Supplemental Financial Information

For the Third Quarter Ended July 31, 2026

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Basis of Presentation

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 third 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 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*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Income Statement														
Net interest income	1	**$ 9,296**	$ 8,861	$ 8,789	$ 8,545	$ 8,526	$ 8,125	$ 7,866	$ 7,940	$ 7,579	**$ 26,946**	$ 24,517	$ 33,062	$ 30,472
Non-interest income	2	**7,589**	6,936	7,796	6,949	6,771	14,812	6,183	7,574	6,597	**22,321**	27,766	34,715	26,751
Total revenue	3	**16,885**	15,797	16,585	15,494	15,297	22,937	14,049	15,514	14,176	**49,267**	52,283	67,777	57,223
Provision for (recovery of) credit losses	4	**917**	1,001	1,039	982	971	1,341	1,212	1,109	1,072	**2,957**	3,524	4,506	4,253
Insurance service expenses (ISE)	5	**1,646**	1,398	1,622	1,602	1,563	1,417	1,507	2,364	1,669	**4,666**	4,487	6,089	6,647
Non-interest expenses	6	**8,475**	8,372	8,753	8,808	8,522	8,139	8,070	8,050	11,012	**25,600**	24,731	33,539	35,493
Income (loss) before provision for income taxes	7	**5,847**	5,026	5,171	4,102	4,241	12,040	3,260	3,991	423	**16,044**	19,541	23,643	10,830
Provision for (recovery of) income taxes	8	**1,232**	775	1,128	822	905	985	698	534	794	**3,135**	2,588	3,410	2,691
Income (loss) before share of net income from investment in Schwab	9	**4,615**	4,251	4,043	3,280	3,336	11,055	2,562	3,457	(371)	**12,909**	16,953	20,233	8,139
Share of net income from investment in Schwab	10	**–**	–	–	–	–	74	231	178	190	**–**	305	305	703
Net income (loss) – reported	11	**4,615**	4,251	4,043	3,280	3,336	11,129	2,793	3,635	(181)	**12,909**	17,258	20,538	8,842
Adjustment for items of note, net of income taxes	12	**56**	(83)	173	625	535	(7,503)	830	(430)	3,827	**146**	(6,138)	(5,513)	5,435
Net income – adjusted[1]	13	**4,671**	4,168	4,216	3,905	3,871	3,626	3,623	3,205	3,646	**13,055**	11,120	15,025	14,277
Preferred dividends and distributions on other equity instruments	14	**94**	202	101	191	88	200	86	193	69	**397**	374	565	526
Net income available to common shareholders – adjusted	15	**$ 4,577**	$ 3,966	$ 4,115	$ 3,714	$ 3,783	$ 3,426	$ 3,537	$ 3,012	$ 3,577	**$ 12,658**	$ 10,746	$ 14,460	$ 13,751
Total revenue – adjusted[1]	16	**$ 16,926**	$ 16,037	$ 16,629	$ 16,028	$ 15,614	$ 15,138	$ 15,030	$ 14,897	$ 14,238	**$ 49,592**	$ 45,782	$ 61,810	$ 56,789
Non-interest expenses – adjusted[1]	17	**8,441**	8,339	8,563	8,540	8,124	7,908	7,983	7,731	7,208	**25,343**	24,015	32,555	29,148
Earnings (Loss) per Share (EPS) ($) and Weighted-Average[2]														
Basic earnings: reported	18	**$ 2.75**	$ 2.44	$ 2.35	$ 1.82	$ 1.89	$ 6.28	$ 1.55	$ 1.97	$ (0.14)	**$ 7.53**	$ 9.73	$ 11.57	$ 4.73
adjusted[1]	19	**2.78**	2.39	2.45	2.19	2.20	1.97	2.02	1.72	2.05	**7.61**	6.19	8.38	7.82
Diluted earnings: reported	20	**2.74**	2.43	2.34	1.82	1.89	6.27	1.55	1.97	(0.14)	**7.50**	9.72	11.56	4.72
adjusted[1]	21	**2.77**	2.38	2.44	2.18	2.20	1.97	2.02	1.72	2.05	**7.59**	6.19	8.37	7.81
Weighted-average number of common shares outstanding														
Basic	22	**1,646.0**	1,660.7	1,680.3	1,698.2	1,716.7	1,740.5	1,749.9	1,748.2	1,747.8	**1,662.3**	1,735.7	1,726.3	1,758.8
Diluted	23	**1,652.2**	1,665.5	1,684.7	1,701.5	1,718.9	1,741.7	1,750.7	1,749.3	1,747.8	**1,667.6**	1,737.0	1,728.0	1,760.0
Balance Sheet ($ billions)														
Total assets	24	**$ 2,111.9**	$ 2,085.1	$ 2,099.3	$ 2,094.6	$ 2,035.2	$ 2,064.3	$ 2,093.6	$ 2,061.8	$ 1,967.2	**$ 2,111.9**	$ 2,035.2	$ 2,094.6	$ 2,061.8
Total equity	25	**127.0**	124.3	125.6	127.8	125.4	126.1	119.0	115.2	111.6	**127.0**	125.4	127.8	115.2
Risk Metrics ($ billions, except as noted)														
Total risk-weighted assets[3]	26	**$ 653.4**	$ 641.4	$ 635.2	$ 636.4	$ 627.2	$ 624.6	$ 649.0	$ 630.9	$ 610.5	**$ 653.4**	$ 627.2	$ 636.4	$ 630.9
Common Equity Tier 1 Capital[3]	27	**93.2**	91.7	92.4	94.0	93.1	93.0	85.2	82.7	78.4	**93.2**	93.1	94.0	82.7
Common Equity Tier 1 Capital ratio[3]	28	**14.3**	14.3 %	14.5 %	14.7 %	14.8 %	14.9 %	13.1 %	13.1 %	12.8 %	**14.3 %**	14.8 %	14.7 %	13.1 %
Tier 1 Capital[3]	29	**$ 105.3**	$ 102.6	$ 103.3	$ 104.5	$ 103.2	$ 103.5	$ 95.6	$ 93.2	$ 88.9	**$ 105.3**	$ 103.2	$ 104.5	$ 93.2
Tier 1 Capital ratio[3]	30	**16.1**	16.0 %	16.3 %	16.4 %	16.5 %	16.6 %	14.7 %	14.8 %	14.6 %	**16.1 %**	16.5 %	16.4 %	14.8 %
Total Capital ratio[3]	31	**17.9**	17.8	18.1	18.4	18.4	18.5	17.0	16.8	16.3	**17.9**	18.4	18.4	16.8
Leverage ratio[4]	32	**4.5**	4.5	4.5	4.6	4.6	4.7	4.2	4.2	4.1	**4.5**	4.6	4.6	4.2
TLAC ratio[5]	33	**31.1**	31.1	31.1	31.8	30.9	31.0	29.5	28.7	29.1	**31.1**	30.9	31.8	28.7
TLAC leverage ratio[5]	34	**8.8**	8.8	8.6	8.9	8.7	8.7	8.5	8.1	8.3	**8.8**	8.7	8.9	8.1
Liquidity coverage ratio (LCR)[6]	35	**133**	130	137	130	138	141	141	138	129	**133**	n/a[7]	n/a	n/a
Net stable funding ratio (NSFR)[8]	36	**114**	117	115	117	117	119	116	116	115	**114**	n/a	n/a	n/a
Economic value of shareholders' equity (EVE) sensitivity[9] before tax ($ millions)														
1% increase in interest rates	37	**$ (3,806)**	$ (3,683)	$ (2,521)	$ (2,515)	$ (3,330)	$ (2,612)	$ (2,573)	$ (2,489)	$ (2,485)	**$ (3,806)**	$ (3,330)	$ (2,515)	$ (2,489)
1% decrease in interest rates	38	**3,588**	3,407	2,179	2,092	2,927	2,116	2,056	1,914	1,892	**3,588**	2,927	2,092	1,914
Net interest income sensitivity (NIIS) before tax ($ millions)[9]														
1% increase in interest rates	39	**341**	411	745	790	527	679	597	720	785	**341**	527	790	720
1% decrease in interest rates	40	**(371)**	(461)	(815)	(860)	(609)	(769)	(789)	(983)	(1,077)	**(371)**	(609)	(860)	(983)
Net impaired loans – personal, business, and government ($ millions)	41	**3,700**	3,751	3,900	3,832	3,672	3,238	3,635	3,407	2,905	**3,700**	3,672	3,832	3,407
As a % of net loans and acceptances	42	**0.37**	0.39 %	0.41 %	0.40 %	0.39 %	0.35 %	0.38 %	0.36 %	0.31 %	**0.37 %**	0.39 %	0.40 %	0.36 %
Provision for (recovery of) credit losses as a % of average net loans and acceptances	43	**0.37**	0.43	0.43	0.41	0.41	0.58	0.50	0.47	0.46	**0.41**	0.50	0.47	0.46
Rating of senior debt:[10]														
Moody's	44	**A2**	A2	A2	A2	A2	A2	A2	A2	A1	**A2**	A2	A2	A2
Standard and Poor's	45	**A-**	A-	A-	A-	A-	A-	A-	A-	A	**A-**	A-	A-	A-

1 For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.
2 For additional information about this metric, refer to the Glossary in the Bank's third quarter 2026 MD&A, which is incorporated by reference. The sum of the quarterly EPS figures may not equal year-to-date EPS.
3 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.
4 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.
5 These measures have been included in this document in accordance with OSFI's Total Loss Absorbing Capacity (TLAC) guideline.
6 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 July 31, 2026, April 30, 2026, January 31, 2026, October 31, 2025, July 31, 2025, April 30, 2025, January 31, 2025, October 31, 2024, and July 31, 2024 was calculated as an average of 64, 62, 61, 62, 64, 61, 62, 62, and 64 daily data points, respectively, in the quarter.
7 Not applicable.
8 This measure has been included in this document in accordance with OSFI's Liquidity Adequacy Requirements.
9 Effective the second quarter ended April 30, 2026, includes exposures from Wholesale Banking. Prior periods do not include Wholesale Banking.
10 Subject to conversion under the bank recapitalization "bail-in" regime.

Shareholder Value

($ millions, except as noted) *For the period ended*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Business Performance														
Net income (loss) attributable to common shareholders	1	**$ 4,521**	$ 4,049	$ 3,942	$ 3,089	$ 3,248	$ 10,929	$ 2,707	$ 3,442	$ (250)	**$ 12,512**	$ 16,884	$ 19,973	$ 8,316
Average common equity	2	**113,810**	113,288	115,250	114,939	114,115	114,585	106,133	102,051	100,677	**114,270**	111,644	112,429	100,979
Return on common equity – reported[1]	3	**15.8 %**	14.7 %	13.6 %	10.7 %	11.3 %	39.1 %	10.1 %	13.4 %	(1.0) %	**14.6 %**	20.2 %	17.8 %	8.2 %
Return on common equity – adjusted[1,2]	4	**16.0**	14.4	14.2	12.8	13.2	12.3	13.2	11.7	14.1	**14.8**	12.9	12.9	13.6
Return on tangible common equity[1,2]	5	**19.0**	17.7	16.3	12.9	13.6	48.0	13.4	17.8	(1.0)	**17.6**	25.2	21.9	11.2
Return on tangible common equity – adjusted[1,2]	6	**19.1**	17.2	16.9	15.4	15.8	15.0	17.2	15.4	18.8	**17.7**	15.9	15.8	18.0
Return on risk-weighted assets – reported[3]	7	**2.77**	2.59	2.46	1.94	2.06	7.04	1.68	2.21	(0.16)	**2.61**	3.57	3.15	1.39
Return on risk-weighted assets – adjusted[2,3]	8	**2.81**	2.54	2.57	2.33	2.40	2.21	2.19	1.93	2.35	**2.64**	2.27	2.28	2.30
Efficiency ratio – reported[1]	9	**50.2**	53.0	52.8	56.8	55.7	35.5	57.4	51.9	77.7	**52.0**	47.3	49.5	62.0
Efficiency ratio – adjusted, net of ISE[1,2,4]	10	**55.2**	57.0	57.1	59.2	57.8	57.6	59.0	61.7	57.3	**56.4**	58.2	58.4	58.1
Effective tax rate[1]														
Reported	11	**21.1**	15.4	21.8	20.0	21.3	8.2	21.4	13.4	187.7	**19.5**	13.2	14.4	24.8
Adjusted (TEB)[2,5]	12	**21.4**	21.6	22.2	20.6	22.1	21.0	22.5	19.2	20.7	**21.8**	21.9	21.6	20.4
Net interest margin[2,6]	13	**1.93**	1.95	1.85	1.82	1.82	1.76	1.66	1.72	1.70	**1.91**	1.75	1.76	1.72
Net interest margin – adjusted[2,6]	14	**1.94**	1.96	1.86	1.83	1.83	1.78	1.67	1.74	1.71	**1.92**	1.76	1.78	1.73
Average number of full-time equivalent staff	15	**105,324**	104,845	104,841	104,121	103,025	101,272	100,424	100,472	100,878	**105,005**	101,577	102,218	101,758
Common Share Performance														
Closing market price ($)	16	**$ 168.04**	$ 146.33	$ 127.26	$ 115.16	$ 100.92	$ 88.09	$ 82.91	$ 76.97	$ 81.53	**$ 168.04**	$ 100.92	$ 115.16	$ 76.97
Book value per common share ($)[1]	17	**69.69**	68.22	68.20	68.78	67.13	66.75	61.61	59.59	57.61	**69.69**	67.13	68.78	59.59
Closing market price to book value	18	**2.41**	2.14	1.87	1.67	1.50	1.32	1.35	1.29	1.42	**2.41**	1.50	1.67	1.29
Price-earnings ratio[7]														
Reported	19	**18.0**	17.3	10.3	10.0	8.6	9.1	17.5	16.3	19.2	**18.0**	8.6	10.0	16.3
Adjusted[2]	20	**17.2**	15.9	14.5	13.8	12.8	11.4	10.6	9.9	10.3	**17.2**	12.8	13.8	9.9
Total shareholder return on common shareholders' investment[8]	21	**71.9 %**	72.2 %	60.0 %	56.7 %	30.0 %	13.6 %	6.9 %	4.5 %	(1.4) %	**71.9 %**	30.0 %	56.7 %	4.5 %
Number of common shares outstanding (millions)	22	**1,638.4**	1,652.1	1,671.2	1,689.5	1,707.2	1,722.5	1,751.7	1,750.1	1,747.9	**1,638.4**	1,707.2	1,689.5	1,750.1
Total market capitalization ($ billions)	23	**$ 275.3**	$ 241.7	$ 212.7	$ 194.6	$ 172.3	$ 151.7	$ 145.2	$ 134.7	$ 142.5	**$ 275.3**	$ 172.3	$ 194.6	$ 134.7
Dividend Performance														
Dividend per common share ($)	24	**$ 1.12**	$ 1.08	$ 1.08	$ 1.05	$ 1.05	$ 1.05	$ 1.05	$ 1.02	$ 1.02	**$ 3.28**	$ 3.15	$ 4.20	$ 4.08
Dividend yield[9]	25	**2.8 %**	3.2 %	3.5 %	3.9 %	4.4 %	5.0 %	5.4 %	5.0 %	5.3 %	**3.1 %**	4.9 %	4.6 %	5.1 %
Common dividend payout ratio														
Reported[1]	26	**40.7**	44.1	45.9	57.6	55.4	16.6	67.8	51.8	n/m[10]	**43.4**	32.3	36.2	86.1
Adjusted[1,2]	27	**40.2**	45.0	44.0	47.9	47.5	53.0	51.9	59.2	49.7	**42.9**	50.7	50.0	52.1

1 For additional information about this metric, refer to the Glossary in the Bank's third quarter 2026 MD&A.
2 For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.
3 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.
4 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 – Q3 2026: $15,280 million, 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, 2026 YTD: $44,926 million, 2025 YTD: $41,295 million, 2025 FY: $55,721 million, 2024 FY: $50,142 million.
5 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.
6 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 third quarter 2026 MD&A.
7 Price-earnings ratio is calculated based on a trailing four quarters' EPS.
8 Return is calculated based on share price movement and dividends reinvested over a trailing one-year period.
9 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.
10 Not meaningful.

Adjusted and Reported Net Income and Adjustments for Items of Note[1]

($ millions, except as noted) *For the period ended*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Operating results – adjusted														
Net interest income[2,3]	1	**$ 9,337**	$ 8,904	$ 8,833	$ 8,594	$ 8,581	$ 8,208	$ 7,920	$ 8,034	$ 7,641	**$ 27,074**	$ 24,709	$ 33,303	$ 30,749
Non-interest income[4]	2	**7,589**	7,133	7,796	7,434	7,033	6,930	7,110	6,863	6,597	**22,518**	21,073	28,507	26,040
Total revenue	3	**16,926**	16,037	16,629	16,028	15,614	15,138	15,030	14,897	14,238	**49,592**	45,782	61,810	56,789
Provision for (recovery of) credit losses	4	**917**	1,001	1,039	982	971	1,341	1,212	1,109	1,072	**2,957**	3,524	4,506	4,253
Insurance service expenses	5	**1,646**	1,398	1,622	1,602	1,563	1,417	1,507	2,364	1,669	**4,666**	4,487	6,089	6,647
Non-interest expenses[5]	6	**8,441**	8,339	8,563	8,540	8,124	7,908	7,983	7,731	7,208	**25,343**	24,015	32,555	29,148
Income before income taxes and share of net income from investment in Schwab	7	**5,922**	5,299	5,405	4,904	4,956	4,472	4,328	3,693	4,289	**16,626**	13,756	18,660	16,741
Provision for (recovery of) income taxes[6]	8	**1,251**	1,131	1,189	999	1,085	929	962	695	868	**3,571**	2,976	3,975	3,355
Share of net income from investment in Schwab[7]	9	**–**	–	–	–	–	83	257	207	225	**–**	340	340	891
Net income – adjusted	10	**4,671**	4,168	4,216	3,905	3,871	3,626	3,623	3,205	3,646	**13,055**	11,120	15,025	14,277
Preferred dividends and distributions on other equity instruments	11	**94**	202	101	191	88	200	86	193	69	**397**	374	565	526
Net income available to common shareholders – adjusted	12	**$ 4,577**	$ 3,966	$ 4,115	$ 3,714	$ 3,783	$ 3,426	$ 3,537	$ 3,012	$ 3,577	**$ 12,658**	$ 10,746	$ 14,460	$ 13,751
Pre-tax adjustments for items of note														
Amortization of acquired intangibles[8]	13	**$ (34)**	$ (33)	$ (34)	$ (34)	$ (33)	$ (43)	$ (61)	$ (60)	$ (64)	**$ (101)**	$ (137)	$ (171)	$ (290)
Acquisition and integration charges related to the Schwab transaction[5,7]	14	**–**	–	–	–	–	–	–	(35)	(21)	**–**	–	–	(109)
Share of restructuring and other charges from investment in Schwab[7]	15	**–**	–	–	–	–	–	–	–	–	**–**	–	–	(49)
Restructuring charges[5]	16	**–**	–	(200)	(190)	(333)	(163)	–	–	(110)	**(200)**	(496)	(686)	(566)
Acquisition and integration-related charges[5]	17	**–**	–	–	(44)	(32)	(34)	(52)	(82)	(78)	**–**	(118)	(162)	(379)
Impact from the terminated First Horizon (FHN) acquisition-related capital hedging strategy[2]	18	**(41)**	(43)	(44)	(49)	(55)	(47)	(54)	(59)	(62)	**(128)**	(156)	(205)	(242)
Gain on sale of Schwab shares[4]	19	**–**	–	–	–	–	8,975	–	1,022	–	**–**	8,975	8,975	1,022
Balance sheet restructuring[3,4]	20	**–**	–	–	(485)	(262)	(1,129)	(927)	(311)	–	**–**	(2,318)	(2,803)	(311)
Indirect tax matters[3,5]	21	**–**	–	–	–	–	–	–	(226)	–	**–**	–	–	(226)
Civil matter provision[5]	22	**–**	–	–	–	–	–	–	–	–	**–**	–	–	(274)
Federal Deposit Insurance Corporation (FDIC) special assessment[5]	23	**–**	–	44	–	–	–	–	72	–	**44**	–	–	(442)
Global resolution of the investigations into the Bank's U.S. BSA/AML program[5]	24	**–**	–	–	–	–	–	–	(52)	(3,566)	**–**	–	–	(4,233)
Change in partnership share in the U.S. strategic cards portfolio[4]	25	**–**	(197)	–	–	–	–	–	–	–	**(197)**	–	–	–
Total	26	**$ (75)**	$ (273)	$ (234)	$ (802)	$ (715)	$ 7,559	$ (1,094)	$ 269	$ (3,901)	**$ (582)**	$ 5,750	$ 4,948	$ (6,099)
Less: Impact of income taxes														
Amortization of acquired intangibles	27	**$ (9)**	$ (8)	$ (8)	$ (8)	$ (8)	$ (8)	$ (9)	$ (8)	$ (8)	**$ (25)**	$ (25)	$ (33)	$ (41)
Acquisition and integration charges related to the Schwab transaction	28	**–**	–	–	–	–	–	–	(9)	(3)	**–**	–	–	(23)
Restructuring charges	29	**–**	–	(52)	(50)	(85)	(41)	–	–	(29)	**(52)**	(126)	(176)	(150)
Acquisition and integration-related charges	30	**–**	–	–	(9)	(7)	(8)	(11)	(18)	(18)	**–**	(26)	(35)	(82)
Impact from the terminated FHN acquisition-related capital hedging strategy	31	**(10)**	(10)	(12)	(13)	(14)	(12)	(13)	(14)	(16)	**(32)**	(39)	(52)	(60)
Gain on sale of Schwab shares[6]	32	**–**	(288)	–	–	–	407	–	–	–	**(288)**	407	407	–
Balance sheet restructuring	33	**–**	–	–	(97)	(66)	(282)	(231)	(77)	–	**–**	(579)	(676)	(77)
Indirect tax matters	34	**–**	–	–	–	–	–	–	(53)	–	**–**	–	–	(53)
Civil matter provision	35	**–**	–	–	–	–	–	–	–	–	**–**	–	–	(69)
FDIC special assessment	36	**–**	–	11	–	–	–	–	18	–	**11**	–	–	(109)
Change in partnership share in the U.S. strategic cards portfolio	37	**–**	(50)	–	–	–	–	–	–	–	**(50)**	–	–	–
Total	38	**$ (19)**	$ (356)	$ (61)	$ (177)	$ (180)	$ 56	$ (264)	$ (161)	$ (74)	**$ (436)**	$ (388)	$ (565)	$ (664)
Total adjustment for items of note	39	**$ (56)**	$ 83	$ (173)	$ (625)	$ (535)	$ 7,503	$ (830)	$ 430	$ (3,827)	**$ (146)**	$ 6,138	$ 5,513	$ (5,435)
Net Income (loss) attributable to common shareholders – reported	40	**$ 4,521**	$ 4,049	$ 3,942	$ 3,089	$ 3,248	$ 10,929	$ 2,707	$ 3,442	$ (250)	**$ 12,512**	$ 16,884	$ 19,973	$ 8,316
After-Tax Increase (Decrease) in Diluted Earnings per Share ($)[9]														
Amortization of acquired intangibles	41	**$ 0.01**	$ 0.01	$ 0.01	$ 0.01	$ 0.01	$ 0.02	$ 0.03	$ 0.03	$ 0.03	**$ 0.05**	$ 0.06	$ 0.08	$ 0.14
Acquisition and integration charges related to the Schwab transaction	42	**–**	–	–	–	–	–	–	0.02	0.01	**–**	–	–	0.05
Share of restructuring and other charges from investment in Schwab	43	**–**	–	–	–	–	–	–	–	–	**–**	–	–	0.03
Restructuring charges	44	**–**	–	0.09	0.08	0.14	0.07	–	–	0.05	**0.09**	0.21	0.30	0.24
Acquisition and integration-related charges	45	**–**	–	–	0.02	0.01	0.02	0.02	0.04	0.03	**–**	0.05	0.07	0.17
Impact from the terminated FHN acquisition-related capital hedging strategy	46	**0.02**	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.03	**0.06**	0.07	0.09	0.10
Gain on sale of Schwab shares	47	**–**	(0.17)	–	–	–	(4.92)	–	(0.59)	–	**(0.17)**	(4.92)	(4.96)	(0.58)
Balance sheet restructuring	48	**–**	–	–	0.23	0.13	0.49	0.40	0.13	–	**–**	1.00	1.23	0.13
Indirect tax matters	49	**–**	–	–	–	–	–	–	0.10	–	**–**	–	–	0.10
Civil matter provision	50	**–**	–	–	–	–	–	–	–	–	**–**	–	–	0.12
FDIC special assessment	51	**–**	–	(0.02)	–	–	–	–	(0.03)	–	**(0.02)**	–	–	0.19
Global resolution of the investigations into the Bank's U.S. BSA/AML program	52	**–**	–	–	–	–	–	–	0.03	2.04	**–**	–	–	2.40
Change in partnership share in the U.S. strategic cards portfolio	53	**–**	0.09	–	–	–	–	–	–	–	**0.08**	–	–	–
Total	54	**$ 0.03**	$ (0.05)	$ 0.10	$ 0.36	$ 0.31	$ (4.30)	$ 0.47	$ (0.25)	$ 2.19	**$ 0.09**	$ (3.53)	$ (3.19)	$ 3.09

