

Supplementary Financial Information

Q3 2021

For the period ended: July 31, 2021

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

This document is not audited and should be read in conjunction with our Q3 2021 Quarterly Report to Shareholders and 2020 Annual Report.

Adoption of IFRS 16

The Bank has adopted the International Financial Reporting Standards 16 *Leases (IFRS 16)* issued by the International Accounting Standards Board (IASB) effective November 1, 2019, which replaced the International Accounting Standard 17 *Leases (IAS 17)*. IFRS 16 results in lessees accounting for most leases within the scope of the standard in a manner similar to the way in which finance leases were accounted for under IAS 17. IFRS 16 will apply to all leases with the exception of licences of intellectual property and rights held by licensing agreement within the scope of IAS 38 Intangible assets. Lessees will recognise a right-of-use ("ROU") asset and a corresponding financial liability on the balance sheet. The ROU asset will be amortised over the length of the lease, and the financial liability measured at amortised cost.

The adoption of IFRS 16 resulted in changes to the Bank's consolidated statement of financial position as below:

Comparative periods

Comparative periods continue to be presented under IAS17 and therefore is not comparable to the information presented for 2020 under IFRS 16.

For an explanation of how the Bank applies the requirements of IFRS 16 please refer to the significant accounting policy notes 3 and 4 in the Bank's 2020 Annual Report.

Non-GAAP Measures

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

Adjusting Items

Adjusted results exclude the following items:

Adjusting Items (Pre-Tax) (\$MM)	2021				2020				2019				YEAR-TO DATE		FULL YEAR	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2021	2020	2020	2019	
Acquisition-Related Costs																
Day 1 PCL on acquired performing financial instruments - International Banking	-	-	-	-	-	-	-	-	-	-	151	-	-	-	151	
Integration Costs																
Canadian Banking	-	-	-	20	40	41	76	79	43	25	31	-	157	177	178	
International Banking	-	-	-	16	34	33	71	69	39	19	24	-	138	154	151	
Global Wealth Management	-	-	-	4	6	8	5	10	4	6	7	-	19	23	27	
Amortization of Intangibles⁽¹⁾	24	26	28	26	26	27	27	28	30	28	30	78	80	106	116	
Canadian Banking	5	5	6	6	5	6	5	6	5	6	5	16	16	22	22	
International Banking	11	11	13	11	12	12	12	13	15	12	15	35	36	47	55	
Global Wealth Management	8	10	9	9	9	9	10	9	10	10	10	27	28	37	39	
Other																
Allowance for Credit Losses - Additional Scenario																
Canadian Banking	-	-	-	-	-	-	155	-	-	-	-	-	155	155	-	
International Banking	-	-	-	-	-	-	71	-	-	-	-	-	71	71	-	
Global Wealth Management	-	-	-	-	-	-	77	-	-	-	-	-	77	77	-	
Global Banking and Markets	-	-	-	-	-	-	1	-	-	-	-	-	1	1	-	
Derivative valuation adjustment																
Global Banking and Markets	-	-	-	-	-	-	116	-	-	-	-	-	116	116	-	
Other	-	-	-	-	-	-	102	-	-	-	-	-	102	102	-	
Net loss/(gain) on dispositions																
Impairment charge on software asset	-	-	-	8	(44)	-	(262)	1	320	(173)	-	-	(306)	(298)	148	
	-	-	-	-	-	-	44	-	-	-	-	-	44	44	-	
Total (Pre-Tax)	24	26	28	54	22	68	156	108	393	31	61	78	246	300	593	

Adjusting Items (After Tax, NCI) (\$MM)	2021				2020				2019				YEAR-TO DATE		FULL YEAR	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2021	2020	2020	2019	
Acquisition-Related Costs																
Day 1 PCL on acquired performing financial instruments - International Banking	-	-	-	-	-	-	-	-	-	-	66	-	-	-	66	
Integration Costs																
Canadian Banking	-	-	-	15	24	20	41	45	26	15	17	-	85	100	103	
International Banking	-	-	-	12	19	15	37	38	23	11	11	-	71	83	83	
Global Wealth Management	-	-	-	3	5	5	4	7	3	4	6	-	14	17	20	
Amortization of Intangibles⁽²⁾	18	19	20	19	18	20	20	20	22	20	22	57	58	77	84	
Canadian Banking	4	4	4	4	4	4	4	4	4	4	4	12	12	16	16	
International Banking	7	9	9	8	8	9	9	8	11	9	11	25	26	34	39	
Global Wealth Management	7	6	7	7	6	7	7	8	7	7	7	20	20	27	29	
Other																
Allowance for Credit Losses - Additional Scenario																
Canadian Banking	-	-	-	-	-	-	108	-	-	-	-	-	108	108	-	
International Banking	-	-	-	-	-	-	52	-	-	-	-	-	52	52	-	
Global Wealth Management	-	-	-	-	-	-	51	-	-	-	-	-	51	51	-	
Global Banking and Markets	-	-	-	-	-	-	1	-	-	-	-	-	1	1	-	
Derivative valuation adjustment																
Global Banking and Markets	-	-	-	-	-	-	85	-	-	-	-	-	85	85	-	
Other	-	-	-	-	-	-	75	-	-	-	-	-	75	75	-	
Net loss/(gain) on dispositions																
Impairment charge on software asset	-	-	-	5	(43)	-	(316)	32	418	(142)	-	-	(359)	(354)	308	
	-	-	-	-	-	-	32	-	-	-	-	-	32	32	-	
Total (After Tax, NCI)	18	19	20	39	(1)	40	(30)	97	466	(41)	39	57	9	48	561	

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

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

(\$ millions)	For the three months ended			For the nine months ended	
	July 31 2021	April 30 2021	July 31 2020	July 31 2021	July 31 2020
Reported Results					
Net interest income	\$ 4,217	\$ 4,176	\$ 4,253	\$ 12,744	\$ 13,062
Non-interest income	3,540	3,560	3,481	10,821	10,769
Total revenue	7,757	7,736	7,734	23,565	23,831
Provision for credit losses	380	496	2,181	1,640	4,953
Non-interest expenses	4,097	4,042	4,018	12,347	12,799
Income before taxes	3,280	3,198	1,535	9,578	6,079
Income tax expense	738	742	231	2,182	1,125
Net income	\$ 2,542	\$ 2,456	\$ 1,304	\$ 7,396	\$ 4,954
Net income attributable to non-controlling interests in subsidiaries (NCI)	81	90	(51)	261	3
Net income attributable to equity holders	2,461	2,366	1,355	7,135	4,951
Net income attributable to common shareholders	2,426	2,289	1,332	6,980	4,837
Diluted earnings per share (in dollars)	\$ 1.99	\$ 1.88	\$ 1.04	\$ 5.73	\$ 3.88
Adjustments					
Acquisition-related costs					
Integration costs ⁽¹⁾	\$ -	\$ -	\$ 40	\$ -	\$ 157
Amortization of Acquisition-related intangible assets, excluding software ⁽¹⁾	24	26	26	78	80
	24	26	66	78	237
Allowance for credit losses - Additional scenario ⁽²⁾	-	-	-	-	155
Derivatives valuation adjustment ⁽³⁾	-	-	-	-	116
Net (gain)/loss on divestitures ⁽⁴⁾	-	-	(44)	-	(306)
Impairment charge on software asset ⁽¹⁾	-	-	-	-	44
Adjustments (Pre-tax)	\$ 24	\$ 26	\$ 22	\$ 78	\$ 246
Income tax expense/(benefit)	(6)	(7)	(18)	(21)	(177)
Adjustments (After tax)	\$ 18	\$ 19	\$ 4	\$ 57	\$ 69
Adjustment attributable to NCI	-	-	(5)	-	(60)
Adjustments (After tax and NCI)	\$ 18	\$ 19	\$ (1)	\$ 57	\$ 9
Adjusted Results					
Net interest income	\$ 4,217	\$ 4,176	\$ 4,253	\$ 12,744	\$ 13,062
Non-interest income	3,540	3,560	3,436	10,821	10,572
Total revenue	7,757	7,736	7,689	23,565	23,634
Provision for credit losses	380	496	2,181	1,640	4,798
Non-interest expenses	4,073	4,016	3,951	12,269	12,511
Income before taxes	3,304	3,224	1,557	9,656	6,325
Income tax expense	744	749	249	2,203	1,302
Net income	\$ 2,560	\$ 2,475	\$ 1,308	\$ 7,453	\$ 5,023
Net income attributable to NCI	81	90	(46)	261	63
Net income attributable to equity holders	2,479	2,385	1,354	7,192	4,960
Net income attributable to common shareholders	2,444	2,308	1,331	7,037	4,846
Adjusted diluted earnings per share (in dollars)	\$ 2.01	\$ 1.90	\$ 1.04	\$ 5.78	\$ 3.91

(1) Recorded in non-interest expenses.

(2) Recorded in provision for credit losses.

(3) Recorded in non-interest income.

(4) Recorded in non-interest income; costs related to divestitures are recorded in non-interest expenses.

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

ENHANCED DISCLOSURE TASK FORCE (EDTF) RECOMMENDATIONS						Scotiabank®
July 31, 2021 Reference Table for EDTF						
Recommendation			Q3/21		2020 Annual Report	
Type of risk	Number	Disclosure	Quarterly Report	Supplementary Regulatory Capital Disclosures	MD&A	Financial Statements
General	1	The index of risks to which the business is exposed.			85-86, 91, 101	
	2	The Bank's risk to terminology, measures and key parameters.			81-84	
	3	Top and emerging risks, and the changes during the reporting period.			88-90, 95-100	
	4	Discussion on the regulatory development and plans to meet new regulatory ratios.	42-46		61-63, 109-110 126-128	
Risk governance, risk management and business model	5	The Bank's Risk Governance structure.			78-80	
	6	Description of risk culture and procedures applied to support the culture.			81-83	
	7	Description of key risks from the Bank's business model.			85-87	
	8	Stress testing use within the Bank's risk governance and capital management.			81-82	
Capital Adequacy and risk-weighted assets	9	Pillar 1 capital requirements, and the impact for global systemically important banks.	42-43	3	61-63	217
	10	a) Regulatory capital components.	42, 68	18-21	64	
	11	b) Reconciliation of the accounting balance sheet to the regulatory balance sheet.		15-16		
	12	Flow statement of the movements in regulatory capital since the previous reporting period, including changes in common equity tier 1, additional tier 1 and tier 2 capital.	42	70	65, 66	
	13	Discussion of targeted level of capital, and the plans on how to establish this.			61-63	
	14	Analysis of risk-weighted assets by risk type, business, and market risk RWAs.			5, 34, 36-47, 55-57, 61, 73, 79	187, 241
	15	Analysis of the capital requirements for each Basel asset class.			68-72, 87, 136	
	16	Analysis of the capital requirements for each Basel asset class.	73		68-72	187, 235-241
Liquidity Funding	17	Tabulate credit risk in the Banking Book.			68-72	236
	18	Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type.			68-72	
	19	Discussion of Basel III Back-testing requirement including credit risk model performance and validation.			69-71	
	20	Analysis of the Bank's liquid assets.	33-36		107-110	
	21	Encumbered and unencumbered assets analyzed by balance sheet category.	33-36		109	
	22	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date.	40-41		112-114	
	23	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	38-39		111-112	
	24	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	32-33		106	
Market Risk	25	Discussion of significant trading and non-trading market risk factors.	74		102-107	240-241
	26	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	31, 74		102-107	240-241
	27	Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.			102-107	241
	28	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.				
Credit Risk	29	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending.			5, 34, 36-47, 55-57	198-199, 237-239
	30	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies.			95-100, 130-136	165-167, 199
	31	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies.				
	32	Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year.	59	31, 32	97, 130-131, 133, 134	199
	33	Analysis of counterparty credit risk that arises from derivative transactions.	44, 73	78	93-94	185-188
Other risks	34	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	73		93-94, 98	
	35	Quantified measures of the management of operational risk.	74		72, 115	
	36	Discussion of publicly known risk items.	44		77	

	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Operating Performance:																
Reported:																
Net Income (\$MM) ⁽¹⁾	2,542	2,456	2,398	1,899	1,304	1,324	2,326	2,308	1,984	2,259	2,247	7,396	4,954	6,853	8,798	
Net Income Attributable to Common Shareholders (\$MM)	2,426	2,289	2,265	1,745	1,332	1,243	2,262	2,137	1,839	2,125	2,107	6,980	4,837	6,582	8,208	
EPS (\$) - Basic	2.00	1.89	1.87	1.44	1.10	1.03	1.86	1.76	1.51	1.74	1.72	5.75	3.99	5.43	6.72	
- Diluted	1.99	1.88	1.86	1.42	1.04	1.00	1.84	1.73	1.50	1.73	1.71	5.73	3.88	5.30	6.68	
ROE (%) ⁽²⁾	15.0	14.8	14.2	11.0	8.3	7.9	14.2	13.3	11.5	13.8	13.5	14.7	10.2	10.4	13.1	
Core Banking Margin (%) ⁽²⁾	2.23	2.26	2.27	2.22	2.10	2.35	2.45	2.40	2.45	2.45	2.45	2.25	2.29	2.27	2.44	
Productivity Ratio (%) ⁽¹⁾⁽²⁾	52.8	52.2	52.1	54.1	52.0	54.8	54.3	54.1	55.0	51.8	54.9	52.4	53.7	53.8	53.9	
Effective Tax Rate (%)	22.5	23.2	22.7	18.0	15.1	24.2	16.8	20.5	27.5	21.7	18.1	22.8	20.6	18.4	21.9	
Effective Tax Rate (TEB) (%)	24.1	24.9	24.2	20.2	18.3	27.2	18.7	21.9	28.7	22.6	19.1	24.4	21.1	20.8	23.0	
Adjusted:																
Net Income (\$MM) ⁽¹⁾⁽²⁾⁽³⁾	2,560	2,475	2,418	1,938	1,308	1,371	2,344	2,400	2,455	2,263	2,291	7,453	5,023	6,961	9,409	
Net Income Attributable to Common Shareholders (Diluted) ⁽²⁾⁽³⁾	2,453	2,321	2,327	1,805	1,295	1,266	2,278	2,264	2,349	2,123	2,191	7,078	4,864	6,668	8,929	
EPS (\$) - Diluted ⁽²⁾⁽³⁾	2.01	1.90	1.88	1.45	1.04	1.04	1.83	1.82	1.88	1.70	1.75	5.78	3.91	5.36	7.14	
ROE (%) ⁽²⁾⁽³⁾	15.1	14.9	14.4	11.3	8.3	8.2	13.9	13.8	14.3	13.6	13.7	14.8	10.2	10.4	13.9	
Productivity Ratio (%) ⁽¹⁾⁽²⁾⁽⁴⁾	52.5	51.9	51.8	53.3	51.4	54.0	53.4	52.7	51.7	52.3	54.1	52.1	52.9	53.0	52.7	
Balance Sheet:																
Total Assets (\$B) ⁽¹⁾	1,163.4	1,125.2	1,164.1	1,136.5	1,169.9	1,247.1	1,154.0	1,086.2	1,066.7	1,058.2	1,034.3					
Net Customer Loans and Acceptances (\$B)	644.8	623.8	618.4	617.4	629.3	647.9	613.7	606.4	603.2	596.6	584.9					
Deposits (\$B)	794.4	756.7	769.0	750.8	768.0	797.7	763.9	733.4	722.3	712.3	690.9					
Common Shareholders' Equity (\$B)	64.7	63.5	63.4	62.8	62.9	64.3	63.5	63.6	63.5	63.6	62.5					
Credit Quality:																
Gross Impaired Loans	4,735	5,116	5,279	5,053	5,148	5,120	4,770	5,135	5,229	5,364	5,287					
- % of Customer Loans and Acceptances	0.73	0.81	0.84	0.81	0.81	0.78	0.77	0.84	0.86	0.89	0.90					
Net Impaired Loans (\$MM) ⁽⁵⁾	2,976	3,178	3,285	3,096	3,361	3,473	3,233	3,540	3,559	3,695	3,607					
- % of Customer Loans and Acceptances	0.46	0.50	0.52	0.50	0.53	0.53	0.52	0.58	0.58	0.61	0.61					
Allowance for Credit Losses (\$MM) ⁽⁶⁾	6,232	6,893	7,810	7,820	7,403	6,079	5,095	5,145	5,273	5,376	5,199					
Reported Provision for Credit Losses (\$MM) ⁽⁷⁾	380	496	764	1,131	2,181	1,846	926	753	713	873	688	1,640	4,953	6,084	3,027	
Adjusted Provision for Credit Losses (\$MM) ⁽⁴⁾⁽⁷⁾	380	496	764	1,131	2,181	1,846	771	753	713	722	688	1,640	4,798	5,929	2,876	
Provision for Credit Losses on Loans and Acceptances (\$MM) ⁽⁸⁾	379	496	764	1,131	2,181	1,847	926	756	713	874	685	1,639	4,954	6,085	3,028	
Adjusted Provision for Credit Losses on Loans and Acceptances (\$MM) ⁽⁴⁾⁽⁸⁾	379	496	764	1,131	2,181	1,847	771	756	713	723	685	1,639	4,799	5,930	2,877	
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁸⁾	0.24	0.33	0.49	0.73	1.36	1.19	0.61	0.50	0.48	0.61	0.47	0.35	1.06	0.98	0.51	
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁴⁾⁽⁸⁾	0.24	0.33	0.49	0.73	1.36	1.19	0.51	0.50	0.48	0.51	0.47	0.35	1.03	0.95	0.49	
Reported Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽⁸⁾	0.53	0.80	0.49	0.54	0.58	0.56	0.55	0.49	0.52	0.49	0.47	0.60	0.56	0.56	0.49	
Adjusted Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽⁴⁾⁽⁸⁾	0.53	0.80	0.49	0.54	0.58	0.56	0.53	0.49	0.52	0.49	0.47	0.60	0.56	0.55	0.49	
Net write-offs as a % of Average Net Loans & Acceptances	0.62	0.76	0.43	0.41	0.47	0.47	0.54	0.49	0.50	0.50	0.50	0.60	0.49	0.47	0.50	
Capital and Liquidity Measures:																
CET1 Capital Ratio (%) ⁽¹⁾	12.2	12.3	12.2	11.8	11.3	10.9	11.4	11.1	11.2	11.1	11.1					
Tier 1 Capital Ratio (%)	13.7	13.6	13.6	13.3	12.8	11.9	12.5	12.2	12.3	12.5	12.5					
Total Capital Ratio (%)	15.7	15.7	15.7	15.5	14.9	14.0	14.6	14.2	14.8	14.7	14.6					
Leverage Ratio (%)	4.8	4.7	4.7	4.7	4.6	4.4	4.0	4.2	4.2	4.3	4.4					
CET1 Risk-Weighted Assets (\$MM)	414,169	404,727	406,780	404,727	430,542	446,173	420,694	421,185	417,058	415,212	408,565					
Net Stable Funding Ratio (NSFR) (%)	112	112	115	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.					
Liquidity Coverage Ratio (%)	123	129	129	138	141	132	127	125	123	125	128					

