

Supplementary Financial Information



Q3 2018

For the period ended July 31, 2018

(UNAUDITED)

For further information, please contact:

Dave Mun	Senior Vice President, Investor Relations	(416) 974-4924	dave.mun@rbc.com
Asim Imran	Senior Director, Investor Relations	(416) 955-7804	asim.imran@rbc.com
Jennifer Nugent	Senior Director, Investor Relations	(416) 955-7805	jennifer.nugent@rbc.com

www.rbc.com/investorrelations

Table of Contents

Page	Page
1	Notes to Users
2	Financial Highlights
	Consolidated Results
5	Statements of income
6	Revenue from trading activities
7	Non-interest expense
	Segment Details
8	Personal & Commercial Banking
9	Canadian Banking
10	Wealth Management
12	Insurance
13	Investor & Treasury Services
14	Capital Markets
15	Corporate Support
	On- and Off-Balance Sheet
16	Balance sheets (period-end balances)
17	Selected average balance sheet items
17	Assets under administration and management
18	Statements of comprehensive income
19	Statements of changes in equity
20	Securitization
	Capital
23	Basel III regulatory capital and ratios (all-in basis)
25	Regulatory capital balance sheet
27	Flow statement of the movements in regulatory capital
28	Total capital risk-weighted assets
29	Market Risk - Risk-weighted assets by approach (all-in basis)
30	Total capital risk-weighted assets by business segments (all-in basis)
30	Movement of total capital risk-weighted assets by risk type (all-in basis)
30	Attributed capital
	Capital (continued)
31	Leverage ratio
32	Leverage ratio common disclosure template
	Credit Quality
33	Loans and acceptances
34	Gross impaired loans
37	Provision for credit losses
39	Allowance for credit losses
41	Credit quality ratios
	Credit Risk Exposure
42	Gross credit risk exposure by geography and portfolio
43	Reconciliation of gross credit risk exposure to balance sheet
44	Exposure covered by credit risk mitigation
44	Credit exposure by residual contractual maturity
45	Credit exposure of portfolios under the standardized approach by risk weight
45	Actual losses vs. estimated losses
45	Basel Pillar 3 back-testing (Internal ratings based)
46	Credit quality of advanced internal ratings based (AIRB) exposure - retail portfolios by portfolio and risk rating
47	Credit quality of advanced internal ratings based (AIRB) exposure - wholesale loans and acceptances by portfolio and risk rating
48	Realized gains and losses on investment securities
48	Trading credit derivatives
48	Other than trading credit derivatives positions
49	Fair value of derivative instruments
49	Derivatives - Notional amounts
50	Derivatives - Related credit risk
51	Market risk regulatory capital - Internal models-based approach VaR
52	Calculation of ROE and RORC
53	Key performance and Non-GAAP measures
53	Glossary

Notes to Users

The Consolidated Financial Statements are prepared in compliance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), International Accounting Standard (IAS) 34, Interim Financial Reporting unless otherwise noted. Unless otherwise stated, monetary amounts are stated in Canadian dollars. This document is not audited and should be read in conjunction with our Q3 2018 Report to Shareholders and 2017 Annual Report. Certain comparative amounts have been amended to conform to the current period's presentation.

IFRS 9

Effective November 1, 2017, we adopted IFRS 9 *Financial Instruments*. Results from periods prior to November 1, 2017 are reported in accordance with IAS 39 *Financial Instruments: Recognition and Measurement*. Under IFRS 9, Provisions for credit losses (PCL) relates primarily to loans, acceptances and commitments and also applies to all financial assets except for those classified or designated as fair value through profit or loss (FVTPL) and equity securities designated as fair value through other comprehensive income (FVOCI). Prior to the adoption of IFRS 9, PCL related only to loans, acceptances and commitments. PCL on performing (Stages 1 and 2) and impaired (Stage 3) financial assets are recorded within the respective business segment. Under IAS 39 and prior to November 1, 2017, PCL on performing financial assets (loans not yet identified as impaired) was included in Corporate Support. For further details on the impacts of the adoption of IFRS 9 including the description of accounting policies selected, refer to our Q3 2018 Report to Shareholders and 2017 Annual Report.

Capital Disclosure Requirements related to Basel III Pillar 3

Capital main features disclosure provides a qualitative disclosure and sets out summary information on the terms and conditions of the main features of all capital instruments. We have also included the full terms and conditions for each of our capital instruments on our Investor Relations website at <http://www.rbc.com/investorrelations/quarterly-financial-statements.html>.

EDTF Disclosures

The Financial Stability Board's Enhanced Disclosure Task Force (EDTF) issued a report titled "*Enhancing the Risk Disclosures of Banks*" in October 2012. The following index lists the disclosure related to these recommendations contained in this document.

Type of Risk	Recommendation	Disclosure	Page
Capital adequacy and risk-weighted assets	10	Composition of capital and reconciliation of the accounting balance sheet to the regulatory balance sheet	23-26
	11	Flow statement of the movements in regulatory capital	27
	13	Risk-weighted assets (RWA) by business segments	30
	14	Analysis of capital requirement, and related measurement model information	28-29
	15	RWA credit risk and related risk measurements	45-47
	16	Movement of risk-weighted assets by risk type	30
	17	Basel Pillar 3 back-testing	45
Credit risk	26	Bank's credit risk profile Reconciliation of gross credit risk exposure to balance sheet	33-47 43
	28	Reconciliation of the opening and closing balances of impaired loans and impairment allowances during the year	35, 40
	29	Quantification of gross notional exposure for OTC derivatives or exchange-traded derivatives	49
	30	Credit risk mitigation, including collateral held for all sources of credit risk	44

For a full index of where to find all EDTF related disclosures, see p. 50 of our Q3 2018 Report to Shareholders.

FINANCIAL HIGHLIGHTS (Millions of Canadian dollars, except otherwise noted) ¹	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
SELECTED INCOME STATEMENT INFORMATION													
Net interest income	4,596	4,421	4,445	4,361	4,257	4,198	4,324	4,187	4,123	13,462	12,779	17,140	16,531
Non-interest income	6,429	5,633	6,383	6,162	5,831	6,214	5,322	5,177	6,229	18,445	17,367	23,529	22,264
Total revenue	11,025	10,054	10,828	10,523	10,088	10,412	9,646	9,364	10,352	31,907	30,146	40,669	38,795
Provision for credit losses (PCL) ²	346	274	334	234	320	302	294	358	318	954	916	1,150	1,546
Insurance policyholder benefits, claims and acquisition expense (PBCAE)	925	421	836	1,137	643	1,090	183	397	1,210	2,182	1,916	3,053	3,424
Non-interest expense	5,858	5,482	5,611	5,611	5,537	5,331	5,315	5,297	5,188	16,951	16,183	21,794	20,526
Net income	3,109	3,060	3,012	2,837	2,796	2,809	3,027	2,543	2,895	9,181	8,632	11,469	10,458
Less: Non-controlling interests (NCI)	(8)	(9)	(11)	(8)	(13)	(8)	(12)	(10)	(9)	(28)	(33)	(41)	(53)
Preferred dividends	(70)	(72)	(72)	(72)	(76)	(77)	(75)	(75)	(85)	(214)	(228)	(300)	(294)
Net income available to common shareholders	3,031	2,979	2,929	2,757	2,707	2,724	2,940	2,458	2,801	8,939	8,371	11,128	10,111
Add: Dilutive impact of exchangeable shares	4	3	4	4	4	3	4	4	4	11	11	15	15
Net income available to common shareholders including dilutive impact of exchangeable shares	3,035	2,982	2,933	2,761	2,711	2,727	2,944	2,462	2,805	8,950	8,382	11,143	10,126
PROFITABILITY MEASURES													
Earnings per share (EPS) - basic	\$2.10	\$2.06	\$2.02	\$1.89	\$1.86	\$1.86	\$1.98	\$1.66	\$1.88	\$6.19	\$5.69	\$7.59	\$6.80
- diluted	\$2.10	\$2.06	\$2.01	\$1.88	\$1.85	\$1.85	\$1.97	\$1.65	\$1.88	\$6.16	\$5.67	\$7.56	\$6.78
Common shares outstanding (000s) ³													
- average (basic)	1,440,477	1,443,084	1,451,781	1,457,855	1,457,854	1,468,015	1,484,262	1,483,869	1,485,915	1,445,136	1,470,066	1,466,988	1,485,876
- average (diluted)	1,446,956	1,449,737	1,458,714	1,464,916	1,465,035	1,475,562	1,492,350	1,491,872	1,494,126	1,451,823	1,477,615	1,474,421	1,494,137
Return on common equity (ROE) ⁴	17.3%	18.1%	17.4%	16.6%	16.3%	17.2%	18.0%	15.5%	18.0%	17.6%	17.2%	17.0%	16.3%
Return on tangible common equity (ROTCE) ⁴	21.4%	22.6%	21.6%	20.7%	20.5%	21.8%	22.9%	19.8%	23.1%	21.9%	21.7%	21.4%	21.0%
Return on assets (ROA)	0.95%	0.98%	0.94%	0.94%	0.93%	0.98%	1.02%	0.86%	0.97%	0.96%	0.98%	0.97%	0.89%
Return on RWA ⁵	2.48%	2.57%	2.56%	2.37%	2.43%	2.45%	2.71%	2.26%	2.60%	2.53%	2.53%	2.34%	2.34%
Efficiency ratio	53.1%	54.5%	51.8%	53.3%	54.9%	51.2%	55.1%	56.6%	50.1%	53.1%	53.7%	53.6%	52.9%
Adjusted efficiency ratio ⁶	53.4%	53.6%	51.9%	54.8%	53.7%	53.1%	53.6%	55.5%	54.5%	53.0%	53.5%	53.8%	54.2%
KEY RATIOS													
Diluted EPS growth ⁷	13.5%	11.4%	2.0%	13.9%	(1.6)%	11.4%	24.7%	(5.2)%	13.3%	8.6%	10.5%	11.5%	0.7%
Revenue growth ⁷	9.3%	(3.4)%	12.3%	12.4%	(2.6)%	8.2%	2.0%	15.4%	16.0%	5.8%	2.4%	4.8%	8.7%
Adjusted revenue growth ^{6,7}	6.4%	1.8%	8.9%	7.4%	8.3%	6.9%	5.3%	11.2%	6.2%	5.7%	6.8%	7.0%	6.3%
Non-interest expense growth ⁷	5.8%	2.8%	5.6%	5.9%	6.7%	7.0%	5.1%	11.7%	9.6%	4.7%	6.3%	6.2%	7.9%
Operating leverage	3.5%	(6.2)%	6.7%	6.5%	1.2%	(3.1)%	3.7%	6.4%	1.1%	1.7%	(3.9)%	(1.4)%	0.8%
Adjusted operating leverage ⁶	0.6%	(1.0)%	3.3%	1.5%	1.6%	(0.1)%	0.2%	(0.5)%	(3.4)%	1.0%	0.5%	0.8%	(1.6)%
PCL on impaired loans (IFRS 9 - Stage 3) as a % of Average net loans and acceptances ⁸	0.17%	0.22%	0.23%	0.17%	0.23%	0.23%	0.22%	0.27%	0.24%	0.21%	0.23%	0.21%	0.28%
Net interest margin (NIM) (average earning assets, net)	1.66%	1.68%	1.65%	1.72%	1.69%	1.73%	1.70%	1.69%	1.69%	1.66%	1.72%	1.72%	1.70%
NIM (total average assets)	1.40%	1.42%	1.38%	1.45%	1.42%	1.46%	1.45%	1.42%	1.38%	1.40%	1.44%	1.44%	1.41%
NIM (total average assets) excluding Trading Assets, Trading net interest income and Insurance Assets	2.02%	2.04%	1.99%	2.02%	1.99%	2.01%	2.02%	2.04%	2.03%	2.02%	2.00%	2.01%	2.03%
Non-interest income as % of total revenue	58.3%	56.0%	58.9%	58.6%	57.8%	59.7%	55.2%	55.3%	60.2%	57.8%	57.6%	57.9%	57.4%
Effective tax rate	20.2%	21.1%	25.6%	19.9%	22.1%	23.9%	21.5%	23.2%	20.4%	22.3%	22.5%	21.8%	21.4%
Effective tax rate (Taxable equivalent basis (teb))	23.3%	24.0%	27.2%	24.7%	24.3%	25.8%	23.8%	25.8%	25.8%	24.9%	24.6%	24.6%	25.5%
CAPITAL MEASURES - CONSOLIDATED													
Common Equity Tier 1 (CET1) capital ratio ⁵	11.1%	10.9%	11.0%	10.9%	10.9%	10.6%	11.0%	10.8%	10.5%	11.1%	10.9%	10.9%	10.8%
Tier 1 capital ratio ⁵	12.3%	12.3%	12.4%	12.3%	12.4%	12.0%	12.6%	12.3%	12.1%	12.3%	12.4%	12.3%	12.3%
Total capital ratio ⁵	14.1%	14.1%	14.4%	14.2%	14.4%	14.1%	14.7%	14.4%	14.2%	14.1%	14.4%	14.2%	14.4%
Total capital RWA (\$ billions) ⁵	498.9	489.2	466.8	474.5	458.1	471.2	443.9	449.7	445.1	498.9	458.1	474.5	449.7
Leverage ratio - all-in basis	4.3%	4.3%	4.2%	4.4%	4.4%	4.3%	4.4%	4.4%	4.2%	4.3%	4.4%	4.4%	4.4%
Leverage ratio exposure - all-in basis (\$ billions)	1,413.9	1,381.0	1,363.9	1,315.5	1,286.6	1,311.7	1,260.0	1,265.1	1,270.4	1,413.9	1,286.6	1,315.5	1,265.1

¹ Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

² Under IFRS 9, PCL relates primarily to loans, acceptances and commitments and also to all other financial assets except for those classified or designated as FVTPL and equity securities designated as FVOCI.

³ Average common shares outstanding includes the impact of treasury shares held.

⁴ This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 53.

⁵ Different scalars are applied to the Credit valuation adjustment (CVA) included in the RWA calculation applicable to each of the three tiers of capital. This phase-in approach of CVA ends in Q4/18. During this phase-in period, RWA for CET1, Tier 1 capital and total capital ratios will be subject to different annual CVA percentages. 2015 and 2016 CVA scalars are 64%, 71% and 77%. For 2017 the CVA scalars are 72%, 77% and 81%. For 2018 the CVA scalars are 80%, 83% and 86%.

⁶ These measures have been adjusted to exclude the change in fair value backing out policyholder liabilities and the following specified items (pre-tax): Gain on sale of U.S. operations of Moneris Solutions (Q1/17 - \$212 million), Gain on sale of RBC General Insurance (Q3/16 - \$287 million), Cumulative translation adjustment release (Q2/15 - \$108 million). These are non-GAAP measures. Refer to page 53 for further details.

⁷ Growth rates are calculated based on earnings in the same period a year ago.

⁸ PCL on impaired loans ratio under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

FINANCIAL HIGHLIGHTS <i>continued</i> (Millions of Canadian dollars, except otherwise noted)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
ADJUSTED BASIS MEASURES ¹													
Net income available to common shareholders	3,031	2,979	2,929	2,757	2,707	2,724	2,940	2,458	2,801	8,939	8,371	11,128	10,111
Adjustments													
Add: After-tax effect of amortization of other intangibles	55	55	54	49	50	51	56	53	51	164	157	206	212
Cumulative translation adjustment release	-	-	-	-	-	-	-	-	-	-	-	-	-
City National transaction and integration costs	7	3	8	9	7	5	6	9	12	18	18	27	57
Gain on sale of RBC General Insurance	-	-	-	-	-	-	-	-	(235)	-	-	-	(235)
Gain on sale of U.S. operations of Moneris Solutions Corporation	-	-	-	-	-	-	(212)	-	-	-	(212)	(212)	-
Add: Dilutive impact of exchangeable shares	4	3	4	4	4	3	4	4	4	11	11	15	15
Net income available to common shareholders including dilutive impact of exchangeable shares	3,097	3,040	2,995	2,819	2,768	2,783	2,794	2,524	2,633	9,132	8,345	11,164	10,160
Adjusted EPS	\$2.15	\$2.11	\$2.06	\$1.93	\$1.90	\$1.89	\$1.88	\$1.70	\$1.77	\$6.31	\$5.67	\$7.60	\$6.83
Adjusted diluted EPS	\$2.14	\$2.10	\$2.05	\$1.92	\$1.89	\$1.89	\$1.87	\$1.69	\$1.76	\$6.29	\$5.65	\$7.57	\$6.80
Adjusted ROE	17.6%	18.5%	17.7%	16.9%	16.7%	17.6%	17.1%	15.9%	16.9%	17.9%	17.1%	17.1%	16.3%
CALCULATION OF ROTCE													
Net income available to common shareholders	3,031	2,979	2,929	2,757	2,707	2,724	2,940	2,458	2,801	8,939	8,371	11,128	10,111
Add: After-tax effect of amortization of other intangibles	55	55	54	49	50	51	56	53	51	164	157	206	212
	3,086	3,034	2,983	2,806	2,757	2,775	2,996	2,511	2,852	9,103	8,528	11,334	10,323
Average common equity	69,650	67,450	66,850	65,900	65,750	64,800	64,650	63,100	61,800	68,000	65,050	65,300	62,200
Less: Goodwill and Intangibles net of tax	12,400	12,400	12,150	12,100	12,350	12,700	12,650	12,650	12,750	12,400	12,550	12,450	13,000
Tangible common equity	57,250	55,050	54,700	53,800	53,400	52,100	52,000	50,450	49,050	55,600	52,500	52,850	49,200
ROTCE ²	21.4%	22.6%	21.6%	20.7%	20.5%	21.8%	22.9%	19.8%	23.1%	21.9%	21.7%	21.4%	21.0%
ECONOMIC PROFIT													
Net income	3,109	3,060	3,012	2,837	2,796	2,809	3,027	2,543	2,895	9,181	8,632	11,469	10,458
NCI	(8)	(9)	(11)	(8)	(13)	(8)	(12)	(10)	(9)	(28)	(33)	(41)	(53)
After-tax effect of amortization of other intangibles	55	55	54	49	50	51	56	53	51	164	157	206	212
Goodwill and other intangibles impairment	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital charge	(1,564)	(1,468)	(1,505)	(1,485)	(1,484)	(1,420)	(1,460)	(1,503)	(1,484)	(4,537)	(4,364)	(5,849)	(5,893)
Economic profit ²	1,592	1,638	1,550	1,393	1,349	1,432	1,611	1,083	1,453	4,780	4,392	5,785	4,724
ADDITIONAL SHARE INFORMATION													
Common shares outstanding (000s) - end of period	1,441,166	1,442,009	1,444,065	1,452,898	1,457,934	1,457,291	1,475,540	1,485,394	1,485,085	1,441,166	1,457,934	1,452,898	1,485,394
Treasury shares held													
- preferred (000s)	8	(112)	(7)	6	3	(24)	13	31	(18)	8	3	6	31
- common (000s)	(1,158)	(1,023)	(150)	(363)	1,091	(227)	(515)	(1,159)	(1,473)	(1,158)	1,091	(363)	(1,159)
Stock options outstanding (000s)	8,863	9,348	9,557	9,315	9,932	10,612	11,382	11,388	12,595	8,863	9,932	9,315	11,388
Stock options exercisable (000s)	4,087	4,526	4,589	4,337	4,952	5,595	6,209	6,909	8,085	4,087	4,952	4,337	6,909
Dividends declared per common share	\$0.94	\$0.94	\$0.91	\$0.91	\$0.87	\$0.87	\$0.83	\$0.83	\$0.81	\$2.79	\$2.57	\$3.48	\$3.24
Dividend yield	3.8%	3.7%	3.5%	3.6%	3.7%	3.6%	3.8%	4.0%	4.1%	3.6%	3.8%	3.8%	4.3%
Dividend payout ratio	45%	46%	45%	48%	47%	47%	42%	50%	43%	45%	45%	46%	48%
Common dividends	1,355	1,356	1,319	1,324	1,269	1,271	1,232	1,234	1,202	4,030	3,772	5,096	4,817
Preferred dividends	71	71	72	72	76	77	75	75	85	214	228	300	294
Book value per share	\$49.64	\$47.97	\$46.01	\$46.41	\$44.93	\$45.20	\$43.97	\$43.32	\$42.15	\$49.64	\$44.93	\$46.41	\$43.32
Common share price (RY on TSX)													
- High	\$102.46	\$105.15	\$108.52	\$102.15	\$96.20	\$99.90	\$94.90	\$84.70	\$80.97	\$108.52	\$99.90	\$102.15	\$84.70
- Low	\$96.25	\$96.00	\$99.30	\$90.13	\$90.73	\$93.11	\$81.82	\$78.24	\$74.64	\$96.00	\$81.82	\$81.82	\$64.52
- Close, end of period	\$101.55	\$97.64	\$105.32	\$100.87	\$93.01	\$93.47	\$93.56	\$83.80	\$79.59	\$101.55	\$93.01	\$100.87	\$83.80
Market capitalization (TSX)	146,350	140,798	152,089	146,554	135,602	136,213	138,052	124,476	118,198	146,350	135,602	146,554	124,476
Market price to book value	2.05	2.04	2.29	2.17	2.07	2.07	2.13	1.93	1.89	2.05	2.07	2.17	1.93

¹ Adjusted measures are non-GAAP measures. For further information, refer to the Key performance and non-GAAP measures section on page 53.

² This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 53.

FINANCIAL HIGHLIGHTS <i>continued</i> (Millions of Canadian dollars, except otherwise noted)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
SELECTED BALANCE SHEET INFORMATION													
Average loans and acceptances, net	573,900	561,900	554,000	554,400	547,700	540,500	535,600	531,900	527,600	563,300	541,300	544,600	527,200
Total assets	1,292,374	1,274,778	1,276,275	1,212,853	1,201,047	1,202,919	1,161,766	1,180,258	1,198,875	1,292,374	1,201,047	1,212,853	1,180,258
Average assets	1,300,800	1,276,700	1,276,700	1,195,600	1,188,800	1,181,000	1,180,800	1,175,400	1,184,300	1,284,800	1,183,600	1,186,600	1,176,400
Average earning assets, net	1,095,300	1,081,100	1,071,200	1,007,500	1,000,200	997,700	990,500	981,900	973,400	1,082,600	996,100	999,000	973,200
Deposits	832,261	822,048	800,020	789,635	778,618	785,583	757,512	757,589	754,415	832,261	778,618	789,635	757,589
Common equity	71,475	69,122	66,430	67,416	65,561	65,858	64,853	64,304	62,541	71,475	65,561	67,416	64,304
Average common equity	69,650	67,450	66,850	65,900	65,750	64,800	64,650	63,100	61,800	68,000	65,050	65,300	62,200
OTHER INFORMATION													
Number of employees (full-time equivalent)													
Canada	58,532	56,376	55,782	55,420	56,147	55,283	55,214	55,213	56,396	58,532	56,147	55,420	55,213
U.S.	13,460	12,773	12,622	12,505	12,611	11,947	11,896	11,824	11,861	13,460	12,611	12,505	11,824
Other	10,244	10,159	10,244	10,285	10,376	10,428	10,704	10,788	10,956	10,244	10,376	10,285	10,788
Total	82,236	79,308	78,648	78,210	79,134	77,658	77,814	77,825	79,213	82,236	79,134	78,210	77,825
Number of banking branches													
Canada	1,205	1,221	1,230	1,235	1,246	1,256	1,265	1,268	1,271	1,205	1,246	1,235	1,268
U.S.	72	72	71	73	72	72	73	73	73	72	72	73	73
Other	61	62	67	68	70	73	77	78	78	61	70	68	78
Total	1,338	1,355	1,368	1,376	1,388	1,401	1,415	1,419	1,422	1,338	1,388	1,376	1,419
Number of automated teller machines (ATMs)	4,792	4,875	4,660	4,630	4,758	4,893	4,902	4,905	4,901	4,792	4,758	4,630	4,905
Active digital (Online and Mobile) users (000's) ¹	6,583	6,482	6,377	6,226	6,088	6,021	5,908	5,806	5,694	6,583	6,088	6,226	5,806
Active mobile users (000's) ¹	3,692	3,533	3,427	3,298	3,135	2,981	2,886	2,772	2,617	3,692	3,135	3,298	2,772
MARKET RISK MEASURES - Structural Interest Rate Sensitivities													
Before-tax impact of 1% increase in rates on:													
Net interest income risk ²	580	555	458	451	379	471	414	420	449	580	379	451	420
Economic value of equity	(997)	(1,086)	(1,224)	(1,215)	(1,325)	(1,208)	(1,304)	(1,377)	(1,187)	(997)	(1,325)	(1,215)	(1,377)
Before-tax impact of 1% decrease in rates on:													
Net interest income risk ²	(667)	(656)	(578)	(604)	(546)	(577)	(553)	(465)	(450)	(667)	(546)	(604)	(465)
Economic value of equity	583	669	809	638	753	655	860	644	496	583	753	638	644

¹ This figure represents the 90-Day Active customers in Canadian Banking only.

² Amounts represent the 12-month Net interest exposure to an instantaneous and sustained shift in interest rates.

STATEMENTS OF INCOME (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
										9 months	9 months		
Net interest income													
Interest and dividend income	8,626	7,865	7,540	7,146	6,808	6,491	6,459	6,211	6,184	24,031	19,758	26,904	24,452
Interest expense	4,030	3,444	3,095	2,785	2,551	2,293	2,135	2,024	2,061	10,569	6,979	9,764	7,921
Total	4,596	4,421	4,445	4,361	4,257	4,198	4,324	4,187	4,123	13,462	12,779	17,140	16,531
Non-interest income													
Accounts	334	328	328	329	328	324	325	329	323	990	977	1,306	1,284
Other payment services	124	115	112	116	122	113	113	118	120	351	348	464	472
Service charges	458	443	440	445	450	437	438	447	443	1,341	1,325	1,770	1,756
Insurance premiums, investment and fee income	1,290	806	1,144	1,612	1,009	1,448	497	824	1,534	3,240	2,954	4,566	4,868
Trading revenue	234	236	318	146	216	181	263	119	311	788	660	806	701
Investment management and custodial fees	1,347	1,318	1,325	1,228	1,227	1,189	1,159	1,133	1,083	3,990	3,575	4,803	4,358
Mutual fund revenue	908	862	885	848	857	820	814	813	795	2,655	2,491	3,339	3,159
Securities brokerage commissions	334	334	355	327	330	360	399	350	352	1,023	1,089	1,416	1,429
Underwriting and other advisory fees	541	457	541	498	537	590	468	509	524	1,539	1,595	2,093	1,876
Foreign exchange revenue, other than trading	273	277	281	230	281	236	227	217	189	831	744	974	964
Card service revenue	266	267	257	211	245	241	236	220	227	790	722	933	889
Credit fees	378	317	328	364	355	358	356	384	285	1,023	1,069	1,433	1,239
Net gain on investment securities ¹	26	49	39	47	44	54	27	2	7	114	125	172	76
Share of profit (loss) in joint ventures and associates	(26)	14	25	10	33	41	251	44	44	13	325	335	176
Other	400	253	445	196	247	259	187	115	435	1,098	693	889	773
Total	6,429	5,633	6,383	6,162	5,831	6,214	5,322	5,177	6,229	18,445	17,367	23,529	22,264
Total revenue	11,025	10,054	10,828	10,523	10,088	10,412	9,646	9,364	10,352	31,907	30,146	40,669	38,795
Provision for credit losses	346	274	334	234	320	302	294	358	318	954	916	1,150	1,546
Insurance policyholder benefits, claims and acquisition expense	925	421	836	1,137	643	1,090	183	397	1,210	2,182	1,916	3,053	3,424
Non-interest expense	5,858	5,482	5,611	5,611	5,537	5,331	5,315	5,297	5,188	16,951	16,183	21,794	20,526
Income before income taxes	3,896	3,877	4,047	3,541	3,588	3,689	3,854	3,312	3,636	11,820	11,131	14,672	13,299
Income taxes	787	817	1,035	704	792	880	827	769	741	2,639	2,499	3,203	2,841
Net income	3,109	3,060	3,012	2,837	2,796	2,809	3,027	2,543	2,895	9,181	8,632	11,469	10,458
Net income (loss) attributable to:													
Shareholders	3,101	3,051	3,001	2,829	2,783	2,801	3,015	2,533	2,886	9,153	8,599	11,428	10,405
Non-controlling interests (NCI)	8	9	11	8	13	8	12	10	9	28	33	41	53
Net income	3,109	3,060	3,012	2,837	2,796	2,809	3,027	2,543	2,895	9,181	8,632	11,469	10,458
Net income	3,109	3,060	3,012	2,837	2,796	2,809	3,027	2,543	2,895	9,181	8,632	11,469	10,458
Non-controlling interests (NCI)	(8)	(9)	(11)	(8)	(13)	(8)	(12)	(10)	(9)	(28)	(33)	(41)	(53)
Preferred dividends	(70)	(72)	(72)	(72)	(76)	(77)	(75)	(75)	(85)	(214)	(228)	(300)	(294)
Net income available to common shareholders	3,031	2,979	2,929	2,757	2,707	2,724	2,940	2,458	2,801	8,939	8,371	11,128	10,111

¹ Under IFRS 9, the Net gain on investment securities represents realized gains (losses) on debt securities at FVOCI and amortized cost debt securities. Under IAS 39, the Net gain on investment securities represents realized gains (losses) on debt and equity available-for-sale (AFS) securities.