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

[1] For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.
[2] 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.
[3] Adjusted net interest income excludes the following items of note:
   i. Balance sheet restructuring in respect of U.S. Banking activities, reported in the U.S. Banking segment.
   ii. Indirect tax matters, reported in the Corporate segment.
[4] Adjusted non-interest income excludes the following items of note:
   i. The Bank sold common shares of Schwab and recognized a gain on the sale. Amounts were reported in the Corporate segment.
   ii. Balance sheet restructuring in respect of U.S. Banking activities and other activities, reported in the U.S. Banking and Corporate segments, respectively.
   iii. 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.
[5] Adjusted non-interest expenses exclude the following items of note:
   i. Amortization of acquired intangibles, reported in the Corporate segment.
   ii. The Bank's own acquisition and integration charges related to the Schwab transaction, reported in the Corporate segment.
   iii. Restructuring charges, reported in the Corporate segment.
   iv. Acquisition and integration-related charges, reported in the Wholesale Banking segment.
   v. Indirect tax matters, reported in the Corporate segment.
   vi. Civil matter provision, reported in the Corporate segment.
   vii. FDIC special assessment, reported in the U.S. Banking segment.
   viii. Charges for the global resolution of the investigations into the Bank's U.S. BSA/AML program, reported in the U.S. Banking segment.
[6] 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 third quarter 2026 MD&A for further details.
[7] 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:
   i. Amortization of Schwab-related acquired intangibles.
   ii. The Bank's share of acquisition and integration charges associated with Schwab's acquisition of TD Ameritrade.
   iii. The Bank's share of restructuring charges incurred by Schwab.
   iv. The Bank's share of the FDIC special assessment charge incurred by Schwab.
[8] 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.
[9] 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 Q3**	**2026 Q2**	**2026 Q1**	**2025 Q4**	**2025 Q3**	**2025 Q2**	**2025 Q1**	**2024 Q4**	**2024 Q3**	**Year to Date 2026**	**Year to Date 2025**	**Full Year 2025**	**Full Year 2024**
Interest Income														
Loans	1	**$ 13,159**	$ 12,316	$ 12,719	$ 12,790	$ 12,871	$ 12,602	$ 13,467	$ 13,706	$ 13,821	**$ 38,194**	$ 38,940	$ 51,730	$ 53,676
Reverse repurchase agreements	2	**1,958**	1,886	2,217	2,419	2,466	2,368	2,606	2,809	2,960	**6,061**	7,440	9,859	11,621
Securities	3	**5,002**	4,981	4,891	5,202	5,184	5,246	5,225	5,364	5,676	**14,874**	15,655	20,857	22,666
Deposits with banks	4	**839**	798	869	1,012	1,223	1,366	1,574	1,895	1,349	**2,506**	4,163	5,175	5,426
Total interest income	5	**20,958**	19,981	20,696	21,423	21,744	21,582	22,872	23,774	23,806	**61,635**	66,198	87,621	93,389
Interest Expense														
Deposits	6	**8,485**	8,119	8,586	9,316	9,577	9,923	11,223	11,814	12,072	**25,190**	30,723	40,039	46,860
Securitization liabilities	7	**272**	244	231	228	225	205	228	221	265	**747**	658	886	1,002
Subordinated notes and debentures	8	**113**	107	122	118	121	145	135	124	119	**342**	401	519	436
Repurchase agreements and short sales	9	**2,573**	2,447	2,752	3,002	2,864	2,746	2,990	3,280	3,447	**7,772**	8,600	11,602	13,322
Other	10	**219**	203	216	214	431	438	430	395	324	**638**	1,299	1,513	1,297
Total interest expense	11	**11,662**	11,120	11,907	12,878	13,218	13,457	15,006	15,834	16,227	**34,689**	41,681	54,559	62,917
Net Interest Income	12	**9,296**	8,861	8,789	8,545	8,526	8,125	7,866	7,940	7,579	**26,946**	24,517	33,062	30,472
TEB adjustment	13	**23**	18	17	17	16	13	15	19	27	**58**	44	61	79
Net Interest Income (TEB)[1]	14	**$ 9,319**	$ 8,879	$ 8,806	$ 8,562	$ 8,542	$ 8,138	$ 7,881	$ 7,959	$ 7,606	**$ 27,004**	$ 24,561	$ 33,123	$ 30,551
Average total assets ($ billions)	15	**$ 2,147**	$ 2,098	$ 2,121	$ 2,102	$ 2,112	$ 2,156	$ 2,063	$ 2,035	$ 1,968	**$ 2,122**	$ 2,110	$ 2,108	$ 1,969
Average earning assets ($ billions)[2]	16	**1,909**	1,865	1,882	1,863	1,855	1,894	1,883	1,835	1,778	**1,885**	1,877	1,874	1,774
Net interest margin[2]	17	**1.93 %**	1.95 %	1.85 %	1.82 %	1.82 %	1.76 %	1.66 %	1.72 %	1.70 %	**1.91 %**	1.75 %	1.76 %	1.72 %
Net interest margin – adjusted[2]	18	**1.94**	1.96	1.86	1.83	1.83	1.78	1.67	1.74	1.71	**1.92**	1.76	1.78	1.73

[1] 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.
[2] 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 third quarter 2026 MD&A, for additional information about these metrics.

Non-Interest Income

($ millions) *For the period ended*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Investment and Securities Services														
Broker dealer fees and commissions	1	**$ 537**	$ 516	$ 488	$ 501	$ 426	$ 446	$ 434	$ 387	$ 382	**$ 1,541**	$ 1,306	$ 1,807	$ 1,522
Full-service brokerage and other securities services	2	**773**	717	624	600	511	484	466	451	402	**2,114**	1,461	2,061	1,668
Underwriting and advisory	3	**599**	538	460	551	420	361	375	368	368	**1,597**	1,156	1,707	1,436
Investment management fees	4	**106**	102	197	179	176	171	168	170	169	**405**	515	694	669
Mutual fund management	5	**590**	547	572	549	534	515	542	522	509	**1,709**	1,591	2,140	1,994
Trust fees	6	**33**	29	28	26	29	29	29	26	29	**90**	87	113	111
Total investment and securities services	7	**2,638**	2,449	2,369	2,406	2,096	2,006	2,014	1,924	1,859	**7,456**	6,116	8,522	7,400
Credit fees	8	**412**	433	393	389	423	419	419	388	447	**1,238**	1,261	1,650	1,898
Trading income (loss)	9	**1,056**	921	1,499	1,318	987	992	1,305	835	1,124	**3,476**	3,284	4,602	3,628
Service charges	10	**691**	681	703	725	697	680	686	663	652	**2,075**	2,063	2,788	2,626
Card services	11	**635**	605	728	704	724	704	773	730	752	**1,968**	2,201	2,905	2,947
Insurance revenue[1]	12	**2,011**	1,945	2,001	2,012	1,979	1,876	1,870	1,829	1,782	**5,957**	5,725	7,737	6,952
Other income (loss)														
Foreign exchange – non-trading	13	**59**	88	79	73	78	65	94	63	68	**226**	237	310	241
Financial instruments designated at fair value through profit or loss related to insurance subsidiaries[1]	14	**–**	(25)	(27)	42	(13)	1	17	25	50	**(52)**	5	47	117
Insurance and reinsurance finance income (expenses)	15	**(50)**	(30)	(25)	(115)	(38)	(58)	(88)	(133)	(130)	**(105)**	(184)	(299)	(443)
Hedging related activities and other income (loss) from financial instruments[2]	16	**162**	153	114	(392)	(124)	(1,013)	(904)	(281)	(34)	**429**	(2,041)	(2,433)	(232)
Fees and other items[3,4]	17	**(25)**	(284)	(38)	(213)	(38)	9,140	(3)	1,531	27	**(347)**	9,099	8,886	1,617
Total other income (loss)	18	**146**	(98)	103	(605)	(135)	8,135	(884)	1,205	(19)	**151**	7,116	6,511	1,300
Total non-interest income	19	**$ 7,589**	$ 6,936	$ 7,796	$ 6,949	$ 6,771	$ 14,812	$ 6,183	$ 7,574	$ 6,597	**$ 22,321**	$ 27,766	$ 34,715	$ 26,751

[1] 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.
[2] Includes the loss on sale of correspondent loans in the second quarter of 2025.
[3] 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.
[4] Includes net income (expense) from reinsurance contracts held.

Non-Interest Expenses

($ millions) *For the period ended*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Salaries and Employee Benefits														
Salaries	1	**$ 2,782**	$ 2,724	$ 2,750	$ 2,689	$ 2,645	$ 2,602	$ 2,584	$ 2,493	$ 2,489	**$ 8,256**	$ 7,831	$ 10,520	$ 9,920
Incentive compensation	2	**1,506**	1,393	1,408	1,284	1,261	1,233	1,328	1,065	1,060	**4,307**	3,822	5,106	4,481
Pension and other employee benefits	3	**654**	678	799	623	590	650	738	522	540	**2,131**	1,978	2,601	2,332
Total salaries and employee benefits	4	**4,942**	4,795	4,957	4,596	4,496	4,485	4,650	4,080	4,089	**14,694**	13,631	18,227	16,733
Occupancy														
Depreciation and impairment losses	5	**295**	288	279	273	261	275	277	289	254	**862**	813	1,086	1,048
Rent and maintenance	6	**207**	241	238	222	194	224	235	264	209	**686**	653	875	910
Total occupancy	7	**502**	529	517	495	455	499	512	553	463	**1,548**	1,466	1,961	1,958
Technology and Equipment														
Equipment, data processing and licenses	8	**734**	685	648	645	672	634	621	651	607	**2,067**	1,927	2,572	2,379
Depreciation and impairment losses	9	**62**	58	59	101	66	65	68	79	65	**179**	199	300	277
Total technology and equipment	10	**796**	743	707	746	738	699	689	730	672	**2,246**	2,126	2,872	2,656
Amortization of Other Intangibles														
Software	11	**200**	182	174	165	167	159	153	143	139	**556**	479	644	530
Other	12	**34**	33	34	33	34	35	34	33	34	**101**	103	136	172
Total amortization of other intangibles	13	**234**	215	208	198	201	194	187	176	173	**657**	582	780	702
Communication and Marketing	14	**423**	444	355	484	391	427	341	431	366	**1,222**	1,159	1,643	1,516
Restructuring Charges	15	**(10)**	(6)	200	190	333	163	–	–	110	**184**	496	686	566
Brokerage-Related and Sub-Advisory Fees	16	**150**	136	128	133	133	133	129	119	124	**414**	395	528	498
Professional, Advisory and Outside Services	17	**955**	1,010	1,046	1,329	1,109	957	893	1,079	765	**3,011**	2,959	4,288	3,064
Other Expenses[1]	18	**483**	506	635	637	666	582	669	882	4,250	**1,624**	1,917	2,554	7,800
Total non-interest expenses	19	**$ 8,475**	$ 8,372	$ 8,753	$ 8,808	$ 8,522	$ 8,139	$ 8,070	$ 8,050	$ 11,012	**$ 25,600**	$ 24,731	$ 33,539	$ 35,493

[1] 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 Q3**	**2026 Q2**	**2026 Q1**	**2025 Q4**	**2025 Q3**	**2025 Q2**	**2025 Q1**	**2024 Q4**	**2024 Q3**	**Year to Date 2026**	**Year to Date 2025**	**Full Year 2025**	**Full Year 2024**
Reported and Adjusted														
Net interest income	1	**$ 4,528**	$ 4,289	$ 4,394	$ 4,304	$ 4,239	$ 4,023	$ 4,135	$ 4,058	$ 3,994	**$ 13,211**	$ 12,397	$ 16,701	$ 15,697
Non-interest income	2	**989**	967	1,027	1,001	1,002	968	1,014	1,006	1,009	**2,983**	2,984	3,985	4,093
Total revenue	3	**5,517**	5,256	5,421	5,305	5,241	4,991	5,149	5,064	5,003	**16,194**	15,381	20,686	19,790
Provision for (recovery of) credit losses[1]														
Impaired	4	**446**	465	424	447	376	428	459	456	338	**1,335**	1,263	1,710	1,555
Performing	5	**32**	33	12	90	87	194	62	(26)	97	**77**	343	433	200
Total provision for (recovery of) credit losses	6	**478**	498	436	537	463	622	521	430	435	**1,412**	1,606	2,143	1,755
Non-interest expenses	7	**2,131**	2,088	2,147	2,178	2,066	2,052	2,086	2,102	1,967	**6,366**	6,204	8,382	8,010
Income (loss) before income taxes	8	**2,908**	2,670	2,838	2,590	2,712	2,317	2,542	2,532	2,601	**8,416**	7,571	10,161	10,025
Provision for (recovery of) income taxes	9	**813**	745	794	725	759	649	711	709	729	**2,352**	2,119	2,844	2,806
Net income	10	**$ 2,095**	$ 1,925	$ 2,044	$ 1,865	$ 1,953	$ 1,668	$ 1,831	$ 1,823	$ 1,872	**$ 6,064**	$ 5,452	$ 7,317	$ 7,219
Average common equity ($ billions)[2]	11	**$ 25.8**	$ 25.2	$ 25.3	$ 24.3	$ 23.8	$ 23.6	$ 23.2	$ 22.7	$ 21.8	**$ 25.4**	$ 23.5	$ 23.7	$ 21.6
Return on common equity[3]	12	**32.3 %**	31.3 %	32.1 %	30.4 %	32.5 %	28.9 %	31.4 %	32.0 %	34.1 %	**31.9 %**	31.0 %	30.8 %	33.4 %
Key Performance Indicators **($ billions, except as noted)**														
Total risk-weighted assets[4]	13	**$ 217**	$ 216	$ 211	$ 207	$ 198	$ 194	$ 191	$ 186	$ 184	**$ 217**	$ 198	$ 207	$ 186
Average loans – personal														
Real estate secured lending														
Residential mortgages	14	**244.9**	253.3	260.1	264.3	264.7	267.1	269.2	268.3	266.5	**252.8**	267.0	266.3	265.1
Home Equity Line of Credit (HELOC) – amortizing[5]	15	**130.5**	121.2	114.4	105.7	96.7	90.6	89.2	88.5	87.4	**122.0**	92.2	95.6	87.3
Real estate secured lending – amortizing	16	**375.4**	374.5	374.5	370.0	361.4	357.7	358.4	356.8	353.9	**374.8**	359.2	361.9	352.4
HELOC – non-amortizing[5]	17	**38.5**	37.5	37.1	36.2	35.3	34.2	33.7	32.8	32.0	**37.7**	34.4	34.9	31.6
Indirect auto[5]	18	**33.5**	33.0	33.0	32.6	31.7	31.0	30.6	30.2	29.7	**33.2**	31.1	31.5	29.6
Other[5]	19	**13.0**	13.0	13.1	13.1	13.0	12.8	12.7	12.6	12.4	**13.0**	12.8	12.9	12.3
Credit card	20	**24.7**	23.8	24.0	23.5	23.0	22.2	22.5	22.0	21.5	**24.2**	22.6	22.8	21.2
Total average loans – personal	21	**485.1**	481.8	481.7	475.4	464.4	457.9	457.9	454.4	449.5	**482.9**	460.1	464.0	447.1
Average loans and acceptances – business	22	**139.0**	135.9	133.5	131.1	129.3	127.5	125.5	123.3	122.4	**136.1**	127.4	128.3	121.3
Average deposits														
Personal	23	**318.3**	316.6	317.5	315.5	314.6	312.2	309.7	305.7	303.4	**317.5**	312.2	313.0	301.3
Business	24	**178.3**	176.2	177.6	173.8	170.1	168.3	169.9	165.6	160.9	**177.4**	169.5	170.6	160.3
Net interest margin including securitized assets	25	**2.88 %**	2.85 %	2.83 %	2.82 %	2.83 %	2.82 %	2.81 %	2.80 %	2.81 %	**2.85 %**	2.82 %	2.82 %	2.82 %
Efficiency ratio	26	**38.6**	39.7	39.6	41.1	39.4	41.1	40.5	41.5	39.3	**39.3**	40.3	40.5	40.5
Number of Canadian retail branches at period end	27	**1,037**	1,042	1,043	1,051	1,054	1,059	1,063	1,060	1,060	**1,037**	1,054	1,051	1,060
Average number of full-time equivalent staff[6]	28	**33,355**	33,159	33,660	33,325	32,698	32,152	32,253	32,925	33,401	**33,394**	32,370	32,611	33,660

[1] 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.
[2] For additional information about this metric, refer to the Glossary in the Bank's third quarter 2026 MD&A.
[3] Capital allocated to the business segments is 11.5% CET1 Capital.
[4] Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.
[5] HELOC, Indirect auto, and Other are included in Consumer instalment and other personal on the Consolidated Balance Sheet.
[6] 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*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Reported														
Net interest income	1	**$ 3,352**	$ 3,196	$ 3,296	$ 3,165	$ 3,101	$ 3,038	$ 3,064	$ 2,924	$ 2,936	**$ 9,844**	$ 9,203	$ 12,368	$ 11,600
Non-interest income[1]	2	**814**	588	789	433	541	(284)	(118)	432	752	**2,191**	139	572	2,659
Total revenue	3	**4,166**	3,784	4,085	3,598	3,642	2,754	2,946	3,356	3,688	**12,035**	9,342	12,940	14,259
Provision for (recovery of) credit losses[2]														
Impaired	4	**326**	332	394	331	330	309	529	418	331	**1,052**	1,168	1,499	1,437
Performing	5	**(9)**	10	(99)	(27)	(13)	133	(78)	(29)	47	**(98)**	42	15	95
Total provision for (recovery of) credit losses	6	**317**	342	295	304	317	442	451	389	378	**954**	1,210	1,514	1,532
Non-interest expenses[3]	7	**2,554**	2,476	2,468	2,500	2,381	2,338	2,380	2,324	5,664	**7,498**	7,099	9,599	13,141
Income (loss) before income taxes	8	**1,295**	966	1,322	794	944	(26)	115	643	(2,354)	**3,583**	1,033	1,827	(414)
Provision for (recovery of) income taxes[1]	9	**221**	153	282	75	184	(68)	(28)	95	223	**656**	88	163	615
U.S. Banking net income (loss) excluding Schwab	10	**1,074**	813	1,040	719	760	42	143	548	(2,577)	**2,927**	945	1,664	(1,029)
Share of net income from investment in Schwab[4,5,6]	11	**–**	–	–	–	–	78	199	154	178	**–**	277	277	709
U.S. Banking net income (loss)	12	**$ 1,074**	$ 813	$ 1,040	$ 719	$ 760	$ 120	$ 342	$ 702	$ (2,399)	**$ 2,927**	$ 1,222	$ 1,941	$ (320)
U.S. Banking average common equity ($ billions)	13	**$ 41.8**	$ 41.0	$ 41.6	$ 42.7	$ 42.6	$ 45.3	$ 48.2	$ 45.3	$ 45.5	**$ 41.5**	$ 45.4	$ 44.7	$ 44.4
U.S. Banking average common equity excluding Schwab ($ billions)	14	**41.8**	41.0	41.6	42.7	42.6	44.0	44.4	41.3	40.7	**41.5**	43.7	43.4	40.1
U.S. Banking return on common equity[7]	15	**10.2 %**	8.1 %	9.9 %	6.7 %	7.1 %	1.1 %	2.8 %	6.2 %	(21.0) %	**9.4 %**	3.6 %	4.3 %	(0.7) %
U.S. Banking return on common equity excluding Schwab	16	**10.2**	8.1	9.9	6.7	7.1	0.4	1.3	5.3	(25.2)	**9.4**	2.9	3.8	(2.6)
Adjusted														
Net interest income[8]	17	**$ 3,352**	$ 3,196	$ 3,296	$ 3,165	$ 3,101	$ 3,074	$ 3,064	$ 2,924	$ 2,936	**$ 9,844**	$ 9,239	$ 12,404	$ 11,600
Non-interest income[1,8]	18	**814**	785	789	816	803	809	809	743	752	**2,388**	2,421	3,237	2,970
Total revenue	19	**4,166**	3,981	4,085	3,981	3,904	3,883	3,873	3,667	3,688	**12,232**	11,660	15,641	14,570
Provision for (recovery of) credit losses[2]														
Impaired	20	**326**	332	394	331	330	309	529	418	331	**1,052**	1,168	1,499	1,437
Performing	21	**(9)**	10	(99)	(27)	(13)	133	(78)	(29)	47	**(98)**	42	15	95
Total provision for (recovery of) credit losses	22	**317**	342	295	304	317	442	451	389	378	**954**	1,210	1,514	1,532
Non-interest expenses[8]	23	**2,554**	2,476	2,512	2,500	2,381	2,338	2,380	2,344	2,098	**7,542**	7,099	9,599	8,466
Income (loss) before income taxes	24	**1,295**	1,163	1,278	1,177	1,206	1,103	1,042	934	1,212	**3,736**	3,351	4,528	4,572
Provision for (recovery of) income taxes[1]	25	**221**	203	271	170	250	214	203	154	223	**695**	667	837	801
U.S. Banking net income excluding Schwab	26	**1,074**	960	1,007	1,007	956	889	839	780	989	**3,041**	2,684	3,691	3,771
Share of net income from investment in Schwab[4,5,6]	27	**–**	–	–	–	–	78	199	154	178	**–**	277	277	709
U.S. Banking net income	28	**$ 1,074**	$ 960	$ 1,007	$ 1,007	$ 956	$ 967	$ 1,038	$ 934	$ 1,167	**$ 3,041**	$ 2,961	$ 3,968	$ 4,480
U.S. Banking return on common equity[7]	29	**10.2 %**	9.6 %	9.6 %	9.3 %	8.9 %	8.8 %	8.6 %	8.2 %	10.2 %	**9.8 %**	8.7 %	8.9 %	10.1 %
U.S. Banking return on common equity excluding Schwab	30	**10.2**	9.6	9.6	9.3	8.9	8.3	7.5	7.5	9.7	**9.8**	8.2	8.5	9.4
Key Performance Indicators **($ billions, except as noted)**														
Total risk-weighted assets[9]	31	**$ 237**	$ 233	$ 232	$ 240	$ 243	$ 246	$ 277	$ 272	$ 254	**$ 237**	$ 243	$ 240	$ 272
Average loans – personal[10]														
Residential mortgages	32	**48.2**	47.3	48.0	47.7	47.1	56.0	60.8	58.3	58.1	**47.9**	54.6	52.9	57.4
Consumer instalment and other personal														
HELOC	33	**12.8**	12.3	12.4	12.2	11.8	12.0	11.8	11.1	10.8	**12.5**	11.9	11.9	10.7
Indirect auto	34	**44.7**	43.4	44.0	43.4	42.3	43.3	43.8	41.9	41.8	**44.0**	43.1	43.2	41.3
Other	35	**0.6**	0.7	0.8	1.0	0.8	0.7	0.8	0.8	0.7	**0.8**	0.8	0.8	0.7
Credit card	36	**19.1**	19.1	20.4	20.0	19.8	20.4	21.4	20.0	20.0	**19.5**	20.5	20.4	20.0
Total average loans – personal[10]	37	**125.4**	122.8	125.6	124.3	121.8	132.4	138.6	132.1	131.4	**124.7**	130.9	129.2	130.1
Average loans and acceptances – business[10]	38	**116.4**	114.7	117.0	120.6	125.2	132.7	134.8	131.4	133.0	**116.1**	130.8	128.3	131.7
Average deposits[10]														
Personal	39	**182.0**	181.0	181.5	182.0	182.1	191.5	189.3	179.5	179.7	**181.5**	187.6	186.2	177.8
Business	40	**134.9**	133.2	138.7	138.8	137.4	141.1	143.2	138.9	138.3	**135.6**	140.6	140.1	139.6
Schwab insured deposit accounts	41	**98.5**	98.9	103.0	108.9	111.5	119.3	120.7	113.2	117.0	**100.1**	117.2	115.1	120.5
Net interest margin[11]	42	**3.47 %**	3.41 %	3.38 %	3.25 %	3.19 %	3.00 %	2.86 %	2.77 %	3.02 %	**3.42 %**	3.02 %	3.08 %	2.95 %
Net interest margin – adjusted[11]	43	**3.47**	3.41	3.38	3.25	3.19	3.04	2.86	2.77	3.02	**3.42**	3.03	3.09	2.95
Assets under administration[12]	44	**$ 66**	$ 63	$ 63	$ 64	$ 63	$ 61	$ 62	$ 59	$ 57	**$ 66**	$ 63	$ 64	$ 59
Assets under management[12]	45	**17**	15	15	14	13	12	13	11	11	**17**	13	14	11
Efficiency ratio – reported[1]	46	**61.3 %**	65.4 %	60.4 %	69.5 %	65.4 %	84.9 %	80.8 %	69.2 %	153.6 %	**62.3 %**	76.0 %	74.2 %	92.2 %
Efficiency ratio – adjusted[1]	47	**61.3**	62.2	61.5	62.8	61.0	60.2	61.5	63.9	56.9	**61.7**	60.9	61.4	58.1
Number of U.S. banking stores as at period end[13]	48	**1,048**	1,048	1,049	1,100	1,100	1,137	1,134	1,132	1,150	**1,048**	1,100	1,100	1,132
Average number of full-time equivalent staff	49	**30,436**	30,326	29,877	29,158	28,817	28,604	28,276	27,802	27,627	**30,212**	28,565	28,715	27,842