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

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

(3) Adjusted for Acquisition and divestiture-related amounts, ACL for the additional scenario, derivative valuation adjustment and impairment charge on software asset (after tax).

(4) Adjusted for Acquisition and divestiture-related amounts, ACL for the additional scenario, derivative valuation adjustment and impairment charge on software asset (pre-tax).

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

(6) Includes allowance for credit losses on all financial assets - loans, acceptances, off-balance sheet exposures and other financial assets.

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

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

	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Valuation:																
Book Value per Common Share (\$)	53.26	52.29	52.28	51.85	51.91	53.05	52.33	52.33	52.06	52.01	51.01	53.26	51.91	51.85	52.33	
Share Price (\$) - High	82.35	80.16	71.17	58.99	61.80	74.92	76.75	76.49	74.16	75.92	74.87	82.35	76.75	76.75	76.49	
- Low	76.56	68.29	55.11	53.54	49.11	46.38	71.65	67.17	68.36	70.43	66.36	55.11	46.38	46.38	66.36	
- Close	77.87	78.27	68.20	55.35	55.01	55.80	72.28	75.54	70.46	73.78	74.80	77.87	55.01	55.35	75.54	
Share Price (Closing) as % of Book Value	146.2	149.7	130.5	106.8	106.0	105.2	106.8	144.4	135.3	141.9	146.6	146.2	106.0	106.8	144.4	
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	10.8	12.4	12.5	10.2	9.6	9.1	10.5	11.2	10.5	10.9	11.1	10.8	9.6	10.2	11.2	
Market Capitalization (\$MM)	94,620	94,988	82,684	67,055	66,641	67,594	87,687	91,867	85,993	90,188	91,679	94,620	66,641	67,055	91,867	
Dividends:																
Common Dividends Paid (\$MM)	1,093	1,092	1,091	1,091	1,090	1,090	1,092	1,094	1,062	1,063	1,041	3,276	3,272	4,363	4,260	
Common Dividends/Share (\$)	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.87	0.87	0.85	2.70	2.70	3.60	3.49	
Shares:																
Number of Common Shares Outstanding at Period End (MM)	1,215	1,214	1,212	1,211	1,211	1,211	1,213	1,216	1,220	1,222	1,226					
Average Number of Common Shares Outstanding (MM) - Basic	1,215	1,213	1,212	1,211	1,211	1,212	1,214	1,218	1,221	1,224	1,226	1,213	1,212	1,212	1,222	
- Diluted	1,223	1,223	1,237	1,246	1,245	1,222	1,247	1,260	1,251	1,252	1,255	1,225	1,244	1,243	1,251	
Other Information:⁽²⁾																
Employees ⁽³⁾	90,833	89,847	89,808	91,447	94,681	96,897	99,277	101,380	101,362	100,546	98,099					
Branches and Offices	2,555	2,569	2,597	2,618	2,905	2,953	3,048	3,109	3,129	3,147	3,076					
ABMs	8,609	8,695	8,716	8,791	8,793	8,949	9,007	9,391	9,361	9,197	8,970					
Legacy Senior Debt Credit Ratings:																
Moody's ⁽⁴⁾	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2					
Standard & Poor's ⁽⁴⁾	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+					
Fitch ⁽⁴⁾	AA	AA	AA	AA	AA	AA	AA-	AA-	AA-	AA-	AA-					
DBRS ⁽⁴⁾	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA					

(1) Based on trailing 4 quarters' EPS.

(2) Excludes affiliates.

(3) Employees are reported on a full-time equivalent basis. Prior periods have been restated to conform to current presentation as of Q1/21.

(4) As of July 31, 2021, outlook is Stable (Moody's, Standard & Poor's and DBRS), Negative (Fitch).

(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR				
	2021			2020				2019				2021	2020	2020	2019		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1						
CONSOLIDATED STATEMENT OF INCOME:																	
Interest Income	6,101	6,187	6,512	6,652	6,986	7,838	8,236	8,252	8,440	8,101	7,991	18,800	23,060	29,712	32,784		
Interest Expense ⁽¹⁾	1,884	2,011	2,161	2,394	2,733	3,421	3,844	3,916	4,066	3,908	3,717	6,056	9,998	12,392	15,607		
Net Interest Income	4,217	4,176	4,351	4,258	4,253	4,417	4,392	4,336	4,374	4,193	4,274	12,744	13,062	17,320	17,177		
Non-Interest Income	3,540	3,560	3,721	3,247	3,481	3,539	3,749	3,632	3,285	3,610	3,330	10,821	10,769	14,016	13,857		
Total Revenue	7,757	7,736	8,072	7,505	7,734	7,956	8,141	7,968	7,659	7,803	7,604	23,565	23,831	31,336	31,034		
Provision for Credit Losses	380	496	764	1,131	2,181	1,846	926	753	713	873	688	1,640	4,953	6,084	3,027		
Total Non-interest Expenses ⁽¹⁾	4,097	4,042	4,208	4,057	4,018	4,363	4,418	4,311	4,209	4,046	4,171	12,347	12,799	16,856	16,737		
Income before Taxes	3,280	3,198	3,100	2,317	1,535	1,747	2,797	2,904	2,737	2,884	2,745	9,578	6,079	8,396	11,270		
Income Tax Expense	738	742	702	418	231	423	471	596	753	625	498	2,182	1,125	1,543	2,472		
Reported Net Income	2,542	2,456	2,398	1,899	1,304	1,324	2,326	2,308	1,984	2,259	2,247	7,396	4,954	6,853	8,798		
Adjusting Items (after tax) ⁽²⁾	18	19	20	39	4	47	18	92	471	4	44	57	69	108	611		
Adjusted Net Income	2,560	2,475	2,418	1,938	1,308	1,371	2,344	2,400	2,455	2,263	2,291	7,453	5,023	6,961	9,409		
Net Income Attributable to Non-Controlling Interests in Subsidiaries	81	90	90	72	(51)	15	39	107	120	70	111	261	3	75	408		
Adjusted Net Income Attributable to Non-Controlling Interests in Subsidiaries	81	90	90	72	(46)	22	87	102	125	115	116	261	63	135	458		
Adjusted Net Income Attributable to Equity Holders of the Bank	2,479	2,385	2,328	1,866	1,354	1,349	2,257	2,298	2,330	2,148	2,175	7,192	4,960	6,826	8,951		
Preferred Shareholders	35	77	43	82	23	66	25	64	25	64	29	155	114	196	182		
Common Shareholders	2,444	2,308	2,285	1,784	1,331	1,283	2,232	2,234	2,305	2,084	2,146	7,037	4,846	6,630	8,769		
Adjusted diluted impact of share-based payment options and others ⁽³⁾	9	13	42	21	(36)	(17)	46	30	44	39	45	41	18	38	160		
Adjusted Net Income Attributable to Common Shareholders (Diluted)	2,453	2,321	2,327	1,805	1,295	1,266	2,278	2,264	2,349	2,123	2,191	7,078	4,864	6,668	8,929		

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

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

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

(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB) ⁽¹⁾	2,030	1,934	1,984	1,954	1,930	1,951	2,003	2,027	2,009	1,884	1,928	5,948	5,884	7,838	7,848	
Non-Interest Income (TEB)	765	690	664	612	570	575	704	656	655	649	656	2,119	1,849	2,461	2,616	
Total Revenue (TEB)	2,795	2,624	2,648	2,566	2,500	2,526	2,707	2,683	2,664	2,533	2,584	8,067	7,733	10,299	10,464	
Provision for Credit Losses	(69)	(145)	(215)	(330)	(752)	(670)	(321)	(247)	(241)	(253)	(231)	(429)	(1,743)	(2,073)	(972)	
Non-interest Expenses ⁽¹⁾	(1,267)	(1,229)	(1,204)	(1,186)	(1,172)	(1,220)	(1,233)	(1,220)	(1,193)	(1,172)	(1,187)	(3,700)	(3,625)	(4,811)	(4,772)	
Income before Taxes	1,459	1,250	1,229	1,050	576	636	1,153	1,216	1,230	1,108	1,166	3,938	2,365	3,415	4,720	
Income Tax Expense (TEB)	(380)	(323)	(318)	(272)	(147)	(159)	(301)	(318)	(320)	(289)	(305)	(1,021)	(607)	(879)	(1,232)	
Reported Net Income	1,079	927	911	778	429	477	852	898	910	819	861	2,917	1,758	2,536	3,488	
Adjusting Items (after tax) ⁽²⁾	4	4	4	4	4	4	56	4	4	4	4	12	64	68	16	
Adjusted Net Income⁽³⁾	1,083	931	915	782	433	481	908	902	914	823	865	2,929	1,822	2,604	3,504	
Reported Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reported Net Income Attributable to Equity Holders of the Bank	1,079	927	911	778	429	477	852	898	910	819	861	2,917	1,758	2,536	3,488	
Adjusted Net Income Attributable to Non-Controlling Interests⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjusted Net Income Attributable to Equity Holders of the Bank⁽³⁾	1,083	931	915	782	433	481	908	902	914	823	865	2,929	1,822	2,604	3,504	
Profitability Measurements:																
Return on Equity (%)	26.1	23.5	21.9	18.4	10.1	11.4	20.6	23.3	24.1	22.6	22.8	23.8	14.0	15.1	23.2	
Adjusted Return on Equity (%) ⁽³⁾	26.2	23.6	22.0	18.5	10.2	11.5	21.9	23.4	24.2	22.8	22.9	23.9	14.5	15.5	23.3	
Net Interest Margin ⁽¹⁾⁽⁴⁾	2.23	2.26	2.26	2.26	2.26	2.33	2.36	2.41	2.44	2.40	2.39	2.25	2.32	2.30	2.41	
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁵⁾	0.07	0.16	0.23	0.37	0.85	0.77	0.36	0.28	0.28	0.31	0.28	0.16	0.66	0.59	0.29	
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽³⁾⁽⁵⁾	0.07	0.16	0.23	0.37	0.85	0.77	0.28	0.28	0.28	0.31	0.28	0.16	0.63	0.57	0.29	
Reported Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽⁵⁾	0.14	0.27	0.23	0.27	0.36	0.36	0.30	0.29	0.30	0.29	0.28	0.21	0.34	0.32	0.29	
Adjusted Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽³⁾⁽⁵⁾	0.14	0.27	0.23	0.27	0.36	0.36	0.29	0.29	0.30	0.29	0.28	0.21	0.34	0.32	0.29	
Net write-offs as a % of Average Net Loans & Acceptances	0.18	0.24	0.22	0.25	0.30	0.31	0.29	0.30	0.30	0.29	0.29	0.21	0.30	0.29	0.29	
Productivity Ratio (%) ⁽¹⁾	45.3	46.8	45.5	46.2	46.9	48.3	45.6	45.4	44.8	46.3	45.9	45.9	46.9	46.7	45.6	
Adjusted Productivity Ratio (%) ⁽¹⁾⁽³⁾	45.1	46.6	45.3	46.0	46.7	48.1	45.4	45.2	44.6	46.1	45.7	45.7	46.7	46.5	45.4	
Average Balances (\$B):																
Residential Mortgages	243.3	234.8	231.0	225.5	220.7	217.8	215.4	212.1	207.3	205.0	204.5	236.4	218.0	219.9	207.2	
Personal Loans	68.3	67.8	69.2	69.7	69.3	70.9	71.3	71.2	70.0	68.9	69.0	68.4	70.5	70.3	69.8	
Credit Cards	5.9	5.9	6.3	6.4	6.6	7.3	7.8	7.7	7.6	7.3	7.4	6.0	7.2	7.0	7.5	
Business and Government Loans & Acceptances	63.6	61.3	59.2	58.5	59.4	59.2	56.6	55.3	54.2	51.7	50.4	61.4	58.4	58.4	52.9	
Total Loans & Acceptances	381.1	369.8	365.7	360.1	356.0	355.2	351.1	346.3	339.1	332.9	331.3	372.2	354.1	355.6	337.4	
Other Assets	2.8	2.6	2.6	2.7	3.2	3.4	3.4	2.8	2.9	2.7	2.6	2.7	3.3	3.2	2.8	
Total Assets	383.9	372.4	368.3	362.8	359.2	358.6	354.5	349.1	342.0	335.6	333.9	374.9	357.4	358.8	340.2	
Personal Deposits	190.5	189.0	189.0	185.6	181.7	170.5	169.5	167.8	166.0	166.0	162.0	189.5	173.9	176.9	165.4	
Non-Personal Deposits	107.5	103.7	100.1	93.3	85.6	79.3	78.9	80.3	76.9	74.5	74.2	103.8	81.3	84.3	76.5	
Total Deposits	298.0	292.7	289.1	278.9	267.3	249.8	248.4	248.1	242.9	240.5	236.2	293.3	255.2	261.2	241.9	
Other Liabilities	19.3	17.9	17.2	16.3	15.9	15.2	15.0	14.7	13.9	12.6	12.1	18.1	15.4	15.6	13.4	
Total Liabilities	317.3	310.6	306.3	295.2	283.2	265.0	263.4	262.8	256.8	253.1	248.3	311.4	270.6	276.8	255.3	
Other:																
Branches	956	959	956	952	948	949	950	949	953	957	956					
Employees ⁽⁶⁾	17,424	17,315	17,185	17,531	17,721	18,283	18,074	17,852	17,794	17,487	17,507					
ABMs	3,552	3,556	3,543	3,540	3,530	3,642	3,648	3,652	3,632	3,642	3,633					

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.
 (2) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.
 (3) Adjusted for Acquisition-related costs and impact of additional pessimistic scenario.
 (4) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.
 (5) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.
 (6) Employees are reported on a full-time equivalent basis. Periods prior to 2021 have been restated to conform to current presentation as of Q1/21.

