	906,332	921,646	886,992

(1) Prior period amounts have been restated to conform with current period presentation.

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



	QUARTERLY TREND								
	2019	2018				2017			
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
(\$MM)									
Liabilities									
Deposits									
- Personal	221,921	214,545	210,600	203,922	200,727	200,030	197,914	202,004	199,145
- Business and Government	434,749	422,002	401,643	393,761	390,258	384,988	377,883	379,015	363,972
- Financial Institutions	34,209	39,987	41,939	42,960	44,852	40,349	42,346	47,190	41,581
- Total Deposits	690,879	676,534	654,182	640,643	635,837	625,367	618,143	628,209	604,698
Financial Instruments Designated at Fair Value through Profit or Loss	9,907	8,188	7,652	6,575	5,045	4,663	3,373	2,545	1,681
Other									
- Acceptances	18,746	16,338	18,955	17,079	16,398	13,560	11,810	10,378	11,185
- Obligations Related to Securities Sold Short	31,621	32,087	27,968	29,050	32,893	30,766	32,740	30,078	26,381
- Derivative Financial Instruments	35,970	37,967	34,778	32,010	37,741	34,200	39,919	40,336	39,257
- Obligations Related to Securities Sold Under Repurchase Agreements and Securities Lent	116,527	101,257	81,706	90,888	90,931	95,843	92,008	95,664	100,837
- Current Tax Liabilities	267	435	428	529	695	408	626	479	812
- Subordinated Debentures	7,492	5,698	5,687	5,667	5,701	5,935	7,376	7,621	7,507
- Provisions for Off-Balance Sheet Credit Risks and Other	186	182	197	184	178	333	373	426	473
- Deferred Tax Liabilities	1,360	1,205	753	604	578	697	645	648	624
- Other	52,162	50,922	47,063	39,946	35,968	41,876	41,401	45,463	35,705
- Total Other Liabilities	264,331	246,091	217,535	215,957	221,083	223,618	226,898	231,093	222,781
Total Liabilities	965,117	930,813	879,369	863,175	861,965	853,648	848,414	861,847	829,160
Equity									
Common Equity									
- Common Shares	18,296	18,234	18,292	15,711	15,677	15,644	15,584	15,614	15,625
- Retained Earnings	42,236	41,414	40,652	39,766	38,704	38,117	37,092	36,234	35,653
- Accumulated Other Comprehensive Income	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589
- Other Reserves	406	404	162	108	112	116	123	126	139
- Total Common Equity	62,525	61,044	60,752	57,261	55,081	55,454	53,365	55,115	53,006
Preferred Shares and other equity instruments	3,884	4,184	4,234	4,234	4,579	4,579	3,019	3,019	3,249
Total Equity Attributable to Equity Holders of the Bank	66,409	65,228	64,986	61,495	59,660	60,033	56,384	58,134	56,255
Non-Controlling Interests in Subsidiaries	2,757	2,452	2,348	1,640	1,527	1,592	1,534	1,665	1,577
Total Equity	69,166	67,680	67,334	63,135	61,187	61,625	57,918	59,799	57,832
Total Liabilities and Equity	1,034,283	998,493	946,703	926,310	923,152	915,273	906,332	921,646	886,992

AVERAGE BALANCE SHEET


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2019	2018				2017				2018	2017
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Deposits with Financial Institutions	52,327	49,885	55,052	56,296	55,664	57,578	55,351	47,176	52,483	54,207	53,196
Trading Assets - Securities	94,735	80,319	81,362	87,107	91,301	82,647	90,844	89,470	93,633	85,005	89,146
- Loans	13,887	14,855	16,395	17,094	18,252	16,525	18,949	18,847	17,971	16,645	18,066
- Total	108,622	95,174	97,757	104,201	109,553	99,172	109,793	108,317	111,604	101,650	107,212
Securities Purchased under Resale Agreements and Securities Borrowed	119,633	98,186	88,538	94,013	96,684	95,263	94,011	100,560	98,090	94,358	96,951
Investment Securities including Investments in Associates	85,294	80,759	78,874	82,174	77,457	73,167	74,250	75,281	76,402	79,797	74,771
Loans to Customers - Residential Mortgages	256,560	253,068	243,866	241,606	238,287	234,028	229,980	225,909	223,264	244,229	228,315
- Personal Loans ⁽¹⁾	96,699	96,031	91,733	90,640	89,759	89,207	88,420	86,403	85,679	92,052	87,436
- Credit Cards ⁽¹⁾	16,999	16,469	15,123	14,645	14,153	13,570	13,616	13,524	13,294	15,101	13,501
- Business and Government	198,471	189,842	178,451	172,026	167,480	164,884	169,720	163,675	161,804	176,990	165,032
- Sub-total	568,729	555,410	529,173	518,917	509,679	501,689	501,736	489,511	484,041	528,372	494,284
- Allowance for Credit Losses	5,172	5,164	4,923	4,931	4,854	4,344	4,446	4,730	4,586	4,968	4,525
- Total	563,557	550,246	524,250	513,986	504,825	497,345	497,290	484,781	479,455	523,404	489,759
Total Earning Assets	929,433	874,250	844,471	850,670	844,183	822,525	830,695	816,115	818,034	853,416	821,889
Derivative Financial Instruments	37,326	36,316	35,720	34,094	34,967	31,812	36,096	35,481	39,440	35,251	35,994
Customers' Liability under Acceptances	16,985	17,617	17,151	16,655	13,751	13,980	12,225	11,534	11,620	16,290	12,346
Other Assets	48,855	43,278	38,103	39,549	41,661	40,016	42,874	44,024	42,578	40,726	42,390
Total Assets	1,032,599	971,461	935,445	940,968	934,562	908,333	921,890	907,154	911,672	945,683	912,619
Deposits from Customers	661,735	634,267	611,785	610,421	598,270	582,275	582,497	574,622	574,282	613,712	578,450
Deposits from Banks	36,596	38,202	42,309	43,167	45,211	41,687	42,127	41,620	43,053	42,215	42,126
	698,331	672,469	654,094	653,588	643,481	623,962	624,624	616,242	617,335	655,927	620,576
Securities Sold Short	34,089	32,093	32,001	33,858	35,817	33,420	31,443	30,608	31,321	33,439	31,707
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	111,814	90,473	91,104	100,642	101,764	102,208	102,692	99,794	104,514	95,958	102,323
Subordinated Debentures	5,994	5,686	5,700	5,777	5,804	5,901	7,482	7,506	7,505	5,741	7,095
Other Liabilities	113,765	103,188	87,416	84,752	86,595	83,501	96,804	94,052	93,018	90,540	92,105
Shareholders' Equity											
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income and Other Reserves	61,756	60,898	59,006	56,171	55,007	54,409	54,240	54,060	52,832	57,815	53,919
- Preferred Shares	4,171	4,277	4,234	4,560	4,579	3,358	3,019	3,236	3,575	4,411	3,297
- Non-Controlling Interests in Subsidiaries	2,679	2,376	1,890	1,620	1,515	1,574	1,586	1,656	1,572	1,852	1,597
- Total Shareholders' Equity	68,606	67,551	65,130	62,351	61,101	59,341	58,845	58,952	57,979	64,078	58,813
Total Liabilities and Shareholders' Equity	1,032,599	971,461	935,445	940,968	934,562	908,333	921,890	907,154	911,672	945,683	912,619