[1] 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.
[2] 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.
[3] 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.
[4] Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
[5] 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.
[6] 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.
[7] Capital allocated to the business segments is 11.5% CET1 Capital.
[8] 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.
[9] Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.
[10] Amounts are presented based on a management reporting view and exclude certain accounting adjustments.
[11] 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.
[12] For additional information about this metric, refer to the Glossary in the Bank's third quarter 2026 MD&A.
[13] 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*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Reported														
Net interest income	1	**$ 2,403**	$ 2,332	$ 2,372	$ 2,281	$ 2,256	$ 2,136	$ 2,160	$ 2,141	$ 2,144	**$ 7,107**	$ 6,552	$ 8,833	$ 8,520
Non-interest income[1]	2	**584**	430	569	315	396	(193)	(82)	318	549	**1,583**	121	436	1,955
Total revenue	3	**2,987**	2,762	2,941	2,596	2,652	1,943	2,078	2,459	2,693	**8,690**	6,673	9,269	10,475
Provision for (recovery of) credit losses[2]														
Impaired	4	**234**	243	284	238	240	216	371	306	242	**761**	827	1,065	1,056
Performing	5	**(7)**	7	(72)	(18)	(9)	95	(53)	(21)	34	**(72)**	33	15	70
Total provision for (recovery of) credit losses	6	**227**	250	212	220	231	311	318	285	276	**689**	860	1,080	1,126
Non-interest expenses[3]	7	**1,830**	1,807	1,778	1,801	1,732	1,644	1,675	1,703	4,133	**5,415**	5,051	6,852	9,631
Income (loss) before income taxes	8	**930**	705	951	575	689	(12)	85	471	(1,716)	**2,586**	762	1,337	(282)
Provision for (recovery of) income taxes[1]	9	**159**	110	204	55	135	(47)	(20)	69	163	**473**	68	123	453
U.S. Banking net income (loss) excluding Schwab	10	**771**	595	747	520	554	35	105	402	(1,879)	**2,113**	694	1,214	(735)
Share of net income from investment in Schwab[4,5,6]	11	**–**	–	–	–	–	54	142	114	129	**–**	196	196	523
U.S. Banking net income (loss)	12	**$ 771**	$ 595	$ 747	$ 520	$ 554	$ 89	$ 247	$ 516	$ (1,750)	**$ 2,113**	$ 890	$ 1,410	$ (212)
U.S. Banking average common equity (US$ billions)	13	**$ 30.0**	$ 29.9	$ 29.9	$ 30.8	$ 31.0	$ 31.8	$ 33.9	$ 33.2	$ 33.3	**$ 29.9**	$ 32.3	$ 31.9	$ 32.6
U.S. Banking average common equity excluding Schwab (US$ billions)	14	**30.0**	29.9	29.9	30.8	31.0	31.0	31.2	30.2	29.7	**29.9**	31.1	31.0	29.5
U.S. Banking return on common equity[7]	15	**10.2 %**	8.2 %	9.9 %	6.7 %	7.1 %	1.1 %	2.9 %	6.2 %	(20.9) %	**9.4 %**	3.7 %	4.4 %	(0.7) %
U.S. Banking return on common equity excluding Schwab	16	**10.2**	8.2	9.9	6.7	7.1	0.5	1.3	5.3	(25.1)	**9.4**	3.0	3.9	(2.5)
Adjusted														
Net interest income[8]	17	**$ 2,403**	$ 2,332	$ 2,372	$ 2,281	$ 2,256	$ 2,161	$ 2,160	$ 2,141	$ 2,144	**$ 7,107**	$ 6,577	$ 8,858	$ 8,520
Non-interest income[1,8]	18	**584**	574	569	589	584	570	570	544	549	**1,727**	1,724	2,313	2,181
Total revenue	19	**2,987**	2,906	2,941	2,870	2,840	2,731	2,730	2,685	2,693	**8,834**	8,301	11,171	10,701
Provision for (recovery of) credit losses[2]														
Impaired	20	**234**	243	284	238	240	216	371	306	242	**761**	827	1,065	1,056
Performing	21	**(7)**	7	(72)	(18)	(9)	95	(53)	(21)	34	**(72)**	33	15	70
Total provision for (recovery of) credit losses	22	**227**	250	212	220	231	311	318	285	276	**689**	860	1,080	1,126
Non-interest expenses[8]	23	**1,830**	1,807	1,810	1,801	1,732	1,644	1,675	1,717	1,533	**5,447**	5,051	6,852	6,220
Income (loss) before income taxes	24	**930**	849	919	849	877	776	737	683	884	**2,698**	2,390	3,239	3,355
Provision for (recovery of) income taxes[1]	25	**159**	147	196	123	182	150	143	112	163	**502**	475	598	589
U.S. Banking net income excluding Schwab	26	**771**	702	723	726	695	626	594	571	721	**2,196**	1,915	2,641	2,766
Share of net income from investment in Schwab[4,5,6]	27	**–**	–	–	–	–	54	142	114	129	**–**	196	196	523
U.S. Banking net income	28	**$ 771**	$ 702	$ 723	$ 726	$ 695	$ 680	$ 736	$ 685	$ 850	**$ 2,196**	$ 2,111	$ 2,837	$ 3,289
U.S. Banking return on common equity[7]	29	**10.2 %**	9.6 %	9.6 %	9.3 %	8.9 %	8.8 %	8.6 %	8.2 %	10.2 %	**9.8 %**	8.7 %	8.9 %	10.1 %
U.S. Banking return on common equity excluding Schwab	30	**10.2**	9.6	9.6	9.3	8.9	8.3	7.5	7.5	9.6	**9.8**	8.2	8.5	9.4
Key Performance Indicators (US$ billions, except as noted)														
Total risk-weighted assets[9]	31	**$ 169**	$ 172	$ 171	$ 171	$ 176	$ 178	$ 191	$ 196	$ 184	**$ 169**	$ 176	$ 171	$ 196
Average loans – personal[10]														
Residential mortgages	32	**34.5**	34.5	34.6	34.4	34.3	39.4	42.8	42.7	42.4	**34.6**	38.8	37.7	42.2
Consumer instalment and other personal														
HELOC	33	**9.1**	9.0	8.9	8.8	8.6	8.4	8.3	8.1	7.9	**9.0**	8.4	8.5	7.9
Indirect auto	34	**32.0**	31.7	31.7	31.3	30.8	30.5	30.9	30.7	30.5	**31.8**	30.7	30.8	30.3
Other	35	**0.6**	0.5	0.6	0.7	0.5	0.5	0.5	0.5	0.5	**0.5**	0.5	0.6	0.5
Credit card	36	**13.7**	13.9	14.7	14.4	14.4	14.4	15.1	14.7	14.6	**14.1**	14.6	14.6	14.7
Total average loans – personal[10]	37	**89.9**	89.6	90.5	89.6	88.6	93.2	97.6	96.7	95.9	**90.0**	93.0	92.2	95.6
Average loans and acceptances – business[10]	38	**83.4**	83.7	84.3	86.9	91.1	93.3	94.9	96.3	97.1	**83.8**	93.1	91.5	96.8
Average deposits[10]														
Personal	39	**130.4**	132.1	130.8	131.2	132.5	134.7	133.3	131.5	131.2	**131.1**	133.5	132.9	130.6
Business	40	**96.7**	97.1	99.9	100.0	100.0	99.2	100.8	101.7	101.0	**97.9**	100.0	100.0	102.6
Schwab insured deposit accounts	41	**70.6**	72.1	74.2	78.5	81.2	83.9	85.0	82.9	85.4	**72.3**	83.4	82.1	88.6
Net interest margin[11]	42	**3.47 %**	3.41 %	3.38 %	3.25 %	3.19 %	3.00 %	2.86 %	2.77 %	3.02 %	**3.42 %**	3.02 %	3.08 %	2.95 %
Net interest margin – adjusted[11]	43	**3.47**	3.41	3.38	3.25	3.19	3.04	2.86	2.77	3.02	**3.42**	3.03	3.09	2.95
Assets under administration[12]	44	**$ 47**	$ 46	$ 47	$ 46	$ 46	$ 45	$ 43	$ 43	$ 41	**$ 47**	$ 46	$ 46	$ 43
Assets under management[12]	45	**12**	11	11	10	10	9	9	8	8	**12**	10	10	8
Efficiency ratio – reported[1]	46	**61.3 %**	65.4 %	60.5 %	69.4 %	65.3 %	84.6 %	80.6 %	69.3 %	153.5 %	**62.3 %**	75.7 %	73.9 %	91.9 %
Efficiency ratio – adjusted[1]	47	**61.3**	62.2	61.5	62.8	61.0	60.2	61.4	63.9	56.9	**61.7**	60.8	61.3	58.1
Number of U.S. banking stores as at period end[13]	48	**1,048**	1,048	1,049	1,100	1,100	1,137	1,134	1,132	1,150	**1,048**	1,100	1,100	1,132
Average number of full-time equivalent staff	49	**30,436**	30,326	29,877	29,158	28,817	28,604	28,276	27,802	27,627	**30,212**	28,565	28,715	27,842

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

[1] 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.

[2] 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.

[3] 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.

[4] Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

[5] 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.

[6] 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.

[7] Capital allocated to the business segments is 11.5% CET1 Capital.

[8] 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.

[9] Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

[10] Amounts are presented based on a management reporting view and exclude certain accounting adjustments.

[11] 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.

[12] For additional information about this metric, refer to the Glossary in the Bank's third quarter 2026 MD&A.

[13] Includes full-service retail banking stores.

Wealth Management and Insurance Segment

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2026 Q3**	**2026 Q2**	**2026 Q1**	**2025 Q4**	**2025 Q3**	**2025 Q2**	**2025 Q1**	**2024 Q4**	**2024 Q3**	**Year to Date 2026**	**Year to Date 2025**	**Full Year 2025**	**Full Year 2024**
Reported and Adjusted														
Net interest income	1	**$ 466**	$ 423	$ 406	$ 389	$ 373	$ 362	$ 369	$ 321	$ 316	**$ 1,295**	$ 1,104	$ 1,493	$ 1,226
Non-interest income	2	**3,619**	3,355	3,500	3,399	3,300	3,141	3,229	3,616	3,033	**10,474**	9,670	13,069	12,309
Total revenue	3	**4,085**	3,778	3,906	3,788	3,673	3,503	3,598	3,937	3,349	**11,769**	10,774	14,562	13,535
Insurance service expenses	4	**1,646**	1,398	1,622	1,602	1,563	1,417	1,507	2,364	1,669	**4,666**	4,487	6,089	6,647
Non-interest expenses	5	**1,296**	1,249	1,258	1,239	1,155	1,131	1,173	1,107	1,104	**3,803**	3,459	4,698	4,285
Income (loss) before income taxes	6	**1,143**	1,131	1,026	947	955	955	918	466	576	**3,300**	2,828	3,775	2,603
Provision for (recovery of) income taxes	7	**302**	294	269	248	252	248	238	117	146	**865**	738	986	648
Net income	8	**$ 841**	$ 837	$ 757	$ 699	$ 703	$ 707	$ 680	$ 349	$ 430	**$ 2,435**	$ 2,090	$ 2,789	$ 1,955
Breakdown of Total Net Income														
Wealth Management	9	**$ 653**	$ 558	$ 574	$ 557	$ 521	$ 480	$ 512	$ 448	$ 415	**$ 1,785**	$ 1,513	$ 2,070	$ 1,636
Insurance	10	**188**	279	183	142	182	227	168	(99)	15	**650**	577	719	319
Average common equity ($ billions)	11	**$ 6.8**	$ 6.7	$ 6.6	$ 6.4	$ 6.2	$ 6.2	$ 6.3	$ 6.2	$ 6.3	**$ 6.7**	$ 6.3	$ 6.3	$ 6.1
Return on common equity	12	**49.0 %**	51.2 %	45.3 %	43.1 %	44.7 %	46.8 %	42.7 %	22.5 %	27.1 %	**48.5 %**	44.7 %	44.3 %	31.8 %
Return on common equity – Wealth Management[1]	13	**72.5**	65.0	66.3	66.3	62.4	57.8	61.9	56.6	52.6	**68.0**	60.7	62.1	52.0
Return on common equity – Insurance	14	**23.1**	35.9	22.7	18.1	24.7	33.5	21.9	(13.1)	1.9	**27.1**	26.4	24.2	10.7
Key Performance Indicators ($ billions, except as noted)														
Total risk-weighted assets[2,3]	15	**$ 17**	$ 16	$ 16	$ 15	$ 15	$ 14	$ 15	$ 14	$ 13	**$ 17**	$ 15	$ 15	$ 14
Assets under administration[4]	16	**831**	797	771	759	709	654	687	651	632	**831**	709	759	651
Assets under management[5]	17	**644**	617	602	601	572	542	556	530	523	**644**	572	601	530
Average loans – personal	18	**9.1**	8.3	8.1	7.4	7.0	7.2	7.4	6.9	6.7	**8.5**	7.2	7.3	6.6
Average deposits	19	**39.3**	39.0	37.1	35.5	34.4	34.1	31.3	28.1	27.6	**38.5**	33.3	33.8	27.8
Insurance premiums ($ millions)	20	**$ 2,001**	$ 1,582	$ 1,502	$ 1,927	$ 2,011	$ 1,602	$ 1,514	$ 1,831	$ 1,853	**$ 5,085**	$ 5,127	$ 7,054	$ 6,481
Catastrophe claims, net of reinsurance ($ millions)[6]	21	**117**	–	7	15	36	50	–	388	186	**124**	86	101	591
Efficiency ratio	22	**31.7 %**	33.1 %	32.2 %	32.7 %	31.4 %	32.3 %	32.6 %	28.1 %	33.0 %	**32.3 %**	32.1 %	32.3 %	31.7 %
Efficiency ratio, net of ISE[7]	23	**53.1**	52.5	55.1	56.7	54.7	54.2	56.1	70.4	65.7	**53.5**	55.0	55.4	62.2
Average number of full-time equivalent staff	24	**16,092**	16,023	15,872	15,829	15,443	15,190	15,176	15,062	15,016	**15,995**	15,271	15,411	15,219

[1] Capital allocated to the business was 11.5% CET1 capital.

[2] 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.

[3] Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

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

[5] Effective the first quarter of 2026, comparative amounts have been restated for alignment with the presentation adopted in the current period.

[6] 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).

[7] Efficiency ratio, net of ISE is calculated by dividing non-interest expenses by total revenue, net of ISE. Total revenue, net of ISE – Q3 2026: $2,439 million, 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, 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 third 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** Q3	Q2	Q1	**2025** Q4	Q3	Q2	Q1	**2024** Q4	Q3	**Year to Date** 2026	2025	**Full Year** 2025	2024
Reported														
Net interest income (TEB)	1	**$ 270**	$ 276	$ (75)	$ (66)	$ 110	$ 45	$ (107)	$ 221	$ (26)	**$ 471**	$ 48	$ (18)	$ 582
Non-interest income	2	**2,311**	2,117	2,545	2,266	1,953	2,084	2,107	1,550	1,821	**6,973**	6,144	8,410	6,704
Total revenue	3	**2,581**	2,393	2,470	2,200	2,063	2,129	2,000	1,771	1,795	**7,444**	6,192	8,392	7,286
Provision for (recovery of) credit losses[1]														
Impaired	4	**6**	80	216	28	63	61	33	134	109	**302**	157	185	247
Performing	5	**35**	(2)	(44)	(4)	8	62	39	–	9	**(11)**	109	105	70
Total provision for (recovery of) credit losses	6	**41**	78	172	24	71	123	72	134	118	**291**	266	290	317
Non-interest expenses	7	**1,594**	1,509	1,563	1,559	1,493	1,461	1,535	1,336	1,310	**4,666**	4,489	6,048	5,576
Income (loss) before income taxes	8	**946**	806	735	617	499	545	393	301	367	**2,487**	1,437	2,054	1,393
Provision for (recovery of) income taxes (TEB)	9	**203**	194	174	123	101	126	94	66	50	**571**	321	444	275
Net income	10	**$ 743**	$ 612	$ 561	$ 494	$ 398	$ 419	$ 299	$ 235	$ 317	**$ 1,916**	$ 1,116	$ 1,610	$ 1,118
Average common equity ($ billions)	11	**$ 17.7**	$ 17.3	$ 17.6	$ 16.9	$ 16.9	$ 16.8	$ 16.2	$ 15.9	$ 16.0	**$ 17.5**	$ 16.6	$ 16.7	$ 15.8
Return on common equity – reported[2,3]	12	**16.7 %**	14.5 %	12.6 %	11.6 %	9.3 %	10.2 %	7.3 %	5.9 %	7.8 %	**14.6 %**	9.0 %	9.6 %	7.1 %
Adjusted														
Net interest income (TEB)	13	**$ 270**	$ 276	$ (75)	$ (66)	$ 110	$ 45	$ (107)	$ 221	$ (26)	**$ 471**	$ 48	$ (18)	$ 582
Non-interest income	14	**2,311**	2,117	2,545	2,266	1,953	2,084	2,107	1,550	1,821	**6,973**	6,144	8,410	6,704
Total revenue	15	**2,581**	2,393	2,470	2,200	2,063	2,129	2,000	1,771	1,795	**7,444**	6,192	8,392	7,286
Provision for (recovery of) credit losses[1]														
Impaired	16	**6**	80	216	28	63	61	33	134	109	**302**	157	185	247
Performing	17	**35**	(2)	(44)	(4)	8	62	39	–	9	**(11)**	109	105	70
Total provision for (recovery of) credit losses	18	**41**	78	172	24	71	123	72	134	118	**291**	266	290	317
Non-interest expenses[4]	19	**1,594**	1,509	1,563	1,515	1,461	1,427	1,483	1,254	1,232	**4,666**	4,371	5,886	5,197
Income (loss) before income taxes	20	**946**	806	735	661	531	579	445	383	445	**2,487**	1,555	2,216	1,772
Provision for (recovery of) income taxes (TEB)	21	**203**	194	174	132	108	134	105	84	68	**571**	347	479	357
Net income	22	**$ 743**	$ 612	$ 561	$ 529	$ 423	$ 445	$ 340	$ 299	$ 377	**$ 1,916**	$ 1,208	$ 1,737	$ 1,415
Return on common equity – adjusted[2,3]	23	**16.7 %**	14.5 %	12.6 %	12.4 %	9.9 %	10.9 %	8.3 %	7.5 %	9.4 %	**14.6 %**	9.7 %	10.4 %	8.9 %
Revenue – Reported and Adjusted														
Global Markets	24	**$ 1,580**	$ 1,537	$ 1,652	$ 1,348	$ 1,286	$ 1,423	$ 1,279	$ 1,001	$ 1,046	**$ 4,769**	$ 3,988	$ 5,336	$ 4,218
Corporate and Investment Banking	25	**982**	891	846	906	810	729	744	751	777	**2,719**	2,283	3,189	3,104
Other	26	**19**	(35)	(28)	(54)	(33)	(23)	(23)	19	(28)	**(44)**	(79)	(133)	(36)
Total revenue	27	**$ 2,581**	$ 2,393	$ 2,470	$ 2,200	$ 2,063	$ 2,129	$ 2,000	$ 1,771	$ 1,795	**$ 7,444**	$ 6,192	$ 8,392	$ 7,286
Key Performance Indicators ($ billions, except as noted)														
Total risk-weighted assets[5]	28	**$ 143**	$ 136	$ 137	$ 134	$ 131	$ 132	$ 128	$ 123	$ 123	**$ 143**	$ 131	$ 134	$ 123
Average gross lending portfolio[6]	29	**111.8**	100.0	93.9	90.0	96.8	103.1	100.9	97.0	97.4	**101.9**	100.3	97.7	96.7
Efficiency ratio – reported	30	**61.7 %**	63.1 %	63.3 %	70.9 %	72.4 %	68.6 %	76.8 %	75.4 %	73.0 %	**62.7 %**	72.5 %	72.1 %	76.5 %
Efficiency ratio – adjusted	31	**61.7**	63.1	63.3	68.9	70.8	67.0	74.2	70.8	68.6	**62.7**	70.6	70.1	71.3
Average number of full-time equivalent staff	32	**7,417**	7,226	7,334	7,438	7,342	6,970	6,919	6,975	7,018	**7,327**	7,078	7,169	7,042
Trading-Related Revenue (TEB)[7]														
Net interest income (TEB)	33	**$ (175)**	$ (121)	$ (455)	$ (419)	$ (231)	$ (272)	$ (404)	$ (149)	$ (332)	**$ (751)**	$ (907)	$ (1,326)	$ (653)
Trading income (loss)	34	**1,150**	989	1,601	1,284	1,104	1,128	1,308	782	1,058	**3,740**	3,540	4,824	3,435
Total trading-related revenue (TEB)	35	**$ 975**	$ 868	$ 1,146	$ 865	$ 873	$ 856	$ 904	$ 633	$ 726	**$ 2,989**	$ 2,633	$ 3,498	$ 2,782
Trading-Related Revenue (TEB) by product[7]														
Interest rate and credit	36	**$ 253**	$ 232	$ 336	$ 284	$ 456	$ 226	$ 362	$ 220	$ 267	**$ 821**	$ 1,044	$ 1,328	$ 1,147
Foreign exchange and commodities[8]	37	**343**	307	492	272	277	366	287	214	268	**1,142**	930	1,202	991
Equity and other[8]	38	**379**	329	318	309	140	264	255	199	191	**1,026**	659	968	644
Total trading-related revenue (TEB)	39	**$ 975**	$ 868	$ 1,146	$ 865	$ 873	$ 856	$ 904	$ 633	$ 726	**$ 2,989**	$ 2,633	$ 3,498	$ 2,782