REVENUE FROM TRADING ACTIVITIES (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
											9 months	9 months	
Total trading revenue													
Net interest income	577	524	550	526	544	631	669	571	570	1,651	1,844	2,370	2,376
Non-interest income	234	236	318	146	216	181	263	119	311	788	660	806	701
Total	811	760	868	672	760	812	932	690	881	2,439	2,504	3,176	3,077
Trading revenue by product													
Interest rate and credit	408	397	470	366	416	431	583	449	585	1,275	1,430	1,796	1,830
Equities	275	234	258	207	236	239	213	123	165	767	688	895	684
Foreign exchange and commodities	128	129	140	99	108	142	136	118	131	397	386	485	563
Total	811	760	868	672	760	812	932	690	881	2,439	2,504	3,176	3,077
Trading revenue (teb) by product													
Interest rate and credit	408	397	470	366	416	431	583	449	585	1,275	1,430	1,796	1,830
Equities	360	313	329	279	311	325	306	210	262	1,002	942	1,221	1,166
Foreign exchange and commodities	128	129	140	99	108	142	136	119	131	397	386	485	564
Total (teb)	896	839	939	744	835	898	1,025	778	978	2,674	2,758	3,502	3,560
Trading revenue (teb) by product - Capital Markets													
Interest rate and credit	344	324	399	297	353	332	484	332	465	1,067	1,169	1,466	1,473
Equities	368	328	363	280	323	330	318	223	262	1,059	971	1,251	1,205
Foreign exchange and commodities	100	96	101	70	77	104	80	74	87	297	261	331	402
Total (teb)	812	748	863	647	753	766	882	629	814	2,423	2,401	3,048	3,080
Trading revenue (teb) - Investor & Treasury Services													
	44	47	58	40	41	79	89	105	90	149	209	249	301

NON-INTEREST EXPENSE (Millions of Canadian dollars) ¹	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Human resources													
Salaries	1,554	1,482	1,466	1,487	1,559	1,449	1,441	1,466	1,462	4,502	4,449	5,936	5,865
Variable compensation	1,442	1,338	1,384	1,323	1,342	1,277	1,261	1,204	1,173	4,164	3,880	5,203	4,583
Benefits and retention compensation	432	465	480	415	444	465	468	378	402	1,377	1,377	1,792	1,674
Stock-based compensation ²	93	39	172	74	88	98	139	30	86	304	325	399	255
Total Human resources	3,521	3,324	3,502	3,299	3,433	3,289	3,309	3,078	3,123	10,347	10,031	13,330	12,377
Equipment													
Depreciation	69	67	64	69	63	60	61	66	47	200	184	253	241
Computer rental and maintenance	341	314	304	300	293	277	291	306	294	959	861	1,161	1,176
Office equipment rental and maintenance	6	5	4	4	5	7	4	6	5	15	16	20	21
Total Equipment	416	386	372	373	361	344	356	378	346	1,174	1,061	1,434	1,438
Occupancy													
Premises rent	176	170	175	179	168	175	200	181	154	521	543	722	661
Premises repairs and maintenance	109	105	101	107	100	106	66	103	115	315	272	379	441
Depreciation	78	74	71	82	78	86	101	87	85	223	265	347	332
Property taxes	30	37	32	34	37	37	32	35	33	99	106	140	134
Total Occupancy	393	386	379	402	383	404	399	406	387	1,158	1,186	1,588	1,568
Communications													
Telecommunications	42	43	40	41	40	42	42	43	45	125	124	165	172
Postage and courier	41	58	57	52	51	58	56	50	50	156	165	217	206
Marketing and public relations	153	126	104	183	135	119	101	167	122	383	355	538	490
Stationery and printing	24	22	23	23	24	22	22	18	23	69	68	91	77
Total Communications	260	249	224	299	250	241	221	278	240	733	712	1,011	945
Professional fees	359	321	281	368	326	265	255	312	279	961	846	1,214	1,078
Amortization of other intangibles													
Computer software	199	191	188	184	181	174	167	179	173	578	522	706	657
Other	72	75	73	73	74	77	85	78	77	220	236	309	313
Total Amortization of other intangibles	271	266	261	257	255	251	252	257	250	798	758	1,015	970
Other													
Business and capital taxes	34	19	27	77	22	13	22	91	30	80	57	134	175
Travel and relocation	56	51	52	48	52	47	44	55	51	159	143	191	203
Employee training	18	14	11	16	15	13	11	19	13	43	39	55	54
Donations	24	20	20	42	18	18	16	23	22	64	52	94	82
Outsourced item processing	29	37	39	39	44	45	46	39	45	105	135	174	178
Impairment of other intangibles	1	-	-	-	2	-	-	-	-	1	2	2	3
Impairment of investments in joint ventures and associates	-	1	3	2	-	1	1	(23)	5	4	2	4	(8)
Other	476	408	440	389	376	400	383	384	397	1,324	1,159	1,548	1,463
Total Other	638	550	592	613	529	537	523	588	563	1,780	1,589	2,202	2,150
Total non-interest expense	5,858	5,482	5,611	5,611	5,537	5,331	5,315	5,297	5,188	16,951	16,183	21,794	20,526

¹ Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

² Stock-based compensation includes the cost of stock options, performance deferred shares, deferred compensation plans and the impact of related economic hedges.

PERSONAL & COMMERCIAL BANKING (Millions of Canadian dollars, except percentage amounts) ¹	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Income Statement													
Net interest income	3,001	2,852	2,856	2,820	2,721	2,597	2,649	2,640	2,598	8,709	7,967	10,787	10,337
Non-interest income	1,283	1,251	1,309	1,199	1,249	1,201	1,427	1,189	1,182	3,843	3,877	5,076	4,675
Total revenue	4,284	4,103	4,165	4,019	3,970	3,798	4,076	3,829	3,780	12,552	11,844	15,863	15,012
PCL on performing assets ²	31	18	41							90			
PCL on impaired assets ²	308	282	276	270	273	262	249	288	271	866	784	1,054	1,122
Total PCL	339	300	317	270	273	262	249	288	271	956	784	1,054	1,122
Non-interest expense	1,910	1,828	1,801	1,872	1,826	1,709	1,769	1,825	1,732	5,539	5,304	7,176	6,933
Income taxes	525	516	526	473	472	467	466	441	455	1,567	1,405	1,878	1,773
Net income	1,510	1,459	1,521	1,404	1,399	1,360	1,592	1,275	1,322	4,490	4,351	5,755	5,184
Total revenue by business													
Personal Banking ³	3,090	2,971	3,023	2,891	2,879	2,746	3,004	2,766	2,730	9,084	8,629	11,520	10,819
Business Banking ³	950	900	904	875	850	812	820	811	814	2,754	2,482	3,357	3,190
Canadian Banking	4,040	3,871	3,927	3,766	3,729	3,558	3,824	3,577	3,544	11,838	11,111	14,877	14,009
Caribbean & U.S. Banking	244	232	238	253	241	240	252	252	236	714	733	986	1,003
Total	4,284	4,103	4,165	4,019	3,970	3,798	4,076	3,829	3,780	12,552	11,844	15,863	15,012
Financial ratios													
ROE ⁴	27.2%	27.8%	28.6%	26.7%	26.6%	28.0%	32.1%	27.1%	28.0%	27.9%	28.9%	28.3%	27.5%
NIM (average earning assets, net)	2.80%	2.79%	2.73%	2.71%	2.66%	2.67%	2.66%	2.69%	2.68%	2.77%	2.66%	2.68%	2.68%
Efficiency ratio	44.6%	44.6%	43.2%	46.6%	46.0%	45.0%	43.4%	47.7%	45.8%	44.1%	44.8%	45.2%	46.2%
Operating leverage	3.3%	1.0%	0.4%	2.4%	(0.4)%	0.2%	6.4%	0.0%	0.5%	1.6%	2.1%	2.2%	1.3%
Average balances													
Total assets	445,600	438,600	434,500	430,100	423,700	417,300	413,100	409,000	405,000	439,600	418,000	421,100	403,800
Earning assets, net	425,900	419,200	415,600	412,200	405,700	398,900	395,500	391,000	386,000	420,300	400,000	403,100	385,400
Loans and acceptances, net	426,500	419,900	416,000	412,000	405,200	398,200	394,600	390,000	384,700	420,800	399,400	402,500	383,900
Deposits	363,100	357,900	357,000	352,100	346,400	342,400	336,700	329,700	321,300	359,400	341,900	344,400	320,100
Attributed capital	21,700	21,200	20,750	20,500	20,500	19,550	19,350	18,350	18,400	21,200	19,800	20,000	18,550
Risk capital	17,100	16,600	16,200	15,950	15,850	14,850	14,650	13,600	13,700	16,650	15,100	15,300	13,750
Credit quality													
Gross impaired loans (GIL) / Related loans and acceptances	0.38%	0.41%	0.41%	0.36%	0.37%	0.39%	0.39%	0.42%	0.43%	0.38%	0.38%	0.36%	0.43%
PCL on performing loans (IFRS 9 - Stage 1 and 2) / Average net loans and acceptance ⁵	0.06%	0.02%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%
PCL on impaired loans (IFRS 9 - Stage 3) / Average net loans and acceptances ⁶	0.25%	0.28%	0.26%	0.26%	0.27%	0.27%	0.25%	0.29%	0.28%	0.26%	0.26%	0.26%	0.29%
Net write-offs / Average net loans and acceptances	0.26%	0.25%	0.23%	0.24%	0.25%	0.27%	0.25%	0.28%	0.30%	0.25%	0.25%	0.25%	0.28%
Business information													
Assets under administration (AUA) ⁷	276,700	269,100	270,800	264,800	252,500	258,100	245,000	239,600	235,300	276,700	252,500	264,800	239,600
Assets under management (AUM)	4,700	4,600	4,400	4,600	4,400	4,800	4,500	4,600	4,400	4,700	4,400	4,600	4,600
Number of employees (full-time equivalent)	35,743	34,792	34,749	34,601	34,934	34,593	34,913	35,191	36,075	35,743	34,934	34,601	35,191
Other earnings measures													
Net income	1,510	1,459	1,521	1,404	1,399	1,360	1,592	1,275	1,322	4,490	4,351	5,755	5,184
NCI	(1)	(1)	(2)	1	(4)	1	(3)	(1)	(1)	(4)	(6)	(5)	(8)
Add: After-tax effect of amortization of other intangibles	2	3	3	2	3	3	3	3	4	8	9	11	12
Adjusted net income	1,511	1,461	1,522	1,407	1,398	1,364	1,592	1,277	1,325	4,494	4,354	5,761	5,188
Less: Capital charge	487	461	467	462	463	429	437	438	442	1,415	1,329	1,791	1,756
Economic profit ⁸	1,024	1,000	1,055	945	935	935	1,155	839	883	3,079	3,025	3,970	3,432

¹ Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

² PCL on performing assets represents Stage 1 and 2 PCL on all performing assets under IFRS 9, except those classified or designated as FVTPL and equity securities designated as FVOCI. Prior to the adoption of IFRS 9, PCL on performing assets represents PCL for loans not yet identified as impaired and was included in Corporate Support. PCL on impaired assets represents Stage 3 PCL under IFRS 9 and PCL on impaired loans under IAS 39. Stage 3 PCL under IFRS 9 is comprised of lifetime credit losses of all credit-impaired financial assets, except those classified or designated as FVTPL and equity securities designated as FVOCI.

³ In Q1/18, the lines of business within Canadian Banking have been realigned. Prior period amounts have been revised from Personal Financial Services and Cards and Payment Solutions to Personal Banking and Business Financial Services to Business Banking.

⁴ This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 53.

⁵ PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39 and prior to November 1, 2017, PCL on loans not yet identified as impaired was included in Corporate Support.

⁶ PCL on impaired loans ratio under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

⁷ AUA represents period-end spot balances and includes securitized residential mortgages and credit card loans as at July 31, 2018 of \$16.8 billion and \$9.8 billion, respectively (April 30, 2018 - \$17.8 billion and \$9.1 billion; July 31, 2017 - \$18.4 billion and \$8.2 billion).

⁸ This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 53.

CANADIAN BANKING		Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
(Millions of Canadian dollars, except percentage amounts) ¹											9 months	9 months		
Income Statement														
Net interest income		2,825	2,691	2,698	2,644	2,561	2,435	2,488	2,471	2,442	8,214	7,484	10,128	9,683
Non-interest income		1,215	1,180	1,229	1,122	1,168	1,123	1,336	1,106	1,102	3,624	3,627	4,749	4,326
Total revenue		4,040	3,871	3,927	3,766	3,729	3,558	3,824	3,577	3,544	11,838	11,111	14,877	14,009
PCL on performing assets ²		57	30	34							121			
PCL on impaired assets ²		260	261	268	251	259	256	250	276	265	789	765	1,016	1,080
Total PCL		317	291	302	251	259	256	250	276	265	910	765	1,016	1,080
Non-interest expense		1,706	1,650	1,629	1,685	1,651	1,527	1,560	1,623	1,548	4,985	4,738	6,423	6,186
Income taxes		526	504	516	470	470	459	468	432	447	1,546	1,397	1,867	1,741
Net income		1,491	1,426	1,480	1,360	1,349	1,316	1,546	1,246	1,284	4,397	4,211	5,571	5,002
Total revenue by business														
Personal Banking ³		3,090	2,971	3,023	2,891	2,879	2,746	3,004	2,766	2,730	9,084	8,629	11,520	10,819
Business Banking ³		950	900	904	875	850	812	820	811	814	2,754	2,482	3,357	3,190
Total		4,040	3,871	3,927	3,766	3,729	3,558	3,824	3,577	3,544	11,838	11,111	14,877	14,009
Financial ratios														
ROE ⁴		31.4%	32.0%	32.8%	30.7%	30.6%	32.9%	37.8%	32.5%	33.4%	32.1%	33.7%	32.9%	32.6%
NIM (average earning assets, net)		2.74%	2.74%	2.68%	2.65%	2.61%	2.62%	2.61%	2.63%	2.63%	2.72%	2.61%	2.62%	2.63%
Efficiency ratio		42.2%	42.6%	41.5%	44.7%	44.3%	42.9%	40.8%	45.4%	43.7%	42.1%	42.6%	43.2%	44.2%
Operating leverage		5.0%	0.7%	(1.7)%	1.5%	(1.5)%	0.6%	8.9%	0.3%	1.2%	1.3%	2.7%	2.4%	1.2%
Average balances														
Total assets		422,800	416,200	412,500	408,200	401,200	393,900	390,400	386,500	382,300	417,200	395,200	398,500	381,000
Earning assets, net		408,800	402,500	399,200	395,500	388,600	381,400	378,400	374,300	368,900	403,500	382,800	386,000	368,100
Loans and acceptances, net ⁵		417,600	411,100	407,300	403,100	396,100	388,800	385,300	380,900	375,600	412,000	390,100	393,400	374,600
Residential mortgages ⁵		243,100	240,100	238,500	235,200	229,600	225,600	224,100	220,600	216,400	240,600	226,400	228,600	215,800
Home equity lines of credit (HELOC) ⁵		40,300	40,300	40,700	41,100	41,500	40,800	40,600	41,000	41,200	40,500	41,000	41,000	41,300
Other personal ^{5,6}		40,000	39,800	39,700	39,500	39,500	39,400	39,700	40,000	40,200	39,800	39,500	39,500	40,200
Total personal ⁵		80,300	80,100	80,400	80,600	81,000	80,200	80,300	81,000	81,400	80,300	80,500	80,500	81,500
Credit cards ⁵		18,400	17,600	17,800	17,400	17,100	16,400	16,700	16,400	16,100	17,900	16,800	17,000	16,000
Small business ⁵		4,700	4,600	4,500	4,400	4,400	3,800	3,800	3,900	3,900	4,600	4,000	4,100	3,900
Total retail		346,500	342,400	341,200	337,600	332,100	326,000	324,900	321,900	317,800	343,400	327,700	330,200	317,200
Wholesale loans and acceptances ⁵		72,900	70,500	67,900	65,500	64,000	62,800	60,400	59,000	57,800	70,400	62,400	63,200	57,400
Personal deposits		193,400	191,700	190,900	188,800	185,200	182,900	181,200	178,300	177,100	192,000	183,100	184,600	176,000
Business deposits		151,300	147,800	147,900	145,500	143,000	140,400	137,200	133,100	125,600	149,000	140,200	141,500	125,400
Attributed capital		18,600	18,050	17,650	17,350	17,200	16,150	16,000	15,000	15,050	18,100	16,450	16,700	15,100
Risk capital		15,800	15,250	14,850	14,500	14,400	13,300	13,150	12,150	12,150	15,300	13,600	13,850	12,250
Credit quality														
GIL / Related loans and acceptances		0.26%	0.29%	0.29%	0.24%	0.25%	0.25%	0.26%	0.27%	0.28%	0.26%	0.26%	0.24%	0.27%
PCL on performing loans (IFRS 9 - Stage 1 and 2) / Average net loans and acceptances ⁷		0.05%	0.03%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%
PCL on impaired loans (IFRS 9 - Stage 3) / Average net loans and acceptances ⁸		0.25%	0.26%	0.26%	0.25%	0.26%	0.27%	0.26%	0.29%	0.28%	0.26%	0.26%	0.26%	0.29%
Net write-offs / Average net loans and acceptances		0.26%	0.25%	0.23%	0.23%	0.24%	0.26%	0.25%	0.27%	0.27%	0.24%	0.25%	0.25%	0.27%
Business information														
AUA ⁹		268,600	260,800	262,900	256,400	244,400	249,200	236,700	231,400	227,400	268,600	244,400	256,400	231,400
Number of employees (full-time equivalent)		33,038	32,020	31,909	31,730	32,042	31,689	31,879	32,127	33,029	33,038	32,042	31,730	32,127
Other earnings measures														
Net income		1,491	1,426	1,480	1,360	1,349	1,316	1,546	1,246	1,284	4,397	4,211	5,571	5,002
Add: After-tax effect of amortization of other intangibles		3	3	3	2	4	2	3	2	3	9	9	11	11
Adjusted net income		1,494	1,429	1,483	1,362	1,353	1,318	1,549	1,248	1,287	4,406	4,220	5,582	5,013
Less: Capital charge		418	393	397	390	390	353	362	358	361	1,208	1,105	1,495	1,431
Economic profit ¹⁰		1,076	1,036	1,086	972	963	965	1,187	890	926	3,198	3,115	4,087	3,582

¹ Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

² PCL on performing assets represents Stage 1 and 2 PCL on all performing assets under IFRS 9, except those classified or designated as FVTPL and equity securities designated as FVOCI. Prior to the adoption of IFRS 9, PCL on performing assets represents PCL for loans not yet identified as impaired and was included in Corporate Support. PCL on impaired assets represents Stage 3 PCL under IFRS 9 and PCL on impaired loans under IAS 39. Stage 3 PCL under IFRS 9 is comprised of lifetime credit losses of all credit-impaired financial assets, except those classified or designated as FVTPL and equity securities designated as FVOCI.

³ In Q1/18, the lines of business within Canadian Banking were realigned. Prior period amounts have been revised from Personal Financial Services and Cards and Payment Solutions to Personal Banking and Business Financial Services to Business Banking.

⁴ This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 53.

⁵ Average loans and acceptances, net are reported net of allowance for credit losses (ACL). All other average balances are reported on a gross basis (before deducting ACL).

⁶ As at Q3/18, average personal secured loans was \$19.5 billion and average personal unsecured loans was \$20.5 billion. The loans are secured by securities, residential real estate, automotive assets and government guarantees.

⁷ PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39 and prior to November 1, 2017, PCL on loans not yet identified as impaired was included in Corporate Support.

⁸ PCL on impaired loans ratio under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

⁹ AUA represents period-end spot balances and includes securitized residential mortgages and credit card loans as at July 31, 2018 of \$16.8 billion and \$9.8 billion, respectively (April 30, 2018 - \$17.8 billion and \$9.1 billion; July 31, 2017 - \$18.4 billion and \$8.2 billion).

¹⁰ This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 53.

WEALTH MANAGEMENT (Millions of Canadian dollars, except percentage amounts) ¹	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
										9 months	9 months		
Income Statement													
Net interest income	679	632	612	583	578	546	541	524	496	1,923	1,665	2,248	1,955
Fee-based revenue	1,626	1,570	1,589	1,485	1,484	1,425	1,405	1,385	1,328	4,785	4,314	5,799	5,323
Transaction and other revenue	455	447	516	457	449	468	492	442	427	1,418	1,409	1,866	1,702
U.S. Wealth accumulation plan gains/(losses) ²	38	(44)	66	37	36	42	47	(10)	36	60	125	162	23
Total revenue	2,798	2,605	2,783	2,562	2,547	2,481	2,485	2,341	2,287	8,186	7,513	10,075	9,003
PCL on performing assets ³	12	(21)	(7)	-	-	15	13	22	14	(16)	-	-	-
PCL on impaired assets ³	(9)	1	5	-	6	15	13	22	14	(3)	34	34	48
Total PCL	3	(20)	(2)	-	6	15	13	22	14	(19)	34	34	48
Non-interest expense	2,023	1,972	1,951	1,868	1,877	1,853	1,868	1,797	1,734	5,946	5,598	7,466	6,992
U.S. Wealth accumulation plan (gains)/losses ²	36	(33)	60	33	32	39	41	(7)	35	63	112	145	23
Income taxes	158	149	177	170	146	143	133	133	116	484	422	592	467
Net income	578	537	597	491	486	431	430	396	388	1,712	1,347	1,838	1,473
Total revenue by business													
Canadian Wealth Management	761	742	749	717	693	692	713	663	620	2,252	2,098	2,815	2,506
U.S. Wealth Management (including City National)	1,435	1,255	1,384	1,252	1,251	1,205	1,183	1,094	1,076	4,074	3,639	4,891	4,173
Global Asset Management	507	516	556	508	507	486	493	482	484	1,579	1,486	1,994	1,894
International Wealth Management	95	92	94	85	96	98	96	102	107	281	290	375	430
Total	2,798	2,605	2,783	2,562	2,547	2,481	2,485	2,341	2,287	8,186	7,513	10,075	9,003
Financial ratios													
ROE ⁴	16.4%	15.8%	17.3%	14.2%	13.9%	12.4%	12.2%	11.6%	11.4%	16.5%	12.9%	13.2%	10.9%
NIM (average earning assets, net)	3.56%	3.47%	3.27%	3.13%	3.14%	2.99%	2.82%	2.82%	2.87%	3.43%	2.98%	3.02%	2.84%
Pre-tax margin	26.3%	26.3%	27.8%	25.8%	24.8%	23.1%	22.7%	22.6%	22.0%	26.8%	23.5%	24.1%	21.5%
Average balances													
Total assets	89,900	89,000	88,200	86,800	86,400	89,000	90,100	87,900	83,000	89,000	88,500	88,100	83,200
Earning assets, net	75,700	74,800	74,300	73,900	73,100	74,800	76,200	73,800	68,800	74,900	74,700	74,500	68,800
Loans and acceptances, net ⁵	57,000	54,800	52,500	51,600	51,500	52,000	50,800	50,200	49,100	54,800	51,400	51,500	49,200
Retail loans ⁵	23,700	22,600	22,000	21,800	21,600	21,700	21,300	20,900	20,400	22,800	21,600	21,600	20,600
Wholesale loans and acceptances ⁵	33,600	32,400	30,700	29,800	29,900	30,300	29,500	29,300	28,700	32,200	29,800	29,900	28,600
Deposits	91,700	93,000	92,600	90,900	91,800	94,800	95,100	91,300	85,200	92,500	93,900	93,100	85,400
Attributed capital	13,600	13,600	13,400	13,300	13,450	13,700	13,400	13,000	12,900	13,500	13,500	13,450	12,950
Risk capital	6,250	6,200	6,100	6,000	5,900	5,950	5,700	5,150	4,900	6,150	5,850	5,900	4,850
Credit quality													
GIL / Related loans and acceptances ⁶	0.34%	0.41%	0.52%	1.04%	1.17%	1.36%	1.20%	1.41%	1.44%	0.34%	1.17%	1.04%	1.44%
GIL on acquired credit impaired loans / Related loans and acceptances	0.03%	0.04%	0.05%	0.48%	0.52%	0.64%	0.68%	0.83%	1.04%	0.03%	0.52%	0.48%	0.85%
PCL on performing loans (IFRS 9 - Stage 1 and 2) / Average net loans and acceptances ⁷	0.08%	(0.16)%	(0.05)%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.04)%	0.00%	0.00%	0.00%
PCL on impaired loans (IFRS 9 - Stage 3) / Average net loans and acceptances ⁸	(0.06)%	0.01%	0.04%	0.00%	0.04%	0.12%	0.10%	0.17%	0.11%	(0.01)%	0.09%	0.07%	0.10%
Net write-offs / Average net loans and acceptances	0.04%	0.07%	0.00%	0.08%	(0.02)%	0.01%	0.04%	0.07%	0.00%	0.04%	0.01%	0.03%	0.02%

¹ Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

² Gains (losses) on investments in mutual funds used as economic hedges are included in revenue and related variability is included in market-linked compensation expense in our U.S. Wealth Accumulation Plan.

³ PCL on performing assets represents Stage 1 and 2 PCL on all performing assets under IFRS 9, except those classified or designated as FVTPL and equity securities designated as FVOCI. Prior to the adoption of IFRS 9, PCL on performing assets represents PCL for loans not yet identified as impaired and was included in Corporate Support. PCL on impaired assets represents Stage 3 PCL under IFRS 9 and PCL on impaired loans under IAS 39. Stage 3 PCL under IFRS 9 is comprised of lifetime credit losses of all credit-impaired financial assets, except those classified or designated as FVTPL and equity securities designated as FVOCI.

⁴ This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 53.

⁵ Average total loans and acceptances are reported net of ACL. Average retail and wholesale loans and acceptance balances are reported on a gross basis (before deducting ACL).

⁶ Effective November 1, 2017, GIL excludes \$229 million of acquired credit-impaired loans related to our acquisition of City National that have returned to performing status.

⁷ PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39 and prior to November 1, 2017, PCL on loans not yet identified as impaired was included in Corporate Support.

⁸ PCL on impaired loans and acceptances ratio under IFRS 9 is calculated using PCL on Stage 3 loan and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

WEALTH MANAGEMENT <i>continued</i>	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
(Millions of Canadian dollars, except percentage amounts) ¹										9 months	9 months		
Business information													
AUA													
Canadian Wealth Management	378,300	364,800	365,900	359,600	343,600	349,800	336,500	326,600	318,100	378,300	343,600	359,600	326,600
U.S. Wealth Management (including City National)	487,900	458,500	453,000	442,700	412,300	427,100	395,000	394,200	389,600	487,900	412,300	442,700	394,200
Global Asset Management	6,800	6,600	6,600	6,600	6,400	6,500	6,200	6,200	6,300	6,800	6,400	6,600	6,200
International Wealth Management	112,800	114,700	113,300	120,300	111,600	147,800	141,300	148,300	136,200	112,800	111,600	120,300	148,300
Total	985,800	944,600	938,800	929,200	873,900	931,200	879,000	875,300	850,200	985,800	873,900	929,200	875,300
AUM													
Canadian Wealth Management	101,700	96,000	94,700	90,400	85,300	84,200	79,500	76,000	71,500	101,700	85,300	90,400	76,000
U.S. Wealth Management (including City National)	134,900	126,000	122,500	119,100	108,100	113,100	101,000	103,000	100,100	134,900	108,100	119,100	103,000
Global Asset Management ²	435,300	424,500	424,800	415,200	393,100	401,800	389,200	392,600	388,600	435,300	393,100	415,200	392,600
International Wealth Management	8,600	8,500	9,000	9,400	9,200	9,600	8,900	9,100	9,500	8,600	9,200	9,400	9,100
Total	680,500	655,000	651,000	634,100	595,700	608,700	578,600	580,700	569,700	680,500	595,700	634,100	580,700
Number of employees (full-time equivalent)	17,807	17,313	17,092	16,946	16,947	16,597	16,521	16,371	16,213	17,807	16,947	16,946	16,371
Other earnings measures													
Net income	578	537	597	491	486	431	430	396	388	1,712	1,347	1,838	1,473
NCI	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: After-tax effect of amortization of other intangibles	48	50	46	42	44	44	49	44	45	144	137	179	183
Adjusted net income	626	587	643	533	530	475	479	440	433	1,856	1,484	2,017	1,656
Less: Capital charge	305	296	301	299	304	300	303	309	310	902	907	1,206	1,229
Economic profit ³	321	291	342	234	226	175	176	131	123	954	577	811	427
(Millions of U.S. dollars)													
U.S. Wealth Management (including City National)													
Revenue	1,101	977	1,100	992	963	899	890	828	826	3,178	2,752	3,744	3,155
AUA	375,200	357,300	368,100	343,200	330,500	312,900	303,500	293,900	298,500	375,200	330,500	343,200	293,900

¹ Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

² Excludes assets held by clients of Phillips, Hager & North Investment Management Ltd. for which we earn either a nominal or no management fee. In Q3/18, \$nil balances of these assets were excluded.

³ This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 53.

INSURANCE (Millions of Canadian dollars, except percentage amounts)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Income Statement													
Net earned premiums ¹	1,047	824	939	1,166	1,081	879	749	698	764	2,810	2,709	3,875	3,175
Investment income ²	181	(87)	166	399	(120)	527	(353)	(51)	921	260	54	453	1,422
Fee income	62	69	39	47	48	42	101	176	133	170	191	238	554
Total revenue	1,290	806	1,144	1,612	1,009	1,448	497	823	1,818	3,240	2,954	4,566	5,151
PBCAE	925	421	836	1,137	643	1,090	183	397	1,210	2,182	1,916	3,053	3,424
PCL	-	-	-	-	-	-	-	1	-	-	-	-	1
Non-interest expense	153	148	142	157	147	140	140	154	151	443	427	584	622
Income taxes	54	65	39	53	58	52	40	43	93	158	150	203	204
Net income	158	172	127	265	161	166	134	228	364	457	461	726	900
Total revenue by business													
Canadian Insurance	746	310	621	1,098	473	978	20	295	1,437	1,677	1,471	2,569	3,373
International Insurance	544	496	523	514	536	470	477	528	381	1,563	1,483	1,997	1,778
Total	1,290	806	1,144	1,612	1,009	1,448	497	823	1,818	3,240	2,954	4,566	5,151
Financial ratios													
ROE ³	32.1%	36.3%	28.2%	52.3%	37.0%	41.5%	33.7%	54.3%	75.7%	32.3%	37.4%	41.8%	52.8%
Average balances													
Total assets	16,000	15,600	15,400	14,700	14,700	13,900	14,000	14,200	14,500	15,700	14,200	14,300	14,400
Attributed capital	1,950	1,950	1,750	2,000	1,700	1,600	1,550	1,650	1,900	1,850	1,650	1,700	1,700
Risk capital	1,750	1,750	1,600	1,800	1,550	1,450	1,400	1,500	1,750	1,700	1,450	1,550	1,550
Additional information													
Premiums and deposits ^{1,4}	1,197	981	1,095	1,302	1,233	1,008	1,003	1,065	1,131	3,273	3,244	4,546	4,594
Canadian Insurance	663	466	583	794	718	511	473	508	596	1,712	1,702	2,496	2,424
International Insurance	534	515	512	508	515	497	530	557	535	1,561	1,542	2,050	2,170
Fair value changes on investments backing policyholder liabilities ⁵	55	(174)	26	279	(225)	369	(481)	(172)	543	(93)	(337)	(58)	633
PBCAE													
Insurance policyholder benefits and claims	856	351	768	1,063	573	1,021	130	349	1,158	1,975	1,724	2,787	3,208
Insurance policyholder acquisition expense	69	70	68	74	70	69	53	48	52	207	192	266	216
Insurance claims and policy benefit liabilities	10,105	9,763	9,977	9,676	9,331	9,262	8,785	9,164	9,305	10,105	9,331	9,676	9,164
Business information													
AUM	1,400	1,300	1,300	1,200	1,100	1,100	1,000	1,000	900	1,400	1,100	1,200	1,000
Number of employees (full-time equivalent)	3,014	2,837	2,756	2,691	2,716	2,663	2,676	2,657	2,734	3,014	2,716	2,691	2,657
Other earnings measures													
Net income	158	172	127	265	161	166	134	228	364	457	461	726	900
NCI	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: After-tax effect of amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted net income	158	172	127	265	161	166	134	228	364	457	461	726	900
Less: Capital charge	43	41	40	45	39	35	35	39	46	124	109	154	160
Economic profit ⁶	115	131	87	220	122	131	99	189	318	333	352	572	740

¹ Premiums and deposits equals net earned premiums excluding the cost of premiums to other institutions for reinsurance coverage, plus segregated fund deposits.

² Investment income can experience volatility arising from fluctuation in the FVTPL assets. The investments that support actuarial liabilities are predominantly fixed income assets designated as at FVTPL and consequently changes in fair value of these assets are recorded in Insurance premiums, investment and fee income in the consolidated statements of income. Changes in fair value of these assets are largely offset by changes in the fair value of the actuarial liabilities, the impact of which is reflected in insurance policyholder benefits and claims.

³ This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 53.

⁴ Premiums and deposits include premiums on risk-based insurance and annuity products, and individual and group segregated fund deposits, consistent with insurance industry practices.

⁵ The revenue impact of the change in fair value on investments backing policyholder liabilities is reflected in Insurance premiums, investment and fee income and largely offset in PBCAE.

⁶ This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 53.

