## First quarter financial highlights

| Unaudited, as at or for the three months ended Financial results (\$ millions) Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before taxes Income before taxes Income loss) attributable to non-controlling interests Preferred shareholders Common shareholders Net income attributable to equity shareholders Frienred shareholders Reported efficiency ratio Adjusted efficiency ratio Adjusted efficiency ratio Adjusted return on common shareholders' equity Adjusted return on everage assets Return on average assets Return on average assets Return on average interest-earning assets Return on average assets Return on average assets Return on average assets Return on average interest-earning assets Saturn on average assets Return on average interest-earning assets Saturn on average assets Return on average interest-earning assets Saturn on average assets Return on average assets Return on average assets Return on average assets Saturn on average                                                                                                                                     | \$ \$ \$ \$ \$ | Jan. 31  1,905 1,729 3,634 218 1,979 1,437 260 1,177 3 25 1,149 1,174  54.5% 56.7% 0.38% 27.5% 22.1% 1.84% 2.09% 1.14% 1.29% (1.36)% 18.1% 16.5%  2.88 2.88 2.81 0.96 42.59 91.58 86.57 86.57                      | \$ \$ \$ | Oct. 31 (1)  1,893 1,287 3,180 271 1,930 979 154 825 (7) 24 808 832  60.7% 56.7% 0.41% 20.2% 21.9% 1.85% 2.10% 0.81% 0.91% 15.15% 15.9% 16.5%                      | \$ \$ \$ \$ | Jan. 31 (  1,855 1,310 3,165 265 1,988 912 127 785 2 25 758 783 62.89 56.59 0.429 20.59 23.19 1.839 2.129 0.779 0.909 7.139 15.99                                                      |
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| Net interest income Non-interest expenses Income before taxes Income before taxes Income laxes Net income (loss) attributable to non-controlling interests Preferred shareholders Common shareholders Reported efficiency ratio Adjusted efficiency ratio Loan loss ratio Reported return on common shareholders' equity Adjusted return on common shareholders' equity (she interest margin on average interest-earning assets Return on average assets Return on average interest-earning assets Return on average assets  Share holder return Reported effective tax rate (a) - book value - high - low - closing - low - closing - low - closing - weighted-average basic - weighted-average diluted - end of period  Market value value ratio  On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | \$ \$          | 1,729 3,634 218 1,979 1,437 260 1,177 3 25 1,149 1,174  54.5% 56.7% 0.38% 27.5% 22.1% 1.84% 1.29% (1.36)% 18.1% 16.5%  2.88 2.81 0.96 42.59 91.58 86.57                                                            | \$ \$    | 1,287 3,180 271 1,930 979 154 825 (7) 24 808 832 60.7% 6.7% 0.41% 20.2% 21.9% 1.85% 2.10% 0.81% 0.91% 15.15% 15.9% 16.5%                                           | \$ \$       | 1,310<br>3,165<br>265<br>1,988<br>912<br>127<br>785<br>2<br>25<br>758<br>783<br>62.89<br>56.59<br>0.4229<br>0.779<br>1.839<br>2.129<br>0.779<br>0.909<br>7.139<br>15.99                |
| Provision for credit losses Non-interest expenses Income before taxes Income before taxes Income loss) attributable to non-controlling interests  Preferred shareholders Common shareholders Reported efficiency ratio Adjusted efficiency ratio (2) Loan loss ratio Reported return on common shareholders' equity Adjusted return on common shareholders' equity Net interest margin on average interest-earning assets Return on average assets Return on average interest-earning assets Fotal shareholder return Reported effective tax rate Adjusted efficient ext a rate (3)  Common share information Per share (\$)  Share price (\$)  Shares outstanding (thousands)  Value measures  Doubled of yield (based on closing share price) Reported dividend payout ratio Adjusted to book value ratio Market capitalization (\$ millions)  Value measures  Don- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets  Overage of the price of the                                                                                                                                   | \$             | 218<br>1,979<br>1,437<br>260<br>1,177<br>3<br>25<br>1,149<br>1,174<br>54.5%<br>56.7%<br>0.38%<br>27.5%<br>22.1%<br>1.84%<br>2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>18.1%<br>16.5%                                   | \$       | 271<br>1,930<br>979<br>154<br>825<br>(7)<br>24<br>808<br>832<br>60.7%<br>0.41%<br>20.2%<br>21.9%<br>1.85%<br>2.10%<br>0.81%<br>0.91%<br>15.15%<br>15.9%<br>16.5%   | \$          | 265<br>1,988<br>912<br>127<br>785<br>2<br>25<br>758<br>783<br>62.89<br>56.59<br>0.429<br>20.59<br>23.19<br>1.839<br>2.129<br>0.77<br>0.909<br>7.139<br>15.99                           |
| Non-interest expenses Income before taxes Income before taxes Income taxes Net income Net income (loss) attributable to non-controlling interests Preferred shareholders Common shareholders Net income attributable to equity shareholders Financial measures Reported efficiency ratio Adjusted efficiency ratio Adjusted return on common shareholders' equity Adjusted return on common shareholders' equity Adjusted return on common shareholders' equity Net interest margin on average interest-earning assets Return on average assets Return on average assets Return on average interest-earning assets Total shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate Adjusted effective tax rate (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings - adjusted diluted earnings - dividends - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | \$             | 1,979 1,437 260 1,177 3 25 1,149 1,174 54.5% 56.7% 0.38% 27.5% 22.1% 1.84% 2.09% 1.14% 1.29% (1.36)% 18.1% 16.5%  2.88 2.88 2.31 0.96 42.59 91.58 86.57                                                            | \$       | 1,930<br>979<br>154<br>825<br>(7)<br>24<br>808<br>832<br>60.7%<br>56.7%<br>0.41%<br>20.2%<br>21.9%<br>1.85%<br>2.10%<br>0.81%<br>0.91%<br>15.15%<br>15.9%<br>16.5% | \$          | 1,988<br>912<br>127<br>785<br>2<br>25<br>758<br>783<br>62.89<br>56.59<br>0.429<br>20.59<br>23.19<br>1.839<br>2.129<br>0.779<br>0.909<br>7.139<br>15.99<br>1.88<br>1.88<br>2.12<br>0.94 |