1 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.
2 Capital allocated to the business segments is 11.5% CET1 Capital.
3 Credit valuation adjustment is included in accordance with OSFI guidance.
4 The item of note pertains to the acquisition and integration-related charges for the Cowen acquisition. Refer to footnote 5iv on page 5.
5 Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.
6 Includes gross loans and bankers' acceptances related to Wholesale Banking, excluding letters of credit, cash collateral, credit default swaps, and allowance for credit losses.
7 For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.
8 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

($ millions) *For the period ended*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Reported														
Net interest income (loss)[1,2]	1	**$ 680**	$ 677	$ 768	$ 753	$ 703	$ 657	$ 405	$ 416	$ 359	**$ 2,125**	$ 1,765	$ 2,518	$ 1,367
Non-interest income (loss)[2,3]	2	**(144)**	(91)	(65)	(150)	(25)	8,903	(49)	970	(18)	**(300)**	8,829	8,679	986
Total revenue	3	**536**	586	703	603	678	9,560	356	1,386	341	**1,825**	10,594	11,197	2,353
Provision for (recovery of) credit losses[2,4]														
Impaired	4	**87**	96	130	137	135	148	195	145	142	**313**	478	615	638
Performing	5	**(6)**	(13)	6	(20)	(15)	6	(27)	11	(1)	**(13)**	(36)	(56)	11
Total provision for (recovery of) credit losses	6	**81**	83	136	117	120	154	168	156	141	**300**	442	559	649
Non-interest expenses[4,5,6]	7	**900**	1,050	1,317	1,332	1,427	1,157	896	1,181	967	**3,267**	3,480	4,812	4,481
Income (loss) before income taxes and share of net income from investment in Schwab	8	**(445)**	(547)	(750)	(846)	(869)	8,249	(708)	49	(767)	**(1,742)**	6,672	5,826	(2,777)
Provision for (recovery of) income taxes[1,3]	9	**(307)**	(611)	(391)	(349)	(391)	30	(317)	(453)	(354)	**(1,309)**	(678)	(1,027)	(1,653)
Share of net income from investment in Schwab[7]	10	**–**	–	–	–	–	(4)	32	24	12	**–**	28	28	(6)
Net income (loss)	11	**(138)**	64	(359)	(497)	(478)	8,215	(359)	526	(401)	**(433)**	7,378	6,881	(1,130)
Adjusted														
Net interest income (loss)[1,2]	12	**$ 721**	$ 720	$ 812	$ 802	$ 758	$ 704	$ 459	$ 510	$ 421	**$ 2,253**	$ 1,921	$ 2,723	$ 1,644
Non-interest income (loss)[2,3]	13	**(144)**	(91)	(65)	(48)	(25)	(72)	(49)	(52)	(18)	**(300)**	(146)	(194)	(36)
Total revenue	14	**577**	629	747	754	733	632	410	458	403	**1,953**	1,775	2,529	1,608
Provision for (recovery of) credit losses[2,4]														
Impaired	15	**87**	96	130	137	135	148	195	145	142	**313**	478	615	638
Performing	16	**(6)**	(13)	6	(20)	(15)	6	(27)	11	(1)	**(13)**	(36)	(56)	11
Total provision for (recovery of) credit losses	17	**81**	83	136	117	120	154	168	156	141	**300**	442	559	649
Non-interest expenses[4,5,6]	18	**866**	1,017	1,083	1,108	1,061	960	861	924	807	**2,966**	2,882	3,990	3,190
Income (loss) before income taxes and share of net income from investment in Schwab	19	**(370)**	(471)	(472)	(471)	(448)	(482)	(619)	(622)	(545)	**(1,313)**	(1,549)	(2,020)	(2,231)
Provision for (recovery of) income taxes[1,3]	20	**(288)**	(305)	(319)	(276)	(284)	(316)	(295)	(369)	(298)	**(912)**	(895)	(1,171)	(1,257)
Share of net income from investment in Schwab[7]	21	**–**	–	–	–	–	5	58	53	47	**–**	63	63	182
Net income (loss)	22	**$ (82)**	$ (166)	$ (153)	$ (195)	$ (164)	$ (161)	$ (266)	$ (200)	$ (200)	**$ (401)**	$ (591)	$ (786)	$ (792)
Decomposition of Adjustments for Items of Note, Net of Income Taxes[8]														
Amortization of acquired intangibles	23	**$ 25**	$ 25	$ 26	$ 26	$ 25	$ 35	$ 52	$ 52	$ 56	**$ 76**	$ 112	$ 138	$ 249
Acquisition and integration charges related to the Schwab transaction	24	**–**	–	–	–	–	–	–	26	18	**–**	–	–	86
Share of restructuring and other charges from investment in Schwab	25	**–**	–	–	–	–	–	–	–	–	**–**	–	–	49
Restructuring charges	26	**–**	–	148	140	248	122	–	–	81	**148**	370	510	416
Impact from the terminated FHN acquisition-related capital hedging strategy	27	**31**	33	32	36	41	35	41	45	46	**96**	117	153	182
Gain on sale of Schwab shares	28	**–**	(288)	–	–	–	(8,568)	–	(1,022)	–	**(288)**	(8,568)	(8,568)	(1,022)
Balance sheet restructuring	29	**–**	–	–	100	–	–	–	–	–	**–**	–	100	–
Indirect tax matters	30	**–**	–	–	–	–	–	–	173	–	**–**	–	–	173
Civil matter provision	31	**–**	–	–	–	–	–	–	–	–	**–**	–	–	205
Total adjustments for items of note	32	**$ 56**	$ (230)	$ 206	$ 302	$ 314	$ (8,376)	$ 93	$ (726)	$ 201	**$ 32**	$ (7,969)	$ (7,667)	$ 338
Decomposition of Items included in Net Income (Loss)														
Net corporate expenses[6,9]	33	**$ (462)**	$ (543)	$ (515)	$ (537)	$ (477)	$ (431)	$ (370)	$ (389)	$ (302)	**$ (1,520)**	$ (1,278)	$ (1,815)	$ (1,246)
Other	34	**380**	377	362	342	313	270	104	189	102	**1,119**	687	1,029	454
Net income (loss)	35	**$ (82)**	$ (166)	$ (153)	$ (195)	$ (164)	$ (161)	$ (266)	$ (200)	$ (200)	**$ (401)**	$ (591)	$ (786)	$ (792)
Average number of full-time equivalent staff[10]	36	**18,024**	18,111	18,098	18,371	18,725	18,356	17,800	17,708	17,816	**18,077**	18,293	18,312	17,995

1 Includes the elimination of TEB adjustments reported in Wholesale Banking's results.
2 Business segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.
3 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.
4 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).
5 Includes the retailer program partners' share of the U.S. strategic cards portfolio.
6 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.
7 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.
8 For detailed footnotes to the items of note, refer to page 5.
9 For additional information about this metric, refer to the Glossary in the Bank's third quarter 2026 MD&A.
10 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) *As at*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3
ASSETS										
Cash and due from banks	1	**$ 6,812**	$ 5,858	$ 6,287	$ 7,512	$ 5,517	$ 5,501	$ 6,552	$ 6,437	$ 7,245
Interest-bearing deposits with banks	2	**103,820**	110,124	113,672	109,417	115,623	139,744	136,440	169,930	92,151
Trading loans, securities, and other	3	**218,133**	231,680	234,888	220,136	205,679	195,002	198,855	175,770	173,175
Non-trading financial assets at fair value through profit or loss	4	**9,534**	8,095	8,425	7,395	6,369	7,528	6,810	5,869	5,600
Derivatives	5	**80,055**	74,835	83,371	82,972	75,950	89,210	83,885	78,061	69,827
Financial assets designated at fair value through profit or loss	6	**7,071**	7,299	7,038	6,986	6,576	6,508	6,299	6,417	5,771
Financial assets at fair value through other comprehensive income	7	**135,092**	128,612	127,872	126,369	122,894	116,902	108,691	93,897	75,841
	8	**449,885**	450,521	461,594	443,858	417,468	415,150	404,540	360,014	330,214
Debt securities at amortized cost, net of allowance for credit losses	9	**236,855**	238,677	234,270	240,439	245,525	254,417	255,743	271,615	281,320
Securities purchased under reverse repurchase agreements	10	**231,368**	220,120	222,925	247,078	228,280	216,476	222,119	208,217	212,918
Loans										
Residential mortgages	11	**292,598**	299,994	308,151	315,063	315,931	316,298	334,103	331,649	329,262
Consumer instalment and other personal: HELOC	12	**190,187**	176,646	168,699	160,408	150,131	140,359	136,420	134,561	132,315
Indirect auto	13	**78,183**	75,633	75,039	76,319	74,376	72,746	74,871	72,818	71,649
Other	14	**23,051**	22,396	22,892	22,306	21,428	20,898	21,384	21,003	20,359
Credit card	15	**42,104**	40,802	41,070	41,662	41,596	40,465	41,585	40,639	40,517
Business and government	16	**373,421**	357,237	351,201	345,943	341,310	354,225	365,603	356,973	352,034
	17	**999,544**	972,708	967,052	961,701	944,772	944,991	973,966	957,643	946,136
Allowance for loan losses	18	**(8,508)**	(8,419)	(8,566)	(8,689)	(8,682)	(8,613)	(8,654)	(8,094)	(7,811)
Loans, net of allowance for loan losses	19	**991,036**	964,289	958,486	953,012	936,090	936,378	965,312	949,549	938,325
Other										
Customers' liability under acceptances	20	**–**	–	–	–	–	–	–	–	19
Investment in Schwab	21	**–**	–	–	–	–	–	9,242	9,024	10,031
Goodwill	22	**18,981**	18,460	18,472	18,980	18,775	18,703	19,579	18,851	18,700
Other intangibles	23	**3,841**	3,624	3,437	3,409	3,296	3,167	3,163	3,044	2,973
Land, buildings, equipment, and other depreciable assets	24	**10,207**	9,979	9,915	10,132	9,850	9,711	10,151	9,837	9,572
Deferred tax assets	25	**5,967**	5,327	4,983	5,388	5,786	5,309	5,072	4,937	4,719
Amounts receivable from brokers, dealers and clients	26	**25,034**	29,969	37,015	27,345	19,298	31,276	26,118	22,115	32,307
Other assets	27	**28,055**	28,157	28,250	27,988	29,654	28,442	29,523	28,181	26,687
	28	**92,085**	95,516	102,072	93,242	86,659	96,608	102,848	95,989	105,008
Total assets	29	**$ 2,111,861**	$ 2,085,105	$ 2,099,306	$ 2,094,558	$ 2,035,162	$ 2,064,274	$ 2,093,554	$ 2,061,751	$ 1,967,181
LIABILITIES										
Trading deposits	30	**$ 43,486**	$ 39,308	$ 42,328	$ 37,882	$ 33,102	$ 28,761	$ 27,198	$ 30,412	$ 32,021
Derivatives	31	**75,308**	74,532	83,495	79,356	72,030	83,485	75,017	68,368	60,113
Securitization liabilities at fair value	32	**26,491**	26,028	25,399	25,283	23,340	22,396	21,181	20,319	18,382
Financial liabilities designated at fair value through profit or loss	33	**213,022**	222,503	225,237	197,635	194,626	193,925	210,700	207,914	196,078
	34	**358,307**	362,371	376,459	340,156	323,098	328,567	334,096	327,013	306,594
Deposits										
Personal Non-term	35	**510,686**	509,217	505,962	513,437	512,993	510,591	518,578	497,909	490,695
Term	36	**134,487**	132,610	132,464	136,959	137,192	137,913	141,894	143,758	139,954
Banks	37	**36,065**	25,537	24,529	27,233	33,307	44,949	50,696	57,698	36,239
Business and government	38	**579,486**	576,067	582,189	589,475	573,430	574,295	579,318	569,315	553,662
	39	**1,260,724**	1,243,431	1,245,144	1,267,104	1,256,922	1,267,748	1,290,486	1,268,680	1,220,550
Other										
Acceptances	40	**–**	–	–	–	–	–	–	–	19
Obligations related to securities sold short	41	**41,924**	42,293	41,455	43,795	40,658	43,553	46,086	39,515	40,556
Obligations related to securities sold under repurchase agreements	42	**228,932**	218,392	213,782	221,150	207,858	187,402	193,856	201,900	182,813
Securitization liabilities at amortized cost	43	**16,990**	16,017	15,021	14,841	13,599	13,158	12,652	12,365	12,374
Amounts payable to brokers, dealers and clients	44	**26,495**	29,487	29,328	27,434	19,846	32,107	26,622	26,598	25,063
Insurance contract liabilities	45	**7,471**	7,307	7,370	7,278	7,106	6,922	6,910	7,169	6,343
Other liabilities	46	**33,480**	31,144	34,509	34,240	30,185	48,012	50,171	51,878	51,380
	47	**355,292**	344,640	341,465	348,738	319,252	331,154	336,297	339,425	318,548
Subordinated notes and debentures	48	**10,523**	10,345	10,642	10,733	10,496	10,714	13,671	11,473	9,913
Total liabilities	49	**1,984,846**	1,960,787	1,973,710	1,966,731	1,909,768	1,938,183	1,974,550	1,946,591	1,855,605
EQUITY										
Shareholders' Equity										
Common shares	50	**24,149**	24,309	24,551	24,727	24,971	25,136	25,528	25,373	25,222
Preferred shares and other equity instruments	51	**12,875**	11,625	11,625	11,625	10,788	11,138	11,138	10,888	10,888
Treasury Common Shares	52	**(19)**	(60)	(5)	–	(92)	(26)	(38)	(17)	(35)
Preferred shares and other equity instruments	53	**(46)**	(14)	(11)	(4)	(2)	(28)	(51)	(18)	(17)
Contributed surplus	54	**403**	361	315	285	243	199	189	204	187
Retained earnings	55	**78,882**	78,295	78,253	78,320	78,749	78,640	71,718	70,826	69,316
Accumulated other comprehensive income (loss)	56	**10,771**	9,802	10,868	12,874	10,737	11,032	10,520	7,904	6,015
Total equity	57	**127,015**	124,318	125,596	127,827	125,394	126,091	119,004	115,160	111,576
Total liabilities and equity	58	**$ 2,111,861**	$ 2,085,105	$ 2,099,306	$ 2,094,558	$ 2,035,162	$ 2,064,274	$ 2,093,554	$ 2,061,751	$ 1,967,181

Assets Under Administration and Management

($ millions) *As at*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3
Assets Under Administration										
U.S. Banking	1	**$ 65,898**	$ 62,695	$ 63,221	$ 64,188	$ 63,185	$ 61,459	$ 62,306	$ 59,190	$ 57,159
Wealth Management and Insurance[1]	2	**830,851**	796,979	770,647	758,856	708,774	653,644	686,858	650,791	631,980
Total	3	**$ 896,749**	$ 859,674	$ 833,868	$ 823,044	$ 771,959	$ 715,103	$ 749,164	$ 709,981	$ 689,139
Assets Under Management										
U.S. Banking	4	**$ 16,672**	$ 15,400	$ 14,905	$ 14,261	$ 13,186	$ 12,109	$ 12,637	$ 11,393	$ 11,056
Wealth Management and Insurance[2]	5	**643,501**	617,404	602,192	601,435	571,922	541,584	555,933	530,110	523,041
Total	6	**$ 660,173**	$ 632,804	$ 617,097	$ 615,696	$ 585,108	$ 553,693	$ 568,570	$ 541,503	$ 534,097

[1] Includes AUA administered by TD Investment Services Inc. which is part of the Canadian Personal and Commercial Banking segment.
[2] Effective the first quarter of 2026, comparative amounts have been restated for alignment with the presentation adopted in the current period.

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

($ millions) *For the period ended*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Unrealized Gains (Losses) on Financial Assets at Fair Value through Other Comprehensive Income														
Balance at beginning of period	1	**$ 338**	$ 527	$ 283	$ (37)	$ (352)	$ (99)	$ (208)	$ (92)	$ (194)	**$ 283**	$ (208)	$ (208)	$ (413)
Change in unrealized gains (losses)	2	**(17)**	(191)	245	290	285	(254)	99	(113)	106	**37**	130	420	217
Change in allowance for expected credit losses on financial assets at fair value through other comprehensive income	3	**–**	–	1	–	–	2	(1)	–	–	**1**	1	1	(1)
Reclassification to earnings of losses (gains)	4	**(2)**	2	(2)	30	30	(1)	11	(3)	(4)	**(2)**	40	70	(11)
Net change for the period	5	**(19)**	(189)	244	320	315	(253)	109	(116)	102	**36**	171	491	205
Balance at end of period	6	**319**	338	527	283	(37)	(352)	(99)	(208)	(92)	**319**	(37)	283	(208)
Unrealized Gains (Losses) on Equity Securities at Fair Value through Other Comprehensive Income														
Balance at beginning of period	7	**171**	167	146	138	82	46	35	11	53	**146**	35	35	(127)
Change in unrealized gains (losses)	8	**52**	25	35	25	66	8	16	26	44	**112**	90	115	250
Reclassification to retained earnings of losses (gains)	9	**(48)**	(21)	(14)	(17)	(10)	28	(5)	(2)	(86)	**(83)**	13	(4)	(88)
Net change for the period	10	**4**	4	21	8	56	36	11	24	(42)	**29**	103	111	162
Balance at end of period	11	**175**	171	167	146	138	82	46	35	11	**175**	138	146	35
Change in Fair Value Due to Credit Risk on Financial Liabilities Designated at Fair Value Through Profit or Loss														
Balance at beginning of period	12	**(31)**	(41)	(28)	(35)	(1)	(29)	(22)	(16)	(38)	**(28)**	(22)	(22)	(38)
Change in fair value due to credit risk on financial liabilities	13	**(4)**	10	(13)	7	(34)	28	(7)	(6)	22	**(7)**	(13)	(6)	16
Net change for the period	14	**(4)**	10	(13)	7	(34)	28	(7)	(6)	22	**(7)**	(13)	(6)	16
Balance at end of period	15	**(35)**	(31)	(41)	(28)	(35)	(1)	(29)	(22)	(16)	**(35)**	(35)	(28)	(22)
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities														
Balance at beginning of period	16	**11,343**	11,430	13,242	12,565	12,381	15,529	12,893	12,334	12,186	**13,242**	12,893	12,893	12,677
Investment in foreign operations	17	**3,677**	(60)	(3,552)	1,499	521	(6,679)	5,219	1,052	294	**65**	(939)	560	521
Hedging activities	18	**(2,633)**	(37)	2,410	(1,137)	(465)	4,889	(3,576)	(682)	(200)	**(260)**	848	(289)	(416)
Recovery of (provision for) income taxes	19	**732**	10	(670)	315	128	(1,358)	993	189	54	**72**	(237)	78	111
Net change for the period	20	**1,776**	(87)	(1,812)	677	184	(3,148)	2,636	559	148	**(123)**	(328)	349	216
Balance at end of period	21	**13,119**	11,343	11,430	13,242	12,565	12,381	15,529	12,893	12,334	**13,119**	12,565	13,242	12,893
Gains (losses) on Derivatives Designated as Cash Flow Hedges														
Balance at beginning of period	22	**(2,019)**	(1,215)	(769)	(1,894)	(1,078)	(2,719)	(2,924)	(3,197)	(4,790)	**(769)**	(2,924)	(2,924)	(5,472)
Change in gains (losses)	23	**1,326**	(805)	(1,450)	2,764	54	1,750	1,108	625	1,982	**(929)**	2,912	5,676	2,425
Reclassification to earnings of losses (gains)	24	**(2,114)**	1	1,004	(1,639)	(870)	(109)	(903)	(352)	(389)	**(1,109)**	(1,882)	(3,521)	123
Net change for the period	25	**(788)**	(804)	(446)	1,125	(816)	1,641	205	273	1,593	**(2,038)**	1,030	2,155	2,548
Balance at end of period	26	**(2,807)**	(2,019)	(1,215)	(769)	(1,894)	(1,078)	(2,719)	(2,924)	(3,197)	**(2,807)**	(1,894)	(769)	(2,924)
Share of accumulated other comprehensive income (loss) from investment in Schwab	27	**–**	–	–	–	–	–	(2,208)	(1,870)	(3,025)	**–**	–	–	(1,870)
Accumulated Other Comprehensive Income at End of Period	28	**$ 10,771**	$ 9,802	$ 10,868	$ 12,874	$ 10,737	$ 11,032	$ 10,520	$ 7,904	$ 6,015	**$ 10,771**	$ 10,737	$ 12,874	$ 7,904