INVESTOR & TREASURY SERVICES (Millions of Canadian dollars, except percentage amounts)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Income Statement													
Net interest income	32	118	128	128	141	173	237	214	195	278	551	679	825
Non-interest income	588	553	548	474	453	435	394	390	382	1,689	1,282	1,756	1,446
Total revenue	620	671	676	602	594	608	631	604	577	1,967	1,833	2,435	2,271
PCL	1	-	-	-	-	-	-	(3)	-	1	-	-	(3)
Non-interest expense	416	391	389	397	364	355	350	379	368	1,196	1,069	1,466	1,460
Income taxes	48	68	68	49	52	60	67	54	52	184	179	228	201
Net income	155	212	219	156	178	193	214	174	157	586	585	741	613
Financial ratios													
ROE ¹	19.8%	28.1%	26.9%	19.2%	21.9%	24.6%	25.1%	21.0%	18.2%	24.9%	23.9%	22.7%	17.9%
Average balances													
Total assets	130,400	131,500	132,900	138,400	138,700	133,100	141,800	142,400	143,200	131,600	137,900	138,100	142,500
Trading securities	26,800	27,400	31,000	34,700	37,200	38,000	43,100	46,400	46,400	28,400	39,500	38,300	47,800
Loans and acceptances, net	3,300	2,900	2,600	2,300	2,200	2,000	1,900	1,700	1,800	2,900	2,000	2,100	1,700
Deposits	162,500	163,600	155,300	142,600	132,000	127,900	128,500	124,400	123,200	160,400	129,500	132,800	134,300
Client deposits	60,200	58,200	56,900	56,600	55,600	52,900	52,500	50,900	53,000	58,400	53,700	54,400	52,800
Wholesale funding deposits	102,300	105,400	98,400	86,000	76,400	75,000	76,000	73,500	70,200	102,000	75,800	78,400	81,500
Attributed capital	3,050	3,050	3,150	3,150	3,150	3,150	3,300	3,200	3,350	3,100	3,200	3,200	3,350
Risk capital	2,500	2,500	2,650	2,650	2,650	2,650	2,850	2,750	2,850	2,550	2,700	2,700	2,850
Business information													
AUA	4,210,600	4,439,800	4,431,800	4,266,600	4,251,300	4,111,400	3,797,000	3,929,400	3,724,300	4,210,600	4,251,300	4,266,600	3,929,400
Number of employees (full-time equivalent)	4,814	4,765	4,744	4,771	4,783	4,751	4,781	4,776	4,958	4,814	4,783	4,771	4,776
Other earnings measures													
Net income (loss)	155	212	219	156	178	193	214	174	157	586	585	741	613
NCI	-	(1)	-	-	-	(1)	-	-	(1)	(1)	(1)	(1)	(1)
Add: After-tax effect of amortization of other intangibles and goodwill impairment	2	5	3	4	3	4	4	4	5	10	11	15	16
Adjusted net income	157	216	222	160	181	196	218	178	161	595	595	755	628
Less: Capital charge	68	67	71	72	70	69	75	77	80	206	214	286	316
Economic profit (loss) ²	89	149	151	88	111	127	143	101	81	389	381	469	312

¹ This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 53.

² This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 53.

CAPITAL MARKETS (Millions of Canadian dollars, except percentage amounts)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Income Statement													
Net interest income (teb)	913	841	866	851	845	922	947	857	892	2,620	2,714	3,565	3,804
Non-interest income (teb) ¹	1,244	1,169	1,309	1,103	1,195	1,195	1,124	1,036	1,195	3,722	3,514	4,617	4,146
Total revenue (teb)	2,157	2,010	2,175	1,954	2,040	2,117	2,071	1,893	2,087	6,342	6,228	8,182	7,950
PCL on performing assets ²	16	(21)	(25)							(30)			
PCL on impaired assets ²	(13)	14	45	(38)	44	24	32	51	33	46	100	62	327
Total PCL	3	(7)	20	(38)	44	24	32	51	33	16	100	62	327
Non-interest expense	1,312	1,190	1,214	1,222	1,199	1,173	1,125	1,151	1,160	3,716	3,497	4,719	4,466
Income taxes	144	162	193	186	186	252	252	209	259	499	690	876	887
Net income	698	665	748	584	611	668	662	482	635	2,111	1,941	2,525	2,270
Total revenue by business													
Corporate and Investment Banking	1,065	967	994	1,049	995	1,020	936	976	956	3,026	2,951	4,000	3,694
Global Markets	1,148	1,092	1,221	976	1,134	1,162	1,194	978	1,148	3,461	3,490	4,466	4,361
Other	(56)	(49)	(40)	(71)	(89)	(65)	(59)	(61)	(17)	(145)	(213)	(284)	(105)
Total	2,157	2,010	2,175	1,954	2,040	2,117	2,071	1,893	2,087	6,342	6,228	8,182	7,950
Financial ratios													
ROE ³	12.3%	13.4%	14.7%	12.4%	11.9%	14.2%	13.3%	10.4%	14.2%	13.4%	13.1%	12.9%	12.2%
Total compensation to revenue ⁴	38.2%	37.0%	36.4%	37.0%	38.0%	35.4%	35.6%	36.1%	34.6%	37.2%	37.5%	36.6%	34.9%
Average balances													
Total assets	579,400	563,700	570,200	490,600	494,000	499,600	493,600	496,700	514,500	571,200	495,700	494,400	508,200
Trading securities	95,600	98,900	100,800	86,500	86,800	95,000	98,900	105,300	104,600	98,500	93,500	91,800	104,900
Loans and acceptances, net	85,000	82,800	81,400	83,000	83,100	83,600	83,800	85,500	87,400	83,100	83,500	83,400	88,100
Deposits	73,000	71,000	64,900	62,800	59,500	59,900	58,700	59,200	61,600	69,600	59,400	60,200	61,500
Attributed capital	21,700	19,700	19,650	18,050	19,550	18,700	19,100	17,600	17,200	20,350	19,150	18,850	17,900
Risk capital	20,100	18,150	18,150	16,600	18,200	17,650	18,000	16,500	16,100	18,800	17,950	17,600	16,800
Credit quality													
GIL / Related loans and acceptances	0.57%	0.80%	0.67%	0.63%	0.94%	1.18%	1.66%	1.78%	1.53%	0.57%	0.94%	0.63%	1.73%
PCL on performing loans (IFRS 9 - Stage 1 and 2) / Average net loans and acceptances ⁵	0.08%	(0.12)%	(0.10)%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.04)%	0.00%	0.00%	0.00%
PCL on impaired loans (IFRS 9 - Stage 3) / Average net loans and acceptances ⁶	(0.06)%	0.07%	0.22%	(0.18)%	0.21%	0.12%	0.15%	0.24%	0.15%	0.07%	0.16%	0.07%	0.37%
Net write-offs / Average net loans and acceptances	0.09%	(0.02)%	0.04%	0.23%	0.06%	0.12%	(0.08)%	0.01%	0.50%	0.04%	0.03%	0.09%	0.17%
Business information													
AUA	13,100	12,900	12,100	12,700	12,300	13,800	13,600	14,600	13,900	13,100	12,300	12,700	14,600
Number of employees (full-time equivalent)	4,411	3,936	3,917	3,970	4,188	3,758	3,817	3,883	4,132	4,411	4,188	3,970	3,883
Other earnings measures													
Net income	698	665	748	584	611	668	662	482	635	2,111	1,941	2,525	2,270
NCI	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: After-tax effect of amortization of other intangibles	-	-	-	-	-	-	-	(1)	1	-	-	-	-
Adjusted net income	698	665	748	584	611	668	662	481	636	2,111	1,941	2,525	2,270
Less: Capital charge	487	429	442	407	441	410	432	419	412	1,358	1,283	1,690	1,694
Economic profit (loss) ⁷	211	236	306	177	170	258	230	62	224	753	658	835	576

¹ Non-interest income is adjusted for teb commencing Q2/16.

² PCL on performing assets represents Stage 1 and 2 PCL on all performing assets under IFRS 9, except those classified or designated as FVTPL and equity securities designated as FVOCI. Prior to the adoption of IFRS 9, PCL on performing assets represents PCL for loans not yet identified as impaired and was included in Corporate Support. PCL on impaired assets represents Stage 3 PCL under IFRS 9 and PCL on impaired loans under IAS 39. Stage 3 PCL under IFRS 9 is comprised of lifetime credit losses of all credit-impaired financial assets, except those classified or designated as FVTPL and equity securities designated as FVOCI.

³ This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 53.

⁴ Total compensation to revenue ratio is calculated as total human resources non-interest expense / total revenue (teb) for Front Office personnel and for functional support teams (Technology, Operations, and Functions). Total human resources non-interest expense includes salary, benefits, stock based compensation, severance, retention costs, and variable compensation.

⁵ PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39 and prior to November 1, 2017, PCL on loans not yet identified as impaired was included in Corporate Support.

⁶ PCL on impaired loans and acceptances ratio under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

⁷ This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 53.

CORPORATE SUPPORT (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
										9 months	9 months		
Income Statement													
Net interest income (teb)	(29)	(22)	(17)	(21)	(28)	(40)	(50)	(48)	(58)	(68)	(118)	(139)	(390)
Non-interest income (teb) ¹	(95)	(119)	(98)	(205)	(44)	-	(64)	(78)	(139)	(312)	(108)	(313)	(202)
Total revenue (teb)	(124)	(141)	(115)	(226)	(72)	(40)	(114)	(126)	(197)	(380)	(226)	(452)	(592)
PCL	-	1	(1)	2	(3)	1	-	(1)	-	-	(2)	-	51
Non-interest expense	8	(14)	54	62	92	62	22	(2)	8	48	176	238	30
Income taxes	(142)	(143)	32	(227)	(122)	(94)	(131)	(111)	(234)	(253)	(347)	(574)	(691)
Net income (loss)	10	15	(200)	(63)	(39)	(9)	(5)	(12)	29	(175)	(53)	(116)	18
Additional information													
teb adjustment	(157)	(151)	(92)	(225)	(107)	(97)	(119)	(115)	(267)	(400)	(323)	(548)	(736)
Average balances													
Total assets	39,500	38,300	35,500	35,000	31,300	28,100	28,200	25,200	24,100	37,700	29,300	30,600	24,300
Attributed capital	7,650	7,950	8,150	8,900	7,400	8,100	7,950	9,300	8,050	8,000	7,750	8,100	7,750
Other earnings measures													
Net income (loss)	10	15	(200)	(63)	(39)	(9)	(5)	(12)	29	(175)	(53)	(116)	18
NCI	(7)	(7)	(9)	(9)	(9)	(8)	(9)	(9)	(7)	(23)	(26)	(35)	(44)
Add: After-tax effect of amortization of other intangibles	3	(3)	2	1	-	-	-	3	(4)	2	-	1	1
Adjusted net (loss) income	6	5	(207)	(71)	(48)	(17)	(14)	(18)	18	(196)	(79)	(150)	(25)
Less: Capital charge	174	174	184	200	167	177	178	221	194	532	522	722	738
Economic profit (loss) ²	(168)	(169)	(391)	(271)	(215)	(194)	(192)	(239)	(176)	(728)	(601)	(872)	(763)

¹ Non-interest income is adjusted for teb commencing Q2/16.

² This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 53.

BALANCE SHEETS (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2017	2016
<i>Period-end balances</i>											
ASSETS											
Cash and due from banks	32,015	32,765	34,488	28,407	24,302	30,518	25,363	14,929	19,501	28,407	14,929
Interest-bearing deposits with banks	49,159	36,979	37,269	32,662	36,098	25,875	22,380	27,851	22,008	32,662	27,851
Securities											
Trading	126,386	131,168	129,361	127,657	128,740	132,370	142,192	151,292	157,446	127,657	151,292
Investment, net of applicable allowance ¹	90,746	89,673	92,901	90,722	85,430	87,035	82,635	84,801	76,552	90,722	84,801
	217,132	220,841	222,262	218,379	214,170	219,405	224,827	236,093	233,998	218,379	236,093
Assets purchased under reverse repurchase agreements and securities borrowed	264,170	261,184	259,765	220,977	208,669	216,931	197,285	186,302	200,430	220,977	186,302
Loans											
Retail	394,884	388,558	386,235	385,170	379,869	374,168	370,161	369,470	364,476	385,170	369,470
Wholesale	171,050	165,643	154,585	159,606	156,401	160,352	154,088	154,369	153,521	159,606	154,369
	565,934	554,201	540,820	544,776	536,270	534,520	524,249	523,839	517,997	544,776	523,839
Allowance for loan losses	(2,837)	(2,808)	(2,776)	(2,159)	(2,236)	(2,258)	(2,239)	(2,235)	(2,177)	(2,159)	(2,235)
	563,097	551,393	538,044	542,617	534,034	532,262	522,010	521,604	515,820	542,617	521,604
Segregated fund net assets	1,396	1,308	1,270	1,216	1,077	1,096	1,021	981	933	1,216	981
Other											
Customers' liability under acceptances	16,083	15,653	16,363	16,459	15,246	14,499	13,959	12,843	13,152	16,459	12,843
Derivatives	88,503	94,175	105,512	95,023	105,833	100,763	97,419	118,944	130,462	95,023	118,944
Premises and equipment, net	2,771	2,706	2,648	2,670	2,646	2,754	2,746	2,836	2,872	2,670	2,836
Goodwill	11,012	10,990	10,736	10,977	10,733	11,352	10,967	11,156	11,254	10,977	11,156
Other intangibles	4,581	4,533	4,420	4,507	4,421	4,640	4,537	4,648	4,605	4,507	4,648
Other assets	42,455	42,251	43,498	38,959	43,818	42,824	39,252	42,071	43,840	38,959	42,071
Total Assets	1,292,374	1,274,778	1,276,275	1,212,853	1,201,047	1,202,919	1,161,766	1,180,258	1,198,875	1,212,853	1,180,258
LIABILITIES AND EQUITY											
Deposits											
Personal	265,555	263,390	261,312	260,213	254,559	259,319	253,106	250,550	250,128	260,213	250,550
Business and government	534,808	530,365	517,428	505,665	501,282	498,231	481,577	488,007	480,896	505,665	488,007
Bank	31,898	28,293	21,280	23,757	22,777	28,033	22,829	19,032	23,391	23,757	19,032
	832,261	822,048	800,020	789,635	778,618	785,583	757,512	757,589	754,415	789,635	757,589
Segregated fund net liabilities	1,396	1,308	1,270	1,216	1,077	1,096	1,021	981	933	1,216	981
Other											
Acceptances	16,099	15,668	16,379	16,459	15,246	14,499	13,959	12,843	13,152	16,459	12,843
Obligations related to securities sold short	33,192	33,047	30,404	30,008	40,512	37,331	37,969	50,369	46,679	30,008	50,369
Obligations related to assets sold under repurchase agreements and securities loaned	178,170	170,918	183,319	143,084	121,980	127,955	123,474	103,441	118,283	143,084	103,441
Derivatives	86,082	90,890	104,219	92,127	104,203	99,031	95,646	116,550	128,533	92,127	116,550
Insurance claims and policy benefit liabilities	10,105	9,763	9,977	9,676	9,331	9,262	8,785	9,164	9,305	9,676	9,164
Other liabilities	48,068	46,043	48,402	46,955	48,019	45,348	41,762	47,947	47,974	46,955	47,947
Subordinated debentures	9,129	9,068	8,961	9,265	9,200	9,646	9,487	9,762	9,765	9,265	9,762
	1,214,502	1,198,753	1,202,951	1,138,425	1,128,186	1,129,751	1,089,615	1,108,646	1,129,039	1,138,425	1,108,646
Equity attributable to shareholders											
Preferred shares	6,306	6,303	6,306	6,413	6,713	6,712	6,713	6,713	6,712	6,413	6,713
Common shares	17,533	17,539	17,640	17,703	17,871	17,707	17,865	17,859	17,775	17,703	17,859
Retained earnings	49,424	47,405	45,764	45,359	44,479	42,538	42,996	41,519	40,424	45,359	41,519
Other components of equity	4,518	4,178	3,026	4,354	3,211	5,613	3,992	4,926	4,342	4,354	4,926
	77,781	75,425	72,736	73,829	72,274	72,570	71,566	71,017	69,253	73,829	71,017
Non-controlling interests (NCI)	91	600	588	599	587	598	585	595	583	599	595
	77,872	76,025	73,324	74,428	72,861	73,168	72,151	71,612	69,836	74,428	71,612
Total Liabilities and Equity	1,292,374	1,274,778	1,276,275	1,212,853	1,201,047	1,202,919	1,161,766	1,180,258	1,198,875	1,212,853	1,180,258

¹ Investment, net of applicable allowance represents debt and equity securities at FVOCI (AFS securities under IAS 39) and amortized cost (held-to-maturity securities under IAS 39). For further details on the impacts of the adoption of IFRS 9 including the description of accounting policies selected, refer to the Q3/18 Report to Shareholders and our 2017 Annual Report.

SELECTED AVERAGE BALANCE SHEET ITEMS ¹ (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Securities, net of applicable allowance	221,600	228,900	234,200	217,300	217,500	225,300	234,700	239,300	234,200	228,200	225,800	223,700	234,800
Assets purchased under reverse repurchase agreements and securities borrowed	267,300	258,200	256,100	208,600	208,800	209,500	197,200	190,300	191,300	260,600	205,100	206,000	191,200
Total loans, net ²	558,200	546,200	537,600	538,600	532,800	526,400	522,200	519,100	514,200	547,300	527,200	530,000	514,000
Retail ²	392,100	388,200	386,700	382,500	376,700	371,900	370,800	367,300	363,200	389,000	373,200	375,500	362,700
Wholesale ²	169,000	160,800	153,500	158,300	158,300	156,700	153,700	153,900	153,300	161,100	156,200	156,800	153,500
Customers' liability under acceptances	15,700	15,700	16,400	15,800	14,900	14,100	13,400	12,800	13,400	16,000	14,100	14,600	13,200
Average earning assets, net	1,095,300	1,081,100	1,071,200	1,007,500	1,000,200	997,700	990,500	981,900	973,400	1,082,600	996,100	999,000	973,200
Derivatives	102,900	93,700	95,900	97,700	99,000	94,900	107,600	113,400	129,900	97,500	100,600	99,900	121,600
Total assets	1,300,800	1,276,700	1,276,700	1,195,600	1,188,800	1,181,000	1,180,800	1,175,400	1,184,300	1,284,800	1,183,600	1,186,600	1,176,400
Deposits	825,800	815,900	803,600	781,900	770,000	766,800	762,400	751,500	743,000	815,100	766,400	770,300	749,600
Common equity	69,650	67,450	66,850	65,900	65,750	64,800	64,650	63,100	61,800	68,000	65,050	65,300	62,200
Total equity	76,400	74,300	73,800	73,100	73,100	72,100	71,900	70,400	69,100	74,800	72,400	72,600	69,400

ASSETS UNDER ADMINISTRATION AND MANAGEMENT ³ (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Assets under administration													
Institutional	4,350,300	4,579,900	4,568,900	4,411,000	4,387,700	4,258,600	3,937,200	4,077,300	3,859,800	4,350,300	4,387,700	4,411,000	4,077,300
Personal	974,300	929,500	927,200	907,100	854,000	882,000	833,100	819,500	804,700	974,300	854,000	907,100	819,500
Retail mutual funds	161,600	157,000	157,400	155,200	148,300	173,900	164,300	162,100	159,200	161,600	148,300	155,200	162,100
Total AUA	5,486,200	5,666,400	5,653,500	5,473,300	5,390,000	5,314,500	4,934,600	5,058,900	4,823,700	5,486,200	5,390,000	5,473,300	5,058,900
Assets under management													
Institutional	223,500	219,700	220,600	216,000	204,100	212,800	210,800	218,000	201,600	223,500	204,100	216,000	218,000
Personal	245,400	229,300	225,500	216,200	200,900	201,200	184,900	182,900	175,800	245,400	200,900	216,200	182,900
Retail mutual funds	217,700	211,900	210,600	207,700	196,200	200,600	188,400	185,400	197,600	217,700	196,200	207,700	185,400
Total AUM	686,600	660,900	656,700	639,900	601,200	614,600	584,100	586,300	575,000	686,600	601,200	639,900	586,300

¹ Calculated using methods intended to approximate the average of the daily balances for the period, as applicable.

² Average total loans are reported net of allowance for loan losses. Average retail and wholesale balances are reported on a gross basis (before deducting allowance for loan losses).

³ To be read in conjunction with the Segment pages.

STATEMENTS OF COMPREHENSIVE INCOME (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
										9 months	9 months		
Net income	3,109	3,060	3,012	2,837	2,796	2,809	3,027	2,543	2,895	9,181	8,632	11,469	10,458
Other comprehensive income (loss), net of taxes													
Items that will be reclassified subsequently to income:													
Net change in unrealized gains (losses) on available-for-sale (AFS) securities													
Net unrealized gains (losses) on AFS securities				68	67	128	(129)	(92)	96		66	134	73
Reclassification of net losses (gains) on AFS securities to income				(20)	(27)	(37)	(12)	-	5		(76)	(96)	(48)
Net change in unrealized gains (losses) on debt securities and loans at fair value through other comprehensive income													
Net unrealized gains (losses) on debt securities and loans at FVOCI	43	(14)	(24)							5			
PCL recognized in profit or loss	(9)	9	15							15			
Reclassification of net losses (gains) on debt securities and loans at FVOCI to income	(13)	(35)	(28)							(76)			
	21	(40)	(37)	48	40	91	(141)	(92)	101	(56)	(10)	38	25
Foreign currency translation adjustments													
Unrealized foreign currency translation gains (losses)	415	1,978	(2,006)	1,702	(4,405)	2,595	(1,462)	979	1,301	387	(3,272)	(1,570)	147
Net foreign currency translation gains (losses) from hedging activities	(78)	(710)	658	(638)	1,538	(1,005)	543	(305)	(426)	(130)	1,076	438	113
Reclassification of losses (gains) on foreign currency translation to income	-	-	-	-	-	-	(10)	-	-	-	(10)	(10)	-
	337	1,268	(1,348)	1,064	(2,867)	1,590	(929)	674	875	257	(2,206)	(1,142)	260
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	(45)	(217)	424	27	585	(86)	96	(56)	(120)	162	595	622	(35)
Reclassification of losses (gains) on derivatives designated as cash flow through profit or loss	28	144	(153)	7	(167)	31	37	60	50	19	(99)	(92)	52
	(17)	(73)	271	34	418	(55)	133	4	(70)	181	496	530	17
Items that will not be reclassified subsequently to income:													
Remeasurements of employee benefit plans	464	84	49	(42)	510	(275)	597	25	(432)	597	832	790	(1,077)
Net fair value change due to credit risk on financial liabilities designated as at FVTPL	(13)	144	(18)	(58)	(20)	(212)	(33)	(90)	(87)	113	(265)	(323)	(322)
Net gains (losses) on equity securities designated at FVOCI	2	1	(2)							1			
	453	229	29	(100)	490	(487)	564	(65)	(519)	711	567	467	(1,399)
Total other comprehensive income (loss), net of taxes	794	1,384	(1,085)	1,046	(1,919)	1,139	(373)	521	387	1,093	(1,153)	(107)	(1,097)
Total comprehensive income (loss)	3,903	4,444	1,927	3,883	877	3,948	2,654	3,064	3,282	10,274	7,479	11,362	9,361
Total comprehensive income (loss) attributable to:													
Shareholders	3,894	4,432	1,919	3,872	871	3,935	2,645	3,052	3,270	10,245	7,451	11,323	9,306
NCI	9	12	8	11	6	13	9	12	12	29	28	39	55
	3,903	4,444	1,927	3,883	877	3,948	2,654	3,064	3,282	10,274	7,479	11,362	9,361

STATEMENTS OF CHANGES IN EQUITY (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
										9 months	9 months		
Preferred shares													
Balance at beginning of period	6,306	6,306	6,413	6,713	6,713	6,713	6,713	6,713	6,713	6,413	6,713	6,713	5,100
Issued	-	-	-	-	-	-	-	-	-	-	-	-	1,855
Redeemed	-	-	(107)	(300)	-	-	-	-	-	(107)	-	(300)	-
Purchased for cancellation	-	-	-	-	-	-	-	-	-	-	-	-	(242)
Balance at end of period	6,306	6,306	6,306	6,413	6,713	6,713	6,713	6,713	6,713	6,306	6,713	6,413	6,713
Common shares													
Balance at beginning of period	17,634	17,647	17,730	17,759	17,717	17,898	17,939	17,876	17,883	17,730	17,939	17,939	14,573
Issued	24	15	30	39	42	50	96	74	38	69	188	227	3,422
Purchased for cancellation	(16)	(28)	(113)	(68)	-	(231)	(137)	(11)	(45)	(157)	(368)	(436)	(56)
Balance at end of period	17,642	17,634	17,647	17,730	17,759	17,717	17,898	17,939	17,876	17,642	17,759	17,730	17,939
Treasury shares - preferred													
Balance at beginning of period	(3)	-	-	-	(1)	-	-	(1)	-	-	-	-	(2)
Sales	69	64	69	48	38	23	21	28	40	202	82	130	172
Purchases	(66)	(67)	(69)	(48)	(37)	(24)	(21)	(27)	(41)	(202)	(82)	(130)	(170)
Balance at end of period	-	(3)	-	-	-	(1)	-	-	(1)	-	-	-	-
Treasury shares - common													
Balance at beginning of period	(95)	(7)	(27)	112	(10)	(33)	(80)	(101)	(87)	(27)	(80)	(80)	38
Sales	1,292	1,344	1,425	1,000	1,099	1,124	1,191	1,056	1,503	4,061	3,414	4,414	4,973
Purchases	(1,306)	(1,432)	(1,405)	(1,139)	(977)	(1,101)	(1,144)	(1,035)	(1,517)	(4,143)	(3,222)	(4,361)	(5,091)
Balance at end of period	(109)	(95)	(7)	(27)	112	(10)	(33)	(80)	(101)	(109)	112	(27)	(80)
Retained earnings													
Balance at beginning of period	47,405	45,764	45,359	44,479	42,538	42,996	41,519	40,424	39,590	45,359	41,519	41,519	37,811
Transition adjustment for IFRS 9 ¹	-	-	(558)	-	-	-	-	-	-	(558)	-	-	-
Net income attributable to shareholders	3,101	3,051	3,001	2,829	2,783	2,801	3,015	2,533	2,886	9,153	8,599	11,428	10,405
Other comprehensive income	453	229	29	(100)	490	(487)	564	(65)	(519)	711	567	467	(1,399)
Preferred share dividends	(71)	(71)	(72)	(72)	(76)	(77)	(75)	(75)	(85)	(214)	(228)	(300)	(294)
Common share dividends	(1,355)	(1,356)	(1,319)	(1,324)	(1,269)	(1,271)	(1,232)	(1,234)	(1,202)	(4,030)	(3,772)	(5,096)	(4,817)
Premium paid on common shares purchased for cancellation	(112)	(196)	(810)	(454)	-	(1,406)	(814)	(59)	(247)	(1,118)	(2,220)	(2,674)	(306)
Premium paid on preferred shares purchased for cancellation	-	-	-	-	-	-	-	-	-	-	-	-	(22)
Share-based compensation awards	(2)	(1)	(3)	(9)	(6)	(13)	(12)	(12)	(10)	(6)	(31)	(40)	(54)
Issuance costs	-	-	-	-	-	(1)	-	-	-	-	(1)	(1)	(16)
Other	5	(15)	137	10	19	(4)	31	7	11	127	46	56	211
Balance at end of period	49,424	47,405	45,764	45,359	44,479	42,538	42,996	41,519	40,424	49,424	44,479	45,359	41,519
Other components of equity													
Unrealized gains and losses on AFS securities	-	-	-	378	330	290	199	340	432	-	330	378	340
Unrealized gains and losses on securities and loans at FVOCI	105	84	124	-	-	-	-	-	-	105	-	-	-
Unrealized foreign currency translation gains and losses, net of hedging activities	3,801	3,465	2,200	3,545	2,484	5,344	3,759	4,685	4,013	3,801	2,484	3,545	4,685
Gains and losses on derivatives designated as cash flow hedges	612	629	702	431	397	(21)	34	(99)	(103)	612	397	431	(99)
Balance at end of period	4,518	4,178	3,026	4,354	3,211	5,613	3,992	4,926	4,342	4,518	3,211	4,354	4,926
Total retained earnings and other components of equity	53,942	51,583	48,790	49,713	47,690	48,151	46,988	46,445	44,766	53,942	47,690	49,713	46,445
	77,781	75,425	72,736	73,829	72,274	72,570	71,566	71,017	69,253	77,781	72,274	73,829	71,017
Non-controlling interests													
Balance at beginning of period	600	588	599	587	598	585	595	583	588	599	595	595	1,798
Dividends	(18)	(1)	(18)	-	(17)	-	(17)	-	(17)	(37)	(34)	(34)	(63)
Net income attributable to NCI	8	9	11	8	13	8	12	10	9	28	33	41	53
Foreign currency translation adjustments	1	3	(3)	3	(7)	5	(3)	2	3	1	(5)	(2)	2
Redemption of trust capital securities	(500)	-	-	-	-	-	-	-	-	(500)	-	-	(1,200)
Other	-	1	(1)	1	-	-	(2)	-	-	-	(2)	(1)	5
Balance at end of period	91	600	588	599	587	598	585	595	583	91	587	599	595
Total equity	77,872	76,025	73,324	74,428	72,861	73,168	72,151	71,612	69,836	77,872	72,861	74,428	71,612

¹ For further details, refer to the Q3/18 Report to Shareholders and our 2017 Annual Report.

SECURITIZATION OF OUR FINANCIAL ASSETS (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
											9 months	9 months	2017
Credit card loans¹													
Opening balance	9,126	9,828	8,776	8,589	10,314	8,978	10,420	10,094	11,379	8,776	10,420	10,420	8,314
Securitized	630	-	2,025	711	-	3,003	-	987	-	2,655	3,003	3,714	4,596
Reversal of prior securitizations	-	(702)	(973)	(524)	(1,725)	(1,667)	(1,442)	(661)	(1,285)	(1,675)	(4,834)	(5,358)	(2,490)
Closing balance	9,756	9,126	9,828	8,776	8,589	10,314	8,978	10,420	10,094	9,756	8,589	8,776	10,420
Commercial mortgages¹													
Opening balance	1,259	1,287	1,366	967	1,060	1,180	1,297	1,115	852	1,366	1,297	1,297	1,080
Securitized	352	-	-	407	-	-	-	278	401	352	-	407	679
Amortization	(60)	(28)	(79)	(8)	(93)	(120)	(117)	(96)	(138)	(167)	(330)	(338)	(462)
Closing balance	1,551	1,259	1,287	1,366	967	1,060	1,180	1,297	1,115	1,551	967	1,366	1,297
Bond participation certificates - sold													
Opening balance	35	44	49	58	68	75	81	94	99	49	81	81	138
Sold	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ²	-	(9)	(5)	(9)	(10)	(7)	(6)	(13)	(5)	(14)	(23)	(32)	(57)
Closing balance	35	35	44	49	58	68	75	81	94	35	58	49	81
Total exposures securitized	11,342	10,420	11,159	10,191	9,614	11,442	10,233	11,798	11,303	11,342	9,614	10,191	11,798

¹ Amounts include assets that we have securitized but continue to service.

² Other primarily relates to foreign exchange translation gains and losses. For bond participation certificates, maturity of bonds is also included in this category.

