



Supplemental Information and Regulatory Disclosures

On August 11, 2017, the Company updated tables 13, 16, 17, and 21 to correct for data discrepancies reported in its Q2 2017 Supplemental Information and Regulatory Disclosures. **These changes do not affect the Company's reported financial results.**

For the three and six months ended June 30, 2017

Canada's Challenger Bank. Money Well Banked.



**SECOND QUARTER 2017
SUPPLEMENTAL INFORMATION AND REGULATORY DISCLOSURES**

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Notes to Readers

Purpose of this document

This Supplemental Information and Regulatory Disclosure Report (the "Report") aims to provide the readers with the following regulatory disclosures and other additional voluntary disclosures that will assist the readers' assessment of business performance of Equitable Group Inc. (the "Company" or "Equitable").

1. Disclosures related to the Company's mortgage portfolio, some of which relate to disclosure requirements outlined in OSFI's Guideline B-20, 'Residential Mortgage Underwriting Practices and Procedures', effective for Equitable Bank on January 1, 2013.
2. Equitable Bank (the "Bank")'s regulatory capital Basel Pillar III disclosures.

Use of this document

Readers are cautioned that financial information contained in this Report include both Generally Accepted Accounting Principles ("GAAP") and non-GAAP measures. The latter often does not have any standardized meaning, and therefore, are not comparable to similar measures presented by other financial institutions.

This Report should be read in conjunction with the Company's unaudited interim consolidated financial statements and accompanying notes, as well as Management's Discussion and Analysis ("MD&A") for the quarter ended June 30, 2017.

Basis of presentation

All amounts in this Report are Canadian dollars and are unaudited.

GAAP measures have been prepared in accordance with International Financial Reporting Standards ("IFRS") unless otherwise stated. Non-GAAP measures used in this Report are defined under the Section "Non-GAAP measures".

Comparative figures

Certain prior period comparative numbers have been reclassified to conform with current period presentation.