| ncome before taxes ncome taxes Net income Net income Net income (loss) attributable to non-controlling interests  Preferred shareholders Common shareholders Net income attributable to equity shareholders  Reported efficiency ratio Adjusted efficiency ratio (2) Coan loss ratio Reported return on common shareholders' equity Adjusted return on common shareholders' equity (2) Net interest margin Net interest margin on average interest-earning assets Return on average assets  - book value - book value - high - low - closing - weighted-average basic - weighted-                                                                                                                                      | \$             | 1,437<br>260<br>1,177<br>3<br>25<br>1,149<br>1,174<br>54.5%<br>56.7%<br>0.38%<br>27.5%<br>22.1%<br>1.84%<br>2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57 | \$       | 979<br>154<br>825<br>(7)<br>24<br>808<br>832<br>60.7%<br>56.7%<br>0.41%<br>20.2%<br>21.9%<br>1.85%<br>2.110%<br>0.91%<br>15.15%<br>15.95<br>16.5%                  | \$          | 912<br>127<br>785<br>2<br>25<br>758<br>783<br>62.8<br>56.5;<br>0.42;<br>20.5;<br>23.1;<br>1.83;<br>2.12;<br>0.77,<br>0.90;<br>7.13;<br>13.9;<br>15.9;                                  |
| Net income Net income (loss) attributable to non-controlling interests  Preferred shareholders Common shareholders Net income attributable to equity shareholders  Prinancial measures Reported efficiency ratio (2) Adjusted efficiency ratio (3) Adjusted efficiency ratio (4) Adjusted return on common shareholders' equity (2) Net interest margin on average interest-earning assets Neturn on average assets Neturn on aver                                                                                                                                      | \$             | 260<br>1,177<br>3<br>25<br>1,149<br>1,174<br>54.5%<br>56.7%<br>0.38%<br>27.5%<br>22.1%<br>1.84%<br>2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>18.1%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57 | \$       | 154<br>825<br>(7)<br>24<br>808<br>832<br>60.7%<br>56.7%<br>0.41%<br>20.2%<br>21.9%<br>1.85%<br>2.10%<br>0.91%<br>15.15%<br>15.95%<br>16.5%                         | \$          | 127 785 2 25 758 783 62.8 56.5 0.42 20.5 23.1 1.83 2.12 0.77 0.90 7.13 13.9 15.9                                                                                                       |
| Preferred shareholders Common shareholders Common shareholders Retiremed shareholders Retiremed shareholders Retiremed shareholders Retiremed shareholders Retiremed attributable to equity shareholders Reported efficiency ratio Adjusted efficiency ratio Reported return on common shareholders' equity Adjusted return on common shareholders' equity Retirement margin Return on average interest-earning assets - basic earnings - reported dilluted earnings - adjusted diluted earnings - adjusted dividend payout ratio - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yeld (based on closing share price) Reported dividend payout ratio - Adjusted dividend payout ratio - Adjus                                                                                                                                     | \$             | 3<br>25<br>1,149<br>1,174<br>54.5%<br>56.7%<br>0.38%<br>27.5%<br>22.1%<br>1.84%<br>2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                          | \$       | (7) 24 808 832 60.7% 56.7% 0.41% 20.2% 21.9% 1.85% 2.10% 0.81% 0.91% 15.15% 15.9% 16.5% 2.02 2.02 2.19 0.96                                                        | \$          | 2<br>758<br>783<br>62.8<br>56.5<br>0.42<br>20.5<br>23.1<br>1.83<br>2.12<br>0.77<br>0.90<br>7.13<br>13.9<br>15.9                                                                        |
| Preferred shareholders Common shareholders Vet income attributable to equity shareholders Financial measures Reported efficiency ratio Adjusted efficiency ratio Reported return on common shareholders' equity Adjusted return on common shareholders' equity (2) Vet interest margin Vet interest margin on average interest-earning assets Return on average assets Return on average assets Return on average interest-earning assets  - basic earnings - reported diluted earnings - adjusted diluted earnings - adju                                                                                                                                      | \$             | 25<br>1,149<br>1,174<br>54.5%<br>56.7%<br>0.38%<br>27.5%<br>22.1%<br>1.84%<br>2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                               | \$       | 24<br>808<br>832<br>60.7%<br>56.7%<br>0.41%<br>20.2%<br>21.9%<br>1.85%<br>2.10%<br>0.91%<br>15.15%<br>15.95<br>16.5%                                               | \$          | 25<br>758<br>783<br>62.8<br>56.5<br>0.42<br>20.5<br>23.1<br>1.83<br>2.12<br>0.77<br>0.90<br>7.13<br>13.9<br>15.9                                                                       |
| Net income attributable to equity shareholders  Financial measures Reported efficiency ratio Adjusted efficiency ratio Adjusted efficiency ratio Adjusted return on common shareholders' equity Adjusted return on common shareholders' equity Adjusted return on common shareholders' equity Adjusted return on a common shareholders' equity Adjusted return on a common shareholders' equity Adjusted return on average interest-earning assets Return on average assets Return on average assets Return on average interest-earning assets Fotal shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate Adjusted effective tax rate Adjusted effective tax rate  Common share information Per share (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings - adjusted diluted earnings - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio Compand off-balance sheet information (\$ millions)  Cash, deposits with banks and securities - coans and acceptances, net of allowance Fotal assets Deposits - Common shareholders' equity - Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ,              | 1,149 1,174 54.5% 56.7% 0.38% 27.5% 22.1% 1.84% 2.09% 1.14% 1.29% (1.36)% 18.1% 16.5%  2.88 2.88 2.31 0.96 42.59 91.58 86.57                                                                                       |          | 808<br>832<br>60.7%<br>56.7%<br>0.41%<br>20.2%<br>21.9%<br>1.85%<br>2.10%<br>0.81%<br>0.91%<br>15.15%<br>16.5%<br>2.02<br>2.02<br>2.19<br>0.96                     | •           | 758<br>783<br>62.8<br>56.5<br>0.42<br>20.5<br>23.1<br>1.83<br>2.12<br>0.77<br>0.90<br>7.13<br>13.9<br>15.9                                                                             |