SECURITIZATION SUBJECT TO EARLY AMORTIZATION SELLER'S INTEREST (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16
Our financial assets ¹									
Credit cards									
Total drawn	1,475	1,981	1,916	2,838	3,187	1,440	2,680	1,853	1,959
Capital charges drawn	59	80	81	119	132	61	115	80	84
Capital charges undrawn	70	96	78	113	126	84	159	106	111
Credit card loans securitized									
Past due ²	71	78	81	71	67	78	81	75	79
Net write-offs	55	56	46	45	52	56	51	56	63

OFF-BALANCE SHEET ARRANGEMENTS OUTSTANDING SECURITIZED ASSETS (Millions of Canadian dollars, except percentage amounts)	Q3/18			Q2/18			Q1/18			Q4/17		
	Securitized exposures ³	Annualized average net loss rate ^{4,5}	Average coverage multiple of average net losses ^{4,5}	Securitized exposures ³	Annualized average net loss rate ^{4,5}	Average coverage multiple of average net losses ^{4,5}	Securitized exposures ³	Annualized average net loss rate ^{4,5}	Average coverage multiple of average net losses ^{4,5}	Securitized exposures ³	Annualized average net loss rate ^{4,5}	Average coverage multiple of average net losses ^{4,5}
Asset-backed securities	-	-	-	369	2.21%	16	354	2.27%	15	371	-	-
Auto loans and leases	16,305	0.51%	54	16,739	0.48%	54	15,874	0.46%	53	16,783	0.37%	74
Consumer loans ⁵	1,968	3.00%	10	1,848	2.97%	10	1,697	2.76%	11	1,634	2.54%	14
Credit cards	6,241	4.03%	12	5,959	4.23%	13	5,735	4.66%	12	5,745	4.43%	12
Dealer floor plan receivables	1,939	0.15%	>100	1,954	0.20%	>100	1,900	0.24%	>100	2,064	0.23%	>100
Equipment receivables	1,990	0.57%	41	1,963	0.55%	46	1,726	0.35%	65	1,809	0.41%	59
Fleet finance receivables	1,184	0.34%	43	1,182	0.23%	62	1,156	0.24%	58	1,294	0.04%	>100
Insurance premiums	357	0.26%	86	290	0.25%	88	284	0.25%	90	336	0.12%	>100
Residential mortgages	1,377	-	-	1,377	-	-	1,377	-	-	1,377	-	-
Student loans	2,742	0.36%	>100	3,174	0.90%	>100	2,126	0.94%	>100	2,253	1.00%	88
Trade receivables	2,801	0.40%	51	2,764	0.40%	51	2,567	0.22%	>100	3,042	0.29%	80
Transportation finance	1,633	-	-	1,615	-	-	1,618	-	-	1,914	-	-
Total off-balance sheet arrangements outstanding securitized assets	38,537			39,234			36,414			38,622		

¹ The amounts reported are based on regulatory securitization reporting requirements as the amounts include our credit card loans. The amounts exclude our Canadian residential mortgages under the National Housing Act (NHA) Mortgage-Backed Securities (MBS) program, which also encompasses our Canadian social housing mortgages.

² Amounts represent credit card loans securitized greater than 90 days past due.

³ Comprised of multi-seller asset-backed commercial paper (ABCP) conduit programs. The outstanding securitized assets reflect our maximum exposure to loss for liquidity and credit facilities only, and exclude derivative transactions with RBC. Of the outstanding securitized assets, 100% of these are internally rated as investment grade.

⁴ Average annual net loss rates reflect impaired/past due assets. In our conduit programs, our risk of loss is significantly reduced due to the presence of first loss credit protection provided by the sellers of the financial assets. This protection provides an average coverage multiple as disclosed above, representing the number of times the credit enhancement provided by others, would cover losses. Refer to our 2017 Annual Report for a detailed discussion on credit protection and other factors, including additional credit enhancements which reduce our risk of loss.

⁵ Amounts are reported on a two-month lag.

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED ^{1, 2, 3} (Millions of Canadian dollars)	Q3/18		Q2/18		Q1/18		Q4/17	
	Banking book	Trading book	Banking book	Trading book	Banking book	Trading book	Banking book	Trading book
Securitization exposures retained or purchased								
Asset-backed securities	6,326	171	5,812	619	5,210	806	4,873	830
Auto loans and leases	19,594	218	17,563	84	16,760	361	17,610	293
Commercial mortgages	1,060	4,726	921	4,956	889	3,363	868	2,986
Consumer loans	4,032	27	3,758	-	3,604	-	3,386	-
Credit cards	10,601	144	10,920	168	10,699	197	9,750	98
Dealer floor plan receivables	1,936	18	1,951	-	1,910	-	2,067	-
Equipment receivables	2,734	20	2,638	4	2,217	6	2,311	22
Residential mortgages	5,082	865	5,100	1,011	4,962	1,181	5,054	1,350
Student loans	4,853	25	5,426	15	4,971	13	5,911	18
Trade receivables	1,165	-	1,327	-	1,378	-	2,780	-
Other	3,836	509	3,754	445	3,740	400	3,803	310
Total securitization and resecuritization exposures retained or purchased	61,219	6,723	59,170	7,302	56,340	6,327	58,413	5,907

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED ^{1, 2, 3, 4} (Millions of Canadian dollars)	Q3/18								Q3/18	
	Banking book								Trading book	
	Standardized approach		Rating based approach		Internal assessment approach		Total		Standardized approach	
	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges
≤ 10%	-	-	8,994	51	36,578	216	45,572	267	4,287	24
> 10% ≤ 20%	4,817	75	1,262	15	6,294	63	12,373	153	2,370	38
> 20% ≤ 50%	142	4	244	9	501	16	887	29	14	-
> 50% ≤ 100%	7	1	-	-	1,500	78	1,507	79	42	3
> 100% ≤ 650%	835	71	-	-	-	-	835	71	-	-
> 650% < 1250%	-	-	-	-	-	-	-	-	-	-
1250%	10	10	35	35	-	-	45	45	10	10
Total securitization and resecuritization exposures retained or purchased	5,811	161	10,535	110	44,873	373	61,219	644	6,723	75

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED ^{1, 2, 3, 4} (Millions of Canadian dollars)	Q2/18		Q2/18		Q1/18		Q1/18		Q4/17		Q4/17	
	Banking book		Trading book		Banking book		Trading book		Banking book		Trading book	
	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges
≤ 10%	43,469	256	4,812	27	40,018	235	4,252	24	40,227	237	4,252	24
> 10% ≤ 20%	12,138	151	2,346	36	12,873	158	1,959	31	14,209	175	1,522	23
> 20% ≤ 50%	1,012	31	53	2	1,059	34	16	-	1,105	35	12	-
> 50% ≤ 100%	1,650	86	81	6	1,534	80	83	6	1,664	87	65	5
> 100% ≤ 650%	856	73	-	-	821	69	8	4	1,164	98	46	23
> 650% < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	45	45	10	10	35	35	9	9	44	44	10	10
Total securitization and resecuritization exposures retained or purchased	59,170	642	7,302	81	56,340	611	6,327	74	58,413	676	5,907	85

RESECURITIZATION EXPOSURES RETAINED OR PURCHASED ^{1, 2, 3} (Millions of Canadian dollars)	Q3/18		Q2/18		Q1/18		Q4/17	
	Banking book	Trading book	Banking book	Trading book	Banking book	Trading book	Banking book	Trading book
AAA to AA-	501	-	450	-	497	-	496	-
A+ to A-	1,500	-	1,643	-	1,508	-	1,636	-
BBB+ to BB	-	-	-	-	-	-	-	-
BB- and below	-	-	-	-	-	-	-	-
Unrated	-	-	-	-	-	-	-	-
Total resecuritization exposures retained or purchased	2,001	-	2,093	-	2,005	-	2,132	-

¹ The amounts reported are based on the regulatory securitization reporting requirements. The amounts include our credit card loans. The amounts exclude our Canadian residential mortgages under the NHA MBS program which also encompasses our Canadian social housing mortgages. For Q3/18, \$6 million of Canadian social housing mortgages have been excluded.

² Amounts reflect regulatory exposure values.

³ Securitization exposures include securities, liquidity facilities, protection provided to securitization positions, other commitments and credit enhancements.

⁴ Capital charges for Standardized approach deductions are net of ACL and partial write-offs. Capital charges for Rating based approach and internal assessment approach are gross of ACL and partial write-offs.

BASEL III REGULATORY CAPITAL AND RATIOS (ALL-IN BASIS) (Millions of Canadian dollars, except percentage and otherwise noted)	Cross Reference of Current Quarter to Regulatory Capital Balance Sheet Pages 25-26	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17
Common Equity Tier 1 capital (CET1): Instruments and Reserves						
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	a+a'	17,831	17,835	17,951	18,019	18,073
2 Retained earnings	b+b'	49,126	47,109	45,454	45,043	44,164
3 Accumulated other comprehensive income (and other reserves)	c-c'	4,518	4,178	3,026	4,354	3,211
4 <i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>		-	-	-	-	-
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
6 Common Equity Tier 1 capital before regulatory adjustments	d	13	13	13	13	13
		71,488	69,135	66,444	67,429	65,461
Common Equity Tier 1 capital: Regulatory adjustments						
7 Prudential valuation adjustments		-	-	-	-	-
8 Goodwill (net of related tax liability)	e+e'-t	10,905	10,996	10,742	10,983	10,739
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	f+f'-v	3,768	3,596	3,508	3,365	3,319
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	g	12	12	10	19	21
11 Cash flow hedge reserve	h	612	629	702	431	397
12 Shortfall of provisions to expected losses	i	607	631	549	1,245	1,487
13 Securitization gain on sale		-	-	-	-	-
14 Gains and losses due to changes in own credit risk on fair valued liabilities	j	(99)	(99)	(275)	(245)	(166)
15 Defined benefit pension fund net assets (net of related tax liability)	k-u	629	93	63	59	56
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		-	-	-	-	-
17 Reciprocal cross holdings in common equity		-	-	-	-	-
18 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
20 Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-
22 Amount exceeding the 15% threshold		-	-	-	-	-
23 of which: significant investments in the common stock of financials	l	-	-	-	-	-
24 of which: mortgage servicing rights		-	-	-	-	-
25 of which: deferred tax assets arising from temporary differences	m	-	-	-	-	-
26 Other deductions or regulatory adjustments to CET1 as determined by OSFI		-	-	-	-	-
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
28 Total regulatory adjustments to Common Equity Tier 1		16,434	15,858	15,299	15,857	15,853
29 Common Equity Tier 1 capital (CET1)		55,054	53,277	51,145	51,572	49,608
Additional Tier 1 capital (AT1): Instruments						
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		3,825	3,822	3,825	3,825	3,825
31 of which: classified as equity under applicable accounting standards	n'	3,825	3,822	3,825	3,825	3,825
32 of which: classified as liabilities under applicable accounting standards	n-n'-n''-n'''	-	-	-	-	-
33 <i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	x'+n''	2,450	2,956	2,953	2,961	3,252
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	o	3	3	2	3	2
35 of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
36 Additional Tier 1 capital before regulatory adjustments		6,278	6,781	6,780	6,789	7,079
Additional Tier 1 capital: Regulatory adjustments						
37 Investments in own Additional Tier 1 instruments		-	-	-	-	-
38 Reciprocal cross holdings in Additional Tier 1 instruments		-	-	-	-	-
39 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		-	-	-	-	-
41 Other deductions from Tier 1 capital as determined by OSFI		-	-	-	-	-
41a of which: reverse mortgages		-	-	-	-	-
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
43 Total regulatory adjustments to Additional Tier 1 capital		6,278	6,781	6,780	6,789	7,079
44 Additional Tier 1 Capital (AT1)		61,332	60,058	57,925	58,361	56,687
45 Tier 1 capital (T1 = CET1 + AT1)		116,386	113,335	109,070	110,133	106,295
Tier 2 Capital: Instruments and Provisions						
46 Directly issued qualifying Tier 2 instruments plus related stock surplus		6,237	6,206	6,118	6,346	6,294
47 <i>Directly issued capital instruments subject to phase out from Tier 2</i>	q''	2,502	2,497	2,491	2,550	2,546
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	r	23	24	12	12	13
49 of which: instruments issued by subsidiaries subject to phase out	q'''	20	21	10	9	10
50 Collective allowances	s	431	429	438	287	280
51 Tier 2 capital before regulatory adjustments		9,193	9,156	9,059	9,195	9,133
Tier 2 Capital: Regulatory adjustments						
52 Investments in own Tier 2 instruments		-	-	-	-	-
53 Reciprocal cross holdings in Tier 2 instruments		-	-	-	-	-
54 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
55 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		-	-	-	-	-
56 Other deductions from Tier 2 capital		-	-	-	-	-
57 Total regulatory adjustments to Tier 2 capital		9,193	9,156	9,059	9,195	9,133
58 Tier 2 capital (T2)		0	0	0	0	0
59 Total capital (TC = T1 + T2)		116,386	113,335	109,070	110,133	106,295
60 Total risk-weighted assets		498,896	489,172	466,758	474,478	458,136
60a Common Equity Tier 1 (CET1) Capital RWA		497,949	488,226	466,758	474,478	456,739
60b Tier 1 Capital RWA		498,422	488,699	466,758	474,478	457,515
60c Total Capital RWA		498,896	489,172	466,758	474,478	458,136

continued on next page

BASEL III REGULATORY CAPITAL AND RATIOS (ALL-IN BASIS) *continued*
(Millions of Canadian dollars, except percentage and otherwise noted)

Capital ratios

61	Common Equity Tier 1 (as a percentage of risk-weighted assets)
62	Tier 1 (as a percentage of risk-weighted assets)
63	Total capital (as a percentage of risk-weighted assets)
64	Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets)
65	of which: capital conservation buffer requirement
66	Buffer requirements ⁽¹⁾
67	of which: G-SIB buffer requirement
67a	of which: D-SIB buffer requirement
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)

OSFI all-in target (minimum + capital conservation buffer + D-SIB surcharge (if applicable))

69	Common Equity Tier 1 all-in target ratio
70	Tier 1 capital all-in target ratio
71	Total capital all-in target ratio

Amounts below the thresholds for deduction (before risk-weighting)

72	Non-significant investments in the capital of other financials
73	Significant investments in the common stock of financials
74	Mortgage servicing rights (net of related tax liability)
75	Deferred tax assets arising from temporary differences (net of related tax liability)

Applicable caps on the inclusion of allowances in Tier 2

76	Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)
77	Cap on inclusion of allowances in Tier 2 under standardized approach
78	Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)
79	Cap on inclusion of allowances in Tier 2 under internal ratings-based approach

Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)

80	Current cap on CET1 instruments subject to phase out arrangements
81	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)
82	Current cap on AT1 instruments subject to phase out arrangements
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)
84	Current cap on T2 instruments subject to phase out arrangements
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)

Q3/18 Q2/18 Q1/18 Q4/17 Q3/17

11.1%	10.9%	11.0%	10.9%	10.9%
12.3%	12.3%	12.4%	12.3%	12.4%
14.1%	14.1%	14.4%	14.2%	14.4%
8.0%	8.0%	8.0%	8.0%	8.0%
2.5%	2.5%	2.5%	2.5%	2.5%
0.0%	0.0%	0.0%	n.a.	n.a.
1.0%	1.0%	1.0%	n.a.	n.a.
0.0%	0.0%	0.0%	1.0%	1.0%
11.1%	10.9%	11.0%	10.9%	10.9%
8.0%	8.0%	8.0%	8.0%	8.0%
9.5%	9.5%	9.5%	9.5%	9.5%
11.5%	11.5%	11.5%	11.5%	11.5%
2,925	2,254	2,594	3,555	966
3,764	3,716	3,579	3,627	3,484
-	-	-	-	-
894	844	809	2,711	2,694
431	429	438	287	280
431	429	438	287	280
1,982	1,917	1,908	1,577	1,582
1,982	1,917	1,908	1,577	1,582
-	-	-	-	-
-	-	-	-	-
2,957	2,957	2,957	3,696	3,696
-	5	-	-	-
3,676	3,676	3,676	4,595	4,595
-	-	-	-	-

To BASEL III REGULATORY CAPITAL AND RATIOS (TRANSITIONAL BASIS) ^{2,3}
(Millions of Canadian dollars, except percentage and otherwise noted)

29	Common Equity Tier 1 capital (CET1)
45	Tier 1 capital (T1 = CET1 + AT1)
59	Total capital (TC = T1 + T2)
60	Total risk-weighted assets
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)
62	Tier 1 (as a percentage of risk-weighted assets)
63	Total capital (as a percentage of risk-weighted assets)

Q3/18 Q2/18 Q1/18 Q4/17 Q3/17

			54,738	52,768
			59,205	57,550
			68,275	66,534
			483,086	461,765
			11.3%	11.4%
			12.3%	12.5%
			14.1%	14.4%

¹ Effective November 1, 2016, the capital conservation buffer includes a countercyclical capital buffer as prescribed by OSFI and has no material impact.

² The transitional RWA does not reflect the CVA phase-in adjustments as implemented under the All-in Basis.

³ Per the Capital Adequacy Requirement (CAR) guidelines, transitional basis capital and ratios are not applicable subsequent to Q4/17.

REGULATORY CAPITAL BALANCE SHEET
(Millions of Canadian dollars)

Cross Reference to
Basel III Regulatory Capital
Components Pages 23-24

Q3/18

Balance sheet as in
Report to Shareholders

Under regulatory
scope of consolidation

Assets			
Cash and due from banks		32,015	32,012
Interest-bearing deposits with banks		49,159	49,159
Securities, net of applicable allowance		217,132	207,064
<i>Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds</i>			2,925
<i>Other securities</i>			204,139
Assets purchased under reverse repurchase agreements and securities borrowed		264,170	264,170
Loans			
Retail		394,884	394,591
Wholesale		171,050	169,196
Allowance for loan losses		(2,837)	(2,837)
<i>Collective allowance reflected in Tier 2 regulatory capital</i> ¹	s		(431)
<i>Shortfall of allowances to expected loss</i> ²	i		(607)
<i>Allowances not reflected in regulatory capital</i>			(1,799)
Segregated fund net assets		563,097	560,950
Other		1,396	-
Customers' liability under acceptances		16,083	16,083
Derivatives		88,503	88,613
Premises and equipment, net		2,771	2,769
Goodwill	e	11,012	11,012
<i>Goodwill related to insurance and joint ventures</i>	e'		7
Other intangibles	f	4,581	4,503
<i>Other intangibles related to insurance and joint ventures</i>	f'		78
Other		42,455	43,820
<i>Significant investments in other financial institutions and insurance subsidiaries</i>			3,764
<i>of which: exceeding regulatory thresholds</i>	l		-
<i>of which: not exceeding regulatory thresholds</i>			3,764
<i>Defined -benefit pension fund net assets</i>	k		629
<i>Deferred tax assets</i>			1,489
<i>of which: deferred tax assets excluding those arising from temporary differences</i>	g		12
<i>of which: deferred tax assets arising from temporary differences exceeding regulatory thresholds</i>	m		-
<i>of which: deferred tax liabilities related to permitted tax netting</i>			(867)
<i>of which: deferred tax assets - other temporary differences</i>			2,344
Other assets			37,938
Total assets		1,292,374	1,280,155

¹ Collective allowance includes Stage 1 and Stage 2 ACL on financial assets under IFRS 9.

² Expected loss as defined under the Basel III framework.

REGULATORY CAPITAL BALANCE SHEET *continued*
(Millions of Canadian dollars)

Liabilities
Deposits
Personal
Business and government
Bank
Segregated fund net liabilities
Other
Acceptances
Obligations related to securities sold short
Obligations related to assets sold under repurchase agreements and securities loaned
Derivatives
Insurance claims and policy benefit liabilities
Other liabilities
Gains and losses due to changes in own credit risk on fair value liabilities
Deferred tax liabilities
of which: related to goodwill
of which: related to intangibles
of which: related to pensions
of which: relates to permitted tax netting
of which: other deferred tax liabilities
Other Liabilities
Subordinated debentures
Regulatory capital amortization of maturing debentures
Subordinated debentures not allowed for regulatory capital
Subordinated debentures used for regulatory capital:
of which: are qualifying
of which: are subject to phase out directly issued capital:
of which: are subject to phase out issued by subsidiaries and held by 3rd party
Total liabilities
Equity attributable to shareholders
Common shares
of which are treasury shares - common
Retained earnings
of which relates to contributed surplus
of which relates to retained earning for capital purposes
of which relates to insurance and joint ventures
Other components of equity
Gains and losses on derivatives designated as cash flow hedges
Unrealized foreign currency translation gains and losses, net of hedging activities
Other reserves allowed for regulatory capital
of which relates to Insurance
Preferred shares
of which: are qualifying
of which: are subject to phase out
of which portion are not allowed for regulatory capital
of which: are qualifying treasury shares
of which: are subject to phase out treasury shares
Non-controlling interests
of which: are qualifying
portion allowed for inclusion into CET1
portion allowed for inclusion into Tier 1 capital
portion allowed for inclusion into Tier 2 capital
of which: are subject to phase out
of which: portion not allowed for regulatory capital
Total equity
Total liabilities and equity

	Cross Reference to Basel III Regulatory Capital Components Pages 23-24	Q3/18	
		Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation
		265,555	265,555
		534,808	535,230
		31,898	31,897
		832,261	832,682
		1,396	-
		16,099	16,099
		33,192	33,192
		178,170	178,170
		86,082	86,082
		10,105	-
		48,068	46,892
	j		(99)
			84
	t		113
	v		813
	u		-
	w		25
			(867)
			46,907
	q	9,129	9,129
			-
	q'		370
			8,759
	q''		6,237
	q'''		2,502
	q''''		20
		1,214,502	1,202,246
		77,781	77,818
	a	17,533	17,533
	a''		(109)
		49,424	49,428
	a'		298
	b		49,130
	b'		(4)
	c	4,518	4,551
	h		612
			3,800
			106
	c'		33
	n	6,306	6,306
	n'		3,825
	n''		2,450
	n'''		31
	n''''		-
	n'''''		-
	x	91	91
			13
	d		3
	o		23
	r		-
	x'		52
		77,872	77,909
		1,292,374	1,280,155
	Equity		Assets
		5	-
		17	42
		2,179	14,703
		57	93
		1	-
		1,193	833
		3,452	15,671

Insurance subsidiaries ¹	Principal activities
Assured Assistance Inc.	Service provider for insurance claims
RBC Insurance Services Inc.	Service provider for insurance companies listed and the bank (creditor)
RBC Life Insurance Company	Life and health insurance company
RBC Insurance Company of Canada	Property and casualty insurance company
RBC Insurance Holdings Inc.	Holding company
Royal Bank of Canada Insurance Company Limited	Life, annuity, trade credit, title and property reinsurance company provides coverage to international clients

¹ The list of legal entities that are included within the accounting scope of consolidation but excluded from the regulatory scope of consolidation.

FLOW STATEMENT OF THE MOVEMENTS IN REGULATORY CAPITAL ¹

(Millions of Canadian dollars)

Common Tier 1 (CET1) capital
Opening amount

New capital issues	
Redeemed capital	
Gross dividends (deduction)	
Shares issued in lieu of dividends (add back)	
Profit for the year (attributable to shareholders of parent company)	
Removal of own credit spread (net of tax)	
Movement in other comprehensive income	
<i>Currency translation differences (unrealized foreign currency translation gains/(losses)), net of hedging activities)</i>	
<i>Investments (unrealized gains (losses) on Investment securities)</i>	
<i>Other</i>	
Goodwill and other intangible assets (deduction, net of related tax liability)	
Other, including regulatory adjustments and transitional arrangements	
<i>Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)</i>	
<i>Defined benefit pension fund assets (net of related tax liability)</i>	
<i>Investment in common equity of deconsolidated subsidiaries & other significant investments</i>	
<i>Prudential valuation adjustments</i>	
<i>Other ²</i>	

Closing amount
Other 'non-core' Tier 1 (Additional Tier 1) capital
Opening amount

New non-core Tier 1 (additional Tier 1) eligible capital issues	
Redeemed capital	
Other, including regulatory adjustments and transitional arrangements ³	

Closing amount
Total Tier 1 capital
Tier 2 capital
Opening amount

New Tier 2 eligible capital issues	
Redeemed capital	
Amortization adjustments	
Other, including regulatory adjustments and transitional arrangements ⁴	

Closing amount
Total regulatory capital

	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17
53,277	51,145	51,572	49,608	49,598	
24	15	30	39	42	
(16)	(28)	(113)	(68)	-	
(1,426)	(1,427)	(1,391)	(1,396)	(1,345)	
-	-	-	-	-	
3,101	3,051	3,001	2,829	2,783	
-	(177)	30	79	38	
340	1,152	(1,328)	1,143	(2,402)	
336	1,265	(1,345)	1,061	(2,860)	
21	(40)	(254)	48	40	
(17)	(73)	271	34	418	
(82)	(342)	98	(290)	777	
(164)	(112)	(754)	(372)	117	
-	(2)	9	2	7	
(536)	(30)	(4)	(3)	(15)	
-	-	-	-	-	
-	-	-	-	-	
372	(80)	(759)	(371)	125	
55,054	53,277	51,145	51,572	49,608	
6,781	6,780	6,789	7,079	7,088	
3	(3)	-	-	-	
-	-	-	-	-	
(506)	4	(9)	(290)	(9)	
6,278	6,781	6,780	6,789	7,079	
61,332	60,058	57,925	58,361	56,687	
9,156	9,059	9,195	9,133	9,549	
-	-	-	-	-	
-	-	-	-	-	
-	-	-	-	-	
37	97	(136)	62	(416)	
9,193	9,156	9,059	9,195	9,133	
70,525	69,214	66,984	67,556	65,820	

¹ Reflects required EDTF format.

² Includes changes in shortfall in allowance, treasury shares, issue costs and other, share-based compensation awards, threshold deduction allocated to loss carry back, de-recognition of cash flow hedge reserves, transitional adjustment, premium paid on common shares purchased for cancellation and common equity issued by consolidated subsidiaries to third parties.

³ Includes changes to capital issued by consolidated bank subsidiaries to third parties and non-qualifying capital instruments.

⁴ Includes changes to non-qualifying capital issued by consolidated bank subsidiaries to third parties, non-qualifying capital instruments and eligible collective allowance.

TOTAL CAPITAL RISK-WEIGHTED ASSETS ¹ (Millions of Canadian dollars, except percentage and per share amounts)	Q3/18						Q3/18		Risk-weighted assets All-in Basis			
	Risk-weighted assets All-in Basis						Capital requirements					
	Exposure ²	Average of risk weights ³	Standardized approach	Advanced approach	Other	Total ⁴	Total ⁴	Total ⁴	Q2/18 Total ⁴	Q1/18 Total ⁴	Q4/17 Total ⁴	Q3/17 Total ⁴
Credit risk ⁵												
Lending-related and other												
Residential mortgages	256,445	8%	7,439	14,225	-	21,664	1,733		20,125	18,106	18,197	17,504
Other retail (Personal, Credit cards and Small business treated as retail)	247,339	22%	7,003	48,361	-	55,364	4,429		55,525	52,998	53,749	54,415
Business (Corporate, Commercial, Medium-sized enterprises and Non-bank financial institutions)	356,181	60%	44,001	169,475	-	213,476	17,079		205,627	188,227	187,163	185,567
Sovereign (Government)	153,109	7%	2,659	8,254	-	10,913	873		11,149	11,826	11,735	11,335
Bank	137,201	7%	1,586	8,193	-	9,779	782		8,742	10,092	11,267	10,748
Total lending-related and other	1,150,275	27%	62,688	248,508	-	311,196	24,896		301,168	281,249	282,111	279,569
Trading-related												
Repo-style transactions	589,711	1%	104	8,544	44	8,692	695		9,046	8,659	8,520	8,070
Derivatives -including CVA - CET1 phase-in adjustment ⁶	92,865	34%	829	17,369	13,151	31,349	2,508		30,553	31,629	28,388	29,309
Total trading-related	682,576	6%	933	25,913	13,195	40,041	3,203		39,599	40,288	36,908	37,379
Total lending-related and other and trading-related	1,832,851	19%	63,621	274,421	13,195	351,237	28,099		340,767	321,537	319,019	316,948
Bank book equities ^{7,8}	3,405	123%	-	4,186	-	4,186	335		3,732	3,709	3,485	3,391
Securitization exposures	61,225	13%	2,007	6,040	-	8,047	644		8,033	7,654	8,462	8,414
Regulatory scaling factor ⁹	n.a.	n.a.	n.a.	17,052	-	17,052	1,364		16,438	15,419	15,306	15,274
Other assets ¹⁰	19,893	131%	n.a.	n.a.	26,008	26,008	2,080		27,080	26,018	28,836	27,144
Total credit risk ¹⁰	1,917,374	21%	65,628	301,699	39,203	406,530	32,522		396,050	374,337	375,108	371,171
Market risk ^{11,12}												
Interest rate			3,687	5,892	-	9,579	766		9,144	8,628	6,910	6,125
Equity			1,084	1,410	-	2,494	200		2,216	2,709	2,832	3,970
Foreign exchange			913	63	-	976	78		826	887	735	914
Commodities			198	23	-	221	18		210	376	245	321
Specific risk			6,251	2,068	-	8,319	666		9,899	8,306	7,193	7,535
Incremental risk charge ^{13,14}			-	8,332	-	8,332	666		9,455	9,194	9,703	8,572
Total market risk			12,133	17,788	-	29,921	2,394		31,750	30,100	27,618	27,437
Operational risk			5,020	56,478	-	61,498	4,920		60,426	60,119	59,203	58,131
Regulatory floor adjustment ¹⁵			-	-	-	-	-		-	2,202	12,549	-
CET1 capital risk-weighted assets	1,917,374		82,781	375,965	39,203	497,949	39,836		488,226	466,758	474,478	456,739
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital ⁶					473	473	38		473	461	784	776
Regulatory floor adjustment ¹⁵					-	-	-		-	(461)	(784)	-
Tier 1 capital risk-weighted assets	1,917,374		82,781	375,965	39,676	498,422	39,874		488,699	466,758	474,478	457,515
Additional CVA adjustment, prescribed by OSFI, for Total Capital ⁶					474	474	38		473	462	627	621
Regulatory floor adjustment ¹⁵					-	-	-		-	(462)	(627)	-
Total capital risk-weighted assets (RWA)	1,917,374		82,781	375,965	40,150	498,896	39,912		489,172	466,758	474,478	458,136
RWA CVA PHASE-IN CALCULATION ⁶												
Common equity tier 1 (CET1) capital RWA		CVA (A)	OSFI Scalars (B)	Total RWA before CVA phase-in (C)	CVA Phase-in Adjustments (D)=A*(100%-B)	RWA Net CVA phase-in (E)=C-D	Regulatory Floor Adjustment ¹⁵				RWA including Regulatory Floor Adjustment, net CVA	
Tier 1 capital RWA	15,791	80%	501,107	3,158	497,949	-	-		497,949		498,422	
Total capital RWA	15,791	86%	501,107	2,211	498,896	-	-		498,896		498,896	

¹ Calculated using guidelines issued by OSFI under the Basel III All-in framework.

² Total exposure represents exposure at default (EAD) which is the expected gross exposure upon the default of an obligor. This amount excludes any allowance against impaired loans or partial write-offs and does not reflect the impact of credit risk mitigation.

³ Represents the average of counterparty risk weights within a particular category.

⁴ The minimum capital requirements for each category can be calculated by multiplying the total RWA by 8%.

⁵ For credit risk, a majority of our portfolios use the Internal Ratings Based (IRB) Approach and the remainder use the Standardized Approach.

⁶ As per OSFI guidelines, the CVA regulatory capital charge applied to derivatives has a three tier capital approach with different scalars for each tier. For 2018 the scalars percentages were 80%, 83% and 86% applied to CET1, Tier 1 and TC respectively. 2018 scalars are shown above.