Table 1: Financial highlights

(\$ THOUSANDS, EXCEPT SHARE, PER SHARE AMOUNTS AND PERCENTAGES)	2017		2016				2015		YTD	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016
RESULTS OF OPERATIONS										
Net income	\$ 38,909	\$ 43,393	\$ 41,678	\$ 35,230	\$ 33,410	\$ 28,012	\$ 31,436	\$ 31,448	\$ 82,302	\$ 61,422
Net income available to common shareholders	37,718	42,202	40,488	34,039	32,219	26,821	30,245	30,257	79,920	59,040
Net interest income	78,349	78,352	77,926	70,827	67,010	63,594	63,458	61,437	156,701	130,604
Total revenue	183,025	181,525	179,939	169,432	162,861	151,691	151,495	147,625	364,550	314,552
EPS – basic ⁽⁵⁾	\$ 2.29	\$ 2.56	\$ 2.58	\$ 2.19	\$ 2.07	\$ 1.73	\$ 1.95	\$ 1.96	\$ 4.85	\$ 3.80
EPS – diluted ⁽⁵⁾	\$ 2.28	\$ 2.54	\$ 2.56	\$ 2.16	\$ 2.05	\$ 1.71	\$ 1.93	\$ 1.93	\$ 4.82	\$ 3.76
ROC ⁽¹⁾	15.6%	18.4%	19.3%	17.2%	17.1%	14.7%	17.0%	17.5%	17.0%	15.7%
Return on average assets ⁽¹⁾	0.8%	0.9%	0.9%	0.8%	0.8%	0.7%	0.8%	0.9%	0.9%	0.7%
NIM – TEB ⁽¹⁾										
Total Assets	1.63%	1.66%	1.70%	1.64%	1.61%	1.62%	1.69%	1.73%	1.64%	1.61%
Core Lending	2.41%	2.55%	2.64%	2.60%	2.55%	2.50%	2.64%	2.56%	2.48%	2.53%
Securitization Financing	0.30%	0.22%	0.24%	0.19%	0.22%	0.31%	0.22%	0.34%	0.26%	0.25%
Efficiency Ratio – TEB ⁽¹⁾⁽²⁾	39.2%	33.2%	33.9%	37.0%	38.2%	43.2%	35.7%	33.4%	36.1%	40.6%
BALANCE SHEET										
Total assets	19,795,986	19,300,418	18,973,588	18,062,846	17,147,854	16,411,221	15,527,584	14,827,610		
Assets Under Management ⁽¹⁾	23,641,546	22,959,080	22,277,769	21,024,401	19,709,617	18,616,018	17,600,072	16,839,263		
Mortgages receivable	18,263,623	18,164,958	17,783,803	17,049,744	16,244,106	15,540,241	14,700,806	13,959,432		
Mortgages Under Management ⁽¹⁾	22,013,453	21,743,431	21,004,013	19,922,211	18,723,056	17,668,821	16,706,935	15,917,079		
Shareholders' equity	1,060,852	1,023,702	977,150	879,367	843,924	816,049	796,116	764,679		
Liquid assets ⁽¹⁾	1,570,532	1,153,174	1,280,591	1,037,259	1,033,634	939,691	895,056	849,349		
Total assets held for regulatory purposes as a % of total										
Equitable Bank assets	7.5%	5.4%	6.2%	5.1%	5.3%	4.9%	4.9%	4.9%		
Total liquid assets as a % of total assets	7.9%	6.0%	6.7%	5.7%	6.0%	5.7%	5.8%	5.7%		
Deposit principal	10,006,735	9,949,511	9,680,163	9,180,647	9,048,465	8,732,113	8,115,483	7,961,678		
CREDIT QUALITY										
Provision for credit losses	378	738	870	1,243	105	227	1,064	930	1,116	332
Provision for credit losses – rate ⁽¹⁾	0.01%	0.02%	0.02%	0.03%	0.00%	0.01%	0.03%	0.03%	0.01%	0.00%
Net impaired mortgages as a % of total mortgage assets ⁽³⁾	0.16%	0.21%	0.21%	0.19%	0.20%	0.22%	0.22%	0.21%		
Allowance for credit losses as a % of total mortgage assets	0.19%	0.19%	0.19%	0.20%	0.20%	0.21%	0.23%	0.25%		
SHARE CAPITAL										
Common shares outstanding	16,477,654	16,475,149	16,460,142	15,599,657	15,566,465	15,551,865	15,538,605	15,476,687		
Book value per common share ⁽⁴⁾	\$ 59.98	\$ 57.73	\$ 54.96	\$ 51.72	\$ 49.55	\$ 47.81	\$ 46.57	\$ 44.72		
Common share price – close	\$ 59.48	\$ 69.37	\$ 60.46	\$ 58.86	\$ 55.99	\$ 50.76	\$ 51.50	\$ 56.25		
Common share market capitalization	980,091	1,142,881	995,180	918,196	871,566	789,413	800,238	870,564		
Dividends declared per: ⁽⁶⁾										
Common share	\$ 0.23	\$ 0.23	\$ 0.22	\$ 0.21	\$ 0.21	\$ 0.20	\$ 0.20	\$ 0.19	\$ 0.46	\$ 0.41
Preferred share – Series 3	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.80	\$ 0.80
EQUITABLE BANK CAPITAL RATIOS ⁽¹⁾										
Risk-weighted assets ("RWA") ⁽¹⁾⁽⁴⁾	6,561,813	6,739,517	6,385,825	5,968,000	5,664,575	5,433,025	5,259,384	5,113,009		
CET1 Ratio	14.8%	13.9%	14.0%	13.4%	13.5%	13.5%	13.6%	13.4%		
Tier 1 Capital Ratio	15.9%	15.0%	15.1%	14.6%	14.8%	14.9%	15.0%	14.8%		
Total Capital Ratio	17.4%	16.4%	16.6%	16.2%	16.5%	16.7%	16.8%	17.1%		
Leverage Ratio	5.3%	5.3%	5.1%	4.9%	5.0%	5.0%	5.2%	5.2%		

⁽¹⁾ See Non-GAAP Measures section.

