



# Supplemental Financial Information

For the Second Quarter Ended April 30, 2026

For further information, please contact:  
TD Investor Relations  
416-308-9030  
[www.td.com/investor](http://www.td.com/investor)

Brooke Hales – SVP, Investor Relations ([brooke.hales@td.com](mailto:brooke.hales@td.com))

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The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information is unaudited and should be used in conjunction with the Bank's second quarter 2026 Report to Shareholders, Earnings News Release (ENR), Investor Presentation, and Supplemental Regulatory Disclosure (SRD) package, as well as the Bank's 2025 Annual Report. For acronyms used in this package, refer to the "Acronyms" page.

### How the Bank Reports

The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board, the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as "reported" results. Certain comparative amounts have been revised to conform with the presentation adopted in the current period.

The Bank also presents certain financial measures, including non-GAAP financial measures that are historical, non-GAAP ratios, supplementary financial measures and capital management measures, to assess its results. Non-GAAP financial measures, such as "adjusted" results, are utilized to assess the Bank's businesses and to measure the Bank's overall performance. To arrive at adjusted results, the Bank adjusts reported results for "items of note". Items of note are items which management does not believe are indicative of underlying business performance and are disclosed on pages 4 and 5 of this package. Non-GAAP ratios include a non-GAAP financial measure as one or more of its components. Examples of non-GAAP ratios include adjusted basic and diluted earnings per share, adjusted dividend payout ratio, adjusted efficiency ratio, net of insurance service expenses (ISE), and adjusted effective income tax rate. The Bank believes that non-GAAP financial measures and non-GAAP ratios provide a reader with a better understanding of how management views the Bank's performance. Non-GAAP financial measures and non-GAAP ratios used in this document are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. Supplementary financial measures depict the Bank's financial performance and position, and capital management measures depict the Bank's capital position, and both are explained in this document where they first appear.

### Segmented Information

For management reporting purposes, the Bank reports its results under four key business segments: Canadian Personal and Commercial Banking, including TD Canada Trust and TD Auto Finance Canada; U.S. Banking, including TD Bank, America's Most Convenient Bank®, TD Auto Finance U.S., and TD Wealth (U.S.); Wealth Management and Insurance, including TD Wealth (Canada), TD Direct Investing, and TD Insurance; and Wholesale Banking, including TD Securities and TD Cowen. The Bank's other activities are grouped into the Corporate segment. Effective the first quarter of 2025, certain U.S. governance and control investments, including costs for U.S. *Bank Secrecy Act* (BSA)/Anti-Money Laundering (AML) remediation, previously reported in the Corporate segment are now reported in the U.S. Banking segment. Comparative amounts for 2024 have been reclassified to conform with the presentation adopted in the current period. Effective the first quarter of 2026, the Bank renamed its U.S. Retail segment to U.S. Banking to better reflect the segment's financial products and services.

Where applicable, the Bank measures and evaluates the performance of each business segment based on adjusted results and adjusted return on common equity (ROE). Adjusted ROE for each business segment is calculated as adjusted net income available to common shareholders as a percentage of average allocated capital. The Bank's methodology for allocating capital to its business segments is largely aligned with the common equity capital requirements under Basel III. Capital allocated to the business segments is 11.5% Common Equity Tier 1 (CET1) Capital.

The Bank determines its business segments based on the view taken by the Chief Executive Officer to regularly evaluate performance and make key operating decisions and is not necessarily comparable with other financial services companies. The results of each business segment reflect revenue, expenses, and assets generated by the businesses in that segment. Due to the complexity of the Bank, its management reporting model uses various estimates, assumptions, allocations, and risk-based methodologies for funds transfer pricing, inter-segment revenue, income tax rates, capital, indirect expenses and cost transfers to measure business segment results. The basis of allocation and methodologies are reviewed periodically to align with management's evaluation of the Bank's business segments. Transfer pricing of funds is generally applied at market rates.

Intersegment revenue is negotiated between each business segment and approximates the fair value of the services provided. Income tax provision or recovery is generally applied to each business segment based on a statutory tax rate and may be adjusted for items and activities unique to each business segment. Amortization of intangibles acquired as a result of business combinations is included in the Corporate segment. Accordingly, net income for business segments is presented before amortization of these intangibles.

Non-interest income is earned by the Bank primarily through investment and securities services, credit fees, trading income, service charges, card services, and insurance revenues. Revenues from investment and securities services are earned predominantly in the Wealth Management and Insurance segment. Revenues from credit fees are primarily earned in the Wholesale Banking and Canadian Personal and Commercial Banking segments. Trading income is earned within Wholesale Banking. Both service charges and card services revenue are mainly earned in the U.S. Banking and Canadian Personal and Commercial Banking segments. Insurance revenue is earned in the Wealth Management and Insurance segment.

Net interest income within Wholesale Banking is calculated on a taxable equivalent basis (TEB), which means that the value of non-taxable or tax-exempt income, including certain dividends, is adjusted to its equivalent pre-tax value. Using TEB allows the Bank to measure income from all securities and loans consistently and makes for a more meaningful comparison of net interest income with similar institutions. The TEB increase to net interest income and provision for income taxes reflected in Wholesale Banking results is reversed in the Corporate segment.

Effective the first quarter of 2026, non-interest income within U.S. Banking is adjusted for the Bank's share of losses from community-based tax-advantaged investments accounted for using the equity method which are reclassified to provision for income taxes. This allows the Bank to measure the effective tax rate for U.S. Banking consistently with similar institutions. The adjustment between non-interest income and provision for income taxes reflected in U.S. Banking results is reversed in the Corporate segment. Comparative amounts have been reclassified to conform with the presentation adopted in the current period.

The Bank's U.S. strategic cards portfolio is comprised of agreements with certain U.S. retailers pursuant to which the Bank is the U.S. issuer of private label and co-branded consumer credit cards to their U.S. customers. Under the terms of the individual agreements, the Bank and the retailers share in the profits generated by the relevant portfolios after provision for credit losses (PCL). Under IFRS, the Bank is required to present the gross amount of revenue and PCL related to these portfolios in the Bank's Consolidated Statement of Income. The Corporate segment reflects the retailer program partners' share of revenues and credit losses, with an offsetting amount (representing the partners' net share) recorded in non-interest expenses. This results in no impact to the Corporate segment reported net income (loss). The net income (loss) included in the U.S. Banking segment includes only the portion of revenue and credit losses attributable to the Bank under the agreements.

On February 12, 2025, the Bank sold its entire remaining equity investment in Schwab. Prior to the sale, the Bank accounted for its investment in Schwab using the equity method and the share of net income from investment in Schwab was reported in the U.S. Banking segment. Amounts for amortization of acquired intangibles, the acquisition and integration charges related to the Schwab transaction, and the Bank's share of restructuring and other charges incurred by Schwab were recorded in the Corporate segment.

# Highlights

(\$ millions, except as noted)

For the period ended

Income Statement

| LINE #  | 2026       |            |            | 2025       |            |            | 2024       |            |            | Year to Date |                  | Full Year  |            |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------------|------------|------------|
|   | Q2         | Q1         | Q4         | Q3         | Q2         | Q1         | Q4         | Q3         | Q2         | 2026         | 2025             | 2025       | 2024       |
| 1   | \$ 8,861   | \$ 8,789   | \$ 8,545   | \$ 8,526   | \$ 8,125   | \$ 7,866   | \$ 7,940   | \$ 7,579   | \$ 7,465   | \$ 17,650    | \$ 15,991        | \$ 33,062  | \$ 30,472  |
| 2   | \$ 6,936   | \$ 7,796   | \$ 6,949   | \$ 6,771   | \$ 14,812  | \$ 6,183   | \$ 7,574   | \$ 6,597   | \$ 6,354   | \$ 14,732    | \$ 20,995        | \$ 34,715  | \$ 26,751  |
| 3   | \$ 15,797  | \$ 16,585  | \$ 15,494  | \$ 15,297  | \$ 22,937  | \$ 14,049  | \$ 15,514  | \$ 14,176  | \$ 13,819  | \$ 32,382    | \$ 36,986        | \$ 67,777  | \$ 57,223  |
| 4   | \$ 1,001   | \$ 1,039   | \$ 982     | \$ 971     | \$ 1,341   | \$ 1,212   | \$ 1,109   | \$ 1,072   | \$ 1,071   | \$ 2,040     | \$ 2,553         | \$ 4,506   | \$ 4,253   |
| 5   | \$ 1,398   | \$ 1,622   | \$ 1,602   | \$ 1,563   | \$ 1,417   | \$ 1,507   | \$ 2,364   | \$ 1,669   | \$ 1,248   | \$ 3,020     | \$ 2,924         | \$ 6,089   | \$ 6,647   |
| 6   | \$ 8,372   | \$ 8,753   | \$ 8,808   | \$ 8,522   | \$ 8,139   | \$ 8,070   | \$ 8,050   | \$ 11,012  | \$ 8,401   | \$ 17,125    | \$ 16,209        | \$ 33,539  | \$ 35,493  |
| 7   | \$ 5,026   | \$ 5,171   | \$ 4,102   | \$ 4,241   | \$ 12,040  | \$ 3,260   | \$ 3,991   | \$ 423     | \$ 3,099   | \$ 10,197    | \$ 15,300        | \$ 23,643  | \$ 10,830  |
| 8   | \$ 775     | \$ 1,128   | \$ 822     | \$ 905     | \$ 985     | \$ 698     | \$ 534     | \$ 794     | \$ 729     | \$ 1,903     | \$ 1,683         | \$ 3,410   | \$ 2,691   |
| 9   | \$ 4,251   | \$ 4,043   | \$ 3,280   | \$ 3,336   | \$ 11,055  | \$ 2,562   | \$ 3,457   | \$ (371)   | \$ 2,370   | \$ 8,294     | \$ 13,617        | \$ 20,233  | \$ 8,139   |
| 10  | \$ -       | \$ -       | \$ -       | \$ -       | \$ 74      | \$ 231     | \$ 178     | \$ 190     | \$ 194     | \$ -         | \$ 305           | \$ 305     | \$ 703     |
| 11  | \$ 4,251   | \$ 4,043   | \$ 3,280   | \$ 3,336   | \$ 11,129  | \$ 2,793   | \$ 3,635   | \$ (181)   | \$ 2,564   | \$ 8,294     | \$ 13,922        | \$ 20,538  | \$ 8,842   |
| 12  | \$ (83)    | \$ 173     | \$ 625     | \$ 535     | \$ (7,503) | \$ 830     | \$ (430)   | \$ 3,827   | \$ 1,225   | \$ 90        | \$ (6,673)       | \$ (5,513) | \$ 5,435   |
| 13  | \$ 4,168   | \$ 4,216   | \$ 3,905   | \$ 3,871   | \$ 3,626   | \$ 3,623   | \$ 3,205   | \$ 3,646   | \$ 3,789   | \$ 8,384     | \$ 7,249         | \$ 15,025  | \$ 14,277  |
| 14  | \$ 202     | \$ 101     | \$ 191     | \$ 88      | \$ 200     | \$ 86      | \$ 193     | \$ 69      | \$ 190     | \$ 303       | \$ 286           | \$ 565     | \$ 526     |
| 15  | \$ 3,966   | \$ 4,115   | \$ 3,714   | \$ 3,783   | \$ 3,426   | \$ 3,537   | \$ 3,012   | \$ 3,577   | \$ 3,599   | \$ 8,081     | \$ 6,963         | \$ 14,460  | \$ 13,751  |
| 16  | \$ 16,037  | \$ 16,629  | \$ 16,028  | \$ 15,614  | \$ 15,138  | \$ 15,030  | \$ 14,897  | \$ 14,238  | \$ 13,883  | \$ 32,666    | \$ 30,168        | \$ 61,810  | \$ 56,789  |
| 17  | \$ 8,339   | \$ 8,563   | \$ 8,540   | \$ 8,124   | \$ 7,908   | \$ 7,983   | \$ 7,731   | \$ 7,208   | \$ 7,084   | \$ 16,902    | \$ 15,891        | \$ 32,555  | \$ 29,148  |
| <b>Earnings (Loss) per Share (EPS) (\$) and Weighted-Average<sup>2</sup></b>          |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| 18  | \$ 2.44    | \$ 2.35    | \$ 1.82    | \$ 1.89    | \$ 6.28    | \$ 1.55    | \$ 1.97    | \$ (0.14)  | \$ 1.35    | \$ 4.78      | \$ 7.81          | \$ 11.57   | \$ 4.73    |
| 19  | \$ 2.39    | \$ 2.45    | \$ 2.19    | \$ 2.20    | \$ 1.97    | \$ 2.02    | \$ 1.72    | \$ 2.05    | \$ 2.04    | \$ 4.84      | \$ 3.99          | \$ 8.38    | \$ 7.82    |
| 20  | \$ 2.43    | \$ 2.34    | \$ 1.82    | \$ 1.89    | \$ 6.27    | \$ 1.55    | \$ 1.97    | \$ (0.14)  | \$ 1.35    | \$ 4.77      | \$ 7.81          | \$ 11.56   | \$ 4.72    |
| 21  | \$ 2.38    | \$ 2.44    | \$ 2.18    | \$ 2.20    | \$ 1.97    | \$ 2.02    | \$ 1.72    | \$ 2.05    | \$ 2.04    | \$ 4.82      | \$ 3.99          | \$ 8.37    | \$ 7.81    |
| Weighted-average number of common shares outstanding                                  |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| 22  | \$ 1,660.7 | \$ 1,680.3 | \$ 1,698.2 | \$ 1,716.7 | \$ 1,740.5 | \$ 1,749.9 | \$ 1,748.2 | \$ 1,747.8 | \$ 1,762.8 | \$ 1,670.6   | \$ 1,745.3       | \$ 1,726.3 | \$ 1,758.8 |
| 23  | \$ 1,665.5 | \$ 1,684.7 | \$ 1,701.5 | \$ 1,718.9 | \$ 1,741.7 | \$ 1,750.7 | \$ 1,749.3 | \$ 1,747.8 | \$ 1,764.1 | \$ 1,675.4   | \$ 1,746.3       | \$ 1,728.0 | \$ 1,760.0 |
| <b>Balance Sheet (\$ billions)</b>  |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| 24  | \$ 2,085.1 | \$ 2,099.3 | \$ 2,094.6 | \$ 2,035.2 | \$ 2,064.3 | \$ 2,093.6 | \$ 2,061.8 | \$ 1,967.2 | \$ 1,966.7 | \$ 2,085.1   | \$ 2,064.3       | \$ 2,094.6 | \$ 2,061.8 |
| 25  | \$ 124.3   | \$ 125.6   | \$ 127.8   | \$ 125.4   | \$ 126.1   | \$ 119.0   | \$ 115.2   | \$ 111.6   | \$ 112.0   | \$ 124.3     | \$ 126.1         | \$ 127.8   | \$ 115.2   |
| <b>Risk Metrics (\$ billions, except as noted)</b>                                    |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| 26  | \$ 641.4   | \$ 635.2   | \$ 636.4   | \$ 627.2   | \$ 624.6   | \$ 649.0   | \$ 630.9   | \$ 610.5   | \$ 602.8   | \$ 641.4     | \$ 624.6         | \$ 636.4   | \$ 630.9   |
| 27  | \$ 91.7    | \$ 92.4    | \$ 94.0    | \$ 93.1    | \$ 93.0    | \$ 85.2    | \$ 82.7    | \$ 78.4    | \$ 80.8    | \$ 91.7      | \$ 93.0          | \$ 94.0    | \$ 82.7    |
| 28  | \$ 14.3 %  | \$ 14.5 %  | \$ 14.7 %  | \$ 14.8 %  | \$ 14.9 %  | \$ 13.1 %  | \$ 13.1 %  | \$ 12.8 %  | \$ 13.4 %  | \$ 14.3 %    | \$ 14.9 %        | \$ 14.7 %  | \$ 13.1 %  |
| 29  | \$ 102.6   | \$ 103.3   | \$ 104.5   | \$ 103.2   | \$ 103.5   | \$ 95.6    | \$ 93.2    | \$ 88.9    | \$ 91.0    | \$ 102.6     | \$ 103.5         | \$ 104.5   | \$ 93.2    |
| 30  | \$ 16.0 %  | \$ 16.3 %  | \$ 16.4 %  | \$ 16.5 %  | \$ 16.6 %  | \$ 14.7 %  | \$ 14.8 %  | \$ 14.6 %  | \$ 15.1 %  | \$ 16.0 %    | \$ 16.6 %        | \$ 16.4 %  | \$ 14.8 %  |
| 31  | \$ 17.8    | \$ 18.1    | \$ 18.4    | \$ 18.4    | \$ 18.5    | \$ 17.0    | \$ 16.8    | \$ 16.3    | \$ 17.1    | \$ 17.8      | \$ 18.5          | \$ 18.4    | \$ 16.8    |
| 32  | \$ 4.5     | \$ 4.5     | \$ 4.6     | \$ 4.6     | \$ 4.7     | \$ 4.2     | \$ 4.2     | \$ 4.1     | \$ 4.3     | \$ 4.5       | \$ 4.7           | \$ 4.6     | \$ 4.2     |
| 33  | \$ 31.1    | \$ 31.1    | \$ 31.8    | \$ 30.9    | \$ 31.0    | \$ 29.5    | \$ 28.7    | \$ 29.1    | \$ 30.6    | \$ 31.1      | \$ 31.0          | \$ 31.8    | \$ 28.7    |
| 34  | \$ 8.8     | \$ 8.6     | \$ 8.9     | \$ 8.7     | \$ 8.7     | \$ 8.5     | \$ 8.1     | \$ 8.3     | \$ 8.7     | \$ 8.8       | \$ 8.7           | \$ 8.9     | \$ 8.1     |
| 35  | \$ 130     | \$ 137     | \$ 130     | \$ 138     | \$ 141     | \$ 141     | \$ 138     | \$ 129     | \$ 126     | \$ 130       | n/a <sup>7</sup> | n/a        | n/a        |
| 36  | \$ 117     | \$ 115     | \$ 117     | \$ 117     | \$ 119     | \$ 116     | \$ 116     | \$ 115     | \$ 114     | \$ 117       | n/a              | n/a        | n/a        |
| Economic value of shareholders' equity (EVE) sensitivity <sup>9</sup>                 |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| before tax (\$ millions)  |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| 37  | \$ (3,683) | \$ (2,521) | \$ (2,515) | \$ (3,330) | \$ (2,612) | \$ (2,573) | \$ (2,489) | \$ (2,485) | \$ (2,312) | \$ (3,683)   | \$ (2,612)       | \$ (2,515) | \$ (2,489) |
| 38  | \$ 3,407   | \$ 2,179   | \$ 2,092   | \$ 2,927   | \$ 2,116   | \$ 2,056   | \$ 1,914   | \$ 1,892   | \$ 1,861   | \$ 3,407     | \$ 2,116         | \$ 2,092   | \$ 1,914   |
| Net interest income sensitivity (NIIS) before tax (\$ millions) <sup>9</sup>          |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| 39  | \$ 411     | \$ 745     | \$ 790     | \$ 527     | \$ 679     | \$ 597     | \$ 720     | \$ 785     | \$ 875     | \$ 411       | \$ 679           | \$ 790     | \$ 720     |
| 40  | \$ (461)   | \$ (815)   | \$ (860)   | \$ (609)   | \$ (769)   | \$ (789)   | \$ (983)   | \$ (1,077) | \$ (1,053) | \$ (461)     | \$ (769)         | \$ (860)   | \$ (983)   |
| Net impaired loans – personal, business, and government (\$ millions)                 |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| 41  | \$ 3,751   | \$ 3,900   | \$ 3,832   | \$ 3,672   | \$ 3,238   | \$ 3,635   | \$ 3,407   | \$ 2,905   | \$ 2,744   | \$ 3,751     | \$ 3,238         | \$ 3,832   | \$ 3,407   |
| 42  | \$ 0.39 %  | \$ 0.41 %  | \$ 0.40 %  | \$ 0.39 %  | \$ 0.35 %  | \$ 0.38 %  | \$ 0.36 %  | \$ 0.31 %  | \$ 0.29 %  | \$ 0.39 %    | \$ 0.35 %        | \$ 0.40 %  | \$ 0.36 %  |
| Provision for (recovery of) credit losses as a % of average net loans and acceptances |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| 43  | \$ 0.43    | \$ 0.43    | \$ 0.41    | \$ 0.41    | \$ 0.58    | \$ 0.50    | \$ 0.47    | \$ 0.46    | \$ 0.47    | \$ 0.43      | \$ 0.54          | \$ 0.47    | \$ 0.46    |
| Rating of senior debt: <sup>10</sup>  |            |            |            |            |            |            |            |            |            |              |                  |            |            |
| 44  | \$ A2      | \$ A2      | \$ A2      | \$ A2      | \$ A2      | \$ A2      | \$ A2      | \$ A1      | \$ A1      | \$ A2        | \$ A2            | \$ A2      | \$ A2      |
| 45  | \$ A-      | \$ A-      | \$ A-      | \$ A-      | \$ A-      | \$ A-      | \$ A-      | \$ A       | \$ A       | \$ A-        | \$ A-            | \$ A-      | \$ A-      |

<sup>1</sup> For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.

<sup>2</sup> For additional information about this metric, refer to the Glossary in the Bank's second quarter 2026 MD&A, which is incorporated by reference. The sum of the quarterly EPS figures may not equal year-to-date EPS.

<sup>3</sup> These measures have been included in this document in accordance with the Office of the Superintendent of Financial Institutions Canada's (OSFI's) Capital Adequacy Requirements guideline.

<sup>4</sup> The leverage ratio is calculated as Tier 1 Capital divided by leverage exposures and has been included in this document in accordance with OSFI's Leverage Requirements guideline. Refer to page 6 of the SRD Package for further details.

<sup>5</sup> These measures have been included in this document in accordance with OSFI's Total Loss Absorbing Capacity (TLAC) guideline.

<sup>6</sup> OSFI's Liquidity Adequacy Requirements guideline requires Canadian banks to disclose the LCR based on an average of the daily positions during the quarter. The LCR for the quarters ended April 30, 2026, January 31, 2026, October 31, 2025, July 31, 2025, April 30, 2025,

January 31, 2025, October 31, 2024, July 31, 2024, and April 30, 2024 was calculated as an average of 62, 61, 62, 64, 61, 62, 62, 64, and 62 daily data points, respectively, in the quarter.

<sup>7</sup> Not applicable.

<sup>8</sup> This measure has been included in this document in accordance with OSFI's Liquidity Adequacy Requirements.

<sup>9</sup> Effective the second quarter ended April 30, 2026, includes exposures from Wholesale Banking. Prior periods do not include Wholesale Banking.

<sup>10</sup> Subject to conversion under the bank recapitalization "bail-in" regime.

# Shareholder Value

(\$ millions, except as noted)  
For the period ended

| LINE #   | 2026 |           |           | 2025      |           |           | 2024     |          |                   | Year to Date |           | Full Year |           |          |
|--|------|-----------|-----------|-----------|-----------|-----------|----------|----------|-------------------|--------------|-----------|-----------|-----------|----------|
|  | Q2   | Q1        | Q4        | Q3        | Q2        | Q1        | Q4       | Q3       | Q2                | 2026         | 2025      | 2025      | 2024      |          |
| <b>Business Performance</b>  |      |           |           |           |           |           |          |          |                   |              |           |           |           |          |
| Net income (loss) attributable to common shareholders                    | 1    | \$ 4,049  | \$ 3,942  | \$ 3,089  | \$ 3,248  | \$ 10,929 | \$ 2,707 | \$ 3,442 | \$ (250)          | \$ 2,374     | \$ 7,991  | \$ 13,636 | \$ 19,973 | \$ 8,316 |
| Average common equity  | 2    | 113,288   | 115,250   | 114,939   | 114,115   | 114,585   | 106,133  | 102,051  | 100,677           | 101,137      | 114,310   | 110,708   | 112,429   | 100,979  |
| Return on common equity – reported <sup>1</sup>                          | 3    | 14.7 %    | 13.6 %    | 10.7 %    | 11.3 %    | 39.1 %    | 10.1 %   | 13.4 %   | (1.0) %           | 9.5 %        | 14.1 %    | 24.8 %    | 17.8 %    | 8.2 %    |
| Return on common equity – adjusted <sup>1,2</sup>                        | 4    | 14.4      | 14.2      | 12.8      | 13.2      | 12.3      | 13.2     | 11.7     | 14.1              | 14.5         | 14.3      | 12.7      | 12.9      | 13.6     |
| Return on tangible common equity <sup>1,2</sup>                          | 5    | 17.7      | 16.3      | 12.9      | 13.6      | 48.0      | 13.4     | 17.8     | (1.0)             | 13.0         | 17.0      | 31.3      | 21.9      | 11.2     |
| Return on tangible common equity – adjusted <sup>1,2</sup>               | 6    | 17.2      | 16.9      | 15.4      | 15.8      | 15.0      | 17.2     | 15.4     | 18.8              | 19.2         | 17.1      | 15.9      | 15.8      | 18.0     |
| Return on risk-weighted assets – reported <sup>3</sup>                   | 7    | 2.59      | 2.46      | 1.94      | 2.06      | 7.04      | 1.68     | 2.21     | (0.16)            | 1.63         | 2.53      | 4.33      | 3.15      | 1.39     |
| Return on risk-weighted assets – adjusted <sup>2,3</sup>                 | 8    | 2.54      | 2.57      | 2.33      | 2.40      | 2.21      | 2.19     | 1.93     | 2.35              | 2.48         | 2.56      | 2.21      | 2.28      | 2.30     |
| Efficiency ratio – reported <sup>1</sup>                                 | 9    | 53.0      | 52.8      | 56.8      | 55.7      | 35.5      | 57.4     | 51.9     | 77.7              | 60.8         | 52.9      | 43.8      | 49.5      | 62.0     |
| Efficiency ratio – adjusted, net of ISE <sup>1,2,4</sup>                 | 10   | 57.0      | 57.1      | 59.2      | 57.8      | 57.6      | 59.0     | 61.7     | 57.3              | 56.1         | 57.0      | 58.3      | 58.4      | 58.1     |
| Effective tax rate <sup>1</sup>  |      |           |           |           |           |           |          |          |                   |              |           |           |           |          |
| Reported   | 11   | 15.4      | 21.8      | 20.0      | 21.3      | 8.2       | 21.4     | 13.4     | 187.7             | 23.5         | 18.7      | 11.0      | 14.4      | 24.8     |
| Adjusted (TEB) <sup>2,5</sup>  | 12   | 21.6      | 22.2      | 20.6      | 22.1      | 21.0      | 22.5     | 19.2     | 20.7              | 20.6         | 21.9      | 21.7      | 21.6      | 20.4     |
| Net interest margin – reported <sup>2,6</sup>                            | 13   | 1.95      | 1.85      | 1.82      | 1.82      | 1.76      | 1.66     | 1.72     | 1.70              | 1.73         | 1.90      | 1.71      | 1.76      | 1.72     |
| Net interest margin – adjusted <sup>2,6</sup>                            | 14   | 1.96      | 1.86      | 1.83      | 1.83      | 1.78      | 1.67     | 1.74     | 1.71              | 1.75         | 1.91      | 1.72      | 1.78      | 1.73     |
| Average number of full-time equivalent staff                             | 15   | 104,845   | 104,841   | 104,121   | 103,025   | 101,272   | 100,424  | 100,472  | 100,878           | 102,520      | 104,843   | 100,841   | 102,218   | 101,758  |
| <b>Common Share Performance</b>  |      |           |           |           |           |           |          |          |                   |              |           |           |           |          |
| Closing market price (\$)  | 16   | \$ 146.33 | \$ 127.26 | \$ 115.16 | \$ 100.92 | \$ 88.09  | \$ 82.91 | \$ 76.97 | \$ 81.53          | \$ 81.67     | \$ 146.33 | \$ 88.09  | \$ 115.16 | \$ 76.97 |
| Book value per common share (\$) <sup>1</sup>                            | 17   | 68.22     | 68.20     | 68.78     | 67.13     | 66.75     | 61.61    | 59.59    | 57.61             | 57.69        | 68.22     | 66.75     | 68.78     | 59.59    |
| Closing market price to book value                                       | 18   | 2.14      | 1.87      | 1.67      | 1.50      | 1.32      | 1.35     | 1.29     | 1.42              | 1.42         | 2.14      | 1.32      | 1.67      | 1.29     |
| Price-earnings ratio <sup>7</sup>  |      |           |           |           |           |           |          |          |                   |              |           |           |           |          |
| Reported   | 19   | 17.3      | 10.3      | 10.0      | 8.6       | 9.1       | 17.5     | 16.3     | 19.2              | 13.8         | 17.3      | 9.1       | 10.0      | 16.3     |
| Adjusted <sup>2</sup>  | 20   | 15.9      | 14.5      | 13.8      | 12.8      | 11.4      | 10.6     | 9.9      | 10.3              | 10.5         | 15.9      | 11.4      | 13.8      | 9.9      |
| Total shareholder return on common shareholders' investment <sup>8</sup> | 21   | 72.2 %    | 60.0 %    | 56.7 %    | 30.0 %    | 13.6 %    | 6.9 %    | 4.5 %    | (1.4) %           | 4.5 %        | 72.2 %    | 13.6 %    | 56.7 %    | 4.5 %    |
| Number of common shares outstanding (millions)                           | 22   | 1,652.1   | 1,671.2   | 1,689.5   | 1,707.2   | 1,722.5   | 1,751.7  | 1,750.1  | 1,747.9           | 1,759.3      | 1,652.1   | 1,722.5   | 1,689.5   | 1,750.1  |
| Total market capitalization (\$ billions)                                | 23   | \$ 241.7  | \$ 212.7  | \$ 194.6  | \$ 172.3  | \$ 151.7  | \$ 145.2 | \$ 134.7 | \$ 142.5          | \$ 143.7     | \$ 241.7  | \$ 151.7  | \$ 194.6  | \$ 134.7 |
| <b>Dividend Performance</b>  |      |           |           |           |           |           |          |          |                   |              |           |           |           |          |
| Dividend per common share (\$)   | 24   | \$ 1.08   | \$ 1.08   | \$ 1.05   | \$ 1.05   | \$ 1.05   | \$ 1.05  | \$ 1.02  | \$ 1.02           | \$ 1.02      | \$ 2.16   | \$ 2.10   | \$ 4.20   | \$ 4.08  |
| Dividend yield <sup>9</sup>  | 25   | 3.2 %     | 3.5 %     | 3.9 %     | 4.4 %     | 5.0 %     | 5.4 %    | 5.0 %    | 5.3 %             | 5.1 %        | 3.4 %     | 5.2 %     | 4.6 %     | 5.1 %    |
| Common dividend payout ratio   |      |           |           |           |           |           |          |          |                   |              |           |           |           |          |
| Reported <sup>1</sup>  | 26   | 44.1      | 45.9      | 57.6      | 55.4      | 16.6      | 67.8     | 51.8     | n/m <sup>10</sup> | 75.6         | 45.0      | 26.8      | 36.2      | 86.1     |
| Adjusted <sup>1,2</sup>  | 27   | 45.0      | 44.0      | 47.9      | 47.5      | 53.0      | 51.9     | 59.2     | 49.7              | 49.9         | 44.5      | 52.4      | 50.0      | 52.1     |

<sup>1</sup> For additional information about this metric, refer to the Glossary in the Bank's second quarter 2026 MD&A.

<sup>2</sup> For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.

<sup>3</sup> Net income (loss) attributable to common shareholders as a percentage of average risk-weighted assets (RWA). RWA is calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

<sup>4</sup> Efficiency ratio – adjusted, net of ISE is calculated by dividing adjusted non-interest expenses by adjusted total revenue, net of ISE. Adjusted total revenue, net of ISE – Q2 2026: \$14,639 million, Q1 2026: \$15,007 million, Q4 2025: \$14,426 million, Q3 2025: \$14,051 million, Q2 2025: \$13,721 million, Q1 2025: \$13,523 million, Q4 2024: \$12,533 million, Q3 2024: \$12,569 million, Q2 2024: \$12,635 million, 2026 YTD: \$29,646 million, 2025 YTD: \$27,244 million, 2025 FY: \$55,721 million, 2024 FY: \$50,142 million.

<sup>5</sup> Adjusted effective tax rate is grossed up for the TEB adjustment shown on page 6. For additional information on TEB, refer to "Basis of Presentation" in this document.

<sup>6</sup> Average interest-earning assets used in the calculation of net interest margin is a non-GAAP financial measure. For additional information about these metrics, refer to the Glossary in the Bank's second quarter 2026 MD&A.

<sup>7</sup> Price-earnings ratio is calculated based on a trailing four quarters' EPS.

<sup>8</sup> Return is calculated based on share price movement and dividends reinvested over a trailing one-year period.

<sup>9</sup> Dividend yield is calculated as the dividend per common share divided by the daily average closing stock price in the relevant period. Dividend per common share is derived as follows: a) for the quarter – by annualizing the dividend per common share for the quarter; b) for the year-to-date – by annualizing the year-to-date dividend per common share; and c) for the full year – dividend per common share for the year.

<sup>10</sup> Not meaningful.

# Adjusted and Reported Net Income and Adjustments for Items of Note<sup>1</sup>

(\$ millions, except as noted)

For the period ended

Operating results – adjusted

| LINE # | 2026     |          | 2025     |          |          |          | 2024     |          |          | Year to Date |           | Full Year |           |
|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------------|-----------|-----------|-----------|
|        | Q2       | Q1       | Q4       | Q3       | Q2       | Q1       | Q4       | Q3       | Q2       | 2026         | 2025      | 2025      | 2024      |
| 1      | \$ 8,904 | \$ 8,833 | \$ 8,594 | \$ 8,581 | \$ 8,208 | \$ 7,920 | \$ 8,034 | \$ 7,641 | \$ 7,529 | \$ 17,737    | \$ 16,128 | \$ 33,303 | \$ 30,749 |
| 2      | 7,133    | 7,796    | 7,434    | 7,033    | 6,930    | 7,110    | 6,863    | 6,597    | 6,354    | 14,929       | 14,040    | 28,507    | 26,040    |
| 3      | 16,037   | 16,629   | 16,028   | 15,614   | 15,138   | 15,030   | 14,897   | 14,238   | 13,883   | 32,666       | 30,168    | 61,810    | 56,789    |
| 4      | 1,001    | 1,039    | 982      | 971      | 1,341    | 1,212    | 1,109    | 1,072    | 1,071    | 2,040        | 2,553     | 4,506     | 4,253     |
| 5      | 1,398    | 1,622    | 1,602    | 1,563    | 1,417    | 1,507    | 2,364    | 1,669    | 1,248    | 3,020        | 2,924     | 6,089     | 6,647     |
| 6      | 8,339    | 8,563    | 8,540    | 8,124    | 7,908    | 7,983    | 7,731    | 7,208    | 7,084    | 16,902       | 15,891    | 32,555    | 29,148    |
| 7      | 5,299    | 5,405    | 4,904    | 4,956    | 4,472    | 4,328    | 3,693    | 4,289    | 4,480    | 10,704       | 8,800     | 18,660    | 16,741    |
| 8      | 1,131    | 1,189    | 999      | 1,085    | 929      | 962      | 695      | 868      | 920      | 2,320        | 1,891     | 3,975     | 3,355     |
| 9      | –        | –        | –        | –        | 83       | 257      | 207      | 225      | 229      | –            | 340       | 340       | 891       |
| 10     | 4,168    | 4,216    | 3,905    | 3,871    | 3,626    | 3,623    | 3,205    | 3,646    | 3,789    | 8,384        | 7,249     | 15,025    | 14,277    |
| 11     | 202      | 101      | 191      | 88       | 200      | 86       | 193      | 69       | 190      | 303          | 286       | 565       | 526       |
| 12     | \$ 3,966 | \$ 4,115 | \$ 3,714 | \$ 3,783 | \$ 3,426 | \$ 3,537 | \$ 3,012 | \$ 3,577 | \$ 3,599 | \$ 8,081     | \$ 6,963  | \$ 14,460 | \$ 13,751 |

Pre-tax adjustments for items of note

|    |          |          |          |          |          |            |         |            |            |          |          |          |            |
|----|----------|----------|----------|----------|----------|------------|---------|------------|------------|----------|----------|----------|------------|
| 13 | \$ (33)  | \$ (34)  | \$ (34)  | \$ (33)  | \$ (43)  | \$ (61)    | \$ (60) | \$ (64)    | \$ (72)    | \$ (67)  | \$ (104) | \$ (171) | \$ (290)   |
| 14 | –        | –        | –        | –        | –        | –          | (35)    | (21)       | (21)       | –        | –        | –        | (109)      |
| 15 | –        | –        | –        | –        | –        | –          | –       | –          | –          | –        | –        | –        | (49)       |
| 16 | –        | (200)    | (190)    | (333)    | (163)    | –          | –       | (110)      | (165)      | (200)    | (163)    | (686)    | (566)      |
| 17 | –        | –        | (44)     | (32)     | (34)     | (52)       | (82)    | (78)       | (102)      | –        | (86)     | (162)    | (379)      |
| 18 | (43)     | (44)     | (49)     | (55)     | (47)     | (54)       | (59)    | (62)       | (64)       | (87)     | (101)    | (205)    | (242)      |
| 19 | –        | –        | –        | –        | 8,975    | –          | 1,022   | –          | –          | –        | 8,975    | 8,975    | 1,022      |
| 20 | –        | –        | (485)    | (262)    | (1,129)  | (927)      | (311)   | –          | –          | –        | (2,056)  | (2,803)  | (311)      |
| 21 | –        | –        | –        | –        | –        | –          | (226)   | –          | –          | –        | –        | –        | (226)      |
| 22 | –        | –        | –        | –        | –        | –          | –       | –          | (274)      | –        | –        | –        | (274)      |
| 23 | –        | 44       | –        | –        | –        | –          | 72      | –          | (103)      | 44       | –        | –        | (442)      |
| 24 | –        | –        | –        | –        | –        | –          | (52)    | (3,566)    | (615)      | –        | –        | –        | (4,233)    |
| 25 | (197)    | –        | –        | –        | –        | –          | –       | –          | –          | (197)    | –        | –        | –          |
| 26 | \$ (273) | \$ (234) | \$ (802) | \$ (715) | \$ 7,559 | \$ (1,094) | \$ 299  | \$ (3,901) | \$ (1,416) | \$ (507) | \$ 6,465 | \$ 4,948 | \$ (6,099) |