⁷ CAR guidelines define banking book equities based on the economic substance of the transaction rather than the legal form or accounting treatment associated with the financial instrument. As such, differences exist in the identification of equity securities held in the banking book and those reported in the financial statements. Banking book equities are financial instruments held for investment purposes and are not part of our trading book, consisting of publicly-traded and private equities, partnership units, venture capital and derivative instruments tied to equity interests. As at Q3/18, the amount of publicly-traded equity exposures was \$1,281 million and private equity exposures amounted to \$2,124 million. Total exposure represents EAD, which is the expected gross exposure upon the default of an obligor.

⁸ Effective Q1/17, the Basel Committee on Banking Supervision issued new requirements for Equity Investments in Funds (BCBS 266). The Simple Risk Weight method under the Market-based Approach is being used to calculate RWA for Direct Equity exposures (\$2,333 million). On the other hand, the calculation of RWA for Equity Investments in Funds (\$1,072 million) uses the Mandate-based and Fall-Back Approaches.

⁹ The amount of AFS securities held in the banking book that were "grandfathered" under CAR guidelines, and thus subject to a 100% risk-weighting until the end of 2017, was \$74 million for Q4/17.

¹⁰ The scaling factor represents a calibration adjustment of 6% as prescribed by OSFI under the Basel III framework and is applied to RWA amounts for credit risk assessed under the IRB Approach.

¹¹ For credit risk, portfolios using the Standardized and IRB Approaches represents 16% and 74%, respectively, of RWA. The remaining 10% represents Balance Sheet assets not included in Standardized or IRB Approaches.

¹² For market risk RWA measurement, we use an internal models approach where we have obtained regulatory approval, and a standardized approach for products yet to be approved. For standardized approach, we use internally validated models.

¹³ Regulatory capital for our correlation trading portfolios is determined through the standardized approach as prescribed by OSFI. Therefore, we do not have a Comprehensive Risk Charge for these portfolios. Our securitization and securitization positions in our trading book also have capital requirements under the standardized approach. The changes in value due to market and credit risk in the securitization and securitization in the trading book are managed through the daily mark-to-market process. Furthermore, we employ market risk measures such as sensitivities to changes in option-adjusted spreads and underlying asset prices as well as value-at-risk (VaR) and stress testing measures.

¹⁴ The incremental risk charge (IRC) was \$545 million as at Q3/18. The average was \$674 million, high was \$813 million and low was \$533 million for Q3/18. The IRC is measured over a one-year horizon at a 99.9% confidence level. We utilize a technique known as the Monte Carlo simulation process to generate a statistically relevant number of loss scenarios due to ratings migration and default in order to establish the losses at that confidence level. We also make certain assumptions about position liquidity (the length of time to close out a position) within the model that range from a floor of three months to maximum of one year. The determination of liquidity is based on issuer type and credit rating. Credit rating migration and default probabilities (PD) are based on historical data.

¹⁵ The models are subject to the same internal independent vetting and validation procedures used for all regulatory capital models. Important assumptions are re-reviewed at least annually. Due to the long time horizon and high confidence level of the risk measure, we do not perform back-testing as we do for the VaR measure.

¹⁶ Effective February 1, 2018, OSFI prescribed the transition from the current Basel I regulatory capital floor to a new regulatory capital floor of 75% of RWA based on the Basel II Standardized Approaches. This new regulatory floor will be transitioned over three quarters reflecting a regulatory capital floor requirement of 70%, 72.5%, and 75% in Q2/18, Q3/18, and Q4/18, respectively.

MARKET RISK - RISK-WEIGHTED ASSETS BY APPROACH (ALL-IN BASIS) (Millions of Canadian dollars, except percentage and otherwise noted)	Q3/18		Q2/18		Q1/18		Q4/17		Q3/17	
	Risk-weighted assets	Capital requirements	Risk-weighted assets	Capital requirements	Risk-weighted assets	Capital requirements	Risk-weighted assets	Capital requirements	Risk-weighted assets	Capital requirements
Internal models-based approach										
VaR	2,798	224	2,756	221	2,099	168	1,837	147	2,414	193
Stressed VaR	6,658	533	6,229	498	6,702	536	6,035	483	6,568	525
Incremental risk charge	8,332	666	9,455	756	9,194	736	9,703	776	8,572	686
Comprehensive risk measure	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
	17,788	1,423	18,440	1,475	17,995	1,440	17,575	1,406	17,554	1,404
Standardized approach	12,133	971	13,310	1,065	12,105	968	10,043	803	9,883	791
Total Market Risk RWA	29,921	2,394	31,750	2,540	30,100	2,408	27,618	2,209	27,437	2,195

TOTAL CAPITAL RISK-WEIGHTED ASSETS BY BUSINESS SEGMENTS (ALL-IN BASIS) (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17
Personal and Commercial Banking							
Canadian Banking	166,922	163,982	156,735	154,983	155,476	150,754	141,612
Caribbean & U.S. Banking	12,825	12,780	12,309	12,572	12,557	14,341	13,446
Wealth Management	68,088	69,286	67,018	68,431	65,832	69,264	66,232
Insurance	8,933	8,744	8,438	8,584	8,248	7,835	7,953
Investor & Treasury Services	26,806	26,239	27,165	28,891	29,075	29,953	29,325
Capital Markets	206,968	201,260	183,346	181,942	181,216	193,084	181,764
Corporate Support	8,354	6,881	11,747	19,075	5,732	5,945	3,608
Total capital RWA	498,896	489,172	466,758	474,478	458,136	471,176	443,940

MOVEMENT OF TOTAL CAPITAL RISK-WEIGHTED ASSETS (RWA) BY RISK TYPE (ALL-IN BASIS) (Millions of Canadian dollars, except percentage and otherwise noted)	Q3/18			Q2/18			Q1/18			Q4/17		
	Non-counterparty credit risk	Counterparty credit risk	Total	Non-counterparty credit risk	Counterparty credit risk	Total	Non-counterparty credit risk	Counterparty credit risk	Total	Non-counterparty credit risk	Counterparty credit risk	Total
Credit risk RWA												
Opening balance of credit risk RWA	356,452	40,544	396,996	334,051	41,209	375,260	338,200	38,319	376,519	333,790	38,778	372,568
Portfolio size ¹	9,411	577	9,988	13,669	(63)	13,606	6,717	3,041	9,758	3,589	(839)	2,750
Portfolio credit quality ²	94	(351)	(257)	(652)	(492)	(1,144)	(1,144)	(241)	(1,385)	(3,178)	20	(3,158)
Model updates ³	-	-	-	3,172	-	3,172	-	-	-	-	-	-
Methodology and policy ⁴	-	-	-	-	-	-	(2,439)	784	(1,655)	-	-	-
Acquisitions and dispositions	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange movements	1,594	97	1,691	6,467	809	7,276	(6,897)	(747)	(7,644)	3,714	767	4,481
Other	(970)	29	(941)	(255)	(919)	(1,174)	(386)	53	(333)	285	(407)	(122)
Closing balance of credit risk RWA	366,581	40,896	407,477	356,452	40,544	396,996	334,051	41,209	375,260	338,200	38,319	376,519
Market risk RWA												
Opening balance of market risk RWA	n.a.	n.a.	31,750	n.a.	n.a.	30,100	n.a.	n.a.	27,618	n.a.	n.a.	27,437
Movement in risk levels ⁵	n.a.	n.a.	(859)	n.a.	n.a.	429	n.a.	n.a.	3,365	n.a.	n.a.	570
Model updates ³	n.a.	n.a.	(985)	n.a.	n.a.	67	n.a.	n.a.	(375)	n.a.	n.a.	(241)
Methodology and policy ⁴	n.a.	n.a.	-	n.a.	n.a.	-	n.a.	n.a.	-	n.a.	n.a.	-
Acquisitions and dispositions	n.a.	n.a.	-	n.a.	n.a.	-	n.a.	n.a.	-	n.a.	n.a.	-
Foreign exchange movements	n.a.	n.a.	15	n.a.	n.a.	1,154	n.a.	n.a.	(508)	n.a.	n.a.	(148)
Other	n.a.	n.a.	-	n.a.	n.a.	-	n.a.	n.a.	-	n.a.	n.a.	-
Closing balance of market risk RWA	n.a.	n.a.	29,921	n.a.	n.a.	31,750	n.a.	n.a.	30,100	n.a.	n.a.	27,618
Operational risk RWA												
Opening balance of operational risk RWA	n.a.	n.a.	60,426	n.a.	n.a.	60,119	n.a.	n.a.	59,203	n.a.	n.a.	58,131
Revenue generation	n.a.	n.a.	1,072	n.a.	n.a.	307	n.a.	n.a.	916	n.a.	n.a.	1,072
Closing balance of operational risk RWA	n.a.	n.a.	61,498	n.a.	n.a.	60,426	n.a.	n.a.	60,119	n.a.	n.a.	59,203
Regulatory floor adjustment ⁶	n.a.	n.a.	-	n.a.	n.a.	-	n.a.	n.a.	1,279	n.a.	n.a.	11,138
Total capital RWA	366,581	40,896	498,896	356,452	40,544	489,172	334,051	41,209	466,758	338,200	38,319	474,478

ATTRIBUTED CAPITAL (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Attributed capital													
Credit risk	22,550	21,400	21,650	21,500	22,250	21,000	21,050	20,500	20,550	21,900	21,450	21,450	20,550
Market risk (trading and non-trading)	3,850	4,150	3,850	3,750	3,100	3,100	3,150	3,000	3,200	3,900	3,100	3,250	3,200
Operational risk	5,650	5,500	5,550	5,150	5,150	5,300	5,100	5,000	5,100	5,600	5,200	5,200	4,900
Business and fixed assets risk	3,400	3,400	3,350	3,250	3,200	3,250	3,150	3,100	3,200	3,350	3,200	3,200	3,100
Insurance risk	700	700	650	700	650	650	600	600	650	700	650	650	650
Goodwill and intangibles	15,600	15,550	15,300	15,250	15,500	15,800	15,700	15,750	15,900	15,500	15,650	15,550	16,100
Regulatory capital allocation ⁷	13,100	11,550	11,450	10,450	11,450	10,800	11,050	8,800	8,200	12,050	11,100	10,950	8,900
Attributed capital	64,850	62,250	61,800	60,050	61,300	59,900	59,800	56,750	56,800	63,000	60,350	60,250	57,400
Under/(over) attribution of capital ^{7, 8}	4,800	5,200	5,050	5,850	4,450	4,900	4,850	6,350	5,000	5,000	4,700	5,050	4,800
Total average common equity	69,650	67,450	66,850	65,900	65,750	64,800	64,650	63,100	61,800	68,000	65,050	65,300	62,200

¹ Organic changes in portfolio size and composition (including new business and maturing loans).

² Quality of book changes caused by experience such as underlying customer behaviour or demographics and credit migration.

³ Updates to the model to reflect recent experience, model implementation, change in model scope or any change to address model malfunctions including changes through model calibrations/realignments.

⁴ Methodology changes to the calculations driven by regulatory policy changes.

⁵ Change in risk due to position changes and market movements.

⁶ Effective February 1, 2018, OSFI prescribed the transition from the current Basel I regulatory capital floor to a new regulatory capital floor of 75% of RWA based on the Basel II Standardized Approaches. This new regulatory floor will be transitioned over three quarters reflecting a regulatory capital floor requirement of 70%, 72.5%, and 75% in Q2/18, Q3/18, and Q4/18, respectively.

⁷ Our capital allocation methodology is annually revised to anticipate and incorporate any changes in the regulatory (Basel and/or OSFI) environment that affects our capital requirement.

⁸ Under/(over) attribution of capital is reported in Corporate Support.

LEVERAGE RATIO ¹
Summary comparison of accounting assets vs. leverage ratio exposure measure
(Millions of Canadian dollars)

	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17
1 Total consolidated assets as per published financial statements	1,292,374	1,274,778	1,276,275	1,212,853	1,201,047
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(12,329)	(12,245)	(12,110)	(11,648)	(11,207)
3 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-
4 Adjustments for derivative financial instruments	(16,148)	(26,738)	(33,274)	(20,372)	(33,274)
5 Adjustment for securities financing transactions (SFT) (i.e. repo assets and similar secured lending)	2,297	5,916	3,693	4,512	6,659
6 Adjustments for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)	178,360	170,264	163,420	162,199	157,093
7 Other adjustments	(30,655)	(30,947)	(34,149)	(32,005)	(33,755)
8 Leverage Ratio Exposure	1,413,899	1,381,028	1,363,855	1,315,539	1,286,563

¹ Based on OSFI's Leverage Requirements Guidelines issued October 2014. Leverage ratio summary disclosure was revised in Q1/18, as instructed by OSFI. Historical periods reflect the Leverage Ratio Exposure-All-in basis.

LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE¹
(Millions of Canadian dollars, except percentages)

	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral)	925,779	904,693	896,026	882,407	872,640
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(16,533)	(15,957)	(15,574)	(16,104)	(16,019)
3 Total on-balance sheet exposure (excluding derivatives and SFTs) (sum of lines 1 and 2)	909,246	888,736	880,452	866,303	856,621
Derivatives exposures					
4 Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)	16,628	15,771	15,435	17,414	18,059
5 Add-on amounts for potential future exposure (PFE) associated with all derivatives transactions	54,891	51,085	56,259	56,599	53,964
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
7 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	(13,004)	(12,978)	(16,222)	(13,431)	(15,251)
8 (Exempted central counterparty (CCP)-leg of client-cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	836	582	544	638	536
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-	-
11 Total derivative exposures (sum of lines 4 to 10)	59,351	54,460	56,016	61,220	57,308
Securities financing transaction exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	282,825	284,946	275,109	241,707	235,901
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(25,974)	(25,631)	(21,580)	(24,022)	(27,019)
14 Counterparty credit risk (CCR) exposure for SFTs	10,091	8,253	10,438	8,132	6,659
15 Agent transaction exposures	-	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	266,942	267,568	263,967	225,817	215,541
Other off-balance sheet exposures					
17 Off-balance sheet exposures at gross notional amount	535,137	524,901	500,939	497,169	481,161
18 (Adjustments for conversion to credit equivalent amounts)	(356,777)	(354,637)	(337,519)	(334,970)	(324,068)
19 Off-balance sheet items (sum of lines 17 and 18)	178,360	170,264	163,420	162,199	157,093
Capital and Total Exposures					
20 Tier 1 capital	61,332	60,058	57,925	58,361	56,687
21 Total Exposures (sum of lines 3,11,16 and 19)	1,413,899	1,381,028	1,363,855	1,315,539	1,286,563
Leverage ratio					
22 Basel III leverage ratio	4.3%	4.3%	4.2%	4.4%	4.4%

¹ Based on OSFI's Leverage Requirements Guidelines issued October 2014. Leverage ratio summary disclosure was revised in Q1/18, as instructed by OSFI. Historical periods reflect the Leverage Ratio Exposure-All-in basis.

LOANS AND ACCEPTANCES (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2017	2016
By portfolio and sector											
Retail											
Residential mortgages	278,291	273,383	272,192	270,348	264,583	259,973	257,324	254,998	250,126	270,348	254,998
HELOC	42,183	42,117	42,001	42,430	43,109	42,688	41,918	42,503	42,674	42,430	42,503
Other personal	50,608	49,878	49,468	49,864	49,978	50,262	50,188	50,963	51,176	49,864	50,963
Total personal	92,791	91,995	91,469	92,294	93,087	92,950	92,106	93,466	93,856	92,294	93,466
Credit cards	19,027	18,551	18,049	18,035	17,789	17,417	16,942	17,128	16,629	18,035	17,128
Small business	4,775	4,629	4,525	4,493	4,410	3,828	3,789	3,878	3,871	4,493	3,871
	394,884	388,558	386,235	385,170	379,869	374,168	370,161	369,470	364,476	385,170	369,470
Wholesale											
Business											
Agriculture	8,031	7,904	7,683	7,380	7,141	6,921	6,886	6,515	6,469	7,380	6,515
Automotive	9,247	9,113	8,663	8,248	8,316	8,456	7,939	7,279	6,730	8,248	7,279
Consumer goods	12,183	11,286	10,738	11,387	10,955	10,530	10,083	10,052	9,043	11,387	10,052
Energy											
Oil and gas	5,718	7,187	6,559	6,743	6,722	5,977	6,176	6,259	7,057	6,743	6,259
Utilities	8,475	5,318	5,305	5,614	5,532	6,003	6,083	7,680	8,179	5,614	7,680
Financing products	5,551	5,863	5,891	6,556	6,952	8,163	7,732	8,840	9,912	6,556	8,840
Forest products	992	1,050	950	911	1,014	1,101	1,113	1,099	1,195	911	1,099
Health services	6,866	7,551	6,759	6,998	6,507	7,392	7,637	7,763	8,205	6,998	7,763
Holding and investments	9,066	8,876	8,605	8,803	8,585	8,533	7,825	7,195	7,329	8,803	7,195
Industrial products	6,764	6,225	6,176	5,581	5,731	5,598	5,875	5,508	5,172	5,581	5,508
Mining and metals	1,244	1,212	1,149	1,113	1,168	1,404	1,343	1,455	1,424	1,113	1,455
Non-bank financial services	14,739	12,901	10,820	10,744	10,428	10,169	8,792	8,408	9,423	10,744	8,408
Other services	17,063	15,047	14,913	14,757	14,639	15,557	12,705	11,582	10,778	14,757	11,582
Real estate and related ¹	51,001	48,862	46,284	46,197	43,583	42,987	42,817	40,419	40,163	46,197	40,419
Technology and media	11,578	10,011	11,055	8,890	9,019	9,606	10,193	11,019	10,164	8,890	11,019
Transportation and environment	5,942	7,389	5,715	5,950	5,486	6,981	5,712	6,060	6,071	5,950	6,060
Other	2,381	4,338	3,935	4,570	4,041	4,411	6,154	7,568	7,267	4,570	7,568
Sovereign	5,776	6,523	5,951	11,362	11,543	10,766	11,084	10,581	9,788	11,362	10,581
Bank	4,532	4,655	3,813	4,261	4,285	4,296	1,898	1,930	2,304	4,261	1,930
	187,149	181,311	170,964	176,065	171,647	174,851	168,047	167,212	166,673	176,065	167,212
Total loans and acceptances	582,033	569,869	557,199	561,235	551,516	549,019	538,208	536,682	531,149	561,235	536,682
ACL - Loans and acceptances	(2,853)	(2,823)	(2,792)	(2,159)	(2,236)	(2,258)	(2,239)	(2,235)	(2,177)	(2,159)	(2,235)
Total loans and acceptances, net of allowance	579,180	567,046	554,407	559,076	549,280	546,761	535,969	534,447	528,972	559,076	534,447
Loans and acceptances by geography ² and portfolio											
Canada											
Residential mortgages	262,235	257,974	257,812	255,799	250,998	245,601	244,003	241,800	237,864	255,799	241,800
HELOC	40,301	40,473	40,492	40,970	41,728	41,214	40,509	41,093	41,277	40,970	41,093
Personal	41,843	41,263	41,048	41,052	41,133	40,619	40,779	41,112	41,406	41,052	41,112
Total personal	82,144	81,736	81,540	82,022	82,861	81,833	81,288	82,205	82,683	82,022	82,205
Credit cards	18,461	17,959	17,490	17,491	17,287	16,838	16,394	16,601	16,153	17,491	16,601
Small business	4,775	4,629	4,525	4,493	4,410	3,828	3,789	3,878	3,871	4,493	3,871
Retail	367,615	362,298	361,367	359,805	355,556	348,100	345,474	344,484	340,571	359,805	344,484
Business											
Sovereign	108,791	97,241	91,811	88,453	83,532	79,471	77,749	76,266	74,216	88,453	76,266
Bank	4,188	4,634	4,185	9,379	9,632	8,549	9,098	8,586	7,654	9,379	8,586
	1,296	1,197	1,162	1,326	1,255	989	867	1,278	619	1,326	1,278
Wholesale	114,275	103,072	97,158	99,158	94,419	89,009	87,714	86,130	82,489	99,158	86,130
United States											
Retail	20,231	19,233	17,853	18,100	17,311	18,376	17,342	17,134	16,003	18,100	17,134
Wholesale	55,277	58,154	54,173	55,037	55,101	62,311	57,724	59,349	59,830	55,037	59,349
	75,508	77,387	72,026	73,137	72,412	80,687	75,066	76,483	75,833	73,137	76,483
Other International											
Retail	7,038	7,027	7,015	7,265	7,002	7,692	7,345	7,852	7,902	7,265	7,852
Wholesale	17,597	20,085	19,633	21,870	22,127	23,531	22,609	21,733	24,354	21,870	21,733
	24,635	27,112	26,648	29,135	29,129	31,223	29,954	29,585	32,256	29,135	29,585
Total											
Retail	394,884	388,558	386,235	385,170	379,869	374,168	370,161	369,470	364,476	385,170	369,470
Wholesale	187,149	181,311	170,964	176,065	171,647	174,851	168,047	167,212	166,673	176,065	167,212
Total loans and acceptances	582,033	569,869	557,199	561,235	551,516	549,019	538,208	536,682	531,149	561,235	536,682

¹ Wholesale - Real estate and related loans and acceptances in Q3/18 is comprised of amounts based in Canada of \$35.4 billion, United States of \$12.8 billion and Other International of \$2.8 billion.

² Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS ¹ (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2017	2016
GIL by portfolio and sector											
Retail											
Residential mortgages	736	766	749	634	621	723	688	709	672	634	709
HELOC	114	102	103	116	120	102	104	109	113	116	109
Other personal	182	190	184	160	165	178	193	195	187	160	195
Total personal	296	292	287	276	285	280	297	304	300	276	304
Small business	44	42	43	38	38	40	41	46	45	38	46
	1,076	1,100	1,079	948	944	1,043	1,026	1,059	1,017	948	1,059
Wholesale											
Business											
Agriculture	22	17	17	28	24	35	35	43	56	28	43
Automotive	7	29	31	29	20	25	43	43	41	29	43
Consumer goods	191	221	219	105	100	108	127	165	118	105	165
Energy											
Oil and gas	279	420	291	315	482	625	983	1,264	1,136	315	1,264
Utilities	8	8	8	10	11	55	57	78	65	10	78
Financing products	77	76	102	107	104	113	107	111	108	107	111
Forest products	9	9	12	7	10	16	18	21	31	7	21
Health services	10	21	29	21	21	13	17	21	15	21	21
Holding and investments	16	21	25	27	88	102	17	72	76	27	72
Industrial products	37	42	36	34	32	41	44	43	34	34	43
Mining and metals	3	2	2	3	4	8	10	15	17	3	15
Non-bank financial services	22	24	25	32	36	5	5	3	1	32	3
Other services	127	188	163	157	185	185	187	109	99	157	109
Real estate and related ²	292	358	345	345	417	372	363	241	245	345	241
Technology and media	12	28	56	82	83	100	100	93	28	82	93
Transportation and environment	67	24	22	23	25	27	26	45	46	23	45
Other	46	46	41	47	42	45	46	57	73	47	57
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	2	2	-	2
	1,225	1,534	1,424	1,372	1,684	1,875	2,185	2,426	2,191	1,372	2,426
Acquired credit-impaired loans ³	20	21	24	256	268	331	348	418	508	256	418
Total GIL	2,321	2,655	2,527	2,576	2,896	3,249	3,559	3,903	3,716	2,576	3,903
GIL by geography ⁴ and portfolio											
Canada											
Residential mortgages	426	448	443	323	324	362	372	368	366	323	368
HELOC	111	98	99	96	98	100	102	107	112	96	107
Other personal	129	134	130	102	103	109	124	121	121	102	121
Total personal	244	232	229	198	201	209	226	228	233	198	228
Small business	44	42	43	38	38	40	41	46	45	38	46
Retail	710	722	715	559	563	611	639	642	644	559	642
Business	383	527	518	426	467	405	427	522	502	426	522
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
Wholesale	383	527	518	426	467	405	427	522	502	426	522
Total - Canada	1,093	1,249	1,233	985	1,030	1,016	1,066	1,164	1,146	985	1,164
United States											
Retail	32	37	39	59	61	76	50	56	43	59	56
Wholesale	354	497	386	736	978	1,243	1,653	1,736	1,746	736	1,736
	386	534	425	795	1,039	1,319	1,703	1,792	1,789	795	1,792
Other International											
Retail	336	343	327	345	335	373	355	380	348	345	380
Wholesale	506	529	542	451	492	541	435	567	433	451	567
	842	872	869	796	827	914	790	947	781	796	947
Total GIL	2,321	2,655	2,527	2,576	2,896	3,249	3,559	3,903	3,716	2,576	3,903

¹ Effective November 1, 2017, the definition of GIL has been shortened for certain products to align with a definition of default of 90 days past due under IFRS 9, resulting in an increase in GIL of \$134 million. For further details on the impacts of the adoption of IFRS 9 including the description of accounting policies selected, refer to the Q3/18 Report to Shareholders and our 2017 Annual Report.

² Wholesale - Real estate and related GIL in Q3/18 is comprised of amounts based in Canada of \$131 million, United States of \$64 million and Other International of \$97 million.

³ Effective November 1, 2017, GIL excludes \$229 million of acquired credit impaired loans related to our acquisition of City National that have returned to performing status.

⁴ Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS <i>continued</i> (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2017	2016
Impaired loans book movements (Change in GIL)											
Balance at beginning of period											
Retail	1,102	1,081	963	959	1,060	1,044	1,078	1,035	1,023	1,078	990
Wholesale	1,553	1,446	1,613	1,937	2,189	2,515	2,825	2,681	2,680	2,825	1,295
	2,655	2,527	2,576	2,896	3,249	3,559	3,903	3,716	3,703	3,903	2,285
Classified as impaired during the period (New impaired) ¹											
Retail	312	342	349	322	278	314	305	345	314	1,219	1,284
Wholesale	75	252	345	203	216	287	344	572	520	1,050	2,389
	387	594	694	525	494	601	649	917	834	2,269	3,673
Transferred to not impaired during the period (Return to performing status) ¹											
Retail	(8)	(1)	-	-	-	-	(3)	-	-	(3)	-
Wholesale	(65)	(35)	(85)	(176)	(41)	(409)	(138)	(183)	(50)	(764)	(332)
	(73)	(36)	(85)	(176)	(41)	(409)	(141)	(183)	(50)	(767)	(332)
Net repayments ¹											
Retail	(19)	(21)	(20)	(29)	(44)	(19)	(19)	(9)	(15)	(111)	(43)
Wholesale	(230)	(112)	(106)	(284)	(181)	(201)	(415)	(266)	(333)	(1,081)	(903)
	(249)	(133)	(126)	(313)	(225)	(220)	(434)	(275)	(348)	(1,192)	(946)
Amounts written off											
Retail	(313)	(310)	(294)	(302)	(297)	(299)	(301)	(303)	(308)	(1,199)	(1,202)
Wholesale	(82)	(36)	(27)	(82)	(54)	(55)	(35)	(51)	(169)	(226)	(321)
	(395)	(346)	(321)	(384)	(351)	(354)	(336)	(354)	(477)	(1,425)	(1,523)
Recoveries of loans and advances previously written off											
Retail	-	-	-	-	-	-	-	-	-	-	-
Wholesale	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Disposal of loans (sold) ¹											
Retail	-	-	-	-	-	-	-	-	-	-	-
Wholesale	(23)	-	-	(22)	(10)	(33)	(2)	-	(61)	(67)	(67)
	(23)	-	-	(22)	(10)	(33)	(2)	-	(61)	(67)	(67)
Exchange and other movements ^{1, 2}											
Retail	4	11	83	13	(38)	20	(16)	10	21	(21)	49
Wholesale	15	38	(294)	37	(182)	85	(64)	72	94	(124)	764
	19	49	(211)	50	(220)	105	(80)	82	115	(145)	813
Balance at end of period											
Retail	1,078	1,102	1,081	963	959	1,060	1,044	1,078	1,035	963	1,078
Wholesale	1,243	1,553	1,446	1,613	1,937	2,189	2,515	2,825	2,681	1,613	2,825
	2,321	2,655	2,527	2,576	2,896	3,249	3,559	3,903	3,716	2,576	3,903

Net impaired loans by geography ³ and portfolio											
Canada											
Residential mortgages	392	414	408	292	294	330	339	333	337	292	333
HELOC	82	73	74	72	73	75	76	80	87	72	80
Other personal	52	61	55	35	33	39	47	43	44	35	43
Total personal	134	134	129	107	106	114	123	123	131	107	123
Small business	23	22	25	19	20	22	21	26	25	19	26
Retail	549	570	562	418	420	466	483	482	493	418	482
Business	279	386	378	302	339	284	308	403	375	302	403
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
Wholesale	279	386	378	302	339	284	308	403	375	302	403
United States ⁴											
Retail	31	35	38	58	60	75	49	54	42	58	54
Wholesale	228	360	251	586	740	1,034	1,458	1,559	1,569	586	1,559
	259	395	289	644	800	1,109	1,507	1,613	1,611	644	1,613
Other International											
Retail	165	172	170	177	172	193	186	200	180	177	200
Wholesale	350	344	375	298	347	368	260	396	304	298	396
	515	516	545	475	519	561	446	596	484	475	596
Total											
Retail	745	777	770	653	652	734	718	736	715	653	736
Wholesale	857	1,090	1,004	1,186	1,426	1,686	2,026	2,358	2,248	1,186	2,358
Total net impaired loans	1,602	1,867	1,774	1,839	2,078	2,420	2,744	3,094	2,963	1,839	3,094

¹ Certain GIL movements for Canadian Banking retail and wholesale portfolios are generally allocated to New Impaired, as Return to performing status, Net repayments, Sold, and Exchange and other movements amounts are not reasonably determinable. Certain GIL movements for Caribbean Banking retail and wholesale portfolios are generally allocated to Net repayments and New Impaired, as Return to performing status, Sold, and Exchange and other movements amounts are not reasonably determinable. In 2016, Exchange and other movements includes \$680 million of acquired credit impaired loans from City National at the acquisition date.

² Effective November 1, 2017, the definition of GIL has been shortened for certain products to align with a definition of default of 90 days past due under IFRS 9, resulting in an increase in GIL of \$134 million. For further details on the impacts of the adoption of IFRS 9 including the description of accounting policies selected, refer to the Q3/18 Report to Shareholders and our 2017 Annual Report. Additionally, effective November 1, 2017, GIL excludes \$229 million of acquired credit impaired loans related to our acquisition of City National that have returned to performing status.

³ Geographic information is based on residence of borrower, net of allowance for impaired loans.

⁴ Includes acquired credit-impaired loans.

GROSS IMPAIRED LOANS <i>continued</i> (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2017	2016
Net write-offs by geography¹ and portfolio											
Canada											
Residential mortgages	7	6	8	8	7	7	6	4	7	28	21
HELOC	3	5	4	4	4	4	2	4	4	14	16
Other personal	103	101	98	101	95	102	106	107	106	404	423
Total personal	106	106	102	105	99	106	108	111	110	418	439
Credit cards	116	119	107	102	108	109	107	106	114	426	436
Small business	7	5	7	8	6	9	6	8	9	29	30
Retail	236	236	224	223	220	231	227	229	240	901	926
Business	35	13	11	17	22	17	3	33	103	59	176
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
Wholesale	35	13	11	17	22	17	3	33	103	59	176
United States²											
Retail	2	1	-	1	-	1	1	-	(1)	3	-
Wholesale	16	3	6	52	11	26	7	9	24	96	71
	18	4	6	53	11	27	8	9	23	99	71
Other International											
Retail	8	8	8	11	6	7	7	9	7	31	28
Wholesale	6	2	1	6	1	5	(7)	1	31	5	36
	14	10	9	17	7	12	-	10	38	36	64
Total											
Retail	246	245	232	235	226	239	235	238	246	935	954
Wholesale	57	18	18	75	34	48	3	43	158	160	283
Total net write-offs	303	263	250	310	260	287	238	281	404	1,095	1,237

¹ Geographic information is based on residence of borrower.