(1) Prior period amounts have been restated to conform with current period presentation.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY


(\$MM)

	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Common Shares:											
Balance at Beginning of Period	18,234	18,292	15,711	15,677	15,644	15,584	15,614	15,625	15,513	15,644	15,513
Share issuance, net of repurchase/redemptions	62	(58)	2,581	34	33	60	(30)	(11)	112	2,590	131
Balance at End of Period	18,296	18,234	18,292	15,711	15,677	15,644	15,584	15,614	15,625	18,234	15,644
Retained Earnings:											
Balance at Beginning of Period	41,414	40,652	39,766	38,704	38,117	37,092	36,234	35,653	34,752	38,117	34,752
Cumulative effect on adoption of IFRS 9					(564)					(564)	
Balance as at November 1, 2017					37,553					37,553	
Cumulative effect on adoption of IFRS 15	(58)										
Balance as at November 1, 2018	41,356										
Net Income attributable to Common Shareholders of the Bank	2,107	2,114	1,956	2,042	2,249	1,986	2,016	1,965	1,909	8,361	7,876
Dividends Paid to Common Shareholders of the Bank	(1,041)	(1,043)	(1,011)	(982)	(949)	(947)	(911)	(915)	(895)	(3,985)	(3,668)
Shares repurchased/redeemed	(186)	(306)	(59)	-	(149)	1	(248)	(468)	(112)	(514)	(827)
Other		(3)	-	2	-	(15)	1	(1)	(1)	(1)	(16)
Balance at End of Period	42,236	41,414	40,652	39,766	38,704	38,117	37,092	36,234	35,653	41,414	38,117
Accumulated Other Comprehensive Income (Loss):											
Balance at Beginning of Period	992	1,646	1,676	588	1,577	566	3,141	1,589	2,240	1,577	2,240
Cumulative effect on adoption of IFRS 9					51					51	
Balance as at November 1, 2017					1,628					1,628	
Other Comprehensive Income, net of Income Tax											
Foreign Currency Translation	562	(566)	(70)	1,222	(1,006)	1,007	(2,885)	1,835	(1,151)	(420)	(1,194)
Debt Instruments at Fair Value through Other Comprehensive Income	57	(48)	(34)	(62)	(108)	N/A	N/A	N/A	N/A	(252)	N/A
Equity Instruments at Fair Value through Other Comprehensive Income	20	(16)	16	(30)	83	N/A	N/A	N/A	N/A	53	N/A
Available-for-Sale Securities (Debt and Equity)		-	-	-	-	(22)	(92)	103	(49)	-	(60)
Cash Flow Hedges	257	(99)	(116)	(70)	(71)	(18)	165	(59)	(117)	(356)	(29)
Other	(301)	75	174	28	62	44	237	(327)	666	339	620
Total	595	(654)	(30)	1,088	(1,040)	1,011	(2,575)	1,552	(651)	(636)	(663)
Balance at End of Period	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589	992	1,577
Other Reserves:											
Balance at Beginning of Period	404	162	108	112	116	123	126	139	152	116	152
Share-based payments	4	-	1	1	4	2	-	1	5	6	8
Shares issued	(17)	242	53	(5)	(8)	(9)	(3)	(14)	(18)	282	(44)
Other	15	-	-	-	-	-	-	-	-	-	-
Balance at End of Period	406	404	162	108	112	116	123	126	139	404	116
Total Common Equity at End of Period	62,525	61,044	60,752	57,261	55,081	55,454	53,365	55,115	53,006	61,044	55,454
Composition of Accumulated Other Comprehensive Income (Loss):											
Foreign Currency Translation	2,003	1,441	2,007	2,077	855	1,861	854	3,739	1,904		
Debt Instruments at Fair Value through Other Comprehensive Income	(11)	(68)	(20)	14	76	N/A	N/A	N/A	N/A		
Equity Instruments at Fair Value through Other Comprehensive Income	(106)	(126)	(110)	(126)	(96)	N/A	N/A	N/A	N/A		
Available-for-Sale Securities (Debt and Equity)	-	-	-	-	-	(46)	(24)	68	(35)		
Cash Flow Hedges	136	(121)	(22)	94	164	235	253	88	147		
Other	(435)	(134)	(209)	(383)	(411)	(473)	(517)	(754)	(427)		
Total	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589		

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018			2017				2018	2017	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Preferred Shares and other Equity Instruments:											
Balance at Beginning of Period	4,184	4,234	4,234	4,579	4,579	3,019	3,019	3,249	3,594	4,579	3,594
Shares Issued		300	-	-	-	1,560	-	-	-	300	1,560
Shares repurchased/redeemed	(300)	(350)	-	(345)	-	-	-	(230)	(345)	(695)	(575)
Net Income attributable to Preferred Shareholders and other Equity Instrument Holders of the Bank	29	65	27	65	30	29	29	32	39	187	129
Dividends paid to Preferred Shareholders and other Equity Instrument Holders of the Bank	(29)	(65)	(27)	(65)	(30)	(29)	(29)	(32)	(39)	(187)	(129)
Balance at End of Period	3,884	4,184	4,234	4,234	4,579	4,579	3,019	3,019	3,249	4,184	4,579
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:											
Balance at Beginning of Period	2,452	2,348	1,640	1,527	1,592	1,534	1,665	1,577	1,570	1,592	1,570
Cumulative effect on adoption of IFRS 9					(97)					(97)	
Balance as at November 1, 2017					1,495					1,495	
Net Income attributable to Non-Controlling Interests in Subsidiaries	111	92	(44)	70	58	55	58	82	43	176	238
Other Comprehensive Income, net of Income Tax	101	(163)	(24)	77	(1)	52	(155)	57	-	(111)	(46)
Distributions to Non-Controlling Interests	(31)	(119)	(23)	(32)	(25)	(12)	(34)	(51)	(36)	(199)	(133)
Other	124	294	799	(2)	-	(37)	-	-	-	1,091	(37)
Balance at End of Period	2,757	2,452	2,348	1,640	1,527	1,592	1,534	1,665	1,577	2,452	1,592
Total Equity at End of Period	69,166	67,680	67,334	63,135	61,187	61,625	57,918	59,799	57,832	67,680	61,625