(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB) ⁽¹⁾	1,586	1,662	1,788	1,785	1,906	1,907	2,005	2,093	2,125	2,090	2,045	5,036	5,818	7,603	8,353	
Non-Interest Income (TEB)	776	716	773	763	664	800	980	1,093	1,112	1,069	1,092	2,265	2,444	3,207	4,366	
Total Revenue (TEB)	2,362	2,378	2,561	2,548	2,570	2,707	2,985	3,186	3,237	3,159	3,137	7,301	8,262	10,810	12,719	
Provision for Credit Losses	(339)	(396)	(525)	(736)	(1,278)	(1,019)	(580)	(502)	(476)	(628)	(470)	(1,260)	(2,877)	(3,613)	(2,076)	
Non-interest Expenses ⁽¹⁾	(1,299)	(1,294)	(1,402)	(1,424)	(1,390)	(1,465)	(1,664)	(1,688)	(1,667)	(1,606)	(1,635)	(3,995)	(4,519)	(5,943)	(6,596)	
Income before Taxes	724	688	634	388	(98)	223	741	996	1,094	925	1,032	2,046	866	1,254	4,047	
Income Tax Expense (TEB)	(160)	(181)	(157)	(55)	70	(38)	(159)	(231)	(250)	(224)	(204)	(498)	(127)	(182)	(909)	
Reported Net Income	564	507	477	333	(28)	185	582	765	844	701	828	1,548	739	1,072	3,138	
Adjusting Items (after tax) ⁽²⁾	7	9	9	20	32	31	117	58	39	130	27	25	180	200	254	
Adjusted Net Income⁽³⁾	571	516	486	353	4	216	699	823	883	831	855	1,573	919	1,272	3,392	
Reported Net Income Attributable to Non-Controlling Interests	78	87	88	70	(54)	12	64	86	117	63	107	253	22	92	373	
Reported Net Income Attributable to Equity Holders of the Bank	486	420	389	263	26	173	518	679	727	638	721	1,295	717	980	2,765	
- Reported Net Income Attributable to Equity Holders of the Bank - relating to divested operations	-	(1)	3	2	-	(3)	61	161	150	166	165	2	58	60	642	
Adjusted Net Income Attributable to Non-Controlling Interests⁽³⁾	78	87	88	70	(49)	19	84	98	122	107	112	253	54	124	439	
Adjusted Net Income Attributable to Equity Holders of the Bank⁽³⁾	493	429	398	283	53	197	615	725	761	724	743	1,320	865	1,148	2,953	
- Adjusted Net Income Attributable to Equity Holders of the Bank - relating to divested operations	-	(1)	3	2	-	(3)	61	161	150	166	165	2	58	60	642	
Profitability Measurements:⁽⁸⁾																
Reported Return on Equity (%)	11.1	9.9	8.5	5.6	0.4	3.5	10.6	13.0	13.5	12.3	13.8	9.8	4.8	5.0	13.2	
Adjusted Return on Equity (%) ⁽³⁾	11.3	10.1	8.7	6.0	0.9	4.0	12.7	14.0	14.2	13.9	14.2	10.0	5.8	5.8	14.1	
Net Interest Margin ⁽¹⁾⁽⁴⁾	3.72	3.95	4.03	3.97	3.99	4.28	4.51	4.51	4.51	4.62	4.54	3.90	4.25	4.18	4.54	
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁵⁾	1.00	1.18	1.49	2.07	3.33	2.78	1.57	1.35	1.25	1.72	1.29	1.23	2.57	2.45	1.40	
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽³⁾⁽⁵⁾	1.00	1.18	1.49	2.07	3.33	2.78	1.36	1.35	1.25	1.31	1.29	1.23	2.50	2.40	1.30	
Reported Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽⁵⁾	2.08	2.81	1.50	1.58	1.49	1.45	1.45	1.27	1.37	1.30	1.24	2.12	1.46	1.49	1.30	
Adjusted Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽³⁾⁽⁵⁾	2.08	2.81	1.50	1.58	1.49	1.45	1.37	1.27	1.37	1.30	1.24	2.12	1.44	1.47	1.30	
Net write-offs as a % of Average Net Loans & Acceptances	2.37	2.72	1.27	1.06	1.17	1.24	1.47	1.28	1.27	1.27	1.35	2.11	1.29	1.24	1.29	
Reported Productivity Ratio (%) ⁽¹⁾	55.0	54.4	54.7	55.9	54.1	54.1	55.7	53.0	51.5	50.8	52.1	54.7	54.7	55.0	51.9	
Adjusted Productivity Ratio (%) ⁽¹⁾⁽³⁾	54.6	53.9	54.2	54.8	52.3	52.5	52.9	50.4	49.8	49.8	50.9	54.2	52.6	53.1	50.2	
Average Balances (\$B):																
Residential Mortgages ⁽⁷⁾	38.3	38.8	38.9	37.5	37.8	37.4	39.6	41.1	41.5	41.9	40.2	38.6	38.3	38.1	41.2	
Personal Loans ⁽⁶⁾⁽⁷⁾	18.2	18.9	19.4	20.0	21.3	21.7	22.9	23.6	24.4	23.4	23.1	18.8	22.0	21.5	23.6	
Credit Cards ⁽⁶⁾⁽⁷⁾	6.5	7.7	8.6	8.6	9.2	9.9	10.3	10.3	10.5	10.4	9.9	7.6	9.8	9.5	10.3	
Business and Government Loans & Acceptances	74.9	76.4	77.2	80.0	88.7	83.4	77.8	77.3	77.9	77.4	74.3	76.2	83.2	82.5	76.6	
Total Loans & Acceptances	137.9	141.8	144.1	146.1	157.0	152.4	150.6	152.3	154.3	153.1	147.5	141.2	153.3	151.6	151.7	
Investment Securities	16.5	17.1	16.6	16.4	16.6	14.4	14.8	17.2	16.8	17.0	17.2	16.7	15.3	15.6	17.1	
Deposits with Banks	15.9	15.7	17.6	18.5	18.8	16.9	16.9	17.0	17.6	16.0	14.5	16.4	17.5	17.8	16.3	
Other Assets	20.4	19.6	21.1	21.0	23.2	21.7	20.2	18.3	14.6	14.1	14.9	20.5	21.7	21.4	15.5	
Total Assets	190.7	194.2	199.4	202.0	215.6	205.4	202.5	204.8	203.3	200.2	194.1	194.8	207.8	206.4	200.6	
Personal Deposits	35.7	36.3	36.7	36.0	36.4	36.4	39.2	40.5	41.2	41.3	39.6	36.3	37.3	37.0	40.6	
Non-Personal Deposits	67.2	66.7	69.1	71.4	76.9	74.4	71.9	74.8	75.2	72.8	73.3	67.7	74.4	73.7	74.0	
Total Deposits	103.0	103.0	105.8	107.4	113.3	110.8	111.1	115.3	116.4	114.1	112.9	104.0	111.7	110.7	114.6	
Other Liabilities	43.3	45.9	47.4	45.8	48.3	43.4	39.5	40.4	37.8	37.8	36.8	45.5	43.8	44.2	38.3	
Total Liabilities	146.3	148.9	153.2	153.2	161.6	154.2	150.6	155.7	154.2	151.9	149.7	149.5	155.5	154.9	152.9	
Other:⁽⁶⁾																
Branches	1,352	1,362	1,393	1,418	1,702	1,748	1,824	1,892	1,909	1,918	1,844					
Employees ⁽⁹⁾	45,426	45,507	45,878	47,296	50,403	52,318	55,190	57,014	57,220	57,373	55,180					
ABMs	5,057	5,139	5,173	5,251	5,263	5,307	5,359	5,739	5,729	5,555	5,337					
Amortization of intangibles (pre-tax)	11	11	13	11	12	12	12	13	15	13	15	35	36	48	56	

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

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

(3) Adjusted for Acquisition and Divestiture-related amounts and impact of additional pessimistic scenario.

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

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

(6) Excludes affiliates.

(7) Prior periods have been restated to conform with current presentation as of Q2/21.

(8) Ratios are on a reported currency basis.

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

(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB) ⁽¹⁾	160	152	155	144	145	145	141	142	143	136	143	467	431	575	564	
Non-Interest Income (TEB)	1,175	1,156	1,235	1,021	990	982	1,016	1,007	993	982	955	3,566	2,988	4,009	3,937	
Total Revenue (TEB)	1,335	1,308	1,390	1,165	1,135	1,127	1,157	1,149	1,136	1,118	1,098	4,033	3,419	4,584	4,501	
Provision for Credit Losses - (Charge)/Recovery	1	2	(4)	(3)	(1)	(2)	(1)	-	1	1	(2)	(1)	(4)	(7)	-	
Non-interest Expenses ⁽¹⁾	(812)	(802)	(817)	(726)	(700)	(715)	(737)	(744)	(721)	(717)	(723)	(2,431)	(2,152)	(2,878)	(2,905)	
Income before Taxes	524	508	569	436	434	410	419	405	416	402	373	1,601	1,263	1,699	1,596	
Income Tax Expense (TEB)	(132)	(134)	(148)	(111)	(110)	(106)	(110)	(102)	(110)	(104)	(96)	(414)	(326)	(437)	(412)	
Reported Net Income	392	374	421	325	324	304	309	303	306	298	277	1,187	937	1,262	1,184	
Adjusting Items (after tax) ⁽²⁾	7	6	7	10	11	12	12	15	10	11	13	20	35	45	49	
Adjusted Net Income ⁽³⁾	399	380	428	335	335	316	321	318	316	309	290	1,207	972	1,307	1,233	
Reported Net Income Attributable to Non-Controlling Interests	2	2	3	2	3	2	3	4	4	6	4	7	8	10	18	
Reported Net Income Attributable to Equity Holders of the Bank	390	372	418	323	321	302	306	299	302	292	273	1,180	929	1,252	1,166	
- Reported Net Income Attributable to Equity Holders of the Bank - relating to divested operations	-	-	-	-	-	-	-	2	1	10	4	-	-	-	17	
Adjusted Net Income Attributable to Non-Controlling Interests ⁽³⁾	2	2	3	2	3	2	3	4	4	6	4	7	8	10	18	
Adjusted Net Income Attributable to Equity Holders of the Bank ⁽³⁾	397	378	425	333	332	314	318	314	312	303	286	1,200	964	1,297	1,215	
- Adjusted Net Income Attributable to Equity Holders of the Bank - relating to divested operations	-	-	-	-	-	-	-	2	1	10	4	-	-	-	17	
Adjusted Net Income Attributable to Equity Holders of the Bank ⁽³⁾ by Geography:																
Canada	348	333	385	294	290	267	258	259	258	239	225	1,066	815	1,109	981	
International	49	45	40	39	42	47	60	55	54	64	61	134	149	188	234	
Total Adjusted Net Income Attributable to Equity Holders of the Bank ⁽³⁾	397	378	425	333	332	314	318	314	312	303	286	1,200	964	1,297	1,215	
Revenue by Geography:																
Canada	1,187	1,157	1,241	1,020	992	971	979	961	946	920	905	3,585	2,942	3,962	3,732	
International	148	151	149	145	143	156	178	188	190	198	193	448	477	622	769	
Total Revenue (TEB)	1,335	1,308	1,390	1,165	1,135	1,127	1,157	1,149	1,136	1,118	1,098	4,033	3,419	4,584	4,501	
Profitability Measurements:																
Reported Return on Equity (%)	16.5	16.4	17.6	13.9	13.8	13.2	13.2	13.0	13.1	13.0	11.7	16.8	13.4	13.5	12.7	
Adjusted Return on Equity (%) ⁽³⁾	16.8	16.7	17.9	14.3	14.3	13.8	13.7	13.6	13.5	13.5	12.3	17.1	13.9	14.0	13.2	
Reported Productivity Ratio (%) ⁽¹⁾	60.9	61.3	58.8	62.3	61.7	63.4	63.7	64.8	63.4	64.2	65.8	60.3	62.9	62.8	64.5	
Adjusted Productivity Ratio (%) ⁽¹⁾⁽³⁾	60.2	60.6	58.1	61.1	60.3	61.9	62.4	63.1	62.2	62.8	64.2	59.6	61.6	61.5	63.1	
Average Balances (\$B):																
Total Loans & Acceptances ⁽⁶⁾	18.0	16.8	15.9	15.0	14.2	13.9	13.4	12.9	12.5	12.1	12.0	16.9	13.8	14.1	12.4	
Other Assets ⁽⁶⁾	11.5	11.6	11.6	11.7	11.9	12.0	12.0	11.9	12.1	12.5	12.7	11.6	12.0	11.9	12.3	
Total Assets	29.5	28.4	27.5	26.7	26.1	25.9	25.4	24.8	24.6	24.6	24.7	28.5	25.8	26.0	24.7	
Total Deposits	37.8	36.8	34.6	33.2	33.5	32.7	28.9	27.1	26.3	25.8	24.4	36.4	31.7	32.1	25.9	
Other Liabilities	8.2	7.8	7.5	7.0	6.6	6.3	6.3	6.2	6.0	5.9	5.9	7.8	6.4	6.5	6.0	
Total Liabilities	46.0	44.6	42.1	40.2	40.1	39.0	35.2	33.3	32.3	31.7	30.3	44.2	38.1	38.6	31.9	
Period End Balances (\$B): ⁽⁴⁾																
Assets Under Administration by Geography:																
Canada	480	465	437	395	395	372	399	385	382	381	359	480	395	395	385	
International	107	106	109	107	108	105	98	112	110	112	107	107	108	107	112	
Total Assets under Administration	587	571	546	502	503	477	497	497	492	493	466	587	503	502	497	
Assets Under Management by Geography:																
Canada	311	295	276	254	256	240	255	243	240	239	225	311	256	254	243	
International	33	37	38	38	37	38	43	59	57	58	56	33	37	38	59	
Total Assets under Management	344	332	314	292	293	278	298	302	297	297	281	344	293	292	302	
Other:																
Employees ⁽⁵⁾ - In Canada	6,136	5,932	5,859	5,846	5,855	5,894	5,852	5,831	5,822	5,755	5,718					
- Outside Canada	1,325	1,233	1,234	1,275	1,293	1,343	1,362	2,236	2,126	2,282	2,280					
- Total	7,461	7,165	7,093	7,121	7,148	7,237	7,214	8,067	7,948	8,037	7,998					

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

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

(3) Adjusted for Acquisition-related costs and impact of additional pessimistic scenario.

(4) Excludes affiliates.

(5) Employees are reported on a full-time equivalent basis. Periods prior to 2021 have been restated to conform to current presentation as of Q1/21.