| Net income attributable to equity shareholders  Financial measures  Reported efficiency ratio Adjusted efficiency ratio Reported return on common shareholders' equity Adjusted efficiency ratio Reported return on common shareholders' equity Adjusted return on common shareholders' equity Net interest margin Net interest margin on average interest-earning assets Return on average assets Return on average interest-earning assets Total shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate Common share information Per share (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings - adjusted diluted earnings - adjusted diluted earnings - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures  Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities - coans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | ,              | 1,174  54.5% 56.7% 0.38% 27.5% 22.1% 1.84% 2.09% 1.14% 1.29% (1.36)% 16.5%  2.88 2.88 2.31 0.96 42.59 91.58 86.57                                                                                                  |          | 832<br>60.7%<br>56.7%<br>0.41%<br>20.2%<br>21.9%<br>1.85%<br>2.10%<br>0.81%<br>0.91%<br>15.15%<br>15.99%<br>16.5%<br>2.02<br>2.02<br>2.19<br>0.96                  | •           | 783 62.8 56.5 0.42 20.5 23.1 1.83 2.12 0.77 0.90 7.13 13.9 15.9                                                                                                                        |
| Reported efficiency ratio (2) Loan loss ratio Reported return on common shareholders' equity Adjusted return on common shareholders' equity (2) Net interest margin on average interest-earning assets Return on average assets Return on average interest-earning assets Rotal shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate (2)  Common share information Per share (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings - adjusted diluted earnings (2) - dividends - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio - Adjusted dividend payout ratio - Adjusted dividend payout ratio - On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets  Deposits - Common shareholders' equity  Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | ,              | 54.5%<br>56.7%<br>0.38%<br>27.5%<br>22.1%<br>1.84%<br>2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>18.1%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                              |          | 60.7%<br>56.7%<br>0.41%<br>20.2%<br>21.9%<br>1.85%<br>2.10%<br>0.81%<br>0.91%<br>15.15%<br>15.99%<br>16.5%                                                         | •           | 62.8<br>56.5<br>0.42<br>20.5<br>23.1<br>1.83<br>2.12<br>0.77<br>0.90<br>7.13<br>13.9<br>15.9                                                                                           |
| Reported efficiency ratio Adjusted return on common shareholders' equity Adjusted return on common shareholders' equity Adjusted return on common shareholders' equity Net interest margin Net interest margin on average interest-earning assets Return on average assets Return on average interest-earning assets  - basic earnings - reported diluted earnings - adjusted diluted earnings - adjusted diluted earnings - adjusted dividend earnings - adjusted dividend payout ratio - weighted-average basic - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures  Dividend yield (based on closing share price) Reported dividend payout ratio - adjusted diluted earnings - adjust                                                                                                                                     | \$             | 56.7% 0.38% 27.5% 22.1% 1.84% 2.09% 1.14% 1.29% (1.36)% 16.5%  2.88 2.88 2.31 0.96 42.59 91.58 86.57                                                                                                               | \$       | 56.7% 0.41% 20.2% 21.9% 1.85% 2.10% 0.81% 0.91% 15.15% 15.9% 16.5%                                                                                                 | \$          | 56.5<br>0.42<br>20.5<br>23.1<br>1.83<br>2.12<br>0.77<br>0.90<br>7.13<br>13.9<br>15.9                                                                                                   |
| Adjusted efficiency ratio (2) .oan loss ratio Reported return on common shareholders' equity Adjusted return on common shareholders' equity (2) Vet interest margin Net interest margin Net interest margin on average interest-earning assets Return on average assets Return on average assets Return on average interest-earning assets Fotal shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate (2)  Common share information Per share (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings - adjusted diluted earnings (2) - dividends - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio Market value to book value ratio  Dn- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities - loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity  Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$             | 56.7% 0.38% 27.5% 22.1% 1.84% 2.09% 1.14% 1.29% (1.36)% 16.5%  2.88 2.88 2.31 0.96 42.59 91.58 86.57                                                                                                               | \$       | 56.7% 0.41% 20.2% 21.9% 1.85% 2.10% 0.81% 0.91% 15.15% 15.9% 16.5%                                                                                                 | \$          | 56.5<br>0.42<br>20.5<br>23.1<br>1.83<br>2.12<br>0.77<br>0.90<br>7.13<br>13.9<br>15.9                                                                                                   |
| Loan loss ratio Reported return on common shareholders' equity Adjusted return on common shareholders' equity Net interest margin on average interest-earning assets Return on average assets Return on average interest-earning assets Return on average interest-earning assets Return on average interest-earning assets Total shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings - adjusted diluted earnings - adjusted diluted earnings - book value - high - low - closing  Shares outstanding (thousands) - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio - end of period  Market value to book value ratio  On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity  Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$             | 0.38%<br>27.5%<br>22.1%<br>1.84%<br>2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                         | \$       | 0.41%<br>20.2%<br>21.9%<br>1.85%<br>2.10%<br>0.81%<br>0.91%<br>15.15%<br>15.9%<br>16.5%                                                                            | \$          | 0.42<br>20.5<br>23.1<br>1.83<br>2.12<br>0.77<br>0.90<br>7.13<br>13.9<br>15.9                                                                                                           |