Analysis of Change in Equity

($ millions, except as noted) *For the period ended*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Common Shares														
Balance at beginning of period	1	**$ 24,309**	$ 24,551	$ 24,727	$ 24,971	$ 25,136	$ 25,528	$ 25,373	$ 25,222	$ 25,257	**$ 24,727**	$ 25,373	$ 25,373	$ 25,434
Issued														
Options exercised	2	**52**	42	108	34	62	44	25	20	26	**202**	131	165	112
Dividend reinvestment plan	3	**–**	–	–	–	–	–	130	131	129	**–**	130	130	529
Purchase of shares for cancellation and other	4	**(212)**	(284)	(284)	(278)	(227)	(436)	–	–	(190)	**(780)**	(663)	(941)	(702)
Balance at end of period	5	**24,149**	24,309	24,551	24,727	24,971	25,136	25,528	25,373	25,222	**24,149**	24,971	24,727	25,373
Preferred Shares and Other Equity Instruments														
Balance at beginning of period	6	**11,625**	11,625	11,625	10,788	11,138	11,138	10,888	10,888	10,503	**11,625**	10,888	10,888	10,853
Issue of shares and other equity instruments	7	**1,250**	–	–	1,037	–	–	750	–	1,335	**1,250**	750	1,787	1,335
Redemption of shares and other equity instruments	8	**–**	–	–	(200)	(350)	–	(500)	–	(950)	**–**	(850)	(1,050)	(1,300)
Balance at end of period	9	**12,875**	11,625	11,625	11,625	10,788	11,138	11,138	10,888	10,888	**12,875**	10,788	11,625	10,888
Treasury Shares – Common														
Balance at beginning of period	10	**(60)**	(5)	–	(92)	(26)	(38)	(17)	(35)	(24)	**–**	(17)	(17)	(64)
Purchase of shares	11	**(2,949)**	(2,899)	(3,314)	(3,488)	(3,222)	(2,880)	(3,504)	(3,214)	(2,745)	**(9,162)**	(9,606)	(13,094)	(11,209)
Sale of shares	12	**2,990**	2,844	3,309	3,580	3,156	2,892	3,483	3,232	2,734	**9,143**	9,531	13,111	11,256
Balance at end of period	13	**(19)**	(60)	(5)	–	(92)	(26)	(38)	(17)	(35)	**(19)**	(92)	–	(17)
Treasury – Preferred Shares and Other Equity Instruments														
Balance at beginning of period	14	**(14)**	(11)	(4)	(2)	(28)	(51)	(18)	(17)	(8)	**(4)**	(18)	(18)	(65)
Purchase of shares	15	**(2,022)**	(353)	(162)	(75)	(73)	(267)	(1,120)	(227)	(147)	**(2,537)**	(1,460)	(1,535)	(625)
Sale of shares	16	**1,990**	350	155	73	99	290	1,087	226	138	**2,495**	1,476	1,549	672
Balance at end of period	17	**(46)**	(14)	(11)	(4)	(2)	(28)	(51)	(18)	(17)	**(46)**	(2)	(4)	(18)
Contributed Surplus														
Balance at beginning of period	18	**361**	315	285	243	199	189	204	187	184	**285**	204	204	155
Net premium (discount) on sale of treasury instruments	19	**(8)**	15	6	29	14	1	(12)	5	(3)	**13**	3	32	20
Stock options expensed	20	**35**	31	23	11	6	7	3	6	8	**89**	16	27	34
Stock options exercised	21	**(5)**	(4)	(10)	(3)	(5)	(4)	(3)	(3)	(2)	**(19)**	(12)	(15)	(12)
Other	22	**20**	4	11	5	29	6	(3)	9	–	**35**	32	37	7
Balance at end of period	23	**403**	361	315	285	243	199	189	204	187	**403**	243	285	204
Retained Earnings														
Balance at beginning of period	24	**78,295**	78,253	78,320	78,749	78,640	71,718	70,826	69,316	71,904	**78,320**	70,826	70,826	73,008
Impact of reclassification of securities supporting insurance reserves related to the adoption of IFRS 17	25	**–**	–	–	–	–	–	–	–	–	**–**	–	–	(10)
Net income (loss)	26	**4,615**	4,251	4,043	3,280	3,336	11,129	2,793	3,635	(181)	**12,909**	17,258	20,538	8,842
Common dividends	27	**(1,840)**	(1,786)	(1,811)	(1,779)	(1,798)	(1,815)	(1,836)	(1,782)	(1,779)	**(5,437)**	(5,449)	(7,228)	(7,163)
Preferred dividends and distributions on other equity instruments	28	**(94)**	(202)	(101)	(191)	(88)	(200)	(86)	(193)	(69)	**(397)**	(374)	(565)	(526)
Share and other equity instrument issue expenses	29	**(4)**	–	–	(5)	–	–	(2)	–	(7)	**(4)**	(2)	(7)	(7)
Net premium on repurchase of common shares and other	30	**(2,182)**	(2,321)	(2,162)	(1,796)	(1,334)	(2,135)	–	6	(871)	**(6,665)**	(3,469)	(5,265)	(3,295)
Actuarial gains (losses) on employee benefit plans	31	**44**	78	(50)	45	(17)	(29)	18	(158)	233	**72**	(28)	17	(111)
Realized gains (losses) on equity securities at fair value through other comprehensive income	32	**48**	22	14	17	10	(28)	5	2	86	**84**	(13)	4	88
Balance at end of period	33	**78,882**	78,295	78,253	78,320	78,749	78,640	71,718	70,826	69,316	**78,882**	78,749	78,320	70,826
Accumulated Other Comprehensive Income (loss)														
Balance at beginning of period	34	**9,802**	10,868	12,874	10,737	11,032	10,520	7,904	6,015	4,166	**12,874**	7,904	7,904	2,750
Change in unrealized gains (losses) on financial assets at fair value through other comprehensive income	35	**(17)**	(191)	245	290	285	(254)	99	(113)	106	**37**	130	420	217
Reclassification to earnings of changes in allowance for credit losses on financial assets at fair value through other comprehensive income	36	**–**	–	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	37	**(2)**	2	(2)	30	30	(1)	11	(3)	(4)	**(2)**	40	70	(11)
Net change in unrealized gains (losses) on equity securities at fair value through other comprehensive income	38	**4**	4	21	8	56	36	11	24	(42)	**29**	103	111	162
Change in fair value due to credit risk on financial liabilities designated at fair value through profit or loss	39	**(4)**	10	(13)	7	(34)	28	(7)	(6)	22	**(7)**	(13)	(6)	16
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	40	**1,776**	(87)	(1,812)	677	184	(3,148)	2,636	559	148	**(123)**	(328)	349	216
Net change in gains (losses) on derivatives designated as cash flow hedges	41	**(788)**	(804)	(446)	1,125	(816)	1,641	205	273	1,593	**(2,038)**	1,030	2,155	2,548
Share of other comprehensive income (loss) from investment in Schwab	42	**–**	–	–	–	–	2,208	(338)	1,155	26	**–**	1,870	1,870	2,007
Balance at end of period	43	**10,771**	9,802	10,868	12,874	10,737	11,032	10,520	7,904	6,015	**10,771**	10,737	12,874	7,904
Total Equity	44	**$ 127,015**	$ 124,318	$ 125,596	$ 127,827	$ 125,394	$ 126,091	$ 119,004	$ 115,160	$ 111,576	**$ 127,015**	$ 125,394	$ 127,827	$ 115,160

Analysis of Change in Equity (Continued)

($ millions, except as noted)	**LINE**	**2026**			**2025**				**2024**		**Year to Date**		**Full Year**	
For the period ended	**#**	**Q3**	**Q2**	**Q1**	**Q4**	**Q3**	**Q2**	**Q1**	**Q4**	**Q3**	**2026**	**2025**	**2025**	**2024**
NUMBER OF COMMON SHARES OUTSTANDING (thousands)[1]														
Balance at beginning of period	45	**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	**1,689,496**	1,750,059	1,750,059	1,790,674
Issued														
Options exercised	46	**580**	488	1,208	463	852	592	353	280	389	**2,276**	1,797	2,260	1,657
Dividend reinvestment plan	47	**–**	–	–	–	–	–	1,575	1,685	1,609	**–**	1,575	1,575	6,592
Purchase of shares for cancellation and other	48	**(14,489)**	(19,346)	(19,426)	(19,080)	(15,530)	(30,001)	–	–	(13,275)	**(53,261)**	(45,531)	(64,611)	(49,399)
Impact of treasury shares	49	**255**	(328)	(41)	909	(596)	145	(245)	195	(127)	**(114)**	(696)	213	535
Balance at end of period	50	**1,638,397**	1,652,051	1,671,237	1,689,496	1,707,204	1,722,478	1,751,742	1,750,059	1,747,899	**1,638,397**	1,707,204	1,689,496	1,750,059

[1] 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 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Balance at beginning of period	1	**$ –**	$ –	$ –	$ –	$ –	$ 9,242	$ 9,024	$ 10,031	$ 9,866	**$ –**	$ 9,024	$ 9,024	$ 8,907
Decrease in reported investment through dividends received	2	**–**	–	–	–	–	–	(64)	(77)	(77)	**–**	(64)	(64)	(307)
Share of net income, net of income taxes	3	**–**	–	–	–	–	74	231	178	190	**–**	305	305	703
Share of other comprehensive income (loss), net of income taxes	4	**–**	–	–	–	–	59	(338)	639	26	**–**	(279)	(279)	1,491
Decrease in reported investment through sale of shares	5	**–**	–	–	–	–	(9,237)	–	(1,791)	–	**–**	(9,237)	(9,237)	(1,791)
Foreign exchange and other adjustments	6	**–**	–	–	–	–	(138)	389	44	26	**–**	251	251	21
Balance at end of period	7	**$ –**	$ –	$ –	$ –	$ –	$ –	$ 9,242	$ 9,024	$ 10,031	**$ –**	$ –	$ –	$ 9,024

Goodwill and Other Intangibles

($ millions) *For the period ended*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
Goodwill														
Balance at beginning of period	1	**$ 18,460**	$ 18,472	18,980	$ 18,775	$ 18,703	$ 19,579	$ 18,851	$ 18,700	$ 18,658	**$ 18,980**	$ 18,851	$ 18,851	$ 18,602
Additions (disposals)[1]	2	**–**	–	–	–	–	–	–	–	–	**–**	–	–	128
Foreign currency translation adjustments and other	3	**521**	(12)	(508)	205	72	(876)	728	151	42	**1**	(76)	129	121
Balance at end of period	4	**$ 18,981**	$ 18,460	18,472	$ 18,980	$ 18,775	$ 18,703	$ 19,579	$ 18,851	$ 18,700	**$ 18,981**	$ 18,775	$ 18,980	$ 18,851
Other Intangibles[2]														
Balance at beginning of period	5	**$ 285**	$ 319	359	$ 390	$ 422	$ 472	$ 492	$ 529	$ 563	**$ 359**	$ 492	$ 492	$ 631
Amortized in the period	6	**(34)**	(33)	(34)	(33)	(34)	(35)	(34)	(33)	(34)	**(101)**	(103)	(136)	(172)
Foreign currency translation adjustments and other	7	**6**	(1)	(6)	2	2	(15)	14	(4)	–	**(1)**	1	3	33
Balance at end of period	8	**$ 257**	$ 285	319	$ 359	$ 390	$ 422	$ 472	$ 492	$ 529	**$ 257**	$ 390	$ 359	$ 492
Deferred Tax Liability on Other Intangibles														
Balance at beginning of period	9	**$ (10)**	$ (16)	(21)	$ (6)	$ (14)	$ (20)	$ (28)	$ (35)	$ (42)	**$ (21)**	$ (28)	$ (28)	$ (51)
Disposals (additions)	10	**–**	–	–	(24)	–	–	–	–	–	**–**	–	(24)	–
Recognized in the period	11	**8**	8	8	8	8	8	8	8	8	**24**	24	32	41
Foreign currency translation adjustments and other	12	**(1)**	(2)	(3)	1	–	(2)	–	(1)	(1)	**(6)**	(2)	(1)	(18)
Balance at end of period	13	**$ (3)**	$ (10)	(16)	$ (21)	$ (6)	$ (14)	$ (20)	$ (28)	$ (35)	**$ (3)**	$ (6)	$ (21)	$ (28)
Net Other Intangibles Closing Balance	14	**$ 254**	$ 275	303	$ 338	$ 384	$ 408	$ 452	$ 464	$ 494	**$ 254**	$ 384	$ 338	$ 464
Total Goodwill and Net Other Intangibles Closing Balance	15	**$ 19,235**	$ 18,735	18,775	$ 19,318	$ 19,159	$ 19,111	$ 20,031	$ 19,315	$ 19,194	**$ 19,235**	$ 19,159	$ 19,318	$ 19,315

[1] Includes adjustments to the purchase price allocation in connection with the Cowen acquisition.
[2] Excludes software and asset servicing rights.

Loans Managed[1,2,3,4]

($ millions) *As at*	LINE #	2026 Q3 Gross loans	2026 Q3 Gross impaired loans[5]	2026 Q3 Year-to-date write-offs, net of recoveries	2026 Q2 Gross loans	2026 Q2 Gross impaired loans[5]	2026 Q2 Year-to-date write-offs, net of recoveries	2026 Q1 Gross loans	2026 Q1 Gross impaired loans[5]	2026 Q1 Year-to-date write-offs, net of recoveries
Type of Loan										
Residential mortgages	1	**$ 302,721**	**$ 1,096**	**$ 8**	$ 309,924	$ 1,025	$ 4	$ 318,239	$ 1,026	$ 3
Consumer instalment and other personal	2	**291,421**	**1,152**	**1,003**	274,675	1,137	661	266,630	1,114	343
Credit card	3	**42,104**	**540**	**1,267**	40,802	553	831	41,070	568	420
Business and government[6]	4	**373,855**	**2,355**	**817**	357,696	2,566	630	351,761	2,886	236
Total loans managed	5	**1,010,101**	**5,143**	**3,095**	983,097	5,281	2,126	977,700	5,594	1,002
Less: Loans securitized and sold to third parties										
Residential mortgages[7]	6	**10,123**	**–**	**–**	9,930	–	–	10,088	–	–
Business and government	7	**60**	**–**	**–**	66	–	–	82	–	–
Total loans securitized and sold to third parties	8	**10,183**	**–**	**–**	9,996	–	–	10,170	–	–
Total loans managed, net of loans securitized	9	**$ 999,918**	**$ 5,143**	**$ 3,095**	$ 973,101	$ 5,281	$ 2,126	$ 967,530	$ 5,594	$ 1,002

($ millions) *As at*	LINE #	2025 Q4 Gross loans	2025 Q4 Gross impaired loans[5]	2025 Q4 Year-to-date write-offs, net of recoveries	2025 Q3 Gross loans	2025 Q3 Gross impaired loans[5]	2025 Q3 Year-to-date write-offs, net of recoveries	2025 Q2 Gross loans	2025 Q2 Gross impaired loans[5]	2025 Q2 Year-to-date write-offs, net of recoveries
Type of Loan										
Residential mortgages	10	$ 325,529	$ 978	$ 4	$ 326,339	$ 901	$ 6	$ 338,388	$ 834	$ 1
Consumer instalment and other personal	11	259,033	1,074	1,250	245,935	1,049	934	234,003	1,023	641
Credit card	12	41,662	568	1,685	41,596	559	1,265	40,465	532	871
Business and government[6]	13	346,328	2,800	954	341,580	2,825	687	354,478	2,477	546
Total loans managed	14	972,552	5,420	3,893	955,450	5,334	2,892	967,334	4,866	2,059
Less: Loans securitized and sold to third parties										
Residential mortgages[7]	15	10,466	–	–	10,408	–	–	22,090	–	–
Business and government	16	97	–	–	105	–	–	112	–	–
Total loans securitized and sold to third parties	17	10,563	–	–	10,513	–	–	22,202	–	–
Total loans managed, net of loans securitized	18	$ 961,989	$ 5,420	$ 3,893	$ 944,937	$ 5,334	$ 2,892	$ 945,132	$ 4,866	$ 2,059

($ millions) *As at*	LINE #	2025 Q1 Gross loans	2025 Q1 Gross impaired loans[5]	2025 Q1 Year-to-date write-offs, net of recoveries	2024 Q4 Gross loans	2024 Q4 Gross impaired loans[5]	2024 Q4 Year-to-date write-offs, net of recoveries	2024 Q3 Gross loans	2024 Q3 Gross impaired loans[5]	2024 Q3 Year-to-date write-offs, net of recoveries
Type of Loan										
Residential mortgages	19	$ 345,129	$ 890	$ 1	$ 342,180	$ 765	$ 7	$ 339,662	$ 700	$ 5
Consumer instalment and other personal	20	232,675	1,068	334	228,382	990	1,173	224,323	919	865
Credit card	21	41,585	604	436	40,639	575	1,561	40,517	532	1,168
Business and government[6]	22	365,963	2,891	186	357,392	2,619	536	352,391	2,019	408
Total loans managed	23	985,352	5,453	957	968,593	4,949	3,277	956,893	4,170	2,446
Less: Loans securitized and sold to third parties										
Residential mortgages[7]	24	11,026	–	–	10,531	–	–	10,400	–	–
Business and government	25	143	–	–	189	–	–	198	–	–
Total loans securitized and sold to third parties	26	11,169	–	–	10,720	–	–	10,598	–	–
Total loans managed, net of loans securitized	27	$ 974,183	$ 5,453	$ 957	$ 957,873	$ 4,949	$ 3,277	$ 946,295	$ 4,170	$ 2,446

[1] 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.
[2] Excludes debt securities at amortized cost (DSAC), and debt securities at fair value through other comprehensive income (DSOCI).
[3] Amounts include securitized mortgages that remain on balance sheet under IFRS.
[4] Includes loans that are measured at fair value through other comprehensive income (FVOCI).
[5] 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.
[6] Includes additional securitized commercial loans.
[7] 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[1,2]

($ millions, except as noted) *As at*	LINE #	2026 Q3				2026 Q2				2026 Q1			
By Industry Sector													
Personal		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[3]	1	**$ 245,012**	**$ 47,586**	**$ –**	**$ 292,598**	$ 254,028	$ 45,966	$ –	$ 299,994	$ 261,940	$ 46,211	$ –	$ 308,151
Consumer instalment and other personal													
HELOC	2	**177,202**	**12,985**	**–**	**190,187**	164,231	12,415	–	176,646	156,421	12,278	–	168,699
Indirect auto	3	**32,991**	**45,192**	**–**	**78,183**	32,279	43,354	–	75,633	31,970	43,069	–	75,039
Other	4	**21,831**	**1,202**	**18**	**23,051**	21,228	1,148	20	22,396	21,664	1,186	42	22,892
Credit card	5	**23,058**	**19,039**	**7**	**42,104**	22,508	18,288	6	40,802	21,934	19,130	6	41,070
Total personal	6	**500,094**	**126,004**	**25**	**626,123**	494,274	121,171	26	615,471	493,929	121,874	48	615,851
Business and Government[3]													
Real estate													
Residential	7	**29,618**	**15,155**	**–**	**44,773**	29,679	14,408	–	44,087	29,121	14,252	–	43,373
Non-residential	8	**29,766**	**27,084**	**–**	**56,850**	28,950	25,801	–	54,751	28,186	26,573	–	54,759
Total real estate	9	**59,384**	**42,239**	**–**	**101,623**	58,629	40,209	–	98,838	57,307	40,825	–	98,132
Agriculture	10	**13,691**	**925**	**–**	**14,616**	13,485	971	–	14,456	13,369	971	–	14,340
Automotive	11	**12,667**	**3,804**	**417**	**16,888**	12,323	3,987	320	16,630	11,751	3,858	390	15,999
Financial	12	**28,967**	**35,170**	**6,014**	**70,151**	25,589	30,331	5,977	61,897	26,493	29,279	5,703	61,475
Food, beverage, and tobacco	13	**3,717**	**4,677**	**25**	**8,419**	3,749	4,719	18	8,486	3,531	4,513	23	8,067
Forestry	14	**767**	**322**	**–**	**1,089**	845	326	–	1,171	819	608	–	1,427
Government, public sector entities, and education	15	**4,637**	**16,630**	**1,303**	**22,570**	4,240	17,016	1,109	22,365	4,334	17,247	1,401	22,982
Health and social services	16	**10,780**	**13,871**	**–**	**24,651**	10,433	14,104	–	24,537	10,448	13,857	–	24,305
Industrial construction and trade contractors	17	**5,872**	**3,550**	**57**	**9,479**	5,787	3,522	53	9,362	5,604	3,229	59	8,892
Metals and mining	18	**3,011**	**2,189**	**1,003**	**6,203**	2,771	2,201	1,180	6,152	2,524	2,272	915	5,711
Oil and gas	19	**2,418**	**295**	**–**	**2,713**	2,844	870	4	3,718	2,984	513	8	3,505
Power and utilities	20	**5,247**	**7,048**	**87**	**12,382**	4,993	7,480	65	12,538	4,559	7,000	74	11,633
Professional and other services	21	**5,923**	**20,618**	**702**	**27,243**	5,850	18,310	714	24,874	5,714	18,631	699	25,044
Retail sector	22	**5,608**	**6,294**	**44**	**11,946**	5,494	6,229	51	11,774	5,165	6,217	23	11,405
Sundry manufacturing and wholesale	23	**4,526**	**9,311**	**182**	**14,019**	4,578	8,928	155	13,661	4,400	8,250	221	12,871
Telecommunications, cable, and media	24	**1,669**	**6,543**	**1,284**	**9,496**	1,441	5,514	1,272	8,227	1,549	4,691	1,325	7,565
Transportation	25	**4,254**	**2,875**	**66**	**7,195**	4,207	3,295	2	7,504	4,251	3,202	11	7,464
Other	26	**9,129**	**3,233**	**750**	**13,112**	8,456	2,416	568	11,440	7,615	2,322	925	10,862
Total business and government	27	**182,267**	**179,594**	**11,934**	**373,795**	175,714	170,428	11,488	357,630	172,417	167,485	11,777	351,679
Total Gross Loans and Acceptances	28	**$ 682,361**	**$ 305,598**	**$ 11,959**	**$ 999,918**	$ 669,988	$ 291,599	$ 11,514	$ 973,101	$ 666,346	$ 289,359	$ 11,825	$ 967,530
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[3]	29	**24.5 %**	**4.8 %**	**– %**	**29.3 %**	26.0 %	4.7 %	– %	30.7 %	27.1 %	4.8 %	– %	31.9 %
Consumer instalment and other personal													
HELOC	30	**17.7**	**1.3**	**–**	**19.0**	16.9	1.3	–	18.2	16.2	1.2	–	17.4
Indirect auto	31	**3.3**	**4.5**	**–**	**7.8**	3.3	4.5	–	7.8	3.3	4.5	–	7.8
Other	32	**2.2**	**0.1**	**–**	**2.3**	2.2	0.1	–	2.3	2.2	0.1	–	2.3
Credit card	33	**2.3**	**1.9**	**–**	**4.2**	2.3	1.9	–	4.2	2.3	2.0	–	4.3
Total personal	34	**50.0**	**12.6**	**–**	**62.6**	50.7	12.5	–	63.2	51.1	12.6	–	63.7
Business and Government[3]	35	**18.2**	**18.0**	**1.2**	**37.4**	18.1	17.5	1.2	36.8	17.8	17.3	1.2	36.3
Total Gross Loans and Acceptances	36	**68.2 %**	**30.6 %**	**1.2 %**	**100.0 %**	68.8 %	30.0 %	1.2 %	100.0 %	68.9 %	29.9 %	1.2 %	100.0 %

1 Primarily based on the geographic location of the customer's address.
2 Includes loans that are measured at FVOCI.
3 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)[1,2]

($ millions, except as noted) *As at*	LINE #	2025 Q4				2025 Q3				2025 Q2			
By Industry Sector **Personal**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[3]	1	$ 267,469	$ 47,594	$ –	$ 315,063	$ 269,135	$ 46,796	$ –	$ 315,931	$ 270,041	$ 46,257	$ –	$ 316,298
Consumer instalment and other personal													
HELOC	2	147,927	12,481	–	160,408	138,046	12,085	–	150,131	128,551	11,808	–	140,359
Indirect auto	3	32,094	44,225	–	76,319	31,405	42,971	–	74,376	30,627	42,119	–	72,746
Other	4	21,032	1,231	43	22,306	20,252	1,145	31	21,428	19,735	1,132	31	20,898
Credit card	5	21,867	19,789	6	41,662	21,592	19,998	6	41,596	20,993	19,466	6	40,465
Total personal	6	490,389	125,320	49	615,758	480,430	122,995	37	603,462	469,947	120,782	37	590,766
Business and Government[3]													
Real estate													
Residential	7	28,802	14,627	–	43,429	28,655	14,479	–	43,134	28,184	14,341	–	42,525
Non-residential	8	27,781	27,843	–	55,624	28,131	27,492	–	55,623	27,132	27,528	–	54,660
Total real estate	9	56,583	42,470	–	99,053	56,786	41,971	–	98,757	55,316	41,869	–	97,185
Agriculture	10	12,770	976	–	13,746	11,978	1,019	–	12,997	11,659	1,108	185	12,952
Automotive	11	11,307	3,593	419	15,319	11,149	4,832	312	16,293	11,008	11,059	238	22,305
Financial	12	23,234	27,414	6,500	57,148	21,779	24,661	6,622	53,062	16,038	28,627	6,332	50,997
Food, beverage, and tobacco	13	3,429	4,561	19	8,009	3,404	4,266	18	7,688	3,338	4,195	–	7,533
Forestry	14	817	661	–	1,478	899	758	–	1,657	1,046	774	–	1,820
Government, public sector entities, and education	15	4,460	18,050	663	23,173	4,245	17,045	551	21,841	3,963	16,943	913	21,819
Health and social services	16	10,606	14,574	–	25,180	10,631	14,451	–	25,082	10,511	15,539	–	26,050
Industrial construction and trade contractors	17	6,120	3,016	62	9,198	6,361	3,283	65	9,709	6,182	2,827	64	9,073
Metals and mining	18	2,485	2,072	552	5,109	2,627	1,808	704	5,139	2,742	1,851	518	5,111
Oil and gas	19	2,605	767	–	3,372	2,657	1,252	–	3,909	2,801	1,675	2	4,478
Power and utilities	20	4,959	7,007	158	12,124	5,179	6,426	156	11,761	4,888	6,182	225	11,295
Professional and other services	21	5,649	16,708	615	22,972	5,679	16,893	583	23,155	5,778	16,940	565	23,283
Retail sector	22	5,225	6,569	23	11,817	5,084	6,495	23	11,602	5,061	6,324	–	11,385
Sundry manufacturing and wholesale	23	4,509	8,499	254	13,262	4,650	9,296	104	14,050	4,669	10,457	72	15,198
Telecommunications, cable, and media	24	1,558	4,712	1,436	7,706	1,400	5,374	1,252	8,026	4,757	7,846	1,337	13,940
Transportation	25	4,180	3,372	23	7,575	4,088	3,417	19	7,524	4,185	3,772	17	7,974
Other	26	6,962	2,048	980	9,990	6,588	1,783	852	9,223	6,383	3,776	1,809	11,968
Total business and government	27	167,458	167,069	11,704	346,231	165,184	165,030	11,261	341,475	160,325	181,764	12,277	354,366
Total Gross Loans and Acceptances	28	$ 657,847	$ 292,389	$ 11,753	$ 961,989	$ 645,614	$ 288,025	$ 11,298	$ 944,937	$ 630,272	$ 302,546	$ 12,314	$ 945,132
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[3]	29	27.9 %	4.9 %	– %	32.8 %	28.5 %	5.0 %	– %	33.5 %	28.6 %	4.9 %	– %	33.5 %
Consumer instalment and other personal													
HELOC	30	15.4	1.3	–	16.7	14.6	1.3	–	15.9	13.5	1.3	–	14.8
Indirect auto	31	3.3	4.6	–	7.9	3.3	4.5	–	7.8	3.2	4.4	–	7.6
Other	32	2.2	0.1	–	2.3	2.1	0.1	–	2.2	2.1	0.1	–	2.2
Credit card	33	2.2	2.1	–	4.3	2.3	2.1	–	4.4	2.3	2.1	–	4.4
Total personal	34	51.0	13.0	–	64.0	50.8	13.0	–	63.8	49.7	12.8	–	62.5
Business and Government[3]	35	17.4	17.4	1.2	36.0	17.5	17.5	1.2	36.2	17.0	19.2	1.3	37.5
Total Gross Loans and Acceptances	36	68.4 %	30.4 %	1.2 %	100.0 %	68.3 %	30.5 %	1.2 %	100.0 %	66.7 %	32.0 %	1.3 %	100.0 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes loans that are measured at FVOCI.
[3] 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)[1,2]