² Includes acquired credit-impaired loans.

PROVISION FOR CREDIT LOSSES (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
										9 months	9 months		
PCL - loans by portfolio and sector													
Retail	44	26	20							90			
Wholesale	46	(46)	(11)							(11)			
PCL on performing loans (IFRS 9 - Stage 1 and 2) ¹	90	(20)	9							79			
Retail													
Residential mortgages	16	13	15	20	10	20	6	28	11	44	36	56	77
HELOC	8	7	6	4	5	5	3	8	4	21	13	17	24
Other personal	108	108	107	98	96	92	106	110	106	323	294	392	434
Total personal	116	115	113	102	101	97	109	118	110	344	307	409	458
Credit cards	118	123	110	107	108	110	110	107	116	351	328	435	442
Small business	9	8	7	10	7	8	7	9	8	24	22	32	34
	259	259	245	239	226	235	232	262	245	763	693	932	1,011
Wholesale													
Business													
Agriculture	1	-	-	(2)	1	-	3	2	3	1	4	2	10
Automotive	1	4	-	6	1	-	7	3	-	5	8	14	13
Consumer goods	(6)	16	31	8	2	3	(2)	6	9	41	3	11	20
Energy													
Oil and gas	(23)	3	10	(18)	(2)	32	(39)	69	30	(10)	(9)	(27)	320
Utilities	-	1	-	-	5	-	-	(1)	4	1	5	5	16
Financing products	-	1	(1)	-	(18)	(1)	-	1	(1)	-	(19)	(19)	1
Forest products	1	-	3	1	-	2	1	1	1	4	3	4	4
Health services	1	-	4	2	4	2	2	2	2	5	8	10	4
Holding and investments	1	-	1	-	(1)	1	1	4	(4)	2	1	1	-
Industrial products	1	(2)	3	5	5	3	3	2	6	2	11	16	12
Mining and metals	1	-	(1)	-	-	(4)	-	1	4	-	(4)	(4)	7
Non-bank financial services	(2)	-	-	(1)	3	-	-	-	-	(2)	3	2	-
Other services	(6)	18	31	6	3	8	3	(13)	2	43	14	20	(5)
Real estate and related ²	(2)	3	5	(12)	58	3	66	6	3	6	127	115	36
Technology and media	(3)	(7)	(9)	(3)	7	3	6	6	1	(19)	16	13	8
Transportation and environment	23	(1)	3	-	-	1	(1)	(3)	(2)	25	-	-	(4)
Other	-	3	(1)	3	25	13	12	13	9	2	50	53	36
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	(3)	-	-	-	-	(3)
	(12)	39	79	(5)	93	66	62	96	67	106	221	216	475
Acquired credit-impaired loans	1	-	1	-	1	1	-	-	6	2	2	2	10
Total PCL on impaired loans (IFRS 9 - Stage 3) ³	248	298	325	234	320	302	294	358	318	871	916	1,150	1,496
Provision for loans not yet identified as impaired ¹				-	-	-	-	-	-	-	-	-	50
PCL - Loans ^{1,3}	338	278	334							950			
PCL - Other financial assets ⁴	8	(4)	-							4			
Total PCL	346	274	334	234	320	302	294	358	318	954	916	1,150	1,546

¹ PCL on performing loans and acceptances represents Stage 1 and Stage 2 PCL on loans, commitments and acceptances under IFRS 9 and PCL on loans not yet identified as impaired under IAS 39.

² Wholesale - Real estate and related PCL in Q3/18 are comprised of losses based in Canada of \$nil, United States of \$nil, and Other International of \$(2) million.

³ PCL on impaired loans and acceptances represents Stage 3 PCL on loans and acceptances under IFRS 9 and PCL on impaired loans under IAS 39.

⁴ PCL on other financial assets relates to all other financial assets except for those classified or designated as FVTPL and equity securities designated as FVOCI. For further details refer to our Q3/18 Report to Shareholders including Notes 4 and 5.

PROVISION FOR CREDIT LOSSES <i>continued</i> ¹ (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018	2017	2017	2016
										9 months	9 months		
PCL on impaired loans (IFRS 9 - Stage 3) ¹ by geography ² and portfolio:													
Canada													
Residential mortgages	10	7	10	11	7	9	6	16	7	27	22	33	42
HELOC	8	7	6	4	5	5	3	8	4	21	13	17	24
Other personal	109	100	107	99	96	95	106	108	106	316	297	396	435
Total personal	117	107	113	103	101	100	109	116	110	337	310	413	459
Credit cards	115	119	107	102	107	109	108	105	114	341	324	426	435
Small business	9	8	7	10	7	8	7	9	8	24	22	32	34
Retail	251	241	237	226	222	226	230	246	239	729	678	904	970
Business	3	21	34	19	37	28	11	31	20	58	76	95	213
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	3	21	34	19	37	28	11	31	20	58	76	95	213
Total Canada	254	262	271	245	259	254	241	277	259	787	754	999	1,183
United States ³													
Retail	1	1	1	2	-	1	-	-	1	3	1	3	1
Wholesale	7	1	22	(34)	67	42	42	20	57	30	151	117	227
	8	2	23	(32)	67	43	42	20	58	33	152	120	228
Other International													
Retail	7	17	7	11	4	8	2	17	5	31	14	25	41
Wholesale	(21)	17	24	10	(10)	(3)	9	44	(4)	20	(4)	6	44
	(14)	34	31	21	(6)	5	11	61	1	51	10	31	85
PCL (IFRS 9 - Stage 3) on impaired loans ¹	248	298	325	234	320	302	294	358	318	871	916	1,150	1,496

¹ PCL on impaired loans and acceptances represents Stage 3 PCL on loans and acceptances under IFRS 9 and PCL on impaired loans under IAS 39.

² Geographic information is based on residence of borrower.

³ Includes acquired credit-impaired loans.

ALLOWANCE FOR CREDIT LOSSES (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2017	2016
ACL - loans by portfolio and sector ^{1,2}											
Retail	1,724	1,678	1,643								
Wholesale	614	564	599								
ACL on performing loans (IFRS 9 - Stage 1 and 2) ¹	2,338	2,242	2,242								
Retail											
Residential mortgages	173	170	166	169	161	175	163	177	165	169	177
HELOC	29	25	25	24	26	26	27	28	26	24	28
Other personal	110	110	102	97	101	106	115	116	109	97	116
Total personal	139	135	127	121	127	132	142	144	135	121	144
Small business	21	20	18	19	18	18	20	20	20	19	20
	333	325	311	309	306	325	325	341	320	309	341
Wholesale											
Business											
Agriculture	2	2	1	3	5	5	6	6	8	3	6
Automotive	5	15	10	11	6	6	22	14	13	11	14
Consumer goods	37	56	49	14	18	20	25	31	30	14	31
Energy											
Oil and gas	71	100	92	97	128	154	137	176	118	97	176
Utilities	1	1	-	-	-	3	4	5	6	-	5
Financing products	21	21	20	22	22	43	42	44	42	22	44
Forest products	6	5	6	3	2	6	4	5	4	3	5
Health services	8	9	11	9	8	6	6	6	6	9	6
Holding and investments	6	4	8	7	8	10	9	9	7	7	9
Industrial products	12	14	19	17	14	12	10	12	13	17	12
Mining and metals	1	1	1	4	4	4	8	9	9	4	9
Non-bank financial services	-	1	1	2	4	1	1	-	-	2	-
Other services	41	64	52	21	19	24	22	21	40	21	21
Real estate and related ³	104	119	113	117	155	115	116	59	63	117	59
Technology and media	11	14	20	26	34	26	23	24	12	26	24
Transportation and environment	30	9	11	8	10	11	11	11	13	8	11
Other	26	25	25	64	72	55	42	33	39	64	33
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	2	-	-
	382	460	439	425	509	501	488	465	425	425	465
Acquired credit-impaired loans	4	3	3	3	3	3	2	3	8	3	3
ACL on impaired loans (IFRS 9 - Stage 3) ²	719	788	753	737	818	829	815	809	753	737	809
Allowance for loans not yet identified as impaired ¹				1,513	1,509	1,520	1,515	1,517	1,515	1,513	1,517
ACL - loans ^{1,2}	3,057	3,030	2,995	2,250	2,327	2,349	2,330	2,326	2,268	2,250	2,326
ACL on other financial assets	113	104	103								
Total ACL	3,170	3,134	3,098	2,250	2,327	2,349	2,330	2,326	2,268	2,250	2,326
Additional information on ACL by type											
Allowance for loans losses				2,159	2,236	2,258	2,239	2,235	2,177	2,159	2,235
Allowance for off-balance sheet items				91	91	91	91	91	91	91	91
Total				2,250	2,327	2,349	2,330	2,326	2,268	2,250	2,326

¹ ACL on performing loans represents Stage 1 and Stage 2 ACL on loans, acceptances and commitments under IFRS 9 and allowance for loans, acceptances and commitments not yet identified as impaired under IAS 39.

² ACL on impaired loans represents Stage 3 ACL on loans and acceptances under IFRS 9 and ACL on impaired loans under IAS 39.

³ Wholesale - Real estate and related ACL in Q3/18 is comprised of allowances based in Canada of \$21 million, United States of \$52 million and Other International of \$31 million.

ALLOWANCE FOR CREDIT LOSSES <i>continued</i> (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2017	2016
ACL on impaired loans (IFRS 9 - Stage 3) ¹ by geography ² and portfolio											
Canada											
Residential mortgages	34	34	35	31	30	32	33	35	29	31	35
HELOC	29	25	25	24	25	25	26	27	25	24	27
Other personal	77	73	75	67	70	70	77	78	77	67	78
Total personal	106	98	100	91	95	95	103	105	102	91	105
Small business	21	20	18	19	18	18	20	20	20	19	20
Retail	161	152	153	141	143	145	156	160	151	141	160
Business	104	141	140	124	128	121	119	119	127	124	119
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
Wholesale	104	141	140	124	128	121	119	119	127	124	119
Canada - Total	265	293	293	265	271	266	275	279	278	265	279
United States ³											
Retail	1	2	1	1	1	1	1	2	1	1	2
Wholesale	126	137	135	150	238	209	195	177	177	150	177
United States - Total	127	139	136	151	239	210	196	179	178	151	179
Other International											
Retail	171	171	157	168	163	180	169	180	168	168	180
Wholesale	156	185	167	153	145	173	175	171	129	153	171
Other International - Total	327	356	324	321	308	353	344	351	297	321	351
ACL on impaired loans (IFRS 9 - Stage 3) ¹	719	788	753	737	818	829	815	809	753	737	809
Impairment allowance - movements - Loans											
ACL on performing loans (IFRS 9 - Stage 1 and 2) ⁴											
Balance at beginning of period	2,242	2,242	2,256	1,509	1,520	1,515	1,517	1,515	1,512	1,517	1,466
Charge to income statement (PCL)	90	(20)	9	-	-	-	-	-	-	-	50
Disposal of loans	-	-	-	-	-	-	-	-	-	-	-
Exchange and other movements	6	20	(23)	4	(11)	5	(2)	2	3	(4)	1
Balance at the end of the period	2,338	2,242	2,242	1,513	1,509	1,520	1,515	1,517	1,515	1,513	1,517
ACL on impaired loans (IFRS 9 - Stage 3) ^{1,3}											
Balance at beginning of period	788	753	720	818	829	815	809	753	850	809	654
Amounts written off	(395)	(346)	(321)	(384)	(351)	(354)	(336)	(354)	(477)	(1,425)	(1,523)
Recoveries of amounts written off in previous period	92	83	71	74	91	67	98	73	73	330	286
Charge to income statement (PCL)	248	298	325	234	320	302	294	358	318	1,150	1,496
Disposal of loans	-	-	-	-	-	-	-	-	-	-	-
Exchange and other movements	(14)	-	(42)	(5)	(71)	(1)	(50)	(21)	(11)	(127)	(104)
Balance at the end of the period	719	788	753	737	818	829	815	809	753	737	809

¹ ACL on impaired loans and acceptances represents Stage 3 ACL on loans and acceptances under IFRS 9 and Allowance for impaired loans under IAS 39.

² Geographic information is based on residence of borrower.

³ Includes acquired credit-impaired loans related to the acquisition of City National.

⁴ ACL on performing loans and acceptances represents Stage 1 and Stage 2 ACL on loans, acceptances and commitments under IFRS 9 and allowance for loans, acceptances and commitments not yet identified as impaired under IAS 39.

CREDIT QUALITY RATIOS	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Diversification ratios													
Portfolio as a % of Total loans and acceptances													
Retail	68%	68%	69%	69%	69%	68%	69%	69%	69%	68%	69%	69%	69%
Wholesale	32%	32%	31%	31%	31%	32%	31%	31%	31%	32%	31%	31%	31%
Canada	83%	82%	82%	82%	82%	79%	80%	80%	80%	83%	82%	82%	80%
United States	13%	13%	13%	13%	13%	15%	14%	14%	14%	13%	13%	13%	14%
Other International	4%	5%	5%	5%	5%	6%	6%	6%	6%	4%	5%	5%	6%
Condition ratios													
GIL as a % of Related loans and acceptances													
Retail	0.40%	0.47%	0.45%	0.46%	0.53%	0.59%	0.66%	0.73%	0.70%	0.40%	0.53%	0.46%	0.73%
Wholesale	0.27%	0.28%	0.28%	0.25%	0.25%	0.28%	0.28%	0.29%	0.28%	0.27%	0.25%	0.25%	0.29%
Canada	0.66%	0.86%	0.85%	0.92%	1.13%	1.25%	1.50%	1.69%	1.61%	0.66%	1.13%	0.92%	1.69%
United States	0.23%	0.27%	0.27%	0.21%	0.23%	0.23%	0.25%	0.27%	0.27%	0.23%	0.23%	0.21%	0.27%
Other International	0.51%	0.69%	0.59%	1.09%	1.43%	1.63%	2.27%	2.34%	2.36%	0.51%	1.43%	1.09%	2.34%
Net Impaired Loans as a % of Related loans and acceptances	3.42%	3.22%	3.26%	2.73%	2.84%	2.93%	2.64%	3.20%	2.42%	3.42%	2.84%	2.73%	3.20%
Retail	0.28%	0.33%	0.32%	0.33%	0.38%	0.44%	0.51%	0.58%	0.56%	0.28%	0.38%	0.33%	0.58%
Wholesale	0.19%	0.20%	0.20%	0.17%	0.17%	0.20%	0.19%	0.20%	0.20%	0.19%	0.17%	0.17%	0.20%
Canada	0.46%	0.60%	0.59%	0.67%	0.83%	0.96%	1.21%	1.41%	1.35%	0.46%	0.83%	0.67%	1.41%
United States	0.17%	0.21%	0.21%	0.16%	0.17%	0.17%	0.18%	0.21%	0.21%	0.17%	0.17%	0.16%	0.21%
Other International	0.34%	0.51%	0.40%	0.88%	1.11%	1.37%	2.01%	2.11%	2.12%	0.34%	1.11%	0.88%	2.11%
PCL on performing loans (IFRS 9 - Stage 1 and 2) as a % of average net loans and acceptances ¹	2.09%	1.91%	2.05%	1.63%	1.78%	1.80%	1.49%	2.02%	1.50%	2.09%	1.78%	1.63%	2.02%
PCL on impaired loans (IFRS 9 - Stage 3) as a % of Related average net loans and acceptances ²	0.06%	(0.02)%	0.01%							0.02%			
Retail	0.17%	0.22%	0.23%	0.17%	0.23%	0.23%	0.22%	0.27%	0.24%	0.21%	0.23%	0.21%	0.28%
Wholesale	0.26%	0.27%	0.25%	0.25%	0.24%	0.26%	0.25%	0.29%	0.27%	0.26%	0.25%	0.24%	0.28%
Canada	(0.02)%	0.09%	0.19%	(0.01)%	0.22%	0.16%	0.15%	0.23%	0.18%	0.08%	0.18%	0.13%	0.29%
United States	0.21%	0.23%	0.24%	0.22%	0.23%	0.24%	0.22%	0.26%	0.24%	0.23%	0.23%	0.22%	0.28%
Other International	0.04%	0.01%	0.13%	(0.18)%	0.35%	0.23%	0.22%	0.11%	0.31%	0.06%	0.27%	0.16%	0.32%
	(0.22)%	0.53%	0.46%	0.30%	(0.08)%	0.08%	0.14%	0.79%	0.03%	0.26%	0.04%	0.11%	0.26%
Coverage ratios													
ACL on loans and acceptances as a % of Total loans and acceptances													
Retail	0.53%	0.53%	0.54%	0.40%	0.42%	0.43%	0.43%	0.43%	0.43%	0.53%	0.42%	0.40%	0.43%
Wholesale	0.12%	0.14%	0.14%	0.13%	0.15%	0.15%	0.15%	0.15%	0.14%	0.12%	0.15%	0.13%	0.15%
Canada	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
United States	0.06%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.08%	0.06%	0.09%	0.08%	0.09%
Other International	0.06%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.08%	0.06%	0.09%	0.08%	0.09%
ACL against impaired loans (IFRS 9 - Stage 3) as a % of Total loans and acceptances ³													
Retail	30.97%	29.66%	29.78%	28.61%	28.24%	25.52%	22.90%	20.72%	20.28%	30.97%	28.24%	28.61%	20.72%
Wholesale	30.87%	29.46%	28.85%	32.16%	31.98%	30.78%	31.20%	31.69%	30.93%	30.87%	31.98%	32.16%	31.69%
Canada	31.06%	29.80%	30.48%	26.49%	26.39%	22.98%	19.45%	16.53%	16.16%	31.06%	26.39%	26.49%	16.53%
United States													
Other International													
Total net write-offs as a % of Related average net loans and acceptances													
Retail	0.21%	0.19%	0.18%	0.23%	0.19%	0.22%	0.18%	0.21%	0.30%	0.19%	0.19%	0.20%	0.23%
Wholesale	0.25%	0.26%	0.24%	0.25%	0.24%	0.26%	0.25%	0.26%	0.27%	0.25%	0.25%	0.25%	0.26%
Canada	0.13%	0.04%	0.04%	0.17%	0.08%	0.12%	0.01%	0.10%	0.38%	0.07%	0.07%	0.09%	0.17%
United States	0.23%	0.22%	0.20%	0.21%	0.22%	0.24%	0.21%	0.24%	0.32%	0.22%	0.22%	0.21%	0.26%
Other International	0.10%	0.01%	0.04%	0.30%	0.06%	0.14%	0.04%	0.05%	0.13%	0.05%	0.08%	0.13%	0.10%
	0.23%	0.17%	0.12%	0.23%	0.11%	0.15%	0.01%	0.13%	0.47%	0.17%	0.09%	0.12%	0.20%

¹ PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances.

² PCL on impaired loans ratio under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

³ ACL on impaired loans ratio under IFRS 9 is calculated using ACL on Stage 3 loans and acceptances as a percentage of gross loans and acceptances. Under IAS 39, the ratio was calculated using ACL on impaired loans as a percentage of gross loans and acceptances.

⁴ ACL against impaired loans ratio under IFRS 9 is calculated using ACL on Stage 3 loans and acceptances as a percentage of GIL. Under IAS 39, the ratio was calculated using ACL on impaired loans as a percentage of GIL.

GROSS CREDIT RISK EXPOSURE BY GEOGRAPHY AND PORTFOLIO ¹ (Millions of Canadian dollars)	Lending-related and other		Trading-related		Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16
	Loans and acceptances				Total	Total	Total	Total	Total	Total	Total	Total	Total
	Outstanding	Undrawn commitments	Other ²	Repo-style transactions ³	Derivatives ^{4,5}								
Credit risk exposure by geography ⁶ and portfolio													
Canada													
Residential mortgages	262,235	966	226	-	-	263,427	259,086	258,568	256,814	252,245	246,753	244,851	242,961
Personal	82,144	97,224	168	-	-	179,536	177,618	170,504	169,435	168,844	166,551	164,660	164,224
Credit cards	18,461	22,562	-	-	-	41,023	41,528	36,844	38,290	38,580	40,253	43,781	40,294
Small business	4,775	7,017	6	-	-	11,798	11,516	11,502	11,371	11,318	11,029	10,167	10,071
Retail	367,615	127,769	400	-	-	495,784	489,748	477,418	475,910	470,987	464,586	463,459	457,550
Business	108,791	39,799	16,261	28,468	18,085	211,404	200,573	194,804	195,550	177,617	181,712	173,493	177,271
Sovereign	4,188	5,183	25,407	29,679	3,084	67,541	60,333	58,804	52,900	47,679	55,096	57,597	55,876
Bank	1,296	96	68,454	12,846	4,837	87,529	91,118	88,878	83,889	90,541	81,778	76,807	76,941
Wholesale	114,275	45,078	110,122	70,993	26,006	366,474	352,024	342,486	332,339	315,837	318,586	307,897	310,088
Total Canada	481,890	172,847	110,522	70,993	26,006	862,258	841,772	819,904	808,249	786,824	783,172	771,356	767,638
United States													
Residential mortgages	12,927	2	44	-	-	12,973	12,354	11,444	11,486	10,644	11,171	10,312	10,094
Personal	6,985	653	23	-	-	7,661	7,277	6,729	6,982	6,999	7,553	7,202	7,270
Credit cards	319	1,126	-	-	-	1,445	1,390	1,251	1,234	1,123	1,284	1,044	1,002
Small business	-	5	-	-	-	5	5	6	6	6	-	-	-
Retail	20,231	1,786	67	-	-	22,084	21,026	19,430	19,708	18,772	20,008	18,558	18,366
Business	51,583	76,533	12,166	248,964	13,771	403,017	412,286	380,982	351,314	332,035	364,127	329,855	318,136
Sovereign	816	2,861	54,868	6,165	559	65,269	55,863	57,679	62,657	58,997	50,483	35,109	42,463
Bank	2,878	650	10,936	40,529	2,783	57,776	55,551	53,510	56,895	55,482	59,920	73,530	70,764
Wholesale	55,277	80,044	77,970	295,658	17,113	526,062	523,700	492,171	470,866	446,514	474,530	438,494	431,363
Total United States	75,508	81,830	78,037	295,658	17,113	548,146	544,726	511,601	490,574	465,286	494,538	457,052	449,729
Other International													
Residential mortgages	3,129	5	31	-	-	3,165	3,133	3,006	3,135	2,974	3,231	3,119	3,220
Personal	3,662	305	3	-	-	3,970	3,979	4,064	4,173	4,070	4,459	4,226	4,644
Credit cards	247	102	-	-	-	349	357	326	337	328	408	407	403
Small business	-	2	-	-	-	2	2	10	10	10	-	-	1
Retail	7,038	414	34	-	-	7,486	7,471	7,406	7,655	7,382	8,098	7,752	8,267
Business	16,467	22,560	5,149	149,124	23,642	216,942	183,247	182,682	151,422	143,658	150,290	147,082	131,225
Sovereign	772	1,853	54,516	14,161	10,271	81,573	84,260	87,738	67,376	69,786	77,701	64,671	59,257
Bank	358	656	54,450	59,775	15,833	131,072	138,287	137,262	127,625	121,246	123,847	113,680	105,278
Wholesale	17,597	25,069	114,115	223,060	49,746	429,587	405,794	407,682	346,423	334,690	351,838	325,433	295,760
Total Other International	24,635	25,483	114,149	223,060	49,746	437,073	413,265	415,088	354,078	342,072	359,936	333,185	304,027
Total exposure	582,033	280,160	302,708	589,711	92,865	1,847,477	1,799,763	1,746,593	1,652,901	1,594,182	1,637,646	1,561,593	1,521,394

¹ Gross credit risk exposure is before allowance for loan losses. Exposure under Basel III asset classes of qualifying revolving retail and other retail are largely included within Personal and Credit cards, while HELOCs are included in Personal.

² Includes contingent liabilities such as letters of credit and guarantees, available-for-sale debt securities, deposits with financial institutions and other assets.

³ Includes repurchase and reverse repurchase agreements and securities lending and borrowing transactions.

⁴ For derivative related credit risk, we utilize the OSFI prescribed Current Exposure Method. Wrong-way risk, which arises when the exposure to a counterparty is positively correlated to the probability of default of that counterparty, is considered in our determination of exposure.

⁵ Credit equivalent amount after factoring in master netting agreements.

⁶ Geographic profile is primarily based on country of residence of the borrower.

RECONCILIATION OF GROSS CREDIT RISK EXPOSURE TO BALANCE SHEET (Millions of Canadian dollars)	Q3/18							
	Lending-related and other			Trading-related		Amount included in credit risk	Amount not included in credit risk	Total assets per balance sheet
	Loans and acceptances			Repo-style transactions	Derivatives			
	Outstanding	Undrawn commitments	Other					
On-balance sheet assets								
Cash and due from banks	-	-	30,413	-	-	30,413	1,602	32,015
Interest-bearing deposits with banks	-	-	49,159	-	-	49,159	-	49,159
Securities								
Trading	-	-	-	-	-	-	126,386	126,386
Investment, net of applicable allowance	-	-	90,746	-	-	90,746	-	90,746
Assets purchased under reverse repurchase agreements and securities borrowed	-	-	-	264,170	-	264,170	-	264,170
Loans								
Retail	394,884	-	-	-	-	394,884	-	394,884
Wholesale	171,050	-	-	-	-	171,050	-	171,050
Allowance for loan losses	-	-	-	-	-	-	(2,837)	(2,837)
Customers' liability under acceptances	16,083	-	-	-	-	16,083	-	16,083
Derivatives	-	-	-	-	88,503	88,503	-	88,503
Other ¹	-	-	20,835	-	-	20,835	41,380	62,215
Total balance sheet assets	582,017	-	191,153	264,170	88,503	1,125,843	166,531	1,292,374
Undrawn commitments	-	280,160	-	-	-	280,160		
Repo-style transactions ²	-	-	-	289,181	-	289,181		
Netting and other valuation adjustments ³	16	-	-	36,360	4,362	40,738		
Other ⁴	-	-	111,555	-	-	111,555		
Total credit risk exposure	582,033	280,160	302,708	589,711	92,865	1,847,477		

¹ Represents other on-balance sheet assets such as goodwill, other intangibles, receivables, premises and equipment.

² Collateral on Obligations related to assets sold under repurchase agreements and securities loaned, and off-balance sheet securities borrowing and lending.

³ Impact of netting agreements and other valuation adjustments on derivatives, repo-style transactions and acceptances.

⁴ Represents commitments related to securities lending indemnifications, financial guarantees and letters of credit.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (Millions of Canadian dollars)	Q3/18				Q2/18				Q1/18				Q4/17			
	Standardized		IRB ²		Standardized		IRB ²		Standardized		IRB ²		Standardized		IRB ²	
	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total
Retail																
Residential mortgages	-	14,433	81,536	95,969	-	14,532	84,004	98,536	-	14,898	85,918	100,816	-	14,702	86,998	101,700
Personal	-	4,978	916	5,894	-	4,901	973	5,874	-	4,891	1,015	5,906	-	4,878	969	5,847
Small business	-	-	454	454	-	-	421	421	-	-	403	403	-	-	388	388
	-	19,411	82,906	102,317	-	19,433	85,398	104,831	-	19,789	87,336	107,125	-	19,580	88,355	107,935
Wholesale																
Business	9,952	-	5,984	15,936	9,234	-	3,900	13,134	8,270	-	3,247	11,517	11,832	-	3,352	15,184
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	9,952	-	5,984	15,936	9,234	-	3,900	13,134	8,270	-	3,247	11,517	11,832	-	3,352	15,184
Total exposure covered by credit risk mitigation	9,952	19,411	88,890	118,253	9,234	19,433	89,298	117,965	8,270	19,789	90,583	118,642	11,832	19,580	91,707	123,119

CREDIT EXPOSURE BY RESIDUAL CONTRACTUAL MATURITY (Millions of Canadian dollars)	Q3/18				Q2/18				Q1/18				Q4/17			
	Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term			
	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total
Lending-related and other																
Outstanding loans and acceptances	255,719	301,209	25,105	582,033	253,198	292,708	23,963	569,869	247,723	284,664	24,812	557,199	246,894	288,238	26,103	561,235
Undrawn commitments	187,505	89,749	2,906	280,160	188,681	83,150	2,300	274,131	166,252	77,966	2,449	246,667	165,137	75,992	3,271	244,400
Other ³	236,227	42,638	23,843	302,708	228,175	41,029	24,712	293,916	237,549	44,605	26,560	308,714	212,727	43,722	27,986	284,435
	679,451	433,596	51,854	1,164,901	670,054	416,887	50,975	1,137,916	651,524	407,235	53,821	1,112,580	624,758	407,952	57,360	1,090,070
Trading-related																
Repo-style transactions ⁴	575,320	14,391	-	589,711	566,598	13,568	-	580,166	532,765	11,494	-	544,259	456,754	19,078	-	475,832
Derivatives ⁵	38,219	32,161	22,485	92,865	30,625	28,627	22,429	81,681	31,881	28,296	29,577	89,754	28,005	29,035	29,959	86,999
	613,539	46,552	22,485	682,576	597,223	42,195	22,429	661,847	564,646	39,790	29,577	634,013	484,759	48,113	29,959	562,831
Total exposure⁶	1,292,990	480,148	74,339	1,847,477	1,267,277	459,082	73,404	1,799,763	1,216,170	447,025	83,398	1,746,593	1,109,517	456,065	87,319	1,652,901

¹ Eligible financial collateral includes cash and deposits, as well as qualifying debt securities, equities and mutual funds.

² Under the IRB Approach, disclosure on eligible financial collateral is not required as the benefit the collateral provides has been taken into account in the Loss Given Default (LGD) estimates in our internal LGD risk rating system.

³ Includes contingent liabilities such as letters of credit and guarantees, AFS debt securities, deposits with financial institutions and other assets.

⁴ Includes repurchase and reverse repurchase agreements and securities lending and borrowing transactions.

⁵ Credit equivalent amount after factoring in master netting agreements.

⁶ Represents EAD, which is the expected gross exposure upon the default of an obligor. This amount is before allowance for loan losses and does not reflect the impact of credit risk mitigation.