| Adjusted return on common shareholders' equity (2) Net interest margin Net interest margin on average interest-earning assets Return on average assets Return on average interest-earning assets Total shareholder return Reported effective tax rate Adjusted effective tax rate (2)  Common share information Per share (\$)  Share price (\$)  Charles | \$             | 22.1%<br>1.84%<br>2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>18.1%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                  | \$       | 21.9%<br>1.85%<br>2.10%<br>0.81%<br>0.91%<br>15.15%<br>16.5%<br>2.02<br>2.02<br>2.19<br>0.96                                                                       | \$          | 23.1<br>1.83<br>2.12<br>0.77<br>0.90<br>7.13<br>13.9<br>15.9<br>1.88<br>1.88<br>2.12<br>0.94                                                                                           |
| Net interest margin Net interest margin on average interest-earning assets Return on average assets Return on average interest-earning assets Total shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate(2)  Common share information Per share (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings(2) - dividends - book value - high - low - closing  Shares outstanding (thousands)  - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures  Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio  Adjusted dividend payout ratio  On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | \$             | 1.84%<br>2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>18.1%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                           | \$       | 1.85%<br>2.10%<br>0.81%<br>0.91%<br>15.15%<br>15.9%<br>16.5%<br>2.02<br>2.02<br>2.19<br>0.96                                                                       | \$          | 1.83<br>2.12<br>0.77'<br>0.90'<br>7.13'<br>13.9'<br>15.9'<br>1.88<br>1.88<br>2.12<br>0.94                                                                                              |
| Net interest margin on average interest-earning assets Return on average assets Return on average interest-earning assets Total shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate Common share information Per share (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings - adjusted diluted earnings - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio On- and off-balance sheet information (\$ millions)  On- and off-balance sheet information (\$ millions)  Don- and off-balances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$             | 2.09%<br>1.14%<br>1.29%<br>(1.36)%<br>18.1%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                                    | \$       | 2.10%<br>0.81%<br>0.91%<br>15.15%<br>16.5%<br>2.02<br>2.02<br>2.19<br>0.96                                                                                         | \$          | 2.12<br>0.77<br>0.90<br>7.13<br>13.9<br>15.9<br>1.88<br>1.88<br>2.12<br>0.94                                                                                                           |
| Return on average assets Return on average interest-earning assets Total shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate Adjusted effective tax rate  **Common share information**  Per share (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings - dividends - book value - high - low - closing  Shares outstanding (thousands)  **Average basic - weighted-average basic - weighted-average diluted - end of period  **Average dividend payout ratio**  **Adjusted dividend payout ratio**  **On- and off-balance sheet information (\$ millions)  **Don- and acceptances, net of allowance**  Total assets Deposits Common shareholders' equity  Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$             | 1.29%<br>(1.36)%<br>18.1%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                                                      | \$       | 0.91%<br>15.15%<br>15.9%<br>16.5%<br>2.02<br>2.02<br>2.19<br>0.96                                                                                                  | \$          | 0.90°<br>7.13°<br>13.9°<br>15.9°<br>1.88<br>1.88<br>2.12<br>0.94                                                                                                                       |
| Total shareholder return Reported effective tax rate Adjusted effective tax rate Adjusted effective tax rate (2)  Common share information Per share (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings (2) - dividends - book value - high - low - closing Shares outstanding (thousands)  - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio (2) Market value to book value ratio On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | \$             | (1.36)%<br>18.1%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                                                               | \$       | 15.15%<br>15.9%<br>16.5%<br>2.02<br>2.02<br>2.19<br>0.96                                                                                                           | \$          | 7.13 <sup>1</sup><br>13.9 <sup>1</sup><br>15.9 <sup>1</sup><br>1.88<br>1.88<br>2.12<br>0.94                                                                                            |
| Reported effective tax rate Adjusted effective tax rate (2)  Common share information Per share (\$)  - basic earnings - reported diluted earnings (2) - dividends - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio (2) Market value to book value ratio On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | \$             | 18.1%<br>16.5%<br>2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                                                                          | \$       | 15.9%<br>16.5%<br>2.02<br>2.02<br>2.19<br>0.96                                                                                                                     | \$          | 13.9°<br>15.9°<br>1.88<br>1.88<br>2.12<br>0.94                                                                                                                                         |
| Adjusted effective tax rate (2)  Common share information  Per share (\$)  - basic earnings - reported diluted earnings (2) - dividends - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures  Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio Market value to book value ratio  On- and off-balance sheet information (\$ millions)  On- and off-balances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$             | 2.88<br>2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                                                                                            | \$       | 2.02<br>2.02<br>2.19<br>0.96                                                                                                                                       | \$          | 15.9°<br>1.88<br>1.88<br>2.12<br>0.94                                                                                                                                                  |