⁽²⁾ Increases in this ratio reflect reduced efficiencies, whereas decreases reflect improved efficiencies.

⁽³⁾ Net impaired mortgages do not include insured mortgages that are less than 365 days in arrears and reflect gross impaired mortgage assets less individual allowances.

⁽⁴⁾ The RWA in this table is measured on "all-in" basis in accordance with OSFI's CAR Guideline.

⁽⁵⁾ YTD EPS may not equal the sum of the quarterly EPS' as a result of rounding.

⁽⁶⁾ YTD dividends declared per share may not equal the sum of the quarterly dividends per share as a result of rounding.



Table 2: Interim consolidated statements of income

(\$ THOUSANDS, EXCEPT SHARE AND PER SHARE AMOUNTS)	2017		2016				2015		YTD	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016
Interest income:										
Mortgages – Core Lending	\$ 125,670	\$ 121,892	\$ 120,714	\$ 114,416	\$ 107,544	\$ 101,419	\$ 101,848	\$ 99,135	\$ 247,562	\$ 208,963
Mortgages – Securitization Financing	44,957	45,155	46,159	44,776	45,296	43,607	41,978	40,907	90,112	88,903
Investments	1,370	2,128	2,431	2,142	2,372	1,876	1,894	1,599	3,498	4,248
Other	1,715	1,328	1,347	1,087	1,227	1,052	1,464	1,821	3,043	2,279
	173,712	170,503	170,651	162,421	156,439	147,954	147,184	143,462	344,215	304,393
Interest expense:										
Deposits	49,817	46,994	46,393	47,204	46,084	43,659	42,085	43,560	96,811	89,743
Securitization liabilities	42,379	43,933	43,932	41,489	41,354	39,185	38,979	35,466	86,312	80,539
Bank facilities	2,217	274	1,224	1,926	1,040	566	1,292	1,407	2,491	1,606
Debentures	950	950	950	950	950	950	1,213	1,274	1,900	1,900
Other	-	-	226	25	1	-	157	318	-	1
	95,363	92,151	92,725	91,594	89,429	84,360	83,726	82,025	187,514	173,789
Net interest income	78,349	78,352	77,926	70,827	67,010	63,594	63,458	61,437	156,701	130,604
Provision for credit losses	378	738	870	1,243	105	227	1,064	930	1,116	332
Net interest income after provision for credit losses	77,971	77,614	77,056	69,584	66,905	63,367	62,394	60,507	155,585	130,272
Other income:										
Fees and other income	6,853	7,804	6,809	3,873	3,781	3,177	3,454	3,117	14,657	6,958
Net (loss) gain on investments	(788)	-	(557)	(44)	747	-	(13)	-	(788)	747
Gains on securitization activities and income from securitization retained interests	3,248	3,218	3,036	3,182	1,894	560	870	1,046	6,466	2,454
	9,313	11,022	9,288	7,011	6,422	3,737	4,311	4,163	20,335	10,159
Net interest and other income	87,284	88,636	86,344	76,595	73,327	67,104	66,705	64,670	175,920	140,431
Non-interest expenses:										
Compensation and benefits	16,467	16,423	14,863	15,574	15,193	14,650	13,273	12,015	32,890	29,843
Other	18,028	13,397	14,887	13,465	13,179	14,728	11,156	10,108	31,425	27,907
	34,495	29,820	29,750	29,039	28,372	29,378	24,429	22,123	64,315	57,750
Income before income taxes	52,789	58,816	56,594	47,556	44,955	37,726	42,276	42,547	111,605	82,681
Income taxes:										
Current	7,896	16,191	13,426	8,227	7,875	8,419	7,855	6,133	24,087	16,294
Deferred	5,984	(768)	1,490	4,099	3,670	1,295	2,985	4,966	5,216	4,965
	13,880	15,423	14,916	12,326	11,545	9,714	10,840	11,099	29,303	21,259
Net income	\$ 38,909	\$ 43,393	\$ 41,678	\$ 35,230	\$ 33,410	\$ 28,012	\$ 31,436	\$ 31,448	\$ 82,302	\$ 61,422
Dividends on preferred shares	1,191	1,191	1,190	1,191	1,191	1,191	1,191	1,191	2,382	2,382
Net income available to common shareholders	\$ 37,718	\$ 42,202	\$ 40,488	\$ 34,039	\$ 32,219	\$ 26,821	\$ 30,245	\$ 30,257	\$ 79,920	\$ 59,040
Common shares outstanding:										
Weighted average basic	16,477,456	16,464,170	15,692,833	15,570,678	15,556,836	15,543,952	15,493,549	15,471,960	16,470,850	15,550,394
Weighted average diluted	16,567,699	16,614,221	15,808,124	15,722,532	15,709,456	15,674,734	15,677,954	15,661,842	16,591,778	15,692,212
Earnings per share:										
Basic	\$ 2.29	\$ 2.56	\$ 2.58	\$ 2.19	\$ 2.07	\$ 1.73	\$ 1.95	\$ 1.96	\$ 4.85	\$ 3.80
Diluted	\$ 2.28	\$ 2.54	\$ 2.56	\$ 2.16	\$ 2.05	\$ 1.71	\$ 1.93	\$ 1.93	\$ 4.82	\$ 3.76