(6) Prior periods have been restated to conform to current presentation as of Q3/21

(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB) ⁽¹⁾	363	350	358	350	375	385	325	337	337	350	372	1,071	1,085	1,435	1,396	
Non-Interest Income (TEB)	890	907	978	860	1,170	1,075	842	833	747	801	703	2,775	3,087	3,947	3,084	
Total Revenue (TEB)	1,253	1,257	1,336	1,210	1,545	1,460	1,167	1,170	1,084	1,151	1,075	3,846	4,172	5,382	4,480	
Provision for Credit Losses - (Charge)/Recovery	27	43	(20)	(62)	(149)	(155)	(24)	(4)	4	6	16	50	(328)	(390)	22	
Non-interest Expenses ⁽¹⁾	(620)	(633)	(614)	(583)	(620)	(616)	(654)	(631)	(593)	(594)	(645)	(1,867)	(1,890)	(2,473)	(2,463)	
Income before Taxes	660	667	702	565	776	689	489	535	495	563	446	2,029	1,954	2,519	2,039	
Income Tax Expense (TEB)	(147)	(150)	(159)	(105)	(176)	(166)	(117)	(130)	(121)	(143)	(111)	(456)	(459)	(564)	(505)	
Reported Net Income	513	517	543	460	600	523	372	405	374	420	335	1,573	1,495	1,955	1,534	
Adjusting Items (after tax) ⁽²⁾	-	-	-	-	-	-	79	-	-	-	-	-	79	79	-	
Adjusted Net Income⁽³⁾	513	517	543	460	600	523	451	405	374	420	335	1,573	1,574	2,034	1,534	
Reported Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reported Net Income Attributable to Equity Holders of the Bank	513	517	543	460	600	523	372	405	374	420	335	1,573	1,495	1,955	1,534	
Adjusted Net Income Attributable to Non-Controlling Interests⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjusted Net Income Attributable to Equity Holders of the Bank⁽³⁾	513	517	543	460	600	523	451	405	374	420	335	1,573	1,574	2,034	1,534	
REVENUE BY BUSINESS:																
Business Banking	649	620	627	606	657	709	660	631	599	622	643	1,896	2,026	2,632	2,495	
Capital Markets	604	637	709	604	888	751	507	539	485	529	432	1,950	2,146	2,750	1,985	
Total Revenue (TEB)	1,253	1,257	1,336	1,210	1,545	1,460	1,167	1,170	1,084	1,151	1,075	3,846	4,172	5,382	4,480	
CAPITAL MARKETS REVENUE:																
Interest Rate and Credit	264	299	368	334	574	508	260	257	210	272	156	931	1,342	1,676	895	
Equities	264	266	240	199	234	43	170	197	187	185	174	770	447	646	743	
Commodities	16	14	31	22	21	95	22	24	21	14	25	61	138	160	84	
Foreign Exchange	60	58	70	49	59	105	55	61	67	58	77	188	219	268	263	
Total Revenue (TEB)	604	637	709	604	888	751	507	539	485	529	432	1,950	2,146	2,750	1,985	
Profitability Measurements:																
Reported Return on Equity (%)	16.1	17.4	17.3	14.6	17.5	15.4	11.5	13.8	12.8	15.2	11.5	16.9	14.8	14.8	13.3	
Adjusted Return on Equity (%) ⁽³⁾	16.1	17.4	17.3	14.6	17.5	15.4	14.0	13.8	12.8	15.2	11.5	16.9	15.6	15.4	13.3	
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁴⁾	(0.11)	(0.18)	0.08	0.24	0.50	0.54	0.09	0.02	(0.01)	(0.02)	(0.07)	(0.07)	0.39	0.35	(0.02)	
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽³⁾⁽⁴⁾	(0.11)	(0.18)	0.08	0.24	0.50	0.54	0.07	0.02	(0.01)	(0.02)	(0.07)	(0.07)	0.38	0.35	(0.02)	
Reported Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽⁴⁾	0.03	0.05	0.06	0.13	0.13	0.09	0.14	0.05	(0.01)	(0.02)	(0.01)	0.04	0.12	0.12	0.00	
Adjusted Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances ⁽³⁾⁽⁴⁾	0.03	0.05	0.06	0.13	0.13	0.09	0.14	0.05	(0.01)	(0.02)	(0.01)	0.04	0.12	0.12	0.00	
Net write-offs as a % of Average Net Loans & Acceptances	0.03	0.06	0.10	0.10	0.11	0.04	0.11	0.03	0.01	0.09	-	0.06	0.09	0.09	0.03	
Reported Productivity Ratio (%) ⁽¹⁾	49.5	50.3	46.0	48.2	40.1	42.2	56.0	54.0	54.7	51.6	60.0	48.5	45.3	45.9	55.0	
Adjusted Productivity Ratio (%) ⁽¹⁾⁽³⁾	49.5	50.3	46.0	48.2	40.1	42.2	51.5	54.0	54.7	51.6	60.0	48.5	44.2	45.1	55.0	
Average Balances (\$B):																
Business and Government Loans & Acceptances	91.4	90.7	91.4	97.6	109.2	111.1	96.8	95.0	92.7	92.7	91.5	91.2	105.7	103.6	93.0	
Securities Purchased Under Resale Agreements	117.3	115.4	115.5	117.9	121.5	128.1	135.1	122.8	116.7	116.5	117.0	116.1	128.2	125.7	118.3	
Trading Assets - Securities	128.4	130.5	121.7	102.6	103.5	107.5	114.4	105.6	103.1	93.5	91.4	126.8	108.5	107.0	98.4	
- Loans	6.5	6.9	8.0	9.6	12.2	14.7	14.0	14.1	13.8	13.7	13.9	7.1	13.6	12.6	13.9	
Investment Securities	5.8	6.3	6.5	6.3	6.5	5.4	4.7	4.6	4.6	4.4	4.3	6.2	5.5	5.7	4.5	
Deposits with Banks	0.4	(0.4)	0.7	1.6	1.2	0.8	0.3	0.2	0.4	0.2	1.9	0.2	0.8	1.0	0.7	
Other Assets	51.1	49.6	51.4	52.9	61.5	65.9	46.1	45.9	42.7	39.9	44.1	50.7	57.8	56.5	43.1	
Total Assets	400.9	399.0	395.2	388.5	415.6	433.5	411.4	388.2	374.0	360.9	364.1	398.4	420.1	412.1	371.9	
Total Deposits	155.4	159.9	150.4	148.9	147.8	124.6	112.7	108.8	101.2	93.8	93.4	155.2	128.4	133.5	99.3	
Other Liabilities	218.0	238.2	236.7	237.6	266.3	253.3	224.6	209.2	204.9	201.6	203.8	230.9	248.0	245.4	205.0	
Total Liabilities	373.4	398.1	387.1	386.5	414.1	377.9	337.3	318.0	306.1	295.4	297.2	386.1	376.4	378.9	304.3	
Other:																
Employees ⁽⁵⁾ - In Canada	1,038	1,014	1,018	1,167	1,159	1,141	1,150	1,124	1,131	1,133	1,120					
- Outside Canada	1,092	1,057	1,079	1,236	1,249	1,271	1,276	1,250	1,227	1,178	1,206					
- Total	2,130	2,071	2,097	2,403	2,408	2,412	2,426	2,374	2,358	2,311	2,326					

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

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

(3) Adjusted for the derivative valuation adjustment and impact of additional pessimistic scenario.

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

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

(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB) ⁽²⁾⁽³⁾	78	78	66	25	(103)	29	(82)	(263)	(240)	(267)	(214)	222	(156)	(131)	(984)	
Non-Interest Income (TEB) ⁽³⁾⁽⁴⁾⁽⁵⁾⁽⁶⁾	(66)	91	71	(9)	87	107	207	43	(222)	109	(76)	96	401	392	(146)	
Total Revenue (TEB) ⁽³⁾	12	169	137	16	(16)	136	125	(220)	(462)	(158)	(290)	318	245	261	(1,130)	
Provision for Credit Losses	-	-	-	-	(1)	-	-	-	(1)	1	(1)	-	(1)	(1)	(1)	
Operating Expenses ⁽²⁾⁽⁶⁾	(99)	(84)	(171)	(138)	(136)	(347)	(130)	(28)	(35)	43	19	(354)	(613)	(751)	(1)	
Income before Taxes	(87)	85	(34)	(122)	(153)	(211)	(5)	(248)	(498)	(114)	(272)	(36)	(369)	(491)	(1,132)	
Income Tax Expense (TEB) ⁽³⁾	81	46	80	125	132	46	216	185	48	135	218	207	394	519	586	
Reported Net Income	(6)	131	46	3	(21)	(165)	211	(63)	(450)	21	(54)	171	25	28	(546)	
Adjusting Items (after tax) ⁽⁷⁾	-	-	-	5	(43)	-	(246)	15	418	(141)	-	-	(289)	(284)	292	
Adjusted Net Income	(6)	131	46	8	(64)	(165)	(35)	(48)	(32)	(120)	(54)	171	(264)	(256)	(254)	
Reported:																
Net Income Attributable to Non-Controlling Interests	1	1	(1)	-	-	1	(28)	17	(1)	1	-	1	(27)	(27)	17	
Net Income Attributable to Equity Holders of the Bank	(7)	130	47	3	(21)	(166)	239	(80)	(449)	20	(54)	170	52	55	(563)	
Adjusted⁽⁸⁾:																
Net Income Attributable to Non-Controlling Interests	1	1	(1)	-	-	1	-	-	(1)	2	-	1	1	1	1	
Net Income Attributable to Equity Holders of the Bank	(7)	130	47	8	(64)	(166)	(35)	(48)	(31)	(122)	(54)	170	(265)	(257)	(255)	
Average Balances (\$B)⁽⁹⁾:																
Total Assets	143	158	166	159	190	158	124	124	117	117	116	156	156	158	118	
Total Liabilities	194	177	196	195	237	274	262	251	242	238	239	191	257	240	243	

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

(2) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

(3) Includes elimination of the tax-exempt income gross-up reported in net interest income, other operating income and provision for income taxes in the four business segments reported on pages 4 to 7.

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

(5) Includes net gain on divestitures.

(6) Includes elimination of fees paid to Canadian Banking by Canadian Wealth Management for administrative support and other services provided by Canadian Banking to the Global Wealth Management businesses.

These are reported as revenues in Canadian Banking and operating expenses in Global Wealth Management (Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items).

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

(8) Adjusted for Divestiture-related losses/(gains), impairment charge on software asset and derivative valuation adjustment.

(9) Prior periods have been updated to conform with the current reporting period presentation as of Q3/20.

	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR				
	2021			2020				2019				2021	2020	2020	2019		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1						
(\$MM)																	
Fee and Commission Revenues:																	
Card Revenues	177	181	204	181	164	179	265	245	240	248	244	562	608	789	977		
Banking Services Fees	400	399	385	376	337	386	441	473	445	461	433	1,184	1,164	1,540	1,812		
Credit Fees	382	377	358	345	333	330	340	345	325	322	324	1,117	1,003	1,348	1,316		
Total Banking Revenues	959	957	947	902	834	895	1,046	1,063	1,010	1,031	1,001	2,863	2,775	3,677	4,105		
Mutual Funds	580	548	661	506	486	458	495	476	472	454	447	1,789	1,439	1,945	1,849		
Brokerage Fees	263	259	252	225	225	228	224	226	217	217	216	774	677	902	876		
Investment Management and Trust																	
Investment Management and Custody	199	193	198	191	177	182	199	214	208	220	206	590	558	749	848		
Personal and Corporate Trust	53	52	48	47	48	50	52	49	50	52	51	153	150	197	202		
	252	245	246	238	225	232	251	263	259	271	257	743	708	946	1,050		
Total Wealth Management Revenues	1,095	1,052	1,159	969	936	918	970	965	948	942	920	3,306	2,824	3,793	3,775		
Underwriting and Other Advisory	198	216	166	152	202	172	164	146	110	149	92	580	538	690	497		
Non-Trading Foreign Exchange	194	210	204	169	170	184	185	161	171	175	160	608	539	708	667		
Other Fees and Commissions	171	189	164	151	158	191	188	221	231	245	252	524	537	688	949		
Total Fee and Commission Revenues	2,617	2,624	2,640	2,343	2,300	2,360	2,553	2,556	2,470	2,542	2,425	7,881	7,213	9,556	9,993		
Net Income from Investments in Associated Corporations	73	113	57	49	42	60	91	161	190	170	129	243	193	242	650		
Other Operating Income:																	
Trading Revenues	478	525	621	498	736	691	486	376	397	386	329	1,624	1,913	2,411	1,488		
Net Gain on sale of Investment Securities	80	137	119	182	145	239	41	125	118	86	22	336	425	607	351		
Insurance underwriting income, net of claims	83	100	113	120	113	115	149	158	165	169	184	296	377	497	676		
Other	209	61	171	55	145	74	429	256	(55)	257	241	441	648	703	699		
Total	850	823	1,024	855	1,139	1,119	1,105	915	625	898	776	2,697	3,363	4,218	3,214		
Total Non-Interest Income	3,540	3,560	3,721	3,247	3,481	3,539	3,749	3,632	3,285	3,610	3,330	10,821	10,769	14,016	13,857		
(Gains)/losses on dispositions	-	-	-	-	(45)	-	(268)	(6)	320	(173)	-	-	(313)	(313)	141		
DVA adjustment	-	-	-	-	-	-	116	-	-	-	-	-	116	116	-		
Adjusted non-interest income	3,540	3,560	3,721	3,247	3,436	3,539	3,597	3,626	3,605	3,437	3,330	10,821	10,572	13,819	13,998		

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


	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR		
	2021			2020				2019				2021	2020	2020	2019
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
REVENUE FROM TRADING OPERATIONS (\$MM):															
Trading-Related Revenue (TEB)⁽¹⁾															
Net Interest Income	33	42	26	37	27	28	20	15	17	19	16	101	75	112	67
Non-Interest Income															
- Trading	547	596	685	562	798	761	550	429	441	422	360	1,828	2,109	2,671	1,652
- Fee & Commission	46	51	52	45	52	64	44	79	91	106	103	149	160	205	379
Total - Reported	626	689	763	644	877	853	614	523	549	547	479	2,078	2,344	2,988	2,098
Adjusting items ⁽²⁾	-	-	-	-	-	-	112	-	-	-	-	-	112	112	-
Total - Adjusted⁽²⁾	626	689	763	644	877	853	726	523	549	547	479	2,078	2,456	3,100	2,098
Trading-Related Revenue by Product (TEB) - Adjusted⁽²⁾															
Interest Rate and Credit	215	242	317	292	511	466	283	181	150	198	115	774	1,260	1,552	644
Equities	244	234	218	191	218	29	193	187	175	168	166	696	440	631	696
Foreign Exchange	152	117	116	62	24	166	144	63	65	60	85	385	334	396	273
Commodities	16	5	25	28	28	143	64	59	51	40	66	46	235	263	216
Other ⁽²⁾	(1)	91	87	71	96	49	42	33	108	81	47	177	187	258	269
Trading-Related Revenue by Product (TEB) - Adjusted⁽²⁾	626	689	763	644	877	853	726	523	549	547	479	2,078	2,456	3,100	2,098
Taxable Equivalent Adjustment	69	71	64	64	62	71	63	53	44	36	31	204	196	260	164
Total Trading-Related Revenue (Non-TEB) - Adjusted⁽²⁾	557	618	699	580	815	782	663	470	505	511	448	1,874	2,260	2,840	1,934
ASSETS UNDER ADMINISTRATION (\$B):															
Personal															
Retail Brokerage	199.3	189.8	174.9	154.3	154.0	144.2	158.9	153.6	152.9	154.8	147.0				
Investment Management and Trust	139.4	136.3	134.0	130.6	130.6	127.5	126.9	121.6	120.2	120.0	117.0				
	338.7	326.1	308.9	284.9	284.6	271.7	285.8	275.2	273.1	274.8	264.0				
Mutual Funds	223.2	217.0	209.0	195.5	195.4	184.4	196.0	205.3	202.5	202.5	188.9				
Institutional	79.3	83.6	83.1	78.2	78.4	74.8	72.1	77.9	72.3	72.5	69.0				
Total	641.2	626.7	601.0	558.6	558.4	530.9	553.9	558.4	547.9	549.8	521.9				
ASSETS UNDER MANAGEMENT (\$B):															
Personal	76.6	72.3	66.3	60.8	61.0	58.1	60.6	57.7	56.4	56.0	55.7				
Mutual Funds	205.1	199.3	192.1	179.3	178.7	168.8	178.9	188.6	186.2	186.2	173.9				
Institutional	62.5	60.0	55.6	51.6	53.7	51.1	57.6	55.3	54.5	55.0	51.9				
Total	344.2	331.6	314.0	291.7	293.4	278.0	297.1	301.6	297.1	297.2	281.5				

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

(2) Q1/20 includes impact of the derivative valuation adjustment.

(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR				
	2021			2020				2019				2021	2020	2020	2019		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1						
Salaries and Employee Benefits																	
Salaries	1,190	1,134	1,178	1,276	1,223	1,252	1,277	1,246	1,250	1,221	1,222	3,502	3,752	5,028	4,939		
Performance-Based Compensation	513	541	574	391	424	448	475	472	463	378	448	1,628	1,347	1,738	1,761		
Share-Based Payment	40	41	87	53	37	83	125	42	71	47	118	168	245	298	278		
Other Employee Benefits	388	412	389	351	382	409	418	355	354	380	376	1,189	1,209	1,560	1,465		
	2,131	2,128	2,228	2,071	2,066	2,192	2,295	2,115	2,138	2,026	2,164	6,487	6,553	8,624	8,443		
Premises																	
Rent ⁽¹⁾	1	(1)	2	5	6	5	9	133	130	135	129	2	20	25	527		
Property Taxes	27	24	23	25	25	25	23	24	26	23	22	74	73	98	95		
Other Premises Costs	103	105	105	119	123	120	121	112	118	117	111	313	364	483	458		
	131	129	130	149	154	150	153	269	274	275	262	390	457	606	1,080		
Technology	466	452	445	458	447	440	457	443	423	427	434	1,363	1,344	1,802	1,727		
Depreciation⁽¹⁾	190	192	193	199	199	201	198	106	100	99	97	575	598	797	402		
Amortization																	
Amortization of Software Intangibles ⁽²⁾	159	157	159	182	152	135	174	137	146	131	121	475	461	643	535		
Amortization of Intangibles	24	26	28	26	26	27	27	28	30	28	30	78	80	106	116		
	183	183	187	208	178	162	201	165	176	159	151	553	541	749	651		
Communications	86	94	96	93	105	111	109	118	113	119	109	276	325	418	459		
Advertising and Business Development	93	94	91	96	98	118	133	174	162	150	139	278	349	445	625		
Professional	211	179	157	184	181	203	185	243	197	203	218	547	569	753	861		
Business and Capital Taxes																	
Business Taxes	109	112	130	112	118	110	129	117	118	110	126	351	357	469	471		
Capital Taxes	13	14	13	11	12	13	12	9	12	12	11	40	37	48	44		
	122	126	143	123	130	123	141	126	130	122	137	391	394	517	515		
Other	484	465	538	476	460	663	546	552	496	466	460	1,487	1,669	2,145	1,974		
Total Non-interest Expenses	4,097	4,042	4,208	4,057	4,018	4,363	4,418	4,311	4,209	4,046	4,171	12,347	12,799	16,856	16,737		

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

(2) The Bank recorded an impairment loss in the Other operating segment of \$44 million pre-tax in Q1/20, related to one software asset.