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER


(\$ billions)	31-Jan-19		31-Oct-18		31-Jul-18		30-Apr-18		31-Jan-18	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	258.6	43.8	253.4	44.2	253.6	44.3	242.8	45.0	239.4	45.6
Personal Loans	96.7	16.4	96.0	16.7	95.3	16.6	90.8	16.8	89.6	17.1
Credit Cards	17.1	2.9	16.5	2.9	16.6	2.9	15.1	2.8	14.6	2.8
Personal	372.4	63.1	365.9	63.8	365.5	63.8	348.7	64.6	343.6	65.5
Financial Services										
Non-Bank	24.3	4.1	24.6	4.3	24.6	4.3	21.7	4.0	20.3	3.9
Bank ⁽¹⁾	5.4	0.9	4.5	0.8	4.5	0.8	4.6	0.9	4.2	0.8
Wholesale and Retail	26.0	4.4	25.1	4.4	24.5	4.3	21.4	4.0	21.8	4.2
Real Estate and Construction	30.1	5.1	29.2	5.1	29.3	5.1	26.7	4.9	24.7	4.7
Energy	15.0	2.5	14.8	2.6	13.4	2.3	14.1	2.6	13.3	2.5
Transportation	9.2	1.6	9.3	1.6	9.2	1.6	7.8	1.4	7.7	1.5
Automotive	14.8	2.5	14.7	2.6	14.8	2.6	14.8	2.8	13.5	2.6
Agriculture	10.9	1.9	11.5	2.0	11.2	2.0	10.2	1.9	9.7	1.8
Hospitality and Leisure	4.4	0.8	4.0	0.7	4.1	0.7	4.0	0.7	3.4	0.6
Mining	6.2	1.0	5.5	0.9	5.9	1.0	4.9	0.9	4.9	0.9
Metals	2.9	0.5	3.0	0.5	3.4	0.6	2.7	0.5	2.5	0.5
Utilities	10.1	1.7	9.7	1.7	10.4	1.8	9.3	1.7	7.8	1.5
Health Care	5.7	1.0	5.4	0.9	5.7	1.0	5.6	1.1	5.7	1.1
Technology and Media	14.3	2.4	12.3	2.2	12.0	2.1	10.4	1.9	9.5	1.8
Chemicals	2.1	0.4	1.9	0.3	2.3	0.4	2.1	0.4	1.9	0.4
Food and Beverage	9.7	1.6	7.9	1.4	8.0	1.4	6.8	1.3	6.3	1.2
Forest Products	2.5	0.4	1.9	0.3	2.0	0.3	1.9	0.3	1.8	0.3
Other ⁽²⁾	18.6	3.2	16.9	3.0	16.8	3.0	17.1	3.2	16.8	3.2
Sovereign ⁽³⁾	5.4	0.9	5.1	0.9	5.3	0.9	5.1	0.9	5.0	1.0
Business and government	217.6	36.9	207.3	36.2	207.4	36.2	191.2	35.4	180.8	34.5
Loans and acceptances	590.0	100.0	573.2	100.0	572.9	100.0	539.9	100.0	524.4	100.0
Allowance for credit losses on loans and acceptances	(5.1)		(5.1)		(5.3)		(4.9)		(4.8)	
Loans and acceptances net of allowance for credit losses	584.9		568.1		567.6		535.0		519.6	

(1) Deposit taking institutions and securities firms.

(2) Other includes \$3.2 billion in financing products, \$2.9 billion in wealth management and \$2.7 billion in services.

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

IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	IFRS 9					IAS 39			
	2019 Q1	2018				2017			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
GROSS IMPAIRED LOANS: ⁽¹⁾⁽²⁾									
<u>Canadian Banking</u>									
Retail	863	840	838	818	846	882	941	1,001	1,047
Commercial	194	158	172	178	186	174	185	193	214
	1,057	998	1,010	996	1,032	1,056	1,126	1,194	1,261
<u>International Banking</u>									
Retail	2,113	2,026	2,143	1,984	1,885	2,173	2,095	2,247	2,130
Commercial	1,791	1,823	1,950	1,724	1,578	1,264	1,298	1,475	1,387
	3,904	3,849	4,093	3,708	3,463	3,437	3,393	3,722	3,517
<u>Global Banking & Markets</u>									
Canada	1	1	1	1	1	1	1	2	26
U.S.A.	108	80	115	156	179	132	161	206	195
Europe	168	151	199	199	236	168	143	157	82
Asia	49	51	64	67	67	71	89	145	168
	326	283	379	423	483	372	394	510	471
Total Gross Impaired Loans	5,287	5,130	5,482	5,127	4,978	4,865	4,913	5,426	5,249
NET IMPAIRED LOANS: ⁽¹⁾⁽²⁾⁽³⁾									
<u>Canadian Banking</u>									
Retail ⁽⁴⁾	599	564	560	533	554	237	295	344	390
Commercial	92	54	56	55	60	40	46	49	61
	691	618	616	588	614	277	341	393	451
<u>International Banking</u>									
Retail ⁽⁴⁾	1,375	1,298	1,399	1,270	1,185	909	826	857	851
Commercial	1,287	1,329	1,398	1,197	1,123	798	825	890	794
	2,662	2,627	2,797	2,467	2,308	1,707	1,651	1,747	1,645
<u>Global Banking and Markets</u>									
Canada	-	-	-	-	-	-	-	-	19
U.S.A.	84	55	96	127	149	93	116	154	150
Europe	143	123	160	159	174	116	96	105	46
Asia	27	30	38	40	43	50	69	111	105
	254	208	294	326	366	259	281	370	320
Total Net Impaired Loans	3,607	3,453	3,707	3,381	3,288	2,243	2,273	2,510	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, prior to 2018.

(2) Includes Acquisition-related impact for GILs and NILs in International Banking

(3) Excludes Letters of Credit (LCs).

(4) Under IFRS 9, certain allowances previously attributed to retail impaired loans are now attributed to retail performing loans.