Table 3: Net interest income

(\$ THOUSANDS, EXCEPT PERCENTAGES)	2017				2016								2015				YTD			
	Q2		Q1		Q4		Q3		Q2		Q1		Q4		Q3		2017		2016	
	Revenue/ Expense	Average rate ⁽¹⁾	Revenue/ Expense	Average rate ⁽¹⁾	Revenue/ Expense	Average rate ⁽¹⁾	Revenue/ Expense	Average rate ⁽¹⁾	Revenue/ Expense	Average rate ⁽¹⁾	Revenue/ Expense	Average rate ⁽¹⁾	Revenue/ Expense	Average rate ⁽¹⁾	Revenue/ Expense	Average rate ⁽¹⁾	Revenue/ Expense	Average rate ⁽¹⁾	Revenue/ Expense	Average rate ⁽¹⁾
Core Lending:																				
<i>Revenues derived from:</i>																				
Mortgages	\$ 125,670	4.46%	\$ 121,892	4.55%	\$ 120,714	4.63%	\$ 114,416	4.65%	\$ 107,544	4.65%	\$ 101,419	4.60%	\$ 101,848	4.75%	\$ 99,135	4.80%	\$ 247,562	4.50%	\$ 208,963	4.63%
Liquidity investments	1,397	0.74%	1,604	0.84%	1,611	0.84%	1,428	1.01%	1,573	0.97%	1,161	0.85%	1,318	0.97%	1,713	1.06%	3,001	0.79%	2,734	0.91%
Equity securities – TEB ⁽²⁾	1,430	5.86%	1,828	6.43%	2,197	7.55%	2,040	6.67%	2,520	7.72%	2,159	6.70%	2,285	6.92%	2,031	5.99%	3,258	6.17%	4,679	7.22%
	128,497	4.24%	125,324	4.32%	124,522	4.40%	117,884	4.48%	111,637	4.45%	104,739	4.41%	105,451	4.56%	102,879	4.55%	253,821	4.28%	216,376	4.43%
<i>Expenses related to:</i>																				
Deposits and bank facilities	47,624	2.04%	43,101	1.98%	43,195	1.98%	44,290	2.09%	42,944	2.13%	41,080	2.15%	40,608	2.10%	42,023	2.15%	90,725	2.01%	83,895	2.13%
Debentures	950	5.86%	950	5.93%	950	5.80%	950	5.81%	950	5.88%	950	5.88%	1,213	5.99%	1,274	5.94%	1,900	5.90%	1,900	5.88%
Securitization liabilities	6,604	1.65%	6,616	1.59%	6,025	1.55%	4,485	1.60%	3,643	1.50%	3,306	1.53%	2,796	1.66%	2,041	1.99%	13,220	1.62%	6,949	1.51%
	55,178	2.00%	50,667	1.94%	50,170	1.94%	49,725	2.06%	47,537	2.09%	45,336	2.11%	44,617	2.10%	45,338	2.18%	105,845	1.97%	92,744	2.10%
Net interest income – TEB ⁽²⁾	73,319	2.41%	74,657	2.55%	74,352	2.64%	68,159	2.60%	64,100	2.55%	59,403	2.50%	60,834	2.64%	57,541	2.56%	147,976	2.48%	123,632	2.53%