Less: Impact of income taxes

|    |          |         |          |          |        |          |          |         |          |          |          |          |          |
|----|----------|---------|----------|----------|--------|----------|----------|---------|----------|----------|----------|----------|----------|
| 27 | \$ (8)   | \$ (8)  | \$ (8)   | \$ (8)   | \$ (8) | \$ (9)   | \$ (8)   | \$ (8)  | \$ (10)  | \$ (16)  | \$ (17)  | \$ (33)  | \$ (41)  |
| 28 | –        | –       | –        | –        | –      | –        | (9)      | (3)     | (5)      | –        | –        | –        | (23)     |
| 29 | –        | (52)    | (50)     | (85)     | (41)   | –        | –        | (29)    | (43)     | (52)     | (41)     | (176)    | (150)    |
| 30 | –        | –       | (9)      | (7)      | (8)    | (11)     | (18)     | (18)    | (22)     | –        | (19)     | (35)     | (82)     |
| 31 | (10)     | (12)    | (13)     | (14)     | (12)   | (13)     | (14)     | (16)    | (16)     | (22)     | (25)     | (52)     | (60)     |
| 32 | (288)    | –       | –        | –        | 407    | –        | –        | –       | –        | (288)    | 407      | 407      | –        |
| 33 | –        | –       | (97)     | (66)     | (282)  | (231)    | (77)     | –       | –        | –        | (513)    | (676)    | (77)     |
| 34 | –        | –       | –        | –        | –      | –        | (53)     | –       | –        | –        | –        | –        | (53)     |
| 35 | –        | –       | –        | –        | –      | –        | –        | –       | (69)     | –        | –        | –        | (69)     |
| 36 | –        | 11      | –        | –        | –      | –        | 18       | –       | (26)     | 11       | –        | –        | (109)    |
| 37 | (50)     | –       | –        | –        | –      | –        | –        | –       | –        | (50)     | –        | –        | –        |
| 38 | \$ (356) | \$ (61) | \$ (177) | \$ (180) | \$ 56  | \$ (264) | \$ (161) | \$ (74) | \$ (191) | \$ (417) | \$ (208) | \$ (565) | \$ (664) |

Total adjustment for items of note

|    |          |          |          |          |           |          |          |            |            |          |           |           |            |
|----|----------|----------|----------|----------|-----------|----------|----------|------------|------------|----------|-----------|-----------|------------|
| 39 | \$ 83    | \$ (173) | \$ (625) | \$ (535) | \$ 7,503  | \$ (830) | \$ 430   | \$ (3,827) | \$ (1,225) | \$ (90)  | \$ 6,673  | \$ 5,513  | \$ (5,435) |
| 40 | \$ 4,049 | \$ 3,942 | \$ 3,089 | \$ 3,248 | \$ 10,929 | \$ 2,707 | \$ 3,442 | \$ (250)   | \$ 2,374   | \$ 7,991 | \$ 13,636 | \$ 19,973 | \$ 8,316   |

After-Tax Increase (Decrease) in Diluted Earnings per Share (\$)<sup>9</sup>

|    |           |         |         |         |           |         |           |         |         |         |           |           |         |
|----|-----------|---------|---------|---------|-----------|---------|-----------|---------|---------|---------|-----------|-----------|---------|
| 41 | \$ 0.01   | \$ 0.01 | \$ 0.01 | \$ 0.01 | \$ 0.02   | \$ 0.03 | \$ 0.03   | \$ 0.03 | \$ 0.04 | \$ 0.03 | \$ 0.05   | \$ 0.08   | \$ 0.14 |
| 42 | –         | –       | –       | –       | –         | –       | 0.02      | 0.01    | 0.01    | –       | –         | –         | 0.05    |
| 43 | –         | –       | –       | –       | –         | –       | –         | –       | –       | –       | –         | –         | 0.03    |
| 44 | –         | 0.09    | 0.08    | 0.14    | 0.07      | –       | –         | 0.05    | 0.07    | 0.09    | 0.07      | 0.30      | 0.24    |
| 45 | –         | –       | 0.02    | 0.01    | 0.02      | 0.02    | 0.04      | 0.03    | 0.04    | –       | 0.04      | 0.07      | 0.17    |
| 46 | 0.02      | 0.02    | 0.02    | 0.02    | 0.02      | 0.02    | 0.02      | 0.03    | 0.03    | 0.04    | 0.04      | 0.09      | 0.10    |
| 47 | (0.17)    | –       | –       | –       | (4.92)    | –       | (0.59)    | –       | –       | (0.17)  | (4.91)    | (4.96)    | (0.58)  |
| 48 | –         | –       | 0.23    | 0.13    | 0.49      | 0.40    | 0.13      | –       | –       | –       | 0.89      | 1.23      | 0.13    |
| 49 | –         | –       | –       | –       | –         | –       | 0.10      | –       | –       | –       | –         | –         | 0.10    |
| 50 | –         | –       | –       | –       | –         | –       | –         | –       | 0.11    | –       | –         | –         | 0.12    |
| 51 | –         | (0.02)  | –       | –       | –         | –       | (0.03)    | –       | 0.04    | (0.02)  | –         | –         | 0.19    |
| 52 | –         | –       | –       | –       | –         | –       | 0.03      | 2.04    | 0.35    | –       | –         | –         | 2.40    |
| 53 | 0.09      | –       | –       | –       | –         | –       | –         | –       | –       | 0.08    | –         | –         | –       |
| 54 | \$ (0.05) | \$ 0.10 | \$ 0.36 | \$ 0.31 | \$ (4.30) | \$ 0.47 | \$ (0.25) | \$ 2.19 | \$ 0.69 | \$ 0.05 | \$ (3.82) | \$ (3.19) | \$ 3.09 |

## Adjusted and Reported Net Income and Adjustments for Items of Note (Continued)

- <sup>1</sup> For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.
- <sup>2</sup> After the termination of the merger agreement between the Bank and FHN on May 4, 2023, the residual impact of the strategy is reversed through net interest income.
- <sup>3</sup> Adjusted net interest income excludes the following items of note:
- Balance sheet restructuring in respect of U.S. Banking activities, reported in the U.S. Banking segment.
  - Indirect tax matters, reported in the Corporate segment.
- <sup>4</sup> Adjusted non-interest income excludes the following items of note:
- The Bank sold common shares of Schwab and recognized a gain on the sale. Amounts were reported in the Corporate segment.
  - Balance sheet restructuring in respect of U.S. Banking activities and other activities, reported in the U.S. Banking and Corporate segments, respectively.
  - Charge reflecting a change in the partnership share in the U.S. strategic cards portfolio, resulting in an adjustment to the corresponding program receivable, reported in the U.S. Banking segment.
- <sup>5</sup> Adjusted non-interest expenses exclude the following items of note:
- Amortization of acquired intangibles, reported in the Corporate segment.
  - The Bank's own acquisition and integration charges related to the Schwab transaction, reported in the Corporate segment.
  - Restructuring charges, reported in the Corporate segment.
  - Acquisition and integration-related charges, reported in the Wholesale Banking segment.
  - Indirect tax matters, reported in the Corporate segment.
  - Civil matter provision, reported in the Corporate segment.
  - FDIC special assessment, reported in the U.S. Banking segment.
  - Charges for the global resolution of the investigations into the Bank's U.S. BSA/AML program, reported in the U.S. Banking segment.
- <sup>6</sup> Provision for (recovery of) income taxes includes a tax benefit related to the Bank's gain on sale of Schwab shares in 2025, reported in the Corporate segment in the second quarter of fiscal 2026 upon the filing of the Bank's tax return. Refer to "Income Taxes" in the "Financial Results Overview" section in the Bank's second quarter 2026 MD&A for further details.
- <sup>7</sup> Adjusted share of net income from investment in Schwab excludes the following items of note on an after-tax basis. The earnings impact of these items was reported in the Corporate segment:
- Amortization of Schwab-related acquired intangibles.
  - The Bank's share of acquisition and integration charges associated with Schwab's acquisition of TD Ameritrade.
  - The Bank's share of restructuring charges incurred by Schwab.
  - The Bank's share of the FDIC special assessment charge incurred by Schwab.
- <sup>8</sup> Amortization of acquired intangibles relates to intangibles acquired as a result of asset acquisitions and business combinations, including the after-tax amount for amortization of acquired intangibles relating to the share of net income from investment in Schwab, reported in the Corporate segment.
- <sup>9</sup> The impact of the items of note on EPS is calculated by dividing net income (loss) attributable to common shareholders by the weighted-average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.

## Net Interest Income and Margin

(\$ millions, except as noted)  
For the period ended

| LIN #   | 2026 |                 | 2025      |           |           |           | 2024      |           |           | Year to Date |           | Full Year |           |           |
|---|------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|
|   | Q2   | Q1              | Q4        | Q3        | Q2        | Q1        | Q4        | Q3        | Q2        | 2026         | 2025      | 2025      | 2024      |           |
| <b>Interest Income</b>                            |      |                 |           |           |           |           |           |           |           |              |           |           |           |           |
| Loans   | 1    | \$ 12,316       | \$ 12,719 | \$ 12,790 | \$ 12,871 | \$ 12,602 | \$ 13,467 | \$ 13,706 | \$ 13,821 | \$ 13,154    | \$ 25,035 | \$ 26,069 | \$ 51,730 | \$ 53,676 |
| Reverse repurchase agreements                     | 2    | 1,886           | 2,217     | 2,419     | 2,466     | 2,368     | 2,606     | 2,809     | 2,960     | 2,914        | 4,103     | 4,974     | 9,859     | 11,621    |
| Securities  | 3    | 4,981           | 4,891     | 5,202     | 5,184     | 5,246     | 5,225     | 5,364     | 5,676     | 5,802        | 9,872     | 10,471    | 20,857    | 22,666    |
| Deposits with banks                               | 4    | 798             | 869       | 1,012     | 1,223     | 1,366     | 1,574     | 1,895     | 1,349     | 1,126        | 1,667     | 2,940     | 5,175     | 5,426     |
| Total interest income                             | 5    | 19,981          | 20,696    | 21,423    | 21,744    | 21,582    | 22,872    | 23,774    | 23,806    | 22,996       | 40,677    | 44,454    | 87,621    | 93,389    |
| <b>Interest Expense</b>                           |      |                 |           |           |           |           |           |           |           |              |           |           |           |           |
| Deposits  | 6    | 8,119           | 8,586     | 9,316     | 9,577     | 9,923     | 11,223    | 11,814    | 12,072    | 11,490       | 16,705    | 21,146    | 40,039    | 46,860    |
| Securitization liabilities                        | 7    | 244             | 231       | 228       | 225       | 205       | 228       | 221       | 265       | 259          | 475       | 433       | 886       | 1,002     |
| Subordinated notes and debentures                 | 8    | 107             | 122       | 118       | 121       | 145       | 135       | 124       | 119       | 99           | 229       | 280       | 519       | 436       |
| Repurchase agreements and short sales             | 9    | 2,447           | 2,752     | 3,002     | 2,864     | 2,746     | 2,990     | 3,280     | 3,447     | 3,390        | 5,199     | 5,736     | 11,602    | 13,322    |
| Other   | 10   | 203             | 216       | 214       | 431       | 438       | 430       | 395       | 324       | 293          | 419       | 868       | 1,513     | 1,297     |
| Total interest expense                            | 11   | 11,120          | 11,907    | 12,878    | 13,218    | 13,457    | 15,006    | 15,834    | 16,227    | 15,531       | 23,027    | 28,463    | 54,559    | 62,917    |
| <b>Net Interest Income</b>                        | 12   | <b>8,861</b>    | 8,789     | 8,545     | 8,526     | 8,125     | 7,866     | 7,940     | 7,579     | 7,465        | 17,650    | 15,991    | 33,062    | 30,472    |
| TEB adjustment                                    | 13   | 18              | 17        | 17        | 16        | 13        | 15        | 19        | 27        | 4            | 35        | 28        | 61        | 79        |
| <b>Net Interest Income (TEB)<sup>1</sup></b>      | 14   | <b>\$ 8,879</b> | \$ 8,806  | \$ 8,562  | \$ 8,542  | \$ 8,138  | \$ 7,881  | \$ 7,959  | \$ 7,606  | \$ 7,469     | \$ 17,685 | \$ 16,019 | \$ 33,123 | \$ 30,551 |
| <b>Average Assets</b>                             |      |                 |           |           |           |           |           |           |           |              |           |           |           |           |
| Average total assets (\$ billions)                | 15   | \$ 2,098        | \$ 2,121  | \$ 2,102  | \$ 2,112  | \$ 2,156  | \$ 2,063  | \$ 2,035  | \$ 1,968  | \$ 1,938     | \$ 2,109  | \$ 2,109  | \$ 2,108  | \$ 1,969  |
| Average earning assets (\$ billions) <sup>2</sup> | 16   | 1,865           | 1,882     | 1,863     | 1,855     | 1,894     | 1,883     | 1,835     | 1,778     | 1,754        | 1,873     | 1,889     | 1,874     | 1,774     |
| <b>Net Interest Margin</b>                        |      |                 |           |           |           |           |           |           |           |              |           |           |           |           |
| Net interest margin – reported <sup>2</sup>       | 17   | 1.95 %          | 1.85 %    | 1.82 %    | 1.82 %    | 1.76 %    | 1.66 %    | 1.72 %    | 1.70 %    | 1.73 %       | 1.90 %    | 1.71 %    | 1.76 %    | 1.72 %    |
| Net interest margin – adjusted <sup>2</sup>       | 18   | 1.96            | 1.86      | 1.83      | 1.83      | 1.78      | 1.67      | 1.74      | 1.71      | 1.75         | 1.91      | 1.72      | 1.78      | 1.73      |

<sup>1</sup> Net Interest Income (TEB) is a non-GAAP financial measure. For additional information on TEB and the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.

<sup>2</sup> Average interest-earning assets used in the calculation of net interest margin is a non-GAAP financial measure. Refer to "Basis of Presentation" in this document and the Glossary in the Bank's second quarter 2026 MD&A, for additional information about these metrics.

## Non-Interest Income

| (\$ millions)                             |  | 2026     |          |          |          |           |          |          |          |          | 2025      |           | 2024      |           | Year to Date |  | Full Year |  |
|---|--|----------|----------|----------|----------|-----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|--------------|--|-----------|--|
| For the period ended                      |  | 2026     |          |          | 2025     |           |          | 2024     |          |          | 2026      |           | 2025      |           | 2025         |  | 2024      |  |
| LIN #                                     |  | Q2       | Q1       | Q4       | Q3       | Q2        | Q1       | Q4       | Q3       | Q2       | 2026      | 2025      | 2025      | 2024      |              |  |           |  |
| <b>Investment and Securities Services</b> |  |          |          |          |          |           |          |          |          |          |           |           |           |           |              |  |           |  |
| 1   | Broker dealer fees and commissions   | \$ 516   | \$ 488   | \$ 501   | \$ 426   | \$ 446    | \$ 434   | \$ 387   | \$ 382   | \$ 392   | \$ 1,004  | \$ 880    | \$ 1,807  | \$ 1,522  |              |  |           |  |
| 2   | Full-service brokerage and other securities services   | 717      | 624      | 600      | 511      | 484       | 466      | 451      | 402      | 410      | 1,341     | 950       | 2,061     | 1,668     |              |  |           |  |
| 3   | Underwriting and advisory  | 538      | 460      | 551      | 420      | 361       | 375      | 368      | 368      | 387      | 998       | 736       | 1,707     | 1,436     |              |  |           |  |
| 4   | Investment management fees   | 102      | 197      | 179      | 176      | 171       | 168      | 170      | 169      | 167      | 299       | 339       | 694       | 669       |              |  |           |  |
| 5   | Mutual fund management   | 547      | 572      | 549      | 534      | 515       | 542      | 522      | 509      | 487      | 1,119     | 1,057     | 2,140     | 1,994     |              |  |           |  |
| 6   | Trust fees   | 29       | 28       | 26       | 29       | 29        | 29       | 26       | 29       | 29       | 57        | 58        | 113       | 111       |              |  |           |  |
| 7   | Total investment and securities services   | 2,449    | 2,369    | 2,406    | 2,096    | 2,006     | 2,014    | 1,924    | 1,859    | 1,872    | 4,818     | 4,020     | 8,522     | 7,400     |              |  |           |  |
| 8   | <b>Credit fees</b>   | 433      | 393      | 389      | 423      | 419       | 419      | 388      | 447      | 494      | 826       | 838       | 1,650     | 1,898     |              |  |           |  |
| 9   | <b>Trading income (loss)</b>   | 921      | 1,499    | 1,318    | 987      | 992       | 1,305    | 835      | 1,124    | 744      | 2,420     | 2,297     | 4,602     | 3,628     |              |  |           |  |
| 10  | <b>Service charges</b>   | 681      | 703      | 725      | 697      | 680       | 686      | 663      | 652      | 657      | 1,384     | 1,366     | 2,788     | 2,626     |              |  |           |  |
| 11  | <b>Card services</b>   | 605      | 728      | 704      | 724      | 704       | 773      | 730      | 752      | 703      | 1,333     | 1,477     | 2,905     | 2,947     |              |  |           |  |
| 12  | <b>Insurance revenue<sup>1</sup></b>   | 1,945    | 2,001    | 2,012    | 1,979    | 1,876     | 1,870    | 1,829    | 1,782    | 1,665    | 3,946     | 3,746     | 7,737     | 6,952     |              |  |           |  |
| <b>Other income (loss)</b>                |  |          |          |          |          |           |          |          |          |          |           |           |           |           |              |  |           |  |
| 13  | Foreign exchange – non-trading   | 88       | 79       | 73       | 78       | 65        | 94       | 63       | 68       | 67       | 167       | 159       | 310       | 241       |              |  |           |  |
|   | Financial instruments designated at fair value through profit or loss related to insurance subsidiaries <sup>1</sup> | (25)     | (27)     | 42       | (13)     | 1         | 17       | 25       | 50       | (11)     | (52)      | 18        | 47        | 117       |              |  |           |  |
| 15  | Insurance and reinsurance finance income (expenses)  | (30)     | (25)     | (115)    | (38)     | (58)      | (88)     | (133)    | (130)    | (58)     | (55)      | (146)     | (299)     | (443)     |              |  |           |  |
| 16  | Hedging related activities and other income (loss) from financial instruments <sup>2</sup>                           | 153      | 114      | (392)    | (124)    | (1,013)   | (904)    | (281)    | (34)     | 193      | 267       | (1,917)   | (2,433)   | (232)     |              |  |           |  |
| 17  | Fees and other items <sup>3,4</sup>  | (284)    | (38)     | (213)    | (38)     | 9,140     | (3)      | 1,531    | 27       | 28       | (322)     | 9,137     | 8,886     | 1,617     |              |  |           |  |
| 18  | Total other income (loss)  | (98)     | 103      | (605)    | (135)    | 8,135     | (884)    | 1,205    | (19)     | 219      | 5         | 7,251     | 6,511     | 1,300     |              |  |           |  |
| 19  | <b>Total non-interest income</b>   | \$ 6,936 | \$ 7,796 | \$ 6,949 | \$ 6,771 | \$ 14,812 | \$ 6,183 | \$ 7,574 | \$ 6,597 | \$ 6,354 | \$ 14,732 | \$ 20,995 | \$ 34,715 | \$ 26,751 |              |  |           |  |

<sup>1</sup> The results of the Bank's insurance business within the Wealth Management and Insurance segment include insurance revenue and changes in fair value from investments that support policy liabilities which are designated at fair value through profit or loss (FVTPL) within the Bank's property and casualty insurance subsidiaries.

<sup>2</sup> Includes the loss on sale of correspondent loans in the second quarter of 2025.

<sup>3</sup> Includes the gain on sale of Schwab shares in the second quarter of 2025 and fourth quarter of 2024. For further details, refer to footnote 4i on page 5.

<sup>4</sup> Includes net income (expense) from reinsurance contracts held.

## Non-Interest Expenses

(\$ millions)

For the period ended

| LINE #   | 2026            |          |          | 2025     |          |          | 2024     |           |          | Year to Date     |           | Full Year |           |
|--|-----------------|----------|----------|----------|----------|----------|----------|-----------|----------|------------------|-----------|-----------|-----------|
|  | Q2              | Q1       | Q4       | Q3       | Q2       | Q1       | Q4       | Q3        | Q2       | 2026             | 2025      | 2025      | 2024      |
| <b>Salaries and Employee Benefits</b>              |                 |          |          |          |          |          |          |           |          |                  |           |           |           |
| 1  | \$ 2,724        | \$ 2,750 | \$ 2,689 | \$ 2,645 | \$ 2,602 | \$ 2,584 | \$ 2,493 | \$ 2,489  | \$ 2,463 | \$ 5,474         | \$ 5,186  | \$ 10,520 | \$ 9,920  |
| 2  | 1,393           | 1,408    | 1,284    | 1,261    | 1,233    | 1,328    | 1,065    | 1,060     | 1,184    | 2,801            | 2,561     | 5,106     | 4,481     |
| 3  | 678             | 799      | 623      | 590      | 650      | 738      | 522      | 540       | 603      | 1,477            | 1,388     | 2,601     | 2,332     |
| 4  | <b>4,795</b>    | 4,957    | 4,596    | 4,496    | 4,485    | 4,650    | 4,080    | 4,089     | 4,250    | <b>9,752</b>     | 9,135     | 18,227    | 16,733    |
| <b>Occupancy</b>                                   |                 |          |          |          |          |          |          |           |          |                  |           |           |           |
| 5  | 288             | 279      | 273      | 261      | 275      | 277      | 289      | 254       | 258      | 567              | 552       | 1,086     | 1,048     |
| 6  | 241             | 238      | 222      | 194      | 224      | 235      | 264      | 209       | 216      | 479              | 459       | 875       | 910       |
| 7  | <b>529</b>      | 517      | 495      | 455      | 499      | 512      | 553      | 463       | 474      | <b>1,046</b>     | 1,011     | 1,961     | 1,958     |
| <b>Technology and Equipment</b>                    |                 |          |          |          |          |          |          |           |          |                  |           |           |           |
| 8  | 685             | 648      | 645      | 672      | 634      | 621      | 651      | 607       | 550      | 1,333            | 1,255     | 2,572     | 2,379     |
| 9  | 58              | 59       | 101      | 66       | 65       | 68       | 79       | 65        | 66       | 117              | 133       | 300       | 277       |
| 10   | <b>743</b>      | 707      | 746      | 738      | 699      | 689      | 730      | 672       | 616      | <b>1,450</b>     | 1,388     | 2,872     | 2,656     |
| <b>Amortization of Other Intangibles</b>           |                 |          |          |          |          |          |          |           |          |                  |           |           |           |
| 11   | 182             | 174      | 165      | 167      | 159      | 153      | 143      | 139       | 126      | 356              | 312       | 644       | 530       |
| 12   | 33              | 34       | 33       | 34       | 35       | 34       | 33       | 34        | 42       | 67               | 69        | 136       | 172       |
| 13   | <b>215</b>      | 208      | 198      | 201      | 194      | 187      | 176      | 173       | 168      | <b>423</b>       | 381       | 780       | 702       |
| <b>Communication and Marketing</b>                 |                 |          |          |          |          |          |          |           |          |                  |           |           |           |
| 14   | 444             | 355      | 484      | 391      | 427      | 341      | 431      | 366       | 394      | 799              | 768       | 1,643     | 1,516     |
| <b>Restructuring Charges</b>                       |                 |          |          |          |          |          |          |           |          |                  |           |           |           |
| 15   | (6)             | 200      | 190      | 333      | 163      | -        | -        | 110       | 165      | 194              | 163       | 686       | 566       |
| <b>Brokerage-Related and Sub-Advisory Fees</b>     |                 |          |          |          |          |          |          |           |          |                  |           |           |           |
| 16   | 136             | 128      | 133      | 133      | 133      | 129      | 119      | 124       | 125      | 264              | 262       | 528       | 498       |
| <b>Professional, Advisory and Outside Services</b> |                 |          |          |          |          |          |          |           |          |                  |           |           |           |
| 17   | 1,010           | 1,046    | 1,329    | 1,109    | 957      | 893      | 1,079    | 765       | 655      | 2,056            | 1,850     | 4,288     | 3,064     |
| <b>Other Expenses<sup>1</sup></b>                  |                 |          |          |          |          |          |          |           |          |                  |           |           |           |
| 18   | 506             | 635      | 637      | 666      | 582      | 669      | 882      | 4,250     | 1,554    | 1,141            | 1,251     | 2,554     | 7,800     |
| 19   | <b>\$ 8,372</b> | \$ 8,753 | \$ 8,808 | \$ 8,522 | \$ 8,139 | \$ 8,070 | \$ 8,050 | \$ 11,012 | \$ 8,401 | <b>\$ 17,125</b> | \$ 16,209 | \$ 33,539 | \$ 35,493 |

<sup>1</sup> Includes the retailer program partners' share of the U.S. strategic cards portfolio.

# Canadian Personal and Commercial Banking Segment

## RESULTS OF OPERATIONS

(\$ millions, except as noted)  
For the period ended

| LINE #   | 2026     |          |          | 2025     |          |          | 2024     |          |          | Year to Date |          | Full Year |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------------|----------|-----------|-----------|
|  | Q2       | Q1       | Q4       | Q3       | Q2       | Q1       | Q4       | Q3       | Q2       | 2026         | 2025     | 2025      | 2024      |
| <b>Reported and Adjusted</b>                                 |          |          |          |          |          |          |          |          |          |              |          |           |           |
| 1  | \$ 4,289 | \$ 4,394 | \$ 4,304 | \$ 4,239 | \$ 4,023 | \$ 4,135 | \$ 4,058 | \$ 3,994 | \$ 3,812 | \$ 8,683     | \$ 8,158 | \$ 16,701 | \$ 15,697 |
| 2  | 967      | 1,027    | 1,001    | 1,002    | 968      | 1,014    | 1,006    | 1,009    | 1,027    | 1,994        | 1,982    | 3,985     | 4,093     |
| 3  | 5,256    | 5,421    | 5,305    | 5,241    | 4,991    | 5,149    | 5,064    | 5,003    | 4,839    | 10,677       | 10,140   | 20,686    | 19,790    |
| Provision for (recovery of) credit losses <sup>1</sup>       |          |          |          |          |          |          |          |          |          |              |          |           |           |
| 4  | 465      | 424      | 447      | 376      | 428      | 459      | 456      | 338      | 397      | 889          | 887      | 1,710     | 1,555     |
| 5  | 33       | 12       | 90       | 87       | 194      | 62       | (26)     | 97       | 70       | 45           | 256      | 433       | 200       |
| 6  | 498      | 436      | 537      | 463      | 622      | 521      | 430      | 435      | 467      | 934          | 1,143    | 2,143     | 1,755     |
| 7  | 2,088    | 2,147    | 2,178    | 2,066    | 2,052    | 2,086    | 2,102    | 1,967    | 1,957    | 4,235        | 4,138    | 8,382     | 8,010     |
| 8  | 2,670    | 2,838    | 2,590    | 2,712    | 2,317    | 2,542    | 2,532    | 2,601    | 2,415    | 5,508        | 4,859    | 10,161    | 10,025    |
| 9  | 745      | 794      | 725      | 759      | 649      | 711      | 709      | 729      | 676      | 1,539        | 1,360    | 2,844     | 2,806     |
| 10   | \$ 1,925 | \$ 2,044 | \$ 1,865 | \$ 1,953 | \$ 1,668 | \$ 1,831 | \$ 1,823 | \$ 1,872 | \$ 1,739 | \$ 3,969     | \$ 3,499 | \$ 7,317  | \$ 7,219  |
| 11   | \$ 25.2  | \$ 25.3  | \$ 24.3  | \$ 23.8  | \$ 23.6  | \$ 23.2  | \$ 22.7  | \$ 21.8  | \$ 21.5  | \$ 25.2      | \$ 23.4  | \$ 23.7   | \$ 21.6   |
| 12   | 31.3 %   | 32.1 %   | 30.4 %   | 32.5 %   | 28.9 %   | 31.4 %   | 32.0 %   | 34.1 %   | 32.9 %   | 31.7 %       | 30.2 %   | 30.8 %    | 33.4 %    |
| <b>Key Performance Indicators</b>                            |          |          |          |          |          |          |          |          |          |              |          |           |           |
| (\$ billions, except as noted)                               |          |          |          |          |          |          |          |          |          |              |          |           |           |
| 13   | \$ 216   | \$ 211   | \$ 207   | \$ 198   | \$ 194   | \$ 191   | \$ 186   | \$ 184   | \$ 179   | \$ 216       | \$ 194   | \$ 207    | \$ 186    |
| Total risk-weighted assets <sup>4</sup>                      |          |          |          |          |          |          |          |          |          |              |          |           |           |
| Average loans – personal                                     |          |          |          |          |          |          |          |          |          |              |          |           |           |
| Real estate secured lending                                  |          |          |          |          |          |          |          |          |          |              |          |           |           |
| 14   | 253.3    | 260.1    | 264.3    | 264.7    | 267.1    | 269.2    | 268.3    | 266.5    | 263.7    | 256.8        | 268.2    | 266.3     | 265.1     |
| Residential mortgages  |          |          |          |          |          |          |          |          |          |              |          |           |           |
| 15   | 121.2    | 114.4    | 105.7    | 96.7     | 90.6     | 89.2     | 88.5     | 87.4     | 86.6     | 117.8        | 89.9     | 95.6      | 87.3      |
| Home Equity Line of Credit (HELOC) – amortizing <sup>5</sup> |          |          |          |          |          |          |          |          |          |              |          |           |           |
| 16   | 374.5    | 374.5    | 370.0    | 361.4    | 357.7    | 358.4    | 356.8    | 353.9    | 350.3    | 374.6        | 358.1    | 361.9     | 352.4     |
| 17   | 37.5     | 37.1     | 36.2     | 35.3     | 34.2     | 33.7     | 32.8     | 32.0     | 31.1     | 37.3         | 34.0     | 34.9      | 31.6      |
| 18   | 33.0     | 33.0     | 32.6     | 31.7     | 31.0     | 30.6     | 30.2     | 29.7     | 29.3     | 33.0         | 30.8     | 31.5      | 29.6      |
| 19   | 13.0     | 13.1     | 13.1     | 13.0     | 12.8     | 12.7     | 12.6     | 12.4     | 12.1     | 13.0         | 12.8     | 12.9      | 12.3      |
| 20   | 23.8     | 24.0     | 23.5     | 23.0     | 22.2     | 22.5     | 22.0     | 21.5     | 20.7     | 23.9         | 22.3     | 22.8      | 21.2      |
| 21   | 481.8    | 481.7    | 475.4    | 464.4    | 457.9    | 457.9    | 454.4    | 449.5    | 443.5    | 481.8        | 458.0    | 464.0     | 447.1     |
| HELOC – non-amortizing <sup>5</sup>                          |          |          |          |          |          |          |          |          |          |              |          |           |           |
| 22   | 135.9    | 133.5    | 131.1    | 129.3    | 127.5    | 125.5    | 123.3    | 122.4    | 120.8    | 134.7        | 126.5    | 128.3     | 121.3     |
| Indirect auto <sup>5</sup>                                   |          |          |          |          |          |          |          |          |          |              |          |           |           |
| 23   | 316.6    | 317.5    | 315.5    | 314.6    | 312.2    | 309.7    | 305.7    | 303.4    | 299.7    | 317.0        | 310.9    | 313.0     | 301.3     |
| Other <sup>5</sup>   |          |          |          |          |          |          |          |          |          |              |          |           |           |
| 24   | 176.2    | 177.6    | 173.8    | 170.1    | 168.3    | 169.9    | 165.6    | 160.9    | 156.3    | 176.9        | 169.1    | 170.6     | 160.3     |
| 25   | 2.85 %   | 2.83 %   | 2.82 %   | 2.83 %   | 2.82 %   | 2.81 %   | 2.80 %   | 2.81 %   | 2.84 %   | 2.84 %       | 2.82 %   | 2.82 %    | 2.82 %    |
| 26   | 39.7     | 39.6     | 41.1     | 39.4     | 41.1     | 40.5     | 41.5     | 39.3     | 40.4     | 39.7         | 40.8     | 40.5      | 40.5      |
| 27   | 1,042    | 1,043    | 1,051    | 1,054    | 1,059    | 1,063    | 1,060    | 1,060    | 1,062    | 1,042        | 1,059    | 1,051     | 1,060     |
| 28   | 33,159   | 33,660   | 33,325   | 32,698   | 32,152   | 32,253   | 32,925   | 33,401   | 33,987   | 33,414       | 32,204   | 32,611    | 33,660    |

<sup>1</sup> Impaired PCL represents Stage 3 PCL on financial assets. Performing represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees.

<sup>2</sup> For additional information about this metric, refer to the Glossary in the Bank's second quarter 2026 MD&A.

<sup>3</sup> Capital allocated to the business segments is 11.5% CET1 Capital.

<sup>4</sup> Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

<sup>5</sup> HELOC, Indirect auto, and Other are included in Consumer instalment and other personal on the Consolidated Balance Sheet.

<sup>6</sup> Effective the third quarter of 2025, call center operations have been realigned from the Corporate segment to the businesses, providing end to end ownership of customer experience. The change mainly impacts the Canadian Personal and Commercial Banking segment. Average number of full-time equivalent staff has been restated for comparative periods.

# U.S. Banking Segment – Canadian Dollars

## RESULTS OF OPERATIONS

(\$ millions, except as noted)

For the period ended

### Reported

| LINE # | 2026   |          |          | 2025     |          |          | 2024     |            |          | Year to Date |          | Full Year |           |
|--------|--|----------|----------|----------|----------|----------|----------|------------|----------|--------------|----------|-----------|-----------|
|        | Q2   | Q1       | Q4       | Q3       | Q2       | Q1       | Q4       | Q3         | Q2       | 2026         | 2025     | 2025      | 2024      |
|        | <b>Reported</b>  |          |          |          |          |          |          |            |          |              |          |           |           |
| 1      | \$ 3,196   | \$ 3,296 | \$ 3,165 | \$ 3,101 | \$ 3,038 | \$ 3,064 | \$ 2,924 | \$ 2,936   | \$ 2,841 | \$ 6,492     | \$ 6,102 | \$ 12,368 | \$ 11,600 |
| 2      | 588  | 789      | 433      | 541      | (284)    | (118)    | 432      | 752        | 737      | 1,377        | (402)    | 572       | 2,659     |
| 3      | 3,784  | 4,085    | 3,598    | 3,642    | 2,754    | 2,946    | 3,356    | 3,688      | 3,578    | 7,869        | 5,700    | 12,940    | 14,259    |
|        | <b>Provision for (recovery of) credit losses<sup>2</sup></b> |          |          |          |          |          |          |            |          |              |          |           |           |
| 4      | 332  | 394      | 331      | 330      | 309      | 529      | 418      | 331        | 311      | 726          | 838      | 1,499     | 1,437     |
| 5      | 10   | (99)     | (27)     | (13)     | 133      | (78)     | (29)     | 47         | 69       | (89)         | 55       | 15        | 95        |
| 6      | 342  | 295      | 304      | 317      | 442      | 451      | 389      | 378        | 380      | 637          | 893      | 1,514     | 1,532     |
| 7      | 2,476  | 2,468    | 2,500    | 2,381    | 2,338    | 2,380    | 2,324    | 5,664      | 2,694    | 4,944        | 4,718    | 9,599     | 13,141    |
| 8      | 966  | 1,322    | 794      | 944      | (26)     | 115      | 643      | (2,354)    | 504      | 2,288        | 89       | 1,827     | (414)     |
| 9      | 153  | 282      | 75       | 184      | (68)     | (28)     | 95       | 223        | 180      | 435          | (96)     | 163       | 615       |
| 10     | 813  | 1,040    | 719      | 760      | 42       | 143      | 548      | (2,577)    | 324      | 1,853        | 185      | 1,664     | (1,029)   |
| 11     | –  | –        | –        | –        | 78       | 199      | 154      | 178        | 183      | –            | 277      | 277       | 709       |
| 12     | \$ 813   | \$ 1,040 | \$ 719   | \$ 760   | \$ 120   | \$ 342   | \$ 702   | \$ (2,399) | \$ 507   | \$ 1,853     | \$ 462   | \$ 1,941  | \$ (320)  |
| 13     | \$ 41.0  | \$ 41.6  | \$ 42.7  | \$ 42.6  | \$ 45.3  | \$ 48.2  | \$ 45.3  | \$ 45.5    | \$ 44.2  | \$ 41.3      | \$ 46.7  | \$ 44.7   | \$ 44.4   |
| 14     | 41.0   | 41.6     | 42.7     | 42.6     | 44.0     | 44.4     | 41.3     | 40.7       | 39.7     | 41.3         | 44.2     | 43.4      | 40.1      |
| 15     | 8.1 %  | 9.9 %    | 6.7 %    | 7.1 %    | 1.1 %    | 2.8 %    | 6.2 %    | (21.0) %   | 4.7 %    | 9.1 %        | 2.0 %    | 4.3 %     | (0.7) %   |
| 16     | 8.1  | 9.9      | 6.7      | 7.1      | 0.4      | 1.3      | 5.3      | (25.2)     | 3.3      | 9.1          | 0.8      | 3.8       | (2.6)     |

### Adjusted

|    |          |          |          |          |          |          |          |          |          |          |          |           |           |
|----|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|
| 17 | \$ 3,196 | \$ 3,296 | \$ 3,165 | \$ 3,101 | \$ 3,074 | \$ 3,064 | \$ 2,924 | \$ 2,936 | \$ 2,841 | \$ 6,492 | \$ 6,138 | \$ 12,404 | \$ 11,600 |
| 18 | 785      | 789      | 816      | 803      | 809      | 809      | 743      | 752      | 737      | 1,574    | 1,618    | 3,237     | 2,970     |
| 19 | 3,981    | 4,085    | 3,981    | 3,904    | 3,883    | 3,873    | 3,667    | 3,688    | 3,578    | 8,066    | 7,756    | 15,641    | 14,570    |
| 20 | 332      | 394      | 331      | 330      | 309      | 529      | 418      | 331      | 311      | 726      | 838      | 1,499     | 1,437     |
| 21 | 10       | (99)     | (27)     | (13)     | 133      | (78)     | (29)     | 47       | 69       | (89)     | 55       | 15        | 95        |
| 22 | 342      | 295      | 304      | 317      | 442      | 451      | 389      | 378      | 380      | 637      | 893      | 1,514     | 1,532     |
| 23 | 2,476    | 2,512    | 2,500    | 2,381    | 2,338    | 2,380    | 2,344    | 2,098    | 1,976    | 4,988    | 4,718    | 9,599     | 8,466     |
| 24 | 1,163    | 1,278    | 1,177    | 1,206    | 1,103    | 1,042    | 934      | 1,212    | 1,222    | 2,441    | 2,145    | 4,528     | 4,572     |
| 25 | 203      | 271      | 170      | 250      | 214      | 203      | 154      | 223      | 206      | 474      | 417      | 837       | 801       |
| 26 | 960      | 1,007    | 1,007    | 956      | 889      | 839      | 780      | 989      | 1,016    | 1,967    | 1,728    | 3,691     | 3,771     |
| 27 | –        | –        | –        | –        | 78       | 199      | 154      | 178      | 183      | –        | 277      | 277       | 709       |
| 28 | \$ 960   | \$ 1,007 | \$ 1,007 | \$ 956   | \$ 967   | \$ 1,038 | \$ 934   | \$ 1,167 | \$ 1,199 | \$ 1,967 | \$ 2,005 | \$ 3,968  | \$ 4,480  |
| 29 | 9.6 %    | 9.6 %    | 9.3 %    | 8.9 %    | 8.8 %    | 8.6 %    | 8.2 %    | 10.2 %   | 11.0 %   | 9.6 %    | 8.7 %    | 8.9 %     | 10.1 %    |
| 30 | 9.6      | 9.6      | 9.3      | 8.9      | 8.3      | 7.5      | 7.5      | 9.7      | 10.4     | 9.6      | 7.9      | 8.5       | 9.4       |