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	IFRS 9					IAS 39			
	2019 Q1	2018				2017			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Balance at Beginning of Period ⁽¹⁾⁽²⁾⁽³⁾	5,130	5,482	5,127	4,978	5,070	4,913	5,426	5,249	5,394
Net Classifications ⁽¹⁾									
Canadian Retail									
New Classifications	286	249	263	207	249	450	460	504	518
Declassifications	-	-	-	-	-	-	-	-	-
Payments	-	-	-	-	-	(251)	(246)	(243)	(220)
Sales	-	-	-	-	-	-	-	-	-
Net Classifications	286	249	263	207	249	199	214	261	298
Canadian Commercial									
New Classifications	70	24	25	29	29	14	33	29	66
Declassifications	-	(1)	(11)	(2)	-	-	(6)	(6)	(1)
Payments	(7)	(16)	(10)	(19)	(6)	(10)	(14)	(21)	(6)
Sales	-	-	-	(3)	-	-	(2)	-	(41)
Net Classifications	63	7	4	5	23	4	11	2	18
International Retail									
New Classifications	590	517	447	435	486	427	404	360	391
Declassifications	-	-	-	-	-	-	-	-	-
Payments	-	-	-	-	-	-	-	-	-
Sales	-	-	-	-	-	-	-	-	-
Net Classifications	590	517	447	435	486	427	404	360	391
International Commercial									
New Classifications	75	343	168	159	127	54	80	163	112
Declassifications	(4)	(85)	(5)	(4)	(13)	-	(4)	(1)	(24)
Payments	(111)	(224)	(51)	(43)	(77)	(53)	(25)	(28)	(34)
Sales	-	-	-	-	-	-	-	-	-
Net Classifications	(40)	34	112	112	37	1	51	134	54
Global Banking and Markets									
New Classifications	97	32	23	54	5	72	1	123	36
Declassifications	(29)	(47)	-	-	-	-	-	-	-
Payments	(26)	(55)	(67)	(82)	(72)	(99)	(30)	(73)	(74)
Sales	-	(24)	(2)	(36)	(7)	-	(7)	-	-
Net Classifications	42	(94)	(46)	(64)	(74)	(27)	(36)	50	(38)
Total	941	713	780	695	721	604	644	807	723
Write-offs									
Canadian Retail	(263)	(247)	(243)	(235)	(246)	(258)	(274)	(307)	(254)
Canadian Commercial	(28)	(21)	(10)	(14)	(10)	(15)	(17)	(25)	(32)
International Retail	(549)	(570)	(409)	(430)	(384)	(405)	(393)	(353)	(428)
International Commercial	(37)	(38)	(28)	(25)	(97)	(64)	(112)	(122)	(20)
Global Banking and Markets	-	(5)	(1)	(16)	(11)	(9)	(38)	(37)	(10)
Total	(877)	(881)	(691)	(720)	(748)	(751)	(834)	(844)	(744)
Forex ⁽¹⁾⁽³⁾ / Other									
Canadian Retail	-	-	-	-	-	-	-	-	-
Canadian Commercial	1	-	-	1	-	-	(2)	2	-
International Retail	46	(64)	121	94	(43)	56	(163)	110	(60)
International Commercial	45	(123)	142	59	(31)	29	(116)	76	(48)
Global Banking and Markets	1	3	3	20	9	14	(42)	26	(16)
Total	93	(184)	266	174	(65)	99	(323)	214	(124)
Balance at End of Period ⁽¹⁾⁽³⁾	5,287	5,130	5,482	5,127	4,978	4,865	4,913	5,426	5,249

(1) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico, prior to 2018.
(2) Includes IFRS 9 transition adjustments due to changes in the definition of default.
(3) Includes Acquisition-related impact for GILs in Forex/Other in International Banking

(\$MM)

Impaired Loans - Stage 3

Balance, Beginning of Period⁽¹⁾
 Provision for Credit Losses⁽²⁾
 Write-offs
 Recoveries
 Foreign Currency Adjustment and Other
 Balance, End of Period

2019	2018				
	Q1	Q4 ⁽¹⁾⁽³⁾	Q3 ⁽¹⁾⁽³⁾	Q2 ⁽¹⁾⁽³⁾	Q1 ⁽¹⁾⁽³⁾
1,677	1,775	1,746	1,690	1,756	
679	637	559	595	564	
(877)	(881)	(691)	(720)	(748)	
145	246	157	140	146	
56	(100)	4	41	(28)	
1,680	1,677	1,775	1,746	1,690	

Performing Loans - Stage 1 and 2⁽⁴⁾

Balance, Beginning of Period⁽¹⁾
 Provision for Credit Losses
 Foreign Currency Adjustment and Other
 Balance, End of Period

3,388	3,548	3,183	3,127	3,163
9	(47)	384	(61)	(10)
34	(113)	(19)	117	(26)
3,431	3,388	3,548	3,183	3,127

Allowance for Credit Losses on Loans
 Allowance for Credit Losses on Off-Balance Sheet exposures
 Allowance for Credit Losses on acceptances, debt securities and deposits with financial institutions
 Total Allowance for Credit Losses

5,111	5,065	5,323	4,929	4,817
69	74	77	73	75
19	15	18	15	31
5,199	5,154	5,418	5,017	4,923

Total Allowance for Credit Losses by Business Line

Consists of:

Canadian Banking
 International Banking
 Global Banking and Markets
 Other

1,619	1,631	1,634	1,643	1,657
3,402	3,327	3,573	3,153	3,032
178	196	211	221	234
-	-	-	-	-
5,199	5,154	5,418	5,017	4,923

Allowance for Credit Losses on loans by Type of Borrower

Impaired Loans - Stage 3

Residential Mortgages
 Personal Loans
 Credit Cards
 Business and Government

362	360	414	404	394
640	644	608	595	598
-	-	-	-	-
678	673	753	747	698

Performing Loans - Stage 1 and 2⁽⁵⁾

Residential Mortgages
 Personal Loans
 Credit Cards
 Business and Government

347	318	349	314	304
1,471	1,465	1,528	1,329	1,305
1,212	1,213	1,259	1,172	1,141
401	392	412	368	377

Allowance for Credit Losses on Loans

5,111	5,065	5,323	4,929	4,817
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(1) After IFRS 9 transition adjustments.

(2) Q4 2018 Includes provision for credit losses on debt securities of \$41 million.

(3) Prior period amounts are not presented as they are not on a comparable basis due to the transition to IFRS 9.

(4) Q3 2018 includes Acquisition-related impact of \$403 million.

(5) Q3 2018 includes Acquisition-related impact of \$48 million in Residential Mortgages, \$206 million in Personal Loans, \$94 million in Credit Cards, \$55 million in Business and Government.