CREDIT EXPOSURE OF PORTFOLIOS UNDER THE STANDARDIZED APPROACH BY RISK WEIGHT (Millions of Canadian dollars, except percentage amounts)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16
	Gross exposure ¹								
Risk weight ²									
0%	14,065	12,023	10,770	12,557	11,554	10,429	9,859	13,379	6,182
20%	19,768	19,848	18,593	22,391	18,783	17,704	18,524	20,764	15,783
35%	15,844	14,956	13,798	13,737	12,163	11,973	11,851	11,398	10,346
50%	532	218	466	493	868	562	732	1,138	3,977
75%	27,960	27,968	27,923	28,355	27,875	27,558	27,992	28,547	28,536
100%	53,286	52,649	50,639	50,966	49,884	51,239	50,710	51,739	51,473
150%	877	902	994	1,049	942	897	735	754	696
Total	132,332	128,564	123,183	129,548	122,069	120,362	120,403	127,719	116,993

ACTUAL LOSSES VS. ESTIMATED LOSSES	Q3/18		Q2/18		Q1/18		Q4/17		Average historical actual loss rate ⁵
	Actual loss rate ³	Estimated loss rate ⁴	Actual loss rate ³	Estimated loss rate ⁴	Actual loss rate ³	Estimated loss rate ⁴	Actual loss rate ³	Estimated loss rate ⁴	
Residential mortgages	0.02%	0.09%	0.02%	0.08%	0.02%	0.09%	0.02%	0.09%	0.02%
Personal	0.48%	0.71%	0.47%	0.72%	0.45%	0.76%	0.44%	0.77%	0.61%
Credit cards	2.49%	3.11%	2.47%	3.38%	2.44%	3.44%	2.48%	3.46%	3.01%
Small business	0.74%	2.39%	0.71%	2.44%	0.74%	2.48%	0.77%	2.49%	1.43%
Retail	0.26%	0.41%	0.25%	0.42%	0.25%	0.43%	0.25%	0.44%	0.35%
Business	0.06%	0.85%	0.13%	0.84%	0.15%	0.74%	0.14%	0.80%	0.32%
Sovereign	0.00%	0.06%	0.00%	0.06%	0.00%	0.06%	0.00%	0.07%	0.00%
Bank	0.00%	0.10%	0.00%	0.11%	0.00%	0.12%	0.00%	0.14%	0.09%
Wholesale	0.06%	0.82%	0.12%	0.81%	0.14%	0.71%	0.13%	0.77%	0.33%

BASEL PILLAR 3 BACK-TESTING (INTERNAL RATINGS BASED) ^{6,7}	Q3 2018					
	Average probability of default (PD)		Average loss given default (LGD)		Average Exposure at Default (EAD) ⁸	
	Actual %	Estimated %	Actual %	Estimated %	Actual %	Estimated %
Retail						
Residential mortgages						
Uninsured	0.47%	0.99%	6.05%	17.42%	100.00%	100.00%
Insured	0.78%	1.76%	n.a.	n.a.	100.00%	100.00%
Personal	0.67%	1.15%	59.04%	62.42%	98.54%	101.86%
Credit cards	0.97%	1.53%	91.22%	95.84%	98.84%	109.23%
Small business	1.92%	4.01%	38.84%	83.64%	97.74%	98.53%
Wholesale						
Business	0.57%	3.36%	34.09%	42.28%	36.40%	52.85%
Sovereign	0.00%	0.40%	n.a.	23.37%	n.a.	43.86%
Bank	0.00%	1.64%	1.23%	43.99%	n.a.	33.07%

BASEL PILLAR 3 BACK-TESTING (INTERNAL RATINGS BASED) ^{7,9}	Q2 2018					
	Average probability of default (PD)		Average loss given default (LGD)		Average Exposure at Default (EAD) ⁸	
	Actual %	Estimated %	Actual %	Estimated %	Actual %	Estimated %
Retail						
Residential mortgages						
Uninsured	0.48%	1.03%	5.96%	17.29%	100.00%	100.00%
Insured	0.75%	1.80%	n.a.	n.a.	100.00%	100.00%
Personal	0.67%	1.20%	59.45%	62.59%	98.62%	102.04%
Credit cards	0.99%	1.58%	91.35%	95.83%	98.61%	109.35%
Small business	1.76%	3.91%	39.46%	85.16%	97.80%	98.66%
Wholesale						
Business	0.66%	3.20%	22.88%	41.14%	22.90%	52.89%
Sovereign	0.00%	0.54%	n.a.	25.09%	n.a.	40.84%
Bank	0.00%	1.42%	n.a.	43.98%	n.a.	33.99%

¹ Represents EAD, which is the expected gross exposure upon the default of an obligor. This amount is before allowance for loan losses and does not reflect the impact of credit risk mitigation.

² To determine the appropriate risk weight, credit assessments by OSFI-recognized external credit rating agencies of S&P, Moody's, Fitch and DBRS are used. For rated exposures, primarily in the sovereign and bank classes, we assign the risk weight corresponding to OSFI's standard mapping. For unrated exposures, mainly in the business and retail classes, we generally apply OSFI prescribed risk weights in accordance with OSFI's standards and guidelines taking into consideration certain exposure specific factors including counterparty type, exposure type and credit risk mitigation technique employed.

³ Actual loss reflects internal credit loss experience realized over a given period. Actual loss rate is the sum of PCL on impaired loans divided by average of loans and acceptances period end outstanding for the current and prior 3-quarter period.

⁴ Estimated loss represents expected loss which is calculated using the Basel III "through the cycle" parameters of PD x LGD x EAD, estimated based on available historical loss data for Advanced Internal Ratings Based (AIRB) exposures. Estimated loss rate is the expected loss divided by loans and acceptances outstanding at the beginning of the applicable consecutive 4-quarter period defined above. Actual loss will normally exceed estimated loss during economic downturns and come below in periods of expansion.

⁵ Average annual actual loss rate from fiscal 2003 through to the most recent full year. The information is updated on an annual basis and is based on consolidated results. The Average historical actual loss rate on a continuing operations basis is 0.34%.

⁶ Back-testing is performed to check the effectiveness of the models used to measure PD, LGD and EAD. Estimated percentages are as of April 30, 2017 (April 30, 2016 for Retail LGD) and actual percentages reflect experience in the following 12 months (24 months for Retail LGD).

⁷ There are several key differences under current Basel and IFRS 9 reporting rules which could lead to significantly different expected loss estimates for PD and LGD. Basel parameters reflect historical experience adjusted for periods of downturn whereas IFRS 9 parameters are based on forward-looking macroeconomic scenarios. For further information refer to our Q3/18 Report to Shareholders.

⁸ For retail, EAD rate represents the utilization of the authorized credit limit. For wholesale, EAD rate represents the utilization of the undrawn amount where the undrawn amount is equal to the authorized credit limit minus the outstanding balance.

⁹ Estimated percentages are as of January 31, 2017 (January 31, 2016 for Retail LGD) and actual percentages reflect experience in the following 12 months (24 months for Retail LGD).

CREDIT QUALITY OF INTERNAL RATINGS BASED (IR) EXPOSURE - RETAIL PORTFOLIOS BY PORTFOLIO AND RISK RATING ¹ (Millions of Canadian dollars, except percentage amounts)		Q3/18									Q2/18								
		Exposure at default (EAD) ²	Notional of undrawn commitments	Exposure weighted- average EAD % ³	Exposure weighted- average probability of default (PD) % ³	Exposure weighted- average loss given default (LGD) % ³	Exposure weighted- average risk weight % ³	Risk weighted assets (RWA)	Expected losses (EL)	EL adjusted average risk weight (%)	Exposure at default (EAD) ²	Notional of undrawn commitments	Exposure weighted- average EAD % ³	Exposure weighted- average probability of default (PD) % ²	Exposure weighted- average loss given default (LGD) % ^{2,4}	Exposure weighted- average risk weight % ³	Risk weighted assets (RWA)	Expected losses (EL)	EL adjusted average risk weight (%)
Portfolio / Risk Category	PD Range(%)																		
Residential Mortgages and HELOCs																			
Insured Drawn and Undrawn																			
Exceptionally low risk	0.000% to 0.108%	83,572	-	0.00%	0.01%	15.02%	2.44%	2,037	2	2.46%	86,189	-	0.00%	0.01%	15.01%	2.43%	2,099	2	2.46%
	0.109% to 0.214%	27	-	0.00%	0.17%	45.00%	39.88%	11	-	40.82%	22	-	0.00%	0.17%	45.00%	39.88%	9	-	40.82%
Very low risk	0.215% to 0.308%	1,106	99	100.00%	0.30%	11.72%	6.33%	70	-	6.77%	1,104	119	100.00%	0.30%	11.00%	5.94%	65	-	6.35%
	0.309% to 0.590%	205	181	100.00%	0.33%	10.83%	5.83%	12	-	6.25%	203	181	100.00%	0.32%	10.50%	5.79%	12	-	6.20%
Low risk	0.591% to 1.040%	117	-	0.00%	0.76%	13.91%	14.55%	17	-	15.88%	124	-	0.00%	0.76%	13.87%	14.50%	18	-	15.83%
	1.041% to 1.718%	142	26	100.00%	1.33%	10.43%	15.72%	22	-	17.45%	150	29	100.00%	1.33%	10.19%	15.35%	23	-	17.04%
Medium risk	1.719% to 2.969%	117	84	100.00%	2.28%	10.20%	21.86%	26	-	24.86%	127	94	100.00%	2.25%	10.18%	21.80%	27	-	24.78%
	2.970% to 6.430%	107	17	100.00%	3.06%	10.05%	25.22%	27	-	29.06%	107	13	100.00%	3.06%	10.03%	25.20%	27	-	29.04%
High risk	6.431% to 99.99%	13	1	100.00%	59.80%	10.43%	32.89%	4	1	108.69%	11	1	100.00%	60.77%	10.32%	31.90%	4	1	108.22%
Default	100%	3	-	0.00%	100.00%	10.25%	128.12%	3	-	128.12%	3	-	0.00%	100.00%	10.10%	126.22%	4	-	126.22%
Total Insured Drawn & Undrawn		85,409	408	100.00%	0.04%	14.95%	2.61%	2,229	3	2.66%	88,040	437	100.00%	0.04%	14.93%	2.60%	2,288	3	2.65%
Uninsured Undrawn																			
Exceptionally low risk	0.000% to 0.108%	58,634	79,494	73.76%	0.09%	21.31%	4.55%	2,666	11	4.78%	57,819	78,497	73.66%	0.09%	21.41%	4.57%	2,642	11	4.80%
	0.109% to 0.214%	377	377	100.00%	0.12%	23.41%	6.55%	25	-	6.92%	333	333	100.00%	0.12%	25.96%	7.27%	24	-	7.67%
Very low risk	0.215% to 0.308%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
	0.309% to 0.590%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
Low risk	0.591% to 1.040%	35	35	100.00%	0.72%	17.06%	17.18%	6	-	18.72%	27	27	100.00%	0.72%	17.31%	17.43%	5	-	18.99%
	1.041% to 1.718%	622	934	66.62%	1.08%	21.25%	27.95%	174	2	30.80%	589	897	65.65%	1.08%	21.77%	28.62%	169	2	31.54%
Medium risk	1.719% to 2.969%	655	876	74.69%	2.54%	22.18%	50.31%	329	4	57.44%	553	757	73.11%	2.57%	23.39%	53.42%	296	3	61.02%
	2.970% to 6.430%	33	83	40.23%	5.67%	21.91%	76.97%	26	-	92.51%	27	70	39.21%	5.67%	22.18%	77.90%	21	-	93.63%
High risk	6.431% to 99.99%	50	87	58.20%	20.08%	19.92%	98.97%	50	2	150.33%	49	82	59.57%	19.61%	19.78%	100.93%	49	2	149.13%
Default	100%	-	1	0.00%	100.00%	27.75%	0.00%	-	-	346.82%	-	-	0.00%	100.00%	29.56%	0.00%	-	-	369.48%
Total Uninsured Undrawn		60,406	81,887	73.77%	0.15%	21.33%	5.42%	3,276	19	5.81%	59,397	80,663	73.64%	0.14%	21.45%	5.40%	3,206	18	5.77%
Uninsured Drawn																			
Exceptionally low risk	0.000% to 0.108%	34,058	n.a.	n.a.	0.09%	21.46%	4.58%	1,559	6	4.81%	34,249	n.a.	n.a.	0.09%	21.55%	4.60%	1,575	6	4.83%
	0.109% to 0.214%	113,951	n.a.	n.a.	0.12%	19.29%	5.40%	6,155	27	5.70%	109,488	n.a.	n.a.	0.12%	19.59%	5.49%	6,007	27	5.79%
Very low risk	0.215% to 0.308%	-	n.a.	n.a.	0.00%	0.00%	0.00%	-	-	0.00%	-	n.a.	n.a.	0.00%	0.00%	0.00%	-	-	0.00%
	0.309% to 0.590%	39	n.a.	n.a.	0.35%	22.67%	13.74%	5	-	14.73%	40	n.a.	n.a.	0.35%	22.67%	13.74%	6	-	14.73%
Low risk	0.591% to 1.040%	8,159	n.a.	n.a.	0.72%	20.00%	20.16%	1,645	12	21.96%	7,711	n.a.	n.a.	0.72%	20.47%	20.62%	1,590	11	22.47%
	1.041% to 1.718%	2,565	n.a.	n.a.	1.08%	22.17%	29.15%	748	6	32.13%	2,576	n.a.	n.a.	1.08%	22.24%	29.24%	753	6	32.23%
Medium risk	1.719% to 2.969%	10,470	n.a.	n.a.	2.25%	20.96%	43.93%	4,599	49	49.83%	9,708	n.a.	n.a.	2.28%	21.52%	45.43%	4,410	48	51.56%
	2.970% to 6.430%	151	n.a.	n.a.	5.55%	25.89%	89.27%	135	2	107.03%	132	n.a.	n.a.	5.52%	25.28%	86.59%	115	2	103.71%
High risk	6.431% to 99.99%	3,670	n.a.	n.a.	22.55%	20.00%	92.32%	3,388	167	149.04%	3,535	n.a.	n.a.	22.40%	20.20%	93.58%	3,308	160	150.24%
Default	100%	308	n.a.	n.a.	100.00%	20.76%	79.74%	246	51	285.39%	281	n.a.	n.a.	100.00%	20.96%	82.02%	230	46	284.88%
Total Uninsured Drawn		173,371	n.a.	n.a.	0.94%	19.92%	10.66%	18,480	320	12.97%	167,720	n.a.	n.a.	0.92%	20.20%	10.73%	17,994	306	13.01%
Qualifying Revolving Credit																			
Exceptionally low risk	0.000% to 0.108%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.109% to 0.214%	46,332	38,341	89.78%	0.18%	86.62%	8.55%	3,962	73	10.52%	45,841	37,975	89.72%	0.18%	86.65%	8.56%	3,924	72	10.53%
Very low risk	0.215% to 0.308%	6,319	7,068	84.89%	0.27%	68.41%	9.23%	583	12	11.51%	6,654	7,434	85.00%	0.27%	69.65%	9.39%	625	12	11.71%
	0.309% to 0.590%	10,281	9,233	86.95%	0.42%	92.57%	18.07%	1,858	40	22.97%	11,076	9,965	87.01%	0.42%	92.65%	18.14%	2,009	44	23.06%
Low risk	0.591% to 1.040%	5,530	6,600	70.89%	0.69%	89.99%	25.39%	1,404	34	32.99%	5,241	6,367	70.24%	0.69%	89.69%	25.34%	1,328	32	32.92%
	1.041% to 1.718%	5,631	2,583	91.98%	1.41%	89.00%	44.16%	2,487	71	59.88%	5,641	2,637	91.95%	1.41%	89.10%	44.17%	2,492	71	59.89%
Medium risk	1.719% to 2.969%	1,427	768	84.17%	2.40%	82.65%	60.88%	869	29	86.00%	1,460	779	84.25%	2.39%	82.99%	61.04%	891	30	86.21%
	2.970% to 6.430%	3,879	1,158	79.20%	4.54%	87.93%	99.38%	3,855	153	148.76%	3,896	1,174	79.82%	4.54%	88.03%	99.47%	3,876	154	148.89%
High risk	6.431% to 99.99%	1,527	269	78.91%	24.39%	86.62%	190.17%	2,905	326	456.77%	1,545	279	79.90%	24.12%	86.63%	189.56%	2,929	326	453.37%
Default	100%	66	2	0.00%	100.00%	83.69%	247.53%	163	42	1046.17%	66	2	0.00%	100.00%	83.79%	248.97%	164	42	1047.39%
Total Qualifying Revolving Credit		80,992	66,022	86.76%	1.12%	86.34%	22.33%	18,066	780	34.36%	81,420	66,612	86.73%	1.12%	86.44%	22.40%	18,238	783	34.41%
Other Retail																			
Exceptionally low risk	0.000% to 0.108%	5,168	713	72.26%	0.09%	55.76%	13.61%	704	3	14.25%	5,074	712	72.33%	0.07%	55.17%	13.48%	684	3	14.10%
	0.109% to 0.214%	19,281	2,841	83.60%	0.13%	34.76%	10.85%	2,093	9	11.45%	18,557	2,799	83.54%	0.13%	35.10%	10.99%	2,039	9	11.60%
Very low risk	0.215% to 0.308%	11,077	1,862	86.21%	0.28%	68.10%	34.67%	3,840	22	37.07%	11,072	1,835	85.96%	0.28%	67.92%	34.58%	3,829	21	36.98%
	0.309% to 0.590%	5,006	3,484	91.89%	0.40%	73.75%	45.43%	2,274	14	48.99%	4,940	3,405	91.84%	0.40%	73.58%	45.35%	2,240	14	48.90%
Low risk	0.591% to 1.040%	2,786	1,012	95.83%	0.89%	68.30%	67.13%	1,870	18	75.07%	2,690	955	96.15%	0.89%	68.91%	67.70%	1,821	17	75.71%
	1.041% to 1.718%	5,955	654	90.05%	1.43%	63.36%	73.97%	4,405	54	85.35%	5,736	653	90.09%	1.43%	63.03%	73.63%	4,223	52	84.97%
Medium risk	1.719% to 2.969%	3,123	886	97.06%	2.27%	49.87%	66.24%	2,069	36	80.59%	2,943	876	97.27%	2.28%	51.12%	67.97%	2,000	35	82.73%
	2.970% to 6.430%	3,630	321	88.54%	3.88%	64.35%	92.52%	3,358	90	123.61%	3,534	314	89.50%	3.88%	64.66%	92.98%	3,286	88	124.25%
High risk	6.431% to 99.99%	1,600	166	87.50%	19.30%	62.10%	117.59%	1,881	187	263.91%	1,522	167	87.00%	18.82%	62.59%	117.44%	1,787	175	261.41%
Default	100%	82	1	0.00%	100.00%	57.27%	77.21%	63	45	766.37%	78	1	0.00%	100.00%	57.24%	85.50%	69	42	756.98%
Total Other Retail		57,708	11,940	88.32%	1.37%	54.46%	39.09%	22,557	478	49.45%	56,146	11,717	88.28%	1.34%	54.72%	39.15%	21,978	456	49.30%

¹ There are several key differences under current Basel and IFRS 9 reporting rules which could lead to significantly different expected loss estimates for PD and LGD. Basel parameters reflect historical experience adjusted

CREDIT QUALITY OF ADVANCED INTERNAL RATINGS BASED (AIRB) EXPOSURE - WHOLESALE LOANS & ACCEPTANCES BY PORTFOLIO AND RISK RATING ¹
(Millions of Canadian dollars, except percentage amounts)

				Q3/18						Q2/18							
				Exposure at default (EAD) ²	Notional of undrawn commitments	Exposure weighted average EAD ³	Exposure weighted average PD ³	Exposure weighted average loss given default LGD % ³	Exposure weighted average risk weight % ³	Risk weighted Assets (RWA) ⁴	Exposure at default (EAD) ²	Notional of undrawn commitments	Exposure weighted average EAD ³	Exposure weighted average PD ³	Exposure weighted average loss given default LGD % ³	Exposure weighted average risk weight % ³	Risk weighted Assets (RWA) ⁴
Internal rating ⁵	External rating equivalent (S&P)	External rating equivalent (Moody's)	Probability of default (PD) range % ⁶														
Business																	
1	AAA	Aaa	0.000% to 0.030%	1,235	1,455	49.43%	0.03%	33.11%	6.83%	63	2,013	1,479	40.99%	0.02%	22.58%	9.08%	183
2	AA+	Aa1	0.000% to 0.030%	152	277	54.94%	0.03%	41.76%	11.50%	17	131	237	55.17%	0.03%	42.10%	12.55%	16
3	AA	Aa2	0.000% to 0.030%	4,114	5,096	65.23%	0.03%	31.74%	9.24%	383	4,692	6,376	64.52%	0.03%	33.63%	10.04%	474
4	AA-	Aa3	0.000% to 0.030%	4,742	7,999	57.65%	0.02%	33.36%	12.42%	711	3,936	6,883	56.66%	0.03%	40.52%	16.40%	639
5	A+	A1	0.031% to 0.053%	7,461	13,238	54.39%	0.05%	45.34%	21.75%	1,591	6,754	11,763	54.89%	0.05%	44.91%	21.93%	1,452
6	A	A2	0.054% to 0.076%	16,338	24,803	55.30%	0.07%	41.36%	22.57%	3,657	12,511	16,010	52.16%	0.07%	40.46%	20.18%	2,502
7	A-	A3	0.077% to 0.123%	19,335	19,335	56.18%	0.09%	44.13%	31.51%	4,311	12,689	18,921	56.12%	0.09%	44.33%	31.34%	3,968
8	BBB+	Baa1	0.124% to 0.173%	21,720	26,185	56.09%	0.17%	41.57%	41.54%	8,890	21,201	25,422	55.95%	0.17%	42.17%	41.25%	8,554
9	BBB	Baa2	0.174% to 0.233%	25,288	25,588	56.70%	0.21%	42.56%	47.30%	11,556	21,977	25,514	56.76%	0.21%	42.83%	47.92%	10,141
10	BBB-	Baa3	0.234% to 0.360%	26,643	23,880	54.63%	0.26%	40.93%	50.67%	13,490	25,375	22,948	55.23%	0.26%	41.22%	50.37%	12,779
11	BB+	Ba1	0.361% to 0.581%	27,554	20,683	42.56%	0.45%	38.35%	55.99%	15,207	26,720	19,197	41.95%	0.45%	38.60%	56.05%	14,773
12	BB	Ba2	0.582% to 0.939%	33,677	24,070	48.45%	0.69%	36.57%	64.59%	22,085	35,795	26,124	58.45%	0.69%	36.37%	60.01%	21,865
13	BB-	Ba3	0.940% to 1.724%	26,097	16,874	49.62%	1.12%	36.13%	70.62%	18,154	24,552	15,201	47.10%	1.12%	35.30%	71.35%	16,848
14	B+	B1	1.725% to 2.948%	24,818	15,084	42.73%	2.22%	36.93%	87.05%	20,929	24,955	15,692	46.41%	2.22%	37.11%	87.16%	20,348
15	B	B2	2.949% to 4.653%	19,289	14,059	63.83%	3.32%	37.37%	98.08%	18,267	17,299	13,462	62.31%	3.30%	36.57%	96.84%	17,278
16	B-	B3	4.654% to 7.343%	9,933	8,661	60.41%	5.54%	38.00%	116.51%	10,496	9,781	7,371	58.88%	5.49%	37.58%	114.78%	10,168
17	CCC+	Caa1	7.344% to 10.896%	2,385	1,211	42.19%	8.41%	33.73%	114.15%	2,564	2,170	1,207	42.13%	8.50%	33.69%	115.30%	2,346
18	CCC	Caa2	10.897% to 16.748%	790	390	39.00%	11.04%	37.33%	143.15%	1,138	667	344	40.44%	11.11%	39.96%	149.34%	1,003
19	CCC-	Caa3	16.749% to 27.074%	412	271	41.78%	18.05%	46.21%	153.92%	634	568	391	42.19%	18.48%	43.98%	141.49%	804
20	CC	Ca	27.075% to 99.999%	898	404	44.22%	27.51%	34.78%	170.39%	1,530	726	471	43.81%	25.70%	30.58%	162.88%	1,183
21	C	C	100%	600	359	0.00%	99.43%	42.37%	273.41%	1,807	853	308	0.00%	99.58%	42.28%	251.68%	2,147
22	Bankruptcy	Bankruptcy	100%	250	52	0.00%	99.89%	40.27%	134.58%	269	263	37	0.00%	99.91%	42.62%	183.52%	484
Total Business				268,143	249,974	54.07%	1.50%	39.04%	60.03%	157,749	255,628	235,358	54.69%	1.62%	38.99%	59.92%	149,955
Sovereign																	
1	AAA	Aaa	0.000% to 0.012%	1,781	6,283	28.17%	0.01%	24.02%	2.08%	37	1,854	6,187	29.66%	0.01%	26.12%	2.30%	43
2	AA+	Aa1	0.013% to 0.018%	501	982	49.50%	0.02%	28.97%	8.32%	42	504	990	49.57%	0.01%	31.17%	9.41%	47
3	AA	Aa2	0.019% to 0.026%	2,492	4,769	51.46%	0.03%	29.37%	10.14%	253	2,722	4,082	49.88%	0.03%	30.60%	7.87%	214
4	AA-	Aa3	0.027% to 0.037%	1,843	3,274	43.34%	0.03%	29.41%	8.35%	154	1,848	3,236	43.84%	0.03%	29.65%	8.52%	158
5	A+	A1	0.038% to 0.053%	3,983	13,949	26.63%	0.05%	42.20%	10.80%	429	2,686	9,192	26.40%	0.05%	41.30%	10.77%	288
6	A	A2	0.054% to 0.076%	1,712	2,377	29.84%	0.07%	40.13%	17.08%	292	1,588	2,424	29.46%	0.07%	40.99%	17.47%	277
7	A-	A3	0.077% to 0.123%	2,306	2,308	46.67%	0.09%	37.99%	23.60%	543	2,283	2,429	44.59%	0.09%	37.46%	24.49%	558
8	BBB+	Baa1	0.124% to 0.173%	1,986	2,006	51.05%	0.17%	39.06%	36.45%	719	1,991	1,887	47.81%	0.17%	39.64%	37.29%	737
9	BBB	Baa2	0.174% to 0.233%	306	302	45.72%	0.23%	40.75%	45.72%	128	310	302	47.75%	0.23%	39.91%	42.14%	120
10	BBB-	Baa3	0.234% to 0.360%	136	9	24.89%	0.26%	43.09%	43.79%	61	141	16	24.51%	0.26%	43.10%	44.63%	64
11	BB+	Ba1	0.361% to 0.581%	201	38	38.64%	0.43%	45.72%	54.70%	109	210	63	25.32%	0.43%	42.38%	49.34%	103
12	BB	Ba2	0.582% to 0.939%	13	5	32.53%	0.45%	26.88%	42.65%	8	12	5	33.33%	0.46%	28.18%	44.47%	8
13	BB-	Ba3	0.940% to 1.724%	10	2	16.91%	0.60%	16.74%	29.63%	6	27	15	6.47%	0.90%	29.84%	66.40%	23
14	B+	B1	1.725% to 2.948%	17	5	38.77%	2.29%	28.39%	72.03%	12	16	5	38.12%	2.29%	26.88%	67.04%	11
15	B	B2	2.949% to 4.653%	8	20	39.31%	2.09%	24.34%	85.91%	12	20	20	39.41%	2.88%	24.87%	78.12%	15
16	B-	B3	4.654% to 7.343%	4	-	n.a.	5.60%	26.11%	96.89%	4	4	-	n.a.	5.62%	26.25%	98.41%	4
17	CCC+	Caa1	7.344% to 10.896%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-
18	CCC	Caa2	10.897% to 16.748%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-
19	CCC-	Caa3	16.749% to 27.074%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-
20	CC	Ca	27.075% to 99.999%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-
21	C	C	100%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-
22	Bankruptcy	Bankruptcy	100%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-
Total Sovereign				17,299	36,329	38.48%	0.07%	35.57%	16.28%	2,809	16,216	30,852	38.64%	0.08%	35.29%	16.53%	2,670
Bank																	
1	AAA	Aaa	0.000% to 0.030%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-
2	AA+	Aa1	0.000% to 0.030%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-
3	AA	Aa2	0.000% to 0.030%	-	-	n.a.	n.a.	n.a.	n.a.	-	2	7	25.00%	0.03%	45.00%	10.31%	8
4	AA-	Aa3	0.000% to 0.030%	73	167	25.00%	0.03%	40.10%	9.82%	7	79	169	23.52%	0.03%	40.90%	10.03%	8
5	A+	A1	0.031% to 0.053%	31	109	25.00%	0.05%	34.67%	10.73%	3	51	222	16.21%	0.05%	36.00%	11.14%	6
6	A	A2	0.054% to 0.076%	441	734	25.00%	0.07%	41.52%	18.90%	83	711	768	23.68%	0.07%	42.67%	19.43%	138
7	A-	A3	0.077% to 0.123%	539	552	38.37%	0.09%	44.18%	32.67%	176	641	566	34.32%	0.09%	42.29%	29.16%	187
8	BBB+	Baa1	0.124% to 0.173%	355	584	35.41%	0.17%	43.52%	34.15%	122	368	648	33.61%	0.17%	43.27%	35.20%	129
9	BBB	Baa2	0.174% to 0.233%	141	422	25.00%	0.21%	40.78%	38.14%	54	140	406	21.68%	0.21%	40.84%	33.86%	48
10	BBB-	Baa3	0.234% to 0.360%	110	103	25.00%	0.27%	33.16%	43.25%	48	182	167	24.72%	0.27%	29.73%	40.42%	68
11	BB+	Ba1	0.361% to 0.581%	210	220	31.55%	0.43%	43.12%	75.86%	160	45	92	29.92%	0.43%	52.75%	69.88%	32
12	BB	Ba2	0.582% to 0.939%	63	198	24.75%	0.29%	14.91%	27.23%	42	191	240	25.31%	0.45%	21.79%	37.52%	112
13	BB-	Ba3	0.940% to 1.724%	21	83	25.00%	0.12%	3.53%	6.82%	13	13	53	25.00%	0.09%	3.34%	6.98%	11
14	B+	B1	1.725% to 2.948%	18	50	24.87%	2.29%	31.59%	85.69%	15	17	55	22.65%	2.29%	30.89%	79.99%	13
15	B	B2	2.949% to 4.653%	2	8	25.00%	0.06%	0.68%	2.17%	3	19	9	15.23%	0.53%	5.03%	15.46%	21
16	B-	B3	4.654% to 7.343%	17	59	25.00%	2.44%	17.87%	66.03%	27	22	81	25.00%	2.67%	16.68%	61.28%	30
17																	

REALIZED GAINS AND LOSSES ON INVESTMENT SECURITIES (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2017	2016
Realized gains	35	75	46	61	74	84	50	40	44	269	193
Realized losses ¹	(12)	(24)	(3)	(13)	(20)	(21)	(21)	(34)	(33)	(75)	(107)
Net gains (losses) on investment securities	23	51	43	48	54	63	29	6	11	194	86
Less: Amount booked in Insurance premium, investment and fee income	(3)	2	4	1	10	9	2	4	4	22	10
Net gains (losses) on investment securities net of Insurance premium, investment and fee income	26	49	39	47	44	54	27	2	7	172	76

TRADING CREDIT DERIVATIVES ² (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16
Notional amount									
Protection purchased	7,750	7,579	10,789	8,522	6,853	7,408	7,004	10,107	9,711
Protection sold	3,595	3,563	3,291	4,808	3,500	3,370	3,650	5,735	5,321
Fair value ³									
Positive	71	77	109	157	81	83	70	191	189
Negative	145	160	204	246	174	169	137	242	246
Replacement cost ⁴	38	38	64	109	34	34	31	31	39

OTHER THAN TRADING CREDIT DERIVATIVES POSITIONS ⁵ (NOTIONAL AMOUNT AND FAIR VALUE) (Millions of Canadian dollars)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16
Notional amount									
Automotive	-	-	-	-	-	-	-	-	-
Energy									
Oil and gas	-	-	-	-	-	-	-	-	-
Utilities	-	16	15	16	15	17	16	7	7
Non-bank financial services	-	-	-	-	-	-	91	94	91
Mining & metals	-	-	-	-	-	-	-	-	-
Real estate & related	-	-	-	-	-	-	-	-	-
Technology & media	-	-	-	-	-	-	121	124	121
Transportation & environment	130	128	123	129	125	137	130	134	131
Other	-	-	-	-	-	-	-	-	-
Sovereign	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-
Net protection purchased	130	144	138	145	140	154	358	359	350
Offsetting protection sold related to the same reference entity	-	-	-	-	-	-	-	-	-
Gross protection purchased	130	144	138	145	140	154	358	359	350
Net protection sold	-	-	-	-	-	-	-	-	-
Offsetting protection purchased related to the same reference entity	-	-	-	-	-	-	-	-	-
Gross protection sold	-	-	-	-	-	-	-	-	-
Gross protection purchased and sold (notional amount)	130	144	138	145	140	154	358	359	350
Fair value ³									
Positive	-	-	-	-	-	-	-	-	-
Negative	6	9	10	12	13	14	21	21	17

¹ Prior to the adoption of IFRS 9 Financial Instruments, realized losses include impairments of AFS securities.