### Key Performance Indicators

(\$ billions, except as noted)

|    |        |        |        |        |        |        |        |         |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|
| 31 | \$ 233 | \$ 232 | \$ 240 | \$ 243 | \$ 246 | \$ 277 | \$ 272 | \$ 254  | \$ 246 | \$ 233 | \$ 246 | \$ 240 | \$ 272 |
| 32 | 47.3   | 48.0   | 47.7   | 47.1   | 56.0   | 60.8   | 58.3   | 58.1    | 57.0   | 47.7   | 58.5   | 52.9   | 57.4   |
| 33 | 12.3   | 12.4   | 12.2   | 11.8   | 12.0   | 11.8   | 11.1   | 10.8    | 10.5   | 12.4   | 11.9   | 11.9   | 10.7   |
| 34 | 43.4   | 44.0   | 43.4   | 42.3   | 43.3   | 43.8   | 41.9   | 41.8    | 41.1   | 43.7   | 43.6   | 43.2   | 41.3   |
| 35 | 0.7    | 0.8    | 1.0    | 0.8    | 0.7    | 0.8    | 0.8    | 0.7     | 0.6    | 0.7    | 0.7    | 0.8    | 0.7    |
| 36 | 19.1   | 20.4   | 20.0   | 19.8   | 20.4   | 21.4   | 20.0   | 20.0    | 19.7   | 19.7   | 20.9   | 20.4   | 20.0   |
| 37 | 122.8  | 125.6  | 124.3  | 121.8  | 132.4  | 138.6  | 132.1  | 131.4   | 128.9  | 124.2  | 135.6  | 129.2  | 130.1  |
| 38 | 114.7  | 117.0  | 120.6  | 125.2  | 132.7  | 134.8  | 131.4  | 133.0   | 132.3  | 115.9  | 133.7  | 128.3  | 131.7  |
| 39 | 181.0  | 181.5  | 182.0  | 182.1  | 191.5  | 189.3  | 179.5  | 179.7   | 177.7  | 181.3  | 190.4  | 186.2  | 177.8  |
| 40 | 133.2  | 138.7  | 138.8  | 137.4  | 141.1  | 143.2  | 138.9  | 138.3   | 139.7  | 136.0  | 142.1  | 140.1  | 139.6  |
| 41 | 98.9   | 103.0  | 108.9  | 111.5  | 119.3  | 120.7  | 113.2  | 117.0   | 122.9  | 100.9  | 120.0  | 115.1  | 120.5  |
| 42 | 3.41 % | 3.38 % | 3.25 % | 3.19 % | 3.00 % | 2.86 % | 2.77 % | 3.02 %  | 2.99 % | 3.40 % | 2.93 % | 3.08 % | 2.95 % |
| 43 | 3.41   | 3.38   | 3.25   | 3.19   | 3.04   | 2.86   | 2.77   | 3.02    | 2.99   | 3.40   | 2.95   | 3.09   | 2.95   |
| 44 | \$ 63  | \$ 63  | \$ 64  | \$ 63  | \$ 61  | \$ 62  | \$ 59  | \$ 57   | \$ 55  | \$ 63  | \$ 61  | \$ 64  | \$ 59  |
| 45 | 15     | 15     | 14     | 13     | 12     | 13     | 11     | 11      | 10     | 15     | 12     | 14     | 11     |
| 46 | 65.4 % | 60.4 % | 69.5 % | 65.4 % | 84.9 % | 80.8 % | 69.2 % | 153.6 % | 75.3 % | 62.8 % | 82.8 % | 74.2 % | 92.2 % |
| 47 | 62.2   | 61.5   | 62.8   | 61.0   | 60.2   | 61.5   | 63.9   | 56.9    | 55.2   | 61.8   | 60.8   | 61.4   | 58.1   |
| 48 | 1,048  | 1,049  | 1,100  | 1,100  | 1,137  | 1,134  | 1,132  | 1,150   | 1,167  | 1,048  | 1,137  | 1,100  | 1,132  |
| 49 | 30,326 | 29,877 | 29,158 | 28,817 | 28,604 | 28,276 | 27,802 | 27,627  | 27,957 | 30,098 | 28,437 | 28,715 | 27,842 |

## U.S. Banking Segment – Canadian Dollars (Continued)

- <sup>1</sup> Effective the first quarter of 2026, Non-interest income within U.S. Banking is adjusted for the Bank's share of losses from community-based tax-advantaged investments accounted for using the equity method which are reclassified to Provision for income taxes. The adjustment between Non-interest income and Provision for income taxes reflected in U.S. Banking results is reversed in the Corporate segment. Comparative amounts have been reclassified to conform with the presentation adopted in the current period.
- <sup>2</sup> Impaired PCL represents Stage 3 PCL on financial assets. Performing PCL represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees.
- <sup>3</sup> Effective the first quarter of 2025, certain U.S. governance and control investments, including costs for U.S. BSA/AML remediation, previously reported in the Corporate segment are now reported in the U.S. Banking segment. Comparative amounts for fiscal 2024 have been reclassified to conform with the presentation adopted in the current period.
- <sup>4</sup> Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
- <sup>5</sup> The after-tax amounts for amortization of acquired intangibles, the Bank's share of acquisition and integration charges associated with Schwab's acquisition of TD Ameritrade, the Bank's share of Schwab's restructuring charges, and the Bank's share of Schwab's FDIC special assessment charge were recorded in the Corporate segment.
- <sup>6</sup> The Bank's share of Schwab's earnings was reported with a one-month lag. Refer to Note 7 of the Interim Consolidated Financial Statements for further details.
- <sup>7</sup> Capital allocated to the business segments is 11.5% CET1 Capital.
- <sup>8</sup> The items of note pertain to charges related to the balance sheet restructuring, change in partnership share in the U.S. strategic cards portfolio, FDIC special assessment, and global resolution of the investigations into the Bank's U.S. BSA/AML program. Refer to footnotes 3i, 4ii, 4iii, 5vii, and 5viii on page 5.
- <sup>9</sup> Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.
- <sup>10</sup> Amounts are presented based on a management reporting view and exclude certain accounting adjustments.
- <sup>11</sup> Net interest margin is calculated by dividing net interest income by average interest-earning assets. For U.S. Banking, this calculation excludes the impact related to sweep deposits arrangements and intercompany deposits and cash collateral. The value of tax-exempt interest income is adjusted to its equivalent before-tax value. For investment securities, the adjustment to fair value is included in the calculation of average interest-earning assets. Management believes this calculation better reflects segment performance. Net interest income and average interest-earning assets used in the calculation are non-GAAP financial measures. For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.
- <sup>12</sup> For additional information about this metric, refer to the Glossary in the Bank's second quarter 2026 MD&A.
- <sup>13</sup> Includes full-service retail banking stores.

# U.S. Banking Segment – U.S. Dollars

## RESULTS OF OPERATIONS

(US\$ millions, except as noted)

For the period ended

### Reported

| LINE # | 2026     |          |          | 2025     |          |          | 2024     |            |          | Year to Date |          | Full Year |          |
|--------|----------|----------|----------|----------|----------|----------|----------|------------|----------|--------------|----------|-----------|----------|
|        | Q2       | Q1       | Q4       | Q3       | Q2       | Q1       | Q4       | Q3         | Q2       | 2026         | 2025     | 2025      | 2024     |
| 1      | \$ 2,332 | \$ 2,372 | \$ 2,281 | \$ 2,256 | \$ 2,136 | \$ 2,160 | \$ 2,141 | \$ 2,144   | \$ 2,094 | \$ 4,704     | \$ 4,296 | \$ 8,833  | \$ 8,520 |
| 2      | 430      | 569      | 315      | 396      | (193)    | (82)     | 318      | 549        | 543      | 999          | (275)    | 436       | 1,955    |
| 3      | 2,762    | 2,941    | 2,596    | 2,652    | 1,943    | 2,078    | 2,459    | 2,693      | 2,637    | 5,703        | 4,021    | 9,269     | 10,475   |
| 4      | 243      | 284      | 238      | 240      | 216      | 371      | 306      | 242        | 229      | 527          | 587      | 1,065     | 1,056    |
| 5      | 7        | (72)     | (18)     | (9)      | 95       | (53)     | (21)     | 34         | 51       | (65)         | 42       | 15        | 70       |
| 6      | 250      | 212      | 220      | 231      | 311      | 318      | 285      | 276        | 280      | 462          | 629      | 1,080     | 1,126    |
| 7      | 1,807    | 1,778    | 1,801    | 1,732    | 1,644    | 1,675    | 1,703    | 4,133      | 1,980    | 3,585        | 3,319    | 6,852     | 9,631    |
| 8      | 705      | 951      | 575      | 689      | (12)     | 85       | 471      | (1,716)    | 377      | 1,656        | 73       | 1,337     | (282)    |
| 9      | 110      | 204      | 55       | 135      | (47)     | (20)     | 69       | 163        | 134      | 314          | (67)     | 123       | 453      |
| 10     | 595      | 747      | 520      | 554      | 35       | 105      | 402      | (1,879)    | 243      | 1,342        | 140      | 1,214     | (735)    |
| 11     | -        | -        | -        | -        | 54       | 142      | 114      | 129        | 136      | -            | 196      | 196       | 523      |
| 12     | \$ 595   | \$ 747   | \$ 520   | \$ 554   | \$ 89    | \$ 247   | \$ 516   | \$ (1,750) | \$ 379   | \$ 1,342     | \$ 336   | \$ 1,410  | \$ (212) |
| 13     | \$ 29.9  | \$ 29.9  | \$ 30.8  | \$ 31.0  | \$ 31.8  | \$ 33.9  | \$ 33.2  | \$ 33.3    | \$ 32.6  | \$ 29.9      | \$ 32.9  | \$ 31.9   | \$ 32.6  |
| 14     | 29.9     | 29.9     | 30.8     | 31.0     | 31.0     | 31.2     | 30.2     | 29.7       | 29.2     | 29.9         | 31.1     | 31.0      | 29.5     |
| 15     | 8.2 %    | 9.9 %    | 6.7 %    | 7.1 %    | 1.1 %    | 2.9 %    | 6.2 %    | (20.9) %   | 4.7 %    | 9.0 %        | 2.1 %    | 4.4 %     | (0.7) %  |
| 16     | 8.2      | 9.9      | 6.7      | 7.1      | 0.5      | 1.3      | 5.3      | (25.1)     | 3.4      | 9.0          | 0.9      | 3.9       | (2.5)    |

### Adjusted

|    |          |          |          |          |          |          |          |          |          |          |          |          |          |
|----|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 17 | \$ 2,332 | \$ 2,372 | \$ 2,281 | \$ 2,256 | \$ 2,161 | \$ 2,160 | \$ 2,141 | \$ 2,144 | \$ 2,094 | \$ 4,704 | \$ 4,321 | \$ 8,858 | \$ 8,520 |
| 18 | 574      | 569      | 589      | 584      | 570      | 570      | 544      | 549      | 543      | 1,143    | 1,140    | 2,313    | 2,181    |
| 19 | 2,906    | 2,941    | 2,870    | 2,840    | 2,731    | 2,730    | 2,685    | 2,693    | 2,637    | 5,847    | 5,461    | 11,171   | 10,701   |
| 20 | 243      | 284      | 238      | 240      | 216      | 371      | 306      | 242      | 229      | 527      | 587      | 1,065    | 1,056    |
| 21 | 7        | (72)     | (18)     | (9)      | 95       | (53)     | (21)     | 34       | 51       | (65)     | 42       | 15       | 70       |
| 22 | 250      | 212      | 220      | 231      | 311      | 318      | 285      | 276      | 280      | 462      | 629      | 1,080    | 1,126    |
| 23 | 1,807    | 1,810    | 1,801    | 1,732    | 1,644    | 1,675    | 1,717    | 1,533    | 1,455    | 3,617    | 3,319    | 6,852    | 6,220    |
| 24 | 849      | 919      | 849      | 877      | 776      | 737      | 683      | 884      | 902      | 1,768    | 1,513    | 3,239    | 3,355    |
| 25 | 147      | 196      | 123      | 182      | 150      | 143      | 112      | 163      | 153      | 343      | 293      | 598      | 589      |
| 26 | 702      | 723      | 726      | 695      | 626      | 594      | 571      | 721      | 749      | 1,425    | 1,220    | 2,641    | 2,766    |
| 27 | -        | -        | -        | -        | 54       | 142      | 114      | 129      | 136      | -        | 196      | 196      | 523      |
| 28 | \$ 702   | \$ 723   | \$ 726   | \$ 695   | \$ 680   | \$ 736   | \$ 685   | \$ 850   | \$ 885   | \$ 1,425 | \$ 1,416 | \$ 2,837 | \$ 3,289 |
| 29 | 9.6 %    | 9.6 %    | 9.3 %    | 8.9 %    | 8.8 %    | 8.6 %    | 8.2 %    | 10.2 %   | 11.0 %   | 9.6 %    | 8.7 %    | 8.9 %    | 10.1 %   |
| 30 | 9.6      | 9.6      | 9.3      | 8.9      | 8.3      | 7.5      | 7.5      | 9.6      | 10.4     | 9.6      | 7.9      | 8.5      | 9.4      |

### Key Performance Indicators

(US\$ billions, except as noted)

|    |        |        |        |        |        |        |        |         |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|
| 31 | \$ 172 | \$ 171 | \$ 171 | \$ 176 | \$ 178 | \$ 191 | \$ 196 | \$ 184  | \$ 179 | \$ 172 | \$ 178 | \$ 171 | \$ 196 |
| 32 | 34.5   | 34.6   | 34.4   | 34.3   | 39.4   | 42.8   | 42.7   | 42.4    | 42.0   | 34.6   | 41.1   | 37.7   | 42.2   |
| 33 | 9.0    | 8.9    | 8.8    | 8.6    | 8.4    | 8.3    | 8.1    | 7.9     | 7.7    | 9.0    | 8.4    | 8.5    | 7.9    |
| 34 | 31.7   | 31.7   | 31.3   | 30.8   | 30.5   | 30.9   | 30.7   | 30.5    | 30.3   | 31.7   | 30.7   | 30.8   | 30.3   |
| 35 | 0.5    | 0.6    | 0.7    | 0.5    | 0.5    | 0.5    | 0.5    | 0.5     | 0.5    | 0.5    | 0.5    | 0.6    | 0.5    |
| 36 | 13.9   | 14.7   | 14.4   | 14.4   | 14.4   | 15.1   | 14.7   | 14.6    | 14.5   | 14.3   | 14.7   | 14.6   | 14.7   |
| 37 | 89.6   | 90.5   | 89.6   | 88.6   | 93.2   | 97.6   | 96.7   | 95.9    | 95.0   | 90.1   | 95.4   | 92.2   | 95.6   |
| 38 | 83.7   | 84.3   | 86.9   | 91.1   | 93.3   | 94.9   | 96.3   | 97.1    | 97.5   | 84.0   | 94.1   | 91.5   | 96.8   |
| 39 | 132.1  | 130.8  | 131.2  | 132.5  | 134.7  | 133.3  | 131.5  | 131.2   | 130.9  | 131.4  | 134.0  | 132.9  | 130.6  |
| 40 | 97.1   | 99.9   | 100.0  | 100.0  | 99.2   | 100.8  | 101.7  | 101.0   | 102.9  | 98.6   | 100.0  | 100.0  | 102.6  |
| 41 | 72.1   | 74.2   | 78.5   | 81.2   | 83.9   | 85.0   | 82.9   | 85.4    | 90.6   | 73.2   | 84.5   | 82.1   | 88.6   |
| 42 | 3.41 % | 3.38 % | 3.25 % | 3.19 % | 3.00 % | 2.86 % | 2.77 % | 3.02 %  | 2.99 % | 3.40 % | 2.93 % | 3.08 % | 2.95 % |
| 43 | 3.41   | 3.38   | 3.25   | 3.19   | 3.04   | 2.86   | 2.77   | 3.02    | 2.99   | 3.40   | 2.95   | 3.09   | 2.95   |
| 44 | \$ 46  | \$ 47  | \$ 46  | \$ 46  | \$ 45  | \$ 43  | \$ 43  | \$ 41   | \$ 40  | \$ 46  | \$ 45  | \$ 46  | \$ 43  |
| 45 | 11     | 11     | 10     | 10     | 9      | 9      | 8      | 8       | 7      | 11     | 9      | 10     | 8      |
| 46 | 65.4 % | 60.5 % | 69.4 % | 65.3 % | 84.6 % | 80.6 % | 69.3 % | 153.5 % | 75.1 % | 62.9 % | 82.5 % | 73.9 % | 91.9 % |
| 47 | 62.2   | 61.5   | 62.8   | 61.0   | 60.2   | 61.4   | 63.9   | 56.9    | 55.2   | 61.9   | 60.8   | 61.3   | 58.1   |
| 48 | 1,048  | 1,049  | 1,100  | 1,100  | 1,137  | 1,134  | 1,132  | 1,150   | 1,167  | 1,048  | 1,137  | 1,100  | 1,132  |
| 49 | 30,326 | 29,877 | 29,158 | 28,817 | 28,604 | 28,276 | 27,802 | 27,627  | 27,957 | 30,098 | 28,437 | 28,715 | 27,842 |

## U.S. Banking Segment – U.S. Dollars (Continued)

- <sup>1</sup> Effective the first quarter of 2026, Non-interest income within U.S. Banking is adjusted for the Bank's share of losses from community-based tax-advantaged investments accounted for using the equity method which are reclassified to Provision for income taxes. The adjustment between Non-interest income and Provision for income taxes reflected in U.S. Banking results is reversed in the Corporate segment. Comparative amounts have been reclassified to conform with the presentation adopted in the current period.
- <sup>2</sup> Impaired PCL represents Stage 3 PCL on financial assets. Performing PCL represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees.
- <sup>3</sup> Effective the first quarter of 2025, certain U.S. governance and control investments, including costs for U.S. BSA/AML remediation, previously reported in the Corporate segment are now reported in the U.S. Banking segment. Comparative amounts for fiscal 2024 have been reclassified to conform with the presentation adopted in the current period.
- <sup>4</sup> Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
- <sup>5</sup> The after-tax amounts for amortization of acquired intangibles, the Bank's share of acquisition and integration charges associated with Schwab's acquisition of TD Ameritrade, the Bank's share of Schwab's restructuring charges, and the Bank's share of Schwab's FDIC special assessment charge were recorded in the Corporate segment.
- <sup>6</sup> The Bank's share of Schwab's earnings was reported with a one-month lag. Refer to Note 7 of the Interim Consolidated Financial Statements for further details.
- <sup>7</sup> Capital allocated to the business segments is 11.5% CET1 Capital.
- <sup>8</sup> The items of note pertain to charges related to the balance sheet restructuring, change in partnership share in the U.S. strategic cards portfolio, FDIC special assessment, and global resolution of the investigations into the Bank's U.S. BSA/AML program. Refer to footnotes 3i, 4ii, 4iii, 5vii, and 5viii on page 5.
- <sup>9</sup> Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.
- <sup>10</sup> Amounts are presented based on a management reporting view and exclude certain accounting adjustments.
- <sup>11</sup> Net interest margin is calculated by dividing net interest income by average interest-earning assets. For U.S. Banking, this calculation excludes the impact related to sweep deposits arrangements and intercompany deposits and cash collateral. The value of tax-exempt interest income is adjusted to its equivalent before-tax value. For investment securities, the adjustment to fair value is included in the calculation of average interest-earning assets. Management believes this calculation better reflects segment performance. Net interest income and average interest-earning assets used in the calculation are non-GAAP financial measures. For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.
- <sup>12</sup> For additional information about this metric, refer to the Glossary in the Bank's second quarter 2026 MD&A.
- <sup>13</sup> Includes full-service retail banking stores.

# Wealth Management and Insurance Segment

## RESULTS OF OPERATIONS

(\$ millions, except as noted)  
For the period ended

| LINE #                               | 2026     |          | 2025     |          |          |          | 2024     |          |          | Year to Date |          | Full Year |          |
|--------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------------|----------|-----------|----------|
|                                      | Q2       | Q1       | Q4       | Q3       | Q2       | Q1       | Q4       | Q3       | Q2       | 2026         | 2025     | 2025      | 2024     |
| <b>Reported and Adjusted</b>         |          |          |          |          |          |          |          |          |          |              |          |           |          |
| 1                                    | \$ 423   | \$ 406   | \$ 389   | \$ 373   | \$ 362   | \$ 369   | \$ 321   | \$ 316   | \$ 304   | \$ 829       | \$ 731   | \$ 1,493  | \$ 1,226 |
| 2                                    | 3,355    | 3,500    | 3,399    | 3,300    | 3,141    | 3,229    | 3,616    | 3,033    | 2,810    | 6,855        | 6,370    | 13,069    | 12,309   |
| 3                                    | 3,778    | 3,906    | 3,788    | 3,673    | 3,503    | 3,598    | 3,937    | 3,349    | 3,114    | 7,684        | 7,101    | 14,562    | 13,535   |
| 4                                    | 1,398    | 1,622    | 1,602    | 1,563    | 1,417    | 1,507    | 2,364    | 1,669    | 1,248    | 3,020        | 2,924    | 6,089     | 6,647    |
| 5                                    | 1,249    | 1,258    | 1,239    | 1,155    | 1,131    | 1,173    | 1,107    | 1,104    | 1,027    | 2,507        | 2,304    | 4,698     | 4,285    |
| 6                                    | 1,131    | 1,026    | 947      | 955      | 955      | 918      | 466      | 576      | 839      | 2,157        | 1,873    | 3,775     | 2,603    |
| 7                                    | 294      | 269      | 248      | 252      | 248      | 238      | 117      | 146      | 218      | 563          | 486      | 986       | 648      |
| 8                                    | \$ 837   | \$ 757   | \$ 699   | \$ 703   | \$ 707   | \$ 680   | \$ 349   | \$ 430   | \$ 621   | \$ 1,594     | \$ 1,387 | \$ 2,789  | \$ 1,955 |
| <b>Breakdown of Total Net Income</b> |          |          |          |          |          |          |          |          |          |              |          |           |          |
| 9                                    | \$ 558   | \$ 574   | \$ 557   | \$ 521   | \$ 480   | \$ 512   | \$ 448   | \$ 415   | \$ 418   | \$ 1,132     | \$ 992   | \$ 2,070  | \$ 1,636 |
| 10                                   | 279      | 183      | 142      | 182      | 227      | 168      | (99)     | 15       | 203      | 462          | 395      | 719       | 319      |
| <b>Key Performance Indicators</b>    |          |          |          |          |          |          |          |          |          |              |          |           |          |
| (\$ billions, except as noted)       |          |          |          |          |          |          |          |          |          |              |          |           |          |
| 11                                   | \$ 6.7   | \$ 6.6   | \$ 6.4   | \$ 6.2   | \$ 6.2   | \$ 6.3   | \$ 6.2   | \$ 6.3   | \$ 6.2   | \$ 6.7       | \$ 6.3   | \$ 6.3    | \$ 6.1   |
| 12                                   | 51.2 %   | 45.3 %   | 43.1 %   | 44.7 %   | 46.8 %   | 42.7 %   | 22.5 %   | 27.1 %   | 40.8 %   | 48.2 %       | 44.7 %   | 44.3 %    | 31.8 %   |
| 13                                   | 65.0     | 66.3     | 66.3     | 62.4     | 57.8     | 61.9     | 56.6     | 52.6     | 54.4     | 65.7         | 59.9     | 62.1      | 52.0     |
| 14                                   | 35.9     | 22.7     | 18.1     | 24.7     | 33.5     | 21.9     | (13.1)   | 1.9      | 26.9     | 29.2         | 27.3     | 24.2      | 10.7     |
| 15                                   | \$ 16    | \$ 16    | \$ 15    | \$ 15    | \$ 14    | \$ 15    | \$ 14    | \$ 13    | \$ 12    | \$ 16        | \$ 14    | \$ 15     | \$ 14    |
| 16                                   | 797      | 771      | 759      | 709      | 654      | 687      | 651      | 632      | 596      | 797          | 654      | 759       | 651      |
| 17                                   | 643      | 610      | 601      | 572      | 542      | 556      | 530      | 523      | 489      | 643          | 542      | 601       | 530      |
| 18                                   | 8.3      | 8.1      | 7.4      | 7.0      | 7.2      | 7.4      | 6.9      | 6.7      | 6.4      | 8.2          | 7.3      | 7.3       | 6.6      |
| 19                                   | 39.0     | 37.1     | 35.5     | 34.4     | 34.1     | 31.3     | 28.1     | 27.6     | 27.8     | 38.0         | 32.7     | 33.8      | 27.8     |
| 20                                   | \$ 1,582 | \$ 1,502 | \$ 1,927 | \$ 2,011 | \$ 1,602 | \$ 1,514 | \$ 1,831 | \$ 1,853 | \$ 1,460 | \$ 3,084     | \$ 3,116 | \$ 7,054  | \$ 6,481 |
| 21                                   | -        | 7        | 15       | 36       | 50       | -        | 388      | 186      | 7        | 7            | 50       | 101       | 591      |
| 22                                   | 33.1 %   | 32.2 %   | 32.7 %   | 31.4 %   | 32.3 %   | 32.6 %   | 28.1 %   | 33.0 %   | 33.0 %   | 32.6 %       | 32.4 %   | 32.3 %    | 31.7 %   |
| 23                                   | 52.5     | 55.1     | 56.7     | 54.7     | 54.2     | 56.1     | 70.4     | 65.7     | 55.0     | 53.8         | 55.2     | 55.4      | 62.2     |
| 24                                   | 16,023   | 15,872   | 15,829   | 15,443   | 15,190   | 15,176   | 15,062   | 15,016   | 15,297   | 15,946       | 15,183   | 15,411    | 15,219   |

<sup>1</sup> Capital allocated to the business was 11.5% CET1 capital.

<sup>2</sup> Effective the first quarter of 2025, Risk-weighted assets associated with investments in insurance subsidiaries are allocated to the Corporate segment. Comparative period information has been adjusted to reflect the updated presentation.

<sup>3</sup> Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

<sup>4</sup> Includes assets under administration (AUA) administered by TD Investment Services Inc. which is part of the Canadian Personal and Commercial Banking segment.

<sup>5</sup> Catastrophe claims are insurance claims that relate to any single event that occurred in the period, for which the aggregate insurance claims are equal to or greater than an internal threshold of \$5 million before reinsurance. The Bank's internal threshold may change from time to time. Amounts presented reflect the cost of these claims net of recoveries from related reinsurance coverage and, when applicable, includes the cost of reinsurance reinstatement premiums. Costs related to catastrophe claims are included in insurance service expenses and recoveries from related reinsurance coverage are included in other income (loss).

<sup>6</sup> Efficiency ratio, net of ISE is calculated by dividing non-interest expenses by total revenue, net of ISE. Total revenue, net of ISE – Q2 2026: \$2,380 million, Q1 2026: \$2,284 million, Q4 2025: \$2,186 million, Q3 2025: \$2,110 million, Q2 2025: \$2,086 million, Q1 2025: \$2,091 million, Q4 2024: \$1,573 million, Q3 2024: \$1,680 million, Q2 2024: \$1,866 million, 2025 FY: \$8,473 million, 2024 FY: \$6,888 million. Total revenue, net of ISE is a non-GAAP financial measure. Refer to "Basis of Presentation" in this document and the Glossary in the Bank's second quarter 2026 MD&A for additional information about this metric.

# Wholesale Banking Segment

## RESULTS OF OPERATIONS

(\$ millions, except as noted)

For the period ended

| LINE #  | 2026     |          | 2025     |          |          |          | 2024     |          |          | Year to Date |          | Full Year  |          |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------------|----------|------------|----------|
|   | Q2       | Q1       | Q4       | Q3       | Q2       | Q1       | Q4       | Q3       | Q2       | 2026         | 2025     | 2025       | 2024     |
| <b>Reported</b>   |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 1   | \$ 276   | \$ (75)  | \$ (66)  | \$ 110   | \$ 45    | \$ (107) | \$ 221   | \$ (26)  | \$ 189   | \$ 201       | \$ (62)  | \$ (18)    | \$ 582   |
| 2   | 2,117    | 2,545    | 2,266    | 1,953    | 2,084    | 2,107    | 1,550    | 1,821    | 1,751    | 4,662        | 4,191    | 8,410      | 6,704    |
| 3   | 2,393    | 2,470    | 2,200    | 2,063    | 2,129    | 2,000    | 1,771    | 1,795    | 1,940    | 4,863        | 4,129    | 8,392      | 7,286    |
| Provision for (recovery of) credit losses <sup>1</sup>      |          |          |          |          |          |          |          |          |          |              |          |            |          |
| Impaired  |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 4   | 80       | 216      | 28       | 63       | 61       | 33       | 134      | 109      | (1)      | 296          | 94       | 185        | 247      |
| Performing  |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 5   | (2)      | (44)     | (4)      | 8        | 62       | 39       | –        | 9        | 56       | (46)         | 101      | 105        | 70       |
| 6   | 78       | 172      | 24       | 71       | 123      | 72       | 134      | 118      | 55       | 250          | 195      | 290        | 317      |
| 7   | 1,509    | 1,563    | 1,559    | 1,493    | 1,461    | 1,535    | 1,336    | 1,310    | 1,430    | 3,072        | 2,996    | 6,048      | 5,576    |
| 8   | 806      | 735      | 617      | 499      | 545      | 393      | 301      | 367      | 455      | 1,541        | 938      | 2,054      | 1,393    |
| 9   | 194      | 174      | 123      | 101      | 126      | 94       | 66       | 50       | 94       | 368          | 220      | 444        | 275      |
| 10  | \$ 612   | \$ 561   | \$ 494   | \$ 398   | \$ 419   | \$ 299   | \$ 235   | \$ 317   | \$ 361   | \$ 1,173     | \$ 718   | \$ 1,610   | \$ 1,118 |
| Average common equity (\$ billions)                         |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 11  | \$ 17.3  | \$ 17.6  | \$ 16.9  | \$ 16.9  | \$ 16.8  | \$ 16.2  | \$ 15.9  | \$ 16.0  | \$ 15.9  | \$ 17.5      | \$ 16.5  | \$ 16.7    | \$ 15.8  |
| 12  | 14.5 %   | 12.6 %   | 11.6 %   | 9.3 %    | 10.2 %   | 7.3 %    | 5.9 %    | 7.8 %    | 9.2 %    | 13.5 %       | 8.8 %    | 9.6 %      | 7.1 %    |
| <b>Adjusted</b>   |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 13  | \$ 276   | \$ (75)  | \$ (66)  | \$ 110   | \$ 45    | \$ (107) | \$ 221   | \$ (26)  | \$ 189   | \$ 201       | \$ (62)  | \$ (18)    | \$ 582   |
| 14  | 2,117    | 2,545    | 2,266    | 1,953    | 2,084    | 2,107    | 1,550    | 1,821    | 1,751    | 4,662        | 4,191    | 8,410      | 6,704    |
| 15  | 2,393    | 2,470    | 2,200    | 2,063    | 2,129    | 2,000    | 1,771    | 1,795    | 1,940    | 4,863        | 4,129    | 8,392      | 7,286    |
| Provision for (recovery of) credit losses <sup>1</sup>      |          |          |          |          |          |          |          |          |          |              |          |            |          |
| Impaired  |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 16  | 80       | 216      | 28       | 63       | 61       | 33       | 134      | 109      | (1)      | 296          | 94       | 185        | 247      |
| Performing  |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 17  | (2)      | (44)     | (4)      | 8        | 62       | 39       | –        | 9        | 56       | (46)         | 101      | 105        | 70       |
| 18  | 78       | 172      | 24       | 71       | 123      | 72       | 134      | 118      | 55       | 250          | 195      | 290        | 317      |
| 19  | 1,509    | 1,563    | 1,515    | 1,461    | 1,427    | 1,483    | 1,254    | 1,232    | 1,328    | 3,072        | 2,910    | 5,886      | 5,197    |
| 20  | 806      | 735      | 661      | 531      | 579      | 445      | 383      | 445      | 557      | 1,541        | 1,024    | 2,216      | 1,772    |
| 21  | 194      | 174      | 132      | 108      | 134      | 105      | 84       | 68       | 116      | 368          | 239      | 479        | 357      |
| 22  | \$ 612   | \$ 561   | \$ 529   | \$ 423   | \$ 445   | \$ 340   | \$ 299   | \$ 377   | \$ 441   | \$ 1,173     | \$ 785   | \$ 1,737   | \$ 1,415 |
| 23  | 14.5 %   | 12.6 %   | 12.4 %   | 9.9 %    | 10.9 %   | 8.3 %    | 7.5 %    | 9.4 %    | 11.3 %   | 13.5 %       | 9.6 %    | 10.4 %     | 8.9 %    |
| <b>Revenue – Reported and Adjusted</b>                      |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 24  | \$ 1,537 | \$ 1,652 | \$ 1,348 | \$ 1,286 | \$ 1,423 | \$ 1,279 | \$ 1,001 | \$ 1,046 | \$ 1,081 | \$ 3,189     | \$ 2,702 | \$ 5,336   | \$ 4,218 |
| 25  | 891      | 846      | 906      | 810      | 729      | 744      | 751      | 777      | 869      | 1,737        | 1,473    | 3,189      | 3,104    |
| 26  | (35)     | (28)     | (54)     | (33)     | (23)     | (23)     | 19       | (28)     | (10)     | (63)         | (46)     | (133)      | (36)     |
| 27  | \$ 2,393 | \$ 2,470 | \$ 2,200 | \$ 2,063 | \$ 2,129 | \$ 2,000 | \$ 1,771 | \$ 1,795 | \$ 1,940 | \$ 4,863     | \$ 4,129 | \$ 8,392   | \$ 7,286 |
| <b>Key Performance Indicators</b>                           |          |          |          |          |          |          |          |          |          |              |          |            |          |
| (\$ billions, except as noted)                              |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 28  | \$ 136   | \$ 137   | \$ 134   | \$ 131   | \$ 132   | \$ 128   | \$ 123   | \$ 123   | \$ 129   | \$ 136       | \$ 132   | \$ 134     | \$ 123   |
| 29  | 100.0    | 93.9     | 90.0     | 96.8     | 103.1    | 100.9    | 97.0     | 97.4     | 96.3     | 97.0         | 102.0    | 97.7       | 96.7     |
| 30  | 63.1 %   | 63.3 %   | 70.9 %   | 72.4 %   | 68.6 %   | 76.8 %   | 75.4 %   | 73.0 %   | 73.7 %   | 63.2 %       | 72.6 %   | 72.1 %     | 76.5 %   |
| 31  | 63.1     | 63.3     | 68.9     | 70.8     | 67.0     | 74.2     | 70.8     | 68.6     | 68.5     | 63.2         | 70.5     | 70.1       | 71.3     |
| 32  | 7,226    | 7,334    | 7,438    | 7,342    | 6,970    | 6,919    | 6,975    | 7,018    | 7,077    | 7,281        | 6,944    | 7,169      | 7,042    |
| <b>Trading-Related Revenue (TEB)<sup>7</sup></b>            |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 33  | \$ (121) | \$ (455) | \$ (419) | \$ (231) | \$ (272) | \$ (404) | \$ (149) | \$ (332) | \$ (118) | \$ (576)     | \$ (676) | \$ (1,326) | \$ (653) |
| 34  | 989      | 1,601    | 1,284    | 1,104    | 1,128    | 1,308    | 782      | 1,058    | 811      | 2,590        | 2,436    | 4,824      | 3,435    |
| 35  | \$ 868   | \$ 1,146 | \$ 865   | \$ 873   | \$ 856   | \$ 904   | \$ 633   | \$ 726   | \$ 693   | \$ 2,014     | \$ 1,760 | \$ 3,498   | \$ 2,782 |
| <b>Trading-Related Revenue (TEB) by product<sup>7</sup></b> |          |          |          |          |          |          |          |          |          |              |          |            |          |
| 36  | \$ 232   | \$ 336   | \$ 284   | \$ 456   | \$ 226   | \$ 362   | \$ 220   | \$ 267   | \$ 336   | \$ 568       | \$ 588   | \$ 1,328   | \$ 1,147 |
| 37  | 307      | 492      | 272      | 277      | 366      | 287      | 214      | 268      | 223      | 799          | 653      | 1,202      | 991      |
| 38  | 329      | 318      | 309      | 140      | 264      | 255      | 199      | 191      | 134      | 647          | 519      | 968        | 644      |
| 39  | \$ 868   | \$ 1,146 | \$ 865   | \$ 873   | \$ 856   | \$ 904   | \$ 633   | \$ 726   | \$ 693   | \$ 2,014     | \$ 1,760 | \$ 3,498   | \$ 2,782 |

<sup>1</sup> Impaired PCL represents Stage 3 PCL on financial assets. Performing represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees.

<sup>2</sup> Capital allocated to the business segments is 11.5% CET1 Capital.

<sup>3</sup> Credit valuation adjustment is included in accordance with OSFI guidance.

<sup>4</sup> The item of note pertains to the acquisition and integration-related charges for the Cowen acquisition. Refer to footnote 5iv on page 5.

<sup>5</sup> Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

<sup>6</sup> Includes gross loans and bankers' acceptances related to Wholesale Banking, excluding letters of credit, cash collateral, credit default swaps, and allowance for credit losses.

<sup>7</sup> For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.

<sup>8</sup> Effective the first quarter of 2026, Trading-Related Revenue (TEB) from commodities, previously reported as part of Equity and other, is now reported with foreign exchange in the line renamed as "Foreign exchange and commodities". Comparative amounts for fiscal 2025 and 2024 have been reclassified to conform with the presentation adopted in the current period.