(\$MM)	QUARTERLY TREND											
	2021			2020				2019				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Assets												
Cash and Deposits with Financial Institutions	75,881	52,017	89,491	76,460	59,041	103,904	69,291	46,720	45,262	50,121	52,942	
Precious Metals	759	553	1,107	1,181	2,743	4,939	3,616	3,709	3,572	3,543	3,622	
Trading Assets												
- Securities	133,575	137,116	133,197	108,331	111,855	105,250	128,071	112,664	115,988	103,125	93,047	
- Loans	6,793	6,532	7,903	8,352	10,864	15,359	15,815	13,829	14,158	13,104	13,161	
- Other	752	599	668	1,156	1,035	876	845	995	922	911	748	
- Total Trading Assets	141,120	144,247	141,768	117,839	123,754	121,485	144,731	127,488	131,068	117,140	106,956	
Financial Instruments Designated at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-	13	14	14	
Securities Purchased under Resale Agreements and Securities Borrowed	129,013	131,081	118,831	119,747	126,460	131,166	146,432	131,178	119,478	126,090	127,959	
Derivative Financial Instruments	41,904	40,573	46,269	45,065	55,632	64,617	43,083	38,119	36,157	31,358	32,161	
Investment Securities	81,734	85,107	99,236	111,389	122,565	119,602	78,003	82,359	82,592	85,146	77,986	
Loans to Customers												
- Residential Mortgages	310,370	296,727	290,474	284,684	277,522	272,566	268,670	268,169	265,170	260,586	258,649	
- Personal Loans	91,544	90,682	91,442	93,758	94,286	95,791	96,703	98,631	98,679	97,874	96,650	
- Credit Cards	12,194	12,826	14,143	14,797	15,350	15,966	17,715	17,788	17,933	17,730	17,124	
- Business and Government	219,720	214,646	215,180	217,663	233,414	246,868	214,212	212,972	212,655	212,920	198,793	
- Sub-total	633,828	614,881	611,239	610,902	620,572	631,191	597,300	597,560	594,437	589,110	571,216	
- Allowance for Credit Losses	(6,079)	(6,716)	(7,590)	(7,639)	(7,221)	(6,005)	(5,021)	(5,077)	(5,194)	(5,295)	(5,111)	
- Total Net Loans	627,749	608,165	603,649	603,263	613,351	625,186	592,279	592,483	589,243	583,815	566,105	
Other												
- Customers' Liability Under Acceptances, net of allowance	17,023	15,596	14,775	14,228	15,963	22,668	21,364	13,896	13,923	12,823	18,737	
- Current Tax Assets	1,769	1,607	1,608	1,520	1,414	1,450	1,371	1,534	1,342	1,271	1,072	
- Investment Property	42	43	43	43	44	42	41	38	39	33	34	
- Land, Buildings and Equipment ⁽¹⁾	5,496	5,515	5,687	5,854	5,981	6,082	6,062	2,631	2,595	2,689	2,646	
- Investments in Associates	2,504	2,480	2,516	2,475	2,399	2,432	2,327	5,614	5,496	5,303	5,184	
- Goodwill and Other Intangible Assets	16,703	16,801	16,977	17,015	17,136	17,112	17,191	17,465	17,612	17,825	17,864	
- Deferred Tax Assets	2,108	2,052	2,116	2,185	2,164	1,670	1,718	1,570	1,706	2,069	2,047	
- Other Assets	19,624	19,411	19,977	18,202	21,225	24,718	26,513	21,357	16,642	18,929	18,954	
- Total Other Assets	65,269	63,505	63,699	61,522	66,326	76,174	76,587	64,105	59,355	60,942	66,538	
Total Assets	1,163,429	1,125,248	1,164,050	1,136,466	1,169,872	1,247,073	1,154,022	1,086,161	1,066,740	1,058,169	1,034,283	

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

(\$MM)	QUARTERLY TREND										
	2021			2020				2019			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Liabilities											
Deposits											
- Personal	247,462	246,661	249,509	246,135	242,876	234,361	223,881	224,800	222,895	224,933	221,921
- Business and Government	503,314	469,078	476,334	464,619	482,050	514,444	488,658	461,851	456,806	443,707	434,749
Financial Institutions	43,610	40,922	43,150	40,084	43,067	48,885	51,311	46,739	42,645	43,642	34,209
- Total Deposits	794,386	756,661	768,993	750,838	767,993	797,690	763,850	733,390	722,346	712,282	690,879
Financial Instruments Designated at Fair Value through Profit or Loss	21,961	20,406	20,260	18,899	17,522	16,111	12,994	12,235	11,536	10,919	9,907
Other											
- Acceptances	17,085	15,668	14,856	14,305	16,071	22,712	21,389	13,901	13,932	12,833	18,746
- Obligations Related to Securities Sold Short	43,276	41,768	40,119	31,902	33,913	32,165	32,439	30,404	25,669	29,957	31,621
- Derivative Financial Instruments	38,894	39,868	41,296	42,247	54,698	65,002	43,139	40,222	37,307	33,176	35,970
- Obligations Related to Securities Sold Under Repurchase Agreements and Securities Lent	112,516	115,969	140,491	137,762	137,351	166,118	143,019	124,083	120,555	124,331	116,527
- Current Tax Liabilities	1,369	1,065	760	743	880	371	259	342	315	305	267
- Subordinated Debentures	6,418	6,439	6,600	7,405	7,336	7,484	7,295	7,252	9,021	7,554	7,492
- Provisions for Off-Balance Sheet Credit Risks and Other	169	177	165	154	293	320	144	224	202	176	186
- Deferred Tax Liabilities	1,184	1,154	1,152	1,073	1,084	1,220	1,316	1,307	1,248	1,387	1,360
- Other ⁽¹⁾	54,010	55,651	58,221	60,635	62,156	67,545	58,317	52,609	54,478	55,002	52,162
- Total Other Liabilities	274,921	277,759	303,660	296,226	313,782	362,937	307,317	270,344	262,727	264,721	264,331
Total Liabilities	1,091,268	1,054,826	1,092,913	1,065,963	1,099,297	1,176,738	1,084,161	1,015,969	996,609	987,922	965,117
Equity											
Common Equity											
- Common Shares	18,493	18,377	18,297	18,239	18,236	18,231	18,248	18,264	18,295	18,284	18,296
- Retained Earnings	50,044	48,713	47,519	46,345	45,689	45,456	45,418	44,439	43,682	43,056	42,236
- Accumulated Other Comprehensive Income	(3,986)	(3,979)	(2,785)	(2,125)	(1,402)	218	(543)	570	1,187	1,836	1,587
- Other Reserves	169	348	356	360	360	359	362	365	370	395	406
- Total Common Equity	64,720	63,459	63,387	62,819	62,883	64,264	63,485	63,638	63,534	63,571	62,525
Preferred Shares and Other Equity Instruments	5,299	4,549	5,308	5,308	5,308	3,619	3,884	3,884	3,884	3,884	3,884
Total Equity Attributable to Equity Holders of the Bank	70,019	68,008	68,695	68,127	68,191	67,883	67,369	67,522	67,418	67,455	66,409
Non-Controlling Interests in Subsidiaries	2,142	2,414	2,442	2,376	2,384	2,452	2,492	2,670	2,713	2,792	2,757
Total Equity	72,161	70,422	71,137	70,503	70,575	70,335	69,861	70,192	70,131	70,247	69,166
Total Liabilities and Equity	1,163,429	1,125,248	1,164,050	1,136,466	1,169,872	1,247,073	1,154,022	1,086,161	1,066,740	1,058,169	1,034,283

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

(\$MM)	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Deposits with Financial Institutions	73,216	81,114	71,465	62,092	79,995	68,883	52,948	49,689	47,560	48,715	52,327	75,201	67,264	65,964	49,580
Trading Assets - Securities	136,726	138,343	130,212	110,215	110,311	117,362	123,858	112,211	107,987	96,857	94,735	135,057	117,176	115,426	102,998
- Loans	6,497	6,924	8,095	9,686	12,055	14,825	14,009	14,077	13,770	13,696	13,887	7,175	13,621	12,694	13,859
- Total	143,223	145,267	138,307	119,901	122,366	132,187	137,867	126,288	121,757	110,553	108,622	142,232	130,797	128,120	116,857
Securities Purchased under Resale Agreements and Securities Borrowed	120,779	118,347	118,460	121,031	124,359	130,316	137,060	125,138	119,147	119,984	119,633	119,204	130,580	128,289	120,983
Investment Securities including Investments in Associates	85,842	92,755	109,377	118,126	125,560	93,127	83,261	89,442	88,439	86,898	85,294	96,027	100,704	105,083	87,523
Loans to Customers - Residential Mortgages	302,736	291,989	287,438	279,328	274,691	270,090	269,225	267,500	262,347	259,528	256,560	294,077	271,344	273,351	261,500
- Personal Loans	91,393	91,445	93,227	94,128	95,031	97,225	98,434	98,816	98,766	96,638	96,699	92,028	96,895	96,199	97,739
- Credit Cards	12,401	13,491	14,778	14,897	15,591	17,077	17,939	17,803	17,760	17,445	16,999	13,557	16,867	16,372	17,502
- Business and Government	216,167	215,192	214,929	223,558	242,819	236,860	215,879	212,327	210,417	203,707	198,471	215,432	231,816	229,736	206,251
- Sub-total	622,697	612,117	610,372	611,911	628,132	621,252	601,477	596,446	589,290	577,318	568,729	615,094	616,922	615,658	582,992
- Allowance for Credit Losses	6,356	7,455	7,603	7,338	6,462	5,290	5,161	5,082	5,210	5,231	5,172	7,134	5,640	6,067	5,173
- Total	616,341	604,662	602,769	604,573	621,670	615,962	596,316	591,364	584,080	572,087	563,557	607,960	611,282	609,591	577,819
Total Earning Assets	1,039,401	1,042,145	1,040,378	1,025,723	1,073,950	1,040,475	1,007,452	981,921	960,983	938,237	929,433	1,040,624	1,040,627	1,037,047	952,762
Derivative Financial Instruments	41,714	42,919	46,424	48,330	56,686	59,918	39,650	40,765	35,145	31,093	37,326	43,960	49,824	50,262	36,178
Customers' Liability under Acceptances	16,407	15,293	15,867	14,432	17,111	17,739	14,942	15,245	14,415	18,733	16,985	15,862	16,589	16,047	16,325
Other Assets	50,575	50,839	52,640	51,664	58,988	62,559	56,081	53,302	50,281	51,369	48,855	51,480	59,914	57,228	50,790
Total Assets	1,148,097	1,151,196	1,155,309	1,140,149	1,206,735	1,180,691	1,118,125	1,091,233	1,060,824	1,039,432	1,032,599	1,151,926	1,166,954	1,160,584	1,056,055
Deposits from Customers	738,451	724,460	723,052	711,765	741,163	723,852	698,132	691,401	673,600	658,935	653,056	728,700	721,028	718,700	669,333
Deposits from Banks	45,363	43,724	45,110	42,856	46,157	51,509	49,406	45,080	41,867	37,154	36,596	44,744	49,006	47,460	40,199
Financial Instruments Designated at Fair Value through Profit or Loss	21,476	20,711	19,670	19,743	18,679	15,267	13,775	12,840	12,189	11,403	8,679	20,618	15,912	16,875	11,277
	805,290	788,895	787,832	774,364	805,999	790,628	761,313	749,321	727,656	707,492	698,331	794,062	785,946	783,035	720,809
Securities Sold Short	44,902	44,758	40,575	38,441	35,703	32,548	34,048	28,350	29,144	31,827	34,089	43,397	34,111	35,199	30,844
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	107,753	124,439	125,132	127,649	146,320	135,041	130,097	117,639	115,766	112,911	111,814	119,050	137,168	134,775	114,546
Subordinated Debentures	6,459	6,502	6,840	7,330	7,388	7,313	7,215	8,694	7,940	7,480	5,994	6,601	7,305	7,311	7,527
Other Liabilities	111,636	115,860	124,074	121,863	140,638	144,905	115,468	117,106	110,148	110,000	113,765	117,536	132,215	129,951	112,809
Shareholders' Equity															
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income and Other Reserves	64,089	63,424	63,103	62,851	63,574	63,874	63,561	63,586	63,553	63,048	61,756	63,596	63,567	63,418	62,850
- Preferred Shares	5,807	4,884	5,308	5,308	4,684	3,872	3,884	3,884	3,884	3,884	4,171	5,338	4,149	4,440	3,957
- Non-Controlling Interests in Subsidiaries	2,161	2,434	2,445	2,343	2,429	2,510	2,539	2,653	2,733	2,790	2,679	2,346	2,493	2,455	2,713
- Total Shareholders' Equity	72,057	70,742	70,856	70,502	70,687	70,256	69,984	70,123	70,170	69,722	68,606	71,280	70,209	70,313	69,520
Total Liabilities and Shareholders' Equity	1,148,097	1,151,196	1,155,309	1,140,149	1,206,735	1,180,691	1,118,125	1,091,233	1,060,824	1,039,432	1,032,599	1,151,926	1,166,954	1,160,584	1,056,055

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY



(\$MM)

	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR				
	2021			2020				2019				2021	2020	2020	2019		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1						
Common Shares:																	
Balance at Beginning of Period	18,377	18,297	18,239	18,236	18,231	18,248	18,264	18,295	18,284	18,296	18,234	18,239	18,264	18,264	18,234		
Share issuance, net of repurchase/redemptions	116	80	58	3	5	(17)	(16)	(31)	11	(12)	62	254	(28)	(25)	30		
Balance at End of Period	18,493	18,377	18,297	18,239	18,236	18,231	18,248	18,264	18,295	18,284	18,296	18,493	18,236	18,239	18,264		
Retained Earnings:																	
Balance at Beginning of Period	48,713	47,519	46,345	45,689	45,456	45,418	44,439	43,682	43,056	42,236	41,414	46,345	44,439	44,439	41,414		
Cumulative effect on adoption of IFRS 15											(58)				(58)		
Balance as at November 1, 2018											41,356				41,356		
Net Income attributable to Common Shareholders of the Bank	2,426	2,289	2,265	1,745	1,332	1,243	2,262	2,137	1,839	2,125	2,107	6,980	4,837	6,582	8,208		
Dividends Paid to Common Shareholders of the Bank	(1,093)	(1,092)	(1,091)	(1,091)	(1,090)	(1,090)	(1,092)	(1,094)	(1,062)	(1,063)	(1,041)	(3,276)	(3,272)	(4,363)	(4,260)		
Shares repurchased/redeemed	-	-	-	-	-	(116)	(214)	(281)	(154)	(229)	(186)	-	(330)	(330)	(850)		
Other	(2)	(3)	-	2	(9)	1	23	(5)	3	(13)	-	(5)	15	17	(15)		
Balance at End of Period	50,044	48,713	47,519	46,345	45,689	45,456	45,418	44,439	43,682	43,056	42,236	50,044	45,689	46,345	44,439		
Accumulated Other Comprehensive Income (Loss):																	
Balance at Beginning of Period	(3,979)	(2,785)	(2,125)	(1,402)	218	(543)	570	1,187	1,836	1,587	992	(2,125)	570	570	992		
Other Comprehensive Income, net of Income Tax																	
Foreign Currency Translation	(166)	(1,382)	(1,030)	(512)	(1,036)	361	(941)	(805)	(778)	380	562	(2,578)	(1,616)	(2,128)	(641)		
Debt Instruments at Fair Value through Other Comprehensive Income	(124)	(277)	40	(74)	254	61	52	(32)	41	39	57	(361)	367	293	105		
Equity Instruments at Fair Value through Other Comprehensive Income	73	141	146	(24)	40	(136)	12	30	10	11	20	360	(84)	(108)	71		
Cash Flow Hedges	225	(216)	(182)	(182)	(104)	200	75	117	395	2	257	(173)	171	(11)	771		
Other	(15)	540	366	69	(774)	275	(311)	73	(317)	(183)	(301)	891	(810)	(741)	(728)		
Total	(7)	(1,194)	(660)	(723)	(1,620)	761	(1,113)	(617)	(649)	249	595	(1,861)	(1,972)	(2,695)	(422)		
Balance at End of Period	(3,986)	(3,979)	(2,785)	(2,125)	(1,402)	218	(543)	570	1,187	1,836	1,587	(3,986)	(1,402)	(2,125)	570		
Other Reserves:																	
Balance at Beginning of Period	348	356	360	360	359	362	365	370	395	406	404	360	365	365	404		
Share-based payments	1	1	4	-	1	1	3	1	1	1	4	6	5	5	7		
Shares issued	(6)	(9)	(8)	-	(1)	(2)	(6)	(6)	(7)	(7)	(17)	(23)	(9)	(9)	(37)		
Other	(174)	-	-	-	1	(2)	-	-	(19)	(5)	15	(174)	(1)	(1)	(9)		
Balance at End of Period	169	348	356	360	360	359	362	365	370	395	406	169	360	360	365		
Total Common Equity at End of Period	64,720	63,459	63,387	62,819	62,883	64,264	63,485	63,638	63,534	63,571	62,525	64,720	62,883	62,819	63,638		
Composition of Accumulated Other Comprehensive Income (Loss):																	
Foreign Currency Translation	(3,906)	(3,740)	(2,358)	(1,328)	(816)	220	(141)	800	1,605	2,383	2,003						
Debt Instruments at Fair Value through Other Comprehensive Income	(31)	93	370	330	404	150	89	37	69	28	(11)						
Equity Instruments at Fair Value through Other Comprehensive Income	197	124	(17)	(163)	(139)	(179)	(43)	(55)	(85)	(95)	(106)						
Available-for-Sale Securities (Debt and Equity)	-	-	-	-	-	-	-	-	-	-	-						
Cash Flow Hedges	466	241	457	639	821	925	725	650	533	138	136						
Other	(712)	(697)	(1,237)	(1,603)	(1,672)	(898)	(1,173)	(862)	(935)	(618)	(435)						
Total	(3,986)	(3,979)	(2,785)	(2,125)	(1,402)	218	(543)	570	1,187	1,836	1,587						

