LAURENTIAN BANK

SECOND QUARTER 2026

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED APRIL 30, 2026

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The financial information in this document is in Canadian dollars and is based on the condensed interim consolidated financial statements (unaudited) prepared under International Financial Reporting Standards (IFRS).

HIGHLIGHTS

In thousands of dollars, unless otherwise noted, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2026	**JULY 31 2026**	**APRIL 30 2026**	**JANUARY 31 2026**	OCTOBER 31 2025	JULY 31 2025	APRIL 30 2025	JANUARY 31 2025	**APRIL 30 2026**	APRIL 30 2025	OCTOBER 31 2025
Operating results											
Total revenue	**$ —**	**$ —**	**$ 213,655**	**$ 251,555**	$ 244,710	$ 246,809	$ 242,516	$ 249,637	**$ 465,210**	$ 492,153	$ 983,672
Net income (loss)	**$ —**	**$ —**	**$ (20,587)**	**$ (20,497)**	$ 31,481	$ 37,463	$ 32,329	$ 38,601	**$ (41,084)**	$ 70,930	$ 139,874
Adjusted net income(1)	**$ —**	**$ —**	**$ 22,640**	**$ 34,237**	$ 34,232	$ 39,604	$ 33,962	$ 39,448	**$ 56,877**	$ 73,410	$ 147,246
Operating performance											
Diluted earnings (loss) per share(2)	**$ —**	**$ —**	**$ (0.50)**	**$ (0.58)**	$ 0.66	$ 0.73	$ 0.69	$ 0.76	**$ (1.08)**	$ 1.44	$ 2.84
Adjusted diluted earnings per share(2)(3)	**$ —**	**$ —**	**$ 0.46**	**$ 0.65**	$ 0.73	$ 0.78	$ 0.73	$ 0.78	**$ 1.11**	$ 1.50	$ 3.00
Return on common shareholders' equity(3)	**— %**	**— %**	**(3.7)%**	**(4.0)%**	4.6 %	5.0 %	4.9 %	5.2 %	**(3.9)%**	5.1 %	4.9 %
Adjusted return on common shareholders' equity(3)	**— %**	**— %**	**3.4 %**	**4.5 %**	5.0 %	5.4 %	5.2 %	5.3 %	**4.0 %**	5.3 %	5.2 %
Net interest margin(4)	**— %**	**— %**	**1.84 %**	**1.89 %**	1.79 %	1.82 %	1.85 %	1.85 %	**1.86 %**	1.85 %	1.83 %
Efficiency ratio(4)	**— %**	**— %**	**102.7 %**	**106.3 %**	77.2 %	76.9 %	76.1 %	74.9 %	**104.7 %**	75.5 %	76.3 %
Adjusted efficiency ratio(3)	**— %**	**— %**	**77.6 %**	**76.7 %**	75.6 %	75.7 %	75.2 %	74.3 %	**77.1 %**	74.8 %	75.2 %
Operating leverage(4)	**— %**	**— %**	**2.8 %**	**(38.8)%**	(0.4)%	(1.1)%	(1.5)%	3.4 %	**(36.5)%**	32.7 %	20.0 %
Adjusted operating leverage(3)	**— %**	**— %**	**(1.1)%**	**(1.4)%**	0.1 %	(0.7)%	(1.1)%	0.9 %	**(3.1)%**	(1.8)%	(1.9)%
Effective tax rate	**— %**	**— %**	**37.1 %**	**36.6 %**	16.8 %	18.4 %	21.7 %	18.7 %	**36.8 %**	20.1 %	18.9 %
Financial position ($ millions)											
Loans	**$ —**	**$ —**	**$ 31,993**	**$ 31,714**	$ 36,014	$ 35,779	$ 35,645	$ 35,575	**$ 31,993**	$ 35,645	$ 36,014
Total Loans(1)(5)	**$ —**	**$ —**	**$ 35,863**	**$ 36,411**	$ 36,014	$ 35,779	$ 35,645	$ 35,575	**$ 35,863**	$ 35,645	$ 36,014
Total assets	**$ —**	**$ —**	**$ 49,436**	**$ 49,912**	$ 50,148	$ 49,931	$ 49,518	$ 48,779	**$ 49,436**	$ 49,518	$ 50,148
Deposits	**$ —**	**$ —**	**$ 16,768**	**$ 16,514**	$ 23,999	$ 24,325	$ 23,874	$ 23,845	**$ 16,768**	$ 23,874	$ 23,999
Total Deposits(1)(6)	**$ —**	**$ —**	**$ 24,418**	**$ 24,292**	$ 23,999	$ 24,325	$ 23,874	$ 23,845	**$ 24,418**	$ 23,874	$ 23,999
Average earning assets(4)(5)	**$ —**	**$ —**	**$ 41,292**	**$ 40,909**	$ 40,597	$ 40,615	$ 40,290	$ 39,839	**$ 41,097**	$ 40,061	$ 40,335
Average loans(4)(5)	**$ —**	**$ —**	**$ 36,023**	**$ 36,179**	$ 35,607	$ 35,575	$ 35,504	$ 35,223	**$ 36,102**	$ 35,361	$ 35,477
Common shareholders' equity(1)	**$ —**	**$ —**	**$ 2,481**	**$ 2,524**	$ 2,571	$ 2,557	$ 2,539	$ 2,547	**$ 2,481**	$ 2,539	$ 2,571
Basel III regulatory capital ratios											
Common Equity Tier I (CET1) capital ratio(7)	**— %**	**— %**	**11.0 %**	**10.9 %**	11.3 %	11.3 %	11.0 %	10.9 %	**11.0 %**	11.0 %	11.3 %
Total risk-weighted assets ($ millions)(7)	**$ —**	**$ —**	**$ 20,642**	**$ 21,089**	$ 20,700	$ 20,451	$ 20,944	$ 21,188	**$ 20,642**	$ 20,944	$ 20,700
Credit quality											
Gross impaired loans as a % of total loans(4)(5)	**— %**	**— %**	**1.00 %**	**0.96 %**	1.18 %	1.17 %	1.15 %	1.12 %	**1.00 %**	1.15 %	1.18 %
Net impaired loans as a % of total loans(4)(5)	**— %**	**— %**	**0.81 %**	**0.75 %**	0.97 %	0.98 %	0.94 %	0.90 %	**0.81 %**	0.94 %	0.97 %
Provision for credit losses as a % of average loans(4)(5)	**— %**	**— %**	**0.31 %**	**0.18 %**	0.20 %	0.12 %	0.19 %	0.17 %	**0.24 %**	0.18 %	0.17 %

(1) This is a non-GAAP financial measure. Refer to the Non-GAAP financial and other measures section for additional information.
(2) The sum of the quarterly earnings per share may not be equal to the cumulative earnings per share due to rounding.
(3) This is a non-GAAP ratio. Refer to the Non-GAAP financial and other measures for additional information.
(4) This is a supplementary financial measure. Refer to the Non-GAAP financial and other measures section for additional information.
(5) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operation* on the Bank's Consolidated Balance Sheet.
(6) Amounts reported include deposits classified as liabilities directly associated with held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operation* on the Bank's Consolidated Balance Sheet.
(7) In accordance with OSFI's Capital Adequacy Requirements Guideline, using the Standardized Approach in determining credit risk and operational risk.

HIGHLIGHTS (CONT'D)

In thousands of dollars, except per share, percentage amounts and other information (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2026	**JULY 31 2026**	**APRIL 30 2026**	**JANUARY 31 2026**	OCTOBER 31 2025	JULY 31 2025	APRIL 30 2025	JANUARY 31 2025	**APRIL 30 2026**	APRIL 30 2025	OCTOBER 31 2025
Common share information											
Share price[3]											
High	**$ —**	**$ —**	**$ 40.49**	**$ 40.42**	$ 34.10	$ 31.44	$ 28.36	$ 31.74	**$ 40.49**	$ 31.74	$ 34.10
Low	**$ —**	**$ —**	**$ 39.51**	**$ 32.09**	$ 26.64	$ 26.61	$ 24.37	$ 25.82	**$ 32.09**	$ 24.37	$ 24.37
Close	**$ —**	**$ —**	**$ 40.27**	**$ 40.00**	$ 33.30	$ 30.81	$ 27.36	$ 28.00	**$ 40.27**	$ 27.36	$ 33.30
Price / earnings ratio (trailing four quarters)[2]	**— x**	**— x**	**n.m.**	**26.7 x**	11.7 x	10.1 x	9.1 x	n.m.	**n.m.**	9.1 x	11.7 x
Adjusted price / earnings ratio (trailing four quarters)[1]	**— x**	**— x**	**15.4 x**	**13.9 x**	11.1 x	9.7 x	8.4 x	8.1 x	**15.4 x**	8.4 x	11.1 x
Book value per share[1]	**$ —**	**$ —**	**$ 55.38**	**$ 56.46**	$ 57.67	$ 57.70	$ 57.40	$ 57.74	**$ 55.38**	$ 57.40	$ 57.67
Market to book value	**— %**	**— %**	**73 %**	**71 %**	58 %	53 %	48 %	48 %	**73 %**	48 %	58 %
Dividend declared per share	**$ —**	**$ —**	**$ 0.47**	**$ 0.47**	$ 0.47	$ 0.47	$ 0.47	$ 0.47	**$ 0.94**	$ 0.94	$ 1.88
Dividend yield[2]	**— %**	**— %**	**4.7 %**	**4.7 %**	5.6 %	6.1 %	6.9 %	6.7 %	**4.7 %**	6.9 %	5.6 %
Dividend payout ratio[2]	**— %**	**— %**	**n.m.**	**n.m.**	70.9 %	64.5 %	68.2 %	62.0 %	**n.m.**	65.0 %	66.3 %
Adjusted dividend payout ratio[1]	**— %**	**— %**	**101.7 %**	**72.5 %**	64.8 %	60.5 %	64.7 %	60.5 %	**84.6 %**	62.5 %	62.6 %
Quality of assets											
Gross amount of impaired total loans[4]	**$ —**	**$ —**	**$ 357,585**	**$ 350,845**	$ 425,943	$ 419,433	$ 408,180	$ 399,805	**$ 357,585**	$ 408,180	$ 425,943
Allowances for loan losses against impaired total loans[4]	**$ —**	**$ —**	**$ (68,998)**	**$ (78,140)**	$ (76,239)	$ (68,786)	$ (74,806)	$ (78,496)	**$ (68,998)**	$ (74,806)	$ (76,239)
Net impaired total loans[4]	**$ —**	**$ —**	**$ 288,587**	**$ 272,705**	$ 349,704	$ 350,647	$ 333,374	$ 321,309	**$ 288,587**	$ 333,374	$ 349,704
Provision for credit losses	**$ —**	**$ —**	**$ 26,872**	**$ 16,503**	$ 18,039	$ 11,128	$ 16,693	$ 15,175	**$ 43,375**	$ 31,868	$ 61,035
Other information											
Number of full-time equivalent employees	**—**	**—**	**2,569**	**2,652**	2,682	2,715	2,702	2,641	**2,569**	2,702	2,682
Number of branches	**—**	**—**	**57**	**58**	58	57	57	57	**57**	57	58
Number of automated banking machines[5]	**—**	**—**	**104**	**105**	106	105	106	106	**104**	106	106