| Per share (\$)  - basic earnings - reported diluted earnings - adjusted diluted earnings - dividends - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Market value to book value ratio  On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | \$             | 2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                                                                                                    | \$       | 2.02<br>2.19<br>0.96                                                                                                                                               | \$          | 1.88<br>2.12<br>0.94                                                                                                                                                                   |
| - reported diluted earnings - adjusted diluted earnings (2) - dividends - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio (2) Market value to book value ratio  On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$             | 2.88<br>2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                                                                                                    | \$       | 2.02<br>2.19<br>0.96                                                                                                                                               | \$          | 1.88<br>2.12<br>0.94                                                                                                                                                                   |
| - adjusted diluted earnings (2) - dividends - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Walue measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio On- and off-balance sheet information (\$ millions)  On- and off-balances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                | 2.31<br>0.96<br>42.59<br>91.58<br>86.57                                                                                                                                                                            |          | 2.19<br>0.96                                                                                                                                                       |             | 2.12<br>0.94                                                                                                                                                                           |
| - dividends - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                | 0.96<br>42.59<br>91.58<br>86.57                                                                                                                                                                                    |          | 0.96                                                                                                                                                               |             | 0.94                                                                                                                                                                                   |
| - book value - high - low - closing - weighted-average basic - weighted-average diluted - end of period  Walue measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio On- and off-balance sheet information (\$ millions)  On- and off-balances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                | 42.59<br>91.58<br>86.57                                                                                                                                                                                            |          |                                                                                                                                                                    |             |                                                                                                                                                                                        |
| - low - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Market value to book value ratio  On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                | 86.57                                                                                                                                                                                                              |          | +0.50                                                                                                                                                              |             | 30.49                                                                                                                                                                                  |
| - closing - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures  Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio Adjusted dividend payout ratio  On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                |                                                                                                                                                                                                                    |          | 88.70                                                                                                                                                              |             | 84.10                                                                                                                                                                                  |
| Shares outstanding (thousands)  - weighted-average basic - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures  Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio 2) Market value to book value ratio  On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                |                                                                                                                                                                                                                    |          | 76.91<br>88.70                                                                                                                                                     |             | 76.70<br>83.20                                                                                                                                                                         |