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 Loans	1,040	1,060	1,102	1,052	1,089	1,034	998	990
Credit Cards	543	531	556	501	507	429	386	356
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 Loans	461	477	470	477	457	457	456	449
Credit Cards	259	263	233	218	205	189	191	177
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


(\$MM)	January 31, 2019			October 31, 2018			January 31, 2018		
	Gross	Allowance for Credit Losses (Stage 3)	Net	Gross	Allowance for Credit Losses (Stage 3)	Net	Gross	Allowance for Credit Losses	Net
Residential Mortgages	1,868	362	1,506	1,797	360	1,437	1,747	394	1,353
Personal Loans ^{(1),(2)}	1,108	640	468	1,069	644	425	984	598	386
Credit Cards ⁽²⁾	-	-	-	-	-	-	-	-	-
Personal	2,976	1,002	1,974	2,866	1,004	1,862	2,731	992	1,739
Financial Services									
Non-Bank	23	14	9	19	13	6	28	15	13
Bank	2	2	-	2	2	-	2	2	-
Wholesale and Retail	418	180	238	390	168	222	327	149	178
Real Estate and Construction	432	107	325	469	112	357	421	119	302
Energy	157	26	131	135	30	105	340	71	269
Transportation	240	56	184	233	60	173	230	77	153
Automotive	47	15	32	50	16	34	26	9	17
Agriculture	141	46	95	150	50	100	109	33	76
Hospitality and Leisure	5	1	4	37	1	36	39	7	32
Mining	25	6	19	25	5	20	25	6	19
Metals	46	18	28	48	17	31	99	29	70
Utilities	54	23	31	51	22	29	227	18	209
Health Care	77	18	59	76	19	57	88	28	60
Technology and Media	23	6	17	21	5	16	10	6	4
Chemicals	12	3	9	10	3	7	2	1	1
Food and Beverage	133	54	79	99	50	49	95	37	58
Forest Products	28	8	20	27	7	20	33	8	25
Other	176	85	91	159	78	81	130	78	52
Sovereign	272	10	262	263	15	248	16	5	11
Business & Government	2,311	678	1,633	2,264	673	1,591	2,247	698	1,549
Impaired Loans, net of Related Allowances	5,287	1,680	3,607	5,130	1,677	3,453	4,978	1,690	3,288

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER - IFRS 9


(\$MM)	2019 Q1	2018			
		Q4	Q3 ⁽²⁾	Q2	Q1 ⁽¹⁾
Provision for Credit Losses on impaired loans (Stage 3):					
Residential Mortgages	14	19	31	16	24
Personal Loans	363	350	292	275	282
Credit Cards	240	224	193	210	206
Personal	617	593	516	501	512
Financial Services					
Non-Bank	-	-	1	-	-
Bank	-	-	-	-	-
Wholesale and Retail	21	24	21	21	26
Real Estate and Construction	8	15	21	3	9
Energy	(1)	(13)	(20)	3	(3)
Transportation	2	(3)	9	(2)	4
Automotive	1	3	1	4	1
Agriculture	3	7	6	4	(2)
Hospitality and Leisure	-	-	(4)	-	(1)
Mining	1	-	-	(1)	-
Metals	2	(14)	2	4	1
Utilities	1	(29)	5	37	7
Health Care	4	1	-	3	8
Technology and Media	2	1	5	1	-
Chemicals	-	-	-	-	1
Food and Beverage	14	5	6	6	-
Forest Products	1	3	1	1	-
Other	6	5	(10)	(1)	-
Sovereign	(3)	39	(1)	11	1
Business & Government	62	44	43	94	52
Provision for Credit Losses on impaired loans (Stage 3)	679	637	559	595	564
Provision for Credit Losses - performing (Stage 1 and 2)⁽²⁾⁽³⁾:					
Personal	6	(30)	(22)	(14)	8
Business & Government	3	(17)	2	(47)	(28)
Provision for Credit Losses - performing (Stage 1 and 2)	9	(47)	(20)	(61)	(20)
Total Provision for Credit Losses	688	590	539	534	544

(1) Prior period amounts are not presented as they are not on a comparable basis due to the transition to IFRS 9.

(2) Q3 2018 excludes Acquisition-related impact of \$404 million.

(3) Includes provision for credit losses on all performing financial assets.

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER - IAS 39



(\$MM)

PROVISIONS AGAINST IMPAIRED LOANS:

	2017				2016				FULL YEAR	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	2016
Residential mortgages	10	13	6	32	13	26	24	37	61	100
Personal Loans	293	296	294	269	268	275	269	263	1,152	1,075
Credit Cards	172	185	200	177	173	149	147	133	734	602
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
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 31/19 Total	October 31/18 Total	January 31/18 Total
ASIA									
China	1,574	2,440	386	81	872	25	5,379	4,714	4,961
India	1,406	166	-	-	0	9	1,581	1,672	1,987
Thailand	108	-	526	-	3,219	8	3,860	3,640	3,432
South Korea	621	24	-	-	0	24	669	725	1,002
Hong Kong	1,577	33	4	-	0	29	1,642	1,813	1,352
Malaysia	163	1	-	-	326	1	491	501	561
Japan	459	92	175	4,329	0	39	5,094	5,625	5,195
Other ⁽²⁾	1,780	56	158	-	0	11	2,005	1,953	1,455
Total	7,687	2,812	1,248	4,410	4,417	146	20,720	20,643	19,945
LATIN AMERICA									
Chile ⁽³⁾	3,679	1,269	2,265	151	5,661	0	13,025	11,965	8,249
Mexico	2,662	423	-	591	4,328	453	8,457	7,533	7,452
Brazil	6,266	1,184	-	14	401	732	8,596	7,596	5,885
Peru	2,779	56	-	145	5,117	4	8,101	7,611	6,616
Colombia ⁽³⁾	1,520	196	-	-	1,625	7	3,348	3,050	3,006
Others ⁽⁴⁾	139	4	-	-	544	0	687	676	716
Total	17,044	3,132	2,265	901	17,676	1,196	42,214	38,432	31,924
CARIBBEAN & CENTRAL AMERICA									
Panama	4,504	106	148	8	279	3	5,048	4,850	4,128
Costa Rica	1,734	125	-	-	1,038	8	2,905	2,971	2,738
El Salvador	355	30	-	-	702	0	1,087	1,113	1,167
Dominican Republic	1,298	11	59	-	0	3	1,370	1,182	1,193
Jamaica	56	12	-	-	837	0	905	955	793
Others ⁽⁵⁾	1,268	58	-	-	409	0	1,734	1,983	1,909
Total	9,215	342	208	8	3,263	13	13,049	13,054	11,928

(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, Taiwan and Turkey.

(3) Q3/18 included acquisition-related impact of \$2,387 in Chile and \$178 in Colombia.

(4) Includes Venezuela and Uruguay.

(5) 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	172
Bonds of Designated Emerging Markets	-
Other Foreign Government Debt	4
Other Debt	(18)
Equity Securities at Fair Value through Other Comprehensive Income	45
	203
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(270)
Net Unrealized Gains (Losses)	(67)

2019 Q1 ⁽¹⁾	2018				2017			
	Q4 ⁽¹⁾	Q3 ⁽¹⁾	Q2 ⁽¹⁾	Q1 ⁽¹⁾	Q4	Q3	Q2	Q1
172	(195)	(146)	(202)	(143)	(81)	(122)	82	(44)
-	-	-	-	-	-	-	-	-
4	(32)	(18)	(3)	(2)	14	25	16	(3)
(18)	(59)	(66)	(64)	(47)	11	12	34	7
45	34	58	25	44	15	74	189	82
203	(252)	(172)	(244)	(148)	(41)	(11)	321	42
(270)	82	71	154	171	(7)	(8)	(220)	(83)
(67)	(170)	(101)	(90)	23	(48)	(19)	101	(41)

(1) Prior period amounts not comparable due to the transition to IFRS9.