Taxable Equivalent Basis – adjustment ⁽²⁾	(397)		(485)		(617)		(569)		(838)		(624)		(609)		(589)		(882)		(1,462)	
Core Lending	\$ 72,922		\$ 74,172		\$ 73,735		\$ 67,590		\$ 63,262		\$ 58,779		\$ 60,225		\$ 56,952		\$ 147,094		\$ 122,170	
Securitization Financing:																				
<i>Revenues derived from:</i>																				
Mortgages	\$ 44,957	2.60%	\$ 45,155	2.54%	\$ 46,159	2.65%	\$ 44,776	2.61%	\$ 45,296	2.73%	\$ 43,607	2.81%	\$ 41,978	2.92%	\$ 40,907	3.13%	\$ 90,112	2.57%	\$ 88,903	2.77%
Liquidity investments	655	0.95%	509	1.19%	587	1.08%	330	1.03%	344	0.89%	232	1.01%	364	0.57%	265	0.80%	1,164	1.04%	576	0.93%
	45,612	2.54%	45,664	2.51%	46,746	2.61%	45,106	2.59%	45,640	2.68%	43,839	2.79%	42,342	2.82%	41,172	3.07%	91,276	2.52%	89,479	2.73%
<i>Expenses related to:</i>																				
Securitization liabilities	35,775	2.36%	37,317	2.43%	37,907	2.51%	37,004	2.54%	37,711	2.60%	35,879	2.62%	36,183	2.74%	33,425	2.94%	73,092	2.40%	73,590	2.61%
Deposits and secured funding facility	4,410	1.76%	4,167	1.62%	4,648	1.70%	4,865	1.70%	4,181	1.79%	3,145	1.64%	2,926	1.73%	3,262	1.75%	8,577	1.69%	7,455	1.75%
	40,185	2.27%	41,484	2.31%	42,555	2.39%	41,869	2.40%	41,892	2.49%	39,024	2.50%	39,109	2.63%	36,687	2.77%	81,669	2.29%	81,045	2.50%
Securitization Financing	\$ 5,427	0.30%	\$ 4,180	0.22%	\$ 4,191	0.24%	\$ 3,237	0.19%	\$ 3,748	0.22%	\$ 4,815	0.31%	\$ 3,233	0.22%	\$ 4,485	0.34%	\$ 9,607	0.26%	\$ 8,434	0.25%
Total interest earning asset – TEB ⁽²⁾	\$ 78,746	1.63%	\$ 78,837	1.66%	\$ 78,543	1.70%	\$ 71,396	1.64%	\$ 67,848	1.61%	\$ 64,218	1.62%	\$ 64,067	1.69%	\$ 62,026	1.73%	\$ 157,583	1.64%	\$ 132,066	1.61%
Net interest income	\$ 78,349		\$ 78,352		\$ 77,926		\$ 70,827		\$ 67,010		\$ 63,594		\$ 63,458		\$ 61,437		\$ 156,701		\$ 130,604	

⁽¹⁾ Average rates are calculated based on the daily average balances outstanding during the period.

⁽²⁾ See Non-GAAP Measures section.