# Corporate Segment

## RESULTS OF OPERATIONS

| LINE #   | 2026     |          | 2025     |          |          |          | 2024     |          |          | Year to Date |          | Full Year  |            |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------------|----------|------------|------------|
|  | Q2       | Q1       | Q4       | Q3       | Q2       | Q1       | Q4       | Q3       | Q2       | 2026         | 2025     | 2025       | 2024       |
| <b>Reported</b>  |          |          |          |          |          |          |          |          |          |              |          |            |            |
| 1  | \$ 677   | \$ 768   | \$ 753   | \$ 703   | \$ 657   | \$ 405   | \$ 416   | \$ 359   | \$ 319   | \$ 1,445     | \$ 1,062 | \$ 2,518   | \$ 1,367   |
| 2  | (91)     | (65)     | (150)    | (25)     | 8,903    | (49)     | 970      | (18)     | 29       | (156)        | 8,854    | 8,679      | 986        |
| 3  | 586      | 703      | 603      | 678      | 9,560    | 356      | 1,386    | 341      | 348      | 1,289        | 9,916    | 11,197     | 2,353      |
| Provision for (recovery of) credit losses <sup>2,4</sup>                               |          |          |          |          |          |          |          |          |          |              |          |            |            |
| 4  | 96       | 130      | 137      | 135      | 148      | 195      | 145      | 142      | 163      | 226          | 343      | 615        | 638        |
| 5  | (13)     | 6        | (20)     | (15)     | 6        | (27)     | 11       | (1)      | 6        | (7)          | (21)     | (56)       | 11         |
| 6  | 83       | 136      | 117      | 120      | 154      | 168      | 156      | 141      | 169      | 219          | 322      | 559        | 649        |
| 7  | 1,050    | 1,317    | 1,332    | 1,427    | 1,157    | 896      | 1,181    | 967      | 1,293    | 2,367        | 2,053    | 4,812      | 4,481      |
| Income (loss) before income taxes and share of net income from investment in Schwab    |          |          |          |          |          |          |          |          |          |              |          |            |            |
| 8  | (547)    | (750)    | (846)    | (869)    | 8,249    | (708)    | 49       | (767)    | (1,114)  | (1,297)      | 7,541    | 5,826      | (2,777)    |
| 9  | (611)    | (391)    | (349)    | (391)    | 30       | (317)    | (453)    | (354)    | (439)    | (1,002)      | (287)    | (1,027)    | (1,653)    |
| 10   | -        | -        | -        | -        | (4)      | 32       | 24       | 12       | 11       | -            | 28       | 28         | (6)        |
| 11   | 64       | (359)    | (497)    | (478)    | 8,215    | (359)    | 526      | (401)    | (664)    | (295)        | 7,856    | 6,881      | (1,130)    |
| <b>Adjusted</b>  |          |          |          |          |          |          |          |          |          |              |          |            |            |
| 12   | \$ 720   | \$ 812   | \$ 802   | \$ 758   | \$ 704   | \$ 459   | \$ 510   | \$ 421   | \$ 383   | \$ 1,532     | \$ 1,163 | \$ 2,723   | \$ 1,644   |
| 13   | (91)     | (65)     | (48)     | (25)     | (72)     | (49)     | (52)     | (18)     | 29       | (156)        | (121)    | (194)      | (36)       |
| 14   | 629      | 747      | 754      | 733      | 632      | 410      | 458      | 403      | 412      | 1,376        | 1,042    | 2,529      | 1,608      |
| Provision for (recovery of) credit losses <sup>2,4</sup>                               |          |          |          |          |          |          |          |          |          |              |          |            |            |
| 15   | 96       | 130      | 137      | 135      | 148      | 195      | 145      | 142      | 163      | 226          | 343      | 615        | 638        |
| 16   | (13)     | 6        | (20)     | (15)     | 6        | (27)     | 11       | (1)      | 6        | (7)          | (21)     | (56)       | 11         |
| 17   | 83       | 136      | 117      | 120      | 154      | 168      | 156      | 141      | 169      | 219          | 322      | 559        | 649        |
| 18   | 1,017    | 1,083    | 1,108    | 1,061    | 960      | 861      | 924      | 807      | 796      | 2,100        | 1,821    | 3,990      | 3,190      |
| Income (loss) before income taxes and share of net income from investment in Schwab    |          |          |          |          |          |          |          |          |          |              |          |            |            |
| 19   | (471)    | (472)    | (471)    | (448)    | (482)    | (619)    | (622)    | (545)    | (553)    | (943)        | (1,101)  | (2,020)    | (2,231)    |
| 20   | (305)    | (319)    | (276)    | (284)    | (316)    | (295)    | (369)    | (298)    | (296)    | (624)        | (611)    | (1,171)    | (1,257)    |
| 21   | -        | -        | -        | -        | 5        | 58       | 53       | 47       | 46       | -            | 63       | 63         | 182        |
| 22   | (166)    | (153)    | (195)    | (164)    | (161)    | (266)    | (200)    | (200)    | (211)    | (319)        | (427)    | (786)      | (792)      |
| <b>Decomposition of Adjustments for Items of Note, Net of Income Taxes<sup>8</sup></b> |          |          |          |          |          |          |          |          |          |              |          |            |            |
| 23   | \$ 25    | \$ 26    | \$ 26    | \$ 25    | \$ 35    | \$ 52    | \$ 52    | \$ 56    | \$ 62    | \$ 51        | \$ 87    | \$ 138     | \$ 249     |
| 24   | -        | -        | -        | -        | -        | -        | 26       | 18       | 16       | -            | -        | -          | 86         |
| 25   | -        | -        | -        | -        | -        | -        | -        | -        | -        | -            | -        | -          | 49         |
| 26   | -        | 148      | 140      | 248      | 122      | -        | -        | 81       | 122      | 148          | 122      | 510        | 416        |
| 27   | 33       | 32       | 36       | 41       | 35       | 41       | 45       | 46       | 48       | 65           | 76       | 153        | 182        |
| 28   | (288)    | -        | -        | -        | (8,568)  | -        | (1,022)  | -        | -        | (288)        | (8,568)  | (8,568)    | (1,022)    |
| 29   | -        | -        | 100      | -        | -        | -        | -        | -        | -        | -            | -        | 100        | -          |
| 30   | -        | -        | -        | -        | -        | -        | 173      | -        | -        | -            | -        | -          | 173        |
| 31   | -        | -        | -        | -        | -        | -        | -        | -        | 205      | -            | -        | -          | 205        |
| 32   | (230)    | 206      | 302      | 314      | (8,376)  | 93       | (726)    | 201      | 453      | (24)         | (8,283)  | (7,667)    | 338        |
| <b>Decomposition of Items Included in Net Income (Loss)</b>                            |          |          |          |          |          |          |          |          |          |              |          |            |            |
| 33   | \$ (543) | \$ (515) | \$ (537) | \$ (477) | \$ (431) | \$ (370) | \$ (389) | \$ (302) | \$ (338) | \$ (1,058)   | \$ (801) | \$ (1,815) | \$ (1,246) |
| 34   | 377      | 362      | 342      | 313      | 270      | 104      | 189      | 102      | 127      | 739          | 374      | 1,029      | 454        |
| 35   | (166)    | (153)    | (195)    | (164)    | (161)    | (266)    | (200)    | (200)    | (211)    | (319)        | (427)    | (786)      | (792)      |
| 36   | 18,111   | 18,098   | 18,371   | 18,725   | 18,356   | 17,800   | 17,708   | 17,816   | 18,202   | 18,104       | 18,073   | 18,312     | 17,995     |

<sup>1</sup> Includes the elimination of TEB adjustments reported in Wholesale Banking's results.

<sup>2</sup> Business segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.

<sup>3</sup> Effective the first quarter of 2026, the adjustment for the Bank's share of losses from community-based tax-advantaged investments between Non-interest income and Provision for income taxes reflected in U.S. Banking results is reversed in the Corporate segment. Comparative amounts have been reclassified to conform with the presentation adopted in the current period. Refer to "Basis of Presentation" in this document.

<sup>4</sup> PCL relates to the Bank's U.S. strategic cards portfolio. Impaired PCL represents Stage 3 PCL on financial assets. Performing PCL represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees. The retailer program partners' share of revenue and credit losses related to the U.S. strategic cards portfolio is presented in the Corporate segment, with an offsetting amount (representing the partners' net share) recorded in non-interest expenses, resulting in no impact to Corporate reported net income (loss).

<sup>5</sup> Includes the retailer program partners' share of the U.S. strategic cards portfolio.

<sup>6</sup> Effective the first quarter of 2025, certain U.S. governance and control investments, including costs for U.S. BSA/AML remediation, previously reported in the Corporate segment are now reported in the U.S. Banking segment. Comparative amounts for fiscal 2024 have been reclassified to conform with the presentation adopted in the current period.

<sup>7</sup> Included the after-tax amounts for amortization of acquired intangibles, the Bank's share of acquisition and integration charges associated with Schwab's acquisition of TD Ameritrade, the Bank's share of Schwab's restructuring charges, and the Bank's share of Schwab's FDIC special assessment charge.

<sup>8</sup> For detailed footnotes to the items of note, refer to page 5.

<sup>9</sup> For additional information about this metric, refer to the Glossary in the Bank's second quarter 2026 MD&A.

<sup>10</sup> Effective the third quarter of 2025, call center operations have been realigned from the Corporate segment to the businesses, providing end to end ownership of customer experience. The change mainly impacts the Canadian Personal and Commercial Banking segment. Average number of full-time equivalent staff has been restated for comparative periods.

# Balance Sheet

| (\$ millions)<br>As at  | LINE # | 2026         |              | 2025         |              | 2024         |              |              |              |              |
|---|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|   |        | Q2           | Q1           | Q4           | Q3           | Q2           | Q1           | Q4           | Q3           | Q2           |
| <b>ASSETS</b>   |        |              |              |              |              |              |              |              |              |              |
| Cash and due from banks   | 1      | \$ 5,858     | \$ 6,287     | \$ 7,512     | \$ 5,517     | \$ 5,501     | \$ 6,552     | \$ 6,437     | \$ 7,245     | \$ 6,308     |
| Interest-bearing deposits with banks                                  | 2      | 110,124      | 113,672      | 109,417      | 115,623      | 139,744      | 136,440      | 169,930      | 92,151       | 87,665       |
| Trading loans, securities, and other                                  | 3      | 231,680      | 234,888      | 220,136      | 205,679      | 195,002      | 198,855      | 175,770      | 173,175      | 166,346      |
| Non-trading financial assets at fair value through profit or loss     | 4      | 8,095        | 8,425        | 7,395        | 6,369        | 7,528        | 6,810        | 5,869        | 5,600        | 5,646        |
| Derivatives   | 5      | 74,835       | 83,371       | 82,972       | 75,950       | 89,210       | 83,885       | 78,061       | 69,827       | 82,190       |
| Financial assets designated at fair value through profit or loss      | 6      | 7,299        | 7,038        | 6,986        | 6,576        | 6,508        | 6,299        | 6,417        | 5,771        | 5,925        |
| Financial assets at fair value through other comprehensive income     | 7      | 128,612      | 127,872      | 126,369      | 122,894      | 116,902      | 108,691      | 93,897       | 75,841       | 75,246       |
|   | 8      | 450,521      | 461,594      | 443,858      | 417,468      | 415,150      | 404,540      | 360,014      | 330,214      | 335,353      |
| Debt securities at amortized cost, net of allowance for credit losses | 9      | 238,677      | 234,270      | 240,439      | 245,525      | 254,417      | 255,743      | 271,615      | 281,320      | 293,594      |
| Securities purchased under reverse repurchase agreements              | 10     | 220,120      | 222,925      | 247,078      | 228,280      | 216,476      | 222,119      | 208,217      | 212,918      | 205,722      |
| <b>Loans</b>  |        |              |              |              |              |              |              |              |              |              |
| Residential mortgages   | 11     | 299,994      | 308,151      | 315,063      | 315,931      | 316,298      | 334,103      | 331,649      | 329,262      | 326,032      |
| Consumer instalment and other personal: HELOC                         | 12     | 176,646      | 168,699      | 160,408      | 150,131      | 140,359      | 136,420      | 134,561      | 132,315      | 130,053      |
| Indirect auto   | 13     | 75,633       | 75,039       | 76,319       | 74,376       | 72,746       | 74,871       | 72,818       | 71,649       | 70,933       |
| Other   | 14     | 22,396       | 22,892       | 22,306       | 21,428       | 20,898       | 21,384       | 21,003       | 20,359       | 20,211       |
| Credit card   | 15     | 40,802       | 41,070       | 41,662       | 41,596       | 40,465       | 40,639       | 40,639       | 40,517       | 39,421       |
| Business and government   | 16     | 357,237      | 351,201      | 345,943      | 341,310      | 354,225      | 365,603      | 356,973      | 352,034      | 349,019      |
|   | 17     | 972,708      | 967,052      | 961,701      | 944,772      | 944,991      | 973,966      | 957,643      | 946,136      | 935,669      |
| Allowance for loan losses   | 18     | (8,419)      | (8,566)      | (8,689)      | (8,682)      | (8,613)      | (8,654)      | (8,094)      | (7,811)      | (7,545)      |
| Loans, net of allowance for loan losses                               | 19     | 964,289      | 958,486      | 953,012      | 936,090      | 936,378      | 965,312      | 949,549      | 938,325      | 928,124      |
| <b>Other</b>  |        |              |              |              |              |              |              |              |              |              |
| Customers' liability under acceptances                                | 20     | -            | -            | -            | -            | -            | -            | -            | 19           | 4,183        |
| Investment in Schwab  | 21     | -            | -            | -            | -            | -            | 9,242        | 9,024        | 10,031       | 9,866        |
| Goodwill  | 22     | 18,460       | 18,472       | 18,980       | 18,775       | 18,703       | 19,579       | 18,851       | 18,700       | 18,658       |
| Other intangibles   | 23     | 3,624        | 3,437        | 3,409        | 3,296        | 3,167        | 3,163        | 3,044        | 2,973        | 2,897        |
| Land, buildings, equipment, and other depreciable assets              | 24     | 9,979        | 9,915        | 10,132       | 9,850        | 9,711        | 10,151       | 9,837        | 9,572        | 9,517        |
| Deferred tax assets   | 25     | 5,327        | 4,983        | 5,388        | 5,786        | 5,309        | 5,072        | 4,937        | 4,719        | 4,806        |
| Amounts receivable from brokers, dealers and clients                  | 26     | 29,969       | 37,015       | 27,345       | 19,298       | 31,276       | 26,118       | 22,115       | 32,307       | 33,565       |
| Other assets  | 27     | 28,157       | 28,250       | 27,988       | 29,654       | 28,442       | 29,523       | 28,181       | 26,687       | 26,410       |
|   | 28     | 95,516       | 102,072      | 93,242       | 86,659       | 96,608       | 102,848      | 95,989       | 105,008      | 109,902      |
| <b>Total assets</b>   | 29     | \$ 2,085,105 | \$ 2,099,306 | \$ 2,094,558 | \$ 2,035,162 | \$ 2,064,274 | \$ 2,093,554 | \$ 2,061,751 | \$ 1,967,181 | \$ 1,966,668 |
| <b>LIABILITIES</b>  |        |              |              |              |              |              |              |              |              |              |
| Trading deposits  | 30     | \$ 39,308    | \$ 42,328    | \$ 37,882    | \$ 33,102    | \$ 28,761    | \$ 27,198    | \$ 30,412    | \$ 32,021    | \$ 31,221    |
| Derivatives   | 31     | 74,532       | 83,495       | 79,356       | 72,030       | 83,485       | 75,017       | 68,368       | 60,113       | 69,742       |
| Securitization liabilities at fair value                              | 32     | 26,028       | 25,399       | 25,283       | 23,340       | 22,396       | 21,181       | 20,319       | 18,382       | 17,653       |
| Financial liabilities designated at fair value through profit or loss | 33     | 222,503      | 225,237      | 197,635      | 194,626      | 193,925      | 210,700      | 207,914      | 196,078      | 188,105      |
|   | 34     | 362,371      | 376,459      | 340,156      | 323,098      | 328,567      | 334,096      | 327,013      | 306,594      | 306,721      |
| <b>Deposits</b>   |        |              |              |              |              |              |              |              |              |              |
| Personal Non-term   | 35     | 509,217      | 505,962      | 513,437      | 512,993      | 510,591      | 518,578      | 497,909      | 490,695      | 492,424      |
| Term  | 36     | 132,610      | 132,464      | 136,959      | 137,192      | 137,913      | 141,894      | 143,758      | 139,954      | 136,559      |
| Banks   | 37     | 25,537       | 24,529       | 27,233       | 33,307       | 44,949       | 50,696       | 57,698       | 36,239       | 32,463       |
| Business and government   | 38     | 576,067      | 582,189      | 589,475      | 573,430      | 574,295      | 579,318      | 569,315      | 553,662      | 542,325      |
|   | 39     | 1,243,431    | 1,245,144    | 1,267,104    | 1,256,922    | 1,267,748    | 1,290,486    | 1,268,680    | 1,220,550    | 1,203,771    |
| <b>Other</b>  |        |              |              |              |              |              |              |              |              |              |
| Acceptances   | 40     | -            | -            | -            | -            | -            | -            | -            | 19           | 4,183        |
| Obligations related to securities sold short                          | 41     | 42,293       | 41,455       | 43,795       | 40,658       | 43,553       | 46,086       | 39,515       | 40,556       | 38,145       |
| Obligations related to securities sold under repurchase agreements    | 42     | 218,392      | 213,782      | 221,150      | 207,858      | 187,402      | 193,856      | 201,900      | 182,813      | 192,239      |
| Securitization liabilities at amortized cost                          | 43     | 16,017       | 15,021       | 14,841       | 13,599       | 13,158       | 12,652       | 12,365       | 12,374       | 12,581       |
| Amounts payable to brokers, dealers and clients                       | 44     | 29,487       | 29,328       | 27,434       | 19,846       | 32,107       | 26,622       | 26,598       | 25,063       | 31,754       |
| Insurance contract liabilities  | 45     | 7,307        | 7,370        | 7,278        | 7,106        | 6,922        | 6,910        | 7,169        | 6,343        | 5,824        |
| Other liabilities   | 46     | 31,144       | 34,509       | 34,240       | 30,185       | 48,012       | 50,171       | 51,878       | 51,380       | 48,150       |
|   | 47     | 344,640      | 341,465      | 348,738      | 319,252      | 331,154      | 336,297      | 339,425      | 318,548      | 332,876      |
| Subordinated notes and debentures                                     | 48     | 10,345       | 10,642       | 10,733       | 10,496       | 10,714       | 13,671       | 11,473       | 9,913        | 11,318       |
| <b>Total liabilities</b>  | 49     | 1,960,787    | 1,973,710    | 1,966,731    | 1,909,768    | 1,938,183    | 1,974,550    | 1,946,591    | 1,855,605    | 1,854,686    |
| <b>EQUITY</b>   |        |              |              |              |              |              |              |              |              |              |
| <b>Shareholders' Equity</b>   |        |              |              |              |              |              |              |              |              |              |
| Common shares   | 50     | 24,309       | 24,551       | 24,727       | 24,971       | 25,136       | 25,528       | 25,373       | 25,222       | 25,257       |
| Preferred shares and other equity instruments                         | 51     | 11,625       | 11,625       | 11,625       | 10,788       | 11,138       | 11,138       | 10,888       | 10,888       | 10,503       |
| Treasury Common Shares  | 52     | (60)         | (5)          | -            | (92)         | (26)         | (38)         | (17)         | (35)         | (24)         |
| Preferred shares and other equity instruments                         | 53     | (14)         | (11)         | (4)          | (2)          | (28)         | (51)         | (18)         | (17)         | (8)          |
| Contributed surplus   | 54     | 361          | 315          | 285          | 243          | 199          | 189          | 204          | 187          | 184          |
| Retained earnings   | 55     | 78,295       | 78,253       | 78,320       | 78,749       | 78,640       | 71,718       | 70,826       | 69,316       | 71,904       |
| Accumulated other comprehensive income (loss)                         | 56     | 9,802        | 10,868       | 12,874       | 10,737       | 11,032       | 10,520       | 7,904        | 6,015        | 4,166        |
| <b>Total equity</b>   | 57     | 124,318      | 125,596      | 127,827      | 125,394      | 126,091      | 119,004      | 115,160      | 111,576      | 111,982      |
| <b>Total liabilities and equity</b>                                   | 58     | \$ 2,085,105 | \$ 2,099,306 | \$ 2,094,558 | \$ 2,035,162 | \$ 2,064,274 | \$ 2,093,554 | \$ 2,061,751 | \$ 1,967,181 | \$ 1,966,668 |

## Assets Under Administration and Management

| (\$ millions)<br>As at                       | LINE # | 2026              |                   |                   | 2025              |                   |                   | 2024              |                   |                   |
|--|--------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|  |        | Q2                | Q1                | Q4                | Q3                | Q2                | Q1                | Q4                | Q3                | Q2                |
| <b>Assets Under Administration</b>           |        |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| U.S. Banking                                 | 1      | \$ 62,695         | \$ 63,221         | \$ 64,188         | \$ 63,185         | \$ 61,459         | \$ 62,306         | \$ 59,190         | \$ 57,159         | \$ 55,471         |
| Wealth Management and Insurance <sup>1</sup> | 2      | 796,979           | 770,647           | 758,856           | 708,774           | 653,644           | 686,858           | 650,791           | 631,980           | 596,222           |
| <b>Total</b>                                 | 3      | <b>\$ 859,674</b> | <b>\$ 833,868</b> | <b>\$ 823,044</b> | <b>\$ 771,959</b> | <b>\$ 715,103</b> | <b>\$ 749,164</b> | <b>\$ 709,981</b> | <b>\$ 689,139</b> | <b>\$ 651,693</b> |
| <b>Assets Under Management</b>               |        |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| U.S. Banking                                 | 4      | \$ 15,400         | \$ 14,905         | \$ 14,261         | \$ 13,186         | \$ 12,109         | \$ 12,637         | \$ 11,393         | \$ 11,056         | \$ 10,185         |
| Wealth Management and Insurance              | 5      | 643,438           | 610,392           | 601,435           | 571,922           | 541,584           | 555,933           | 530,110           | 523,041           | 489,339           |
| <b>Total</b>                                 | 6      | <b>\$ 658,838</b> | <b>\$ 625,297</b> | <b>\$ 615,696</b> | <b>\$ 585,108</b> | <b>\$ 553,693</b> | <b>\$ 568,570</b> | <b>\$ 541,503</b> | <b>\$ 534,097</b> | <b>\$ 499,524</b> |

<sup>1</sup> Includes AUA administered by TD Investment Services Inc. which is part of the Canadian Personal and Commercial Banking segment.

## Change in Accumulated Other Comprehensive Income, Net of Income Taxes

| (\$ millions)   |   |          |           |           |           |           |           |          |          |          |          | Year to Date |           | Full Year |      |  |
|---|---|----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|--------------|-----------|-----------|------|--|
| For the period ended  |   | 2026     |           | 2025      |           |           |           | 2024     |          |          | 2026     |              | 2025      |           | 2024 |  |
| LINE #  |   | Q2       | Q1        | Q4        | Q3        | Q2        | Q1        | Q4       | Q3       | Q2       | 2026     | 2025         | 2025      | 2024      |      |  |
| <b>Unrealized Gains (Losses) on Financial Assets at Fair Value through Other Comprehensive Income</b>                         |   |          |           |           |           |           |           |          |          |          |          |              |           |           |      |  |
| 1   | Balance at beginning of period  | \$ 527   | \$ 283    | \$ (37)   | \$ (352)  | \$ (99)   | \$ (208)  | \$ (92)  | \$ (194) | \$ (163) | \$ 283   | \$ (208)     | \$ (208)  | \$ (413)  |      |  |
| 2   | Change in unrealized gains (losses)   | (191)    | 245       | 290       | 285       | (254)     | 99        | (113)    | 106      | (30)     | 54       | (155)        | 420       | 217       |      |  |
| 3   | Change in allowance for expected credit losses on financial assets at fair value through other comprehensive income | -        | 1         | -         | -         | 2         | (1)       | -        | -        | -        | 1        | 1            | 1         | (1)       |      |  |
| 4   | Reclassification to earnings of losses (gains)  | 2        | (2)       | 30        | 30        | (1)       | 11        | (3)      | (4)      | (1)      | -        | 10           | 70        | (11)      |      |  |
| 5   | Net change for the period   | (189)    | 244       | 320       | 315       | (253)     | 109       | (116)    | 102      | (31)     | 55       | (144)        | 491       | 205       |      |  |
| 6   | Balance at end of period  | 338      | 527       | 283       | (37)      | (352)     | (99)      | (208)    | (92)     | (194)    | 338      | (352)        | 283       | (208)     |      |  |
| <b>Unrealized Gains (Losses) on Equity Securities at Fair Value through Other Comprehensive Income</b>                        |   |          |           |           |           |           |           |          |          |          |          |              |           |           |      |  |
| 7   | Balance at beginning of period  | 167      | 146       | 138       | 82        | 46        | 35        | 11       | 53       | 19       | 146      | 35           | 35        | (127)     |      |  |
| 8   | Change in unrealized gains (losses)   | 25       | 35        | 25        | 66        | 8         | 16        | 26       | 44       | 36       | 60       | 24           | 115       | 250       |      |  |
| 9   | Reclassification to retained earnings of losses (gains)   | (21)     | (14)      | (17)      | (10)      | 28        | (5)       | (2)      | (86)     | (2)      | (35)     | 23           | (4)       | (88)      |      |  |
| 10  | Net change for the period   | 4        | 21        | 8         | 56        | 36        | 11        | 24       | (42)     | 34       | 25       | 47           | 111       | 162       |      |  |
| 11  | Balance at end of period  | 171      | 167       | 146       | 138       | 82        | 46        | 35       | 11       | 53       | 171      | 82           | 146       | 35        |      |  |
| <b>Change in Fair Value Due to Credit Risk on Financial Liabilities Designated at Fair Value Through Profit or Loss</b>       |   |          |           |           |           |           |           |          |          |          |          |              |           |           |      |  |
| 12  | Balance at beginning of period  | (41)     | (28)      | (35)      | (1)       | (29)      | (22)      | (16)     | (38)     | (77)     | (28)     | (22)         | (22)      | (38)      |      |  |
| 13  | Change in fair value due to credit risk on financial liabilities  | 10       | (13)      | 7         | (34)      | 28        | (7)       | (6)      | 22       | 39       | (3)      | 21           | (6)       | 16        |      |  |
| 14  | Net change for the period   | 10       | (13)      | 7         | (34)      | 28        | (7)       | (6)      | 22       | 39       | (3)      | 21           | (6)       | 16        |      |  |
| 15  | Balance at end of period  | (31)     | (41)      | (28)      | (35)      | (1)       | (29)      | (22)     | (16)     | (38)     | (31)     | (1)          | (28)      | (22)      |      |  |
| <b>Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities</b> |   |          |           |           |           |           |           |          |          |          |          |              |           |           |      |  |
| 16  | Balance at beginning of period  | 11,430   | 13,242    | 12,565    | 12,381    | 15,529    | 12,893    | 12,334   | 12,186   | 10,550   | 13,242   | 12,893       | 12,893    | 12,677    |      |  |
| 17  | Investment in foreign operations  | (60)     | (3,552)   | 1,499     | 521       | (6,679)   | 5,219     | 1,052    | 294      | 3,058    | (3,612)  | (1,460)      | 560       | 521       |      |  |
| 18  | Hedging activities  | (37)     | 2,410     | (1,137)   | (465)     | 4,889     | (3,576)   | (682)    | (200)    | (1,966)  | 2,373    | 1,313        | (289)     | (416)     |      |  |
| 19  | Recovery of (provision for) income taxes  | 10       | (670)     | 315       | 128       | (1,358)   | 993       | 189      | 54       | 544      | (660)    | (365)        | 78        | 111       |      |  |
| 20  | Net change for the period   | (87)     | (1,812)   | 677       | 184       | (3,148)   | 2,636     | 559      | 148      | 1,636    | (1,899)  | (512)        | 349       | 216       |      |  |
| 21  | Balance at end of period  | 11,343   | 11,430    | 13,242    | 12,565    | 12,381    | 15,529    | 12,893   | 12,334   | 12,186   | 11,343   | 12,381       | 13,242    | 12,893    |      |  |
| <b>Gains (losses) on Derivatives Designated as Cash Flow Hedges</b>   |   |          |           |           |           |           |           |          |          |          |          |              |           |           |      |  |
| 22  | Balance at beginning of period  | (1,215)  | (769)     | (1,894)   | (1,078)   | (2,719)   | (2,924)   | (3,197)  | (4,790)  | (3,504)  | (769)    | (2,924)      | (2,924)   | (5,472)   |      |  |
| 23  | Change in gains (losses)  | (805)    | (1,450)   | 2,764     | 54        | 1,750     | 1,108     | 625      | 1,982    | (368)    | (2,255)  | 2,858        | 5,676     | 2,425     |      |  |
| 24  | Reclassification to earnings of losses (gains)  | 1        | 1,004     | (1,639)   | (870)     | (109)     | (903)     | (352)    | (389)    | (918)    | 1,005    | (1,012)      | (3,521)   | 123       |      |  |
| 25  | Net change for the period   | (804)    | (446)     | 1,125     | (816)     | 1,641     | 205       | 273      | 1,593    | (1,286)  | (1,250)  | 1,846        | 2,155     | 2,548     |      |  |
| 26  | Balance at end of period  | (2,019)  | (1,215)   | (769)     | (1,894)   | (1,078)   | (2,719)   | (2,924)  | (3,197)  | (4,790)  | (2,019)  | (1,078)      | (769)     | (2,924)   |      |  |
| <b>Share of accumulated other comprehensive income (loss) from investment in Schwab</b>                                       |   |          |           |           |           |           |           |          |          |          |          |              |           |           |      |  |
| 27  |   | -        | -         | -         | -         | -         | (2,208)   | (1,870)  | (3,025)  | (3,051)  | -        | -            | -         | (1,870)   |      |  |
| 28  | <b>Accumulated Other Comprehensive Income at End of Period</b>  | \$ 9,802 | \$ 10,868 | \$ 12,874 | \$ 10,737 | \$ 11,032 | \$ 10,520 | \$ 7,904 | \$ 6,015 | \$ 4,166 | \$ 9,802 | \$ 11,032    | \$ 12,874 | \$ 7,904  |      |  |

# Analysis of Change in Equity

(\$ millions, except as noted)

For the period ended

| LINE #  | 2026       |            | 2025       |            |            |            | 2024       |            |            | Year to Date |            | Full Year  |            |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|
|   | Q2         | Q1         | Q4         | Q3         | Q2         | Q1         | Q4         | Q3         | Q2         | 2026         | 2025       | 2025       | 2024       |
| <b>Common Shares</b>  |            |            |            |            |            |            |            |            |            |              |            |            |            |
| Balance at beginning of period  | \$ 24,551  | \$ 24,727  | \$ 24,971  | \$ 25,136  | \$ 25,528  | \$ 25,373  | \$ 25,222  | \$ 25,257  | \$ 25,318  | \$ 24,727    | \$ 25,373  | \$ 25,373  | \$ 25,434  |
| Issued  |            |            |            |            |            |            |            |            |            |              |            |            |            |
| Options exercised   | 42         | 108        | 34         | 62         | 44         | 25         | 20         | 26         | 24         | 150          | 69         | 165        | 112        |
| Dividend reinvestment plan  | -          | -          | -          | -          | -          | 130        | 131        | 129        | 132        | -            | 130        | 130        | 529        |
| Purchase of shares for cancellation and other   | (284)      | (284)      | (278)      | (227)      | (436)      | -          | -          | (190)      | (217)      | (568)        | (436)      | (941)      | (702)      |
| Balance at end of period  | 24,309     | 24,551     | 24,727     | 24,971     | 25,136     | 25,528     | 25,373     | 25,222     | 25,257     | 24,309       | 25,136     | 24,727     | 25,373     |
| <b>Preferred Shares and Other Equity Instruments</b>  |            |            |            |            |            |            |            |            |            |              |            |            |            |
| Balance at beginning of period  | 11,625     | 11,625     | 10,788     | 11,138     | 11,138     | 10,888     | 10,888     | 10,503     | 10,853     | 11,625       | 10,888     | 10,888     | 10,853     |
| Issue of shares and other equity instruments  | -          | -          | 1,037      | -          | -          | 750        | -          | 1,335      | -          | -            | 750        | 1,787      | 1,335      |
| Redemption of shares and other equity instruments   | -          | -          | (200)      | (350)      | -          | (500)      | -          | (950)      | (350)      | -            | (500)      | (1,050)    | (1,300)    |
| Balance at end of period  | 11,625     | 11,625     | 11,625     | 10,788     | 11,138     | 11,138     | 10,888     | 10,888     | 10,503     | 11,625       | 11,138     | 11,625     | 10,888     |
| <b>Treasury Shares – Common</b>   |            |            |            |            |            |            |            |            |            |              |            |            |            |
| Balance at beginning of period  | (5)        | -          | (92)       | (26)       | (38)       | (17)       | (35)       | (24)       | (58)       | -            | (17)       | (17)       | (64)       |
| Purchase of shares  | (2,899)    | (3,314)    | (3,488)    | (3,222)    | (2,880)    | (3,504)    | (3,214)    | (2,745)    | (2,154)    | (6,213)      | (6,384)    | (13,094)   | (11,209)   |
| Sale of shares  | 2,844      | 3,309      | 3,580      | 3,156      | 2,892      | 3,483      | 3,232      | 2,734      | 2,188      | 6,153        | 6,375      | 13,111     | 11,256     |
| Balance at end of period  | (60)       | (5)        | -          | (92)       | (26)       | (38)       | (17)       | (35)       | (24)       | (60)         | (26)       | -          | (17)       |
| <b>Treasury – Preferred Shares and Other Equity Instruments</b>   |            |            |            |            |            |            |            |            |            |              |            |            |            |
| Balance at beginning of period  | (11)       | (4)        | (2)        | (28)       | (51)       | (18)       | (17)       | (8)        | (27)       | (4)          | (18)       | (18)       | (65)       |
| Purchase of shares  | (353)      | (162)      | (75)       | (73)       | (267)      | (1,120)    | (227)      | (147)      | (153)      | (515)        | (1,387)    | (1,535)    | (625)      |
| Sale of shares  | 350        | 155        | 73         | 99         | 290        | 1,087      | 226        | 138        | 172        | 505          | 1,377      | 1,549      | 672        |
| Balance at end of period  | (14)       | (11)       | (4)        | (2)        | (28)       | (51)       | (18)       | (17)       | (8)        | (14)         | (28)       | (4)        | (18)       |
| <b>Contributed Surplus</b>  |            |            |            |            |            |            |            |            |            |              |            |            |            |
| Balance at beginning of period  | 315        | 285        | 243        | 199        | 189        | 204        | 187        | 184        | 172        | 285          | 204        | 204        | 155        |
| Net premium (discount) on sale of treasury instruments  | 15         | 6          | 29         | 14         | 1          | (12)       | 5          | (3)        | 5          | 21           | (11)       | 32         | 20         |
| Stock options expensed  | 31         | 23         | 11         | 6          | 7          | 3          | 6          | 8          | 10         | 54           | 10         | 27         | 34         |
| Stock options exercised   | (4)        | (10)       | (3)        | (5)        | (4)        | (3)        | (3)        | (2)        | (2)        | (14)         | (7)        | (15)       | (12)       |
| Other   | 4          | 11         | 5          | 29         | 6          | (3)        | 9          | -          | (1)        | 15           | 3          | 37         | 7          |
| Balance at end of period  | 361        | 315        | 285        | 243        | 199        | 189        | 204        | 187        | 184        | 361          | 199        | 285        | 204        |
| <b>Retained Earnings</b>  |            |            |            |            |            |            |            |            |            |              |            |            |            |
| Balance at beginning of period  | 78,253     | 78,320     | 78,749     | 78,640     | 71,718     | 70,826     | 69,316     | 71,904     | 72,347     | 78,320       | 70,826     | 70,826     | 73,008     |
| Impact of reclassification of securities supporting insurance reserves related to the adoption of IFRS 17                                   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -            | -          | -          | (10)       |
| Net income (loss)   | 4,251      | 4,043      | 3,280      | 3,336      | 11,129     | 2,793      | 3,635      | (181)      | 2,564      | 8,294        | 13,922     | 20,538     | 8,842      |
| Common dividends  | (1,786)    | (1,811)    | (1,779)    | (1,798)    | (1,815)    | (1,836)    | (1,782)    | (1,779)    | (1,795)    | (3,597)      | (3,651)    | (7,228)    | (7,163)    |
| Preferred dividends and distributions on other equity instruments   | (202)      | (101)      | (191)      | (88)       | (200)      | (86)       | (193)      | (69)       | (190)      | (303)        | (286)      | (565)      | (526)      |
| Share and other equity instrument issue expenses  | 29         | -          | (5)        | -          | -          | (2)        | -          | (7)        | -          | -            | (2)        | (7)        | (7)        |
| Net premium on repurchase of common shares and other  | (2,321)    | (2,162)    | (1,796)    | (1,334)    | (2,135)    | -          | 6          | (871)      | (1,002)    | (4,483)      | (2,135)    | (5,265)    | (3,295)    |
| Actuarial gains (losses) on employee benefit plans  | 78         | (50)       | 45         | (17)       | (29)       | 18         | (158)      | 233        | (22)       | 28           | (11)       | 17         | (111)      |
| Realized gains (losses) on equity securities at fair value through other comprehensive income   | 22         | 14         | 17         | 10         | (28)       | 5          | 2          | 86         | 2          | 36           | (23)       | 4          | 88         |
| Balance at end of period  | 78,295     | 78,253     | 78,320     | 78,749     | 78,640     | 71,718     | 70,826     | 69,316     | 71,904     | 78,295       | 78,640     | 78,320     | 70,826     |
| <b>Accumulated Other Comprehensive Income (loss)</b>  |            |            |            |            |            |            |            |            |            |              |            |            |            |
| Balance at beginning of period  | 10,868     | 12,874     | 10,737     | 11,032     | 10,520     | 7,904      | 6,015      | 4,166      | 3,830      | 12,874       | 7,904      | 7,904      | 2,750      |
| Change in unrealized gains (losses) on financial assets at fair value through other comprehensive income                                    | (191)      | 245        | 290        | 285        | (254)      | 99         | (113)      | 106        | (30)       | 54           | (155)      | 420        | 217        |
| Reclassification to earnings of changes in allowance for credit losses on financial assets at fair value through other comprehensive income | -          | 1          | -          | -          | 2          | (1)        | -          | -          | -          | 1            | 1          | 1          | (1)        |
| Reclassification to earnings of net losses (gains) in respect of financial assets at fair value through other comprehensive income          | 2          | (2)        | 30         | 30         | (1)        | 11         | (3)        | (4)        | (1)        | -            | 10         | 70         | (11)       |
| Net change in unrealized gains (losses) on equity securities at fair value through other comprehensive income                               | 4          | 21         | 8          | 56         | 36         | 11         | 24         | (42)       | 34         | 25           | 47         | 111        | 162        |
| Change in fair value due to credit risk on financial liabilities designated at fair value through profit or loss                            | 10         | (13)       | 7          | (34)       | 28         | (7)        | (6)        | 22         | 39         | (3)          | 21         | (6)        | 16         |
| Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities               | (87)       | (1,812)    | 677        | 184        | (3,148)    | 2,636      | 559        | 148        | 1,636      | (1,899)      | (512)      | 349        | 216        |
| Net change in gains (losses) on derivatives designated as cash flow hedges  | (804)      | (446)      | 1,125      | (816)      | 1,641      | 205        | 273        | 1,593      | (1,286)    | (1,250)      | 1,846      | 2,155      | 2,548      |
| Share of other comprehensive income (loss) from investment in Schwab  | -          | -          | -          | -          | 2,208      | (338)      | 1,155      | 26         | (56)       | -            | 1,870      | 1,870      | 2,007      |
| Balance at end of period  | 9,802      | 10,868     | 12,874     | 10,737     | 11,032     | 10,520     | 7,904      | 6,015      | 4,166      | 9,802        | 11,032     | 12,874     | 7,904      |
| <b>Total Equity</b>   | \$ 124,318 | \$ 125,596 | \$ 127,827 | \$ 125,394 | \$ 126,091 | \$ 119,004 | \$ 115,160 | \$ 111,576 | \$ 111,982 | \$ 124,318   | \$ 126,091 | \$ 127,827 | \$ 115,160 |

## Analysis of Change in Equity (Continued)

(\$ millions, except as noted)  
For the period ended

| LINE #  | 2026 |           | 2025      |           |           |           | 2024      |           |           | Year to Date |           | Full Year |           |           |
|---|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|
|   | Q2   | Q1        | Q4        | Q3        | Q2        | Q1        | Q4        | Q3        | Q2        | 2026         | 2025      | 2025      | 2024      |           |
| <b>NUMBER OF COMMON SHARES</b>                |      |           |           |           |           |           |           |           |           |              |           |           |           |           |
| <b>OUTSTANDING (thousands)<sup>1</sup></b>    |      |           |           |           |           |           |           |           |           |              |           |           |           |           |
| Balance at beginning of period                | 45   | 1,671,237 | 1,689,496 | 1,707,204 | 1,722,478 | 1,751,742 | 1,750,059 | 1,747,899 | 1,759,303 | 1,772,141    | 1,689,496 | 1,750,059 | 1,750,059 | 1,790,674 |
| Issued  |      |           |           |           |           |           |           |           |           |              |           |           |           |           |
| Options exercised                             | 46   | 488       | 1,208     | 463       | 852       | 592       | 353       | 280       | 389       | 352          | 1,696     | 945       | 2,260     | 1,657     |
| Dividend reinvestment plan                    | 47   | -         | -         | -         | -         | -         | 1,575     | 1,685     | 1,609     | 1,632        | -         | 1,575     | 1,575     | 6,592     |
| Purchase of shares for cancellation and other | 48   | (19,346)  | (19,426)  | (19,080)  | (15,530)  | (30,001)  | -         | -         | (13,275)  | (15,219)     | (38,772)  | (30,001)  | (64,611)  | (49,399)  |
| Impact of treasury shares                     | 49   | (328)     | (41)      | 909       | (596)     | 145       | (245)     | 195       | (127)     | 397          | (369)     | (100)     | 213       | 535       |
| Balance at end of period                      | 50   | 1,652,051 | 1,671,237 | 1,689,496 | 1,707,204 | 1,722,478 | 1,751,742 | 1,750,059 | 1,747,899 | 1,759,303    | 1,652,051 | 1,722,478 | 1,689,496 | 1,750,059 |

<sup>1</sup> The number of treasury common shares has been netted for the purpose of arriving at the total number of common shares considered for the calculation of EPS of the Bank.