REGULATORY CAPITAL HIGHLIGHTS


(\$MM)	Basel III				
	Q1 2019	Q4 2018	Q3 2018	Q2 2018	Q1 2018
Common Equity Tier 1 capital	45,344	44,443	46,777	45,025	42,990
Tier 1 capital	50,869	50,187	52,540	50,708	48,648
Total capital	59,796	57,364	59,837	57,716	55,637
Risk-weighted Assets⁽¹⁾⁽²⁾					
CET1 Capital Risk-weighted Assets	408,565	400,507	411,426	375,901	382,248
Tier 1 Capital Risk-weighted Assets	408,565	400,680	411,604	376,042	382,248
Total Capital Risk-weighted Assets	408,565	400,853	411,783	376,183	382,248
Capital Ratios (%)					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	11.1	11.1	11.4	12.0	11.2
Tier 1 (as a percentage of risk-weighted assets)	12.5	12.5	12.8	13.5	12.7
Total capital (as a percentage of risk-weighted assets)	14.6	14.3	14.5	15.3	14.6
Leverage					
Leverage Exposures	1,167,691	1,119,099	1,071,975	1,060,648	1,048,763
Leverage Ratio (%)	4.4	4.5	4.9	4.8	4.6
OSFI Target (%)					
Common Equity Tier 1 minimum ratio	8.0	8.0	8.0	8.0	8.0
Tier 1 capital all-in minimum ratio	9.5	9.5	9.5	9.5	9.5
Total capital all-in minimum ratio	11.5	11.5	11.5	11.5	11.5
Leverage all-in minimum ratio	3.0	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	30	40	40	40	40
Amount excluded from AT1 due to cap (excess over cap after redemptions and	113	-	110	110	455
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements (%)	30	40	40	40	40
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-

(1) As per OSFI guideline, effective Q1 2014, the Credit Valuation Adjustment (CVA) risk-weighted assets on derivatives were phased-in using scalars. Commencing in Q1 2019, the CVA RWA scalars have been fully phased-in.

(2) As at January 31, 2019, October 31, 2018, July 31, 2018 and April 30, 2018, the Bank did not have a regulatory capital floor add-on for CET1, Tier 1 and Total capital risk-weighted assets (as at January 31, 2018: \$16.4 billion, \$16.3 billion and \$16.2 billion respectively).

APPENDIX 1: CANADIAN BANKING EXCLUDING WEALTH MANAGEMENT


	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
(\$MM)											
Net Interest Income (TEB)	1,928	1,928	1,925	1,810	1,841	1,819	1,781	1,669	1,714	7,504	6,982
Net Fee and Commission Revenues	510	561	559	527	546	526	527	496	513	2,193	2,062
Net Income (Loss) from Investments in Associated Corporations	13	23	11	44	15	17	20	16	13	93	66
Other Operating Income (TEB)	133	153	134	159	175	165	183	191	174	621	713
Total Revenue (TEB) ⁽¹⁾	2,584	2,665	2,629	2,540	2,577	2,527	2,511	2,372	2,414	10,411	9,823
Provision for Credit Losses	(231)	(195)	(180)	(205)	(210)	(218)	(224)	(236)	(235)	(790)	(913)
Non-interest Expenses	(1,187)	(1,239)	(1,200)	(1,207)	(1,165)	(1,189)	(1,134)	(1,091)	(1,119)	(4,811)	(4,532)
Income before Taxes	1,166	1,231	1,249	1,128	1,202	1,120	1,153	1,045	1,060	4,810	4,378
Income Tax Expense (TEB)	(305)	(313)	(327)	(300)	(311)	(293)	(296)	(265)	(271)	(1,251)	(1,125)
Reported Net Income	861	918	922	828	891	827	857	780	789	3,559	3,253
Adjusting Items (after tax) ⁽²⁾	4	4	4	4	4	5	4	4	4	16	17
Adjusted Net Income⁽³⁾	865	922	926	832	895	832	861	784	793	3,575	3,270
Reported Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Reported Net Income Attributable to Equity Holders of the Bank	861	918	922	828	891	827	857	780	789	3,559	3,253
Adjusted Net Income Attributable to Non-Controlling Interests⁽³⁾	-	-	-	-	-	-	-	-	-	-	-
Adjusted Net Income Attributable to Equity Holders of the Bank⁽³⁾	865	922	926	832	895	832	861	784	793	3,575	3,270
Profitability Measurements:											
Return on Equity (%)	22.8	25.7	26.4	24.8	26.2	24.2	25.7	24.7	24.8	25.8	24.9
Adjusted Return on Equity (%)	22.9	25.8	26.5	24.9	26.4	24.3	25.9	24.9	24.9	25.9	25.0
Net Interest Margin ⁽⁴⁾	2.39	2.40	2.41	2.37	2.35	2.35	2.35	2.32	2.32	2.39	2.33
Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁵⁾	0.28	0.24	0.22	0.26	0.26	0.28	0.29	0.32	0.31	0.24	0.30
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽⁵⁾	0.28	0.23	0.21	0.26	0.27	0.28	0.29	0.32	0.31	0.24	0.30
Net write-offs as a % of Average Net Loans & Acceptances	0.29	0.24	0.23	0.27	0.26	0.29	0.33	0.35	0.33	0.25	0.33
Productivity Ratio (%)	45.9	46.5	45.6	47.5	45.2	47.0	45.1	46.0	46.4	46.2	46.1
Adjusted Productivity Ratio (%)	45.7	46.3	45.4	47.3	45.0	46.8	44.9	45.8	46.1	46.0	45.9
Average Balances (\$B):											
Residential Mortgages	204.5	202.5	201.7	200.7	199.4	196.6	192.5	189.7	188.9	201.1	191.9
Personal Loans ⁽⁶⁾	69.0	69.0	68.0	67.0	67.1	67.1	65.9	64.2	64.1	67.8	65.3
Credit Cards ⁽⁶⁾	7.4	7.2	7.1	6.8	6.9	6.7	6.7	6.6	6.7	7.0	6.7
Business and Government Loans & Acceptances	50.4	50.3	49.7	47.8	46.0	44.7	43.8	42.1	40.7	48.5	42.8
Total Loans & Acceptances	331.3	329.0	326.5	322.3	319.4	315.1	308.9	302.6	300.4	324.4	306.7
Other Assets	2.6	2.5	2.5	2.3	2.4	3.1	3.1	3.0	2.9	2.3	3.1
Total Assets	333.9	331.5	329.0	324.6	321.8	318.2	312.0	305.6	303.3	326.7	309.8
Personal Deposits	162.0	158.6	155.6	153.1	151.5	150.7	150.6	150.0	150.2	154.7	150.4
Non-Personal Deposits	74.2	72.0	67.8	65.2	66.7	66.1	64.3	61.2	61.7	68.0	63.3
Total Deposits ⁽⁷⁾	236.2	230.6	223.4	218.3	218.2	216.8	214.9	211.2	211.9	222.7	213.7
Other Liabilities	12.1	11.7	11.0	10.5	10.2	9.6	9.3	9.1	8.9	10.8	9.3
Total Liabilities	248.3	242.3	234.4	228.8	228.4	226.4	224.2	220.3	220.8	233.5	223.0
Other:											
Branches	956	955	960	965	964	963	968	971	975		
Employees ⁽⁸⁾⁽⁹⁾	17,916	17,374	17,561	17,292	17,238	17,836	17,840	17,616	17,301		
ABMs	3,633	3,644	3,646	3,685	3,682	3,690	3,674	3,563	3,560		