² Comprises credit default swaps, total return swaps, credit default baskets and credit default options. As at Q3/18, all of our exposures are with investment grade counterparties.

³ Gross fair value before netting.

⁴ Replacement cost includes the impact of netting but excludes collateral.

⁵ Comprises credit default swaps.

FAIR VALUE OF DERIVATIVE INSTRUMENTS (Millions of Canadian dollars)	Q3/18		Q2/18		Q1/18		Q4/17		Q3/17		Q2/17	
	Fair value		Fair value		Fair value		Fair value		Fair value		Fair value	
	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative
Held or issued for trading purposes	86,879	83,980	92,365	89,186	171,151	169,301	159,781	156,123	174,137	172,049	176,677	174,908
Held or issued for other than trading purposes	2,972	2,858	3,509	2,882	4,669	4,066	3,794	3,641	4,345	3,925	4,945	4,118
Total gross fair values before netting ¹	89,851	86,838	95,874	92,068	175,820	173,367	163,575	159,764	178,482	175,974	181,622	179,026
Impact of master netting agreements that qualify for balance sheet offset ²	(730)	(730)	(1,008)	(1,008)	(69,680)	(69,208)	(67,827)	(67,705)	(71,825)	(71,803)	(79,887)	(80,013)
that do not qualify for balance sheet offset ³	(53,844)	(53,844)	(57,828)	(57,828)	(65,675)	(65,675)	(58,804)	(58,804)	(66,474)	(66,474)	(66,582)	(66,582)
Total	35,277	32,264	37,038	33,232	40,465	38,484	36,944	33,255	40,183	37,697	35,153	32,431

DERIVATIVES - NOTIONAL AMOUNTS ^{4,5} (Millions of Canadian dollars)	Q3/18						Q2/18						Q1/18					
	Trading						Trading						Trading					
	Over the counter		Exchange traded	Total	Non-trading	Total	Over the counter		Exchange traded	Total	Non-trading	Total	Over the counter		Exchange traded	Total	Non-trading	Total
Centrally cleared	Non Centrally cleared	Centrally cleared					Non Centrally cleared	Centrally cleared					Non Centrally cleared					
Interest rate contracts																		
Forward rate agreements	1,395,768	84,219	-	1,479,987	13,005	1,492,992	1,777,006	78,446	-	1,855,452	25,664	1,881,116	1,321,185	99,410	-	1,420,595	4,922	1,425,517
Swaps	8,385,501	1,003,198	-	9,388,699	391,716	9,780,415	7,612,656	1,020,086	-	8,632,742	483,122	9,115,864	6,871,355	1,018,508	-	7,889,863	431,099	8,320,962
Options purchased	-	270,809	4,040	274,849	-	274,849	-	233,554	4,403	237,957	-	237,957	-	208,484	1,365	209,849	-	209,849
Futures	-	-	123,521	123,521	-	123,521	-	-	131,311	131,311	-	131,311	-	-	108,777	108,777	-	108,777
	9,781,269	1,358,226	127,561	11,267,056	404,721	11,671,777	9,389,662	1,332,086	135,714	10,857,462	508,786	11,366,248	8,192,540	1,326,402	110,142	9,629,084	436,021	10,065,105
Foreign exchange contracts																		
Forward contracts	-	1,475,384	-	1,475,384	15,221	1,490,605	-	1,594,083	-	1,594,083	18,937	1,613,020	-	1,404,806	-	1,404,806	14,826	1,419,632
Cross currency swaps ⁶	-	113,728	-	113,728	10,506	124,234	-	101,940	-	101,940	10,300	112,240	-	91,210	-	91,210	9,608	100,818
Cross-currency interest rate swaps	-	1,315,892	-	1,315,892	56,580	1,372,472	-	1,181,612	-	1,181,612	55,147	1,236,759	-	1,107,605	-	1,107,605	53,741	1,161,346
Options purchased	-	52,211	-	52,211	-	52,211	-	51,924	-	51,924	-	51,924	-	73,038	-	73,038	-	73,038
Futures	-	-	683	683	-	683	-	-	595	595	-	595	-	-	476	476	-	476
	-	2,957,215	683	2,957,898	82,307	3,040,205	-	2,929,559	595	2,930,154	84,384	3,014,538	-	2,676,659	476	2,677,135	78,175	2,755,310
Credit derivatives	4,692	6,653	-	11,345	-	11,345	4,904	6,239	-	11,143	-	11,143	4,246	9,834	-	14,080	-	14,080
Other contracts ⁷	122	85,350	136,354	221,826	2,440	224,266	124	78,102	132,767	210,993	2,496	213,489	189	69,937	123,841	193,967	2,500	196,467
Total	9,786,083	4,407,444	264,598	14,458,125	489,468	14,947,593	9,394,690	4,345,986	269,076	14,009,752	595,666	14,605,418	8,196,975	4,082,832	234,459	12,514,266	516,696	13,030,962

DERIVATIVES - NOTIONAL AMOUNTS ^{4,5} (Millions of Canadian dollars)	Q4/17						Q3/17						Q2/17					
	Trading						Trading						Trading					
	Over the counter		Exchange traded	Total	Non-trading	Total	Over the counter		Exchange traded	Total	Non-trading	Total	Over the counter		Exchange traded	Total	Non-trading	Total
Centrally cleared	Non Centrally cleared	Centrally cleared					Non Centrally cleared	Centrally cleared					Non Centrally cleared					
Interest rate contracts																		
Forward rate agreements	1,118,081	70,752	-	1,188,833	-	1,188,833	884,574	76,761	-	961,335	-	961,335	1,069,317	84,045	-	1,153,362	14,298	1,167,660
Swaps	6,772,804	1,081,505	-	7,854,309	497,440	8,351,749	6,968,087	1,091,560	-	8,059,647	490,260	8,549,907	6,540,577	1,162,715	-	7,703,292	488,085	8,191,377
Options purchased	-	261,471	8,969	270,440	-	270,440	-	283,198	6,113	289,311	-	289,311	-	295,867	6,805	302,672	-	302,672
Futures	-	-	112,151	112,151	-	112,151	-	-	108,751	108,751	1,151	109,902	-	-	98,790	98,790	634	99,424
	7,890,885	1,413,728	121,120	9,425,733	497,440	9,923,173	7,852,661	1,451,519	114,864	9,419,044	491,411	9,910,455	7,609,894	1,542,627	105,595	9,258,116	503,017	9,761,133
Foreign exchange contracts																		
Forward contracts	-	1,343,196	-	1,343,196	17,193	1,360,389	-	1,297,345	-	1,297,345	14,363	1,311,708	-	1,486,169	-	1,486,169	20,087	1,506,256
Cross currency swaps ⁶	-	89,255	-	89,255	7,818	97,073	-	82,902	-	82,902	7,760	90,662	-	83,664	-	83,664	8,365	92,029
Cross-currency interest rate swaps	-	1,048,891	-	1,048,891	56,901	1,105,792	-	979,377	-	979,377	54,400	1,033,777	-	1,029,837	-	1,029,837	59,955	1,089,792
Options purchased	-	73,150	-	73,150	-	73,150	-	53,996	-	53,996	-	53,996	-	51,671	-	51,671	-	51,671
Futures	-	-	516	516	-	516	-	-	1,130	1,130	-	1,130	-	-	467	467	-	467
	-	2,554,492	516	2,555,008	81,912	2,636,920	-	2,413,620	1,130	2,414,750	76,523	2,491,273	-	2,651,341	467	2,651,808	88,407	2,740,215
Credit derivatives	6,407	6,923	-	13,330	-	13,330	3,931	6,422	-	10,353	-	10,353	4,003	6,776	-	10,779	-	10,779
Other contracts ⁷	199	69,342	132,258	201,799	2,295	204,094	216	65,776	105,519	171,511	2,158	173,669	244	79,224	125,324	204,792	2,148	206,940
Total	7,897,491	4,044,485	253,894	12,195,870	581,647	12,777,517	7,856,808	3,937,337	221,513	12,015,658	570,092	12,585,750	7,614,141	4,279,968	231,386	12,125,495	593,572	12,719,067

¹ As at Q3/18, positive and negative fair values exclude market and credit valuation adjustments of \$618 million and \$(26) million respectively that are determined on a pooled basis.

² Impact of offsetting derivative assets and liabilities on contracts where we have both (a) unconditional and legally enforceable netting agreement in place and (b) we intend to settle the contracts on either a net basis or simultaneously. The right of setoff is considered unconditional if its exercise is not contingent upon the occurrence of a future event; it is considered conditional if it becomes exercisable only upon the occurrence of a future event, such as bankruptcy, insolvency, default, or change in control.

³ Additional impact of offsetting credit exposures on contracts that do not qualify for balance sheet offset.

⁴ Notional amounts do not represent assets or liabilities and therefore are not recorded in our Consolidated Balance Sheet. As of Q3/18, the notional amounts excludes exchange traded options written of \$102.7 billion, over-the-counter options written of \$383.0 billion and non-trading credit derivatives of \$130 million. It includes interest rate and currency swaps of \$5.1 billion related to a consolidated structured entity.

⁵ The majority of non-centrally cleared over the counter derivative activity is conducted with other professional market counterparties, under bilateral collateral arrangements with very low unsecured thresholds and daily collateral valuations. These collateral arrangements take the form of Credit Support Annex, to the International Swaps and Derivatives Association master agreement.

⁶ Amounts have been revised from those previously presented.

⁷ Comprises precious metal, commodity, stable value and equity-linked derivative contracts.

DERIVATIVE - RELATED CREDIT RISK (Millions of Canadian dollars)	Q3/18				Q2/18				Q1/18				Q4/17			
	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²
Over-the-counter contracts																
Interest rate contracts																
Forward rate agreements																
Swaps	1,492,992	258	289	57	1,881,116	511	567	104	1,425,517	1,162	1,211	267	1,188,833	264	328	59
Options purchased	9,790,415	10,172	18,113	3,374	9,115,863	10,448	17,211	3,395	8,320,962	12,005	25,318	4,872	8,351,749	10,890	24,318	4,187
Swaps	270,809	585	943	484	233,554	560	898	486	208,484	742	905	457	261,471	283	883	527
Foreign exchange contracts																
Forward contracts	1,490,605	3,152	10,180	3,363	1,613,020	5,221	12,374	3,892	1,419,632	5,201	11,075	3,537	1,360,389	5,421	11,555	3,634
Swaps ³	1,491,642	9,226	14,020	5,053	1,344,524	9,405	12,654	4,691	1,257,032	11,390	13,141	4,920	1,196,824	10,476	12,643	4,498
Options purchased	52,211	393	1,061	507	51,924	326	1,214	589	73,038	398	1,196	504	73,150	360	1,125	472
Credit derivatives ⁴	11,345	38	743	241	11,143	38	699	158	14,080	64	1,000	491	13,330	109	936	149
Other contracts ⁵	87,912	9,106	8,985	4,071	80,719	8,562	8,195	3,752	72,623	8,011	7,529	3,558	71,699	7,750	6,332	2,945
Exchange traded contracts	264,598	2,347	9,689	194	269,079	1,967	8,978	180	234,463	1,492	7,926	159	254,031	1,391	8,340	167
Total derivatives ⁶	14,942,529	35,277	64,023	17,344	14,600,942	37,038	62,790	17,247	13,025,831	40,465	69,301	18,765	12,771,476	36,944	66,460	16,638
DERIVATIVE - RELATED CREDIT RISK (Millions of Canadian dollars)																
Over-the-counter contracts																
Interest rate contracts																
Forward rate agreements																
Swaps	961,335	250	359	49	1,167,660	428	442	98	743,878	323	333	74	532,065	232	250	53
Options purchased	8,549,907	12,107	25,590	4,590	8,191,377	12,373	26,410	4,736	7,535,881	11,850	24,760	4,515	7,762,792	15,118	27,214	5,429
Swaps	283,198	195	919	583	295,867	324	979	592	304,273	284	942	543	346,263	334	1,092	662
Foreign exchange contracts																
Forward contracts	1,311,708	6,328	11,741	3,881	1,506,256	5,899	12,816	4,045	1,407,866	5,258	11,817	3,785	1,334,576	6,914	12,952	3,896
Swaps ³	1,117,908	12,113	12,666	4,618	1,181,821	11,454	11,313	3,955	1,153,000	11,411	12,119	3,851	1,150,553	13,763	12,492	3,790
Options purchased	53,996	319	959	422	51,671	462	1,179	498	38,127	331	855	373	49,758	416	1,045	456
Credit derivatives ⁴	10,353	34	607	140	10,779	34	610	124	10,654	31	609	138	15,842	31	920	188
Other contracts ⁵	68,150	7,621	5,519	3,152	81,616	1,206	6,225	3,419	77,184	1,376	5,235	3,083	84,347	1,409	6,188	3,463
Exchange traded contracts	222,664	1,216	6,757	135	232,020	3,150	11,721	234	206,454	2,601	9,400	188	241,138	2,933	11,756	235
Total derivatives ⁶	12,579,219	40,183	65,117	17,570	12,719,067	35,330	71,695	17,701	11,477,317	33,465	66,070	16,550	11,517,334	41,150	73,909	18,172

¹ As at Q3/18, the notional amounts excludes exchange traded options written of \$102.7 billion, over-the-counter options written of \$383.0 billion, and non-trading credit derivatives of \$130 million.

² As at Q3/18, the risk-weighted equivalents for over-the-counter contracts shown are calculated by applying risk weights against the credit equivalent amounts net of credit valuation adjustment (CVA) losses of \$128 million. The risk-weighted equivalent amounts shown do not reflect CVA regulatory capital charge.

³ Amounts have been revised from those previously presented.

⁴ Comprises credit default swaps, total return swaps, credit default baskets and credit default options.

⁵ Comprises precious metal, commodity, stable value and equity-linked derivative contracts.

⁶ As at Q3/18, the total credit equivalent amount reported above is net of \$16.1 billion in collateral and does not reflect the netting of the credit valuation adjustment losses of \$174 million described in footnote 2.

MARKET RISK REGULATORY CAPITAL Internal models-based approach VaR ¹ (Millions of Canadian dollars)	For the three months ended											
	Q3/18				Q2/18		Q1/18		Q4/17		Q3/17	
	As at Jul 31	Avg	High	Low	As at Apr 30	Avg	As at Jan 31	Avg	As at Oct 31	Avg	As at Jul 31	Avg
Equity	3	3	4	1	2	2	2	5	4	4	7	10
Foreign exchange	3	3	5	2	3	2	2	3	2	2	2	2
Commodities	2	1	2	1	2	1	1	1	2	1	1	1
Interest rate	13	22	35	13	20	21	13	15	13	13	17	16
Credit specific	4	5	6	4	5	6	4	6	6	6	5	5
Diversification	(11)	(10)	n.m.	n.m.	(13)	(9)	(8)	(12)	(11)	(11)	(13)	(14)
VaR	14	24	35	14	19	23	14	18	16	15	19	20
Stressed VaR	44	56	63	44	47	52	33	57	58	51	53	55

¹ The table shows VaR and stressed VaR for trading activities that have a capital requirement under the internal models-based approach, for which we have been granted approval by OSFI. Regulatory capital for market risk is allocated based on VaR and stressed VaR only for those trading positions that have approval to use the internal models-based approach. The above numbers reflect calculations for VaR and stressed VaR based on a 1 day time horizon. As stipulated by OSFI, RBC's Market Risk regulatory capital calculations are based on VaR and stressed VaR measures for a 10 day time horizon.
n.m. not meaningful

CALCULATION OF ROE ¹ AND RETURN ON RISK CAPITAL (RORC) ² (Millions of Canadian dollars, except percentage and per share amounts)	Q3/18	Q2/18	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	2018 9 months	2017 9 months	2017	2016
Personal & Commercial Banking													
Net income available to common shareholders	1,487	1,435	1,497	1,383	1,371	1,338	1,567	1,252	1,296	4,419	4,276	5,659	5,089
Average risk capital	17,100	16,600	16,200	15,950	15,850	14,850	14,650	13,600	13,700	16,650	15,100	15,300	13,750
Add: Average goodwill and other intangibles	4,600	4,600	4,550	4,550	4,650	4,700	4,700	4,750	4,700	4,550	4,700	4,700	4,800
Average attributed capital	21,700	21,200	20,750	20,500	20,500	19,550	19,350	18,350	18,400	21,200	19,800	20,000	18,550
ROE ²	27.2%	27.8%	28.6%	26.7%	26.6%	28.0%	32.1%	27.1%	28.0%	27.9%	28.9%	28.3%	27.5%
Return on risk capital (RORC)	34.5%	35.5%	36.7%	34.4%	34.3%	37.0%	42.4%	36.6%	37.7%	35.5%	37.8%	36.9%	37.0%
Canadian Banking													
Net income available to common shareholders	1,472	1,407	1,461	1,341	1,329	1,297	1,527	1,228	1,263	4,340	4,153	5,494	4,930
Average risk capital	15,800	15,250	14,850	14,500	14,400	13,300	13,150	12,150	12,150	15,300	13,600	13,850	12,250
Add: Average goodwill and other intangibles	2,800	2,800	2,800	2,850	2,800	2,850	2,850	2,850	2,900	2,800	2,850	2,850	2,850
Average attributed capital	18,600	18,050	17,650	17,350	17,200	16,150	16,000	15,000	15,050	18,100	16,450	16,700	15,100
ROE ²	31.4%	32.0%	32.8%	30.7%	30.6%	32.9%	37.8%	32.5%	33.4%	32.1%	33.7%	32.9%	32.6%
RORC	37.0%	37.9%	39.0%	36.7%	36.7%	39.9%	46.0%	40.2%	41.3%	37.9%	40.8%	39.7%	40.3%
Wealth Management													
Net income available to common shareholders	564	522	583	476	470	415	414	381	370	1,669	1,299	1,775	1,412
Average risk capital	6,250	6,200	6,100	6,000	5,900	5,950	5,700	5,150	4,900	6,150	5,850	5,900	4,850
Add: Average goodwill and other intangibles	7,350	7,400	7,300	7,300	7,550	7,750	7,700	7,850	8,000	7,350	7,650	7,550	8,100
Average attributed capital	13,600	13,600	13,400	13,300	13,450	13,700	13,400	13,000	12,900	13,500	13,500	13,450	12,950
ROE ²	16.4%	15.8%	17.3%	14.2%	13.9%	12.4%	12.2%	11.6%	11.4%	16.5%	12.9%	13.2%	10.9%
RORC	35.9%	34.6%	38.0%	31.6%	31.6%	28.6%	28.8%	29.4%	30.0%	36.2%	29.7%	30.2%	29.2%
Insurance													
Net income available to common shareholders	156	170	125	263	159	164	132	226	361	451	455	718	891
Average risk capital	1,750	1,750	1,600	1,800	1,550	1,450	1,400	1,500	1,750	1,700	1,450	1,550	1,550
Add: Average goodwill and other intangibles	200	200	150	200	150	150	150	150	150	150	200	150	150
Average attributed capital	1,950	1,950	1,750	2,000	1,700	1,600	1,550	1,650	1,900	1,850	1,650	1,700	1,700
ROE ²	32.1%	36.3%	28.2%	52.3%	37.0%	41.5%	33.7%	54.3%	75.7%	32.3%	37.4%	41.8%	52.8%
RORC	35.6%	40.1%	31.3%	57.2%	40.8%	45.9%	37.2%	59.4%	82.0%	35.8%	41.3%	46.0%	57.8%
Investor & Treasury Services													
Net income available to common shareholders	152	208	216	153	174	188	210	170	151	576	572	725	596
Average risk capital	2,500	2,500	2,650	2,650	2,650	2,650	2,850	2,750	2,850	2,550	2,700	2,700	2,850
Add: Average goodwill and other intangibles	550	550	500	500	500	500	450	450	500	550	500	500	500
Average attributed capital	3,050	3,050	3,150	3,150	3,150	3,150	3,300	3,200	3,350	3,100	3,200	3,200	3,350
ROE ²	19.8%	28.1%	26.9%	19.2%	21.9%	24.6%	25.1%	21.0%	18.2%	24.9%	23.9%	22.7%	17.9%
RORC	24.1%	34.1%	32.1%	22.9%	26.1%	29.2%	29.5%	24.8%	21.3%	30.1%	28.3%	26.9%	21.0%
Capital Markets													
Net income available to common shareholders	676	644	727	564	588	646	640	461	611	2,047	1,874	2,438	2,186
Average risk capital	20,100	18,150	18,150	16,600	18,200	17,650	18,000	16,500	16,100	18,800	17,950	17,600	16,800
Add: Average goodwill and other intangibles	1,600	1,550	1,500	1,450	1,350	1,050	1,100	1,100	1,100	1,550	1,200	1,250	1,100
Average attributed capital	21,700	19,700	19,650	18,050	19,550	18,700	19,100	17,600	17,200	20,350	19,150	18,850	17,900
ROE ²	12.3%	13.4%	14.7%	12.4%	11.9%	14.2%	13.3%	10.4%	14.2%	13.4%	13.1%	12.9%	12.2%
RORC	13.3%	14.6%	15.9%	13.5%	12.8%	15.0%	14.1%	11.1%	15.1%	14.6%	14.0%	13.8%	13.0%
Corporate Support ³													
Net income available to common shareholders	(4)	-	(219)	(82)	(55)	(27)	(23)	(32)	12	(223)	(105)	(187)	(63)
Average risk capital and other	2,850	2,750	3,100	3,050	2,950	3,200	3,100	2,950	3,050	3,000	3,050	3,050	2,950
Add: Average under/(over) attribution of capital	4,800	5,200	5,050	5,850	4,450	4,900	4,850	6,350	5,000	5,000	4,700	5,050	4,800
Average attributed capital	7,650	7,950	8,150	8,900	7,400	8,100	7,950	9,300	8,050	8,000	7,750	8,100	7,750
RBC													
Net income	3,109	3,060	3,012	2,837	2,796	2,809	3,027	2,543	2,895	9,181	8,632	11,469	10,458
Net income available to common shareholders	3,031	2,979	2,929	2,757	2,707	2,724	2,940	2,458	2,801	8,939	8,371	11,128	10,111
Average risk capital	49,250	46,700	46,500	44,800	45,800	44,100	44,100	41,000	40,900	47,500	44,700	44,700	41,300
Average common equity	69,650	67,450	66,850	65,900	65,750	64,800	64,650	63,100	61,800	68,000	65,050	65,300	62,200
ROE	17.3%	18.1%	17.4%	16.6%	16.3%	17.2%	18.0%	15.5%	18.0%	17.6%	17.2%	17.0%	16.3%
RORC	24.4%	26.2%	25.0%	24.4%	23.4%	25.3%	26.4%	23.9%	27.2%	25.2%	25.0%	24.9%	24.5%

¹ These measures do not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 53.

² Business segment ROE is based on Average attributed capital. Under/(over) attribution of capital is reported in Corporate Support.

³ We do not report ROE and RORC for Corporate Support as they are considered not meaningful.

Key performance and Non-GAAP measures

Management measures and evaluates the performance of our consolidated operations and each of our segments based on variety of financial measures. In addition to generally accepted accounting principles (GAAP) prescribed measures, we use certain non-GAAP measures and key performance measures. We believe these measures provide useful information to investors regarding our financial condition and result of operations. For details, refer to the "How we measure and report our business segments" section of our Report to Shareholders. Readers are cautioned that non-GAAP measures do not have any standardized meanings prescribed by GAAP and therefore are unlikely to be comparable to similar measures disclosed by other companies.

Performance measures

Attributed capital (Economic capital)

An estimate of the amount of equity capital required to underpin risks. It is calculated by estimating the level of capital that is necessary to support our various businesses, given their risks, consistent with our desired solvency standard and credit ratings.

Risk capital

Risk capital includes credit, market (trading and non-trading), insurance-specific, operational, business and fixed assets risk capital.

Average risk capital

Calculated using methods intended to approximate the average of the daily risk capital balances for the period.

Return on equity (ROE)

Business segment return on equity is calculated as net income available to common shareholders divided by Average attributed capital for the period and using methods that are intended to approximate the average of the daily balances for the period. Corporate Support also includes average unattributed capital. ROE is based on actual balances of average common equity before rounding.

Return on Tangible Common Equity (ROTCE)

Net income available to shareholders excluding the after-tax impact of amortization and write down of other intangibles (excluding software) and goodwill divided by average tangible common equity. ROTCE is based on actual balances of average tangible common equity before rounding.

Return on risk capital (RORC)

Net income available to common shareholders divided by average risk capital. Business segment RORC is calculated as net income available to common shareholders divided by average risk capital for the period. RORC is based on actual balances of average common equity before rounding.

Unattributed capital

Unattributed capital represents common equity in excess of common equity attributed to our business segments and is reported in the Corporate Support segment.

Non-GAAP measures

Adjusted basis measures

Adjusted basis measures such as adjusted net income available to common shareholders, adjusted diluted earnings per share (EPS) and adjusted ROE are calculated by adding back to net income the after-tax amount of amortization of intangibles (excluding amortization of software), any goodwill impairment, the dilutive impact of exchangeable shares, and other significant non-recurring items.

Adjusted efficiency ratio, operating leverage, Non-interest expense growth and revenue growth

The ratio and calculations are adjusted to exclude specified items and the change in fair value backing our policyholder liabilities from revenue and revenue growth. Refer to page 54 for the definition of the efficiency ratio, operating leverage, Non-interest expense growth and revenue growth.

Economic profit

Net income (loss) after non-controlling interests excluding the after-tax effect of amortization and write-down of other intangibles (excluding software) and goodwill less a capital charge for use of attributed capital.

Common equity

Common equity includes common shares, common treasury shares, retained earnings and other components of equity.

Tangible common equity

Common equity excluding goodwill and other intangibles (excluding software) net of deferred tax.

Glossary

Definitions

Assets under administration (AUA)

Assets administered by us, which are beneficially owned by clients. Services provided in respect of assets under administration are of an administrative nature, including safekeeping, collecting investment income, settling purchase and sale transactions, and record keeping.

Assets under management (AUM)

Assets managed by us, which are beneficially owned by clients. Services provided in respect of assets under management include the selection of investments and the provision of investment advice. We have assets under management that are also administered by us and included in assets under administration.

Embedded value

The sum of the value of equity held in our Insurance segment and the value of in-force business (existing policies).

Goodwill and intangibles

Goodwill represents the excess of the price paid for the business acquired over the fair value of the net identifiable assets acquired. An intangible asset is an identifiable non-monetary asset without physical substance.

Glossary continued

Definitions

Taxable equivalent basis (teb)

Income from certain specified tax-advantaged sources is increased to a level that would make it comparable to income from taxable sources. There is an offsetting adjustment in the tax provision, thereby generating the same after-tax net income. We record teb adjustments in Capital Markets and record elimination adjustments in Corporate Support.

Total trading revenue

Total trading revenue is comprised of trading related revenue recorded in Net interest income and Non-interest income.

Net impaired loans and acceptances

Gross impaired loans and acceptances less the associated allowance for credit losses on impaired loans by portfolio.

Ratios

Capital ratios

The percentage of risk-adjusted assets supported by capital, using the guidelines of OSFI based on standards issued by the Bank for International Settlements and GAAP financial information.

Common Equity Tier 1 ratio

Common Equity Tier 1 (CET1) capital under Basel III comprises the highest quality of capital including common shares, retained earnings, accumulated other comprehensive income and other items. Regulatory adjustments such as goodwill and intangibles, deferred tax assets, and other components subject to threshold deductions are excluded from CET1 capital. This ratio is calculated by dividing CET1 by risk-weighted assets, in accordance with OSFI's Basel III Capital Adequacy Requirements guideline.

Efficiency ratio

Non-interest expense as a percentage of total revenue. For adjusted efficiency ratio refer to the non-GAAP measures on page 53.

Return on assets (ROA)

Net income as a percentage of average assets.

Return on risk-weighted assets

Net income as a percentage of average risk-weighted assets.

Calculations

Average balances (assets, loans and acceptances, and deposits)

Calculated using methods intended to approximate the average of the daily balances for the period.

Average common equity

Calculated using methods intended to approximate the average of the daily balances for the period. For the business segments, calculated using methods intended to approximate the average of the daily attributed capital for the period.

Average earning assets, net

Average earning assets include interest-bearing deposits with other banks, securities, net of applicable allowance, assets purchased under reverse repurchase agreements and securities borrowed, loans, net of allowance, cash collateral and margin deposits. Insurance assets, and all other assets not specified are excluded. The averages are based on the daily balances for the period.

Capital charge

Calculated by multiplying the cost of capital by the amount of average common equity. The cost of capital is a proxy for the after-tax return that we estimate to be required by shareholders for the use of their capital.

Dividend yield

Dividends per common share divided by the average of the high and low share prices in the relevant period.

Diluted EPS

Diluted EPS is net income attributable to common shareholders divided by the average diluted shares outstanding. Both net income and number of shares outstanding have been adjusted for the impact of exchangeable shares.

Effective tax rate (teb)

Effective tax rate (teb) is calculated using the tax provision for the period adjusted for the teb amount divided by the net income before tax for the period also adjusted for the teb amount. For teb, refer to Definitions above.

Market capitalization

End of period common shares outstanding multiplied by the closing common share price on the Toronto Stock Exchange.

Net interest margin (NIM) (average assets)

Net interest income as a percentage of total average assets.

Net interest margin (NIM) (average earning assets, net)

Net interest income as a percentage of total average earning assets, net.

Net write-offs

Gross write-offs less recoveries of amounts previously written off.

Operating leverage

The difference between our revenue growth rate and non-interest expense growth rate. For adjusted operating leverage ratio, refer to the non-GAAP measures on page 53.

Non-interest expense Growth

The growth rate is calculated based on Non-interest expense in the same period a year ago. For adjusted Non-interest expense growth refer to the non-GAAP measures on page 53.

Revenue Growth

The growth rate is calculated based on revenue in the same period a year ago. For adjusted revenue growth, refer to the non-GAAP measures on page 53.

Risk-weighted assets (RWA) - Basel III

Used in the calculation of risk-based capital ratios as defined by the guidelines issued by OSFI. The guidelines are Basel III effective January 1, 2013 and the "Basel III: A global regulatory framework for more resilient banks and banking systems - December 2010 (rev June 2011)" issued by the Basel Committee on Banking Supervision (BCBS) and adopted by OSFI effective January 2013. A majority of our credit risk portfolios use IRB Approach and the remainder uses Standardized Approach for the calculation of RWA based on the total exposure (i.e. exposure at default, and counterparty risk weights). For market risk measurement we use the internal models approach for products with regulatory approval and a standardized approach for all other products. For Operational risk, we use the Advanced Measurement Approach. In addition, Basel III requires a transitional capital floor adjustment.

n.a.

Not applicable