## Analysis of Change in Investment in Schwab

| (\$ millions)        |      |      |      |      |          |          |           |          |          |              |          |           |          |
|----------------------|------|------|------|------|----------|----------|-----------|----------|----------|--------------|----------|-----------|----------|
| For the period ended |      |      |      |      |          |          |           |          |          |              |          |           |          |
| LINE #               | 2026 |      | 2025 |      |          |          | 2024      |          |          | Year to Date |          | Full Year |          |
|                      | Q2   | Q1   | Q4   | Q3   | Q2       | Q1       | Q4        | Q3       | Q2       | 2026         | 2025     | 2025      | 2024     |
| 1                    | \$ - | \$ - | \$ - | \$ - | \$ 9,242 | \$ 9,024 | \$ 10,031 | \$ 9,866 | \$ 9,548 | \$ -         | \$ 9,024 | \$ 9,024  | \$ 8,907 |
| 2                    | -    | -    | -    | -    | -        | (64)     | (77)      | (77)     | (76)     | -            | (64)     | (64)      | (307)    |
| 3                    | -    | -    | -    | -    | 74       | 231      | 178       | 190      | 194      | -            | 305      | 305       | 703      |
| 4                    | -    | -    | -    | -    | 59       | (338)    | 639       | 26       | (56)     | -            | (279)    | (279)     | 1,491    |
| 5                    | -    | -    | -    | -    | (9,237)  | -        | (1,791)   | -        | -        | -            | (9,237)  | (9,237)   | (1,791)  |
| 6                    | -    | -    | -    | -    | (138)    | 389      | 44        | 26       | 256      | -            | 251      | 251       | 21       |
| 7                    | \$ - | \$ - | \$ - | \$ - | \$ 9,242 | \$ 9,024 | \$ 10,031 | \$ 9,866 | \$ 9,548 | \$ -         | \$ -     | \$ -      | \$ 9,024 |

## Goodwill and Other Intangibles

| (\$ millions)                                      |           |           |           |           |           |           |           |           |           |              |           |           |           |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|
| For the period ended                               |           |           |           |           |           |           |           |           |           |              |           |           |           |
| LINE #   | 2026      |           | 2025      |           |           |           | 2024      |           |           | Year to Date |           | Full Year |           |
|  | Q2        | Q1        | Q4        | Q3        | Q2        | Q1        | Q4        | Q3        | Q2        | 2026         | 2025      | 2025      | 2024      |
| <b>Goodwill</b>                                    |           |           |           |           |           |           |           |           |           |              |           |           |           |
| 1  | \$ 18,472 | \$ 18,980 | \$ 18,775 | \$ 18,703 | \$ 19,579 | \$ 18,851 | \$ 18,700 | \$ 18,658 | \$ 18,098 | \$ 18,980    | \$ 18,851 | \$ 18,851 | \$ 18,602 |
| 2  | -         | -         | -         | -         | -         | -         | -         | -         | 128       | -            | -         | -         | 128       |
| 3  | (12)      | (508)     | 205       | 72        | (876)     | 728       | 151       | 42        | 432       | (520)        | (148)     | 129       | 121       |
| 4  | \$ 18,460 | \$ 18,472 | \$ 18,980 | \$ 18,775 | \$ 18,703 | \$ 19,579 | \$ 18,851 | \$ 18,700 | \$ 18,658 | \$ 18,460    | \$ 18,703 | \$ 18,980 | \$ 18,851 |
| <b>Other Intangibles<sup>2</sup></b>               |           |           |           |           |           |           |           |           |           |              |           |           |           |
| 5  | \$ 319    | \$ 359    | \$ 390    | \$ 422    | \$ 472    | \$ 492    | \$ 529    | \$ 563    | \$ 591    | \$ 359       | \$ 492    | \$ 492    | \$ 631    |
| 6  | (33)      | (34)      | (33)      | (34)      | (35)      | (34)      | (33)      | (34)      | (42)      | (67)         | (69)      | (136)     | (172)     |
| 7  | (1)       | (6)       | 2         | 2         | (15)      | 14        | (4)       | -         | 14        | (7)          | (1)       | 3         | 33        |
| 8  | \$ 285    | \$ 319    | \$ 359    | \$ 390    | \$ 422    | \$ 472    | \$ 492    | \$ 529    | \$ 563    | \$ 285       | \$ 422    | \$ 359    | \$ 492    |
| <b>Deferred Tax Liability on Other Intangibles</b> |           |           |           |           |           |           |           |           |           |              |           |           |           |
| 9  | \$ (16)   | \$ (21)   | \$ (6)    | \$ (14)   | \$ (20)   | \$ (28)   | \$ (35)   | \$ (42)   | \$ (51)   | \$ (21)      | \$ (28)   | \$ (28)   | \$ (51)   |
| 10   | -         | -         | (24)      | -         | -         | -         | -         | -         | -         | -            | -         | (24)      | -         |
| 11   | 8         | 8         | 8         | 8         | 8         | 8         | 8         | 8         | 10        | 16           | 16        | 32        | 41        |
| 12   | (2)       | (3)       | 1         | -         | (2)       | -         | (1)       | (1)       | (1)       | (5)          | (2)       | (1)       | (18)      |
| 13   | \$ (10)   | \$ (16)   | \$ (21)   | \$ (6)    | \$ (14)   | \$ (20)   | \$ (28)   | \$ (35)   | \$ (42)   | \$ (10)      | \$ (14)   | \$ (21)   | \$ (28)   |
| 14   | \$ 275    | \$ 303    | \$ 338    | \$ 384    | \$ 408    | \$ 452    | \$ 464    | \$ 494    | \$ 521    | \$ 275       | \$ 408    | \$ 338    | \$ 464    |
| 15   | \$ 18,735 | \$ 18,775 | \$ 19,318 | \$ 19,159 | \$ 19,111 | \$ 20,031 | \$ 19,315 | \$ 19,194 | \$ 19,179 | \$ 18,735    | \$ 19,111 | \$ 19,318 | \$ 19,315 |

<sup>1</sup> Includes adjustments to the purchase price allocation in connection with the Cowen acquisition.

<sup>2</sup> Excludes software and asset servicing rights.

# Loans Managed<sup>1,2,3,4</sup>

| (\$ millions)<br>As at                                   | LINE # | 2026 Q2           |                                   |  | 2026 Q1           |                                   |  | 2025 Q4           |                                   |  |
|--|--------|-------------------|-----------------------------------|--|-------------------|-----------------------------------|--|-------------------|-----------------------------------|--|
|  |        | Gross loans       | Gross impaired loans <sup>5</sup> | Year-to-date write-offs, net of recoveries | Gross loans       | Gross impaired loans <sup>5</sup> | Year-to-date write-offs, net of recoveries | Gross loans       | Gross impaired loans <sup>5</sup> | Year-to-date write-offs, net of recoveries |
| Type of Loan   |        |                   |                                   |  |                   |                                   |  |                   |                                   |  |
| Residential mortgages                                    | 1      | \$ 309,924        | \$ 1,025                          | \$ 4                                       | \$ 318,239        | \$ 1,026                          | \$ 3                                       | \$ 325,529        | \$ 978                            | \$ 4                                       |
| Consumer instalment and other personal                   | 2      | 274,675           | 1,137                             | 661  | 266,630           | 1,114                             | 343  | 259,033           | 1,074                             | 1,250                                      |
| Credit card  | 3      | 40,802            | 553                               | 831  | 41,070            | 568                               | 420  | 41,662            | 568                               | 1,685                                      |
| Business and government <sup>6</sup>                     | 4      | 357,696           | 2,566                             | 630  | 351,761           | 2,886                             | 236  | 346,328           | 2,800                             | 954  |
| <b>Total loans managed</b>                               | 5      | <b>983,097</b>    | <b>5,281</b>                      | <b>2,126</b>                               | <b>977,700</b>    | <b>5,594</b>                      | <b>1,002</b>                               | <b>972,552</b>    | <b>5,420</b>                      | <b>3,893</b>                               |
| Less: Loans securitized and sold to third parties        |        |                   |                                   |  |                   |                                   |  |                   |                                   |  |
| Residential mortgages <sup>7</sup>                       | 6      | 9,930             | -                                 | -  | 10,088            | -                                 | -  | 10,466            | -                                 | -  |
| Business and government                                  | 7      | 66                | -                                 | -  | 82                | -                                 | -  | 97                | -                                 | -  |
| <b>Total loans securitized and sold to third parties</b> | 8      | <b>9,996</b>      | <b>-</b>                          | <b>-</b>                                   | <b>10,170</b>     | <b>-</b>                          | <b>-</b>                                   | <b>10,563</b>     | <b>-</b>                          | <b>-</b>                                   |
| <b>Total loans managed, net of loans securitized</b>     | 9      | <b>\$ 973,101</b> | <b>\$ 5,281</b>                   | <b>\$ 2,126</b>                            | <b>\$ 967,530</b> | <b>\$ 5,594</b>                   | <b>\$ 1,002</b>                            | <b>\$ 961,989</b> | <b>\$ 5,420</b>                   | <b>\$ 3,893</b>                            |

| (\$ millions)<br>As at                                   | LINE # | 2025 Q3           |                                   |  | 2025 Q2           |                                   |  | 2025 Q1           |                                   |  |
|--|--------|-------------------|-----------------------------------|--|-------------------|-----------------------------------|--|-------------------|-----------------------------------|--|
|  |        | Gross loans       | Gross impaired loans <sup>5</sup> | Year-to-date write-offs, net of recoveries | Gross loans       | Gross impaired loans <sup>5</sup> | Year-to-date write-offs, net of recoveries | Gross loans       | Gross impaired loans <sup>5</sup> | Year-to-date write-offs, net of recoveries |
| Type of Loan   |        |                   |                                   |  |                   |                                   |  |                   |                                   |  |
| Residential mortgages                                    | 10     | \$ 326,339        | \$ 901                            | \$ 6                                       | \$ 338,388        | \$ 834                            | \$ 1                                       | \$ 345,129        | \$ 890                            | \$ 1                                       |
| Consumer instalment and other personal                   | 11     | 245,935           | 1,049                             | 934  | 234,003           | 1,023                             | 641  | 232,675           | 1,068                             | 334  |
| Credit card  | 12     | 41,596            | 559                               | 1,265                                      | 40,465            | 532                               | 871  | 41,585            | 604                               | 436  |
| Business and government <sup>6</sup>                     | 13     | 341,580           | 2,825                             | 687  | 354,478           | 2,477                             | 546  | 365,963           | 2,891                             | 186  |
| <b>Total loans managed</b>                               | 14     | <b>955,450</b>    | <b>5,334</b>                      | <b>2,892</b>                               | <b>967,334</b>    | <b>4,866</b>                      | <b>2,059</b>                               | <b>985,352</b>    | <b>5,453</b>                      | <b>957</b>                                 |
| Less: Loans securitized and sold to third parties        |        |                   |                                   |  |                   |                                   |  |                   |                                   |  |
| Residential mortgages <sup>7</sup>                       | 15     | 10,408            | -                                 | -  | 22,090            | -                                 | -  | 11,026            | -                                 | -  |
| Business and government                                  | 16     | 105               | -                                 | -  | 112               | -                                 | -  | 143               | -                                 | -  |
| <b>Total loans securitized and sold to third parties</b> | 17     | <b>10,513</b>     | <b>-</b>                          | <b>-</b>                                   | <b>22,202</b>     | <b>-</b>                          | <b>-</b>                                   | <b>11,169</b>     | <b>-</b>                          | <b>-</b>                                   |
| <b>Total loans managed, net of loans securitized</b>     | 18     | <b>\$ 944,937</b> | <b>\$ 5,334</b>                   | <b>\$ 2,892</b>                            | <b>\$ 945,132</b> | <b>\$ 4,866</b>                   | <b>\$ 2,059</b>                            | <b>\$ 974,183</b> | <b>\$ 5,453</b>                   | <b>\$ 957</b>                              |

| (\$ millions)<br>As at                                   | LINE # | 2024 Q4           |                                   |  | 2024 Q3           |                                   |  | 2024 Q2           |                                   |  |
|--|--------|-------------------|-----------------------------------|--|-------------------|-----------------------------------|--|-------------------|-----------------------------------|--|
|  |        | Gross loans       | Gross impaired loans <sup>5</sup> | Year-to-date write-offs, net of recoveries | Gross loans       | Gross impaired loans <sup>5</sup> | Year-to-date write-offs, net of recoveries | Gross loans       | Gross impaired loans <sup>5</sup> | Year-to-date write-offs, net of recoveries |
| Type of Loan   |        |                   |                                   |  |                   |                                   |  |                   |                                   |  |
| Residential mortgages                                    | 19     | \$ 342,180        | \$ 765                            | \$ 7                                       | \$ 339,662        | \$ 700                            | \$ 5                                       | \$ 336,407        | \$ 683                            | \$ 3                                       |
| Consumer instalment and other personal                   | 20     | 228,382           | 990                               | 1,173                                      | 224,323           | 919                               | 865  | 221,197           | 889                               | 563  |
| Credit card  | 21     | 40,639            | 575                               | 1,561                                      | 40,517            | 532                               | 1,168                                      | 39,421            | 543                               | 772  |
| Business and government <sup>6</sup>                     | 22     | 357,392           | 2,619                             | 536  | 352,391           | 2,019                             | 408  | 349,501           | 1,780                             | 320  |
| <b>Total loans managed</b>                               | 23     | <b>968,593</b>    | <b>4,949</b>                      | <b>3,277</b>                               | <b>956,893</b>    | <b>4,170</b>                      | <b>2,446</b>                               | <b>946,526</b>    | <b>3,895</b>                      | <b>1,658</b>                               |
| Less: Loans securitized and sold to third parties        |        |                   |                                   |  |                   |                                   |  |                   |                                   |  |
| Residential mortgages <sup>7</sup>                       | 24     | 10,531            | -                                 | -  | 10,400            | -                                 | -  | 10,375            | -                                 | -  |
| Business and government                                  | 25     | 189               | -                                 | -  | 198               | -                                 | -  | 276               | -                                 | -  |
| <b>Total loans securitized and sold to third parties</b> | 26     | <b>10,720</b>     | <b>-</b>                          | <b>-</b>                                   | <b>10,598</b>     | <b>-</b>                          | <b>-</b>                                   | <b>10,651</b>     | <b>-</b>                          | <b>-</b>                                   |
| <b>Total loans managed, net of loans securitized</b>     | 27     | <b>\$ 957,873</b> | <b>\$ 4,949</b>                   | <b>\$ 3,277</b>                            | <b>\$ 946,295</b> | <b>\$ 4,170</b>                   | <b>\$ 2,446</b>                            | <b>\$ 935,875</b> | <b>\$ 3,895</b>                   | <b>\$ 1,658</b>                            |

<sup>1</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at FVTPL for which no allowance is recorded.

<sup>2</sup> Excludes debt securities at amortized cost (DSAC), and debt securities at fair value through other comprehensive income (DSOCI).

<sup>3</sup> Amounts include securitized mortgages that remain on balance sheet under IFRS.

<sup>4</sup> Includes loans that are measured at fair value through other comprehensive income (FVOCI).

<sup>5</sup> Loans are considered impaired and migrate to Stage 3 when they are 90 days or more past due for retail exposures (including Canadian government-insured real estate personal loans), rated borrower risk rating (BRR) 9 for non-retail exposures, or when there is objective evidence that there has been a deterioration of credit quality to the extent the Bank no longer has reasonable assurance as to the timely collection of the full amount of principal and interest.

<sup>6</sup> Includes additional securitized commercial loans.

<sup>7</sup> Residential mortgages are primarily comprised of loans securitized into mortgage-backed securities through U.S. government-sponsored entities.

## Gross Loans and Acceptances by Industry Sector and Geographic Location<sup>1,2</sup>

| (\$ millions, except as noted)<br>As at           | LINE # | 2026<br>Q2        |                      |                  |                   | 2026<br>Q1        |                      |                  |                   | 2025<br>Q4        |                      |                  |                   |
|---|--------|-------------------|----------------------|------------------|-------------------|-------------------|----------------------|------------------|-------------------|-------------------|----------------------|------------------|-------------------|
| <b>By Industry Sector</b>                         |        |                   |                      |                  |                   |                   |                      |                  |                   |                   |                      |                  |                   |
| <b>Personal</b>                                   |        | <b>Canada</b>     | <b>United States</b> | <b>Int'l</b>     | <b>Total</b>      | <b>Canada</b>     | <b>United States</b> | <b>Int'l</b>     | <b>Total</b>      | <b>Canada</b>     | <b>United States</b> | <b>Int'l</b>     | <b>Total</b>      |
| Residential mortgages <sup>3</sup>                | 1      | \$ 254,028        | \$ 45,966            | \$ –             | \$ 299,994        | \$ 261,940        | \$ 46,211            | \$ –             | \$ 308,151        | \$ 267,469        | \$ 47,594            | \$ –             | \$ 315,063        |
| Consumer instalment and other personal            |        |                   |                      |                  |                   |                   |                      |                  |                   |                   |                      |                  |                   |
| HELOC   | 2      | 164,231           | 12,415               | –                | 176,646           | 156,421           | 12,278               | –                | 168,699           | 147,927           | 12,481               | –                | 160,408           |
| Indirect auto                                     | 3      | 32,279            | 43,354               | –                | 75,633            | 31,970            | 43,069               | –                | 75,039            | 32,094            | 44,225               | –                | 76,319            |
| Other   | 4      | 21,228            | 1,148                | 20               | 22,396            | 21,664            | 1,186                | 42               | 22,892            | 21,032            | 1,231                | 43               | 22,306            |
| Credit card                                       | 5      | 22,508            | 18,288               | 6                | 40,802            | 21,934            | 19,130               | 6                | 41,070            | 21,867            | 19,789               | 6                | 41,662            |
| Total personal                                    | 6      | 494,274           | 121,171              | 26               | 615,471           | 493,929           | 121,874              | 48               | 615,851           | 490,389           | 125,320              | 49               | 615,758           |
| <b>Business and Government<sup>3</sup></b>        |        |                   |                      |                  |                   |                   |                      |                  |                   |                   |                      |                  |                   |
| Real estate                                       |        |                   |                      |                  |                   |                   |                      |                  |                   |                   |                      |                  |                   |
| Residential                                       | 7      | 29,679            | 14,408               | –                | 44,087            | 29,121            | 14,252               | –                | 43,373            | 28,802            | 14,627               | –                | 43,429            |
| Non-residential                                   | 8      | 28,950            | 25,801               | –                | 54,751            | 28,186            | 26,573               | –                | 54,759            | 27,781            | 27,843               | –                | 55,624            |
| Total real estate                                 | 9      | 58,629            | 40,209               | –                | 98,838            | 57,307            | 40,825               | –                | 98,132            | 56,583            | 42,470               | –                | 99,053            |
| Agriculture                                       | 10     | 13,485            | 971                  | –                | 14,456            | 13,369            | 971                  | –                | 14,340            | 12,770            | 976                  | –                | 13,746            |
| Automotive  | 11     | 12,323            | 3,987                | 320              | 16,630            | 11,751            | 3,858                | 390              | 15,999            | 11,307            | 3,593                | 419              | 15,319            |
| Financial   | 12     | 25,589            | 30,331               | 5,977            | 61,897            | 26,493            | 29,279               | 5,703            | 61,475            | 23,234            | 27,414               | 6,500            | 57,148            |
| Food, beverage, and tobacco                       | 13     | 3,749             | 4,719                | 18               | 8,486             | 3,531             | 4,513                | 23               | 8,067             | 3,429             | 4,561                | 19               | 8,009             |
| Forestry  | 14     | 845               | 326                  | –                | 1,171             | 819               | 608                  | –                | 1,427             | 817               | 661                  | –                | 1,478             |
| Government, public sector entities, and education | 15     | 4,240             | 17,016               | 1,109            | 22,365            | 4,334             | 17,247               | 1,401            | 22,982            | 4,460             | 18,050               | 663              | 23,173            |
| Health and social services                        | 16     | 10,433            | 14,104               | –                | 24,537            | 10,448            | 13,857               | –                | 24,305            | 10,606            | 14,574               | –                | 25,180            |
| Industrial construction and trade contractors     | 17     | 5,787             | 3,522                | 53               | 9,362             | 5,604             | 3,229                | 59               | 8,892             | 6,120             | 3,016                | 62               | 9,198             |
| Metals and mining                                 | 18     | 2,771             | 2,201                | 1,180            | 6,152             | 2,524             | 2,272                | 915              | 5,711             | 2,485             | 2,072                | 552              | 5,109             |
| Oil and gas                                       | 19     | 2,844             | 870                  | 4                | 3,718             | 2,984             | 513                  | 8                | 3,505             | 2,605             | 767                  | –                | 3,372             |
| Power and utilities                               | 20     | 4,993             | 7,480                | 65               | 12,538            | 4,559             | 7,000                | 74               | 11,633            | 4,959             | 7,007                | 158              | 12,124            |
| Professional and other services                   | 21     | 5,850             | 18,310               | 714              | 24,874            | 5,714             | 18,631               | 699              | 25,044            | 5,649             | 16,708               | 615              | 22,972            |
| Retail sector                                     | 22     | 5,494             | 6,229                | 51               | 11,774            | 5,165             | 6,217                | 23               | 11,405            | 5,225             | 6,569                | 23               | 11,817            |
| Sundry manufacturing and wholesale                | 23     | 4,578             | 8,928                | 155              | 13,661            | 4,400             | 8,250                | 221              | 12,871            | 4,509             | 8,499                | 254              | 13,262            |
| Telecommunications, cable, and media              | 24     | 1,441             | 5,514                | 1,272            | 8,227             | 1,549             | 4,691                | 1,325            | 7,565             | 1,558             | 4,712                | 1,436            | 7,706             |
| Transportation                                    | 25     | 4,207             | 3,295                | 2                | 7,504             | 4,251             | 3,202                | 11               | 7,464             | 4,180             | 3,372                | 23               | 7,575             |
| Other   | 26     | 8,456             | 2,416                | 568              | 11,440            | 7,615             | 2,322                | 925              | 10,862            | 6,962             | 2,048                | 980              | 9,990             |
| Total business and government                     | 27     | 175,714           | 170,428              | 11,488           | 357,630           | 172,417           | 167,485              | 11,777           | 351,679           | 167,458           | 167,069              | 11,704           | 346,231           |
| <b>Other Loans</b>                                |        |                   |                      |                  |                   |                   |                      |                  |                   |                   |                      |                  |                   |
| Acquired credit-impaired loans                    | 28     | –                 | –                    | –                | –                 | –                 | –                    | –                | –                 | –                 | –                    | –                | –                 |
| <b>Total Gross Loans and Acceptances</b>          | 29     | <b>\$ 669,988</b> | <b>\$ 291,599</b>    | <b>\$ 11,514</b> | <b>\$ 973,101</b> | <b>\$ 666,346</b> | <b>\$ 289,359</b>    | <b>\$ 11,825</b> | <b>\$ 967,530</b> | <b>\$ 657,847</b> | <b>\$ 292,389</b>    | <b>\$ 11,753</b> | <b>\$ 961,989</b> |

### Portfolio as a % of Total Gross Loans and Acceptances

|  |    |        |        |       |         |        |        |       |         |        |        |       |         |
|--|----|--------|--------|-------|---------|--------|--------|-------|---------|--------|--------|-------|---------|
| <b>Personal</b>                            |    |        |        |       |         |        |        |       |         |        |        |       |         |
| Residential mortgages <sup>3</sup>         | 30 | 26.0 % | 4.7 %  | – %   | 30.7 %  | 27.1 % | 4.8 %  | – %   | 31.9 %  | 27.9 % | 4.9 %  | – %   | 32.8 %  |
| Consumer instalment and other personal     |    |        |        |       |         |        |        |       |         |        |        |       |         |
| HELOC                                      | 31 | 16.9   | 1.3    | –     | 18.2    | 16.2   | 1.2    | –     | 17.4    | 15.4   | 1.3    | –     | 16.7    |
| Indirect auto                              | 32 | 3.3    | 4.5    | –     | 7.8     | 3.3    | 4.5    | –     | 7.8     | 3.3    | 4.6    | –     | 7.9     |
| Other                                      | 33 | 2.2    | 0.1    | –     | 2.3     | 2.2    | 0.1    | –     | 2.3     | 2.2    | 0.1    | –     | 2.3     |
| Credit card                                | 34 | 2.3    | 1.9    | –     | 4.2     | 2.3    | 2.0    | –     | 4.3     | 2.2    | 2.1    | –     | 4.3     |
| Total personal                             | 35 | 50.7   | 12.5   | –     | 63.2    | 51.1   | 12.6   | –     | 63.7    | 51.0   | 13.0   | –     | 64.0    |
| <b>Business and Government<sup>3</sup></b> | 36 | 18.1   | 17.5   | 1.2   | 36.8    | 17.8   | 17.3   | 1.2   | 36.3    | 17.4   | 17.4   | 1.2   | 36.0    |
| <b>Total Gross Loans and Acceptances</b>   | 37 | 68.8 % | 30.0 % | 1.2 % | 100.0 % | 68.9 % | 29.9 % | 1.2 % | 100.0 % | 68.4 % | 30.4 % | 1.2 % | 100.0 % |

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at FVTPL for which no allowance is recorded.

## Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

| (\$ millions, except as noted)<br>As at           | LINE #    | 2025 Q3           |                   |                  |                   | 2025 Q2           |                   |                  |                   | 2025 Q1           |                   |                  |                   |
|---|-----------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|------------------|-------------------|
|   |           | Canada            | United States     | Int'l            | Total             | Canada            | United States     | Int'l            | Total             | Canada            | United States     | Int'l            | Total             |
| <b>By Industry Sector</b>                         |           |                   |                   |                  |                   |                   |                   |                  |                   |                   |                   |                  |                   |
| <b>Personal</b>                                   |           |                   |                   |                  |                   |                   |                   |                  |                   |                   |                   |                  |                   |
| Residential mortgages <sup>3</sup>                | 1         | \$ 269,135        | \$ 46,796         | \$ –             | \$ 315,931        | \$ 270,041        | \$ 46,257         | \$ –             | \$ 316,298        | \$ 272,838        | \$ 61,265         | \$ –             | \$ 334,103        |
| Consumer instalment and other personal            |           |                   |                   |                  |                   |                   |                   |                  |                   |                   |                   |                  |                   |
| HELOC   | 2         | 138,046           | 12,085            | –                | 150,131           | 128,551           | 11,808            | –                | 140,359           | 124,208           | 12,212            | –                | 136,420           |
| Indirect auto                                     | 3         | 31,405            | 42,971            | –                | 74,376            | 30,627            | 42,119            | –                | 72,746            | 30,085            | 44,786            | –                | 74,871            |
| Other   | 4         | 20,252            | 1,145             | 31               | 21,428            | 19,735            | 1,132             | 31               | 20,898            | 20,151            | 1,197             | 36               | 21,384            |
| Credit card                                       | 5         | 21,592            | 19,998            | 6                | 41,596            | 20,993            | 19,466            | 6                | 40,465            | 20,421            | 21,158            | 6                | 41,585            |
| Total personal                                    | 6         | 480,430           | 122,995           | 37               | 603,462           | 469,947           | 120,782           | 37               | 590,766           | 467,703           | 140,618           | 42               | 608,363           |
| <b>Business and Government<sup>3</sup></b>        |           |                   |                   |                  |                   |                   |                   |                  |                   |                   |                   |                  |                   |
| <b>Real estate</b>                                |           |                   |                   |                  |                   |                   |                   |                  |                   |                   |                   |                  |                   |
| Residential                                       | 7         | 28,655            | 14,479            | –                | 43,134            | 28,184            | 14,341            | –                | 42,525            | 28,287            | 14,799            | –                | 43,086            |
| Non-residential                                   | 8         | 28,131            | 27,492            | –                | 55,623            | 27,132            | 27,528            | –                | 54,660            | 26,378            | 29,237            | –                | 55,615            |
| Total real estate                                 | 9         | 56,786            | 41,971            | –                | 98,757            | 55,316            | 41,869            | –                | 97,185            | 54,665            | 44,036            | –                | 98,701            |
| Agriculture                                       | 10        | 11,978            | 1,019             | –                | 12,997            | 11,659            | 1,108             | 185              | 12,952            | 11,515            | 1,151             | 189              | 12,855            |
| Automotive  | 11        | 11,149            | 4,832             | 312              | 16,293            | 11,008            | 11,059            | 238              | 22,305            | 10,962            | 11,415            | 225              | 22,602            |
| Financial   | 12        | 21,779            | 24,661            | 6,622            | 53,062            | 16,038            | 28,627            | 6,332            | 50,997            | 22,541            | 28,644            | 6,465            | 57,650            |
| Food, beverage, and tobacco                       | 13        | 3,404             | 4,266             | 18               | 7,688             | 3,338             | 4,195             | –                | 7,533             | 3,321             | 4,638             | 9                | 7,968             |
| Forestry  | 14        | 899               | 758               | –                | 1,657             | 1,046             | 774               | –                | 1,820             | 923               | 764               | –                | 1,687             |
| Government, public sector entities, and education | 15        | 4,245             | 17,045            | 551              | 21,841            | 3,963             | 16,943            | 913              | 21,819            | 3,967             | 17,752            | 913              | 22,632            |
| Health and social services                        | 16        | 10,631            | 14,451            | –                | 25,082            | 10,511            | 15,539            | –                | 26,050            | 10,107            | 15,791            | –                | 25,898            |
| Industrial construction and trade contractors     | 17        | 6,361             | 3,283             | 65               | 9,709             | 6,182             | 2,827             | 64               | 9,073             | 5,843             | 2,559             | 68               | 8,470             |
| Metals and mining                                 | 18        | 2,627             | 1,808             | 704              | 5,139             | 2,742             | 1,851             | 518              | 5,111             | 2,965             | 2,219             | 636              | 5,820             |
| Oil and gas                                       | 19        | 2,657             | 1,252             | –                | 3,909             | 2,801             | 1,675             | 2                | 4,478             | 2,698             | 1,664             | 33               | 4,395             |
| Power and utilities                               | 20        | 5,179             | 6,426             | 156              | 11,761            | 4,888             | 6,182             | 225              | 11,295            | 4,914             | 7,224             | 328              | 12,466            |
| Professional and other services                   | 21        | 5,679             | 16,893            | 583              | 23,155            | 5,778             | 16,940            | 565              | 23,283            | 5,702             | 19,036            | 514              | 25,252            |
| Retail sector                                     | 22        | 5,084             | 6,495             | 23               | 11,602            | 5,061             | 6,324             | –                | 11,385            | 5,065             | 6,606             | –                | 11,671            |
| Sundry manufacturing and wholesale                | 23        | 4,650             | 9,296             | 104              | 14,050            | 4,669             | 10,457            | 72               | 15,198            | 4,530             | 10,460            | 112              | 15,102            |
| Telecommunications, cable, and media              | 24        | 1,400             | 5,374             | 1,252            | 8,026             | 4,757             | 7,846             | 1,337            | 13,940            | 5,192             | 7,566             | 1,209            | 13,967            |
| Transportation                                    | 25        | 4,088             | 3,417             | 19               | 7,524             | 4,185             | 3,772             | 17               | 7,974             | 4,097             | 4,472             | 29               | 8,598             |
| Other   | 26        | 6,588             | 1,783             | 852              | 9,223             | 6,383             | 3,776             | 1,809            | 11,968            | 6,151             | 3,037             | 898              | 10,086            |
| Total business and government                     | 27        | 165,184           | 165,030           | 11,261           | 341,475           | 160,325           | 181,764           | 12,277           | 354,366           | 165,158           | 189,034           | 11,628           | 365,820           |
| <b>Other Loans</b>                                |           |                   |                   |                  |                   |                   |                   |                  |                   |                   |                   |                  |                   |
| Acquired credit-impaired loans                    | 28        | –                 | –                 | –                | –                 | –                 | –                 | –                | –                 | –                 | –                 | –                | –                 |
| <b>Total Gross Loans and Acceptances</b>          | <b>29</b> | <b>\$ 645,614</b> | <b>\$ 288,025</b> | <b>\$ 11,298</b> | <b>\$ 944,937</b> | <b>\$ 630,272</b> | <b>\$ 302,546</b> | <b>\$ 12,314</b> | <b>\$ 945,132</b> | <b>\$ 632,861</b> | <b>\$ 329,652</b> | <b>\$ 11,670</b> | <b>\$ 974,183</b> |

### Portfolio as a % of Total Gross Loans and Acceptances

| <b>Personal</b>                            |           |               |               |              |                |               |               |              |                |               |               |              |                |
|--|-----------|---------------|---------------|--------------|----------------|---------------|---------------|--------------|----------------|---------------|---------------|--------------|----------------|
| Residential mortgages <sup>3</sup>         | 30        | 28.5 %        | 5.0 %         | – %          | 33.5 %         | 28.6 %        | 4.9 %         | – %          | 33.5 %         | 28.0 %        | 6.3 %         | – %          | 34.3 %         |
| Consumer instalment and other personal     |           |               |               |              |                |               |               |              |                |               |               |              |                |
| HELOC                                      | 31        | 14.6          | 1.3           | –            | 15.9           | 13.5          | 1.3           | –            | 14.8           | 12.6          | 1.3           | –            | 13.9           |
| Indirect auto                              | 32        | 3.3           | 4.5           | –            | 7.8            | 3.2           | 4.4           | –            | 7.6            | 3.1           | 4.5           | –            | 7.6            |
| Other                                      | 33        | 2.1           | 0.1           | –            | 2.2            | 2.1           | 0.1           | –            | 2.2            | 2.1           | 0.1           | –            | 2.2            |
| Credit card                                | 34        | 2.3           | 2.1           | –            | 4.4            | 2.3           | 2.1           | –            | 4.4            | 2.2           | 2.2           | –            | 4.4            |
| Total personal                             | 35        | 50.8          | 13.0          | –            | 63.8           | 49.7          | 12.8          | –            | 62.5           | 48.0          | 14.4          | –            | 62.4           |
| <b>Business and Government<sup>3</sup></b> |           |               |               |              |                |               |               |              |                |               |               |              |                |
| Total business and government              | 36        | 17.5          | 17.5          | 1.2          | 36.2           | 17.0          | 19.2          | 1.3          | 37.5           | 17.0          | 19.4          | 1.2          | 37.6           |
| <b>Total Gross Loans and Acceptances</b>   | <b>37</b> | <b>68.3 %</b> | <b>30.5 %</b> | <b>1.2 %</b> | <b>100.0 %</b> | <b>66.7 %</b> | <b>32.0 %</b> | <b>1.3 %</b> | <b>100.0 %</b> | <b>65.0 %</b> | <b>33.8 %</b> | <b>1.2 %</b> | <b>100.0 %</b> |

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at FVTPL for which no allowance is recorded.

## Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

| (\$ millions, except as noted)<br>As at                      | LINE #    | 2024<br>Q4        |                   |                  |                   | 2024<br>Q3        |                   |                 |                   | 2024<br>Q2        |                   |                  |                   |
|--|-----------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|-----------------|-------------------|-------------------|-------------------|------------------|-------------------|
|  |           | Canada            | United States     | Int'l            | Total             | Canada            | United States     | Int'l           | Total             | Canada            | United States     | Int'l            | Total             |
| <b>By Industry Sector</b>                                    |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| <b>Personal</b>  |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| Residential mortgages <sup>3</sup>                           | 1         | \$ 273,069        | \$ 58,580         | \$ –             | \$ 331,649        | \$ 271,325        | \$ 57,937         | \$ –            | \$ 329,262        | \$ 268,732        | \$ 57,300         | \$ –             | \$ 326,032        |
| Consumer instalment and other personal                       |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| HELOC  | 2         | 123,036           | 11,525            | –                | 134,561           | 121,198           | 11,117            | –               | 132,315           | 119,235           | 10,818            | –                | 130,053           |
| Indirect auto  | 3         | 29,837            | 42,981            | –                | 72,818            | 29,431            | 42,218            | –               | 71,649            | 29,039            | 41,894            | –                | 70,933            |
| Other  | 4         | 19,885            | 1,099             | 19               | 21,003            | 19,265            | 1,075             | 19              | 20,359            | 19,237            | 957               | 17               | 20,211            |
| Credit card  | 5         | 20,510            | 20,123            | 6                | 40,639            | 20,151            | 20,360            | 6               | 40,517            | 19,599            | 19,816            | 6                | 39,421            |
| Total personal   | 6         | 466,337           | 134,308           | 25               | 600,670           | 461,370           | 132,707           | 25              | 594,102           | 455,842           | 130,785           | 23               | 586,650           |
| <b>Business and Government<sup>3</sup></b>                   |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| <b>Real estate</b>   |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| Residential  | 7         | 27,874            | 13,727            | –                | 41,601            | 27,797            | 13,153            | –               | 40,950            | 27,309            | 12,797            | –                | 40,106            |
| Non-residential  | 8         | 25,962            | 28,152            | –                | 54,114            | 26,215            | 29,649            | –               | 55,864            | 25,836            | 29,339            | –                | 55,175            |
| Total real estate  | 9         | 53,836            | 41,879            | –                | 95,715            | 54,012            | 42,802            | –               | 96,814            | 53,145            | 42,136            | –                | 95,281            |
| Agriculture  | 10        | 11,218            | 1,182             | 110              | 12,510            | 11,096            | 1,174             | 135             | 12,405            | 10,762            | 1,208             | 128              | 12,098            |
| Automotive   | 11        | 10,389            | 13,119            | 226              | 23,734            | 10,066            | 11,880            | 118             | 22,064            | 10,130            | 12,548            | 155              | 22,833            |
| Financial  | 12        | 20,233            | 25,418            | 5,184            | 50,835            | 17,937            | 23,373            | 4,787           | 46,097            | 17,438            | 23,642            | 4,829            | 45,909            |
| Food, beverage, and tobacco                                  | 13        | 3,387             | 4,584             | 22               | 7,993             | 3,090             | 4,657             | 22              | 7,769             | 3,067             | 4,810             | 23               | 7,900             |
| Forestry   | 14        | 854               | 573               | –                | 1,427             | 900               | 561               | –               | 1,461             | 887               | 745               | –                | 1,632             |
| Government, public sector entities, and education            | 15        | 3,577             | 17,405            | 841              | 21,823            | 3,371             | 17,824            | 542             | 21,737            | 3,397             | 18,085            | 943              | 22,425            |
| Health and social services                                   | 16        | 9,922             | 15,252            | 2                | 25,176            | 10,091            | 15,512            | 62              | 25,665            | 10,244            | 16,557            | 61               | 26,862            |
| Industrial construction and trade contractors                | 17        | 6,180             | 2,555             | 65               | 8,800             | 6,200             | 2,603             | 64              | 8,867             | 5,859             | 2,755             | 64               | 8,678             |
| Metals and mining  | 18        | 2,935             | 1,906             | 369              | 5,210             | 2,984             | 1,881             | 467             | 5,332             | 2,712             | 1,826             | 351              | 4,889             |
| Oil and gas  | 19        | 2,265             | 1,586             | 24               | 3,875             | 2,276             | 1,340             | 16              | 3,632             | 2,521             | 1,232             | 36               | 3,789             |
| Power and utilities  | 20        | 8,526             | 6,421             | 364              | 15,311            | 8,307             | 6,349             | 782             | 15,438            | 8,698             | 6,601             | 721              | 16,020            |
| Professional and other services                              | 21        | 5,733             | 18,434            | 645              | 24,812            | 5,780             | 17,464            | 672             | 23,916            | 5,765             | 18,299            | 652              | 24,716            |
| Retail sector  | 22        | 5,020             | 6,199             | –                | 11,219            | 4,982             | 5,954             | –               | 10,936            | 5,083             | 5,816             | –                | 10,899            |
| Sundry manufacturing and wholesale                           | 23        | 4,648             | 9,696             | 92               | 14,436            | 4,902             | 10,075            | 64              | 15,041            | 4,782             | 9,839             | 113              | 14,734            |
| Telecommunications, cable, and media                         | 24        | 5,325             | 7,748             | 1,138            | 14,211            | 5,398             | 7,885             | 1,252           | 14,535            | 4,412             | 8,356             | 1,181            | 13,949            |
| Transportation   | 25        | 4,099             | 5,046             | 21               | 9,166             | 4,126             | 4,955             | 13              | 9,094             | 4,032             | 4,896             | 2                | 8,930             |
| Other  | 26        | 5,811             | 4,104             | 1,035            | 10,950            | 5,839             | 4,597             | 973             | 11,409            | 5,709             | 5,039             | 1,116            | 11,864            |
| Total business and government                                | 27        | 163,958           | 183,107           | 10,138           | 357,203           | 161,357           | 180,886           | 9,969           | 352,212           | 158,643           | 184,390           | 10,375           | 353,408           |
| <b>Other Loans</b>   |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| Acquired credit-impaired loans                               | 28        | –                 | –                 | –                | –                 | –                 | –                 | –               | –                 | –                 | –                 | –                | –                 |
| <b>Total Gross Loans and Acceptances</b>                     | <b>29</b> | <b>\$ 630,295</b> | <b>\$ 317,415</b> | <b>\$ 10,163</b> | <b>\$ 957,873</b> | <b>\$ 622,727</b> | <b>\$ 313,593</b> | <b>\$ 9,994</b> | <b>\$ 946,314</b> | <b>\$ 614,485</b> | <b>\$ 315,175</b> | <b>\$ 10,398</b> | <b>\$ 940,058</b> |
| <b>Portfolio as a % of Total Gross Loans and Acceptances</b> |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| <b>Personal</b>  |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| Residential mortgages <sup>3</sup>                           | 30        | 28.5 %            | 6.1 %             | – %              | 34.6 %            | 28.8 %            | 6.1 %             | – %             | 34.9 %            | 28.6 %            | 6.1 %             | – %              | 34.7 %            |
| Consumer instalment and other personal                       |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| HELOC  | 31        | 12.8              | 1.2               | –                | 14.0              | 12.8              | 1.2               | –               | 14.0              | 12.7              | 1.2               | –                | 13.9              |
| Indirect auto  | 32        | 3.1               | 4.5               | –                | 7.6               | 3.1               | 4.4               | –               | 7.5               | 3.1               | 4.4               | –                | 7.5               |
| Other  | 33        | 2.1               | 0.1               | –                | 2.2               | 2.0               | 0.1               | –               | 2.1               | 2.0               | 0.1               | –                | 2.1               |
| Credit card  | 34        | 2.2               | 2.1               | –                | 4.3               | 2.1               | 2.2               | –               | 4.3               | 2.1               | 2.1               | –                | 4.2               |
| Total personal   | 35        | 48.7              | 14.0              | –                | 62.7              | 48.8              | 14.0              | –               | 62.8              | 48.5              | 13.9              | –                | 62.4              |
| <b>Business and Government<sup>3</sup></b>                   |           |                   |                   |                  |                   |                   |                   |                 |                   |                   |                   |                  |                   |
| Total business and government                                | 36        | 17.1              | 19.1              | 1.1              | 37.3              | 17.0              | 19.1              | 1.1             | 37.2              | 16.9              | 19.6              | 1.1              | 37.6              |
| <b>Total Gross Loans and Acceptances</b>                     | <b>37</b> | <b>65.8 %</b>     | <b>33.1 %</b>     | <b>1.1 %</b>     | <b>100.0 %</b>    | <b>65.8 %</b>     | <b>33.1 %</b>     | <b>1.1 %</b>    | <b>100.0 %</b>    | <b>65.4 %</b>     | <b>33.5 %</b>     | <b>1.1 %</b>     | <b>100.0 %</b>    |

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at FVTPL for which no allowance is recorded.

## Impaired Loans<sup>1,2,3</sup>

(\$ millions, except as noted)  
As at

| LINE #   | 2026 |                 |                 | 2025            |                 |                 | 2024            |                 |                 | Year to Date    |                 | Full Year       |                 |                 |
|--|------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|  | Q2   | Q1              | Q4              | Q3              | Q2              | Q1              | Q4              | Q3              | Q2              | 2026            | 2025            | 2025            | 2024            |                 |
| <b>CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT</b>             |      |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Personal, Business, and Government Loans</b>              |      |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Impaired loans at beginning of period                        | 1    | \$ 5,594        | \$ 5,420        | \$ 5,334        | \$ 4,866        | \$ 5,453        | \$ 4,949        | \$ 4,170        | \$ 3,895        | \$ 3,709        | \$ 5,420        | \$ 4,949        | \$ 4,949        | \$ 3,299        |
| Classified as impaired during the period <sup>4</sup>        |      |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Canadian Personal and Commercial Banking                     | 2    | 1,079           | 946             | 1,005           | 889             | 862             | 956             | 968             | 805             | 932             | 2,025           | 1,818           | 3,712           | 3,632           |
| U.S. Banking – in USD  | 3    | 760             | 918             | 797             | 893             | 782             | 945             | 1,020           | 769             | 738             | 1,678           | 1,727           | 3,417           | 3,332           |
| – foreign exchange   | 4    | 283             | 344             | 309             | 334             | 330             | 408             | 377             | 286             | 267             | 627             | 738             | 1,381           | 1,203           |
| Wealth Management and Insurance                              | 5    | 1,043           | 1,262           | 1,106           | 1,227           | 1,112           | 1,353           | 1,397           | 1,055           | 1,005           | 2,305           | 2,465           | 4,798           | 4,535           |
| Wholesale Banking  | 6    | –               | –               | –               | –               | –               | –               | –               | –               | –               | –               | –               | –               | –               |
| Total classified as impaired during the period               | 7    | 2,122           | 2,579           | 2,177           | 2,433           | 2,031           | 2,432           | 2,657           | 2,056           | 1,937           | 4,701           | 4,463           | 9,073           | 8,655           |
| Transferred to performing during the period                  | 8    | (376)           | (297)           | (329)           | (331)           | (451)           | (327)           | (254)           | (264)           | (261)           | (673)           | (778)           | (1,438)         | (1,094)         |
| Net repayments   | 9    | (582)           | (569)           | (573)           | (595)           | (688)           | (532)           | (487)           | (541)           | (465)           | (1,151)         | (1,220)         | (2,388)         | (1,801)         |
| Disposals of loans   | 10   | (125)           | (240)           | –               | (18)            | –               | (47)            | (148)           | –               | –               | (365)           | (47)            | (65)            | (158)           |
| Net classified as impaired during the period                 | 11   | 1,039           | 1,473           | 1,275           | 1,489           | 892             | 1,526           | 1,768           | 1,251           | 1,211           | 2,512           | 2,418           | 5,182           | 5,602           |
| Amounts written off  | 12   | (1,340)         | (1,210)         | (1,221)         | (1,045)         | (1,315)         | (1,144)         | (1,008)         | (979)           | (1,080)         | (2,550)         | (2,459)         | (4,725)         | (3,984)         |
| Exchange and other movements                                 | 13   | (12)            | (89)            | 32              | 24              | (164)           | 122             | 19              | 3               | 55              | (101)           | (42)            | 14              | 32              |
| Change during the period                                     | 14   | (313)           | 174             | 86              | 468             | (587)           | 504             | 779             | 275             | 186             | (139)           | (83)            | 471             | 1,650           |
| <b>Total Gross Impaired Loans – Balance at End of Period</b> | 15   | <b>\$ 5,281</b> | <b>\$ 5,594</b> | <b>\$ 5,420</b> | <b>\$ 5,334</b> | <b>\$ 4,866</b> | <b>\$ 5,453</b> | <b>\$ 4,949</b> | <b>\$ 4,170</b> | <b>\$ 3,895</b> | <b>\$ 5,281</b> | <b>\$ 4,866</b> | <b>\$ 5,420</b> | <b>\$ 4,949</b> |

**GROSS IMPAIRED LOANS BY SEGMENT**  
**Personal, Business, and Government Loans**

|  |    |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|--|----|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Canadian Personal and Commercial Banking | 17 | \$ 2,157        | \$ 1,994        | \$ 1,942        | \$ 1,865        | \$ 1,820        | \$ 1,999        | \$ 1,892        | \$ 1,677        | \$ 1,685        | \$ 2,157        | \$ 1,820        | \$ 1,942        | \$ 1,892        |
| U.S. Banking – in USD                    | 18 | 2,184           | 2,215           | 2,071           | 2,069           | 1,969           | 2,086           | 1,948           | 1,645           | 1,583           | 2,184           | 1,969           | 2,071           | 1,948           |
| – foreign exchange                       | 19 | 782             | 796             | 832             | 796             | 745             | 942             | 761             | 624             | 595             | 782             | 745             | 832             | 761             |
| Wealth Management and Insurance          | 20 | 2,966           | 3,011           | 2,903           | 2,865           | 2,714           | 3,028           | 2,709           | 2,269           | 2,178           | 2,966           | 2,714           | 2,903           | 2,709           |
| Wholesale Banking                        | 21 | 3               | 3               | 3               | 4               | 5               | 5               | 5               | 5               | 5               | 3               | 5               | 3               | 5               |
| <b>Total Gross Impaired Loans</b>        | 22 | <b>155</b>      | <b>586</b>      | <b>572</b>      | <b>600</b>      | <b>327</b>      | <b>421</b>      | <b>343</b>      | <b>219</b>      | <b>27</b>       | <b>155</b>      | <b>327</b>      | <b>572</b>      | <b>343</b>      |
|  | 23 | <b>\$ 5,281</b> | <b>\$ 5,594</b> | <b>\$ 5,420</b> | <b>\$ 5,334</b> | <b>\$ 4,866</b> | <b>\$ 5,453</b> | <b>\$ 4,949</b> | <b>\$ 4,170</b> | <b>\$ 3,895</b> | <b>\$ 5,281</b> | <b>\$ 4,866</b> | <b>\$ 5,420</b> | <b>\$ 4,949</b> |

**NET IMPAIRED LOANS BY SEGMENT**  
**Personal, Business, and Government Loans**

|   |    |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|---|----|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Canadian Personal and Commercial Banking                      | 24 | \$ 1,337        | \$ 1,215        | \$ 1,159        | \$ 1,041        | \$ 1,001        | \$ 1,137        | \$ 1,095        | \$ 986          | \$ 1,012        | \$ 1,337        | \$ 1,001        | \$ 1,159        | \$ 1,095        |
| U.S. Banking – in USD   | 25 | 1,745           | 1,767           | 1,652           | 1,658           | 1,551           | 1,603           | 1,568           | 1,320           | 1,248           | 1,745           | 1,551           | 1,652           | 1,568           |
| – foreign exchange  | 26 | 625             | 635             | 663             | 638             | 587             | 724             | 613             | 501             | 469             | 625             | 587             | 663             | 613             |
| Wealth Management and Insurance                               | 27 | 2,370           | 2,402           | 2,315           | 2,296           | 2,138           | 2,327           | 2,181           | 1,821           | 1,717           | 2,370           | 2,138           | 2,315           | 2,181           |
| Wholesale Banking   | 28 | –               | –               | –               | –               | –               | –               | 1               | –               | 1               | –               | –               | –               | 1               |
| <b>Total Net Impaired Loans</b>                               | 29 | <b>44</b>       | <b>283</b>      | <b>358</b>      | <b>335</b>      | <b>99</b>       | <b>171</b>      | <b>130</b>      | <b>98</b>       | <b>14</b>       | <b>44</b>       | <b>99</b>       | <b>358</b>      | <b>130</b>      |
|   | 30 | <b>\$ 3,751</b> | <b>\$ 3,900</b> | <b>\$ 3,832</b> | <b>\$ 3,672</b> | <b>\$ 3,238</b> | <b>\$ 3,635</b> | <b>\$ 3,407</b> | <b>\$ 2,905</b> | <b>\$ 2,744</b> | <b>\$ 3,751</b> | <b>\$ 3,238</b> | <b>\$ 3,832</b> | <b>\$ 3,407</b> |
| <b>Net Impaired Loans as a % of Net Loans and Acceptances</b> | 31 | <b>0.39 %</b>   | <b>0.41 %</b>   | <b>0.40 %</b>   | <b>0.39 %</b>   | <b>0.35 %</b>   | <b>0.38 %</b>   | <b>0.36 %</b>   | <b>0.31 %</b>   | <b>0.29 %</b>   | <b>0.39 %</b>   | <b>0.35 %</b>   | <b>0.40 %</b>   | <b>0.36 %</b>   |

<sup>1</sup> Includes customers' liability under acceptances.

<sup>2</sup> Excludes DSAC and DSOCI.

<sup>3</sup> Includes loans that are measured at FVOCI.

<sup>4</sup> Loans are considered impaired and migrate to Stage 3 when they are 90 days or more past due for retail exposures (including Canadian government-insured real estate personal loans), rated BRR 9 for non-retail exposures, or when there is objective evidence that there has been a deterioration of credit quality to the extent the Bank no longer has reasonable assurance as to the timely collection of the full amount of principal and interest.

## Impaired Loans and Acceptances by Industry Sector and Geographic Location<sup>1,2</sup>

(\$ millions, except as noted)  
As at

| LINE #  | 2026 Q2   |                 |                 |             | 2026 Q1         |                 |                 |             | 2025 Q4         |                 |                 |             |                 |
|---|-----------|-----------------|-----------------|-------------|-----------------|-----------------|-----------------|-------------|-----------------|-----------------|-----------------|-------------|-----------------|
| <b>By Industry Sector</b>                         |           |                 |                 |             |                 |                 |                 |             |                 |                 |                 |             |                 |
| <b>Personal</b>                                   |           |                 |                 |             |                 |                 |                 |             |                 |                 |                 |             |                 |
| Residential mortgages                             | 1         | \$ 512          | \$ 513          | \$ –        | \$ 1,025        | \$ 467          | \$ 559          | \$ –        | \$ 1,026        | \$ 410          | \$ 568          | \$ –        | \$ 978          |
| Consumer instalment and other personal            |           |                 |                 |             |                 |                 |                 |             |                 |                 |                 |             |                 |
| HELOC   | 2         | 244             | 310             | –           | 554             | 234             | 304             | –           | 538             | 206             | 302             | –           | 508             |
| Indirect auto                                     | 3         | 134             | 357             | –           | 491             | 128             | 352             | –           | 480             | 128             | 349             | –           | 477             |
| Other   | 4         | 77              | 15              | –           | 92              | 77              | 19              | –           | 96              | 74              | 15              | –           | 89              |
| Credit card <sup>3</sup>                          | 5         | 189             | 364             | –           | 553             | 179             | 389             | –           | 568             | 170             | 398             | –           | 568             |
| <b>Total personal</b>                             | <b>6</b>  | <b>1,156</b>    | <b>1,559</b>    | <b>–</b>    | <b>2,715</b>    | <b>1,085</b>    | <b>1,623</b>    | <b>–</b>    | <b>2,708</b>    | <b>988</b>      | <b>1,632</b>    | <b>–</b>    | <b>2,620</b>    |
| <b>Business and Government</b>                    |           |                 |                 |             |                 |                 |                 |             |                 |                 |                 |             |                 |
| <b>Real estate</b>                                |           |                 |                 |             |                 |                 |                 |             |                 |                 |                 |             |                 |
| Residential                                       | 7         | 25              | 250             | –           | 275             | 5               | 190             | –           | 195             | 5               | 178             | –           | 183             |
| Non-residential                                   | 8         | 74              | 376             | –           | 450             | 57              | 481             | –           | 538             | 60              | 574             | –           | 634             |
| <b>Total real estate</b>                          | <b>9</b>  | <b>99</b>       | <b>626</b>      | <b>–</b>    | <b>725</b>      | <b>62</b>       | <b>671</b>      | <b>–</b>    | <b>733</b>      | <b>65</b>       | <b>752</b>      | <b>–</b>    | <b>817</b>      |
| Agriculture                                       | 10        | 83              | 31              | –           | 114             | 25              | 1               | –           | 26              | 31              | 2               | –           | 33              |
| Automotive  | 11        | 82              | 8               | –           | 90              | 92              | 17              | –           | 109             | 128             | 18              | –           | 146             |
| Financial   | 12        | 4               | 6               | –           | 10              | 5               | 1               | –           | 6               | 7               | 1               | –           | 8               |
| Food, beverage, and tobacco                       | 13        | 60              | 90              | –           | 150             | 51              | 89              | –           | 140             | 20              | 10              | –           | 30              |
| Forestry  | 14        | 12              | –               | –           | 12              | 38              | 28              | –           | 66              | 39              | 28              | –           | 67              |
| Government, public sector entities, and education | 15        | 3               | 45              | –           | 48              | 10              | 46              | –           | 56              | 11              | 50              | –           | 61              |
| Health and social services                        | 16        | 57              | 62              | –           | 119             | 67              | 48              | –           | 115             | 83              | 47              | –           | 130             |
| Industrial construction and trade contractors     | 17        | 79              | 36              | –           | 115             | 54              | 36              | –           | 90              | 56              | 40              | –           | 96              |
| Metals and mining                                 | 18        | 50              | 6               | –           | 56              | 49              | 6               | –           | 55              | 58              | 6               | –           | 64              |
| Oil and gas                                       | 19        | 3               | –               | –           | 3               | 4               | 4               | –           | 8               | 4               | 5               | –           | 9               |
| Power and utilities                               | 20        | –               | 6               | –           | 6               | –               | 7               | 1           | 8               | –               | 98              | 3           | 101             |
| Professional and other services                   | 21        | 65              | 189             | –           | 254             | 62              | 186             | –           | 248             | 58              | 191             | –           | 249             |
| Retail sector                                     | 22        | 132             | 85              | –           | 217             | 121             | 334             | –           | 455             | 124             | 65              | –           | 189             |
| Sundry manufacturing and wholesale                | 23        | 181             | 66              | –           | 247             | 210             | 70              | –           | 280             | 206             | 50              | –           | 256             |
| Telecommunications, cable, and media              | 24        | 9               | 245             | –           | 254             | 8               | 306             | –           | 314             | 7               | 350             | –           | 357             |
| Transportation                                    | 25        | 57              | 27              | –           | 84              | 54              | 61              | –           | 115             | 49              | 64              | –           | 113             |
| Other   | 26        | 34              | 28              | –           | 62              | 34              | 28              | –           | 62              | 46              | 28              | –           | 74              |
| <b>Total business and government</b>              | <b>27</b> | <b>1,010</b>    | <b>1,556</b>    | <b>–</b>    | <b>2,566</b>    | <b>946</b>      | <b>1,939</b>    | <b>1</b>    | <b>2,886</b>    | <b>992</b>      | <b>1,805</b>    | <b>3</b>    | <b>2,800</b>    |
| <b>Total Gross Impaired Loans<sup>4</sup></b>     | <b>28</b> | <b>\$ 2,166</b> | <b>\$ 3,115</b> | <b>\$ –</b> | <b>\$ 5,281</b> | <b>\$ 2,031</b> | <b>\$ 3,562</b> | <b>\$ 1</b> | <b>\$ 5,594</b> | <b>\$ 1,980</b> | <b>\$ 3,437</b> | <b>\$ 3</b> | <b>\$ 5,420</b> |

**Gross Impaired Loans as a % of Gross Loans and Acceptances**

|   |           |               |               |            |               |               |               |               |               |               |               |               |               |
|---|-----------|---------------|---------------|------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Personal</b>                               |           |               |               |            |               |               |               |               |               |               |               |               |               |
| Residential mortgages                         | 29        | 0.20 %        | 1.12 %        | – %        | 0.34 %        | 0.18 %        | 1.21 %        | – %           | 0.33 %        | 0.15 %        | 1.19 %        | – %           | 0.31 %        |
| Consumer instalment and other personal        |           |               |               |            |               |               |               |               |               |               |               |               |               |
| HELOC   | 30        | 0.15          | 2.50          | –          | 0.31          | 0.15          | 2.48          | –             | 0.32          | 0.14          | 2.42          | –             | 0.32          |
| Indirect auto                                 | 31        | 0.42          | 0.82          | –          | 0.65          | 0.40          | 0.82          | –             | 0.64          | 0.40          | 0.79          | –             | 0.63          |
| Other   | 32        | 0.36          | 1.31          | –          | 0.41          | 0.35          | 1.60          | –             | 0.42          | 0.35          | 1.22          | –             | 0.40          |
| Credit card <sup>3</sup>                      | 33        | 0.84          | 1.99          | –          | 1.36          | 0.82          | 2.03          | –             | 1.38          | 0.78          | 2.01          | –             | 1.36          |
| <b>Total personal</b>                         | <b>34</b> | <b>0.23</b>   | <b>1.29</b>   | <b>–</b>   | <b>0.44</b>   | <b>0.22</b>   | <b>1.33</b>   | <b>–</b>      | <b>0.44</b>   | <b>0.20</b>   | <b>1.30</b>   | <b>–</b>      | <b>0.43</b>   |
| <b>Business and Government</b>                |           |               |               |            |               |               |               |               |               |               |               |               |               |
| <b>Total business and government</b>          | <b>35</b> | <b>0.53</b>   | <b>0.95</b>   | <b>–</b>   | <b>0.72</b>   | <b>0.51</b>   | <b>1.22</b>   | <b>0.02</b>   | <b>0.82</b>   | <b>0.55</b>   | <b>1.11</b>   | <b>0.08</b>   | <b>0.81</b>   |
| <b>Total Gross Impaired Loans<sup>4</sup></b> | <b>36</b> | <b>0.32 %</b> | <b>1.09 %</b> | <b>– %</b> | <b>0.54 %</b> | <b>0.30 %</b> | <b>1.27 %</b> | <b>0.02 %</b> | <b>0.58 %</b> | <b>0.30 %</b> | <b>1.20 %</b> | <b>0.08 %</b> | <b>0.56 %</b> |

<sup>1</sup> Primarily based on the geographic location responsible for recording the transaction.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.

<sup>4</sup> Excludes DSAC and DSOC.

## Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

(\$ millions, except as noted)  
As at

| LINE #  | 2025 Q3         |                 |               |                 | 2025 Q2         |                 |               |                 | 2025 Q1         |                 |               |                 |
|---|-----------------|-----------------|---------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|-----------------|---------------|-----------------|
|   | Canada          | United States   | Int'l         | Total           | Canada          | United States   | Int'l         | Total           | Canada          | United States   | Int'l         | Total           |
| <b>By Industry Sector</b>   |                 |                 |               |                 |                 |                 |               |                 |                 |                 |               |                 |
| <b>Personal</b>   |                 |                 |               |                 |                 |                 |               |                 |                 |                 |               |                 |
| Residential mortgages   | \$ 350          | \$ 551          | \$ –          | \$ 901          | \$ 301          | \$ 533          | \$ –          | \$ 834          | \$ 322          | \$ 568          | \$ –          | \$ 890          |
| Consumer instalment and other personal                            |                 |                 |               |                 |                 |                 |               |                 |                 |                 |               |                 |
| HELOC   | 211             | 297             | –             | 508             | 196             | 288             | –             | 484             | 189             | 305             | –             | 494             |
| Indirect auto   | 124             | 335             | –             | 459             | 126             | 332             | –             | 458             | 146             | 342             | –             | 488             |
| Other   | 70              | 12              | –             | 82              | 70              | 11              | –             | 81              | 74              | 12              | –             | 86              |
| Credit card <sup>3</sup>  | 150             | 409             | –             | 559             | 153             | 379             | –             | 532             | 154             | 450             | –             | 604             |
| <b>Total personal</b>   | <b>905</b>      | <b>1,604</b>    | <b>–</b>      | <b>2,509</b>    | <b>846</b>      | <b>1,543</b>    | <b>–</b>      | <b>2,389</b>    | <b>885</b>      | <b>1,677</b>    | <b>–</b>      | <b>2,562</b>    |
| <b>Business and Government</b>                                    |                 |                 |               |                 |                 |                 |               |                 |                 |                 |               |                 |
| <b>Real estate</b>  |                 |                 |               |                 |                 |                 |               |                 |                 |                 |               |                 |
| Residential   | 3               | 176             | –             | 179             | 3               | 243             | –             | 246             | 53              | 262             | –             | 315             |
| Non-residential   | 62              | 567             | –             | 629             | 68              | 426             | –             | 494             | 99              | 499             | –             | 598             |
| <b>Total real estate</b>  | <b>65</b>       | <b>743</b>      | <b>–</b>      | <b>808</b>      | <b>71</b>       | <b>669</b>      | <b>–</b>      | <b>740</b>      | <b>152</b>      | <b>761</b>      | <b>–</b>      | <b>913</b>      |
| Agriculture   | 54              | 2               | –             | 56              | 63              | 2               | –             | 65              | 54              | 18              | –             | 72              |
| Automotive  | 142             | 4               | –             | 146             | 136             | 4               | –             | 140             | 145             | 5               | –             | 150             |
| Financial   | 22              | 1               | –             | 23              | 49              | 1               | –             | 50              | 48              | 1               | –             | 49              |
| Food, beverage, and tobacco                                       | 17              | 10              | –             | 27              | 26              | 8               | –             | 34              | 125             | 9               | –             | 134             |
| Forestry  | 38              | 27              | –             | 65              | 40              | 26              | –             | 66              | 11              | –               | –             | 11              |
| Government, public sector entities, and education                 | 11              | 53              | –             | 64              | 12              | 58              | –             | 70              | 12              | 52              | –             | 64              |
| Health and social services  | 109             | 43              | –             | 152             | 111             | 30              | –             | 141             | 114             | 32              | –             | 146             |
| Industrial construction and trade contractors                     | 59              | 64              | –             | 123             | 58              | 46              | –             | 104             | 53              | 44              | –             | 97              |
| Metals and mining   | 55              | 3               | –             | 58              | 55              | 3               | –             | 58              | 61              | 3               | –             | 64              |
| Oil and gas   | 4               | 4               | –             | 8               | 4               | 4               | –             | 8               | 8               | 4               | –             | 12              |
| Power and utilities   | –               | 96              | 3             | 99              | –               | 98              | 4             | 102             | –               | 100             | 87            | 187             |
| Professional and other services                                   | 62              | 193             | –             | 255             | 65              | 151             | –             | 216             | 71              | 168             | –             | 239             |
| Retail sector   | 150             | 82              | –             | 232             | 152             | 105             | –             | 257             | 147             | 57              | –             | 204             |
| Sundry manufacturing and wholesale                                | 124             | 61              | –             | 185             | 119             | 56              | –             | 175             | 121             | 83              | –             | 204             |
| Telecommunications, cable, and media                              | 11              | 347             | –             | 358             | 10              | 118             | –             | 128             | 10              | 204             | –             | 214             |
| Transportation  | 44              | 51              | –             | 95              | 51              | 15              | –             | 66              | 54              | 13              | –             | 67              |
| Other   | 46              | 25              | –             | 71              | 30              | 27              | –             | 57              | 21              | 43              | –             | 64              |
| <b>Total business and government</b>                              | <b>1,013</b>    | <b>1,809</b>    | <b>3</b>      | <b>2,825</b>    | <b>1,052</b>    | <b>1,421</b>    | <b>4</b>      | <b>2,477</b>    | <b>1,207</b>    | <b>1,597</b>    | <b>87</b>     | <b>2,891</b>    |
| <b>Total Gross Impaired Loans<sup>4</sup></b>                     | <b>\$ 1,918</b> | <b>\$ 3,413</b> | <b>\$ 3</b>   | <b>\$ 5,334</b> | <b>\$ 1,898</b> | <b>\$ 2,964</b> | <b>\$ 4</b>   | <b>\$ 4,866</b> | <b>\$ 2,092</b> | <b>\$ 3,274</b> | <b>\$ 87</b>  | <b>\$ 5,453</b> |
| <b>Gross Impaired Loans as a % of Gross Loans and Acceptances</b> |                 |                 |               |                 |                 |                 |               |                 |                 |                 |               |                 |
| <b>Personal</b>   |                 |                 |               |                 |                 |                 |               |                 |                 |                 |               |                 |
| Residential mortgages   | 0.13 %          | 1.18 %          | – %           | 0.29 %          | 0.11 %          | 1.15 %          | – %           | 0.26 %          | 0.12 %          | 0.93 %          | – %           | 0.27 %          |
| Consumer instalment and other personal                            |                 |                 |               |                 |                 |                 |               |                 |                 |                 |               |                 |
| HELOC   | 0.15            | 2.46            | –             | 0.34            | 0.15            | 2.44            | –             | 0.34            | 0.15            | 2.50            | –             | 0.36            |
| Indirect auto   | 0.39            | 0.78            | –             | 0.62            | 0.41            | 0.79            | –             | 0.63            | 0.49            | 0.76            | –             | 0.65            |
| Other   | 0.35            | 1.05            | –             | 0.38            | 0.35            | 0.97            | –             | 0.39            | 0.37            | 1.00            | –             | 0.40            |
| Credit card <sup>3</sup>  | 0.69            | 2.05            | –             | 1.34            | 0.73            | 1.95            | –             | 1.31            | 0.75            | 2.13            | –             | 1.45            |
| <b>Total personal</b>   | <b>0.19</b>     | <b>1.30</b>     | <b>–</b>      | <b>0.42</b>     | <b>0.18</b>     | <b>1.28</b>     | <b>–</b>      | <b>0.40</b>     | <b>0.19</b>     | <b>1.19</b>     | <b>–</b>      | <b>0.42</b>     |
| <b>Business and Government</b>                                    |                 |                 |               |                 |                 |                 |               |                 |                 |                 |               |                 |
| <b>Total Gross Impaired Loans<sup>4</sup></b>                     | <b>0.57</b>     | <b>1.12</b>     | <b>0.08</b>   | <b>0.83</b>     | <b>0.58</b>     | <b>0.85</b>     | <b>0.06</b>   | <b>0.70</b>     | <b>0.64</b>     | <b>0.92</b>     | <b>2.15</b>   | <b>0.79</b>     |
|   | <b>0.29 %</b>   | <b>1.20 %</b>   | <b>0.08 %</b> | <b>0.56 %</b>   | <b>0.29 %</b>   | <b>1.03 %</b>   | <b>0.06 %</b> | <b>0.51 %</b>   | <b>0.32 %</b>   | <b>1.04 %</b>   | <b>2.15 %</b> | <b>0.56 %</b>   |

<sup>1</sup> Primarily based on the geographic location responsible for recording the transaction.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.

<sup>4</sup> Excludes DSAC and DSOC.

## Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

(\$ millions, except as noted)  
As at

| LINE #  | 2024 Q4         |                 |               |                 | 2024 Q3         |                 |             |                 | 2024 Q2         |                 |             |                 |
|---|-----------------|-----------------|---------------|-----------------|-----------------|-----------------|-------------|-----------------|-----------------|-----------------|-------------|-----------------|
|   | Canada          | United States   | Int'l         | Total           | Canada          | United States   | Int'l       | Total           | Canada          | United States   | Int'l       | Total           |
| <b>By Industry Sector</b>   |                 |                 |               |                 |                 |                 |             |                 |                 |                 |             |                 |
| <b>Personal</b>   |                 |                 |               |                 |                 |                 |             |                 |                 |                 |             |                 |
| Residential mortgages   | \$ 275          | \$ 490          | \$ –          | \$ 765          | \$ 230          | \$ 470          | \$ –        | \$ 700          | \$ 222          | \$ 461          | \$ –        | \$ 683          |
| Consumer instalment and other personal                            |                 |                 |               |                 |                 |                 |             |                 |                 |                 |             |                 |
| HELOC   | 185             | 282             | –             | 467             | 169             | 263             | –           | 432             | 170             | 250             | –           | 420             |
| Indirect auto   | 132             | 309             | –             | 441             | 112             | 296             | –           | 408             | 107             | 288             | –           | 395             |
| Other   | 72              | 10              | –             | 82              | 69              | 10              | –           | 79              | 66              | 8               | –           | 74              |
| Credit card <sup>3</sup>  | 143             | 432             | –             | 575             | 127             | 405             | –           | 532             | 128             | 415             | –           | 543             |
| <b>Total personal</b>   | <b>807</b>      | <b>1,523</b>    | <b>–</b>      | <b>2,330</b>    | <b>707</b>      | <b>1,444</b>    | <b>–</b>    | <b>2,151</b>    | <b>693</b>      | <b>1,422</b>    | <b>–</b>    | <b>2,115</b>    |
| <b>Business and Government</b>                                    |                 |                 |               |                 |                 |                 |             |                 |                 |                 |             |                 |
| <b>Real estate</b>  |                 |                 |               |                 |                 |                 |             |                 |                 |                 |             |                 |
| Residential   | 53              | 201             | –             | 254             | 7               | 194             | –           | 201             | 6               | 164             | –           | 170             |
| Non-residential   | 100             | 409             | –             | 509             | 50              | 385             | –           | 435             | 65              | 368             | –           | 433             |
| <b>Total real estate</b>  | <b>153</b>      | <b>610</b>      | <b>–</b>      | <b>763</b>      | <b>57</b>       | <b>579</b>      | <b>–</b>    | <b>636</b>      | <b>71</b>       | <b>532</b>      | <b>–</b>    | <b>603</b>      |
| Agriculture   | 56              | 2               | –             | 58              | 35              | 2               | –           | 37              | 33              | 3               | –           | 36              |
| Automotive  | 160             | 4               | –             | 164             | 162             | 4               | –           | 166             | 187             | 7               | –           | 194             |
| Financial   | 47              | 1               | –             | 48              | 63              | 2               | –           | 65              | 3               | 1               | –           | 4               |
| Food, beverage, and tobacco                                       | 126             | 11              | –             | 137             | 127             | 15              | –           | 142             | 138             | 12              | –           | 150             |
| Forestry  | 11              | –               | –             | 11              | 15              | –               | –           | 15              | 16              | –               | –           | 16              |
| Government, public sector entities, and education                 | 12              | 62              | –             | 74              | 12              | 18              | –           | 30              | 15              | 4               | –           | 19              |
| Health and social services  | 138             | 55              | –             | 193             | 139             | 22              | –           | 161             | 106             | 21              | –           | 127             |
| Industrial construction and trade contractors                     | 43              | 38              | –             | 81              | 39              | 27              | –           | 66              | 46              | 25              | –           | 71              |
| Metals and mining   | 22              | 2               | –             | 24              | 22              | 2               | –           | 24              | 25              | 1               | –           | 26              |
| Oil and gas   | 11              | 4               | –             | 15              | 12              | 5               | –           | 17              | 12              | 5               | –           | 17              |
| Power and utilities   | –               | 98              | 90            | 188             | –               | 100             | –           | 100             | –               | –               | –           | –               |
| Professional and other services                                   | 74              | 165             | –             | 239             | 61              | 70              | –           | 131             | 58              | 69              | –           | 127             |
| Retail sector   | 144             | 54              | –             | 198             | 123             | 39              | –           | 162             | 146             | 45              | –           | 191             |
| Sundry manufacturing and wholesale                                | 100             | 48              | –             | 148             | 92              | 29              | –           | 121             | 57              | 29              | –           | 86              |
| Telecommunications, cable, and media                              | 10              | 150             | –             | 160             | 12              | 40              | –           | 52              | 12              | 3               | –           | 15              |
| Transportation  | 45              | 13              | –             | 58              | 46              | 10              | –           | 56              | 54              | 8               | –           | 62              |
| Other   | 25              | 35              | –             | 60              | 19              | 19              | –           | 38              | 19              | 17              | –           | 36              |
| <b>Total business and government</b>                              | <b>1,177</b>    | <b>1,352</b>    | <b>90</b>     | <b>2,619</b>    | <b>1,036</b>    | <b>983</b>      | <b>–</b>    | <b>2,019</b>    | <b>998</b>      | <b>782</b>      | <b>–</b>    | <b>1,780</b>    |
| <b>Total Gross Impaired Loans<sup>4</sup></b>                     | <b>\$ 1,984</b> | <b>\$ 2,875</b> | <b>\$ 90</b>  | <b>\$ 4,949</b> | <b>\$ 1,743</b> | <b>\$ 2,427</b> | <b>\$ –</b> | <b>\$ 4,170</b> | <b>\$ 1,691</b> | <b>\$ 2,204</b> | <b>\$ –</b> | <b>\$ 3,895</b> |
| <b>Gross Impaired Loans as a % of Gross Loans and Acceptances</b> |                 |                 |               |                 |                 |                 |             |                 |                 |                 |             |                 |
| <b>Personal</b>   |                 |                 |               |                 |                 |                 |             |                 |                 |                 |             |                 |
| Residential mortgages   | 0.10 %          | 0.84 %          | – %           | 0.23 %          | 0.08 %          | 0.81 %          | – %         | 0.21 %          | 0.08 %          | 0.80 %          | – %         | 0.21 %          |
| Consumer instalment and other personal                            |                 |                 |               |                 |                 |                 |             |                 |                 |                 |             |                 |
| HELOC   | 0.15            | 2.45            | –             | 0.35            | 0.14            | 2.37            | –           | 0.33            | 0.14            | 2.31            | –           | 0.32            |
| Indirect auto   | 0.44            | 0.72            | –             | 0.61            | 0.38            | 0.70            | –           | 0.57            | 0.37            | 0.69            | –           | 0.56            |
| Other   | 0.36            | 0.91            | –             | 0.39            | 0.36            | 0.93            | –           | 0.39            | 0.34            | 0.84            | –           | 0.37            |
| Credit card <sup>3</sup>  | 0.70            | 2.15            | –             | 1.41            | 0.63            | 1.99            | –           | 1.31            | 0.65            | 2.10            | –           | 1.38            |
| <b>Total personal</b>   | <b>0.17</b>     | <b>1.13</b>     | <b>–</b>      | <b>0.39</b>     | <b>0.15</b>     | <b>1.09</b>     | <b>–</b>    | <b>0.36</b>     | <b>0.15</b>     | <b>1.09</b>     | <b>–</b>    | <b>0.36</b>     |
| <b>Business and Government</b>                                    |                 |                 |               |                 |                 |                 |             |                 |                 |                 |             |                 |
| <b>Total Gross Impaired Loans<sup>4</sup></b>                     | <b>0.30 %</b>   | <b>0.96 %</b>   | <b>2.28 %</b> | <b>0.52 %</b>   | <b>0.27 %</b>   | <b>0.81 %</b>   | <b>– %</b>  | <b>0.44 %</b>   | <b>0.27 %</b>   | <b>0.74 %</b>   | <b>– %</b>  | <b>0.41 %</b>   |

<sup>1</sup> Primarily based on the geographic location responsible for recording the transaction.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.