($ millions, except as noted) *As at*	LINE #	2025 Q1				2024 Q4				2024 Q3			
By Industry Sector **Personal**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[3]	1	$ 272,838	$ 61,265	$ –	$ 334,103	$ 273,069	$ 58,580	$ –	$ 331,649	$ 271,325	$ 57,937	$ –	$ 329,262
Consumer instalment and other personal													
HELOC	2	124,208	12,212	–	136,420	123,036	11,525	–	134,561	121,198	11,117	–	132,315
Indirect auto	3	30,085	44,786	–	74,871	29,837	42,981	–	72,818	29,431	42,218	–	71,649
Other	4	20,151	1,197	36	21,384	19,885	1,099	19	21,003	19,265	1,075	19	20,359
Credit card	5	20,421	21,158	6	41,585	20,510	20,123	6	40,639	20,151	20,360	6	40,517
Total personal	6	467,703	140,618	42	608,363	466,337	134,308	25	600,670	461,370	132,707	25	594,102
Business and Government[3]													
Real estate													
Residential	7	28,287	14,799	–	43,086	27,874	13,727	–	41,601	27,797	13,153	–	40,950
Non-residential	8	26,378	29,237	–	55,615	25,962	28,152	–	54,114	26,215	29,649	–	55,864
Total real estate	9	54,665	44,036	–	98,701	53,836	41,879	–	95,715	54,012	42,802	–	96,814
Agriculture	10	11,515	1,151	189	12,855	11,218	1,182	110	12,510	11,096	1,174	135	12,405
Automotive	11	10,962	11,415	225	22,602	10,389	13,119	226	23,734	10,066	11,880	118	22,064
Financial	12	22,541	28,644	6,465	57,650	20,233	25,418	5,184	50,835	17,937	23,373	4,787	46,097
Food, beverage, and tobacco	13	3,321	4,638	9	7,968	3,387	4,584	22	7,993	3,090	4,657	22	7,769
Forestry	14	923	764	–	1,687	854	573	–	1,427	900	561	–	1,461
Government, public sector entities, and education	15	3,967	17,752	913	22,632	3,577	17,405	841	21,823	3,371	17,824	542	21,737
Health and social services	16	10,107	15,791	–	25,898	9,922	15,252	2	25,176	10,091	15,512	62	25,665
Industrial construction and trade contractors	17	5,843	2,559	68	8,470	6,180	2,555	65	8,800	6,200	2,603	64	8,867
Metals and mining	18	2,965	2,219	636	5,820	2,935	1,906	369	5,210	2,984	1,881	467	5,332
Oil and gas	19	2,698	1,664	33	4,395	2,265	1,586	24	3,875	2,276	1,340	16	3,632
Power and utilities	20	4,914	7,224	328	12,466	8,526	6,421	364	15,311	8,307	6,349	782	15,438
Professional and other services	21	5,702	19,036	514	25,252	5,733	18,434	645	24,812	5,780	17,464	672	23,916
Retail sector	22	5,065	6,606	–	11,671	5,020	6,199	–	11,219	4,982	5,954	–	10,936
Sundry manufacturing and wholesale	23	4,530	10,460	112	15,102	4,648	9,696	92	14,436	4,902	10,075	64	15,041
Telecommunications, cable, and media	24	5,192	7,566	1,209	13,967	5,325	7,748	1,138	14,211	5,398	7,885	1,252	14,535
Transportation	25	4,097	4,472	29	8,598	4,099	5,046	21	9,166	4,126	4,955	13	9,094
Other	26	6,151	3,037	898	10,086	5,811	4,104	1,035	10,950	5,839	4,597	973	11,409
Total business and government	27	165,158	189,034	11,628	365,820	163,958	183,107	10,138	357,203	161,357	180,886	9,969	352,212
Total Gross Loans and Acceptances	28	$ 632,861	$ 329,652	$ 11,670	$ 974,183	$ 630,295	$ 317,415	$ 10,163	$ 957,873	$ 622,727	$ 313,593	$ 9,994	$ 946,314
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[3]	29	28.0 %	6.3 %	– %	34.3 %	28.5 %	6.1 %	– %	34.6 %	28.8 %	6.1 %	– %	34.9 %
Consumer instalment and other personal													
HELOC	30	12.6	1.3	–	13.9	12.8	1.2	–	14.0	12.8	1.2	–	14.0
Indirect auto	31	3.1	4.5	–	7.6	3.1	4.5	–	7.6	3.1	4.4	–	7.5
Other	32	2.1	0.1	–	2.2	2.1	0.1	–	2.2	2.0	0.1	–	2.1
Credit card	33	2.2	2.2	–	4.4	2.2	2.1	–	4.3	2.1	2.2	–	4.3
Total personal	34	48.0	14.4	–	62.4	48.7	14.0	–	62.7	48.8	14.0	–	62.8
Business and Government[3]	35	17.0	19.4	1.2	37.6	17.1	19.1	1.1	37.3	17.0	19.1	1.1	37.2
Total Gross Loans and Acceptances	36	65.0 %	33.8 %	1.2 %	100.0 %	65.8 %	33.1 %	1.1 %	100.0 %	65.8 %	33.1 %	1.1 %	100.0 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes loans that are measured at FVOCI.
[3] 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[1,2,3]

($ millions, except as noted) *As at*	LINE #	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT														
Personal, Business, and Government Loans														
Impaired loans at beginning of period	1	**$ 5,281**	$ 5,594	$ 5,420	$ 5,334	$ 4,866	$ 5,453	$ 4,949	$ 4,170	$ 3,895	**$ 5,420**	$ 4,949	$ 4,949	$ 3,299
Classified as impaired during the period[4]														
Canadian Personal and Commercial Banking	2	**1,050**	1,079	946	1,005	889	862	956	968	805	**3,075**	2,707	3,712	3,632
U.S. Banking – in USD	3	**660**	760	918	797	893	782	945	1,020	769	**2,338**	2,620	3,417	3,332
– foreign exchange	4	**263**	283	344	309	334	330	408	377	286	**890**	1,072	1,381	1,203
	5	**923**	1,043	1,262	1,106	1,227	1,112	1,353	1,397	1,055	**3,228**	3,692	4,798	4,535
Wealth Management and Insurance	6	**–**	–	–	–	–	–	–	–	–	**–**	–	–	–
Wholesale Banking	7	**–**	–	371	66	317	57	123	292	196	**371**	497	563	488
Total classified as impaired during the period	8	**1,973**	2,122	2,579	2,177	2,433	2,031	2,432	2,657	2,056	**6,674**	6,896	9,073	8,655
Transferred to performing during the period	9	**(323)**	(376)	(297)	(329)	(331)	(451)	(327)	(254)	(264)	**(996)**	(1,109)	(1,438)	(1,094)
Net repayments	10	**(731)**	(582)	(569)	(573)	(595)	(688)	(532)	(487)	(541)	**(1,882)**	(1,815)	(2,388)	(1,801)
Disposals of loans	11	**–**	(125)	(240)	–	(18)	–	(47)	(148)	–	**(365)**	(65)	(65)	(158)
Net classified as impaired during the period	12	**919**	1,039	1,473	1,275	1,489	892	1,526	1,768	1,251	**3,431**	3,907	5,182	5,602
Amounts written off	13	**(1,190)**	(1,340)	(1,210)	(1,221)	(1,045)	(1,315)	(1,144)	(1,008)	(979)	**(3,740)**	(3,504)	(4,725)	(3,984)
Exchange and other movements	14	**133**	(12)	(89)	32	24	(164)	122	19	3	**32**	(18)	14	32
Change during the period	15	**(138)**	(313)	174	86	468	(587)	504	779	275	**(277)**	385	471	1,650
Total Gross Impaired Loans – Balance at End of Period	16	**$ 5,143**	$ 5,281	$ 5,594	$ 5,420	$ 5,334	$ 4,866	$ 5,453	$ 4,949	$ 4,170	**$ 5,143**	$ 5,334	$ 5,420	$ 4,949
GROSS IMPAIRED LOANS BY SEGMENT														
Personal, Business, and Government Loans														
Canadian Personal and Commercial Banking	17	**$ 2,150**	$ 2,157	$ 1,994	$ 1,942	$ 1,865	$ 1,820	$ 1,999	$ 1,892	$ 1,677	**$ 2,150**	$ 1,865	$ 1,942	$ 1,892
U.S. Banking – in USD	18	**2,046**	2,184	2,215	2,071	2,069	1,969	2,086	1,948	1,645	**2,046**	2,069	2,071	1,948
– foreign exchange	19	**822**	782	796	832	796	745	942	761	624	**822**	796	832	761
	20	**2,868**	2,966	3,011	2,903	2,865	2,714	3,028	2,709	2,269	**2,868**	2,865	2,903	2,709
Wealth Management and Insurance	21	**3**	3	3	3	4	5	5	5	5	**3**	4	3	5
Wholesale Banking	22	**122**	155	586	572	600	327	421	343	219	**122**	600	572	343
Total Gross Impaired Loans	23	**$ 5,143**	$ 5,281	$ 5,594	$ 5,420	$ 5,334	$ 4,866	$ 5,453	$ 4,949	$ 4,170	**$ 5,143**	$ 5,334	$ 5,420	$ 4,949
NET IMPAIRED LOANS BY SEGMENT														
Personal, Business, and Government Loans														
Canadian Personal and Commercial Banking	24	**$ 1,363**	$ 1,337	$ 1,215	$ 1,159	$ 1,041	$ 1,001	$ 1,137	$ 1,095	$ 986	**$ 1,363**	$ 1,041	$ 1,159	$ 1,095
U.S. Banking – in USD	25	**1,633**	1,745	1,767	1,652	1,658	1,551	1,603	1,568	1,320	**1,633**	1,658	1,652	1,568
– foreign exchange	26	**656**	625	635	663	638	587	724	613	501	**656**	638	663	613
	27	**2,289**	2,370	2,402	2,315	2,296	2,138	2,327	2,181	1,821	**2,289**	2,296	2,315	2,181
Wealth Management and Insurance	28	**–**	–	–	–	–	–	–	1	–	**–**	–	–	1
Wholesale Banking	29	**48**	44	283	358	335	99	171	130	98	**48**	335	358	130
Total Net Impaired Loans	30	**$ 3,700**	$ 3,751	$ 3,900	$ 3,832	$ 3,672	$ 3,238	$ 3,635	$ 3,407	$ 2,905	**$ 3,700**	$ 3,672	$ 3,832	$ 3,407
Net Impaired Loans as a % of Net Loans and Acceptances	31	**0.37 %**	0.39 %	0.41 %	0.40 %	0.39 %	0.35 %	0.38 %	0.36 %	0.31 %	**0.37 %**	0.39 %	0.40 %	0.36 %

1 Includes customers' liability under acceptances.
2 Excludes DSAC and DSOCI.
3 Includes loans that are measured at FVOCI.
4 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[1,2]

($ millions, except as noted) *As at*	LINE #	2026 Q3				2026 Q2				2026 Q1			
By Industry Sector **Personal**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	**$ 552**	**$ 544**	**$ –**	**$ 1,096**	$ 512	$ 513	$ –	$ 1,025	$ 467	$ 559	$ –	$ 1,026
Consumer instalment and other personal													
HELOC	2	**244**	**329**	**–**	**573**	244	310	–	554	234	304	–	538
Indirect auto	3	**117**	**379**	**–**	**496**	134	357	–	491	128	352	–	480
Other	4	**70**	**13**	**–**	**83**	77	15	–	92	77	19	–	96
Credit card[3]	5	**188**	**352**	**–**	**540**	189	364	–	553	179	389	–	568
Total personal	6	**1,171**	**1,617**	**–**	**2,788**	1,156	1,559	–	2,715	1,085	1,623	–	2,708
Business and Government													
Real estate													
Residential	7	**58**	**259**	**–**	**317**	25	250	–	275	5	190	–	195
Non-residential	8	**61**	**311**	**–**	**372**	74	376	–	450	57	481	–	538
Total real estate	9	**119**	**570**	**–**	**689**	99	626	–	725	62	671	–	733
Agriculture	10	**82**	**32**	**–**	**114**	83	31	–	114	25	1	–	26
Automotive	11	**107**	**12**	**–**	**119**	82	8	–	90	92	17	–	109
Financial	12	**5**	**2**	**–**	**7**	4	6	–	10	5	1	–	6
Food, beverage, and tobacco	13	**28**	**9**	**–**	**37**	60	90	–	150	51	89	–	140
Forestry	14	**13**	**3**	**–**	**16**	12	–	–	12	38	28	–	66
Government, public sector entities, and education	15	**3**	**46**	**–**	**49**	3	45	–	48	10	46	–	56
Health and social services	16	**65**	**59**	**–**	**124**	57	62	–	119	67	48	–	115
Industrial construction and trade contractors	17	**61**	**37**	**–**	**98**	79	36	–	115	54	36	–	90
Metals and mining	18	**34**	**4**	**–**	**38**	50	6	–	56	49	6	–	55
Oil and gas	19	**3**	**–**	**–**	**3**	3	–	–	3	4	4	–	8
Power and utilities	20	**–**	**6**	**–**	**6**	–	6	–	6	–	7	1	8
Professional and other services	21	**71**	**191**	**–**	**262**	65	189	–	254	62	186	–	248
Retail sector	22	**127**	**79**	**–**	**206**	132	85	–	217	121	334	–	455
Sundry manufacturing and wholesale	23	**166**	**65**	**–**	**231**	181	66	–	247	210	70	–	280
Telecommunications, cable, and media	24	**7**	**195**	**–**	**202**	9	245	–	254	8	306	–	314
Transportation	25	**70**	**20**	**–**	**90**	57	27	–	84	54	61	–	115
Other	26	**28**	**36**	**–**	**64**	34	28	–	62	34	28	–	62
Total business and government	27	**989**	**1,366**	**–**	**2,355**	1,010	1,556	–	2,566	946	1,939	1	2,886
Total Gross Impaired Loans[4]	28	**$ 2,160**	**$ 2,983**	**$ –**	**$ 5,143**	$ 2,166	$ 3,115	$ –	$ 5,281	$ 2,031	$ 3,562	$ 1	$ 5,594
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	**0.23 %**	**1.14 %**	**– %**	**0.37 %**	0.20 %	1.12 %	– %	0.34 %	0.18 %	1.21 %	– %	0.33 %
Consumer instalment and other personal													
HELOC	30	**0.14**	**2.53**	**–**	**0.30**	0.15	2.50	–	0.31	0.15	2.48	–	0.32
Indirect auto	31	**0.35**	**0.84**	**–**	**0.63**	0.42	0.82	–	0.65	0.40	0.82	–	0.64
Other	32	**0.32**	**1.08**	**–**	**0.36**	0.36	1.31	–	0.41	0.35	1.60	–	0.42
Credit card[3]	33	**0.81**	**1.85**	**–**	**1.28**	0.84	1.99	–	1.36	0.82	2.03	–	1.38
Total personal	34	**0.23**	**1.28**	**–**	**0.45**	0.23	1.29	–	0.44	0.22	1.33	–	0.44
Business and Government	35	**0.50**	**0.80**	**–**	**0.63**	0.53	0.95	–	0.72	0.51	1.22	0.02	0.82
Total Gross Impaired Loans[4]	36	**0.31 %**	**1.00 %**	**– %**	**0.51 %**	0.32 %	1.09 %	– %	0.54 %	0.30 %	1.27 %	0.02 %	0.58 %

[1] Primarily based on the geographic location responsible for recording the transaction.
[2] Includes loans that are measured at FVOCI.
[3] Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.
[4] Excludes DSAC and DSOCI.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1,2]

($ millions, except as noted) *As at*	LINE #	2025 Q4				2025 Q3				2025 Q2			
By Industry Sector **Personal**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	$ 410	$ 568	$ –	$ 978	$ 350	$ 551	$ –	$ 901	$ 301	$ 533	$ –	$ 834
Consumer instalment and other personal													
HELOC	2	206	302	–	508	211	297	–	508	196	288	–	484
Indirect auto	3	128	349	–	477	124	335	–	459	126	332	–	458
Other	4	74	15	–	89	70	12	–	82	70	11	–	81
Credit card[3]	5	170	398	–	568	150	409	–	559	153	379	–	532
Total personal	6	988	1,632	–	2,620	905	1,604	–	2,509	846	1,543	–	2,389
Business and Government													
Real estate													
Residential	7	5	178	–	183	3	176	–	179	3	243	–	246
Non-residential	8	60	574	–	634	62	567	–	629	68	426	–	494
Total real estate	9	65	752	–	817	65	743	–	808	71	669	–	740
Agriculture	10	31	2	–	33	54	2	–	56	63	2	–	65
Automotive	11	128	18	–	146	142	4	–	146	136	4	–	140
Financial	12	7	1	–	8	22	1	–	23	49	1	–	50
Food, beverage, and tobacco	13	20	10	–	30	17	10	–	27	26	8	–	34
Forestry	14	39	28	–	67	38	27	–	65	40	26	–	66
Government, public sector entities, and education	15	11	50	–	61	11	53	–	64	12	58	–	70
Health and social services	16	83	47	–	130	109	43	–	152	111	30	–	141
Industrial construction and trade contractors	17	56	40	–	96	59	64	–	123	58	46	–	104
Metals and mining	18	58	6	–	64	55	3	–	58	55	3	–	58
Oil and gas	19	4	5	–	9	4	4	–	8	4	4	–	8
Power and utilities	20	–	98	3	101	–	96	3	99	–	98	4	102
Professional and other services	21	58	191	–	249	62	193	–	255	65	151	–	216
Retail sector	22	124	65	–	189	150	82	–	232	152	105	–	257
Sundry manufacturing and wholesale	23	206	50	–	256	124	61	–	185	119	56	–	175
Telecommunications, cable, and media	24	7	350	–	357	11	347	–	358	10	118	–	128
Transportation	25	49	64	–	113	44	51	–	95	51	15	–	66
Other	26	46	28	–	74	46	25	–	71	30	27	–	57
Total business and government	27	992	1,805	3	2,800	1,013	1,809	3	2,825	1,052	1,421	4	2,477
Total Gross Impaired Loans[4]	28	$ 1,980	$ 3,437	$ 3	$ 5,420	$ 1,918	$ 3,413	$ 3	$ 5,334	$ 1,898	$ 2,964	$ 4	$ 4,866
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.15 %	1.19 %	– %	0.31 %	0.13 %	1.18 %	– %	0.29 %	0.11 %	1.15 %	– %	0.26 %
Consumer instalment and other personal													
HELOC	30	0.14	2.42	–	0.32	0.15	2.46	–	0.34	0.15	2.44	–	0.34
Indirect auto	31	0.40	0.79	–	0.63	0.39	0.78	–	0.62	0.41	0.79	–	0.63
Other	32	0.35	1.22	–	0.40	0.35	1.05	–	0.38	0.35	0.97	–	0.39
Credit card[3]	33	0.78	2.01	–	1.36	0.69	2.05	–	1.34	0.73	1.95	–	1.31
Total personal	34	0.20	1.30	–	0.43	0.19	1.30	–	0.42	0.18	1.28	–	0.40
Business and Government	35	0.55	1.11	0.08	0.81	0.57	1.12	0.08	0.83	0.58	0.85	0.06	0.70
Total Gross Impaired Loans[4]	36	0.30 %	1.20 %	0.08 %	0.56 %	0.29 %	1.20 %	0.08 %	0.56 %	0.29 %	1.03 %	0.06 %	0.51 %

[1] Primarily based on the geographic location responsible for recording the transaction.
[2] Includes loans that are measured at FVOCI.
[3] Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.
[4] Excludes DSAC and DSOCI.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1,2]

($ millions, except as noted) *As at*	LINE #	2025 Q1				2024 Q4				2024 Q3			
By Industry Sector **Personal**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	$ 322	$ 568	$ –	$ 890	$ 275	$ 490	$ –	$ 765	$ 230	$ 470	$ –	$ 700
Consumer instalment and other personal													
HELOC	2	189	305	–	494	185	282	–	467	169	263	–	432
Indirect auto	3	146	342	–	488	132	309	–	441	112	296	–	408
Other	4	74	12	–	86	72	10	–	82	69	10	–	79
Credit card[3]	5	154	450	–	604	143	432	–	575	127	405	–	532
Total personal	6	885	1,677	–	2,562	807	1,523	–	2,330	707	1,444	–	2,151
Business and Government													
Real estate													
Residential	7	53	262	–	315	53	201	–	254	7	194	–	201
Non-residential	8	99	499	–	598	100	409	–	509	50	385	–	435
Total real estate	9	152	761	–	913	153	610	–	763	57	579	–	636
Agriculture	10	54	18	–	72	56	2	–	58	35	2	–	37
Automotive	11	145	5	–	150	160	4	–	164	162	4	–	166
Financial	12	48	1	–	49	47	1	–	48	63	2	–	65
Food, beverage, and tobacco	13	125	9	–	134	126	11	–	137	127	15	–	142
Forestry	14	11	–	–	11	11	–	–	11	15	–	–	15
Government, public sector entities, and education	15	12	52	–	64	12	62	–	74	12	18	–	30
Health and social services	16	114	32	–	146	138	55	–	193	139	22	–	161
Industrial construction and trade contractors	17	53	44	–	97	43	38	–	81	39	27	–	66
Metals and mining	18	61	3	–	64	22	2	–	24	22	2	–	24
Oil and gas	19	8	4	–	12	11	4	–	15	12	5	–	17
Power and utilities	20	–	100	87	187	–	98	90	188	–	100	–	100
Professional and other services	21	71	168	–	239	74	165	–	239	61	70	–	131
Retail sector	22	147	57	–	204	144	54	–	198	123	39	–	162
Sundry manufacturing and wholesale	23	121	83	–	204	100	48	–	148	92	29	–	121
Telecommunications, cable, and media	24	10	204	–	214	10	150	–	160	12	40	–	52
Transportation	25	54	13	–	67	45	13	–	58	46	10	–	56
Other	26	21	43	–	64	25	35	–	60	19	19	–	38
Total business and government	27	1,207	1,597	87	2,891	1,177	1,352	90	2,619	1,036	983	–	2,019
Total Gross Impaired Loans[4]	28	$ 2,092	$ 3,274	$ 87	$ 5,453	$ 1,984	$ 2,875	$ 90	$ 4,949	$ 1,743	$ 2,427	$ –	$ 4,170
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.12 %	0.93 %	– %	0.27 %	0.10 %	0.84 %	– %	0.23 %	0.08 %	0.81 %	– %	0.21 %
Consumer instalment and other personal													
HELOC	30	0.15	2.50	–	0.36	0.15	2.45	–	0.35	0.14	2.37	–	0.33
Indirect auto	31	0.49	0.76	–	0.65	0.44	0.72	–	0.61	0.38	0.70	–	0.57
Other	32	0.37	1.00	–	0.40	0.36	0.91	–	0.39	0.36	0.93	–	0.39
Credit card[3]	33	0.75	2.13	–	1.45	0.70	2.15	–	1.41	0.63	1.99	–	1.31
Total personal	34	0.19	1.19	–	0.42	0.17	1.13	–	0.39	0.15	1.09	–	0.36
Business and Government	35	0.64	0.92	2.15	0.79	0.63	0.81	2.28	0.73	0.57	0.59	–	0.57
Total Gross Impaired Loans[4]	36	0.32 %	1.04 %	2.15 %	0.56 %	0.30 %	0.96 %	2.28 %	0.52 %	0.27 %	0.81 %	– %	0.44 %

[1] Primarily based on the geographic location responsible for recording the transaction.
[2] Includes loans that are measured at FVOCI.
[3] Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.
[4] Excludes DSAC and DSOCI.