(1) Includes fees received from Global Wealth Management (refer to note 2 on page 29).

(2) Adjusting items include: Amortization of intangibles related to acquisitions.

(3) Adjusted for acquisition-related costs, including amortization of intangibles related to past acquisitions.

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

(5) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.

(6) Prior period amounts have been restated to conform with current period presentation.

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

(8) Prior periods have been restated to reflect the transfer of support staff to Global Operations.

(9) Employees are reported on a full-time equivalent basis.

APPENDIX 2: GLOBAL WEALTH MANAGEMENT⁽¹⁾


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB)	143	128	126	121	123	120	125	117	118	498	480
Net Fee and Commission Revenues	953	908	871	823	859	800	875	883	888	3,461	3,446
Net Income (Loss) from Investments in Associated Corporations	1	6	3	2	3	1	2	3	3	14	9
Other Operating Income (TEB)	1	8	6	(2)	(1)	64	1	4	(4)	11	65
Total Revenue (TEB)	1,098	1,050	1,006	944	984	985	1,003	1,007	1,005	3,984	4,000
Provision for Credit Losses	(2)	(3)	(1)	-	1	1	-	(1)	-	(3)	-
Non-interest Expenses ⁽²⁾	(723)	(691)	(641)	(611)	(616)	(611)	(676)	(664)	(689)	(2,559)	(2,640)
Income before Taxes	373	356	364	333	369	374	327	342	316	1,422	1,360
Income Tax Expense (TEB)	(96)	(94)	(95)	(88)	(99)	(78)	(87)	(91)	(84)	(376)	(340)
Reported Net Income	277	262	269	245	270	297	240	251	232	1,046	1,020
Adjusting Items (after tax) ⁽³⁾	13	28	8	2	2	2	3	3	7	40	15
Adjusted Net Income⁽⁴⁾	290	290	277	247	272	299	243	254	239	1,086	1,035
Reported Net Income Attributable to Non-Controlling Interests	4	4	4	2	4	5	5	7	1	14	18
Reported Net Income Attributable to Equity Holders of the Bank	273	258	265	243	266	292	235	244	231	1,032	1,002
Adjusted Net Income Attributable to Non-Controlling Interests⁽⁴⁾	4	4	4	2	4	5	5	7	1	14	18
Adjusted Net Income Attributable to Equity Holders of the Bank⁽⁴⁾	286	286	273	245	268	294	238	247	238	1,072	1,017
Profitability Measurements:											
Reported Return on Equity (%)	11.7	14.1	16.6	18.7	20.0	17.5	13.7	18.4	16.8	17.1	16.6
Adjusted Return on Equity (%) ⁽⁴⁾	12.3	15.7	17.1	18.9	20.2	21.4	17.4	18.0	17.4	15.2	19.3
Reported Productivity Ratio (%)	65.8	65.9	63.7	64.6	62.7	62.1	67.4	65.9	68.6	64.2	66.0
Adjusted Productivity Ratio (%) ⁽⁴⁾	64.2	62.2	62.6	64.4	62.4	61.8	67.1	65.5	67.6	62.9	65.5
Average Balances (\$B):											
Total Assets	24.7	19.8	17.3	16.1	15.8	15.6	15.6	15.5	15.1	17.3	15.4
Total Deposits	24.2	21.1	22.4	22.4	21.5	22.0	23.7	24.3	24.0	21.8	23.5
Other Liabilities	6.1	2.6	1.2	1.3	1.7	1.7	1.8	1.7	1.7	1.7	1.7
Total Liabilities	30.3	23.7	23.6	23.7	23.2	23.7	25.5	26.0	25.7	23.5	25.2
Period End Balances (\$B):⁽⁵⁾											
Assets under Administration	466	444	413	404	405	403	415	425	406	444	403
Assets under Management	281	282	255	213	211	207	201	205	194	282	207
Other:											
Employees ⁽⁶⁾ - In Canada	5,717	5,765	4,368	4,095	4,080	4,160	4,515	4,418	4,432		
- Outside Canada	2,280	2,225	2,109	2,180	2,201	2,212	2,237	2,264	2,199		
- Total	7,997	7,991	6,477	6,275	6,281	6,372	6,752	6,682	6,631		

(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 January 31, 2019 (\$73 million), and the year ended October 31, 2018 (\$299 million), and the year ended October 31, 2017 (\$299 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) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.

(4) Adjusted for acquisition-related costs, including integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.

(5) Excludes affiliates.

(6) Employees are reported on a full-time equivalent basis.