| - weighted-average diluted - end of period  Market capitalization (\$ millions)  Value measures  Dividend yield (based on closing share price)  Reported dividend payout ratio  Adjusted dividend payout ratio (2)  Market value to book value ratio  On- and off-balance sheet information (\$ millions)  Cash, deposits with banks and securities  Loans and acceptances, net of allowance  Total assets  Deposits  Common shareholders' equity  Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                | 398,539                                                                                                                                                                                                            |          | 399,819                                                                                                                                                            |             | 403,332                                                                                                                                                                                |
| Market capitalization (\$ millions)  Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio (2) Market value to book value ratio  On- and off-balance sheet information (\$ millions) Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                | 399,217                                                                                                                                                                                                            |          | 400,255                                                                                                                                                            |             | 403,770                                                                                                                                                                                |
| Value measures Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio (2) Market value to book value ratio  On- and off-balance sheet information (\$ millions) Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | _              | 398,136                                                                                                                                                                                                            | ¢        | 399,250                                                                                                                                                            | <b>*</b>    | 401,960                                                                                                                                                                                |
| Dividend yield (based on closing share price) Reported dividend payout ratio Adjusted dividend payout ratio (2) Market value to book value ratio  On- and off-balance sheet information (\$ millions) Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | \$             | 34,467                                                                                                                                                                                                             | \$       | 35,413                                                                                                                                                             | \$          | 33,443                                                                                                                                                                                 |
| Reported dividend payout ratio Adjusted dividend payout ratio (2) Market value to book value ratio  On- and off-balance sheet information (\$ millions) Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                | 4.4%                                                                                                                                                                                                               |          | 4.3%                                                                                                                                                               |             | 4.59                                                                                                                                                                                   |
| Adjusted dividend payout ratio (2) Market value to book value ratio  On- and off-balance sheet information (\$ millions) Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                | 33.3%                                                                                                                                                                                                              |          | 47.6%                                                                                                                                                              |             | 50.09                                                                                                                                                                                  |
| On- and off-balance sheet information (\$ millions) Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                | 41.4%                                                                                                                                                                                                              |          | 43.8%                                                                                                                                                              |             | 44.39                                                                                                                                                                                  |
| Cash, deposits with banks and securities Loans and acceptances, net of allowance Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                | 2.03                                                                                                                                                                                                               |          | 2.20                                                                                                                                                               |             | 2.28                                                                                                                                                                                   |