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)



(\$MM)	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR					
	2021			2020				2019				2021	2020	2020	2019				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1								
Preferred Shares and other Equity Instruments:																			
Balance at Beginning of Period	4,549	5,308	5,308	5,308	3,619	3,884	3,884	3,884	3,884	3,884	4,184	5,308	3,884	3,884	3,884	4,184			
Issued	1,250	-	-	-	1,689	-	-	-	-	-	-	1,250	1,689	1,689	-	-			
Repurchased/redeemed	(500)	(759)	-	-	-	(265)	-	-	-	-	(300)	(1,259)	(265)	(265)	(300)				
Net Income attributable to Preferred Shareholders and other Equity Instrument Holders of the Bank	35	77	43	82	23	66	25	64	25	64	29	155	114	196	182				
Dividends paid to Preferred Shareholders and other Equity Instrument Holders of the Bank	(35)	(77)	(43)	(82)	(23)	(66)	(25)	(64)	(25)	(64)	(29)	(155)	(114)	(196)	(182)				
Balance at End of Period	5,299	4,549	5,308	5,308	5,308	3,619	3,884	3,884	3,884	3,884	3,884	5,299	5,308	5,308	3,884				
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:																			
Balance at Beginning of Period	2,414	2,442	2,376	2,384	2,452	2,492	2,670	2,713	2,792	2,757	2,452	2,376	2,670	2,670	2,452				
Net Income attributable to Non-Controlling Interests in Subsidiaries	81	90	90	72	(51)	15	39	107	120	70	111	261	3	75	408				
Other Comprehensive Income, net of Income Tax	(52)	(50)	(7)	(72)	6	(25)	(77)	(129)	(164)	(11)	101	(109)	(96)	(168)	(203)				
Distributions to Non-Controlling Interests	(13)	(68)	(17)	(7)	(12)	(99)	(30)	(19)	(39)	(61)	(31)	(98)	(141)	(148)	(150)				
Other	(288)	-	-	(1)	(11)	69	(110)	(2)	4	37	124	(288)	(52)	(53)	163				
Balance at End of Period	2,142	2,414	2,442	2,376	2,384	2,452	2,492	2,670	2,713	2,792	2,757	2,142	2,384	2,376	2,670				
Total Equity at End of Period	72,161	70,422	71,137	70,503	70,575	70,335	69,861	70,192	51,836	70,247	69,166	72,161	70,575	70,503	70,192				

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER



(\$ billions)	31-Jul-21		30-Apr-21		31-Jan-21		31-Oct-20		31-Jul-20	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	310.4	47.7	296.7	47.1	290.5	46.4	284.7	45.5	277.5	43.6
Personal Loans	91.5	14.1	90.7	14.4	91.4	14.6	93.7	15.0	94.3	14.8
Credit Cards	12.2	1.9	12.8	2.0	14.1	2.3	14.8	2.4	15.4	2.4
Personal	414.1	63.7	400.2	63.5	396.0	63.3	393.2	62.9	387.2	60.8
Financial Services										
Non-Bank	28.6	4.4	26.6	4.2	26.3	4.2	25.7	4.1	27.2	4.3
Bank ⁽¹⁾	4.5	0.7	4.6	0.7	4.6	0.7	4.2	0.7	5.1	0.8
Wholesale and Retail	26.4	4.0	24.4	3.9	24.7	3.9	26.1	4.2	28.3	4.4
Real Estate and Construction	43.8	6.7	40.2	6.4	39.4	6.3	37.7	6.0	37.3	5.9
Energy	10.9	1.7	11.6	1.8	11.7	1.9	12.4	2.0	14.2	2.4
Transportation	8.9	1.4	9.1	1.4	9.5	1.5	10.4	1.6	10.6	1.7
Automotive	10.4	1.6	11.8	1.9	11.7	1.9	12.6	2.0	14.7	2.3
Agriculture	16.1	2.5	14.9	2.4	15.1	2.4	14.6	2.3	14.8	2.3
Hospitality and Leisure	4.5	0.7	4.5	0.7	4.9	0.8	5.1	0.8	5.4	0.9
Mining	4.1	0.6	4.8	0.8	5.1	0.8	6.3	1.0	7.8	1.2
Metals	2.3	0.4	2.3	0.4	2.3	0.4	2.2	0.4	2.4	0.4
Utilities	17.0	2.6	16.7	2.6	16.1	2.6	16.6	2.6	18.7	2.8
Health Care	5.8	0.9	5.7	0.9	5.7	0.9	6.0	1.0	6.5	1.0
Technology and Media	15.9	2.4	16.0	2.5	17.8	2.8	16.7	2.7	18.2	2.8
Chemicals	1.6	0.2	1.5	0.2	1.6	0.2	1.7	0.3	2.2	0.3
Food and Beverage	9.8	1.5	10.6	1.7	8.9	1.4	8.5	1.4	9.5	1.5
Forest Products	2.1	0.3	2.2	0.3	2.2	0.4	2.4	0.4	2.9	0.5
Other ⁽²⁾	18.8	2.9	18.0	2.9	17.5	2.8	17.6	2.8	18.0	2.8
Sovereign ⁽³⁾	5.3	0.8	4.8	0.8	4.9	0.8	5.1	0.8	5.5	0.9
Business and government	236.8	36.3	230.3	36.5	230.0	36.7	231.9	37.1	249.3	39.2
Loans and acceptances	650.9	100.0	630.5	100.0	626.0	100.0	625.1	100.0	636.5	100.0
Allowance for credit losses on loans and acceptances	(6.1)		(6.7)		(7.7)		(7.7)		(7.2)	
Loans and acceptances net of allowance for credit losses	644.8		623.8		618.3		617.4		629.3	

(1) Deposit taking institutions and securities firms.

(2) Other includes \$5.9 billion in wealth management, \$2.6 billion in services and \$1.5 billion in financing products.

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

(\$MM)	2021			2020				2019				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
GROSS IMPAIRED LOANS: ⁽¹⁾												
<u>Canadian Banking</u>												
Retail ⁽²⁾	624	714	755	707	833	933	888	878	855	872	863	
Commercial	297	326	312	342	376	289	218	209	214	197	186	
	921	1,040	1,067	1,049	1,209	1,222	1,106	1,087	1,069	1,069	1,049	
<u>International Banking</u>												
Retail	1,741	1,945	2,088	1,799	1,898	1,899	1,832	2,046	2,146	2,181	2,113	
Caribbean & Central America	419	421	490	485	461	489	427	677	762	770	772	
Mexico	410	419	387	289	287	257	272	241	243	243	210	
Peru	373	467	580	418	328	351	346	340	344	351	326	
Chile	295	330	346	398	578	544	528	534	522	541	520	
Colombia	188	251	221	149	183	199	202	199	216	219	224	
Other ⁽³⁾	56	57	64	60	61	59	57	55	59	57	61	
Commercial	1,810	1,812	1,861	1,877	1,806	1,683	1,587	1,755	1,798	1,815	1,789	
Caribbean & Central America	367	374	389	394	389	426	404	520	569	567	557	
Mexico	361	297	287	281	278	231	256	244	236	220	203	
Peru	411	399	393	406	310	295	267	302	294	288	289	
Chile	316	379	369	377	432	298	283	310	294	301	273	
Colombia	260	270	320	310	277	272	299	306	330	359	383	
Other ⁽⁴⁾	95	93	103	109	120	161	78	73	75	80	84	
	3,551	3,757	3,949	3,676	3,704	3,582	3,419	3,801	3,944	3,996	3,902	
<u>Global Wealth Management</u> ⁽²⁾	28	33	39	26	26	31	27	10	14	10	10	
<u>Global Banking and Markets</u>												
Canada	151	156	74	57	77	138	113	41	1	1	1	
U.S.A.	17	49	57	116	73	78	23	94	97	129	108	
Europe	31	39	49	85	15	23	29	50	51	110	168	
Asia	36	42	44	44	44	46	53	52	53	49	49	
	235	286	224	302	209	285	218	237	202	289	326	
Total Gross Impaired Loans	4,735	5,116	5,279	5,053	5,148	5,120	4,770	5,135	5,229	5,364	5,287	
NET IMPAIRED LOANS: ⁽¹⁾⁽⁵⁾												
<u>Canadian Banking</u>												
Retail ⁽²⁾	279	339	413	381	524	649	619	613	590	607	599	
Commercial	180	199	172	193	217	165	121	111	116	100	92	
	459	538	585	574	741	814	740	724	706	707	691	
<u>International Banking</u>												
Retail	970	1,093	1,179	916	1,152	1,244	1,223	1,395	1,419	1,451	1,375	
Caribbean & Central America	241	238	278	280	292	320	267	486	547	537	545	
Mexico	246	246	255	186	207	188	195	168	148	146	124	
Peru	159	228	253	73	55	142	181	168	161	181	137	
Chile	195	221	249	286	473	455	439	441	417	440	424	
Colombia	124	155	138	90	118	129	133	120	133	137	136	
Other ⁽³⁾	5	5	6	1	7	10	8	12	13	10	9	
Commercial	1,331	1,282	1,320	1,347	1,296	1,162	1,076	1,215	1,263	1,290	1,285	
Caribbean & Central America	326	329	344	345	340	363	346	446	486	481	472	
Mexico	232	161	159	162	172	134	144	139	141	129	117	
Peru	269	260	245	253	163	140	123	142	137	133	140	
Chile	221	245	238	256	305	209	202	223	207	230	211	
Colombia	226	231	273	267	235	211	229	234	261	287	309	
Other ⁽⁴⁾	57	56	61	64	81	105	32	31	31	30	36	
	2,301	2,375	2,499	2,263	2,448	2,406	2,299	2,610	2,682	2,741	2,660	
<u>Global Wealth Management</u> ⁽²⁾	20	22	28	18	19	23	20	6	6	2	2	
<u>Global Banking and Markets</u>												
Canada	146	148	67	52	59	116	102	33	-	-	-	
U.S.A.	16	47	54	112	69	72	19	89	86	112	84	
Europe	30	35	38	61	7	17	25	47	48	105	143	
Asia	4	13	14	16	18	25	28	31	31	28	27	
	196	243	173	241	153	230	174	200	165	245	254	
Total Net Impaired Loans	2,976	3,178	3,285	3,096	3,361	3,473	3,233	3,540	3,559	3,695	3,607	

(1) Includes Acquisition related impact for GILs and NILs in International Banking.

(2) Prior to Q1/20 amounts for Global Wealth Management Retail were included in Canadian Banking Retail.

(3) Includes Uruguay.

(4) Includes Brazil and Uruguay.

(5) Excludes Letters of Credit (LCs).

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	2021			2020				2019			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period⁽¹⁾	5,116	5,279	5,053	5,148	5,120	4,770	5,135	5,229	5,364	5,287	5,130
Net Classifications											
<u>Canadian Retail⁽²⁾</u>											
New Classifications	90	173	259	86	155	318	310	287	270	269	286
Declassifications											
Payments											
Sales											
Net Classifications	90	173	259	86	155	318	310	287	270	269	286
<u>Canadian Commercial</u>											
New Classifications	41	69	35	53	152	113	52	45	53	36	70
Declassifications	(11)	-	-	-	-	-	(3)	-	(1)	(4)	-
Payments	(18)	(7)	(32)	(30)	(9)	(11)	(22)	(17)	(16)	(6)	(7)
Sales	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	12	62	3	23	143	102	27	28	36	26	63
<u>International Retail⁽²⁾</u>											
New Classifications											
Declassifications											
Payments											
Sales											
Net Classifications	623	923	816	305	442	559	616	566	556	586	590
<u>International Commercial</u>											
New Classifications	159	109	78	243	305	196	66	104	155	66	75
Declassifications	-	(9)	-	-	(42)	-	-	(7)	-	-	(4)
Payments	(48)	(25)	(33)	(63)	(35)	(34)	(60)	(41)	(78)	(63)	(111)
Sales	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	111	75	45	180	228	162	6	56	77	3	(40)
<u>Global Wealth Management</u>											
New Classifications	(4)	(3)	14	-	(4)	3	2	-	3	-	-
Declassifications	(1)	-	-	-	-	-	-	-	-	-	-
Payments	(1)	(2)	-	-	-	-	-	-	-	(1)	-
Sales	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	(5)	(5)	14	-	(4)	3	2	-	3	(1)	-
<u>Global Banking and Markets</u>											
New Classifications	1	105	29	180	11	79	120	46	14	39	97
Declassifications	(32)	(7)	-	(51)	-	-	-	-	-	-	(29)
Payments	(9)	(16)	(67)	(5)	(51)	(3)	(112)	(5)	(57)	(41)	(26)
Sales	(4)	-	(6)	(5)	(4)	-	(1)	-	(38)	(20)	-
Net Classifications	(44)	82	(44)	119	(44)	76	7	41	(81)	(22)	42
Total	787	1,310	1,093	713	920	1,220	968	978	861	861	941
Write-offs											
Canadian Retail	(180)	(214)	(211)	(212)	(254)	(273)	(284)	(264)	(287)	(260)	(263)
Canadian Commercial	(41)	(48)	(29)	(57)	(55)	(31)	(20)	(36)	(14)	(14)	(28)
International Retail	(812)	(942)	(492)	(376)	(415)	(473)	(583)	(550)	(533)	(536)	(549)
International Commercial	(101)	(44)	(33)	(88)	(97)	(36)	(49)	(28)	(49)	(32)	(37)
Global Wealth Management	(1)	-	-	-	(1)	-	-	-	(3)	-	-
Global Banking and Markets	(9)	(13)	(25)	(26)	(33)	(15)	(27)	(8)	(4)	(21)	-
Total	(1,144)	(1,261)	(790)	(759)	(855)	(828)	(963)	(886)	(890)	(863)	(877)
Forex⁽²⁾/ Other											
Canadian Retail ⁽³⁾	-	-	-	-	(1)	-	(16)	-	-	-	-
Canadian Commercial	-	-	(4)	-	(1)	-	2	3	(5)	(1)	1
International Retail	(15)	(124)	(35)	(28)	(28)	(19)	(247)	(116)	(58)	18	46
International Commercial	(12)	(80)	(28)	(21)	(8)	(30)	(125)	(71)	(45)	55	46
Global Wealth Management ⁽³⁾	1	(1)	(1)	-	-	1	15	(4)	4	1	(1)
Global Banking and Markets	2	(7)	(9)	-	1	6	1	2	(2)	6	1
Total	(24)	(212)	(77)	(49)	(37)	(42)	(370)	(186)	(106)	79	93
Balance at End of Period⁽¹⁾	4,735	5,116	5,279	5,053	5,148	5,120	4,770	5,135	5,229	5,364	5,287

(1) Includes Acquisition-related and divestiture impact for GILs in Forex/Other in International Banking.