(1) This is a non-GAAP ratio. Refer to the Non-GAAP financial and other measures section for additional information.
(2) This is a supplementary financial measure. Refer to the Non-GAAP financial and other measures section for additional information.
(3) Toronto Stock Exchange (TSX) market price.
(4) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operation* on the Bank's Consolidated Balance Sheet.
(5) Through the Bank's partnership with THE EXCHANGE® Network, customers have access to thousands of automated banking machines in Canada.

NON-GAAP FINANCIAL AND OTHER MEASURES

In addition to financial measures prepared based on generally accepted accounting principles (GAAP), management utilizes non-GAAP financial measures to evaluate the Bank's underlying and ongoing business performance. These non-GAAP financial measures, referred to throughout this document as adjusted measures, exclude items identified as adjusting items. Adjusting items consist of certain items of significance that arise from time to time which management believes are not indicative of underlying business performance.

Non-GAAP financial measures are not standardized financial measures under the financial reporting framework used to prepare the Bank's financial statements and may not be comparable to similar measures disclosed by other issuers. The Bank believes these non-GAAP financial measures are useful to readers in obtaining a better understanding of how management assesses the Bank's performance and in analyzing trends.

Non-GAAP ratios are not standardized financial measures under the financial reporting framework used to prepare the financial statements of the Bank to which the non-GAAP ratios relate and might not be comparable to similar financial measures disclosed by other issuers. Ratios are considered non-GAAP ratios if adjusted measures are used as components; refer to the Non-GAAP Financial Measures section above. The Bank believes non-GAAP ratios are useful to readers in obtaining a better understanding of how management assesses the Bank's performance and in analyzing trends.

Management also uses supplementary financial measures to analyze the Bank's results and in assessing underlying business performance and related trends.

For additional information, refer to the Non-GAAP financial and other measures section beginning on page 5 of the Second Quarter 2026 Report to Shareholders, including the Management's Discussion and Analysis (MD&A) for the six months ended April 30, 2026, which pages are incorporated by reference herein. The MD&A is available on SEDAR+ at www.sedarplus.ca.

	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
In thousands of dollars (Unaudited)	**OCTOBER 31 2026**	**JULY 31 2026**	**APRIL 30 2026**	**JANUARY 31 2026**	OCTOBER 31 2025	JULY 31 2025	APRIL 30 2025	JANUARY 31 2025	**APRIL 30 2026**	APRIL 30 2025	OCTOBER 31 2025
Total revenue	**$ —**	**$ —**	**$ 213,655**	**$ 251,555**	$ 244,710	$ 246,809	$ 242,516	$ 249,637	**$ 465,210**	$ 492,153	$ 983,672
Less: Adjusting items, before income taxes											
Net loss on the Syndicated Loan Transaction[1]	**—**	**—**	**(22,508)**	**—**	—	—	—	—	**(22,508)**	—	—
Profit on sale of assets under administration[2]	**—**	**—**	**—**	**—**	—	—	—	875	**—**	875	875
Adjusted total revenue	**$ —**	**$ —**	**$ 236,163**	**$ 251,555**	$ 244,710	$ 246,809	$ 242,516	$ 248,762	**$ 487,718**	$ 491,278	$ 982,797
Non-interest expenses	**$ —**	**$ —**	**$ 219,492**	**$ 267,374**	$ 188,840	$ 189,759	$ 184,518	$ 186,973	**$ 486,866**	$ 371,491	$ 750,090
Less: Adjusting items, before income taxes											
Restructuring and other impairment charges[3]	**—**	**—**	**31,216**	**61,210**	3,741	2,909	2,222	2,027	**92,426**	4,249	10,899
Transaction and conversion costs[4]	**—**	**—**	**5,067**	**11,015**	—	—	—	—	**16,082**	—	—
Net loss on the settlement of pension plans resulting from annuity purchases[5]	**—**	**—**	**—**	**2,214**	—	—	—	—	**2,214**	—	—
	—	**—**	**36,283**	**74,439**	3,741	2,909	2,222	2,027	**110,722**	4,249	10,899
Adjusted non-interest expenses	**$ —**	**$ —**	**$ 183,209**	**$ 192,935**	$ 185,099	$ 186,850	$ 182,296	$ 184,946	**$ 376,144**	$ 367,242	$ 739,191
Income (loss) before income taxes	**$ —**	**$ —**	**$ (32,709)**	**$ (32,322)**	$ 37,831	$ 45,922	$ 41,305	$ 47,489	**$ (65,031)**	$ 88,794	$ 172,547
Adjusting items, before income taxes (detailed above)	**—**	**—**	**58,791**	**74,439**	3,741	2,909	2,222	1,152	**133,230**	3,374	10,024
Adjusted income before income taxes	**$ —**	**$ —**	**$ 26,082**	**$ 42,117**	$ 41,572	$ 48,831	$ 43,527	$ 48,641	**$ 68,199**	$ 92,168	$ 182,571
Reported net income (loss)	**$ —**	**$ —**	**$ (20,587)**	**$ (20,497)**	$ 31,481	$ 37,463	$ 32,329	$ 38,601	**$ (41,084)**	$ 70,930	$ 139,874
Adjusting items, net of income taxes											
Net loss on the Syndicated Loan Transaction[1]	**—**	**—**	**16,550**	**—**	—	—	—	—	**16,550**	—	—
Profit on sale of assets under administration[2]	**—**	**—**	**—**	**—**	—	—	—	(643)	**—**	(643)	(643)
Restructuring and other impairment charges[3]	**—**	**—**	**22,951**	**45,007**	2,751	2,141	1,633	1,490	**67,958**	3,123	8,015
Transaction and conversion costs[4]	**—**	**—**	**3,726**	**8,099**	—	—	—	—	**11,825**	—	—
Net loss on the settlement of pension plans resulting from annuity purchases[5]	**—**	**—**	**—**	**1,628**	—	—	—	—	**1,628**	—	—
	—	**—**	**43,227**	**54,734**	2,751	2,141	1,633	847	**97,961**	2,480	7,372
Adjusted net income	**$ —**	**$ —**	**$ 22,640**	**$ 34,237**	$ 34,232	$ 39,604	$ 33,962	$ 39,448	**$ 56,877**	$ 73,410	$ 147,246
Net income (loss) available to common shareholders	**$ —**	**$ —**	**$ (22,523)**	**$ (25,746)**	$ 29,545	$ 32,214	$ 30,393	$ 33,352	**$ (48,269)**	$ 63,745	$ 125,504
Adjusting items, net of income taxes (detailed above)	**—**	**—**	**43,227**	**54,734**	2,751	2,141	1,633	847	**97,961**	2,480	7,372
Adjusted net income available to common shareholders	**$ —**	**$ —**	**$ 20,704**	**$ 28,988**	$ 32,296	$ 34,355	$ 32,026	$ 34,199	**$ 49,692**	$ 66,225	$ 132,876

(1) The net loss on the Syndicated Loan Transaction is attributable to the sale of the Bank's syndicated loan portfolio to National Bank, together with the assumption of certain liabilities and the reversal of previously recognized allowances for credit losses, and is included in the Other income line item. For additional information, refer to the Business Highlights section beginning on page 8 of the Second Quarter 2026 Report to Shareholders including the MD&A for the period ended April 30, 2026. These pages are incorporated herein by reference.

(2) The profit on sale of assets under administration resulted from the sale of assets under administration of LBS' discount brokerage division in the first quarter of 2025. The profit on sale of assets under administration is included in the Other income line item. For additional information, refer to the Business Highlights section beginning on page 8 of the Second Quarter 2026 Report to Shareholders including the MD&A for the period ended April 30, 2026. These pages are incorporated herein by reference.