| Loans and acceptances, net of allowance<br>Total assets<br>Deposits<br>Common shareholders' equity<br>Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                |                                                                                                                                                                                                                    |          |                                                                                                                                                                    |             |                                                                                                                                                                                        |
| Total assets Deposits Common shareholders' equity Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | \$             | 77,290                                                                                                                                                                                                             | \$       | 78,363                                                                                                                                                             | \$          | 72,657                                                                                                                                                                                 |
| Deposits<br>Common shareholders' equity<br>Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                | 256,819<br>400,955                                                                                                                                                                                                 |          | 256,380<br>398,006                                                                                                                                                 |             | 251,145<br>392,508                                                                                                                                                                     |
| Common shareholders' equity<br>Average assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                | 314,336                                                                                                                                                                                                            |          | 315,164                                                                                                                                                            |             | 307,967                                                                                                                                                                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                | 16,955                                                                                                                                                                                                             |          | 16,113                                                                                                                                                             |             | 14,668                                                                                                                                                                                 |
| Average interest-earning assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                | 410,019                                                                                                                                                                                                            |          | 405,239                                                                                                                                                            |             | 402,059                                                                                                                                                                                |
| Average interest-earning assets  Average common shareholders' equity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                | 361,844<br>16,581                                                                                                                                                                                                  |          | 357,757<br>15,885                                                                                                                                                  |             | 347,038<br>14,698                                                                                                                                                                      |
| Assets under administration <sup>(3)</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                | 1,603,022                                                                                                                                                                                                          |          | 1,513,126                                                                                                                                                          |             | 1,429,049                                                                                                                                                                              |
| Balance sheet quality measures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                |                                                                                                                                                                                                                    |          |                                                                                                                                                                    |             |                                                                                                                                                                                        |
| Transitional basis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                |                                                                                                                                                                                                                    |          |                                                                                                                                                                    |             |                                                                                                                                                                                        |