<sup>4</sup> Excludes DSAC and DSOCI.

# Allowance for Credit Losses

| (\$ millions)<br>As at  | LINE # | 2026            |                 |                 | 2025            |                 |                 | 2024            |                 |                 | Year to Date    |                 | Full Year       |                 |
|---|--------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|   |        | Q2              | Q1              | Q4              | Q3              | Q2              | Q1              | Q4              | Q3              | Q2              | 2026            | 2025            | 2025            | 2024            |
| <b>STAGE 3 ALLOWANCE FOR LOAN LOSSES (IMPAIRED)</b>   |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Change in Stage 3 allowance for loan losses (impaired)<sup>1</sup></b>                           |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Allowance at beginning of period  | 1      | \$ 1,700        | \$ 1,604        | \$ 1,671        | \$ 1,632        | \$ 1,824        | \$ 1,553        | \$ 1,278        | \$ 1,162        | \$ 1,187        | \$ 1,604        | \$ 1,553        | \$ 1,553        | \$ 1,030        |
| Stage 3 provision for (recovery of) loan losses (impaired)  |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Transfer to Stage 1 <sup>2</sup>  | 2      | (13)            | (12)            | (11)            | (14)            | (18)            | (13)            | (12)            | (13)            | (9)             | (25)            | (31)            | (56)            | (45)            |
| Transfer to Stage 2   | 3      | (57)            | (56)            | (54)            | (67)            | (73)            | (54)            | (49)            | (57)            | (53)            | (113)           | (127)           | (248)           | (202)           |
| Transfer to Stage 3   | 4      | 434             | 526             | 458             | 516             | 451             | 489             | 433             | 366             | 399             | 960             | 940             | 1,914           | 1,568           |
| Net remeasurement due to transfers into Stage 3 <sup>3</sup>  | 5      | 12              | 11              | 12              | 8               | 8               | 10              | 15              | 10              | 9               | 23              | 18              | 38              | 47              |
| Net draws (repayments) <sup>4</sup>   | 6      | (29)            | (90)            | (77)            | (19)            | (60)            | 4               | (30)            | 3               | 11              | (119)           | (56)            | (152)           | (28)            |
| Derecognition of financial assets (excluding disposals and write-offs) <sup>5</sup>                 | 7      | (312)           | (241)           | (215)           | (206)           | (167)           | (167)           | (190)           | (193)           | (223)           | (553)           | (334)           | (755)           | (749)           |
| Change to risk, parameters, and models <sup>6</sup>   | 8      | 938             | 1,026           | 830             | 686             | 805             | 947             | 986             | 804             | 736             | 1,964           | 1,752           | 3,268           | 3,286           |
| Total Stage 3 provision for (recovery of) loan losses (impaired)                                    | 9      | 973             | 1,164           | 943             | 904             | 946             | 1,216           | 1,153           | 920             | 870             | 2,137           | 2,162           | 4,009           | 3,877           |
| Write-offs  | 10     | (1,340)         | (1,210)         | (1,221)         | (1,045)         | (1,315)         | (1,144)         | (1,008)         | (979)           | (1,080)         | (2,550)         | (2,459)         | (4,725)         | (3,984)         |
| Recoveries  | 11     | 216             | 208             | 220             | 212             | 213             | 187             | 177             | 191             | 181             | 424             | 400             | 832             | 707             |
| Disposals   | 12     | (5)             | (22)            | –               | (13)            | –               | (9)             | (39)            | –               | –               | (27)            | (9)             | (22)            | (39)            |
| Foreign exchange and other adjustments  | 13     | (9)             | (44)            | (9)             | (19)            | (36)            | 21              | (8)             | (16)            | 4               | (53)            | (15)            | (43)            | (38)            |
| Balance at end of period  | 14     | 1,535           | 1,700           | 1,604           | 1,671           | 1,632           | 1,824           | 1,553           | 1,278           | 1,162           | 1,535           | 1,632           | 1,604           | 1,553           |
| <b>STAGE 2 ALLOWANCE FOR LOAN LOSSES</b>  |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Change in Stage 2 allowance for loan losses<sup>1</sup></b>                                      |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Allowance at beginning of period  | 15     | 4,705           | 4,928           | 4,849           | 4,892           | 4,774           | 4,675           | 4,647           | 4,483           | 4,258           | 4,928           | 4,675           | 4,675           | 4,000           |
| Stage 2 provision for (recovery of) loan losses   |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Transfer to Stage 1 <sup>2</sup>  | 16     | (529)           | (588)           | (549)           | (630)           | (444)           | (780)           | (520)           | (588)           | (480)           | (1,117)         | (1,224)         | (2,403)         | (2,052)         |
| Transfer to Stage 2   | 17     | 372             | 353             | 427             | 419             | 383             | 363             | 312             | 355             | 365             | 725             | 746             | 1,592           | 1,369           |
| Transfer to Stage 3   | 18     | (422)           | (512)           | (444)           | (505)           | (442)           | (478)           | (423)           | (358)           | (389)           | (934)           | (920)           | (1,869)         | (1,517)         |
| Net remeasurement due to transfers into Stage 2 <sup>3</sup>  | 19     | 238             | 242             | 236             | 231             | 234             | 250             | 216             | 218             | 249             | 480             | 484             | 951             | 957             |
| Net draws (repayments) <sup>4</sup>   | 20     | (78)            | (55)            | (46)            | (24)            | (36)            | (41)            | (39)            | (47)            | (34)            | (133)           | (77)            | (147)           | (144)           |
| Derecognition of financial assets (excluding disposals) <sup>5</sup>                                | 21     | (252)           | (318)           | (288)           | (379)           | (253)           | (252)           | (215)           | (252)           | (206)           | (570)           | (505)           | (1,172)         | (813)           |
| Change to risk, parameters, and models <sup>6</sup>   | 22     | 676             | 730             | 700             | 845             | 800             | 930             | 651             | 824             | 657             | 1,406           | 1,730           | 3,275           | 2,825           |
| Total Stage 2 provision for (recovery of) loan losses   | 23     | 5               | (148)           | 36              | (43)            | 242             | (8)             | (18)            | 152             | 162             | (143)           | 234             | 227             | 625             |
| Foreign exchange and other adjustments  | 24     | (4)             | (75)            | 43              | –               | (124)           | 107             | 46              | 12              | 63              | (79)            | (17)            | 26              | 50              |
| Balance at end of period  | 25     | 4,706           | 4,705           | 4,928           | 4,849           | 4,892           | 4,774           | 4,675           | 4,647           | 4,483           | 4,706           | 4,892           | 4,928           | 4,675           |
| <b>STAGE 1 ALLOWANCE FOR LOAN LOSSES</b>  |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Change in Stage 1 allowance for loan losses<sup>1</sup></b>                                      |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Allowance at beginning of period  | 26     | 3,192           | 3,209           | 3,181           | 3,060           | 2,996           | 2,909           | 2,909           | 2,902           | 2,820           | 3,209           | 2,909           | 2,909           | 3,149           |
| Stage 1 provision for (recovery of) loan losses   |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Transfer to Stage 1 <sup>2</sup>  | 27     | 542             | 600             | 560             | 644             | 462             | 793             | 532             | 601             | 489             | 1,142           | 1,255           | 2,459           | 2,097           |
| Transfer to Stage 2   | 28     | (315)           | (297)           | (373)           | (352)           | (310)           | (309)           | (263)           | (298)           | (312)           | (612)           | (619)           | (1,344)         | (1,167)         |
| Transfer to Stage 3   | 29     | (12)            | (14)            | (14)            | (11)            | (9)             | (11)            | (10)            | (8)             | (10)            | (26)            | (20)            | (45)            | (51)            |
| Net remeasurement due to transfers into Stage 1 <sup>3</sup>  | 30     | (216)           | (230)           | (201)           | (225)           | (162)           | (339)           | (213)           | (250)           | (207)           | (446)           | (501)           | (927)           | (859)           |
| New originations or purchases <sup>7</sup>  | 31     | 510             | 565             | 553             | 575             | 433             | 427             | 436             | 436             | 431             | 1,075           | 860             | 1,988           | 1,709           |
| Net draws (repayments) <sup>4</sup>   | 32     | (34)            | (2)             | (25)            | (35)            | (35)            | 12              | (9)             | (19)            | (18)            | (36)            | (23)            | (83)            | (35)            |
| Derecognition of financial assets (excluding disposals) <sup>5</sup>                                | 33     | (241)           | (301)           | (294)           | (255)           | (195)           | (221)           | (235)           | (195)           | (188)           | (542)           | (416)           | (965)           | (819)           |
| Change to risk, parameters, and models <sup>6</sup>   | 34     | (212)           | (298)           | (204)           | (230)           | (32)            | (348)           | (263)           | (268)           | (145)           | (510)           | (380)           | (814)           | (1,124)         |
| Total Stage 1 provision for (recovery of) loan losses   | 35     | 22              | 23              | 2               | 111             | 152             | 4               | (26)            | (1)             | 40              | 45              | 156             | 269             | (249)           |
| Foreign exchange and other adjustments  | 36     | (6)             | (40)            | 26              | 10              | (68)            | 83              | 26              | 8               | 42              | (46)            | (5)             | 31              | 9               |
| Balance at end of period  | 37     | 3,208           | 3,192           | 3,209           | 3,181           | 3,060           | 2,996           | 2,909           | 2,909           | 2,902           | 3,208           | 3,060           | 3,209           | 2,909           |
| <b>Allowance for loan losses at end of period</b>   | 38     | <b>9,449</b>    | <b>9,597</b>    | <b>9,741</b>    | <b>9,701</b>    | <b>9,584</b>    | <b>9,594</b>    | <b>9,137</b>    | <b>8,834</b>    | <b>8,547</b>    | <b>9,449</b>    | <b>9,584</b>    | <b>9,741</b>    | <b>9,137</b>    |
| Consisting of:  |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Allowance for loan losses   |        |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Canada  | 39     | 4,045           | 3,961           | 3,951           | 3,975           | 3,907           | 3,772           | 3,609           | 3,510           | 3,376           | 4,045           | 3,907           | 3,951           | 3,609           |
| United States   | 40     | 4,318           | 4,525           | 4,689           | 4,662           | 4,668           | 4,803           | 4,414           | 4,267           | 4,154           | 4,318           | 4,668           | 4,689           | 4,414           |
| International   | 41     | 56              | 81              | 49              | 45              | 38              | 80              | 71              | 34              | 15              | 56              | 38              | 49              | 71              |
| Total allowance for loan losses   | 42     | 8,419           | 8,567           | 8,689           | 8,682           | 8,613           | 8,655           | 8,094           | 7,811           | 7,545           | 8,419           | 8,613           | 8,689           | 8,094           |
| Allowance for off-balance sheet instruments <sup>8</sup>  | 43     | 1,030           | 1,030           | 1,052           | 1,019           | 971             | 939             | 1,043           | 1,023           | 1,002           | 1,030           | 971             | 1,052           | 1,043           |
| <b>Total allowance for loan losses, including off-balance sheet instruments, at end of period</b>   | 44     | <b>9,449</b>    | <b>9,597</b>    | <b>9,741</b>    | <b>9,701</b>    | <b>9,584</b>    | <b>9,594</b>    | <b>9,137</b>    | <b>8,834</b>    | <b>8,547</b>    | <b>9,449</b>    | <b>9,584</b>    | <b>9,741</b>    | <b>9,137</b>    |
| Allowance for debt securities   | 45     | 5               | 4               | 4               | 4               | 5               | 4               | 4               | 4               | 3               | 5               | 5               | 4               | 4               |
| <b>Total allowance for credit losses, including off-balance sheet instruments, at end of period</b> | 46     | <b>\$ 9,454</b> | <b>\$ 9,601</b> | <b>\$ 9,745</b> | <b>\$ 9,705</b> | <b>\$ 9,589</b> | <b>\$ 9,598</b> | <b>\$ 9,141</b> | <b>\$ 8,838</b> | <b>\$ 8,550</b> | <b>\$ 9,454</b> | <b>\$ 9,589</b> | <b>\$ 9,745</b> | <b>\$ 9,141</b> |

<sup>1</sup> Provision for (recovery of) loan losses, write-offs, recoveries, and disposals measured in the functional currency of a foreign operation are translated to Canadian dollars at average exchange rates for the period. This initial foreign currency translation is included within the respective rows in the table above. Foreign exchange, included in "Foreign exchange and other adjustment" in the table above, reflects the subsequent impact of changes in foreign exchange rates during the period on the allowance for loan losses.

<sup>2</sup> Transfers represent stage transfer movements prior to expected credit loss (ECL) remeasurement.

<sup>3</sup> Represents the mechanical remeasurement between twelve-month (i.e., Stage 1) and lifetime ECLs (i.e., Stage 2 or 3) due to stage transfers necessitated by credit risk migration, as described in the "Significant Increase in Credit Risk" section of Note 2, *Summary of Material Accounting Policies* and Note 3, *Significant Accounting Judgments, Estimates and Assumptions* of the Bank's 2025 Annual Consolidated Financial Statements, holding all other factors impacting the change in ECL constant.

<sup>4</sup> Represents the changes in the allowance related to cash flow changes associated with new draws or repayments on loans outstanding.

<sup>5</sup> Represents the decrease in the allowance resulting from loans that were fully repaid and excludes the decrease associated with loans that were disposed of or fully written off.

<sup>6</sup> Represents the changes in the allowance related to current period changes in risk (e.g., Probability of Default) caused by changes to: macroeconomic factors, level of risk, parameters, and/or models, subsequent to stage migration. Refer to the "Measurement of Expected Credit Losses", "Forward Looking Information" and "Expert Credit Judgment" sections of Note 2, *Summary of Significant Accounting Policies* and Note 3, *Significant Accounting Judgments, Estimates and Assumptions* of the Bank's 2025 Annual Consolidated Financial Statements for further details.

<sup>7</sup> Represents the increase in the allowance resulting from loans that were newly originated, purchased, or renewed.

<sup>8</sup> The allowance for loan losses for off-balance sheet instruments is recorded in Other liabilities on the Consolidated Balance Sheet.

## Allowance for Credit Losses by Industry Sector and Geographic Location<sup>1,2</sup>

| (\$ millions, except as noted)<br>As at  | LINE # | 2026<br>Q2    |               |              |               | 2026<br>Q1    |               |                |               | 2025<br>Q4    |               |              |               |
|--|--------|---------------|---------------|--------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|--------------|---------------|
|  |        | Canada        | United States | Int'l        | Total         | Canada        | United States | Int'l          | Total         | Canada        | United States | Int'l        | Total         |
| <b>By Industry Sector</b>  |        |               |               |              |               |               |               |                |               |               |               |              |               |
| <b>Stage 3 allowance for loan losses (impaired)</b>                            |        |               |               |              |               |               |               |                |               |               |               |              |               |
| <b>Personal</b>  |        |               |               |              |               |               |               |                |               |               |               |              |               |
| Residential mortgages  | 1      | \$ 60         | \$ 36         | \$ -         | \$ 96         | \$ 52         | \$ 34         | \$ -           | \$ 86         | \$ 45         | \$ 35         | \$ -         | \$ 80         |
| Consumer instalment and other personal   |        |               |               |              |               |               |               |                |               |               |               |              |               |
| HELOC  | 2      |               | 24            | -            | 65            |               | 23            | -              | 64            | 37            | 22            | -            | 59            |
| Indirect auto  | 3      | 90            | 59            | -            | 149           | 95            | 57            | -              | 152           | 100           | 58            | -            | 158           |
| Other  | 4      | 54            | 7             | -            | 61            | 52            | 7             | -              | 59            | 51            | 6             | -            | 57            |
| Credit card  | 5      | 124           | 324           | -            | 448           | 113           | 338           | -              | 451           | 106           | 354           | -            | 460           |
| <b>Total personal</b>  | 6      | <b>369</b>    | <b>450</b>    | <b>-</b>     | <b>819</b>    | <b>353</b>    | <b>459</b>    | <b>-</b>       | <b>812</b>    | <b>339</b>    | <b>475</b>    | <b>-</b>     | <b>814</b>    |
| <b>Business and Government</b>   |        |               |               |              |               |               |               |                |               |               |               |              |               |
| Real estate  |        |               |               |              |               |               |               |                |               |               |               |              |               |
| Residential  | 7      | 5             | 7             | -            | 12            | 1             | 10            | -              | 11            | 1             | 10            | -            | 11            |
| Non-residential  | 8      | 6             | 22            | -            | 28            | 14            | 26            | -              | 40            | 11            | 33            | -            | 44            |
| <b>Total real estate</b>   | 9      | <b>11</b>     | <b>29</b>     | <b>-</b>     | <b>40</b>     | <b>15</b>     | <b>36</b>     | <b>-</b>       | <b>51</b>     | <b>12</b>     | <b>43</b>     | <b>-</b>     | <b>55</b>     |
| Agriculture  | 10     | 6             | 7             | -            | 13            | 6             | -             | -              | 6             | 6             | -             | -            | 6             |
| Automotive   | 11     | 36            | 1             | -            | 37            | 33            | 11            | -              | 44            | 46            | 11            | -            | 57            |
| Financial  | 12     | 3             | -             | -            | 3             | 6             | -             | -              | 6             | 6             | -             | -            | 6             |
| Food, beverage, and tobacco  | 13     | 32            | 2             | -            | 34            | 17            | 15            | -              | 32            | 13            | -             | -            | 13            |
| Forestry   | 14     | 8             | -             | -            | 8             | 21            | 15            | -              | 36            | 22            | 16            | -            | 38            |
| Government, public sector entities, and education                              | 15     | 1             | 1             | -            | 2             | 8             | 1             | -              | 9             | 7             | 1             | -            | 8             |
| Health and social services   | 16     | 24            | 4             | -            | 28            | 39            | 4             | -              | 43            | 43            | 5             | -            | 48            |
| Industrial construction and trade contractors                                  | 17     | 36            | 2             | -            | 38            | 25            | 3             | -              | 28            | 27            | 9             | -            | 36            |
| Metals and mining  | 18     | 12            | 1             | -            | 13            | 16            | 1             | -              | 17            | 18            | 1             | -            | 19            |
| Oil and gas  | 19     | 4             | -             | -            | 4             | 6             | 5             | -              | 11            | 4             | 5             | -            | 9             |
| Power and utilities  | 20     | -             | 11            | -            | 11            | -             | 11            | 1              | 12            | -             | 70            | -            | 70            |
| Professional and other services  | 21     | 33            | 37            | -            | 70            | 28            | 41            | -              | 69            | 30            | 33            | -            | 63            |
| Retail sector  | 22     | 62            | 17            | -            | 79            | 61            | 130           | -              | 191           | 61            | 8             | -            | 69            |
| Sundry manufacturing and wholesale   | 23     | 151           | 6             | -            | 157           | 127           | 3             | -              | 130           | 130           | 4             | -            | 134           |
| Telecommunications, cable, and media   | 24     | 3             | 112           | -            | 115           | 6             | 115           | -              | 121           | 6             | 67            | -            | 73            |
| Transportation   | 25     | 26            | 5             | -            | 31            | 23            | 30            | -              | 53            | 21            | 21            | -            | 42            |
| Other  | 26     | 13            | 15            | -            | 28            | 13            | 10            | -              | 23            | 17            | 11            | -            | 28            |
| <b>Total business and government</b>   | 27     | <b>461</b>    | <b>250</b>    | <b>-</b>     | <b>711</b>    | <b>450</b>    | <b>431</b>    | <b>1</b>       | <b>882</b>    | <b>469</b>    | <b>305</b>    | <b>-</b>     | <b>774</b>    |
| <b>Other Loans</b>   |        |               |               |              |               |               |               |                |               |               |               |              |               |
| Acquired credit-impaired loans   | 28     | -             | -             | -            | -             | -             | -             | -              | -             | -             | -             | -            | -             |
| Total other loans  | 29     | -             | -             | -            | -             | -             | -             | -              | -             | -             | -             | -            | -             |
| <b>Total Stage 3 allowance for loan losses (impaired)</b>                      | 30     | <b>830</b>    | <b>700</b>    | <b>-</b>     | <b>1,530</b>  | <b>803</b>    | <b>890</b>    | <b>1</b>       | <b>1,694</b>  | <b>808</b>    | <b>780</b>    | <b>-</b>     | <b>1,588</b>  |
| <b>Stage 1 and Stage 2 allowance for loan losses – Performing<sup>3</sup></b>  |        |               |               |              |               |               |               |                |               |               |               |              |               |
| <b>Personal</b>  |        |               |               |              |               |               |               |                |               |               |               |              |               |
| Residential mortgages  | 31     | 2,180         | 1,843         | -            | 4,023         | 2,152         | 1,867         | -              | 4,019         | 2,120         | 1,909         | -            | 4,029         |
| Consumer instalment and other personal   |        |               |               |              |               |               |               |                |               |               |               |              |               |
| HELOC  | 40     | 16.8          | 7.7           | -            | 11.7          | 17.5          | 7.6           | -              | 11.9          | 18.0          | 7.3           | -            | 11.6          |
| Indirect auto  | 41     | 67.2          | 16.5          | -            | 30.3          | 74.2          | 16.2          | -              | 31.7          | 78.1          | 16.6          | -            | 33.1          |
| Other  | 42     | 70.1          | 46.7          | -            | 66.3          | 67.5          | 36.8          | -              | 61.5          | 68.9          | 40.0          | -            | 64.0          |
| Credit card  | 43     | 65.6          | 89.0          | -            | 81.0          | 63.1          | 86.9          | -              | 79.4          | 62.4          | 88.9          | -            | 81.0          |
| <b>Total personal</b>  | 44     | <b>31.9</b>   | <b>28.9</b>   | <b>-</b>     | <b>30.2</b>   | <b>32.5</b>   | <b>28.3</b>   | <b>-</b>       | <b>30.0</b>   | <b>34.3</b>   | <b>29.1</b>   | <b>-</b>     | <b>31.1</b>   |
| <b>Business and Government</b>   | 45     | <b>45.6</b>   | <b>16.0</b>   | <b>-</b>     | <b>27.7</b>   | <b>47.6</b>   | <b>22.2</b>   | <b>100.0</b>   | <b>30.6</b>   | <b>47.3</b>   | <b>16.9</b>   | <b>-</b>     | <b>27.6</b>   |
| <b>Total Stage 1 and Stage 2 allowance for loan losses (impaired)</b>          | 46     | <b>38.3 %</b> | <b>22.5 %</b> | <b>- %</b>   | <b>29.0 %</b> | <b>39.5 %</b> | <b>25.0 %</b> | <b>100.0 %</b> | <b>30.3 %</b> | <b>40.8 %</b> | <b>22.7 %</b> | <b>- %</b>   | <b>29.3 %</b> |
| <b>Total allowance for credit losses as a % of gross loans and acceptances</b> | 47     | <b>0.7 %</b>  | <b>1.7 %</b>  | <b>2.3 %</b> | <b>1.0 %</b>  | <b>0.6 %</b>  | <b>1.8 %</b>  | <b>2.0 %</b>   | <b>1.0 %</b>  | <b>0.7 %</b>  | <b>1.9 %</b>  | <b>1.4 %</b> | <b>1.0 %</b>  |

<sup>1</sup> Primarily based on the geographic location responsible for recording the transaction.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Allowance for loan losses – performing represents Stage 1 and Stage 2 allowance for loan losses on financial assets, loan commitments, and financial guarantees.

## Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

| (\$ millions, except as noted)<br>As at  | LINE # | 2025 Q3 |               |         |        | 2025 Q2 |               |         |        | 2025 Q1 |               |        |        |
|--|--------|---------|---------------|---------|--------|---------|---------------|---------|--------|---------|---------------|--------|--------|
|  |        | Canada  | United States | Int'l   | Total  | Canada  | United States | Int'l   | Total  | Canada  | United States | Int'l  | Total  |
| <b>By Industry Sector</b>  |        |         |               |         |        |         |               |         |        |         |               |        |        |
| <b>Stage 3 allowance for loan losses (impaired)</b>                            |        |         |               |         |        |         |               |         |        |         |               |        |        |
| <b>Personal</b>  |        |         |               |         |        |         |               |         |        |         |               |        |        |
| Residential mortgages  | 1      | \$ 39   | \$ 34         | \$ -    | \$ 73  | \$ 36   | \$ 32         | \$ -    | \$ 68  | \$ 36   | \$ 37         | \$ -   | \$ 73  |
| Consumer instalment and other personal   |        |         |               |         |        |         |               |         |        |         |               |        |        |
| HELOC  | 2      | 36      | 22            | -       | 58     | 36      | 23            | -       | 59     | 35      | 24            | -      | 59     |
| Indirect auto  | 3      | 93      | 56            | -       | 149    | 105     | 57            | -       | 162    | 105     | 61            | -      | 166    |
| Other  | 4      | 48      | 7             | -       | 55     | 52      | 5             | -       | 57     | 51      | 6             | -      | 57     |
| Credit card  | 5      | 95      | 348           | -       | 443    | 101     | 348           | -       | 449    | 98      | 400           | -      | 498    |
| Total personal   | 6      | 311     | 467           | -       | 778    | 330     | 465           | -       | 795    | 325     | 528           | -      | 853    |
| <b>Business and Government</b>   |        |         |               |         |        |         |               |         |        |         |               |        |        |
| Real estate  |        |         |               |         |        |         |               |         |        |         |               |        |        |
| Residential  | 7      | 1       | 10            | -       | 11     | 2       | 15            | -       | 17     | 8       | 13            | -      | 21     |
| Non-residential  | 8      | 11      | 39            | -       | 50     | 12      | 40            | -       | 52     | 24      | 66            | -      | 90     |
| Total real estate  | 9      | 12      | 49            | -       | 61     | 14      | 55            | -       | 69     | 32      | 79            | -      | 111    |
| Agriculture  | 10     | 6       | 1             | -       | 7      | 10      | -             | -       | 10     | 7       | 1             | -      | 8      |
| Automotive   | 11     | 98      | -             | -       | 98     | 84      | -             | -       | 84     | 90      | 1             | -      | 91     |
| Financial  | 12     | 21      | -             | -       | 21     | 37      | -             | -       | 37     | 37      | -             | -      | 37     |
| Food, beverage, and tobacco  | 13     | 22      | -             | -       | 22     | 24      | -             | -       | 24     | 108     | 1             | -      | 109    |
| Forestry   | 14     | 22      | 15            | -       | 37     | 18      | 12            | -       | 30     | 5       | -             | -      | 5      |
| Government, public sector entities, and education                              | 15     | 8       | 2             | -       | 10     | 8       | 5             | -       | 13     | 9       | 17            | -      | 26     |
| Health and social services   | 16     | 51      | 4             | -       | 55     | 55      | 3             | -       | 58     | 54      | 3             | -      | 57     |
| Industrial construction and trade contractors                                  | 17     | 33      | 7             | -       | 40     | 33      | 4             | -       | 37     | 23      | 3             | -      | 26     |
| Metals and mining  | 18     | 17      | 1             | -       | 18     | 23      | 1             | -       | 24     | 23      | 1             | -      | 24     |
| Oil and gas  | 19     | 10      | 5             | -       | 15     | 4       | 4             | -       | 8      | 8       | 4             | -      | 12     |
| Power and utilities  | 20     | -       | 70            | 4       | 74     | -       | 71            | 4       | 75     | -       | 68            | 65     | 133    |
| Professional and other services  | 21     | 37      | 32            | -       | 69     | 38      | 18            | -       | 56     | 39      | 24            | -      | 63     |
| Retail sector  | 22     | 79      | 12            | -       | 91     | 81      | 15            | -       | 96     | 73      | 8             | -      | 81     |
| Sundry manufacturing and wholesale   | 23     | 95      | 3             | -       | 98     | 60      | 2             | -       | 62     | 37      | 5             | -      | 42     |
| Telecommunications, cable, and media   | 24     | 7       | 94            | -       | 101    | 7       | 84            | -       | 91     | 6       | 78            | -      | 84     |
| Transportation   | 25     | 20      | 20            | -       | 40     | 27      | 1             | -       | 28     | 25      | 2             | -      | 27     |
| Other  | 26     | 16      | 11            | -       | 27     | 19      | 12            | -       | 31     | 15      | 14            | -      | 29     |
| Total business and government  | 27     | 554     | 326           | 4       | 884    | 542     | 287           | 4       | 833    | 591     | 309           | 65     | 965    |
| <b>Other Loans</b>   |        |         |               |         |        |         |               |         |        |         |               |        |        |
| Acquired credit-impaired loans   | 28     | -       | -             | -       | -      | -       | -             | -       | -      | -       | -             | -      | -      |
| Total other loans  | 29     | -       | -             | -       | -      | -       | -             | -       | -      | -       | -             | -      | -      |
| <b>Total Stage 3 allowance for loan losses (impaired)</b>                      | 30     | 865     | 793           | 4       | 1,662  | 872     | 752           | 4       | 1,628  | 916     | 837           | 65     | 1,818  |
| <b>Stage 1 and Stage 2 allowance for loan losses – Performing<sup>3</sup></b>  |        |         |               |         |        |         |               |         |        |         |               |        |        |
| <b>Personal</b>  |        |         |               |         |        |         |               |         |        |         |               |        |        |
| Residential mortgages  | 31     | 2,043   | 1,888         | -       | 3,931  | 2,006   | 1,909         | -       | 3,915  | 1,949   | 1,989         | -      | 3,938  |
| Consumer instalment and other personal   |        |         |               |         |        |         |               |         |        |         |               |        |        |
| HELOC  | 40     | 17.1    | 7.4           | -       | 11.4   | 18.4    | 8.0           | -       | 12.2   | 18.5    | 7.9           | -      | 11.9   |
| Indirect auto  | 41     | 75.0    | 16.7          | -       | 32.5   | 83.3    | 17.2          | -       | 35.4   | 71.9    | 17.8          | -      | 34.0   |
| Other  | 42     | 68.6    | 58.3          | -       | 67.1   | 74.3    | 45.5          | -       | 70.4   | 68.9    | 50.0          | -      | 66.3   |
| Credit card  | 43     | 63.3    | 85.1          | -       | 79.2   | 66.0    | 91.8          | -       | 84.4   | 63.6    | 88.9          | -      | 82.5   |
| Total personal   | 44     | 34.4    | 29.1          | -       | 31.0   | 39.0    | 30.1          | -       | 33.3   | 36.7    | 31.5          | -      | 33.3   |
| <b>Business and Government</b>   |        |         |               |         |        |         |               |         |        |         |               |        |        |
| Industrial construction and trade contractors                                  | 45     | 54.7    | 18.0          | 133.3   | 31.3   | 51.5    | 20.2          | 100.0   | 33.6   | 49.0    | 19.3          | 74.7   | 33.4   |
| <b>Total Stage 3 allowance for loan losses (impaired)</b>                      | 46     | 45.1 %  | 23.2 %        | 133.3 % | 31.2 % | 45.9 %  | 25.4 %        | 100.0 % | 33.5 % | 43.8 %  | 25.6 %        | 74.7 % | 33.3 % |
| <b>Total allowance for credit losses as a % of gross loans and acceptances</b> | 47     | 0.7 %   | 1.9 %         | 1.4 %   | 1.0 %  | 0.7 %   | 1.8 %         | 0.6 %   | 1.0 %  | 0.6 %   | 1.7 %         | 2.2 %  | 1.0 %  |

<sup>1</sup> Primarily based on the geographic location responsible for recording the transaction.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Allowance for loan losses – performing represents Stage 1 and Stage 2 allowance for loan losses on financial assets, loan commitments, and financial guarantees.

## Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

| (\$ millions, except as noted)<br>As at  | LINE #    | 2024 Q4         |                 |               |                 | 2024 Q3         |                 |              |                 | 2024 Q2         |                 |              |                 |
|--|-----------|-----------------|-----------------|---------------|-----------------|-----------------|-----------------|--------------|-----------------|-----------------|-----------------|--------------|-----------------|
|  |           | Canada          | United States   | Int'l         | Total           | Canada          | United States   | Int'l        | Total           | Canada          | United States   | Int'l        | Total           |
| <b>By Industry Sector</b>  |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| <b>Stage 3 allowance for loan losses (impaired)</b>                                |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| <b>Personal</b>  |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| Residential mortgages  | 1         | \$ 28           | \$ 32           | \$ -          | \$ 60           | \$ 26           | \$ 32           | \$ -         | \$ 58           | \$ 31           | \$ 29           | \$ -         | \$ 60           |
| Consumer instalment and other personal   |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| HELOC  | 2         |                 | 22              | -             | 53              |                 | 22              | -            | 51              |                 | 20              | -            | 54              |
| Indirect auto  | 3         | 98              | 58              | -             | 156             | 86              | 52              | -            | 138             | 83              | 53              | -            | 136             |
| Other  | 4         | 48              | 5               | -             | 53              | 44              | 5               | -            | 49              | 43              | 5               | -            | 48              |
| Credit card  | 5         | 90              | 288             | -             | 378             | 81              | 291             | -            | 372             | 84              | 300             | -            | 384             |
| <b>Total personal</b>  | <b>6</b>  | <b>295</b>      | <b>405</b>      | <b>-</b>      | <b>700</b>      | <b>266</b>      | <b>402</b>      | <b>-</b>     | <b>668</b>      | <b>275</b>      | <b>407</b>      | <b>-</b>     | <b>682</b>      |
| <b>Business and Government</b>   |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| <b>Real estate</b>   |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| Residential  | 7         | 7               | 10              | -             | 17              | -               | 7               | -            | 7               | 2               | 7               | -            | 9               |
| Non-residential  | 8         | 25              | 25              | -             | 50              | 14              | 9               | -            | 23              | 13              | 16              | -            | 29              |
| <b>Total real estate</b>   | <b>9</b>  | <b>32</b>       | <b>35</b>       | <b>-</b>      | <b>67</b>       | <b>14</b>       | <b>16</b>       | <b>-</b>     | <b>30</b>       | <b>15</b>       | <b>23</b>       | <b>-</b>     | <b>38</b>       |
| Agriculture  | 10        | 7               | -               | -             | 7               | 4               | -               | -            | 4               | 4               | 1               | -            | 5               |
| Automotive   | 11        | 84              | -               | -             | 84              | 57              | 1               | -            | 58              | 53              | 1               | -            | 54              |
| Financial  | 12        | 36              | -               | -             | 36              | 37              | -               | -            | 37              | -               | -               | -            | -               |
| Food, beverage, and tobacco  | 13        | 96              | 1               | -             | 97              | 66              | 1               | -            | 67              | 63              | 1               | -            | 64              |
| Forestry   | 14        | 4               | -               | -             | 4               | 4               | -               | -            | 4               | 4               | -               | -            | 4               |
| Government, public sector entities, and education                                  | 15        | 8               | 15              | -             | 23              | 7               | 3               | -            | 10              | 7               | 1               | -            | 8               |
| Health and social services   | 16        | 58              | 6               | -             | 64              | 55              | 2               | -            | 57              | 45              | 2               | -            | 47              |
| Industrial construction and trade contractors                                      | 17        | 16              | 4               | -             | 20              | 18              | 2               | -            | 20              | 21              | 3               | -            | 24              |
| Metals and mining  | 18        | 14              | -               | -             | 14              | 18              | -               | -            | 18              | 17              | -               | -            | 17              |
| Oil and gas  | 19        | 11              | 4               | -             | 15              | 15              | 5               | -            | 20              | 15              | 5               | -            | 20              |
| Power and utilities  | 20        | -               | 67              | 65            | 132             | -               | 55              | -            | 55              | -               | -               | -            | -               |
| Professional and other services  | 21        | 43              | 24              | -             | 67              | 32              | 14              | -            | 46              | 31              | 16              | -            | 47              |
| Retail sector  | 22        | 66              | 8               | -             | 74              | 64              | 4               | -            | 68              | 57              | 4               | -            | 61              |
| Sundry manufacturing and wholesale   | 23        | 37              | 6               | -             | 43              | 41              | 2               | -            | 43              | 32              | 2               | -            | 34              |
| Telecommunications, cable, and media   | 24        | 6               | 45              | -             | 51              | 5               | 16              | -            | 21              | 7               | -               | -            | 7               |
| Transportation   | 25        | 25              | 1               | -             | 26              | 23              | 2               | -            | 25              | 23              | 1               | -            | 24              |
| Other  | 26        | 12              | 6               | -             | 18              | 8               | 6               | -            | 14              | 9               | 6               | -            | 15              |
| <b>Total business and government</b>   | <b>27</b> | <b>555</b>      | <b>222</b>      | <b>65</b>     | <b>842</b>      | <b>468</b>      | <b>129</b>      | <b>-</b>     | <b>597</b>      | <b>403</b>      | <b>66</b>       | <b>-</b>     | <b>469</b>      |
| <b>Other Loans</b>   |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| Acquired credit-impaired loans   | 28        | -               | -               | -             | -               | -               | -               | -            | -               | -               | -               | -            | -               |
| Total other loans  | 29        | -               | -               | -             | -               | -               | -               | -            | -               | -               | -               | -            | -               |
| <b>Total Stage 3 allowance for loan losses (impaired)</b>                          | <b>30</b> | <b>850</b>      | <b>627</b>      | <b>65</b>     | <b>1,542</b>    | <b>734</b>      | <b>531</b>      | <b>-</b>     | <b>1,265</b>    | <b>678</b>      | <b>473</b>      | <b>-</b>     | <b>1,151</b>    |
| <b>Stage 1 and Stage 2 allowance for loan losses – Performing<sup>3</sup></b>      |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| <b>Personal</b>  |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
|  | 31        | 1,920           | 1,891           | -             | 3,811           | 1,965           | 1,823           | -            | 3,788           | 1,926           | 1,813           | -            | 3,739           |
| <b>Business and Government</b>   |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
|  | 32        | 839             | 1,896           | 6             | 2,741           | 811             | 1,913           | 34           | 2,758           | 772             | 1,868           | 15           | 2,655           |
| <b>Total Stage 1 and Stage 2 allowance for loan losses</b>                         | <b>33</b> | <b>2,759</b>    | <b>3,787</b>    | <b>6</b>      | <b>6,552</b>    | <b>2,776</b>    | <b>3,736</b>    | <b>34</b>    | <b>6,546</b>    | <b>2,698</b>    | <b>3,681</b>    | <b>15</b>    | <b>6,394</b>    |
| <b>Allowance for loan losses – On-Balance Sheet Loans</b>                          |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
|  | 34        | 3,609           | 4,414           | 71            | 8,094           | 3,510           | 4,267           | 34           | 7,811           | 3,376           | 4,154           | 15           | 7,545           |
| <b>Allowance for loan losses – Off-Balance Sheet Instruments</b>                   |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
|  | 35        | 369             | 672             | 2             | 1,043           | 373             | 645             | 5            | 1,023           | 344             | 656             | 2            | 1,002           |
| <b>Total allowance for loan losses</b>   | <b>36</b> | <b>3,978</b>    | <b>5,086</b>    | <b>73</b>     | <b>9,137</b>    | <b>3,883</b>    | <b>4,912</b>    | <b>39</b>    | <b>8,834</b>    | <b>3,720</b>    | <b>4,810</b>    | <b>17</b>    | <b>8,547</b>    |
| Allowance for debt securities  | 37        | 2               | 1               | 1             | 4               | 2               | 1               | 1            | 4               | 2               | 1               | -            | 3               |
| <b>Total allowance for credit losses</b>   | <b>38</b> | <b>\$ 3,980</b> | <b>\$ 5,087</b> | <b>\$ 74</b>  | <b>\$ 9,141</b> | <b>\$ 3,885</b> | <b>\$ 4,913</b> | <b>\$ 40</b> | <b>\$ 8,838</b> | <b>\$ 3,722</b> | <b>\$ 4,811</b> | <b>\$ 17</b> | <b>\$ 8,550</b> |
| <b>Stage 3 allowance for loan losses (impaired) as a % of Gross Impaired Loans</b> |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| <b>Personal</b>  |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| Residential mortgages  | 39        | 10.2 %          | 6.5 %           | -             | 7.8 %           | 11.3 %          | 6.8 %           | -            | 8.3 %           | 14.0 %          | 6.3 %           | -            | 8.8 %           |
| Consumer instalment and other personal   |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
| HELOC  | 40        | 16.8            | 7.8             | -             | 11.3            | 17.2            | 8.4             | -            | 11.8            | 20.0            | 8.0             | -            | 12.9            |
| Indirect auto  | 41        | 74.2            | 18.8            | -             | 35.4            | 76.8            | 17.6            | -            | 33.8            | 77.6            | 18.4            | -            | 34.4            |
| Other  | 42        | 66.7            | 50.0            | -             | 64.6            | 63.8            | 50.0            | -            | 62.0            | 65.2            | 62.5            | -            | 64.9            |
| Credit card  | 43        | 62.9            | 66.7            | -             | 65.7            | 63.8            | 71.9            | -            | 69.9            | 65.6            | 72.3            | -            | 70.7            |
| Total personal   | 44        | 36.6            | 26.6            | -             | 30.0            | 37.6            | 27.8            | -            | 31.1            | 39.7            | 28.6            | -            | 32.2            |
| <b>Business and Government</b>   |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
|  | 45        | 47.2            | 16.4            | 72.2          | 32.1            | 45.2            | 13.1            | -            | 29.6            | 40.4            | 8.4             | -            | 26.3            |
| <b>Total Stage 3 allowance for loan losses (impaired)</b>                          | <b>46</b> | <b>42.8 %</b>   | <b>21.8 %</b>   | <b>72.2 %</b> | <b>31.2 %</b>   | <b>42.1 %</b>   | <b>21.9 %</b>   | <b>- %</b>   | <b>30.3 %</b>   | <b>40.1 %</b>   | <b>21.5 %</b>   | <b>- %</b>   | <b>29.6 %</b>   |
| <b>Total allowance for credit losses as a % of gross loans and acceptances</b>     |           |                 |                 |               |                 |                 |                 |              |                 |                 |                 |              |                 |
|  | 47        | 0.6 %           | 1.7 %           | 1.9 %         | 1.0 %           | 0.6 %           | 1.6 %           | 1.0 %        | 0.9 %           | 0.6 %           | 1.6 %           | 0.4 %        | 0.9 %           |

<sup>1</sup> Primarily based on the geographic location responsible for recording the transaction.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Allowance for loan losses – performing represents Stage 1 and Stage 2 allowance for loan losses on financial assets, loan commitments, and financial guarantees.