(3) Restructuring and impairment charges in 2026 arose from the Bank's strategic shift to a specialty commercial bank and its exit from the retail and SME banking businesses. As part of this transition, management reassessed the recoverability of certain non-financial assets and recorded provisions related to the planned operational changes. In 2025, restructuring and other impairment charges stemmed from the Bank's efforts to streamline its technology infrastructure and organizational structure, as well as from revised estimates related to lease contracts for corporate office premises. Restructuring and other impairment charges mainly comprised of impairment charges, severance charges, professional fees and charges related to leases and other, and are included in the Impairment and restructuring charges line item. For additional information, refer to the Business Highlights section beginning on page 8 of the Second Quarter 2026 Report to Shareholders including the MD&A for the period ended April 30, 2026. These pages are incorporated herein by reference.

(4) In connection with the Transactions announced on December 2, 2025, the Bank recognized transaction and conversion costs in 2026 that are attributable to the successful completion of the Transactions. These costs primarily relate to legal fees, professional fees and other incremental expenditures incurred as a direct result of the Transactions, and are included in the Transaction and conversion costs line item. Certain costs that are conditional upon the closing of the Transactions will be recognized as they are incurred in subsequent periods. For additional information, refer to the Business Highlights section beginning on page 8 of the Second Quarter 2026 Report to Shareholders including the MD&A for the period ended April 30, 2026. These pages are incorporated herein by reference.

(5) The net loss on the settlement of pension plans resulting from annuity purchases is related to the purchase of group annuity contracts de-risking the Bank's pension plans (or buy-out) in the first quarter of 2026 and is included in the Salaries and employee benefits line item. Refer to Note 12 to the Condensed Interim Consolidated Financial Statements for additional information.

CONSOLIDATED STATEMENT OF INCOME

In thousands of dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2026	**JULY 31 2026**	**APRIL 30 2026**	**JANUARY 31 2026**	OCTOBER 31 2025	JULY 31 2025	APRIL 30 2025	JANUARY 31 2025	**APRIL 30 2026**	APRIL 30 2025	OCTOBER 31 2025
Interest and dividend income											
Loans	$ —	$ —	$ 458,643	$ 481,139	$ 479,345	$ 484,400	$ 474,992	$ 497,423	$ 939,782	$ 972,415	$ 1,936,160
Securities	—	—	30,821	27,624	29,844	31,067	28,180	24,464	58,445	52,644	113,555
Deposits with banks	—	—	7,653	7,266	9,477	8,914	8,851	15,682	14,919	24,533	42,924
Other	—	—	369	388	2,215	1,095	399	737	757	1,136	4,446
	—	—	497,486	516,417	520,881	525,476	512,422	538,306	1,013,903	1,050,728	2,097,085
Interest expense											
Deposits	—	—	194,812	200,732	212,759	223,388	222,707	232,205	395,544	454,912	891,059
Debt related to securitization activities	—	—	106,579	107,345	104,582	100,796	97,073	99,446	213,924	196,519	401,897
Subordinated debt	—	—	4,443	4,590	4,590	4,589	4,444	4,581	9,033	9,025	18,204
Other, including derivatives	—	—	6,626	8,887	16,293	10,824	6,017	15,867	15,513	21,884	49,001
	—	—	312,460	321,554	338,224	339,597	330,241	352,099	634,014	682,340	1,360,161
Net interest income	—	—	185,026	194,863	182,657	185,879	182,181	186,207	379,889	368,388	736,924
Other income (see page 5)	—	—	28,629	56,692	62,053	60,930	60,335	63,430	85,321	123,765	246,748
Total revenue	—	—	213,655	251,555	244,710	246,809	242,516	249,637	465,210	492,153	983,672
Provision for credit losses (see page 14)	—	—	26,872	16,503	18,039	11,128	16,693	15,175	43,375	31,868	61,035
Non-interest expenses (see page 6)	—	—	219,492	267,374	188,840	189,759	184,518	186,973	486,866	371,491	750,090
Income (loss) before income taxes	—	—	(32,709)	(32,322)	37,831	45,922	41,305	47,489	(65,031)	88,794	172,547
Income tax expense (recovery)	—		(12,122)	(11,825)	6,350	8,459	8,976	8,888	(23,947)	17,864	32,673
Net income (loss)	$ —	$ —	$ (20,587)	$ (20,497)	$ 31,481	$ 37,463	$ 32,329	$ 38,601	$ (41,084)	$ 70,930	$ 139,874
Dividends on preferred shares and distributions on other equity instruments	—	—	1,936	5,249	1,936	5,249	1,936	5,249	7,185	7,185	14,370
Net income (loss) available to common shareholders	$ —	$ —	$ (22,523)	$ (25,746)	$ 29,545	$ 32,214	$ 30,393	$ 33,352	$ (48,269)	$ 63,745	$ 125,504
Weighted-average number of common shares outstanding (in thousands)											
Basic	—	—	44,758	44,651	44,440	44,259	44,156	44,044	44,703	44,099	44,225
Diluted	—	—	44,758	44,651	44,519	44,298	44,169	44,077	44,703	44,123	44,267
Earnings (loss) per share(1)											
Basic	$ —	$ —	$ (0.50)	$ (0.58)	$ 0.66	$ 0.73	$ 0.69	$ 0.76	$ (1.08)	$ 1.45	$ 2.84
Diluted	$ —	$ —	$ (0.50)	$ (0.58)	$ 0.66	$ 0.73	$ 0.69	$ 0.76	$ (1.08)	$ 1.44	$ 2.84

(1) The sum of the quarterly earnings per share may not be equal to the cumulative earnings per share due to rounding.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
In thousands of dollars (Unaudited)	**OCTOBER 31 2026**	**JULY 31 2026**	**APRIL 30 2026**	**JANUARY 31 2026**	OCTOBER 31 2025	JULY 31 2025	APRIL 30 2025	JANUARY 31 2025	**APRIL 30 2026**	APRIL 30 2025	OCTOBER 31 2025
Net income (loss)	**$ —**	**$ —**	**$ (20,587)**	**$ (20,497)**	$ 31,481	$ 37,463	$ 32,329	$ 38,601	**$ (41,084)**	$ 70,930	$ 139,874
Other comprehensive income (loss), net of income taxes											
Items that may subsequently be reclassified to the Consolidated Statement of Income											
Net change in debt securities at fair value through other comprehensive income											
Unrealized net gains (losses) on debt securities at fair value through other comprehensive income	**—**	**—**	**(2,328)**	**(159)**	1,237	(497)	382	602	**(2,487)**	984	1,724
Reclassification of net gains on debt securities at fair value through other comprehensive income to net income	**—**	**—**	**(38)**	**(240)**	(52)	(185)	(203)	(100)	**(278)**	(303)	(540)
	—	**—**	**(2,366)**	**(399)**	1,185	(682)	179	502	**(2,765)**	681	1,184
Net change in value of derivatives designated as cash flow hedges	**—**	**—**	**(22,998)**	**(12,677)**	11,566	(19,598)	357	13,688	**(35,675)**	14,045	6,013
Net foreign currency translation adjustments											
Net unrealized foreign currency translation gains (losses) on investments in foreign operations	**—**	**—**	**(3,294)**	**(39,834)**	16,407	6,778	(70,223)	56,474	**(43,128)**	(13,749)	9,436
Net gains (losses) on hedges of investments in foreign operations	**—**	**—**	**1,951**	**31,999**	(18,007)	(5,348)	46,774	(49,102)	**33,950**	(2,328)	(25,683)
	—	**—**	**(1,343)**	**(7,835)**	(1,600)	1,430	(23,449)	7,372	**(9,178)**	(16,077)	(16,247)
	—	**—**	**(26,707)**	**(20,911)**	11,151	(18,850)	(22,913)	21,562	**(47,618)**	(1,351)	(9,050)
Items that may not subsequently be reclassified to the Consolidated Statement of Income											
Remeasurement gains (losses) on employee benefit plans	**—**	**—**	**592**	**2,542**	(1,894)	2,410	1,137	(834)	**3,134**	303	819
Net gains (losses) on equity securities designated at fair value through other comprehensive income	**—**	**—**	**86**	**756**	(330)	606	1,002	3	**842**	1,005	1,281
	—	**—**	**678**	**3,298**	(2,224)	3,016	2,139	(831)	**3,976**	1,308	2,100
Total other comprehensive income (loss), net of income taxes	**—**	**—**	**(26,029)**	**(17,613)**	8,927	(15,834)	(20,774)	20,731	**(43,642)**	(43)	(6,950)
Comprehensive income (loss)	**$ —**	**$ —**	**$ (46,616)**	**$ (38,110)**	$ 40,408	$ 21,629	$ 11,555	$ 59,332	**$ (84,726)**	$ 70,887	$ 132,924