(2) Canadian and International Retail classification information is limited and therefore shown only at the total net classification.

(3) Prior to Q1/20 amounts for Global Wealth Management Retail were included in Canadian Banking Retail.

(\$MM)	2021			2020				2019			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Impaired Loans - Stage 3											
Balance, Beginning of Period	1,938	1,994	1,957	1,776	1,643	1,533	1,595	1,670	1,669	1,680	1,677
Provision for Credit Losses ⁽¹⁾⁽²⁾	841	1,192	762	835	928	870	835	744	776	700	679
Write-offs	(1,144)	(1,261)	(790)	(759)	(855)	(828)	(963)	(886)	(890)	(863)	(877)
Recoveries	161	120	116	127	105	96	136	137	145	147	145
Foreign Currency Adjustment and Other	(37)	(107)	(51)	(22)	(45)	(28)	(70)	(70)	(30)	5	56
Balance, End of Period	1,759	1,938	1,994	1,957	1,776	1,643	1,533	1,595	1,670	1,669	1,680
Performing Loans - Stage 1 and 2⁽³⁾											
Balance, Beginning of Period	4,778	5,596	5,682	5,445	4,362	3,488	3,482	3,524	3,626	3,431	3,388
Provision for Credit Losses ⁽¹⁾⁽²⁾	(461)	(696)	2	296	1,253	976	91	9	(63)	173	9
Foreign Currency Adjustment and Other	3	(122)	(88)	(59)	(170)	(102)	(85)	(51)	(39)	22	34
Balance, End of Period	4,320	4,778	5,596	5,682	5,445	4,362	3,488	3,482	3,524	3,626	3,431
Allowance for Credit Losses on Loans	6,079	6,716	7,590	7,639	7,221	6,005	5,021	5,077	5,194	5,295	5,111
Allowance for Credit Losses on Off-Balance Sheet exposures	87	100	137	101	90	36	50	56	61	63	69
Allowance for Credit Losses on acceptances and other financial assets ⁽⁴⁾	66	77	83	80	92	38	24	12	18	18	19
Total Allowance for Credit Losses	6,232	6,893	7,810	7,820	7,403	6,079	5,095	5,145	5,273	5,376	5,199
Total Allowance for Credit Losses by Business Line											
Consists of:											
Canadian Banking ⁽⁵⁾	2,476	2,580	2,655	2,648	2,551	2,056	1,660	1,605	1,614	1,629	1,608
Retail	2,009	2,056	2,064	2,051	1,986	1,667	1,386	1,342	1,340	1,366	1,344
Commercial	467	524	591	597	565	389	274	263	274	263	264
International Banking	3,446	3,965	4,736	4,742	4,456	3,736	3,294	3,401	3,510	3,585	3,400
Retail	2,672	3,123	3,853	3,862	3,630	2,955	2,578	2,658	2,772	2,845	2,688
Caribbean & Central America	557	592	680	716	677	598	515	576	611	633	593
Mexico	526	569	603	576	547	440	431	413	406	411	382
Peru	584	725	1,174	1,242	1,070	847	643	654	682	688	572
Chile	571	600	592	584	648	549	502	533	561	578	572
Colombia	346	547	702	638	580	426	399	405	428	466	496
Other ⁽⁶⁾	88	90	102	106	108	95	88	77	84	69	73
Commercial	774	842	883	880	826	781	716	743	738	740	712
Caribbean & Central America	84	90	94	105	104	111	90	112	123	132	128
Mexico	202	213	204	194	165	133	129	119	105	102	94
Peru	194	192	205	212	197	200	180	194	191	186	180
Chile	160	205	209	199	200	165	149	156	156	153	142
Colombia	74	84	103	97	94	95	100	100	98	99	101
Other ⁽⁷⁾	60	58	68	73	66	77	68	62	65	68	67
Global Wealth Management ⁽⁵⁾	22	23	24	21	19	19	17	7	11	12	13
Global Banking and Markets	288	325	395	409	377	268	124	132	138	150	178
Other	-	-	-	-	-	-	-	-	-	-	-
	6,232	6,893	7,810	7,820	7,403	6,079	5,095	5,145	5,273	5,376	5,199
Allowance for Credit Losses on loans by Type of Borrower											
Impaired Loans - Stage 3											
Residential Mortgages	403	410	406	392	324	296	288	325	364	368	362
Personal Loans	715	821	849	820	734	647	593	591	628	627	640
Credit Cards	-	-	-	-	-	-	-	-	-	-	-
Business and Government	641	707	739	745	718	700	652	679	678	674	678
Performing Loans - Stage 1 and 2 ⁽⁸⁾											
Residential Mortgages	435	431	458	492	498	410	351	355	357	366	347
Personal Loans	1,835	1,985	2,301	2,335	2,226	1,798	1,497	1,474	1,470	1,490	1,471
Credit Cards	1,306	1,545	1,915	1,886	1,845	1,482	1,244	1,255	1,293	1,360	1,212
Business and Government	744	817	922	969	876	672	396	398	404	410	401
Allowance for Credit Losses on Loans ⁽⁹⁾	6,079	6,716	7,590	7,639	7,221	6,005	5,021	5,077	5,194	5,295	5,111

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

(2) Q1/20 includes impact of the additional pessimistic scenario: Impaired Loans: \$33 million; Performing Loans: \$122 million.

(3) Includes acquisition-related impact (Q2/19: \$151 million).

(4) Other financial assets include debt securities, deposits with financial institutions, accrued interest and reverse repos.

(5) Prior to Q1/20 amounts for Global Wealth Management Retail were included in Canadian Banking Retail.

(6) Includes Uruguay.

(7) Includes Brazil and Uruguay.

(8) Q2/19 includes Acquisition-related impact of \$3 million in Residential Mortgages, \$18 million in Personal Loans, \$128 million in Credit Cards, \$2 million in Business and Government.

(9) Q1/20 includes impact of the additional pessimistic scenario \$30 million in Residential Mortgages, \$65 million in Personal Loans, \$35 million in Credit Cards, \$25 million in Business and Government.

IMPAIRED LOANS BY TYPE OF BORROWER


(\$MM)	July 31, 2021 Allowance for Credit Losses (Stage 3)			April 30, 2021 Allowance for Credit Losses (Stage 3)			July 31, 2020 Allowance for Credit Losses (Stage 3)		
	Gross	Net	Net	Gross	Net	Net	Gross	Net	Net
Residential Mortgages	1,432	403	1,029	1,495	410	1,085	1,643	324	1,319
Personal Loans	946	715	231	1,182	821	361	1,104	734	370
Credit Cards ⁽¹⁾	-	-	-	-	-	-	-	-	-
Personal	2,378	1,118	1,260	2,677	1,231	1,446	2,747	1,058	1,689
Financial Services									
Non-Bank	38	7	31	39	7	32	48	13	35
Bank	2	2	-	2	2	-	2	2	-
Wholesale and Retail	492	212	280	522	235	287	520	220	300
Real Estate and Construction	365	61	304	392	64	328	270	68	202
Energy	91	14	77	144	24	120	160	33	127
Transportation	131	23	108	159	46	113	206	66	140
Automotive	41	24	17	41	24	17	48	24	24
Agriculture	199	69	130	237	89	148	293	90	203
Hospitality and Leisure	54	8	46	53	8	45	7	2	5
Mining	22	2	20	24	2	22	31	3	28
Metals	106	38	68	105	33	72	121	27	94
Utilities	140	11	129	120	11	109	35	4	31
Health Care	73	24	49	69	23	46	77	27	50
Technology and Media	42	10	32	41	10	31	40	17	23
Chemicals	5	2	3	6	2	4	9	3	6
Food and Beverage	92	33	59	98	40	58	116	42	74
Forest Products	104	19	85	17	8	9	28	11	17
Other	159	78	81	169	75	94	154	73	81
Sovereign	201	4	197	201	4	197	236	4	232
Business & Government	2,357	641	1,716	2,439	707	1,732	2,401	729	1,672
Impaired Loans, net of Related Allowances	4,735	1,759	2,976	5,116	1,938	3,178	5,148	1,787	3,361

(1) The Bank writes off credit receivables at 180 days, on transfer from performing loans to impaired.

(\$MM)	QUARTERLY TREND										FULL YEAR		
	2021			2020 ⁽¹⁾				2019				2020	2019
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Provision for Credit Losses on impaired loans (Stage 3):													
Residential Mortgages	20	41	49	90	58	23	4	9	25	11	14	175	59
Personal Loans	324	496	387	379	429	415	412	358	404	355	363	1,635	1,480
Credit Cards	406	551	221	171	231	283	283	288	275	275	240	968	1,078
Personal	750	1,088	657	640	718	721	699	655	704	641	617	2,778	2,617
Financial Services													
Non-Bank	1	-	-	1	4	-	-	(1)	-	1	-	5	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale and Retail	22	53	28	48	56	23	10	18	30	16	21	137	85
Real Estate and Construction	8	13	13	11	19	20	22	16	14	10	8	72	48
Energy	2	6	9	35	31	22	16	2	1	(2)	(1)	104	-
Transportation	5	5	16	29	33	1	1	4	-	2	2	64	8
Automotive	1	1	(1)	1	9	5	2	7	3	2	1	17	13
Agriculture	2	4	11	10	20	5	13	4	5	8	3	48	20
Hospitality and Leisure	1	2	2	1	-	-	-	-	-	-	-	1	-
Mining	-	-	-	-	-	1	-	-	-	-	1	1	1
Metals	23	1	-	11	7	9	2	3	1	1	2	29	7
Utilities	1	2	2	13	-	1	1	2	7	4	1	15	14
Health Care	2	1	3	5	11	26	7	12	2	6	4	49	24
Technology and Media	-	2	2	6	6	8	3	13	-	1	2	23	16
Chemicals	-	-	-	1	-	-	-	-	-	-	-	1	-
Food and Beverage	4	7	7	10	1	5	9	6	1	4	14	25	25
Forest Products	11	1	-	-	3	4	5	2	1	1	1	12	5
Other	7	6	13	13	9	18	12	1	8	4	6	52	19
Sovereign	1	-	-	-	1	1	-	-	(1)	1	(3)	2	(3)
Business & Government	91	104	105	195	210	149	103	89	72	59	62	657	282
Provision for Credit Losses on impaired loans (Stage 3)	841	1,192	762	835	928	870	802	744	776	700	679	3,435	2,899
Provision for Credit Losses - performing (Stage 1 and 2):⁽²⁾⁽³⁾													
Personal	(360)	(575)	(4)	187	939	701	(13)	20	(61)	23	6	1,814	(12)
Business & Government	(101)	(121)	6	109	314	275	(18)	(11)	(2)	(1)	3	680	(11)
Provision for Credit Losses - performing (Stage 1 and 2)	(461)	(696)	2	296	1,253	976	(31)	9	(63)	22	9	2,494	(23)
Total Provision for Credit Losses	380	496	764	1,131	2,181	1,846	771	753	713	722	688	5,929	2,876

(1) Q1/20 excludes impact of the additional pessimistic scenario of \$155 million: \$30 million in Residential Mortgages, \$65 million in Personal Loans, \$35 million in Credit Cards, \$25 million in Business and Government.

(2) Excludes Acquisition-related impact (Q2/19: \$151MM).

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

CROSS BORDER EXPOSURES TO SELECT COUNTRIES⁽¹⁾



Outstandings (net of provisions), \$MM

	<u>Loans</u>	<u>Trade</u>	<u>Interbank Deposits</u>	<u>Govt./ Other Sec.</u>	<u>Invest. In Subs. & Affiliates</u>	<u>Other</u>	<u>Jul 31/21 Total</u>	<u>Apr 30/21 Total</u>	<u>Jul 31/20 Total</u>
<u>ASIA</u>									
China	1,073	1,989	325	1,007	70	1	4,465	4,714	4,775
India	1,194	140	0	0	0	11	1,345	1,506	1,492
Thailand	125	1	0	0	174	24	324	369	394
Singapore	3,496	162	52	0	0	50	3,760	3,348	2,951
Hong Kong	1,436	35	9	38	0	15	1,533	1,247	1,963
Japan	355	66	15	5,275	0	4	5,715	3,447	4,277
Other ⁽²⁾	330	2	68	0	292	25	717	722	1,519
Total	8,009	2,395	469	6,320	536	130	17,859	15,353	17,370
<u>LATIN AMERICA</u>									
Chile	3,766	1,209	2,583	293	5,533	345	13,729	13,339	16,610
Mexico	4,598	175	0	558	4,747	205	10,283	9,383	10,158
Brazil	8,814	1,477	0	14	299	365	10,969	10,203	11,058
Peru	2,896	87	0	101	4,137	210	7,431	9,013	9,318
Colombia	2,100	263	0	153	1,031	44	3,591	3,573	4,207
Others ⁽³⁾	100	9	0	0	484	0	593	601	623
Total	22,274	3,220	2,583	1,119	16,231	1,169	46,596	46,112	51,975
<u>CARIBBEAN & CENTRAL AMERICA</u>									
Panama	4,189	21	41	87	190	16	4,544	4,655	5,246
Costa Rica	1,285	39	0	0	1,000	14	2,338	2,330	2,900
Dominican Republic	903	151	22	0	780	16	1,872	1,859	2,338
Others ⁽⁴⁾	956	73	0	0	1,348	0	2,377	2,423	2,981
Total	7,333	284	63	87	3,318	46	11,131	11,267	13,464

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

(2) Includes Macau, Malaysia, South Korea and Taiwan.

(3) Includes Venezuela and Uruguay.

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

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

	QUARTERLY TREND										
	2021			2020				2019			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Canadian and U.S. Sovereign Debt	462	453	792	1,049	1,327	1,242	679	567	476	285	172
Other Foreign Government Debt	(153)	(62)	223	257	354	174	99	68	107	40	4
Other Debt	73	62	225	271	328	201	73	61	44	19	(18)
Equity Securities at Fair Value through Other Comprehensive Income	381	355	244	113	164	103	206	153	134	112	45
	763	808	1,484	1,690	2,173	1,720	1,057	849	761	456	203
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(515)	(440)	(859)	(1,243)	(1,580)	(1,546)	(823)	(767)	(652)	(405)	(270)
Net Unrealized Gains (Losses)	248	368	625	447	593	174	234	82	109	51	(67)

(\$MM)	Basel III				
	Q3 2021	Q2 2021	Q1 2021	Q4 2020	Q3 2020
Common Equity Tier 1 capital	50,465	49,697	49,542	49,165	48,689
Tier 1 capital	56,630	55,152	55,293	55,362	54,898
Total capital	65,101	63,686	63,724	64,512	64,174
Risk-weighted Assets					
Capital Risk-weighted Assets	414,169	404,727	406,780	417,138	430,542
Capital Ratios (%)					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.2	12.3	12.2	11.8	11.3
Tier 1 (as a percentage of risk-weighted assets)	13.7	13.6	13.6	13.3	12.8
Total capital (as a percentage of risk-weighted assets)	15.7	15.7	15.7	15.5	14.9
Leverage					
Leverage Exposures	1,191,993	1,180,223	1,179,755	1,170,290	1,193,840
Leverage Ratio (%)	4.8	4.7	4.7	4.7	4.6
OSFI Target (%)					
Common Equity Tier 1 minimum ratio	8.0	8.0	8.0	8.0	8.0
Tier 1 capital minimum ratio	9.5	9.5	9.5	9.5	9.5
Total capital minimum ratio	11.5	11.5	11.5	11.5	11.5
Leverage minimum ratio	3.0	3.0	3.0	3.0	3.0
Capital instruments subject to phase-out arrangements					
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements (%)	10	10	10	20	20
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	97	97	505	-	-
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements (%)	10	10	10	20	20
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-