## Provision for Credit Losses<sup>1,2</sup>

| (\$ millions)                                    |                 |                 |               |               |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|--|-----------------|-----------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| For the period ended                             |                 |                 |               |               |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| LINE #   | 2026            |                 |               | 2025          |                 |                 | 2024            |                 |                 | Year to Date    |                 | Full Year       |                 |
|  | Q2              | Q1              | Q4            | Q3            | Q2              | Q1              | Q4              | Q3              | Q2              | 2026            | 2025            | 2025            | 2024            |
| <b>PROVISION FOR (RECOVERY OF) CREDIT LOSSES</b> |                 |                 |               |               |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Impaired<sup>3</sup></b>                      |                 |                 |               |               |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 1  | \$ 465          | \$ 424          | \$ 447        | \$ 376        | \$ 428          | \$ 459          | \$ 456          | \$ 338          | \$ 397          | \$ 889          | \$ 887          | \$ 1,710        | \$ 1,555        |
| 2  | 332             | 394             | 331           | 330           | 309             | 529             | 418             | 331             | 311             | 726             | 838             | 1,499           | 1,437           |
| 3  | –               | –               | –             | –             | –               | –               | –               | –               | –               | –               | –               | –               | –               |
| 4  | 80              | 216             | 28            | 63            | 61              | 33              | 134             | 109             | (1)             | 296             | 94              | 185             | 247             |
| 5  | 96              | 130             | 137           | 135           | 148             | 195             | 145             | 142             | 163             | 226             | 343             | 615             | 638             |
| 6  | <b>973</b>      | <b>1,164</b>    | <b>943</b>    | <b>904</b>    | <b>946</b>      | <b>1,216</b>    | <b>1,153</b>    | <b>920</b>      | <b>870</b>      | <b>2,137</b>    | <b>2,162</b>    | <b>4,009</b>    | <b>3,877</b>    |
| <b>Performing<sup>4</sup></b>                    |                 |                 |               |               |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 7  | 33              | 12              | 90            | 87            | 194             | 62              | (26)            | 97              | 70              | 45              | 256             | 433             | 200             |
| 8  | 10              | (99)            | (27)          | (13)          | 133             | (78)            | (29)            | 47              | 69              | (89)            | 55              | 15              | 95              |
| 9  | –               | –               | –             | –             | –               | –               | –               | –               | –               | –               | –               | –               | –               |
| 10   | (2)             | (44)            | (4)           | 8             | 62              | 39              | –               | 9               | 56              | (46)            | 101             | 105             | 70              |
| 11   | (13)            | 6               | (20)          | (15)          | 6               | (27)            | 11              | (1)             | 6               | (7)             | (21)            | (56)            | 11              |
| 12   | <b>28</b>       | <b>(125)</b>    | <b>39</b>     | <b>67</b>     | <b>395</b>      | <b>(4)</b>      | <b>(44)</b>     | <b>152</b>      | <b>201</b>      | <b>(97)</b>     | <b>391</b>      | <b>497</b>      | <b>376</b>      |
| 13   | <b>\$ 1,001</b> | <b>\$ 1,039</b> | <b>\$ 982</b> | <b>\$ 971</b> | <b>\$ 1,341</b> | <b>\$ 1,212</b> | <b>\$ 1,109</b> | <b>\$ 1,072</b> | <b>\$ 1,071</b> | <b>\$ 2,040</b> | <b>\$ 2,553</b> | <b>\$ 4,506</b> | <b>\$ 4,253</b> |

### PROVISION FOR (RECOVERY OF) CREDIT LOSSES BY SEGMENT

|    |                 |                 |               |               |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|----|-----------------|-----------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 14 | \$ 498          | \$ 436          | \$ 537        | \$ 463        | \$ 622          | \$ 521          | \$ 430          | \$ 435          | \$ 467          | \$ 934          | \$ 1,143        | \$ 2,143        | \$ 1,755        |
| 15 | 250             | 212             | 220           | 231           | 311             | 318             | 285             | 276             | 280             | 462             | 629             | 1,080           | 1,126           |
| 16 | 92              | 83              | 84            | 86            | 131             | 133             | 104             | 102             | 100             | 175             | 264             | 434             | 406             |
| 17 | 342             | 295             | 304           | 317           | 442             | 451             | 389             | 378             | 380             | 637             | 893             | 1,514           | 1,532           |
| 18 | –               | –               | –             | –             | –               | –               | –               | –               | –               | –               | –               | –               | –               |
| 19 | 78              | 172             | 24            | 71            | 123             | 72              | 134             | 118             | 55              | 250             | 195             | 290             | 317             |
| 20 | 61              | 98              | 85            | 87            | 108             | 119             | 114             | 103             | 125             | 159             | 227             | 399             | 477             |
| 21 | 22              | 38              | 32            | 33            | 46              | 49              | 42              | 38              | 44              | 60              | 95              | 160             | 172             |
| 22 | 83              | 136             | 117           | 120           | 154             | 168             | 156             | 141             | 169             | 219             | 322             | 559             | 649             |
| 23 | <b>\$ 1,001</b> | <b>\$ 1,039</b> | <b>\$ 982</b> | <b>\$ 971</b> | <b>\$ 1,341</b> | <b>\$ 1,212</b> | <b>\$ 1,109</b> | <b>\$ 1,072</b> | <b>\$ 1,071</b> | <b>\$ 2,040</b> | <b>\$ 2,553</b> | <b>\$ 4,506</b> | <b>\$ 4,253</b> |

<sup>1</sup> Includes provision for off-balance sheet instruments.

<sup>2</sup> Includes loans and debt securities that are measured at FVOCI and debt securities measured at amortized cost.

<sup>3</sup> Represents Stage 3 PCL.

<sup>4</sup> Represents Stage 1 and Stage 2 PCL.

<sup>5</sup> The retailer program partners' share of the U.S. strategic cards portfolio's PCL.

## Provision for Credit Losses by Industry Sector and Geographic Location<sup>1,2,3</sup>

(\$ millions, except as noted)  
For the period ended

| LINE #  | 2026 Q2       |               |                 |                 | 2026 Q1       |               |               |                 | 2025 Q4       |               |               |               |
|---|---------------|---------------|-----------------|-----------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|---------------|
|   | Canada        | United States | Int'l           | Total           | Canada        | United States | Int'l         | Total           | Canada        | United States | Int'l         | Total         |
| <b>By Industry Sector</b>   |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| <b>Stage 3 provision for (recovery of) credit losses (impaired)</b>   |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| <b>Personal</b>   |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| Residential mortgages   | \$ 10         | \$ 1          | \$ -            | \$ 11           | \$ 9          | \$ 1          | \$ -          | \$ 10           | \$ 8          | \$ (3)        | \$ -          | \$ 5          |
| <b>Consumer Instalment and Other Personal</b>   |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| HELOC   | -             | 3             | -               | 3               | 5             | 3             | -             | 8               | 3             | (4)           | -             | (1)           |
| Indirect auto   | 107           | 84            | -               | 191             | 116           | 94            | -             | 210             | 116           | 92            | -             | 208           |
| Other   | 77            | 47            | -               | 124             | 75            | 54            | -             | 129             | 75            | 45            | -             | 120           |
| Credit card   | 185           | 222           | -               | 407             | 174           | 250           | -             | 424             | 164           | 269           | -             | 433           |
| <b>Total personal</b>   | <b>379</b>    | <b>357</b>    | <b>-</b>        | <b>736</b>      | <b>379</b>    | <b>402</b>    | <b>-</b>      | <b>781</b>      | <b>366</b>    | <b>399</b>    | <b>-</b>      | <b>765</b>    |
| <b>Business and Government</b>  |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| <b>Real estate</b>  |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| Residential   | 5             | (3)           | -               | 2               | 1             | 1             | -             | 2               | 1             | 1             | -             | 2             |
| Non-residential   | 1             | 18            | -               | 19              | 1             | 8             | -             | 9               | 4             | (18)          | -             | (14)          |
| <b>Total real estate</b>  | <b>6</b>      | <b>15</b>     | <b>-</b>        | <b>21</b>       | <b>2</b>      | <b>9</b>      | <b>-</b>      | <b>11</b>       | <b>5</b>      | <b>(17)</b>   | <b>-</b>      | <b>(12)</b>   |
| Agriculture   | 1             | 7             | -               | 8               | -             | -             | -             | -               | -             | -             | -             | -             |
| Automotive  | 4             | -             | -               | 4               | 1             | -             | -             | 1               | 10            | 14            | -             | 24            |
| Financial   | (2)           | -             | -               | (2)             | -             | -             | -             | -               | (2)           | -             | -             | (2)           |
| Food, beverage, and tobacco   | -             | (11)          | -               | (11)            | 24            | 16            | -             | 40              | (2)           | 2             | -             | -             |
| Forestry  | -             | 14            | -               | 14              | -             | (1)           | -             | (1)             | -             | (1)           | -             | (1)           |
| Government, public sector entities, and education   | (5)           | 2             | -               | (3)             | -             | -             | -             | -               | -             | -             | -             | -             |
| Health and social services  | (3)           | 1             | -               | (2)             | (3)           | 1             | -             | (2)             | 6             | 2             | -             | 8             |
| Industrial construction and trade contractors   | 19            | 6             | -               | 25              | 3             | (2)           | -             | 1               | 2             | 26            | -             | 28            |
| Metals and mining   | 1             | -             | -               | 1               | (1)           | -             | -             | (1)             | -             | -             | -             | -             |
| Oil and gas   | (2)           | -             | -               | (2)             | -             | -             | -             | -               | -             | -             | -             | -             |
| Power and utilities   | -             | -             | (1)             | (1)             | -             | 30            | -             | 30              | -             | -             | (3)           | (3)           |
| Professional and other services   | 7             | -             | -               | 7               | 7             | 15            | -             | 22              | 5             | 4             | -             | 9             |
| Retail sector   | 13            | 34            | -               | 47              | 2             | 129           | -             | 131             | 5             | 7             | -             | 12            |
| Sundry manufacturing and wholesale  | 36            | 7             | -               | 43              | 4             | -             | -             | 4               | 23            | 3             | -             | 26            |
| Telecommunications, cable, and media  | 1             | 41            | -               | 42              | -             | 100           | -             | 100             | 1             | 37            | -             | 38            |
| Transportation  | 12            | 8             | -               | 20              | -             | 11            | -             | 11              | 23            | 4             | -             | 27            |
| Other   | 2             | 24            | -               | 26              | 5             | 31            | -             | 36              | 3             | 21            | -             | 24            |
| <b>Total business and government</b>  | <b>90</b>     | <b>148</b>    | <b>(1)</b>      | <b>237</b>      | <b>44</b>     | <b>339</b>    | <b>-</b>      | <b>383</b>      | <b>79</b>     | <b>102</b>    | <b>(3)</b>    | <b>178</b>    |
| <b>Other Loans</b>  |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| Acquired credit-impaired loans  | -             | -             | -               | -               | -             | -             | -             | -               | -             | -             | -             | -             |
| <b>Total other loans</b>  | <b>-</b>      | <b>-</b>      | <b>-</b>        | <b>-</b>        | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>        | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      |
| Debt securities at amortized cost and FVOCI   | -             | -             | -               | -               | -             | -             | -             | -               | -             | -             | -             | -             |
| <b>Total Stage 3 provision for (recovery of) credit losses (impaired)</b>                                       | <b>\$ 469</b> | <b>\$ 505</b> | <b>\$ (1)</b>   | <b>\$ 973</b>   | <b>\$ 423</b> | <b>\$ 741</b> | <b>\$ -</b>   | <b>\$ 1,164</b> | <b>\$ 445</b> | <b>\$ 501</b> | <b>\$ (3)</b> | <b>\$ 943</b> |
| <b>Stage 1 and Stage 2 provision for (recovery of) credit losses</b>  |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| Personal, business and government   | \$ 52         | \$ (14)       | \$ (11)         | \$ 27           | \$ 16         | \$ (174)      | \$ 33         | \$ (125)        | \$ 46         | \$ (14)       | \$ 6          | \$ 38         |
| Debt securities at amortized cost and FVOCI   | 1             | -             | -               | 1               | -             | -             | -             | -               | 1             | -             | -             | 1             |
| <b>Total provision for (recovery of) credit losses</b>  | <b>\$ 522</b> | <b>\$ 491</b> | <b>\$ (12)</b>  | <b>\$ 1,001</b> | <b>\$ 439</b> | <b>\$ 567</b> | <b>\$ 33</b>  | <b>\$ 1,039</b> | <b>\$ 492</b> | <b>\$ 487</b> | <b>\$ 3</b>   | <b>\$ 982</b> |
| <b>Stage 3 provision for (recovery of) credit losses (impaired) as a % of Average Net Loans and Acceptances</b> |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| <b>Personal</b>   |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| Residential mortgages   | 0.02 %        | 0.01 %        | - %             | 0.01 %          | 0.01 %        | 0.01 %        | - %           | 0.01 %          | 0.01 %        | (0.03) %      | - %           | 0.01 %        |
| <b>Consumer instalment and other personal</b>   |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| HELOC   | -             | 0.10          | -               | 0.01            | 0.01          | 0.10          | -             | 0.02            | 0.01          | (0.13)        | -             | -             |
| Indirect auto   | 1.40          | 0.80          | -               | 1.05            | 1.47          | 0.87          | -             | 1.12            | 1.48          | 0.85          | -             | 1.12          |
| Other   | 1.55          | 18.03         | -               | 2.37            | 1.49          | 19.53         | -             | 2.44            | 1.53          | 17.10         | -             | 2.32          |
| Credit card   | 3.57          | 5.29          | -               | 4.34            | 3.22          | 5.41          | -             | 4.23            | 3.09          | 5.88          | -             | 4.38          |
| <b>Total personal</b>   | <b>0.32</b>   | <b>1.22</b>   | <b>-</b>        | <b>0.50</b>     | <b>0.31</b>   | <b>1.31</b>   | <b>-</b>      | <b>0.51</b>     | <b>0.30</b>   | <b>1.31</b>   | <b>-</b>      | <b>0.50</b>   |
| <b>Business and Government</b>  |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| <b>Total Stage 3 provision for (recovery of) credit losses (impaired)</b>                                       | <b>0.28</b>   | <b>0.75</b>   | <b>(0.12)</b>   | <b>0.42</b>     | <b>0.25</b>   | <b>1.07</b>   | <b>-</b>      | <b>0.49</b>     | <b>0.27</b>   | <b>0.71</b>   | <b>(0.31)</b> | <b>0.40</b>   |
| <b>Total Stage 3 provision for (recovery of) credit losses (impaired) Excluding Other Loans</b>                 | <b>0.28</b>   | <b>0.75</b>   | <b>(0.12)</b>   | <b>0.42</b>     | <b>0.25</b>   | <b>1.07</b>   | <b>-</b>      | <b>0.49</b>     | <b>0.27</b>   | <b>0.71</b>   | <b>(0.31)</b> | <b>0.40</b>   |
| <b>Total Provision for (recovery of) Credit Losses as a % of Average Net Loans and Acceptances</b>              |               |               |                 |                 |               |               |               |                 |               |               |               |               |
| <b>Total Provision for (recovery of) Credit Losses</b>  | <b>0.32 %</b> | <b>0.73 %</b> | <b>(1.47) %</b> | <b>0.43 %</b>   | <b>0.26 %</b> | <b>0.82 %</b> | <b>3.32 %</b> | <b>0.43 %</b>   | <b>0.30 %</b> | <b>0.69 %</b> | <b>0.31 %</b> | <b>0.41 %</b> |
| <b>Total Provision for (recovery of) Credit Losses Excluding Other Loans</b>                                    | <b>0.32</b>   | <b>0.73</b>   | <b>(1.47)</b>   | <b>0.43</b>     | <b>0.26</b>   | <b>0.82</b>   | <b>3.32</b>   | <b>0.43</b>     | <b>0.30</b>   | <b>0.69</b>   | <b>0.31</b>   | <b>0.41</b>   |

<sup>1</sup> Primarily based on the geographic location responsible for recording the transaction.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Includes provision for off-balance sheet instruments.

## Provision for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1,2,3</sup>

(\$ millions, except as noted)  
For the period ended

| LINE #  | 2025 Q3 |               |        |        | 2025 Q2 |               |        |          | 2025 Q1 |               |        |          |
|---|---------|---------------|--------|--------|---------|---------------|--------|----------|---------|---------------|--------|----------|
|   | Canada  | United States | Int'l  | Total  | Canada  | United States | Int'l  | Total    | Canada  | United States | Int'l  | Total    |
| <b>By Industry Sector</b>   |         |               |        |        |         |               |        |          |         |               |        |          |
| <b>Stage 3 provision for (recovery of) credit losses (impaired)</b>   |         |               |        |        |         |               |        |          |         |               |        |          |
| <b>Personal</b>   |         |               |        |        |         |               |        |          |         |               |        |          |
| 1   | \$ 4    | \$ 5          | \$ -   | \$ 9   | \$ 1    | \$ (3)        | \$ -   | \$ (2)   | \$ 8    | \$ 4          | \$ -   | \$ 12    |
| Residential mortgages   |         |               |        |        |         |               |        |          |         |               |        |          |
| Consumer instalment and other personal  |         |               |        |        |         |               |        |          |         |               |        |          |
| 2   | -       | (1)           | -      | (1)    | 1       | 1             | -      | 2        | 5       | 3             | -      | 8        |
| 3   | 96      | 73            | -      | 169    | 112     | 83            | -      | 195      | 116     | 103           | -      | 219      |
| 4   | 64      | 45            | -      | 109    | 68      | 43            | -      | 111      | 72      | 50            | -      | 122      |
| 5   | 144     | 244           | -      | 388    | 147     | 258           | -      | 405      | 149     | 391           | -      | 540      |
| 6   | 308     | 366           | -      | 674    | 329     | 382           | -      | 711      | 350     | 551           | -      | 901      |
| <b>Business and Government</b>  |         |               |        |        |         |               |        |          |         |               |        |          |
| Real estate   |         |               |        |        |         |               |        |          |         |               |        |          |
| 7   | 1       | 13            | -      | 14     | 1       | 8             | -      | 9        | 2       | 34            | -      | 36       |
| 8   | 2       | 9             | -      | 11     | (8)     | (1)           | -      | (9)      | 1       | 51            | -      | 52       |
| 9   | 3       | 22            | -      | 25     | (7)     | 7             | -      | -        | 3       | 85            | -      | 88       |
| 10  | -       | 1             | -      | 1      | 1       | -             | -      | 1        | -       | 1             | -      | 1        |
| 11  | 5       | 1             | -      | 6      | 1       | 1             | -      | 2        | 34      | -             | -      | 34       |
| 12  | (15)    | -             | -      | (15)   | -       | -             | -      | -        | -       | -             | -      | -        |
| 13  | 1       | 2             | -      | 3      | 39      | (1)           | -      | 38       | 18      | 3             | -      | 21       |
| 14  | 2       | 1             | -      | 3      | 10      | 3             | -      | 13       | -       | -             | -      | -        |
| 15  | -       | (3)           | -      | (3)    | -       | (5)           | -      | (5)      | 1       | 13            | -      | 14       |
| 16  | 1       | 2             | -      | 3      | -       | 1             | -      | 1        | -       | -             | -      | -        |
| 17  | 3       | 29            | -      | 32     | 14      | 5             | -      | 19       | 13      | 4             | -      | 17       |
| 18  | -       | -             | -      | -      | 1       | -             | -      | 1        | 8       | -             | -      | 8        |
| 19  | -       | -             | -      | -      | -       | -             | -      | -        | -       | -             | -      | -        |
| 20  | -       | -             | (1)    | (1)    | -       | 7             | 21     | 28       | -       | -             | -      | -        |
| 21  | 4       | 31            | -      | 35     | 3       | -             | -      | 3        | 4       | 8             | -      | 12       |
| 22  | 8       | 9             | -      | 17     | 10      | 24            | -      | 34       | 12      | 7             | -      | 19       |
| 23  | 34      | 4             | -      | 38     | 15      | (3)           | -      | 12       | 7       | 1             | -      | 8        |
| 24  | 1       | 31            | -      | 32     | 1       | 54            | -      | 55       | -       | 58            | -      | 58       |
| 25  | 5       | 23            | -      | 28     | 9       | 1             | -      | 10       | 6       | 5             | -      | 11       |
| 26  | 2       | 24            | -      | 26     | 5       | 17            | -      | 22       | 2       | 22            | -      | 24       |
| 27  | 54      | 177           | (1)    | 230    | 103     | 111           | 21     | 235      | 108     | 207           | -      | 315      |
| <b>Other Loans</b>  |         |               |        |        |         |               |        |          |         |               |        |          |
| 28  | -       | -             | -      | -      | -       | -             | -      | -        | -       | -             | -      | -        |
| 29  | -       | -             | -      | -      | -       | -             | -      | -        | -       | -             | -      | -        |
| 30  | -       | -             | -      | -      | -       | -             | -      | -        | -       | -             | -      | -        |
| 31  | \$ 362  | \$ 543        | \$ (1) | \$ 904 | \$ 432  | \$ 493        | \$ 21  | \$ 946   | \$ 458  | \$ 758        | \$ -   | \$ 1,216 |
| <b>Stage 1 and Stage 2 provision for (recovery of) credit losses</b>  |         |               |        |        |         |               |        |          |         |               |        |          |
| 32  | \$ 115  | \$ (55)       | \$ 8   | \$ 68  | \$ 194  | \$ 182        | \$ 18  | \$ 394   | \$ 70   | \$ (88)       | \$ 14  | \$ (4)   |
| 33  | -       | (1)           | -      | (1)    | 1       | -             | -      | 1        | -       | -             | -      | -        |
| 34  | \$ 477  | \$ 487        | \$ 7   | \$ 971 | \$ 627  | \$ 675        | \$ 39  | \$ 1,341 | \$ 528  | \$ 670        | \$ 14  | \$ 1,212 |
| <b>Stage 3 provision for (recovery of) credit losses (impaired) as a % of Average Net Loans and Acceptances</b> |         |               |        |        |         |               |        |          |         |               |        |          |
| <b>Personal</b>   |         |               |        |        |         |               |        |          |         |               |        |          |
| 35  | 0.01 %  | 0.04 %        | - %    | 0.01 % | - %     | (0.20) %      | - %    | - %      | 0.01 %  | 0.03 %        | - %    | 0.01 %   |
| Residential mortgages   |         |               |        |        |         |               |        |          |         |               |        |          |
| Consumer instalment and other personal  |         |               |        |        |         |               |        |          |         |               |        |          |
| 36  | -       | (0.03)        | -      | -      | -       | 0.03          | -      | 0.01     | 0.02    | 0.10          | -      | 0.02     |
| 37  | 1.26    | 0.69          | -      | 0.93   | 1.55    | 0.80          | -      | 1.11     | 1.57    | 0.94          | -      | 1.19     |
| 38  | 1.33    | 16.65         | -      | 2.14   | 1.45    | 16.22         | -      | 2.24     | 1.50    | 17.97         | -      | 2.40     |
| 39  | 2.78    | 5.41          | -      | 4.00   | 3.04    | 5.73          | -      | 4.33     | 2.93    | 7.87          | -      | 5.37     |
| 40  | 0.26    | 1.22          | -      | 0.45   | 0.29    | 1.21          | -      | 0.49     | 0.30    | 1.60          | -      | 0.59     |
| 41  | 0.12    | 0.44          | (0.08) | 0.26   | 0.23    | 0.27          | 1.60   | 0.27     | 0.23    | 0.49          | -      | 0.35     |
| 42  | 0.22    | 0.77          | (0.08) | 0.38   | 0.27    | 0.68          | 1.60   | 0.41     | 0.28    | 0.99          | -      | 0.50     |
| 43  | 0.22    | 0.77          | (0.08) | 0.38   | 0.27    | 0.68          | 1.60   | 0.41     | 0.28    | 0.99          | -      | 0.50     |
| <b>Business and Government</b>  |         |               |        |        |         |               |        |          |         |               |        |          |
| <b>Total Stage 3 provision for (recovery of) credit losses (impaired)</b>                                       |         |               |        |        |         |               |        |          |         |               |        |          |
| <b>Total Stage 3 provision for (recovery of) credit losses (impaired) Excluding Other Loans</b>                 |         |               |        |        |         |               |        |          |         |               |        |          |
| <b>Total Provision for (recovery of) Credit Losses as a % of Average Net Loans and Acceptances</b>              |         |               |        |        |         |               |        |          |         |               |        |          |
| 44  | 0.29 %  | 0.69 %        | 0.57 % | 0.41 % | 0.40 %  | 0.93 %        | 2.96 % | 0.58 %   | 0.32 %  | 0.87 %        | 1.44 % | 0.50 %   |
| 45  | 0.29    | 0.69          | 0.57   | 0.41   | 0.40    | 0.93          | 2.96   | 0.58     | 0.32    | 0.87          | 1.44   | 0.50     |

<sup>1</sup> Primarily based on the geographic location responsible for recording the transaction.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Includes provision for off-balance sheet instruments.

## Provision for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1,2,3</sup>

(\$ millions, except as noted)  
For the period ended

| LINE #  | 2024 Q4 |               |         |          | 2024 Q3  |               |        |          | 2024 Q2 |               |        |          |
|---|---------|---------------|---------|----------|----------|---------------|--------|----------|---------|---------------|--------|----------|
|   | Canada  | United States | Int'l   | Total    | Canada   | United States | Int'l  | Total    | Canada  | United States | Int'l  | Total    |
| <b>By Industry Sector</b>   |         |               |         |          |          |               |        |          |         |               |        |          |
| <b>Stage 3 provision for (recovery of) credit losses (impaired)</b>   |         |               |         |          |          |               |        |          |         |               |        |          |
| <b>Personal</b>   |         |               |         |          |          |               |        |          |         |               |        |          |
| 1   | \$ 4    | \$ --         | \$ --   | \$ 4     | \$ (4)   | \$ 4          | \$ --  | \$ --    | \$ 3    | \$ (3)        | \$ --  | \$ --    |
| <b>Consumer Instalment and Other Personal</b>   |         |               |         |          |          |               |        |          |         |               |        |          |
| 2   | 3       | --            | --      | 3        | (3)      | 3             | --     | --       | 5       | 1             | --     | 6        |
| 3   | 111     | 96            | --      | 207      | 99       | 75            | --     | 174      | 90      | 86            | --     | 176      |
| 4   | 70      | 53            | --      | 123      | 59       | 69            | --     | 128      | 58      | 58            | --     | 116      |
| 5   | 135     | 261           | --      | 396      | 118      | 265           | --     | 383      | 125     | 281           | --     | 406      |
| 6   | 323     | 410           | --      | 733      | 269      | 416           | --     | 685      | 281     | 423           | --     | 704      |
| <b>Business and Government</b>  |         |               |         |          |          |               |        |          |         |               |        |          |
| <b>Real estate</b>  |         |               |         |          |          |               |        |          |         |               |        |          |
| 7   | --      | 3             | --      | 3        | 1        | --            | --     | 1        | 1       | 7             | --     | 8        |
| 8   | 15      | 44            | --      | 59       | 1        | (10)          | --     | (9)      | 3       | (3)           | --     | --       |
| 9   | 15      | 47            | --      | 62       | 2        | (10)          | --     | (8)      | 4       | 4             | --     | 8        |
| 10  | 1       | --            | --      | 1        | 3        | --            | --     | 3        | 3       | --            | --     | 3        |
| 11  | 18      | 1             | --      | 19       | 13       | 2             | --     | 15       | 10      | 1             | --     | 11       |
| 12  | --      | 1             | --      | 1        | 37       | --            | --     | 37       | --      | --            | --     | --       |
| 13  | 33      | 3             | --      | 36       | 3        | 1             | --     | 4        | 40      | 1             | --     | 41       |
| 14  | 1       | --            | --      | 1        | --       | --            | --     | --       | 2       | --            | --     | 2        |
| 15  | --      | 13            | --      | 13       | --       | 2             | --     | 2        | --      | --            | --     | --       |
| 16  | 1       | 5             | --      | 6        | 14       | (1)           | --     | 13       | --      | 1             | --     | 1        |
| 17  | 6       | 7             | --      | 13       | 3        | 4             | --     | 7        | 7       | 4             | --     | 11       |
| 18  | --      | --            | --      | --       | --       | --            | --     | --       | --      | --            | --     | --       |
| 19  | (1)     | --            | --      | (1)      | --       | --            | --     | --       | 1       | --            | --     | 1        |
| 20  | --      | 9             | 105     | 114      | --       | 56            | --     | 56       | --      | --            | --     | --       |
| 21  | 15      | 19            | --      | 34       | 2        | 12            | --     | 14       | 4       | 10            | --     | 14       |
| 22  | 9       | 10            | --      | 19       | 13       | 10            | --     | 23       | 9       | 4             | --     | 13       |
| 23  | 34      | 8             | --      | 42       | 9        | 14            | --     | 23       | 20      | 13            | --     | 33       |
| 24  | 1       | 30            | --      | 31       | --       | 17            | --     | 17       | 2       | 1             | --     | 3        |
| 25  | 9       | 2             | --      | 11       | 6        | 4             | --     | 10       | 13      | 2             | --     | 15       |
| 26  | 4       | 14            | --      | 18       | 1        | 18            | --     | 19       | --      | 10            | --     | 10       |
| 27  | 146     | 169           | 105     | 420      | 106      | 129           | --     | 235      | 115     | 51            | --     | 166      |
| <b>Other Loans</b>  |         |               |         |          |          |               |        |          |         |               |        |          |
| 28  | --      | --            | --      | --       | --       | --            | --     | --       | --      | --            | --     | --       |
| 29  | --      | --            | --      | --       | --       | --            | --     | --       | --      | --            | --     | --       |
| 30  | --      | --            | --      | --       | --       | --            | --     | --       | --      | --            | --     | --       |
| 31  | \$ 469  | \$ 579        | \$ 105  | \$ 1,153 | \$ 375   | \$ 545        | \$ --  | \$ 920   | \$ 396  | \$ 474        | \$ --  | \$ 870   |
| <b>Stage 1 and Stage 2 provision for (recovery of) credit losses</b>  |         |               |         |          |          |               |        |          |         |               |        |          |
| 32  | \$ (24) | \$ 11         | \$ (31) | \$ (44)  | \$ 105   | \$ 24         | \$ 22  | \$ 151   | \$ 95   | \$ 99         | \$ 8   | \$ 202   |
| 33  | --      | --            | --      | --       | 1        | --            | --     | 1        | --      | --            | (1)    | (1)      |
| 34  | \$ 445  | \$ 590        | \$ 74   | \$ 1,109 | \$ 481   | \$ 569        | \$ 22  | \$ 1,072 | \$ 491  | \$ 573        | \$ 7   | \$ 1,071 |
| <b>Stage 3 provision for (recovery of) credit losses (impaired) as a % of Average Net Loans and Acceptances</b> |         |               |         |          |          |               |        |          |         |               |        |          |
| <b>Personal</b>   |         |               |         |          |          |               |        |          |         |               |        |          |
| 35  | 0.01 %  | -- %          | -- %    | -- %     | (0.01) % | 0.03 %        | -- %   | -- %     | -- %    | (0.02) %      | -- %   | -- %     |
| <b>Consumer instalment and other personal</b>   |         |               |         |          |          |               |        |          |         |               |        |          |
| 36  | 0.01    | --            | --      | 0.01     | (0.01)   | 0.11          | --     | --       | 0.02    | 0.04          | --     | 0.02     |
| 37  | 1.53    | 0.92          | --      | 1.17     | 1.38     | 0.72          | --     | 0.99     | 1.30    | 0.86          | --     | 1.04     |
| 38  | 1.50    | 20.90         | --      | 2.50     | 1.29     | 28.71         | --     | 2.66     | 1.31    | 26.96         | --     | 2.51     |
| 39  | 2.73    | 5.66          | --      | 4.14     | 2.44     | 5.75          | --     | 4.05     | 2.74    | 6.30          | --     | 4.50     |
| 40  | 0.28    | 1.26          | --      | 0.49     | 0.24     | 1.29          | --     | 0.47     | 0.25    | 1.36          | --     | 0.50     |
| 41  | 0.32    | 0.41          | 9.72    | 0.48     | 0.23     | 0.31          | --     | 0.27     | 0.26    | 0.13          | --     | 0.19     |
| 42  | 0.29    | 0.79          | 9.72    | 0.49     | 0.23     | 0.74          | --     | 0.39     | 0.26    | 0.66          | --     | 0.38     |
| <b>Business and Government</b>  |         |               |         |          |          |               |        |          |         |               |        |          |
| 43  | 0.29    | 0.79          | 9.72    | 0.49     | 0.23     | 0.74          | --     | 0.39     | 0.26    | 0.66          | --     | 0.38     |
| <b>Total Provision for (recovery of) Credit Losses as a % of Average Net Loans and Acceptances</b>              |         |               |         |          |          |               |        |          |         |               |        |          |
| 44  | 0.28 %  | 0.81 %        | 6.85 %  | 0.47 %   | 0.30 %   | 0.77 %        | 2.11 % | 0.46 %   | 0.32 %  | 0.80 %        | 0.68 % | 0.47 %   |
| 45  | 0.28    | 0.81          | 6.85    | 0.47     | 0.30     | 0.77          | 2.11   | 0.46     | 0.32    | 0.80          | 0.68   | 0.47     |

<sup>1</sup> Primarily based on the geographic location responsible for recording the transaction.

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Includes provision for off-balance sheet instruments.

## Acronyms

| Acronym      | Definition   | Acronym     | Definition  |
|--------------|--|-------------|---|
| <b>AML</b>   | Anti-Money Laundering  | <b>IFRS</b> | International Financial Reporting Standards                   |
| <b>BRR</b>   | Borrower Risk Rating   | <b>ISE</b>  | Insurance Service Expenses                                    |
| <b>CET1</b>  | Common Equity Tier 1   | <b>LCR</b>  | Liquidity Coverage Ratio                                      |
| <b>DSAC</b>  | Debt Securities at Amortized cost                                | <b>N/A</b>  | Not Applicable  |
| <b>DSOCI</b> | Debt Securities at Fair Value Through Other Comprehensive Income | <b>OSFI</b> | Office of the Superintendent of Financial Institutions Canada |
| <b>EPS</b>   | Earnings Per Share   | <b>PCL</b>  | Provision for Credit Loss                                     |
| <b>ECL</b>   | Expected Credit Loss   | <b>ROE</b>  | Return on Common Equity                                       |
| <b>FVOCI</b> | Fair Value Through Other Comprehensive Income                    | <b>RWA</b>  | Risk-Weighted Assets  |
| <b>FVTPL</b> | Fair Value Through Profit or Loss                                | <b>TEB</b>  | Taxable Equivalent Basis                                      |
| <b>GAAP</b>  | Generally Accepted Accounting Principles                         | <b>TLAC</b> | Total Loss Absorbing Capacity                                 |
| <b>HELOC</b> | Home Equity Line of Credit                                       |             |   |