OTHER INCOME

	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
In thousands of dollars (Unaudited)	**OCTOBER 31 2026**	**JULY 31 2026**	**APRIL 30 2026**	**JANUARY 31 2026**	OCTOBER 31 2025	JULY 31 2025	APRIL 30 2025	JANUARY 31 2025	**APRIL 30 2026**	APRIL 30 2025	OCTOBER 31 2025
Income from mutual funds	**$ —**	**$ —**	**$ 10,844**	**$ 11,222**	$ 11,147	$ 10,543	$ 10,356	$ 10,612	**$ 22,066**	$ 20,968	$ 42,658
Lending fees	**—**	**—**	**9,694**	**9,586**	10,606	9,452	9,858	10,517	**19,280**	20,375	40,433
Income from financial instruments	**—**	**—**	**6,141**	**10,288**	14,127	15,854	15,943	16,294	**16,429**	32,237	62,218
Card service revenues	**—**	**—**	**6,048**	**6,658**	5,718	5,663	5,573	6,558	**12,706**	12,131	23,512
Service charges	**—**	**—**	**5,536**	**6,145**	6,088	6,122	6,274	6,447	**11,681**	12,721	24,931
Fees and securities brokerage commissions	**—**	**—**	**4,516**	**3,384**	4,958	4,855	4,207	3,634	**7,900**	7,841	17,654
Fees on investment accounts	**—**	**—**	**2,328**	**2,405**	2,535	2,556	2,535	2,667	**4,733**	5,202	10,293
Insurance income, net	**—**	**—**	**687**	**1,212**	1,548	1,347	772	1,388	**1,899**	2,160	5,055
Profit on sale of assets under administration	**—**	**—**	**—**	**—**	—	—	—	875	**—**	875	875
Net loss on the Syndicated Loan Transaction	**—**	**—**	**(22,508)**	**—**	—	—	—	—	**(22,508)**	—	—
Other	**—**	**—**	**5,343**	**5,792**	5,326	4,538	4,817	4,438	**11,135**	9,255	19,119
Total other income	**$ —**	**$ —**	**$ 28,629**	**$ 56,692**	$ 62,053	$ 60,930	$ 60,335	$ 63,430	**$ 85,321**	$ 123,765	$ 246,748

NON-INTEREST EXPENSES

	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
In thousands of dollars (Unaudited)	**OCTOBER 31 2026**	**JULY 31 2026**	**APRIL 30 2026**	**JANUARY 31 2026**	OCTOBER 31 2025	JULY 31 2025	APRIL 30 2025	JANUARY 31 2025	**APRIL 30 2026**	APRIL 30 2025	OCTOBER 31 2025
Salaries and employee benefits											
Salaries	**$ —**	**$ —**	**$ 58,635**	**$ 62,436**	$ 61,285	$ 60,942	$ 60,005	$ 60,974	**$ 121,071**	$ 120,979	$ 243,206
Performance-based compensation	**—**	**—**	**16,346**	**18,553**	17,166	17,980	15,421	18,288	**34,899**	33,709	68,855
Employee benefits	**—**	**—**	**16,036**	**21,718**	16,090	17,771	16,993	17,674	**37,754**	34,667	68,528
	—	**—**	**91,017**	**102,707**	94,541	96,693	92,419	96,936	**193,724**	189,355	380,589
Premises and technology											
Technology costs	**—**	**—**	**37,686**	**38,167**	37,270	38,455	36,784	35,964	**75,853**	72,748	148,473
Depreciation and amortization	**—**	**—**	**12,482**	**12,904**	12,932	11,449	11,058	11,061	**25,386**	22,119	46,500
Rent and property taxes	**—**	**—**	**2,729**	**2,664**	2,752	2,532	2,632	2,703	**5,393**	5,335	10,619
Other	**—**	**—**	**1,309**	**1,267**	1,500	1,472	1,328	1,205	**2,576**	2,533	5,505
	—	**—**	**54,206**	**55,002**	54,454	53,908	51,802	50,933	**109,208**	102,735	211,097
Other											
Professional and advisory services	**—**	**—**	**13,229**	**12,762**	16,681	15,466	16,884	14,183	**25,991**	31,067	63,214
Advertising, business development and travel	**—**	**—**	**6,383**	**6,987**	6,977	6,679	6,342	7,273	**13,370**	13,615	27,271
Communications	**—**	**—**	**3,034**	**2,312**	2,345	2,673	3,325	2,501	**5,346**	5,826	10,844
Other	**—**	**—**	**15,340**	**15,379**	10,101	11,431	11,524	13,120	**30,719**	24,644	46,176
	—	**—**	**37,986**	**37,440**	36,104	36,249	38,075	37,077	**75,426**	75,152	147,505
Transaction and conversion costs											
Transaction and conversion costs	**—**	**—**	**5,067**	**11,015**	—	—	—	—	**16,082**	—	—
Impairment and restructuring charges											
Restructuring and other impairment charges	**—**	**—**	**31,216**	**61,210**	3,741	2,909	2,222	2,027	**92,426**	4,249	10,899
Total non-interest expenses	**$ —**	**$ —**	**$ 219,492**	**$ 267,374**	$ 188,840	$ 189,759	$ 184,518	$ 186,973	**$ 486,866**	$ 371,491	$ 750,090
Adjusted non-interest expenses(1)	**$ —**	**$ —**	**$ 183,209**	**$ 192,935**	$ 185,099	$ 186,850	$ 182,296	$ 184,946	**$ 376,144**	$ 367,242	$ 739,191

(1) This is a non-GAAP financial measure. Refer to the Reconciliation of GAAP and non-GAAP measures section.

CONSOLIDATED BALANCE SHEET

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2026	AS AT JULY 31 2026	AS AT APRIL 30 2026	AS AT JANUARY 31 2026	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Assets								
Cash and non-interest bearing deposits with banks	$ —	$ —	$ 61,726	$ 63,583	$ 57,769	$ 75,634	$ 60,531	$ 60,848
Interest bearing deposits with banks	—	—	1,334,861	1,353,951	1,257,750	1,242,171	763,835	1,958,118
Securities								
At amortized cost	—	—	4,006,284	3,100,224	3,119,046	3,551,218	3,623,957	3,144,133
At fair value through profit or loss	—	—	3,949,826	4,424,331	4,384,240	4,075,800	4,065,762	3,076,279
At fair value through other comprehensive income	—	—	351,124	353,708	276,660	274,517	250,078	248,513
	—	—	8,307,234	7,878,263	7,779,946	7,901,535	7,939,797	6,468,925
Securities purchased under reverse repurchase agreements	—	—	2,871,162	3,083,583	4,007,686	3,956,153	3,873,656	3,656,182
Loans								
Personal	—	—	1,379,715	1,358,743	1,975,613	1,990,871	2,021,162	2,024,317
Residential mortgage	—	—	13,244,075	13,361,496	16,131,795	16,234,380	16,130,793	16,307,133
Commercial	—	—	17,369,243	16,993,479	17,906,832	17,553,570	17,493,443	17,243,112
	—	—	31,993,033	31,713,718	36,014,240	35,778,821	35,645,398	35,574,562
Allowances for loan losses	—	—	(151,975)	(138,875)	(176,330)	(176,292)	(190,854)	(193,775)
	—	—	31,841,058	31,574,843	35,837,910	35,602,529	35,454,544	35,380,787
Assets held for sale	—	—	3,917,064	4,707,388	—	—	—	—
Other								
Derivatives	—	—	195,509	276,515	285,446	264,634	363,715	343,560
Premises and equipment	—	—	57,338	60,770	83,597	85,748	86,283	81,434
Software and other intangible assets	—	—	148,722	163,546	182,055	183,207	178,750	179,592
Deferred tax assets	—	—	204,981	175,640	149,656	153,150	144,270	149,126
Other assets	—	—	496,105	573,905	505,881	465,913	652,803	499,951
	—	—	1,102,655	1,250,376	1,206,635	1,152,652	1,425,821	1,253,663
	$ —	$ —	$ 49,435,760	$ 49,911,987	$ 50,147,696	$ 49,930,674	$ 49,518,184	$ 48,778,523
Liabilities and shareholders' equity								
Deposits								
Personal	$ —	$ —	$ 14,753,992	$ 14,670,367	$ 21,206,691	$ 21,166,799	$ 20,812,096	$ 20,102,488
Business, banks and other	—	—	2,013,811	1,843,646	2,791,903	3,158,499	3,062,238	3,742,052
	—	—	16,767,803	16,514,013	23,998,594	24,325,298	23,874,334	23,844,540
Liabilities directly associated with assets held for sale	—	—	8,003,340	8,094,322	—	—	—	—
Other								
Obligations related to securities sold short	—	—	3,073,253	3,767,048	3,296,412	3,039,183	3,357,700	2,669,566
Obligations related to securities sold under repurchase agreements	—	—	2,995,952	2,979,343	3,869,657	3,967,376	3,460,872	3,570,494
Derivatives	—	—	82,063	112,062	282,184	258,515	255,523	534,995
Deferred tax liabilities	—	—	69,294	68,379	66,946	63,599	63,260	62,497
Other liabilities	—	—	1,228,299	1,369,539	1,368,480	1,246,844	1,461,745	1,303,590
	—	—	7,448,861	8,296,371	8,883,679	8,575,517	8,599,100	8,141,142
Debt related to securitization activities	—	—	14,144,947	13,868,485	14,052,700	13,846,489	13,861,928	13,604,076
Subordinated debt	—	—	315,485	316,831	330,903	327,900	325,407	323,285
Shareholders' equity								
Preferred shares and other equity instruments	—	—	245,682	245,682	245,682	245,682	245,625	245,625
Common shares	—	—	1,214,504	1,211,054	1,205,807	1,195,638	1,193,245	1,190,231
Retained earnings	—	—	1,265,871	1,308,763	1,352,215	1,345,827	1,331,383	1,319,588
Accumulated other comprehensive income	—	—	24,567	51,274	72,185	61,034	79,884	102,797
Share-based compensation reserve	—	—	4,700	5,192	5,931	7,289	7,278	7,239
	—	—	2,755,324	2,821,965	2,881,820	2,855,470	2,857,415	2,865,480
	$ —	$ —	$ 49,435,760	$ 49,911,987	$ 50,147,696	$ 49,930,674	$ 49,518,184	$ 48,778,523

DEPOSITS[1]