Allowance for Credit Losses

($ millions)	LINE	2026			2025				2024		Year to Date		Full Year	
As at	#	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2026	2025	2025	2024
STAGE 3 ALLOWANCE FOR LOAN LOSSES (IMPAIRED)														
Change in Stage 3 allowance for loan losses (impaired)[1]														
Allowance at beginning of period	1	**$ 1,535**	$ 1,700	$ 1,604	$ 1,671	$ 1,632	$ 1,824	$ 1,553	$ 1,278	$ 1,162	**$ 1,604**	$ 1,553	$ 1,553	$ 1,030
Stage 3 provision for (recovery of) loan losses (impaired)														
Transfer to Stage 1[2]	2	**(12)**	(13)	(12)	(11)	(14)	(18)	(13)	(12)	(13)	**(37)**	(45)	(56)	(45)
Transfer to Stage 2	3	**(61)**	(57)	(56)	(54)	(67)	(73)	(54)	(49)	(57)	**(174)**	(194)	(248)	(202)
Transfer to Stage 3	4	**386**	434	526	458	516	451	489	433	366	**1,346**	1,456	1,914	1,568
Net remeasurement due to transfers into Stage 3[3]	5	**11**	12	11	12	8	8	10	15	10	**34**	26	38	47
Net draws (repayments)[4]	6	**(24)**	(29)	(90)	(77)	(19)	(60)	4	(30)	3	**(143)**	(75)	(152)	(28)
Derecognition of financial assets (excluding disposals and write-offs)[5]	7	**(242)**	(312)	(241)	(215)	(206)	(167)	(167)	(190)	(193)	**(795)**	(540)	(755)	(749)
Change to risk, parameters, and models[6]	8	**807**	938	1,026	830	686	805	947	986	804	**2,771**	2,438	3,268	3,286
Total Stage 3 provision for (recovery of) loan losses (impaired)	9	**865**	973	1,164	943	904	946	1,216	1,153	920	**3,002**	3,066	4,009	3,877
Write-offs	10	**(1,190)**	(1,340)	(1,210)	(1,221)	(1,045)	(1,315)	(1,144)	(1,008)	(979)	**(3,740)**	(3,504)	(4,725)	(3,984)
Recoveries	11	**221**	216	208	220	212	213	187	177	191	**645**	612	832	707
Disposals	12	**–**	(5)	(22)	–	(13)	–	(9)	(39)	–	**(27)**	(22)	(22)	(39)
Foreign exchange and other adjustments	13	**17**	(9)	(44)	(9)	(19)	(36)	21	(8)	(16)	**(36)**	(34)	(43)	(38)
Balance at end of period	14	**1,448**	1,535	1,700	1,604	1,671	1,632	1,824	1,553	1,278	**1,448**	1,671	1,604	1,553
STAGE 2 ALLOWANCE FOR LOAN LOSSES														
Change in Stage 2 allowance for loan losses[1]														
Allowance at beginning of period	15	**4,706**	4,705	4,928	4,849	4,892	4,774	4,675	4,647	4,483	**4,928**	4,675	4,675	4,000
Stage 2 provision for (recovery of) loan losses														
Transfer to Stage 1[2]	16	**(680)**	(529)	(588)	(549)	(630)	(444)	(780)	(520)	(588)	**(1,797)**	(1,854)	(2,403)	(2,052)
Transfer to Stage 2	17	**384**	372	353	427	419	383	363	312	355	**1,109**	1,165	1,592	1,369
Transfer to Stage 3	18	**(375)**	(422)	(512)	(444)	(505)	(442)	(478)	(423)	(358)	**(1,309)**	(1,425)	(1,869)	(1,517)
Net remeasurement due to transfers into Stage 2[3]	19	**229**	238	242	236	231	234	250	216	218	**709**	715	951	957
Net draws (repayments)[4]	20	**(36)**	(78)	(55)	(46)	(24)	(36)	(41)	(39)	(47)	**(169)**	(101)	(147)	(144)
Derecognition of financial assets (excluding disposals)[5]	21	**(287)**	(252)	(318)	(288)	(379)	(253)	(252)	(215)	(252)	**(857)**	(884)	(1,172)	(813)
Change to risk, parameters, and models[6]	22	**749**	676	730	700	845	800	930	651	824	**2,155**	2,575	3,275	2,825
Total Stage 2 provision for (recovery of) loan losses	23	**(16)**	5	(148)	36	(43)	242	(8)	(18)	152	**(159)**	191	227	625
Foreign exchange and other adjustments	24	**83**	(4)	(75)	43	–	(124)	107	46	12	**4**	(17)	26	50
Balance at end of period	25	**4,773**	4,706	4,705	4,928	4,849	4,892	4,774	4,675	4,647	**4,773**	4,849	4,928	4,675
STAGE 1 ALLOWANCE FOR LOAN LOSSES														
Change in Stage 1 allowance for loan losses[1]														
Allowance at beginning of period	26	**3,208**	3,192	3,209	3,181	3,060	2,996	2,909	2,909	2,902	**3,209**	2,909	2,909	3,149
Stage 1 provision for (recovery of) loan losses					–									
Transfer to Stage 1[2]	27	**692**	542	600	560	644	462	793	532	601	**1,834**	1,899	2,459	2,097
Transfer to Stage 2	28	**(323)**	(315)	(297)	(373)	(352)	(310)	(309)	(263)	(298)	**(935)**	(971)	(1,344)	(1,167)
Transfer to Stage 3	29	**(11)**	(12)	(14)	(14)	(11)	(9)	(11)	(10)	(8)	**(37)**	(31)	(45)	(51)
Net remeasurement due to transfers into Stage 1[3]	30	**(274)**	(216)	(230)	(201)	(225)	(162)	(339)	(213)	(250)	**(720)**	(726)	(927)	(859)
New originations or purchases[7]	31	**575**	510	565	553	575	433	427	435	436	**1,650**	1,435	1,988	1,709
Net draws (repayments)[4]	32	**(17)**	(34)	(2)	(25)	(35)	(35)	12	(9)	(19)	**(53)**	(58)	(83)	(35)
Derecognition of financial assets (excluding disposals)[5]	33	**(267)**	(241)	(301)	(294)	(255)	(195)	(221)	(235)	(195)	**(809)**	(671)	(965)	(819)
Change to risk, parameters, and models[6]	34	**(306)**	(212)	(298)	(204)	(230)	(32)	(348)	(263)	(268)	**(816)**	(610)	(814)	(1,124)
Total Stage 1 provision for (recovery of) loan losses	35	**69**	22	23	2	111	152	4	(26)	(1)	**114**	267	269	(249)
Foreign exchange and other adjustments	36	**56**	(6)	(40)	26	10	(88)	83	26	8	**10**	5	31	9
Balance at end of period	37	**3,333**	3,208	3,192	3,209	3,181	3,060	2,996	2,909	2,909	**3,333**	3,181	3,209	2,909
Allowance for loan losses at end of period	38	**9,554**	9,449	9,597	9,741	9,701	9,584	9,594	9,137	8,834	**9,554**	9,701	9,741	9,137
Consisting of:														
Allowance for loan losses														
Canada	39	**4,062**	4,045	3,961	3,951	3,975	3,907	3,772	3,609	3,510	**4,062**	3,975	3,951	3,609
United States	40	**4,400**	4,318	4,525	4,689	4,662	4,668	4,803	4,414	4,267	**4,400**	4,662	4,689	4,414
International	41	**46**	56	81	49	45	38	80	71	34	**46**	45	49	71
Total allowance for loan losses	42	**8,508**	8,419	8,567	8,689	8,682	8,613	8,655	8,094	7,811	**8,508**	8,682	8,689	8,094
Allowance for off-balance sheet instruments[8]	43	**1,046**	1,030	1,030	1,052	1,019	971	939	1,043	1,023	**1,046**	1,019	1,052	1,043
Total allowance for loan losses, including off-balance sheet instruments, at end of period	44	**9,554**	9,449	9,597	9,741	9,701	9,584	9,594	9,137	8,834	**9,554**	9,701	9,741	9,137
Allowance for debt securities	45	**5**	5	4	4	4	5	4	4	4	**5**	4	4	4
Total allowance for credit losses, including off-balance sheet instruments, at end of period	46	**$ 9,559**	$ 9,454	$ 9,601	$ 9,745	$ 9,705	$ 9,589	$ 9,598	$ 9,141	$ 8,838	**$ 9,559**	$ 9,705	$ 9,745	$ 9,141

[1] 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.

[2] Transfers represent stage transfer movements prior to expected credit loss (ECL) remeasurement.

[3] 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.

[4] Represents the changes in the allowance related to cash flow changes associated with new draws or repayments on loans outstanding.

[5] Represents the decrease in the allowance resulting from loans that were fully repaid and excludes the decrease associated with loans that were disposed or fully written off.

[6] 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.

[7] Represents the increase in the allowance resulting from loans that were newly originated, purchased, or renewed.

[8] 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[1,2]

($ millions, except as noted) *As at*	LINE #	2026 Q3				2026 Q2				2026 Q1			
By Industry Sector **Stage 3 allowance for loan losses (impaired)**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	**$ 64**	**$ 41**	**$ –**	**$ 105**	$ 60	$ 36	$ –	$ 96	$ 52	$ 34	$ –	$ 86
Consumer instalment and other personal													
HELOC	2	**41**	**26**	**–**	**67**	41	24	–	65	41	23	–	64
Indirect auto	3	**78**	**62**	**–**	**140**	90	59	–	149	95	57	–	152
Other	4	**48**	**7**	**–**	**55**	54	7	–	61	52	7	–	59
Credit card	5	**122**	**316**	**–**	**438**	124	324	–	448	113	338	–	451
Total personal	6	**353**	**452**	**–**	**805**	369	450	–	819	353	459	–	812
Business and Government													
Real estate													
Residential	7	**8**	**10**	**–**	**18**	5	7	–	12	1	10	–	11
Non-residential	8	**8**	**24**	**–**	**32**	6	22	–	28	14	26	–	40
Total real estate	9	**16**	**34**	**–**	**50**	11	29	–	40	15	36	–	51
Agriculture	10	**6**	**8**	**–**	**14**	6	7	–	13	6	–	–	6
Automotive	11	**41**	**–**	**–**	**41**	36	1	–	37	33	11	–	44
Financial	12	**2**	**1**	**–**	**3**	3	–	–	3	6	–	–	6
Food, beverage, and tobacco	13	**15**	**1**	**–**	**16**	32	2	–	34	17	15	–	32
Forestry	14	**6**	**2**	**–**	**8**	8	–	–	8	21	15	–	36
Government, public sector entities, and education	15	**1**	**1**	**–**	**2**	1	1	–	2	8	1	–	9
Health and social services	16	**29**	**4**	**–**	**33**	24	4	–	28	39	4	–	43
Industrial construction and trade contractors	17	**30**	**2**	**–**	**32**	36	2	–	38	25	3	–	28
Metals and mining	18	**13**	**1**	**–**	**14**	12	1	–	13	16	1	–	17
Oil and gas	19	**4**	**–**	**–**	**4**	4	–	–	4	6	5	–	11
Power and utilities	20	**–**	**1**	**–**	**1**	–	11	–	11	–	11	1	12
Professional and other services	21	**34**	**45**	**–**	**79**	33	37	–	70	28	41	–	69
Retail sector	22	**65**	**10**	**–**	**75**	62	17	–	79	61	130	–	191
Sundry manufacturing and wholesale	23	**136**	**4**	**–**	**140**	151	6	–	157	127	3	–	130
Telecommunications, cable, and media	24	**1**	**67**	**–**	**68**	3	112	–	115	6	115	–	121
Transportation	25	**29**	**2**	**–**	**31**	26	5	–	31	23	30	–	53
Other	26	**13**	**14**	**–**	**27**	13	15	–	28	13	10	–	23
Total business and government	27	**441**	**197**	**–**	**638**	461	250	–	711	450	431	1	882
Total Stage 3 allowance for loan losses (impaired)	28	**794**	**649**	**–**	**1,443**	830	700	–	1,530	803	890	1	1,694
Stage 1 and Stage 2 allowance for loan losses – Performing[3]													
Personal	29	**2,179**	**1,896**	**–**	**4,075**	2,180	1,843	–	4,023	2,152	1,867	–	4,019
Business and Government	30	**1,089**	**1,855**	**46**	**2,990**	1,035	1,775	56	2,866	1,006	1,768	80	2,854
Total Stage 1 and Stage 2 allowance for loan losses	31	**3,268**	**3,751**	**46**	**7,065**	3,215	3,618	56	6,889	3,158	3,635	80	6,873
Allowance for loan losses – On-Balance Sheet Loans	32	**4,062**	**4,400**	**46**	**8,508**	4,045	4,318	56	8,419	3,961	4,525	81	8,567
Allowance for loan losses – Off-Balance Sheet Instruments	33	**434**	**601**	**11**	**1,046**	416	594	20	1,030	415	608	7	1,030
Total allowance for loan losses	34	**4,496**	**5,001**	**57**	**9,554**	4,461	4,912	76	9,449	4,376	5,133	88	9,597
Allowance for debt securities	35	**2**	**2**	**1**	**5**	3	1	1	5	2	2	–	4
Total allowance for credit losses	36	**$ 4,498**	**$ 5,003**	**$ 58**	**$ 9,559**	$ 4,464	$ 4,913	$ 77	$ 9,454	$ 4,378	$ 5,135	$ 88	$ 9,601
Stage 3 allowance for loan losses (impaired) as a % of Gross Impaired Loans													
Personal													
Residential mortgages	37	**11.6 %**	**7.5 %**	**– %**	**9.6 %**	11.7 %	7.0 %	– %	9.4 %	11.1 %	6.1 %	– %	8.4 %
Consumer instalment and other personal													
HELOC	38	**16.8**	**7.9**	**–**	**11.7**	16.8	7.7	–	11.7	17.5	7.6	–	11.9
Indirect auto	39	**66.7**	**16.4**	**–**	**28.2**	67.2	16.5	–	30.3	74.2	16.2	–	31.7
Other	40	**68.6**	**53.8**	**–**	**66.3**	70.1	46.7	–	66.3	67.5	36.8	–	61.5
Credit card	41	**64.9**	**89.8**	**–**	**81.1**	65.6	89.0	–	81.0	63.1	86.9	–	79.4
Total personal	42	**30.1**	**28.0**	**–**	**28.9**	31.9	28.9	–	30.2	32.5	28.3	–	30.0
Business and Government	43	**44.6**	**14.4**	**–**	**27.1**	45.6	16.0	–	27.7	47.6	22.2	100.0	30.6
Total Stage 3 allowance for loan losses (impaired)	44	**36.8 %**	**21.8 %**	**– %**	**28.1 %**	38.3 %	22.5 %	– %	29.0 %	39.5 %	25.0 %	100.0 %	30.3 %
Total allowance for credit losses as a % of gross loans and acceptances	45	**0.6 %**	**1.7 %**	**– %**	**1.0 %**	0.7 %	1.7 %	2.3 %	1.0 %	0.6 %	1.8 %	2.0 %	1.0 %

[1] Primarily based on the geographic location responsible for recording the transaction.
[2] Includes loans that are measured at FVOCI.
[3] 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)[1,2]

($ millions, except as noted)	LINE	2025				2025				2025			
As at	#	Q4				Q3				Q2			
By Industry Sector			United				United				United		
Stage 3 allowance for loan losses (impaired)		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Personal													
Residential mortgages	1	$ 45	$ 35	$ –	$ 80	$ 39	$ 34	$ –	$ 73	$ 36	$ 32	$ –	$ 68
Consumer instalment and other personal													
HELOC	2	37	22	–	59	36	22	–	58	36	23	–	59
Indirect auto	3	100	58	–	158	93	56	–	149	105	57	–	162
Other	4	51	6	–	57	48	7	–	55	52	5	–	57
Credit card	5	106	354	–	460	95	348	–	443	101	348	–	449
Total personal	6	339	475	–	814	311	467	–	778	330	465	–	795
Business and Government													
Real estate													
Residential	7	1	10	–	11	1	10	–	11	2	15	–	17
Non-residential	8	11	33	–	44	11	39	–	50	12	40	–	52
Total real estate	9	12	43	–	55	12	49	–	61	14	55	–	69
Agriculture	10	6	–	–	6	6	1	–	7	10	–	–	10
Automotive	11	46	11	–	57	98	–	–	98	84	–	–	84
Financial	12	6	–	–	6	21	–	–	21	37	–	–	37
Food, beverage, and tobacco	13	13	–	–	13	22	–	–	22	24	–	–	24
Forestry	14	22	16	–	38	22	15	–	37	18	12	–	30
Government, public sector entities, and education	15	7	1	–	8	8	2	–	10	8	5	–	13
Health and social services	16	43	5	–	48	51	4	–	55	55	3	–	58
Industrial construction and trade contractors	17	27	9	–	36	33	7	–	40	33	4	–	37
Metals and mining	18	18	1	–	19	17	1	–	18	23	1	–	24
Oil and gas	19	4	5	–	9	10	5	–	15	4	4	–	8
Power and utilities	20	–	70	–	70	–	70	4	74	–	71	4	75
Professional and other services	21	30	33	–	63	37	32	–	69	38	18	–	56
Retail sector	22	61	8	–	69	79	12	–	91	81	15	–	96
Sundry manufacturing and wholesale	23	130	4	–	134	95	3	–	98	60	2	–	62
Telecommunications, cable, and media	24	6	67	–	73	7	94	–	101	7	84	–	91
Transportation	25	21	21	–	42	20	20	–	40	27	1	–	28
Other	26	17	11	–	28	16	11	–	27	19	12	–	31
Total business and government	27	469	305	–	774	554	326	4	884	542	287	4	833
Total Stage 3 allowance for loan losses (impaired)	28	808	780	–	1,588	865	793	4	1,662	872	752	4	1,628
Stage 1 and Stage 2 allowance for loan losses – Performing[3]													
Personal	29	2,120	1,909	–	4,029	2,043	1,888	–	3,931	2,006	1,909	–	3,915
Business and Government	30	1,023	2,000	49	3,072	1,067	1,981	41	3,089	1,029	2,007	34	3,070
Total Stage 1 and Stage 2 allowance for loan losses	31	3,143	3,909	49	7,101	3,110	3,869	41	7,020	3,035	3,916	34	6,985
Allowance for loan losses – On-Balance Sheet Loans	32	3,951	4,689	49	8,689	3,975	4,662	45	8,682	3,907	4,668	38	8,613
Allowance for loan losses – Off-Balance Sheet Instruments	33	411	636	5	1,052	395	619	5	1,019	354	612	5	971
Total allowance for loan losses	34	4,362	5,325	54	9,741	4,370	5,281	50	9,701	4,261	5,280	43	9,584
Allowance for debt securities	35	2	1	1	4	2	1	1	4	3	1	1	5
Total allowance for credit losses	36	$ 4,364	$ 5,326	$ 55	$ 9,745	$ 4,372	$ 5,282	$ 51	$ 9,705	$ 4,264	$ 5,281	$ 44	$ 9,589
Stage 3 allowance for loan losses (impaired) as a % of Gross Impaired Loans													
Personal													
Residential mortgages	37	11.0 %	6.2 %	– %	8.2 %	11.1 %	6.2 %	– %	8.1 %	12.0 %	6.0 %	– %	8.2 %
Consumer instalment and other personal													
HELOC	38	18.0	7.3	–	11.6	17.1	7.4	–	11.4	18.4	8.0	–	12.2
Indirect auto	39	78.1	16.6	–	33.1	75.0	16.7	–	32.5	83.3	17.2	–	35.4
Other	40	68.9	40.0	–	64.0	68.6	58.3	–	67.1	74.3	45.5	–	70.4
Credit card	41	62.4	88.9	–	81.0	63.3	85.1	–	79.2	66.0	91.8	–	84.4
Total personal	42	34.3	29.1	–	31.1	34.4	29.1	–	31.0	39.0	30.1	–	33.3
Business and Government	43	47.3	16.9	–	27.6	54.7	18.0	133.3	31.3	51.5	20.2	100.0	33.6
Total Stage 3 allowance for loan losses (impaired)	44	40.8 %	22.7 %	– %	29.3 %	45.1 %	23.2 %	133.3 %	31.2 %	45.9 %	25.4 %	100.0 %	33.5 %
Total allowance for credit losses as a % of gross loans and acceptances	45	0.7 %	1.9 %	1.4 %	1.0 %	0.7 %	1.9 %	1.4 %	1.0 %	0.7 %	1.8 %	0.6 %	1.0 %

[1] Primarily based on the geographic location responsible for recording the transaction.
[2] Includes loans that are measured at FVOCI.
[3] 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)[1,2]