APPENDIX 3: INTERNATIONAL BANKING BY REGION⁽¹⁾


Latin America ⁽²⁾ (MM)	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Total Revenue (TEB)	2,352	2,186	1,896	1,807	1,817	1,732	1,682	1,656	1,663	7,708	6,733
Provision for Credit Losses	(393)	(375)	(669)	(289)	(280)	(268)	(269)	(267)	(240)	(1,613)	(1,044)
Non-interest Expenses	(1,268)	(1,267)	(1,026)	(960)	(988)	(962)	(949)	(916)	(945)	(4,241)	(3,771)
Net Income before Tax	691	544	201	558	549	502	464	473	478	1,854	1,918
Income Tax Expense (TEB)	(120)	(102)	(12)	(124)	(105)	(114)	(107)	(114)	(114)	(346)	(449)
Reported Net Income	571	442	189	434	444	388	357	359	364	1,508	1,469
Adjusting Items (after tax) ⁽³⁾	28	42	295	7	7	7	7	7	7	351	28
Adjusted Net Income⁽⁴⁾	599	484	484	440	451	395	364	366	371	1,859	1,497
Reported:											
Net Income Attributable to Non-Controlling Interests	86	71	(78)	46	34	32	31	40	38	72	142
Net Income Attributable to Equity Holders of the Bank	485	371	267	388	410	356	326	319	326	1,436	1,327
Impact of FX Translation	-	15	(8)	18	7	11	19	21	15	33	66
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	485	386	259	406	417	367	345	340	341	1,469	1,393
Adjusted:											
Net Income Attributable to Non-Controlling Interests	91	80	29	46	34	32	31	40	38	189	142
Net Income Attributable to Equity Holders of the Bank	508	404	455	394	417	363	333	326	333	1,670	1,355
Impact of FX Translation	-	15	(1)	20	7	11	19	22	15	41	66
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	508	419	454	414	424	374	352	348	348	1,711	1,421
Profitability Measurements:⁽⁸⁾											
Net Interest Margin ⁽⁵⁾	4.50	4.48	4.73	4.79	4.70	4.71	4.82	5.11	4.76	4.66	4.85
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁶⁾	1.36	1.35	3.13	1.43	1.41	1.35	1.42	1.54	1.38	1.82	1.42
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁶⁾	1.36	1.35	1.31	1.43	1.41	1.35	1.42	1.54	1.38	1.37	1.42
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances (Impaired) ⁽⁶⁾	1.37	1.38	1.40	1.45	1.37	1.35	1.42	1.54	1.38	1.40	1.42
Reported Productivity Ratio (%)	53.9	57.5	53.9	53.1	54.2	55.3	56.3	55.1	56.3	54.8	55.7
Adjusted Productivity Ratio (%)	52.2	54.9	52.2	52.6	53.6	54.7	55.8	54.5	55.7	53.4	55.2
Average Balances (\$B):											
Residential Mortgages	28.8	28.1	19.9	19.4	18.7	18.0	17.4	16.8	16.1	21.5	17.1
Personal Loans ⁽⁷⁾	18.5	17.7	13.9	13.6	13.4	13.1	12.6	12.3	11.9	14.6	12.5
Credit Cards ⁽⁷⁾	7.6	7.3	5.9	5.7	5.3	5.1	4.9	4.8	4.5	6.1	4.8
Business and Government Loans & Acceptances	62.0	60.8	50.1	47.5	45.5	44.8	43.4	40.4	38.7	51.0	41.9
Total Loans & Acceptances	116.9	113.9	89.8	86.2	82.9	81.0	78.3	74.3	71.2	93.2	76.3
Total Deposits	82.4	81.6	66.9	65.3	63.4	61.9	60.0	58.4	56.1	69.3	59.1

(1) Data presented on a constant dollar basis. Quarterly results reflect FX rates as of Q1/19, while full-year results reflect FX rates for YTD Average FY2019.

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

(3) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.

(4) Adjusted for acquisition-related costs, including Day 1 PCL impact on acquired performing loans, integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.

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

(6) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.

(7) Prior period amounts have been restated to conform with current period presentation.

(8) Ratios are on a reported basis.

APPENDIX 3: INTERNATIONAL BANKING BY REGION⁽¹⁾

Caribbean & Central America
(MM)

	QUARTERLY TREND								FULL YEAR		
	2019 Q1	2018				2017				2018	2017
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Total Revenue (TEB)	835	764	784	757	779	735	763	765	776	3,083	3,039
Provision for Credit Losses	(77)	(37)	(76)	(42)	(64)	(44)	(41)	(65)	(65)	(218)	(215)
Non-interest Expenses	(472)	(457)	(466)	(453)	(459)	(443)	(448)	(432)	(467)	(1,835)	(1,790)
Net Income before Tax	286	270	242	262	256	248	274	268	244	1,030	1,034
Income Tax Expense (TEB)	(67)	(36)	(46)	(49)	(54)	(52)	(60)	(58)	(56)	(185)	(226)
Net Income	219	234	196	213	202	196	214	210	188	845	808

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

Net Income Attributable to Non-Controlling Interests	25	19	30	25	24	22	28	27	24	99	100
Net Income Attributable to Equity Holders of the Bank	194	215	166	188	178	174	186	183	164	746	708
Impact of FX Translation	-	(12)	1	(13)	(11)	(7)	1	-	1	(34)	(6)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	194	203	167	175	167	167	187	183	165	712	702

Profitability Measurements:⁽⁶⁾

Net Interest Margin ⁽²⁾	5.05	5.06	5.08	5.08	5.03	4.96	5.03	5.15	5.04	5.06	5.05
Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽³⁾	0.97	(0.07)	0.98	0.61	0.87	0.56	0.51	0.86	0.82	0.60	0.69
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances (Impaired) ⁽³⁾	0.73	0.51	1.12	1.17	0.92	0.56	0.51	0.86	0.82	0.93	0.69
Productivity Ratio (%)	56.5	60.7	59.1	60.5	59.4	60.0	58.6	56.6	60.3	59.9	58.9

Average Balances (\$B):

Residential Mortgages	11.5	11.5	11.5	11.4	11.5	11.6	11.7	11.7	11.7	11.5	11.7
Personal Loans ⁽⁴⁾	5.3	5.3	5.4	5.5	5.4	5.1	5.1	5.1	5.1	5.4	5.1
Credit Cards ⁽⁴⁾	1.9	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.8	1.8	1.8
Business and Government Loans & Acceptances	13.0	13.0	13.1	13.4	13.5	13.6	14.0	13.8	13.8	13.3	13.9
Total Loans & Acceptances	31.7	31.6	31.8	32.1	32.2	32.1	32.6	32.3	32.4	32.0	32.5
Total Deposits	34.4	34.6	35.2	35.3	34.6	37.1	35.9	35.4	34.5	34.9	35.7

Asia

(MM)

Net Income before Tax ⁽⁵⁾	144	184	131	136	122	110	119	113	107	573	448
Income Tax Expense (TEB)	(41)	(57)	(39)	(44)	(35)	(34)	(34)	(38)	(33)	(176)	(138)
Net Income	103	127	92	92	87	76	85	75	74	397	310

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

Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	103	127	92	92	87	76	85	75	74	397	310
Impact of FX Translation	-	(4)	1	1	(4)	(5)	(3)	(3)	(4)	(5)	(15)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	103	123	93	93	83	71	82	72	70	392	295

(1) Data presented on a constant FX basis. Quarterly results reflect FX rates as of Q1/19, while full-year results reflect FX rates for YTD Average FY2019.

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

(3) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.

(4) Prior period amounts have been restated to conform with current period presentation.

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

(6) Ratios are on a reported basis.