In thousands of dollars (Unaudited)	**AS AT OCTOBER 31 2026**	**AS AT JULY 31 2026**	**AS AT APRIL 30 2026**	**AS AT JANUARY 31 2026**	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Personal								
Notice and demand								
Retail	$ —	$ —	$ 2,139,295	$ 2,144,243	$ 2,132,728	$ 2,102,415	$ 2,105,200	$ 2,086,242
Partnerships	—	—	1,325,585	1,432,774	1,600,285	1,841,193	1,976,058	2,145,656
Advisors and brokers	—	—	1,271,823	1,389,985	1,483,964	1,455,031	1,362,661	1,168,030
	—	—	4,736,703	4,967,002	5,216,977	5,398,639	5,443,919	5,399,928
Term								
Retail	—	—	4,809,300	4,896,636	5,028,511	5,136,116	5,188,305	5,216,071
Advisors and brokers	—	—	11,963,240	11,661,737	10,961,203	10,632,044	10,179,872	9,486,489
	—	—	16,772,540	16,558,373	15,989,714	15,768,160	15,368,177	14,702,560
	—	—	21,509,243	21,525,375	21,206,691	21,166,799	20,812,096	20,102,488
Business, banks and other								
Notice and demand	—	—	994,874	1,057,732	1,128,084	1,203,897	1,090,335	1,116,295
Term								
Wholesale	—	—	1,381,158	1,171,652	1,138,738	1,383,497	1,394,285	2,050,806
Other	—	—	532,716	537,083	525,081	571,105	577,618	574,951
	—	—	1,913,874	1,708,735	1,663,819	1,954,602	1,971,903	2,625,757
	—	—	2,908,748	2,766,467	2,791,903	3,158,499	3,062,238	3,742,052
	$ —	$ —	$ 24,417,991	$ 24,291,842	$ 23,998,594	$ 24,325,298	$ 23,874,334	$ 23,844,540

(1) Including deposits classified as liabilities directly associated with assets held for sale as at April 30, 2026 and as at January 31, 2026. Refer to Note 9 to the Condensed Interim Consolidated Financial Statements for additional information.

ASSETS UNDER ADMINISTRATION[1]

In thousands of dollars (Unaudited)	**AS AT OCTOBER 31 2026**	**AS AT JULY 31 2026**	**AS AT APRIL 30 2026**	**AS AT JANUARY 31 2026**	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Registered and non-registered investment accounts	$ —	$ —	$ 19,156,823	$ 19,298,648	$ 18,611,001	$ 18,320,151	$ 17,720,703	$ 18,783,850
Clients' brokerage assets	—	—	2,442,355	2,358,758	2,166,167	2,134,189	2,063,028	2,322,106
Mutual funds	—	—	3,553,982	3,617,707	3,637,959	3,447,068	3,274,393	3,439,855
Loans under administration	—	—	658,236	798,842	1,006,549	1,079,918	1,057,032	1,360,823
Other	—	—	37,664	39,591	37,209	33,994	35,222	32,280
	$ —	$ —	$ 25,849,060	$ 26,113,546	$ 25,458,885	$ 25,015,320	$ 24,150,378	$ 25,938,914

(1) This is a supplementary financial measure. Refer to the non-GAAP financial and other measures section for additional information.

REGULATORY CAPITAL HIGHLIGHTS[1][2]

In thousands of dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31 2026	AS AT JULY 31 2026	AS AT APRIL 30 2026	AS AT JANUARY 31 2026	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Common Equity Tier 1 capital (CET1)[3]	$ —	$ —	$ 2,260,722	$ 2,293,708	$ 2,329,779	$ 2,315,552	$ 2,305,154	$ 2,308,995
Tier 1 capital[3]	$ —	$ —	$ 2,506,404	$ 2,539,390	$ 2,575,461	$ 2,561,234	$ 2,550,779	$ 2,554,620
Total capital[3]	$ —	$ —	$ 2,934,655	$ 2,970,975	$ 3,019,246	$ 3,010,525	$ 3,006,008	$ 3,006,587
Total risk-weighted assets[3]	$ —	$ —	$ 20,641,651	$ 21,088,652	$ 20,700,183	$ 20,450,708	$ 20,943,760	$ 21,187,794
Capital ratios[3]								
Common Equity Tier 1	— %	— %	11.0 %	10.9 %	11.3 %	11.3 %	11.0 %	10.9 %
Tier 1	— %	— %	12.1 %	12.0 %	12.4 %	12.5 %	12.2 %	12.1 %
Total capital	— %	— %	14.2 %	14.1 %	14.6 %	14.7 %	14.4 %	14.2 %
Leverage[4]								
Total exposures	$ —	$ —	$ 51,163,207	$ 51,294,363	$ 51,303,517	$ 51,360,013	$ 50,261,969	$ 50,083,374
Leverage ratio	— %	— %	4.9 %	5.0 %	5.0 %	5.0 %	5.1 %	5.1 %
OSFI target (minimum + capital conservation buffer)								
Common Equity Tier 1 capital target ratio	7.0 %	7.0 %	7.0 %	7.0 %	7.0 %	7.0 %	7.0 %	7.0 %
Tier 1 capital target ratio	8.5 %	8.5 %	8.5 %	8.5 %	8.5 %	8.5 %	8.5 %	8.5 %
Total capital target ratio	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %

(1) For additional information about regulatory capital, refer to the Supplementary Regulatory Capital and Pillar 3 Disclosure report for the Second Quarter of 2026 available on the Bank's website at www.laurentianbank.ca.
(2) Assets classified as held for sale under IFRS 5 remain subject to the same regulatory capital treatment until they are derecognized. Accordingly, the classification does not affect the measurement of the Bank's risk-weighted assets or regulatory capital ratios.
(3) In accordance with OSFI's Capital Adequacy Requirements Guideline, using the Standardized Approach in determining credit risk and operational risk.
(4) In accordance with OSFI's Leverage Ratio Requirements Guideline.

RISK-WEIGHTED ASSETS[1]

In thousands of dollars (Unaudited)	AS AT APRIL 30, 2026					AS AT OCTOBER 31, 2025				
	Net exposures (Pre-CCF[2] and CRM[3])		**Net exposures (Post-CCF[2] and CRM[3])**			Net exposures (Pre-CCF[2] and CRM[3])		Net exposures (Post-CCF[2] and CRM[3])		
	On-balance sheet exposures	**Off-balance sheet exposures**	**On-balance sheet exposures**	**Off-balance sheet exposures**	**Risk-weighted assets[4]**	On-balance sheet exposures	Off-balance sheet exposures	On-balance sheet exposures	Off-balance sheet exposures	Risk-weighted assets[4]
Credit risk										
Sovereigns	**$ 7,339,027**	**$ 179,136**	**$ 21,869,859**	**$ 375,942**	**$ 166,194**	$ 7,143,455	$ 181,834	$ 21,369,565	$ 317,295	$ 158,591
Banks	**1,329,140**	**15**	**1,987,451**	**4**	**783,595**	1,080,260	15	1,743,349	4	639,927
Commercial real estate (CRE)	**11,593,283**	**4,124,458**	**6,870,745**	**925,642**	**7,895,046**	10,889,910	3,531,995	6,552,946	800,444	7,584,979
Other corporates	**4,018,647**	**681,400**	**4,013,407**	**221,449**	**3,719,125**	4,263,014	927,020	4,259,556	342,364	4,079,483
Subordinated debt, equity and other capital	**88,581**	**—**	**88,581**	**—**	**202,961**	96,904	—	96,904	—	216,458
Residential real estate (RRE)	**15,491,254**	**1,673,916**	**6,077,489**	**167,391**	**1,816,563**	16,065,782	1,703,774	6,380,129	170,376	1,877,903
Mortgage-backed securities	**977,748**	**—**	**—**	**—**	**—**	800,163	—	—	—	—
Other retail	**4,384,374**	**1,621,687**	**3,399,225**	**315,337**	**2,662,414**	4,310,855	1,646,760	3,363,385	309,052	2,629,020
Defaulted exposures	**288,588**	**—**	**269,703**	**—**	**328,062**	349,703	—	338,099	—	416,977
Other assets	**1,036,149**	**—**	**1,036,149**	**—**	**674,731**	1,184,002	—	1,184,002	—	654,482
	$ 46,546,791	**$ 8,280,612**	**$ 45,612,609**	**$ 2,005,765**	**18,248,691**	$ 46,184,048	$ 7,991,398	$ 45,287,935	$ 1,939,535	18,257,820
Counterparty credit risk										
Derivatives					**127,633**					126,587
Securities financing transactions (SFT)					**214,867**					235,500
Central counterparty (CCP)					**5,208**					5,146
					347,709					367,233
Credit valuation adjustment (CVA)[5]					**127,638**					126,588
Equity investments in funds					**66,188**					65,604
Securitisation exposures					**—**					—
Operational risk					**1,851,425**					1,882,938
Total					**$ 20,641,651**					$ 20,700,183

(1) Assets classified as held for sale under IFRS 5 remain subject to the same regulatory capital treatment until they are derecognized. Accordingly, the classification does not affect the measurement of the Bank's risk-weighted assets or regulatory capital ratios.

(2) Credit conversion factor (CCF) refers to the percentage used to convert an off-balance sheet exposure to its credit exposure equivalent.

(3) Credit-risk-mitigation (CRM) refers to the attempt by lenders, through the application of various safeguards or processes, to minimize the risk of losing all of their original investment due to borrowers defaulting on their interest and principal payments.