| Risk-weighted assets (RWA) (\$ billions)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | \$             | 153.2                                                                                                                                                                                                              | \$       | 151.3                                                                                                                                                              | \$          | 134.8                                                                                                                                                                                  |
| Common Equity Tier 1 (CET1) ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                | 10.9%                                                                                                                                                                                                              |          | 11.0%                                                                                                                                                              |             | 11.5                                                                                                                                                                                   |
| Tier 1 capital ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                | 11.6%                                                                                                                                                                                                              |          | 11.8%<br>14.3%                                                                                                                                                     |             | 12.49                                                                                                                                                                                  |
| Total capital ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                | 13.9%                                                                                                                                                                                                              |          | 14.5%                                                                                                                                                              |             | 15.3                                                                                                                                                                                   |
| All-in basis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                |                                                                                                                                                                                                                    |          | 1267                                                                                                                                                               | <i>a</i>    | 126.4                                                                                                                                                                                  |
| RWA (\$ billions)<br>CET1 ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | •              | 440 5                                                                                                                                                                                                              | ÷        |                                                                                                                                                                    | \$          | 126.4<br>9.6                                                                                                                                                                           |
| Tier 1 capital ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$             | 140.5<br>9.5%                                                                                                                                                                                                      | \$       | 136.7                                                                                                                                                              | -           | 5.0                                                                                                                                                                                    |
| Total capital ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | \$             | 9.5%                                                                                                                                                                                                               | \$       | 136.7<br>9.4%<br>11.6%                                                                                                                                             | •           |                                                                                                                                                                                        |
| Other information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | \$             |                                                                                                                                                                                                                    | \$       | 9.4%                                                                                                                                                               |             | 12.0°<br>15.3°                                                                                                                                                                         |

<sup>(1)</sup> Certain information has been restated to reflect the changes in accounting policies stated in Note 1 to the interim consolidated financial statements and to conform to the presentation adopted in the current period.
(2) For additional information, see the "Non-GAAP measures" section.
(3) Includes the full contract amount of assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.