($ millions, except as noted) *As at*	LINE #	2025 Q1				2024 Q4				2024 Q3			
By Industry Sector **Stage 3 allowance for loan losses (impaired)**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$ 36	$ 37	$ –	$ 73	$ 28	$ 32	$ –	$ 60	$ 26	$ 32	$ –	$ 58
Consumer instalment and other personal													
HELOC	2	35	24	–	59	31	22	–	53	29	22	–	51
Indirect auto	3	105	61	–	166	98	58	–	156	86	52	–	138
Other	4	51	6	–	57	48	5	–	53	44	5	–	49
Credit card	5	98	400	–	498	90	288	–	378	81	291	–	372
Total personal	6	325	528	–	853	295	405	–	700	266	402	–	668
Business and Government													
Real estate													
Residential	7	8	13	–	21	7	10	–	17	–	7	–	7
Non-residential	8	24	66	–	90	25	25	–	50	14	9	–	23
Total real estate	9	32	79	–	111	32	35	–	67	14	16	–	30
Agriculture	10	7	1	–	8	7	–	–	7	4	–	–	4
Automotive	11	90	1	–	91	84	–	–	84	57	1	–	58
Financial	12	37	–	–	37	36	–	–	36	37	–	–	37
Food, beverage, and tobacco	13	108	1	–	109	96	1	–	97	66	1	–	67
Forestry	14	5	–	–	5	4	–	–	4	4	–	–	4
Government, public sector entities, and education	15	9	17	–	26	8	15	–	23	7	3	–	10
Health and social services	16	54	3	–	57	58	6	–	64	55	2	–	57
Industrial construction and trade contractors	17	23	3	–	26	16	4	–	20	18	2	–	20
Metals and mining	18	23	1	–	24	14	–	–	14	18	–	–	18
Oil and gas	19	8	4	–	12	11	4	–	15	15	5	–	20
Power and utilities	20	–	68	65	133	–	67	65	132	–	55	–	55
Professional and other services	21	39	24	–	63	43	24	–	67	32	14	–	46
Retail sector	22	73	8	–	81	66	8	–	74	64	4	–	68
Sundry manufacturing and wholesale	23	37	5	–	42	37	6	–	43	41	2	–	43
Telecommunications, cable, and media	24	6	78	–	84	6	45	–	51	5	16	–	21
Transportation	25	25	2	–	27	25	1	–	26	23	2	–	25
Other	26	15	14	–	29	12	6	–	18	8	6	–	14
Total business and government	27	591	309	65	965	555	222	65	842	468	129	–	597
Total Stage 3 allowance for loan losses (impaired)	28	916	837	65	1,818	850	627	65	1,542	734	531	–	1,265
Stage 1 and Stage 2 allowance for loan losses – Performing[3]													
Personal	29	1,949	1,989	–	3,938	1,920	1,891	–	3,811	1,965	1,823	–	3,788
Business and Government	30	907	1,977	15	2,899	839	1,896	6	2,741	811	1,913	34	2,758
Total Stage 1 and Stage 2 allowance for loan losses	31	2,856	3,966	15	6,837	2,759	3,787	6	6,552	2,776	3,736	34	6,546
Allowance for loan losses – On-Balance Sheet Loans	32	3,772	4,803	80	8,655	3,609	4,414	71	8,094	3,510	4,267	34	7,811
Allowance for loan losses – Off-Balance Sheet Instruments	33	340	592	7	939	369	672	2	1,043	373	645	5	1,023
Total allowance for loan losses	34	4,112	5,395	87	9,594	3,978	5,086	73	9,137	3,883	4,912	39	8,834
Allowance for debt securities	35	2	1	1	4	2	1	1	4	2	1	1	4
Total allowance for credit losses	36	$ 4,114	$ 5,396	$ 88	$ 9,598	$ 3,980	$ 5,087	$ 74	$ 9,141	$ 3,885	$ 4,913	$ 40	$ 8,838
Stage 3 allowance for loan losses (impaired) **as a % of Gross Impaired Loans**													
Personal													
Residential mortgages	37	11.2 %	6.5 %	– %	8.2 %	10.2 %	6.5 %	– %	7.8 %	11.3 %	6.8 %	– %	8.3 %
Consumer instalment and other personal													
HELOC	38	18.5	7.9	–	11.9	16.8	7.8	–	11.3	17.2	8.4	–	11.8
Indirect auto	39	71.9	17.8	–	34.0	74.2	18.8	–	35.4	76.8	17.6	–	33.8
Other	40	68.9	50.0	–	66.3	66.7	50.0	–	64.6	63.8	50.0	–	62.0
Credit card	41	63.6	88.9	–	82.5	62.9	66.7	–	65.7	63.8	71.9	–	69.9
Total personal	42	36.7	31.5	–	33.3	36.6	26.6	–	30.0	37.6	27.8	–	31.1
Business and Government	43	49.0	19.3	74.7	33.4	47.2	16.4	72.2	32.1	45.2	13.1	–	29.6
Total Stage 3 allowance for loan losses (impaired)	44	43.8 %	25.6 %	74.7 %	33.3 %	42.8 %	21.8 %	72.2 %	31.2 %	42.1 %	21.9 %	– %	30.3 %
Total allowance for credit losses as a % of gross loans and acceptances	45	0.6 %	1.7 %	2.2 %	1.0 %	0.6 %	1.7 %	1.9 %	1.0 %	0.6 %	1.6 %	1.0 %	0.9 %

[1] Primarily based on the geographic location responsible for recording the transaction.
[2] Includes loans that are measured at FVOCI.
[3] 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[1,2]

($ millions) *For the period ended*	LINE **#**	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4	2024 Q3	Year to Date 2026	Year to Date 2025	Full Year 2025	Full Year 2024
PROVISION FOR (RECOVERY OF) CREDIT LOSSES														
Impaired[3]														
Canadian Personal and Commercial Banking	1	**$ 446**	$ 465	$ 424	$ 447	$ 376	$ 428	$ 459	$ 456	$ 338	**$ 1,335**	$ 1,263	$ 1,710	$ 1,555
U.S. Banking	2	**326**	332	394	331	330	309	529	418	331	**1,052**	1,168	1,499	1,437
Wealth Management and Insurance	3	**–**	–	–	–	–	–	–	–	–	**–**	–	–	–
Wholesale Banking	4	**6**	80	216	28	63	61	33	134	109	**302**	157	185	247
Corporate	5	**87**	96	130	137	135	148	195	145	142	**313**	478	615	638
Total Provision for (recovery of) Credit Losses – Impaired	6	**865**	973	1,164	943	904	946	1,216	1,153	920	**3,002**	3,066	4,009	3,877
Performing[4]														
Canadian Personal and Commercial Banking	7	**32**	33	12	90	87	194	62	(26)	97	**77**	343	433	200
U.S. Banking	8	**(9)**	10	(99)	(27)	(13)	133	(78)	(29)	47	**(98)**	42	15	95
Wealth Management and Insurance	9	**–**	–	–	–	–	–	–	–	–	**–**	–	–	–
Wholesale Banking	10	**35**	(2)	(44)	(4)	8	62	39	–	9	**(11)**	109	105	70
Corporate	11	**(6)**	(13)	6	(20)	(15)	6	(27)	11	(1)	**(13)**	(36)	(56)	11
Total Provision for (recovery of) Credit Losses – Performing	12	**52**	28	(125)	39	67	395	(4)	(44)	152	**(45)**	458	497	376
Total Provision for (recovery of) Credit Losses	13	**$ 917**	$ 1,001	$ 1,039	$ 982	$ 971	$ 1,341	$ 1,212	$ 1,109	$ 1,072	**$ 2,957**	$ 3,524	$ 4,506	$ 4,253
PROVISION FOR (RECOVERY OF) CREDIT LOSSES BY SEGMENT														
Canadian Personal and Commercial Banking	14	**$ 478**	$ 498	$ 436	$ 537	$ 463	$ 622	$ 521	$ 430	$ 435	**$ 1,412**	$ 1,606	$ 2,143	$ 1,755
U.S. Banking – in USD	15	**227**	250	212	220	231	311	318	285	276	**689**	860	1,080	1,126
– foreign exchange	16	**90**	92	83	84	86	131	133	104	102	**265**	350	434	406
	17	**317**	342	295	304	317	442	451	389	378	**954**	1,210	1,514	1,532
Wealth Management and Insurance	18	**–**	–	–	–	–	–	–	–	–	**–**	–	–	–
Wholesale Banking	19	**41**	78	172	24	71	123	72	134	118	**291**	266	290	317
Corporate														
U.S. strategic cards portfolio[5] – in USD	20	**58**	61	98	85	87	108	119	114	103	**217**	314	399	477
– foreign exchange	21	**23**	22	38	32	33	46	49	42	38	**83**	128	160	172
Total Corporate	22	**81**	83	136	117	120	154	168	156	141	**300**	442	559	649
Total Provision for (recovery of) Credit Losses	23	**$ 917**	$ 1,001	$ 1,039	$ 982	$ 971	$ 1,341	$ 1,212	$ 1,109	$ 1,072	**$ 2,957**	$ 3,524	$ 4,506	$ 4,253

[1] Includes provision for off-balance sheet instruments.
[2] Includes loans and debt securities that are measured at FVOCI and debt securities measured at amortized cost.
[3] Represents Stage 3 PCL.
[4] Represents Stage 1 and Stage 2 PCL.
[5] The retailer program partners' share of the U.S. strategic cards portfolio's PCL.

Provision for Credit Losses by Industry Sector and Geographic Location[1,2,3]

($ millions, except as noted) *For the period ended*	LINE #	2026 Q3				2026 Q2				2026 Q1			
By Industry Sector **Stage 3 provision for (recovery of) credit losses (impaired)**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	**$ 7**	**$ 5**	**$ –**	**$ 12**	$ 10	$ 1	$ –	$ 11	$ 9	$ 1	$ –	$ 10
Consumer Instalment and Other Personal													
HELOC	2	**2**	**2**	**–**	**4**	–	3	–	3	5	3	–	8
Indirect auto	3	**112**	**83**	**–**	**195**	107	84	–	191	116	94	–	210
Other	4	**78**	**49**	**–**	**127**	77	47	–	124	75	54	–	129
Credit card	5	**188**	**226**	**–**	**414**	185	222	–	407	174	250	–	424
Total personal	6	**387**	**365**	**–**	**752**	379	357	–	736	379	402	–	781
Business and Government													
Real estate													
Residential	7	**5**	**4**	**–**	**9**	5	(3)	–	2	1	1	–	2
Non-residential	8	**2**	**(11)**	**–**	**(9)**	1	18	–	19	1	8	–	9
Total real estate	9	**7**	**(7)**	**–**	**–**	6	15	–	21	2	9	–	11
Agriculture	10	**–**	**1**	**–**	**1**	1	7	–	8	–	–	–	–
Automotive	11	**4**	**–**	**–**	**4**	4	–	–	4	1	–	–	1
Financial	12	**(2)**	**1**	**–**	**(1)**	(2)	–	–	(2)	–	–	–	–
Food, beverage, and tobacco	13	**(10)**	**11**	**–**	**1**	–	(11)	–	(11)	24	16	–	40
Forestry	14	**3**	**(6)**	**–**	**(3)**	–	14	–	14	–	(1)	–	(1)
Government, public sector entities, and education	15	**–**	**–**	**–**	**–**	(5)	2	–	(3)	–	–	–	–
Health and social services	16	**8**	**2**	**–**	**10**	(3)	1	–	(2)	(3)	1	–	(2)
Industrial construction and trade contractors	17	**9**	**6**	**–**	**15**	19	6	–	25	3	(2)	–	1
Metals and mining	18	**1**	**–**	**–**	**1**	1	–	–	1	(1)	–	–	(1)
Oil and gas	19	**–**	**(1)**	**–**	**(1)**	(2)	–	–	(2)	–	–	–	–
Power and utilities	20	**–**	**–**	**–**	**–**	–	–	(1)	(1)	–	30	–	30
Professional and other services	21	**5**	**10**	**–**	**15**	7	–	–	7	7	15	–	22
Retail sector	22	**10**	**8**	**–**	**18**	13	34	–	47	2	129	–	131
Sundry manufacturing and wholesale	23	**13**	**–**	**–**	**13**	36	7	–	43	4	–	–	4
Telecommunications, cable, and media	24	**1**	**14**	**–**	**15**	1	41	–	42	–	100	–	100
Transportation	25	**9**	**1**	**–**	**10**	12	8	–	20	–	11	–	11
Other	26	**2**	**13**	**–**	**15**	2	24	–	26	5	31	–	36
Total business and government	27	**60**	**53**	**–**	**113**	90	148	(1)	237	44	339	–	383
Total Stage 3 provision for (recovery of) credit losses (impaired)	28	**$ 447**	**$ 418**	**$ –**	**$ 865**	$ 469	$ 505	$ (1)	$ 973	$ 423	$ 741	$ –	$ 1,164
Stage 1 and Stage 2 provision for (recovery of) credit losses													
Personal, business and government	29	**$ 67**	**$ 5**	**$ (19)**	**$ 53**	$ 52	$ (14)	$ (11)	$ 27	$ 16	$ (174)	$ 33	$ (125)
Debt securities at amortized cost and FVOCI	30	**–**	**(1)**	**–**	**(1)**	1	–	–	1	–	–	–	–
Total provision for (recovery of) credit losses	31	**$ 514**	**$ 422**	**$ (19)**	**$ 917**	$ 522	$ 491	$ (12)	$ 1,001	$ 439	$ 567	$ 33	$ 1,039
Stage 3 provision for (recovery of) credit losses (impaired) as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	32	**0.01 %**	**0.04 %**	**– %**	**0.02 %**	0.02 %	0.01 %	– %	0.01 %	0.01 %	0.01 %	– %	0.01 %
Consumer instalment and other personal													
HELOC	33	**–**	**0.06**	**–**	**0.01**	–	0.10	–	0.01	0.01	0.10	–	0.02
Indirect auto	34	**1.40**	**0.74**	**–**	**1.02**	1.40	0.80	–	1.05	1.47	0.87	–	1.12
Other	35	**1.49**	**17.71**	**–**	**2.31**	1.55	18.03	–	2.37	1.49	19.53	–	2.44
Credit card	36	**3.40**	**5.20**	**–**	**4.19**	3.57	5.29	–	4.34	3.22	5.41	–	4.23
Total personal	37	**0.31**	**1.18**	**–**	**0.48**	0.32	1.22	–	0.50	0.31	1.31	–	0.51
Business and Government	38	**0.12**	**0.13**	**–**	**0.12**	0.20	0.39	(0.12)	0.28	0.10	0.87	–	0.45
Total Stage 3 provision for (recovery of) credit losses (impaired)	39	**0.26**	**0.57**	**–**	**0.35**	0.28	0.75	(0.12)	0.42	0.25	1.07	–	0.49
Total Stage 3 provision for (recovery of) credit losses (impaired) Excluding Other Loans	40	**0.26**	**0.57**	**–**	**0.35**	0.28	0.75	(0.12)	0.42	0.25	1.07	–	0.49
Total Provision for (recovery of) Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for (recovery of) Credit Losses	41	**0.30 %**	**0.58 %**	**(2.34) %**	**0.37 %**	0.32 %	0.73 %	(1.47) %	0.43 %	0.26 %	0.82 %	3.32 %	0.43 %
Total Provision for (recovery of) Credit Losses Excluding Other Loans	42	**0.30**	**0.58**	**(2.34)**	**0.37**	0.32	0.73	(1.47)	0.43	0.26	0.82	3.32	0.43

1 Primarily based on the geographic location responsible for recording the transaction.
2 Includes loans that are measured at FVOCI.
3 Includes provision for off-balance sheet instruments.

Provision for Credit Losses by Industry Sector and Geographic Location (Continued)[1,2,3]

($ millions, except as noted) *For the period ended*	LINE #	2025 Q4				2025 Q3				2025 Q2			
By Industry Sector **Stage 3 provision for (recovery of) credit losses (impaired)**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$ 8	$ (3)	$ –	$ 5	$ 4	$ 5	$ –	$ 9	$ 1	$ (3)	$ –	$ (2)
Consumer Instalment and Other Personal													
HELOC	2	3	(4)	–	(1)	–	(1)	–	(1)	1	1	–	2
Indirect auto	3	116	92	–	208	96	73	–	169	112	83	–	195
Other	4	75	45	–	120	64	45	–	109	68	43	–	111
Credit card	5	164	269	–	433	144	244	–	388	147	258	–	405
Total personal	6	366	399	–	765	308	366	–	674	329	382	–	711
Business and Government													
Real estate													
Residential	7	1	1	–	2	1	13	–	14	1	8	–	9
Non-residential	8	4	(18)	–	(14)	2	9	–	11	(8)	(1)	–	(9)
Total real estate	9	5	(17)	–	(12)	3	22	–	25	(7)	7	–	–
Agriculture	10	–	–	–	–	–	1	–	1	1	–	–	1
Automotive	11	10	14	–	24	5	1	–	6	1	1	–	2
Financial	12	(2)	–	–	(2)	(15)	–	–	(15)	1	–	–	1
Food, beverage, and tobacco	13	(2)	2	–	–	1	2	–	3	39	(1)	–	38
Forestry	14	–	(1)	–	(1)	2	1	–	3	10	3	–	13
Government, public sector entities, and education	15	–	–	–	–	–	(3)	–	(3)	–	(5)	–	(5)
Health and social services	16	6	2	–	8	1	2	–	3	–	1	–	1
Industrial construction and trade contractors	17	2	26	–	28	3	29	–	32	14	5	–	19
Metals and mining	18	–	–	–	–	–	–	–	–	1	–	–	1
Oil and gas	19	–	–	–	–	–	–	–	–	–	–	–	–
Power and utilities	20	–	–	(3)	(3)	–	–	(1)	(1)	–	7	21	28
Professional and other services	21	5	4	–	9	4	31	–	35	3	–	–	3
Retail sector	22	5	7	–	12	8	9	–	17	10	24	–	34
Sundry manufacturing and wholesale	23	23	3	–	26	34	4	–	38	15	(3)	–	12
Telecommunications, cable, and media	24	1	37	–	38	1	31	–	32	1	54	–	55
Transportation	25	23	4	–	27	5	23	–	28	9	1	–	10
Other	26	3	21	–	24	2	24	–	26	5	17	–	22
Total business and government	27	79	102	(3)	178	54	177	(1)	230	103	111	21	235
Total Stage 3 provision for (recovery of) credit losses (impaired)	28	$ 445	$ 501	$ (3)	$ 943	$ 362	$ 543	$ (1)	$ 904	$ 432	$ 493	$ 21	$ 946
Stage 1 and Stage 2 provision for (recovery of) credit losses													
Personal, business and government	29	$ 46	$ (14)	$ 6	$ 38	$ 115	$ (55)	$ 8	$ 68	$ 194	$ 182	$ 18	$ 394
Debt securities at amortized cost and FVOCI	30	1	–	–	1	–	(1)	–	(1)	1	–	–	1
Total provision for (recovery of) credit losses	31	$ 492	$ 487	$ 3	$ 982	$ 477	$ 487	$ 7	$ 971	$ 627	$ 675	$ 39	$ 1,341
Stage 3 provision for (recovery of) credit losses (impaired) as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	32	0.01 %	(0.03) %	– %	0.01 %	0.01 %	0.04 %	– %	0.01 %	– %	(0.20) %	– %	– %
Consumer instalment and other personal													
HELOC	33	0.01	(0.13)	–	–	–	(0.03)	–	–	–	0.03	–	0.01
Indirect auto	34	1.48	0.85	–	1.12	1.26	0.69	–	0.93	1.55	0.80	–	1.11
Other	35	1.53	17.10	–	2.32	1.33	16.65	–	2.14	1.45	16.22	–	2.24
Credit card	36	3.09	5.88	–	4.38	2.78	5.41	–	4.00	3.04	5.73	–	4.33
Total personal	37	0.30	1.31	–	0.50	0.26	1.22	–	0.45	0.29	1.21	–	0.49
Business and Government	38	0.18	0.26	(0.31)	0.21	0.12	0.44	(0.08)	0.26	0.23	0.27	1.60	0.27
Total Stage 3 provision for (recovery of) credit losses (impaired)	39	0.27	0.71	(0.31)	0.40	0.22	0.77	(0.08)	0.38	0.27	0.68	1.60	0.41
Total Stage 3 provision for (recovery of) credit losses (impaired) Excluding Other Loans	40	0.27	0.71	(0.31)	0.40	0.22	0.77	(0.08)	0.38	0.27	0.68	1.60	0.41
Total Provision for (recovery of) Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for (recovery of) Credit Losses	41	0.30 %	0.69 %	0.31 %	0.41 %	0.29 %	0.69 %	0.57 %	0.41 %	0.40 %	0.93 %	2.96 %	0.58 %
Total Provision for (recovery of) Credit Losses Excluding Other Loans	42	0.30	0.69	0.31	0.41	0.29	0.69	0.57	0.41	0.40	0.93	2.96	0.58

1 Primarily based on the geographic location responsible for recording the transaction.
2 Includes loans that are measured at FVOCI.
3 Includes provision for off-balance sheet instruments.

Provision for Credit Losses by Industry Sector and Geographic Location (Continued)[1,2,3]

($ millions, except as noted) *For the period ended*	LINE #	2025 Q1				2024 Q4				2024 Q3			
By Industry Sector **Stage 3 provision for (recovery of) credit losses (impaired)**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$ 8	$ 4	$ –	$ 12	$ 4	$ –	$ –	$ 4	$ (4)	$ 4	$ –	$ –
Consumer Instalment and Other Personal													
HELOC	2	5	3	–	8	3	–	–	3	(3)	3	–	–
Indirect auto	3	116	103	–	219	111	96	–	207	99	75	–	174
Other	4	72	50	–	122	70	53	–	123	59	69	–	128
Credit card	5	149	391	–	540	135	261	–	396	118	265	–	383
Total personal	6	350	551	–	901	323	410	–	733	269	416	–	685
Business and Government													
Real estate													
Residential	7	2	34	–	36	–	3	–	3	1	–	–	1
Non-residential	8	1	51	–	52	15	44	–	59	1	(10)	–	(9)
Total real estate	9	3	85	–	88	15	47	–	62	2	(10)	–	(8)
Agriculture	10	–	1	–	1	1	–	–	1	3	–	–	3
Automotive	11	34	–	–	34	18	1	–	19	13	2	–	15
Financial	12	–	–	–	–	–	1	–	1	37	–	–	37
Food, beverage, and tobacco	13	18	3	–	21	33	3	–	36	3	1	–	4
Forestry	14	–	–	–	–	1	–	–	1	–	–	–	–
Government, public sector entities, and education	15	1	13	–	14	–	13	–	13	–	2	–	2
Health and social services	16	–	–	–	–	1	5	–	6	14	(1)	–	13
Industrial construction and trade contractors	17	13	4	–	17	6	7	–	13	3	4	–	7
Metals and mining	18	8	–	–	8	–	–	–	–	–	–	–	–
Oil and gas	19	–	–	–	–	(1)	–	–	(1)	–	–	–	–
Power and utilities	20	–	–	–	–	–	9	105	114	–	56	–	56
Professional and other services	21	4	8	–	12	15	19	–	34	2	12	–	14
Retail sector	22	12	7	–	19	9	10	–	19	13	10	–	23
Sundry manufacturing and wholesale	23	7	1	–	8	34	8	–	42	9	14	–	23
Telecommunications, cable, and media	24	–	58	–	58	1	30	–	31	–	17	–	17
Transportation	25	6	5	–	11	9	2	–	11	6	4	–	10
Other	26	2	22	–	24	4	14	–	18	1	18	–	19
Total business and government	27	108	207	–	315	146	169	105	420	106	129	–	235
Total Stage 3 provision for (recovery of) credit losses (impaired)	28	$ 458	$ 758	$ –	$ 1,216	$ 469	$ 579	$ 105	$ 1,153	$ 375	$ 545	$ –	$ 920
Stage 1 and Stage 2 provision for (recovery of) credit losses													
Personal, business and government	29	$ 70	$ (88)	$ 14	$ (4)	$ (24)	$ 11	$ (31)	$ (44)	$ 105	$ 24	$ 22	$ 151
Debt securities at amortized cost and FVOCI	30	–	–	–	–	–	–	–	–	1	–	–	1
Total provision for (recovery of) credit losses	31	$ 528	$ 670	$ 14	$ 1,212	$ 445	$ 590	$ 74	$ 1,109	$ 481	$ 569	$ 22	$ 1,072
Stage 3 provision for (recovery of) credit losses (impaired) as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	32	0.01 %	0.03 %	– %	0.01 %	0.01 %	– %	– %	– %	(0.01) %	0.03 %	– %	– %
Consumer instalment and other personal													
HELOC	33	0.02	0.10	–	0.02	0.01	–	–	0.01	(0.01)	0.11	–	–
Indirect auto	34	1.57	0.94	–	1.19	1.53	0.92	–	1.17	1.38	0.72	–	0.99
Other	35	1.50	17.97	–	2.40	1.50	20.90	–	2.50	1.29	28.71	–	2.66
Credit card	36	2.93	7.87	–	5.37	2.73	5.66	–	4.14	2.44	5.75	–	4.05
Total personal	37	0.30	1.60	–	0.59	0.28	1.26	–	0.49	0.24	1.29	–	0.47
Business and Government	38	0.23	0.49	–	0.35	0.32	0.41	9.72	0.48	0.23	0.31	–	0.27
Total Stage 3 provision for (recovery of) credit losses (impaired)	39	0.28	0.99	–	0.50	0.29	0.79	9.72	0.49	0.23	0.74	–	0.39
Total Stage 3 provision for (recovery of) credit losses (impaired) Excluding Other Loans	40	0.28	0.99	–	0.50	0.29	0.79	9.72	0.49	0.23	0.74	–	0.39
Total Provision for (recovery of) Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for (recovery of) Credit Losses	41	0.32 %	0.87 %	1.44 %	0.50 %	0.28 %	0.81 %	6.85 %	0.47 %	0.30 %	0.77 %	2.11 %	0.46 %
Total Provision for (recovery of) Credit Losses Excluding Other Loans	42	0.32	0.87	1.44	0.50	0.28	0.81	6.85	0.47	0.30	0.77	2.11	0.46

[1] Primarily based on the geographic location responsible for recording the transaction.
[2] Includes loans that are measured at FVOCI.
[3] Includes provision for off-balance sheet instruments.

Acronyms

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