(4) To determine the appropriate risk weight, credit assessments by OSFI-recognized external credit rating agencies of Moody’s and DBRS are used. Under the Standardized approach, the Bank assigns the risk weight corresponding to OSFI’s standard mapping. For most of the Bank’s exposures to sovereign and public sector entities, which are predominantly domiciled in Canada, these risk weights are based on Canada’s AAA rating. In addition, the Bank relies on external ratings for certain rated exposures, mainly in the bank and corporate class. For unrated exposures, mainly in the retail and corporate classes, the Bank generally applies prescribed risk weights taking into consideration certain exposure specific factors including counterparty type, exposure type and credit risk mitigation techniques employed.

(5) The Bank has elected to set its capital requirement for CVA at 100% of its Counterparty Credit Risk charge.

CREDIT RISK EXPOSURE(1)

Gross carrying amount by credit quality

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2026	AS AT JULY 31 2026	AS AT APRIL 30 2026	AS AT JANUARY 31 2026	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Personal loans								
Very low risk	$ —	$ —	$ **1,348,173**	$ **1,531,383**	$ 1,512,312	$ 1,504,513	$ 1,497,716	$ 1,514,905
Low risk	—	—	**271,947**	**199,567**	207,142	219,690	239,918	214,446
Medium risk	—	—	**332,574**	**220,248**	244,903	252,506	269,536	280,162
High risk	—	—	**18,388**	**6,022**	6,140	6,888	7,223	7,522
Default	—	—	**3,991**	**5,509**	5,116	7,274	6,769	7,282
	—	—	**1,975,073**	**1,962,729**	1,975,613	1,990,871	2,021,162	2,024,317
Residential mortgage loans								
Very low risk	—	—	**11,077,803**	**12,848,905**	12,998,894	13,011,037	12,800,059	12,866,903
Low risk	—	—	**1,992,107**	**1,495,256**	1,583,253	1,651,319	1,727,221	1,794,944
Medium risk	—	—	**2,248,762**	**1,309,078**	1,385,087	1,394,608	1,435,272	1,479,050
High risk	—	—	**203,878**	**113,321**	108,350	122,283	120,214	113,204
Default	—	—	**52,761**	**57,527**	56,211	55,133	48,027	53,032
	—	—	**15,575,311**	**15,824,087**	16,131,795	16,234,380	16,130,793	16,307,133
Commercial loans								
Very low risk	—	—	**3,114,317**	**3,509,037**	3,522,821	3,438,817	3,322,897	3,021,341
Low risk	—	—	**9,711,615**	**9,548,344**	9,334,026	9,085,766	9,227,136	9,083,017
Medium risk	—	—	**4,490,173**	**4,606,611**	4,092,224	4,111,350	4,089,636	4,296,251
High risk	—	—	**695,544**	**672,345**	593,145	560,611	500,390	503,012
Default	—	—	**300,833**	**287,809**	364,616	357,026	353,384	339,491
	—	—	**18,312,482**	**18,624,146**	17,906,832	17,553,570	17,493,443	17,243,112
Total loans								
Very low risk	—	—	**15,540,293**	**17,889,325**	18,034,027	17,954,367	17,620,672	17,403,149
Low risk	—	—	**11,975,669**	**11,243,167**	11,124,421	10,956,775	11,194,275	11,092,407
Medium risk	—	—	**7,071,509**	**6,135,937**	5,722,214	5,758,464	5,794,444	6,055,463
High risk	—	—	**917,810**	**791,688**	707,635	689,782	627,827	623,738
Default	—	—	**357,585**	**350,845**	425,943	419,433	408,180	399,805
	$ —	$ —	$ **35,862,866**	$ **36,410,962**	$ 36,014,240	$ 35,778,821	$ 35,645,398	$ 35,574,562
Off-balance sheet exposures(2)								
Very low risk	$ —	$ —	$ **719,480**	$ **976,050**	$ 1,032,738	$ 1,621,555	$ 1,623,515	$ 1,591,396
Low risk	—	—	**1,077,752**	**938,276**	906,207	962,861	952,619	739,580
Medium risk	—	—	**783,010**	**685,719**	654,750	697,122	709,124	588,755
High risk	—	—	**82,010**	**27,783**	15,368	8,506	10,439	11,100
Default	—	—	—	—	—	—	—	—
	$ —	$ —	$ **2,662,252**	$ **2,627,828**	$ 2,609,063	$ 3,290,044	$ 3,295,697	$ 2,930,831

(1) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operation* on the Bank's Consolidated Balance Sheet. Refer to Notes 5 and 9 to the Condensed Interim Consolidated Financial Statements for additional information.

(2) Including letters of guarantee and certain undrawn amounts under approved credit facilities.

CREDIT RISK EXPOSURE[1]

Gross carrying amount by expected credit losses impairment stage

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2026	AS AT JULY 31 2026	AS AT APRIL 30 2026	AS AT JANUARY 31 2026	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Personal loans								
Stage 1	$ —	$ —	$ 1,825,949	$ 1,828,569	$ 1,820,055	$ 1,822,849	$ 1,845,843	$ 1,843,156
Stage 2	—	—	145,133	128,651	150,442	160,748	168,550	173,879
Stage 3	—	—	3,991	5,509	5,116	7,274	6,769	7,282
	—	—	1,975,073	1,962,729	1,975,613	1,990,871	2,021,162	2,024,317
Residential mortgage loans								
Stage 1	—	—	14,820,281	15,099,268	15,369,894	15,463,177	15,366,655	15,527,774
Stage 2	—	—	702,269	667,292	705,690	716,070	716,111	726,327
Stage 3	—	—	52,761	57,527	56,211	55,133	48,027	53,032
	—	—	15,575,311	15,824,087	16,131,795	16,234,380	16,130,793	16,307,133
Commercial loans								
Stage 1	—	—	16,088,313	16,496,917	15,974,024	15,677,525	15,653,392	15,232,222
Stage 2	—	—	1,923,336	1,839,420	1,568,192	1,519,019	1,486,667	1,671,399
Stage 3	—	—	300,833	287,809	364,616	357,026	353,384	339,491
	—	—	18,312,482	18,624,146	17,906,832	17,553,570	17,493,443	17,243,112
Total loans								
Stage 1	—	—	32,734,543	33,424,754	33,163,973	32,963,551	32,865,890	32,603,152
Stage 2	—	—	2,770,738	2,635,363	2,424,324	2,395,837	2,371,328	2,571,605
Stage 3	—	—	357,585	350,845	425,943	419,433	408,180	399,805
	$ —	$ —	$ 35,862,866	$ 36,410,962	36,014,240	35,778,821	35,645,398	35,574,562
Off-balance sheet exposures[2]								
Stage 1	$ —	$ —	$ 2,526,196	$ 2,551,261	$ 2,534,948	$ 3,182,217	$ 3,184,275	$ 2,818,009
Stage 2	—	—	136,056	76,567	74,115	107,827	111,422	112,822
Stage 3	—	—	—	—	—	—	—	—
	$ —	$ —	$ 2,662,252	$ 2,627,828	$ 2,609,063	$ 3,290,044	$ 3,295,697	$ 2,930,831

(1) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operation* on the Bank's Consolidated Balance Sheet. Refer to Notes 5 and 9 to the Condensed Interim Consolidated Financial Statements for additional information

(2) Including letters of guarantee and certain undrawn amounts under approved credit facilities.

GROSS IMPAIRED LOANS(1)

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2026	AS AT JULY 31 2026	AS AT APRIL 30 2026	AS AT JANUARY 31 2026	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Change in gross impaired loans								
Gross impaired loans – balance at beginning of period	**$ —**	**$ —**	**$ 350,845**	**$ 425,943**	$ 419,433	$ 408,180	$ 399,805	$ 378,822
Total classified as impaired during the period	**—**	**—**	**75,562**	**58,326**	117,386	143,339	112,047	149,089
Transferred to performing during the period	**—**	**—**	**(22,306)**	**(52,070)**	(45,508)	(20,800)	(43,826)	(74,424)
Net repayments	**—**	**—**	**(26,918)**	**(72,361)**	(43,585)	(80,585)	(35,397)	(44,008)
Net classified as impaired during the period	**—**	**—**	**26,338**	**(66,105)**	28,293	41,954	32,824	30,657
Amounts written off	**—**	**—**	**(16,690)**	**(13,677)**	(21,833)	(27,197)	(19,276)	(16,000)
Exchange and other movements	**—**	**—**	**(2,908)**	**4,684**	50	(3,504)	(5,173)	6,326
Change during the period	**—**	**—**	**6,740**	**(75,098)**	6,510	11,253	8,375	20,983
Gross impaired loans – balance at end of period	**$ —**	**$ —**	**$ 357,585**	**$ 350,845**	$ 425,943	$ 419,433	$ 408,180	$ 399,805

(1) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operation* on the Bank's Consolidated Balance Sheet. Refer to Notes 5 and 9 to the Condensed Interim Consolidated Financial Statements for additional information.