(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Global Banking and Markets																
Revenue by Business:																
Business Banking	649	620	627	606	657	709	660	631	599	622	643	1,896	2,026	2,632	2,495	
Capital Markets	604	637	709	604	888	751	507	539	485	529	432	1,950	2,146	2,750	1,985	
Reported Total Revenue (TEB)⁽¹⁾	1,253	1,257	1,336	1,210	1,545	1,460	1,167	1,170	1,084	1,151	1,075	3,846	4,172	5,382	4,480	
Adjusting items ⁽²⁾	-	-	-	-	-	-	102	-	-	-	-	-	102	102	-	
Adjusted Total Revenue (TEB)⁽³⁾	1,253	1,257	1,336	1,210	1,545	1,460	1,269	1,170	1,084	1,151	1,075	3,846	4,274	5,484	4,480	
Reported Net Income	513	517	543	460	600	523	372	405	374	420	335	1,573	1,495	1,955	1,534	
Reported Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reported Net Income Attributable to Equity Holders of the Bank	513	517	543	460	600	523	372	405	374	420	335	1,573	1,495	1,955	1,534	
Adjusted Net Income⁽⁴⁾	513	517	543	460	600	523	451	405	374	420	335	1,573	1,574	2,034	1,534	
Adjusted Net Income Attributable to Non-Controlling Interests⁽⁴⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjusted Net Income Attributable to Equity Holders of the Bank⁽⁴⁾	513	517	543	460	600	523	451	405	374	420	335	1,573	1,574	2,034	1,534	
Average Balances (\$B):																
Total Assets	400.9	399.0	395.2	388.5	415.6	433.5	411.4	388.2	374.0	360.9	364.1	398.4	420.1	412.1	371.9	
Total Liabilities	373.4	398.1	387.1	386.5	414.1	377.9	337.3	318.0	306.1	295.4	297.2	386.1	376.4	378.9	304.3	
Global Banking and Markets - Latam⁽⁵⁾																
Revenue by Business:																
Business Banking	206	215	217	242	236	223	232	219	213	227	223	638	691	933	882	
Capital Markets	169	147	187	115	162	157	187	88	158	123	158	503	506	621	526	
Total Revenue (TEB)⁽¹⁾	375	362	404	357	398	380	419	306	371	350	381	1,141	1,197	1,554	1,408	
Net Income	199	189	194	145	165	171	211	135	174	158	184	582	547	692	651	
Net Income Attributable to Non-Controlling Interests	17	20	20	13	11	15	18	7	15	12	15	57	44	57	49	
Net Income Attributable to Equity Holders of the Bank	182	169	174	132	154	156	192	128	159	147	169	525	503	635	603	
Average Balances (\$B):																
Total Assets	48.8	50.3	52.6	53.7	59.5	55.7	51.4	49.4	48.6	47.1	43.4	50.6	55.5	55.1	47.1	
Total Liabilities	40.3	39.9	38.7	37.3	38.4	35.8	32.7	34.9	32.6	28.9	29.7	39.6	35.6	36.1	31.5	
Global Banking and Markets - Including Latam																
Revenue by Business:																
Business Banking	855	835	844	848	893	932	892	850	812	849	866	2,534	2,717	3,565	3,377	
Capital Markets	773	784	896	719	1,050	908	694	627	643	652	590	2,453	2,652	3,371	2,511	
Total Revenue (TEB)⁽¹⁾	1,628	1,619	1,740	1,567	1,943	1,840	1,586	1,476	1,455	1,501	1,456	4,987	5,369	6,936	5,888	
Adjusting items ⁽²⁾	-	-	-	-	-	-	102	-	-	-	-	-	102	102	-	
Adjusted Total Revenue (TEB)⁽³⁾	1,628	1,619	1,740	1,567	1,943	1,840	1,688	1,476	1,455	1,501	1,456	4,987	5,471	7,038	5,888	
Reported Net Income	712	706	737	605	765	694	583	540	548	578	519	2,155	2,042	2,647	2,185	
Reported Net Income Attributable to Non-Controlling Interests	17	20	20	13	11	15	18	7	15	12	15	57	44	57	49	
Reported Net Income Attributable to Equity Holders of the Bank	695	686	717	592	754	679	564	533	533	567	504	2,098	1,998	2,590	2,136	
Adjusted Net Income⁽⁴⁾	712	706	737	605	765	694	662	540	548	578	519	2,155	2,121	2,726	2,185	
Adjusted Net Income Attributable to Non-Controlling Interests⁽⁴⁾	17	20	20	13	11	15	18	7	15	12	15	57	44	57	49	
Adjusted Net Income Attributable to Equity Holders of the Bank⁽⁴⁾	695	686	717	592	754	679	644	533	533	567	504	2,098	2,077	2,669	2,136	
Average Balances (\$B):																
Total Assets	449.7	449.3	447.8	442.2	475.1	489.2	462.8	437.6	422.6	408.0	407.5	449.0	475.6	467.2	419.0	
Total Liabilities	413.7	438.0	425.8	423.8	452.5	413.7	370.0	352.9	338.7	324.3	326.9	425.7	412.0	415.0	335.8	

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

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

(3) Adjusted for the derivative valuation adjustment in Q1/20.

(4) Adjusted for the derivative valuation adjustment and impact of additional pessimistic scenario in Q1/20.

(5) Includes results of Mexico, Peru, Colombia, Chile, Brazil, along with results of smaller operations in the region.

Latin America⁽²⁾
 (MM)

	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2021			2020				2019				2021	2020	2020	2019	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Total Revenue (TEB) ⁽³⁾	1,856	1,788	1,892	1,869	1,827	1,875	1,975	1,940	1,916	1,850	1,875	5,707	5,851	7,774	7,810	
Provision for Credit Losses	(291)	(316)	(428)	(616)	(986)	(770)	(408)	(352)	(341)	(417)	(328)	(1,088)	(2,247)	(2,891)	(1,496)	
Non-interest Expenses ⁽⁵⁾	(967)	(947)	(996)	(1,021)	(972)	(1,009)	(1,095)	(1,063)	(1,013)	(967)	(1,008)	(3,002)	(3,171)	(4,223)	(4,176)	
Net Income before Tax	598	525	468	232	(131)	96	472	525	562	466	539	1,617	433	660	2,138	
Income Tax Expense (TEB)	(132)	(138)	(112)	(20)	74	(16)	(98)	(129)	(124)	(110)	(87)	(388)	(37)	(54)	(460)	
Reported Net Income	466	387	356	212	(57)	80	374	396	438	356	452	1,229	396	606	1,678	
Adjusting Items (after tax) ⁽⁴⁾	7	7	8	8	16	21	68	41	19	80	23	22	106	113	165	
Adjusted Net Income⁽⁵⁾	473	394	364	220	(41)	101	442	437	457	436	475	1,251	502	719	1,843	
Reported:																
Net Income Attributable to Non-Controlling Interests	59	65	67	45	(59)	(3)	42	56	75	38	68	196	(24)	22	245	
Net Income Attributable to Equity Holders of the Bank	407	322	289	167	2	83	332	340	363	318	384	1,033	420	584	1,433	
- Reported Net Income Attributable to Equity Holders of the Bank - relating to divested operations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Impact of FX Translation	-	3	11	12	13	23	47	50	58	50	56	-	80	95	185	
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	407	325	300	179	15	106	379	390	421	368	440	1,033	500	679	1,618	
- Reported Net Income Attributable to Equity Holders of the Bank - relating to divested operations Incl. Impact of FX Translation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjusted:																
Net Income Attributable to Non-Controlling Interests	59	65	67	46	(55)	3	58	66	79	71	73	196	3	49	298	
Net Income Attributable to Equity Holders of the Bank	414	329	297	174	14	98	384	371	378	365	402	1,055	499	670	1,545	
Impact of FX Translation	-	4	12	12	14	24	51	54	60	62	60	1	86	102	207	
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	414	333	309	186	28	122	435	425	438	427	462	1,056	585	772	1,752	
Profitability Measurements:⁽⁶⁾																
Net Interest Margin ⁽³⁾⁽⁷⁾	3.55	3.80	3.89	3.81	3.80	4.07	4.34	4.45	4.46	4.61	4.53	3.75	4.06	4.00	4.51	
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁸⁾	1.01	1.17	1.56	2.22	3.34	2.76	1.54	1.36	1.35	1.79	1.37	1.25	2.57	2.48	1.46	
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁵⁾⁽⁸⁾	1.01	1.17	1.56	2.22	3.34	2.76	1.42	1.36	1.35	1.38	1.37	1.25	2.53	2.45	1.36	
Reported Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances ⁽⁸⁾	2.14	2.97	1.50	1.66	1.54	1.47	1.47	1.31	1.49	1.36	1.38	2.19	1.49	1.53	1.38	
Adjusted Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances ⁽⁵⁾⁽⁸⁾	2.14	2.97	1.50	1.66	1.54	1.47	1.44	1.31	1.49	1.36	1.38	2.19	1.48	1.53	1.38	
Reported Productivity Ratio (%) ⁽³⁾	52.1	53.1	52.6	53.7	52.1	53.1	55.2	54.4	52.6	52.3	53.7	52.6	53.5	53.6	53.2	
Adjusted Productivity Ratio (%) ⁽⁵⁾	51.6	52.6	52.0	53.2	50.7	51.4	52.1	51.4	51.2	51.1	52.0	52.0	51.4	51.9	51.4	
Average Balances (\$B):																
Residential Mortgages	31.4	30.7	30.1	29.5	29.0	28.5	27.5	26.6	26.0	25.6	24.8	31.6	29.1	29.4	26.4	
Personal Loans	15.2	15.0	15.0	15.5	16.0	16.1	16.2	16.1	16.3	15.1	15.2	15.7	16.7	16.5	16.2	
Credit Cards	5.2	5.9	6.6	6.5	6.7	7.2	7.3	7.1	6.9	6.7	6.5	6.1	7.3	7.3	7.1	
Business and Government Loans & Acceptances	65.7	64.9	63.9	66.0	70.9	65.7	60.5	58.7	58.0	56.2	54.6	66.6	67.5	67.6	58.4	
Total Loans & Acceptances	117.5	116.5	115.6	117.5	122.6	117.5	111.5	108.5	107.2	103.6	101.1	120.0	120.6	120.8	108.1	
Total Deposits	80.6	77.8	77.9	79.6	82.3	78.9	74.0	72.8	71.9	68.6	69.7	81.1	80.7	81.0	72.9	

(1) Data presented on a constant FX basis. Quarterly results reflect FX rates as of Q3/21, while year-to-date and full-year results reflect Current Year Average FX rates.

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

(3) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

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

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

(6) Ratios are on a reported currency basis.

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

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

Caribbean & Central America
(MM)

	2021			2020				2019				YEAR-TO-DATE		FULL YEAR	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2021	2020	2020	2019
Total Revenue (TEB) ⁽²⁾	463	479	483	499	487	529	636	707	736	698	720	1,461	1,692	2,204	2,928
Provision for Credit Losses	(48)	(62)	(57)	(66)	(180)	(152)	(108)	(87)	(60)	(98)	(68)	(171)	(451)	(519)	(321)
Non-interest Expenses ⁽²⁾	(331)	(309)	(331)	(341)	(325)	(334)	(398)	(439)	(438)	(407)	(412)	(991)	(1,078)	(1,425)	(1,730)
Net Income before Tax	84	108	95	92	(18)	43	130	181	238	193	240	299	163	260	877
Income Tax Expense (TEB)	(18)	(25)	(24)	(17)	9	(3)	(28)	-	(47)	(38)	(58)	(69)	(23)	(42)	(154)
Reported Net Income	66	83	71	75	(9)	40	102	181	191	155	182	230	140	218	723
Adjusting Items (after tax) ⁽³⁾	1	1	1	11	13	7	40	12	14	22	1	2	60	71	47
Adjusted Net Income⁽⁴⁾	67	84	72	86	4	47	142	193	205	177	183	232	200	289	770

Reported:

Net Income Attributable to Non-Controlling Interests	19	20	16	21	11	16	17	19	24	18	21	57	44	66	86
Net Income Attributable to Equity Holders of the Bank	47	63	55	54	(20)	24	85	162	167	137	161	173	96	152	637
- Reported Net Income Attributable to Equity Holders of the Bank - relating to divested operations	-	(1)	3	1	-	(2)	36	49	49	66	72	2	34	35	236
Impact of FX Translation	-	3	5	8	3	12	11	(1)	22	3	20	-	19	26	35
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	47	66	60	62	(17)	36	96	161	189	140	181	173	115	178	672
- Reported Net Income Attributable to Equity Holders of the Bank - relating to divested operations Incl. Impact of FX Translation	-	(1)	3	2	-	(3)	34	52	52	59	78	2	31	33	241

Adjusted

Net Income Attributable to Non-Controlling Interests	20	20	16	21	12	16	18	20	24	18	22	57	46	68	87
Net Income Attributable to Equity Holders of the Bank	47	64	56	65	(8)	31	124	173	181	159	161	175	154	221	683
Impact of FX Translation	-	3	4	10	5	13	13	(1)	25	8	20	-	24	32	44
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	47	67	60	75	(3)	44	137	172	206	167	181	175	178	253	727

Profitability Measurements:⁽⁵⁾

Net Interest Margin ⁽²⁾⁽⁶⁾	4.56	4.73	4.75	4.73	4.89	5.19	5.16	5.18	5.16	5.16	5.01	4.68	5.08	5.00	5.13
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁷⁾	0.96	1.28	1.11	1.28	3.24	2.89	1.71	1.28	0.86	1.48	0.98	1.12	2.58	2.29	1.15
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances ⁽⁴⁾⁽⁷⁾	0.96	1.28	1.11	1.28	3.24	2.89	1.12	1.28	0.86	1.06	0.98	1.12	2.37	2.12	1.05
Reported Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances ⁽⁷⁾	1.71	1.90	1.54	1.13	1.25	1.37	1.35	1.12	0.91	1.05	0.74	1.71	1.32	1.28	0.96
Adjusted Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances ⁽⁴⁾⁽⁷⁾	1.71	1.90	1.54	1.13	1.25	1.37	1.09	1.13	0.91	1.05	0.74	1.71	1.23	1.21	0.96
Reported Productivity Ratio (%) ⁽²⁾	71.6	64.0	68.0	67.2	65.4	61.9	62.3	61.6	58.7	59.0	56.9	67.8	63.1	64.0	59.0
Adjusted Productivity Ratio (%) ⁽²⁾	71.4	63.8	67.8	64.2	62.0	60.2	60.0	59.4	56.0	58.4	56.8	67.6	60.7	61.5	57.6

Average Balances (\$B):

Residential Mortgages	6.8	6.9	7.0	7.0	7.1	7.2	9.3	10.5	10.5	10.5	10.5	7.1	8.0	7.8	10.8
Personal Loans	3.0	3.1	3.2	3.4	3.6	3.7	4.3	4.6	4.6	4.5	4.4	3.2	3.9	3.8	4.7
Credit Cards	1.3	1.4	1.5	1.5	1.6	1.7	1.9	2.0	2.0	2.0	1.9	1.5	1.7	1.7	2.0
Business and Government Loans & Acceptances	9.2	9.4	9.3	9.5	10.5	10.2	10.7	11.3	11.4	11.9	11.6	9.5	10.7	10.5	11.8
Total Loans & Acceptances	20.3	20.8	21.0	21.4	22.7	22.7	26.2	28.4	28.5	28.9	28.4	21.2	24.4	23.8	29.3

Total Deposits

	22.4	22.1	22.3	22.6	22.7	22.8	27.0	30.7	30.5	30.3	29.6	22.8	24.8	24.3	31.0
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Asia

(MM)

Net Income before Tax ⁽⁸⁾	42	42	43	33	38	43	62	170	149	172	138	130	147	181	658
Income Tax Expense (TEB)	(10)	(14)	(15)	(11)	(12)	(15)	(19)	(53)	(41)	(55)	(39)	(40)	(47)	(59)	(196)
Net Income	32	28	28	22	26	28	43	117	108	117	99	90	100	122	462

Net Income Attributable to Non-Controlling Interests

Net Income Attributable to Equity Holders of the Bank	32	27	29	21	26	28	43	117	108	117	99	90	99	122	462
- Reported Net Income Attributable to Equity Holders of the Bank - relating to divested operations	-	-	-	-	-	-	23	96	90	98	82	-	23	23	366
Impact of FX Translation	-	2	-	1	2	3	-	11	9	13	1	(1)	3	1	13
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	32	29	29	22	28	31	43	128	117	130	100	89	102	123	475
- Reported Net Income Attributable to Equity Holders of the Bank - relating to divested operations Incl. Impact of FX Translation	-	-	-	-	-	-	27	109	98	107	87	-	27	27	401

(1) Data presented on a constant FX basis. Quarterly results reflect FX rates as of Q3/21, while year-to-date and full-year results reflect Current Year Average FX rates.

(2) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.

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

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

(5) Ratios are on a reported currency basis.

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

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

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