ALLOWANCES FOR CREDIT LOSSES(1)

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2026	AS AT JULY 31 2026	AS AT APRIL 30 2026	AS AT JANUARY 31 2026	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Personal								
Stage 1	**$ —**	**$ —**	**$ 5,176**	**$ 5,485**	$ 5,753	$ 6,556	$ 6,216	$ 6,494
Stage 2	**—**	**—**	**13,173**	**13,168**	13,054	16,782	21,419	20,789
Stage 3	**—**	**—**	**1,657**	**2,003**	2,241	2,989	1,773	2,232
	—	**—**	**20,006**	**20,656**	21,048	26,327	29,408	29,515
Residential mortgage								
Stage 1	**—**	**—**	**3,162**	**3,253**	3,376	4,018	4,081	4,200
Stage 2	**—**	**—**	**10,068**	**9,768**	9,154	11,011	10,524	8,990
Stage 3	**—**	**—**	**3,355**	**3,501**	3,578	3,485	3,191	3,173
	—	**—**	**16,585**	**16,522**	16,108	18,514	17,796	16,363
Commercial								
Stage 1	**—**	**—**	**46,109**	**52,786**	53,474	54,757	60,321	64,056
Stage 2	**—**	**—**	**34,727**	**29,955**	27,771	27,967	26,960	23,853
Stage 3	**—**	**—**	**63,986**	**72,636**	70,420	62,312	69,842	73,091
	—	**—**	**144,822**	**155,377**	151,665	145,036	157,123	161,000
Total								
Stage 1	**—**	**—**	**54,447**	**61,524**	62,603	65,331	70,618	74,750
Stage 2	**—**	**—**	**57,968**	**52,891**	49,979	55,760	58,903	53,632
Stage 3	**—**	**—**	**68,998**	**78,140**	76,239	68,786	74,806	78,496
Total allowances for credit losses	**$ —**	**$ —**	**$ 181,413**	**$ 192,555**	$ 188,821	$ 189,877	$ 204,327	$ 206,878
Total allowances for loan losses	**$ —**	**$ —**	**$ 168,648**	**$ 179,815**	$ 176,330	$ 176,292	$ 190,854	$ 193,775
Total allowances for off-balance sheet exposures(2)	**—**	**—**	**12,765**	**12,740**	12,491	13,585	13,473	13,103
Total allowances for credit losses	**$ —**	**$ —**	**$ 181,413**	**$ 192,555**	$ 188,821	$ 189,877	$ 204,327	$ 206,878

(1) Amounts reported include allowances for loans classified as assets held for sale and allowances for off-balance sheet exposures directly associated with assets held for sale on the Bank's Consolidated Balance Sheet as at April 30, 2026 and as at January 31, 2026. Refer to Notes 5 and 9 to the Condensed Interim Consolidated Financial Statements for additional information.

(2) The allowances for off-balance sheet exposures, such as letters of guarantee and certain undrawn amounts under approved credit facilities, are recognized in other liabilities.

PROVISION FOR CREDIT LOSSES

	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	**JULY 31**	**APRIL 30**	**JANUARY 31**	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	**APRIL 30**	APRIL 30	OCTOBER 31
In thousands of dollars (Unaudited)	**2026**	**2026**	**2026**	**2026**	2025	2025	2025	2025	**2026**	2025	2025
Personal loans											
Stage 1	**$ —**	**$ —**	**$ (309)**	**$ (268)**	$ (803)	$ 340	$ (278)	$ 713	**$ (577)**	$ 435	$ (28)
Stage 2	**—**	**—**	**5**	**114**	(3,728)	(4,637)	630	(3,469)	**119**	(2,839)	(11,204)
Stage 3	**—**	**—**	**2,300**	**1,217**	2,186	3,087	1,779	2,185	**3,517**	3,964	9,237
	—	**—**	**1,996**	**1,063**	(2,345)	(1,210)	2,131	(571)	**3,059**	1,560	(1,995)
Residential mortgage loans											
Stage 1	**—**	**—**	**(91)**	**(123)**	(642)	(63)	(119)	(256)	**(214)**	(375)	(1,080)
Stage 2	**—**	**—**	**300**	**614**	(1,857)	487	1,534	(1,432)	**914**	102	(1,268)
Stage 3	**—**	**—**	**207**	**403**	593	750	1,003	523	**610**	1,526	2,869
	—	**—**	**416**	**894**	(1,906)	1,174	2,418	(1,165)	**1,310**	1,253	521
Commercial loans											
Stage 1	**—**	**—**	**(4,468)**	**(374)**	(1,421)	(5,652)	(3,105)	(5,570)	**(4,842)**	(8,675)	(15,748)
Stage 2	**—**	**—**	**6,133**	**2,439**	(289)	1,001	3,610	3,398	**8,572**	7,008	7,720
Stage 3	**—**	**—**	**22,795**	**12,481**	24,000	15,815	11,639	19,083	**35,276**	30,722	70,537
	—	**—**	**24,460**	**14,546**	22,290	11,164	12,144	16,911	**39,006**	29,055	62,509
Total loans											
Stage 1	**—**	**—**	**(4,868)**	**(765)**	(2,866)	(5,375)	(3,502)	(5,113)	**(5,633)**	(8,615)	(16,856)
Stage 2	**—**	**—**	**6,438**	**3,167**	(5,874)	(3,149)	5,774	(1,503)	**9,605**	4,271	(4,752)
Stage 3	**—**	**—**	**25,302**	**14,101**	26,779	19,652	14,421	21,791	**39,403**	36,212	82,643
Total provision for credit losses	**$ —**	**$ —**	**$ 26,872**	**$ 16,503**	$ 18,039	$ 11,128	$ 16,693	$ 15,175	**$ 43,375**	$ 31,868	$ 61,035

RESIDENTIAL MORTGAGE LOANS AND HELOCS[1]

In thousands of dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31 2026		AS AT JULY 31 2026		AS AT APRIL 30 2026		AS AT JANUARY 31 2026	
Insured and uninsured residential mortgage loans[2][3] (excluding HELOCs)								
Insured[4]								
Québec	$ —	— %	$ —	— %	$ 2,295,148	15 %	$ 2,396,277	15 %
Ontario	—	—	—	—	3,213,662	21	3,265,769	21
Rest of Canada	—	—	—	—	4,269,218	27	4,324,014	27
	—	—	—	—	9,778,028	63	9,986,060	63
Uninsured								
Québec	—	—	—	—	2,311,513	15	2,371,291	15
Ontario	—	—	—	—	2,604,248	17	2,633,601	17
Rest of Canada	—	—	—	—	824,827	5	770,440	5
	—	—	—	—	5,740,588	37	5,775,332	37
	$ —	— %	$ —	— %	$ 15,518,616	100 %	$ 15,761,392	100 %
Uninsured home equity lines of credit (HELOCs)[2]								
Québec	—	— %	—	— %	274,073	68 %	280,162	69 %
Ontario	—	—	—	—	82,844	21	82,960	20
Rest of Canada	—	—	—	—	44,955	11	45,530	11
	$ —	— %	$ —	— %	$ 401,872	100 %	$ 408,652	100 %
Amortization period ranges for residential mortgage loans (in %)								
Less than 20 years		— %		— %		30 %		29 %
20-24 years		—		—		49		51
25-29 years		—		—		21		20
		— %		— %		100 %		100 %
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs[5]								
Québec		— %		— %		63 %		62 %
Ontario		— %		— %		60 %		57 %
Rest of Canada		— %		— %		66 %		68 %
		— %		— %		63 %		62 %

(1) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operation* on the Bank's Consolidated Balance Sheet.

(2) Disclosed under OSFI's Residential Mortgage Underwriting Practices and Procedures Guideline (B-20).

(3) Including residential mortgage loans secured by one- to four-unit dwellings. Balances exclude hedge accounting adjustments and transactions fees.

(4) Insured residential mortgage loans are mortgage loans guaranteed by the Canada Mortgage and Housing Corporation or similar private mortgage insurers.

(5) Excluding loan renewals during the period.

Potential impact on residential mortgage loans and HELOCs in the event of an economic downturn
In accordance with the Bank's credit risk management policies, the mortgage & HELOC portfolios are regularly reviewed to ensure that the level of risk associated with these portfolios remains in line with the Bank's risk tolerance and its strategic objectives. As part of this oversight, the portfolios are stressed to reflect the effects of a potential economic downturn creating a decline in property values. Due to the large portion of insured loans and the relatively low loan-to-value ratio of uninsured mortgage loans, reflecting the excellent quality of the guarantees, the Bank believes that loan losses under such a scenario would remain largely manageable.

RESIDENTIAL MORTGAGE LOANS AND HELOCS (CONT'D)[1]

In thousands of dollars, except percentage amounts (Unaudited)		AS AT OCTOBER 31 2025			AS AT JULY 31 2025			AS AT APRIL 30 2025			AS AT JANUARY 31 2025	
Insured and uninsured residential mortgage loans[2][3] (excluding HELOCs)												
Insured[4]												
Québec	$	2,477,788	15 %	$	2,538,816	15 %	$	2,492,837	16 %	$	2,552,945	16 %
Ontario		3,223,902	20		3,201,230	20		3,087,068	19		3,059,974	19
Rest of Canada		4,318,905	27		4,313,054	27		4,252,811	26		4,275,526	26
		10,020,595	62		10,053,100	62		9,832,717	61		9,888,446	61
Uninsured												
Québec		2,446,570	15		2,479,806	15		2,547,631	16		2,609,683	16
Ontario		2,775,528	17		2,834,763	18		2,910,026	18		2,960,286	18
Rest of Canada		810,004	5		795,963	5		783,079	5		764,827	5
		6,032,102	38		6,110,533	38		6,240,736	39		6,334,795	39
	$	16,052,697	100 %	$	16,163,633	100 %	$	16,073,453	100 %	$	16,223,240	100 %
Uninsured home equity lines of credit (HELOCs)[2]												
Québec		294,093	69 %		297,219	69 %		300,444	68 %		302,444	68 %
Ontario		86,136	20		88,566	20		91,113	21		90,409	21
Rest of Canada		46,332	11		48,454	11		49,368	11		48,735	11
	$	426,561	100 %	$	434,238	100 %	$	440,925	100 %	$	441,588	100 %
Amortization period ranges for residential mortgage loans (in %)												
Less than 20 years			29 %			27 %			27 %			27 %
20-24 years			52			55			57			58
25-29 years			19			18			16			15
			100 %			100 %			100 %			100 %
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs[5]												
Québec			62 %			63 %			65 %			65 %
Ontario			57 %			59 %			58 %			60 %
Rest of Canada			68 %			65 %			67 %			66 %
			62 %			62 %			63 %			63 %

(1) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operation* on the Bank's Consolidated Balance Sheet.
(2) Disclosed under OSFI's Residential Mortgage Underwriting Practices and Procedures Guideline (B-20).
(3) Including residential mortgage loans secured by one- to four-unit dwellings. Balances exclude hedge accounting adjustments and transactions fees.
(4) Insured residential mortgage loans are mortgage loans guaranteed by the Canada Mortgage and Housing Corporation or similar private mortgage insurers.
(5) Excluding loan renewals during the period.

QUALITY OF RESIDENTIAL MORTGAGE LOANS

In percentage (Unaudited)	AS AT OCTOBER 31 2026	AS AT JULY 31 2026	AS AT APRIL 30 2026	AS AT JANUARY 31 2026	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Loan-to-value Distribution								
Insured								
<=50	**— %**	**— %**	**22 %**	**22 %**	22 %	23 %	25 %	26 %
50-65%	**—**	**—**	**15**	**15**	16	17	18	19
65-75%	**—**	**—**	**11**	**11**	12	13	14	15
>75%	**—**	**—**	**52**	**52**	50	47	43	40
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Conventional								
<=50	**— %**	**— %**	**43 %**	**45 %**	45 %	45 %	46 %	47 %
50-65%	**—**	**—**	**27**	**28**	29	30	30	30
65-75%	**—**	**—**	**16**	**15**	15	14	14	14
>75%	**—**	**—**	**14**	**12**	11	11	10	9
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Alt-A								
<=50	**— %**	**— %**	**47 %**	**48 %**	50 %	50 %	47 %	48 %
50-65%	**—**	**—**	**24**	**25**	24	24	22	22
65-75%	**—**	**—**	**17**	**16**	15	15	15	14
>75%	**—**	**—**	**12**	**11**	11	11	16	16
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Geographic Loan-to-value Distribution (Uninsured)[(1)]								
Canada								
<=50	**— %**	**— %**	**45 %**	**45 %**	47 %	46 %	46 %	47 %
50-65%	**—**	**—**	**26**	**27**	27	28	27	28
65-75%	**—**	**—**	**16**	**16**	15	15	15	14
>75%	**—**	**—**	**13**	**12**	11	11	12	11
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Greater Toronto Area								
<=50	**— %**	**— %**	**39 %**	**39 %**	40 %	41 %	41 %	42 %
50-65%	**—**	**—**	**27**	**29**	30	30	30	31
65-75%	**—**	**—**	**18**	**18**	17	17	17	16
>75%	**—**	**—**	**16**	**14**	13	12	12	11
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Greater Vancouver Area								
<=50	**— %**	**— %**	**59 %**	**61 %**	61 %	63 %	64 %	62 %
50-65%	**—**	**—**	**25**	**24**	26	25	24	25
65-75%	**—**	**—**	**10**	**10**	8	7	7	7
>75%	**—**	**—**	**6**	**5**	5	5	5	6
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %

(1) Uninsured includes prime uninsured and Alt-A.

QUALITY OF RESIDENTIAL MORTGAGE LOANS (CONT'D)

In percentage (Unaudited)	AS AT OCTOBER 31 2026	AS AT JULY 31 2026	AS AT APRIL 30 2026	AS AT JANUARY 31 2026	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Beacon Distribution								
Insured								
<600	**— %**	**— %**	**1 %**	**1 %**	1 %	1 %	1 %	1 %
600-649	**—**	**—**	**7**	**3**	3	3	3	3
650-679	**—**	**—**	**11**	**3**	3	3	3	3
>680	**—**	**—**	**81**	**93**	93	93	93	93
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Conventional								
<600	**— %**	**— %**	**2 %**	**2 %**	2 %	2 %	2 %	2 %
600-649	**—**	**—**	**9**	**8**	8	8	8	8
650-679	**—**	**—**	**11**	**9**	9	9	10	9
>680	**—**	**—**	**78**	**81**	81	81	80	81
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Alt-A								
<600	**— %**	**— %**	**5 %**	**5 %**	5 %	5 %	5 %	5 %
600-649	**—**	**—**	**13**	**13**	13	13	12	13
650-679	**—**	**—**	**13**	**13**	13	13	13	13
>680	**—**	**—**	**69**	**69**	69	69	70	69
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Geographic Beacon Distribution (Uninsured)[(1)]								
Canada								
<600	**— %**	**— %**	**3 %**	**3 %**	3 %	3 %	3 %	3 %
600-649	**—**	**—**	**11**	**10**	10	9	9	9
650-679	**—**	**—**	**12**	**10**	10	11	11	11
>680	**—**	**—**	**74**	**77**	77	77	77	77
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Greater Toronto Area								
<600	**— %**	**— %**	**1 %**	**2 %**	2 %	2 %	2 %	2 %
600-649	**—**	**—**	**8**	**8**	8	7	7	8
650-679	**—**	**—**	**11**	**10**	10	11	11	11
>680	**—**	**—**	**80**	**80**	80	80	80	79
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %
Greater Vancouver Area								
<600	**— %**	**— %**	**2 %**	**2 %**	1 %	2 %	1 %	2 %
600-649	**—**	**—**	**8**	**8**	7	7	8	7
650-679	**—**	**—**	**13**	**14**	13	13	14	13
>680	**—**	**—**	**77**	**76**	79	78	77	78
	— %	**— %**	**100 %**	**100 %**	100 %	100 %	100 %	100 %

(1) Uninsured includes prime uninsured and Alt-A.

GEOGRAPHIC SEGMENTS[1]

In thousands of dollars (Unaudited)	FOR THE THREE MONTHS ENDED OCTOBER 31 2026	JULY 31 2026	APRIL 30 2026	JANUARY 31 2026	OCTOBER 31 2025	JULY 31 2025	APRIL 30 2025	JANUARY 31 2025	FOR THE SIX MONTHS ENDED APRIL 30 2026	APRIL 30 2025	FOR THE YEAR ENDED OCTOBER 31 2025
Average earning assets											
Canada	**$ —**	**$ —**	**$ 36,165,961**	**$ 36,127,992**	$ 35,987,386	$ 35,960,803	$ 35,434,266	$ 35,414,014	**$ 36,146,662**	$ 35,423,973	$ 35,701,294
United States	**—**	**—**	**5,125,901**	**4,781,478**	4,609,292	4,653,758	4,855,799	4,424,520	**4,950,835**	4,636,585	4,634,034
	$ —	**$ —**	**$ 41,291,862**	**$ 40,909,470**	$ 40,596,678	$ 40,614,561	$ 40,290,065	$ 39,838,534	**$ 41,097,497**	$ 40,060,558	$ 40,335,328
Average loans											
Canada	**$ —**	**$ —**	**$ 31,071,960**	**$ 31,575,803**	$ 31,264,219	$ 31,092,482	$ 30,872,012	$ 30,982,495	**$ 31,328,056**	$ 30,928,169	$ 31,054,287
United States	**—**	**—**	**4,951,255**	**4,602,747**	4,342,883	4,482,951	4,631,956	4,240,827	**4,774,113**	4,433,150	4,422,951
	$ —	**$ —**	**$ 36,023,215**	**$ 36,178,550**	$ 35,607,102	$ 35,575,433	$ 35,503,968	$ 35,223,322	**$ 36,102,169**	$ 35,361,319	$ 35,477,238
Total revenue											
Canada	**$ —**	**$ —**	**$ 157,289**	**$ 192,409**	$ 191,210	$ 190,841	$ 183,812	$ 191,680	**$ 349,698**	$ 375,492	$ 757,543
United States	**—**	**—**	**56,366**	**59,146**	53,500	55,968	58,704	57,957	**115,512**	116,661	226,129
	$ —	**$ —**	**$ 213,655**	**$ 251,555**	$ 244,710	$ 246,809	$ 242,516	$ 249,637	**$ 465,210**	$ 492,153	$ 983,672

In thousands of dollars (Unaudited)	AS AT OCTOBER 31 2026	AS AT JULY 31 2026	AS AT APRIL 30 2026	AS AT JANUARY 31 2026	AS AT OCTOBER 31 2025	AS AT JULY 31 2025	AS AT APRIL 30 2025	AS AT JANUARY 31 2025
Total assets								
Canada	**$ —**	**$ —**	**$ 44,282,952**	**$ 44,953,076**	$ 45,426,561	$ 45,264,754	$ 44,578,866	$ 43,971,319
United States	**—**	**—**	**5,152,808**	**4,958,911**	4,721,135	4,665,920	4,939,318	4,807,204
	$ —	**$ —**	**$ 49,435,760**	**$ 49,911,987**	$ 50,147,696	$ 49,930,674	$ 49,518,184	$ 48,778,523
Total loans								
Canada	**$ —**	**$ —**	**$ 30,914,597**	**$ 31,617,191**	$ 31,502,365	$ 31,352,580	$ 30,944,244	$ 31,013,528
United States	**—**	**—**	**4,948,269**	**4,793,771**	4,511,875	4,426,241	4,701,154	4,561,034
	$ —	**$ —**	**$ 35,862,866**	**$ 36,410,962**	$ 36,014,240	$ 35,778,821	$ 35,645,398	$ 35,574,562

(1) Amounts reported include loans classified as held for sale in accordance with IFRS 5, *Non-current Assets Held for Sale and Discontinued Operations* on the Bank's Consolidated Balance Sheet.