Table 4: Securitization and derecognition activity

(\$ THOUSANDS, EXCEPT PERCENTAGES)	2017		2016				2015		YTD	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016
Securitization derecognized - non-prepayable Multis	\$ 273,070	\$ 242,542	\$ 172,778	\$ 130,656	\$ 125,432	\$ 151,544	\$ 69,264	\$ 143,743	\$ 515,612	\$ 276,976
Securitization derecognized - prepayable mortgages ⁽¹⁾	-	149,049	198,364	296,626	253,087	-	9,157	-	149,049	253,087
Total principal derecognized	\$ 273,070	\$ 391,591	\$ 371,142	\$ 427,282	\$ 378,519	\$ 151,544	\$ 78,421	\$ 143,743	\$ 664,661	\$ 530,063
Gains on sale	\$ 2,717	\$ 3,570	\$ 2,117	\$ 2,505	\$ 1,894	\$ 1,619	\$ 755	\$ 1,259	\$ 6,287	\$ 3,513
Income from securitization activities and retained interests:										
Income from retained interests	495	391	330	238	154	178	194	175	886	332
Fair value gains (losses) on derivative financial instruments	36	(743)	589	439	(154)	(1,237)	(79)	(388)	(707)	(1,391)
Gains on securitization activities and income from securitization retained interests	\$ 531	\$ (352)	\$ 919	\$ 677	\$ -	\$ (1,059)	\$ 115	\$ (213)	\$ 179	\$ (1,059)
Gains on sale margin ⁽²⁾	\$ 3,248	\$ 3,218	\$ 3,036	\$ 3,182	\$ 1,894	\$ 560	\$ 870	\$ 1,046	\$ 6,466	\$ 2,454
	0.99%	0.91%	0.57%	0.59%	0.50%	1.07%	0.96%	0.88%	0.95%	0.66%

⁽¹⁾ In order to derecognize prepayable mortgages, Equitable needs to securitize the mortgages through CMHC's CMB or NHA-MBS programs and also then engage in a transaction that transfers the residual risks and rewards to third parties. This additional transaction is not required to derecognize non-prepayable mortgages.

⁽²⁾ Gains on sale margin represents the gains on sale as a percentage of total principal derecognized.



Table 5: Non-interest expenses and Efficiency Ratio

(\$ THOUSANDS, EXCEPT PERCENTAGES AND FTE)	2017		2016				2015		YTD	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016
Compensation and benefits	\$ 16,467	\$ 16,423	\$ 14,863	\$ 15,574	\$ 15,193	\$ 14,650	\$ 13,273	\$ 12,015	\$ 32,890	\$ 29,843
Technology and system costs	5,764	4,809	5,198	4,929	5,046	4,413	3,897	3,259	10,573	9,459
Marketing and corporate expenses	5,178	1,922	3,058	1,946	2,298	4,608	2,573	2,280	7,100	6,906
Product costs	3,020	3,028	2,968	2,808	2,425	2,533	1,700	2,070	6,048	4,958
Regulatory, legal and professional fees	2,580	1,974	2,259	2,287	1,881	1,451	2,036	1,686	4,554	3,332
Premises	1,486	1,664	1,404	1,495	1,529	1,723	950	813	3,150	3,252
Total non-interest expenses	\$ 34,495	\$ 29,820	\$ 29,750	\$ 29,039	\$ 28,372	\$ 29,378	\$ 24,429	\$ 22,123	\$ 64,315	\$ 57,750
Efficiency Ratio – TEB	39.2%	33.2%	33.9%	37.0%	38.2%	43.2%	35.7%	33.4%	36.1%	40.6%
Full-time employee ("FTE") – period average	569	565	552	542	528	507	484	452	567	516



Table 6: Interim consolidated balance sheets

(\$ THOUSANDS)	2017		2016				2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Assets								
Cash and cash equivalents	\$ 811,465	\$ 537,645	\$ 444,179	\$ 383,788	\$ 336,237	\$ 427,800	\$ 423,366	\$ 413,518
Restricted cash	412,036	258,599	247,878	238,945	150,691	129,453	107,988	116,894
Securities purchased under reverse repurchase agreements	-	4,984	199,401	102,760	150,906	30,346	19,918	63,598
Investments	112,658	170,176	136,718	124,485	130,770	154,397	153,714	149,734
Mortgages receivable – Core Lending	11,393,045	11,212,879	10,678,452	10,199,787	9,591,449	9,061,191	8,674,599	8,458,087
Mortgages receivable – Securitization Financing	6,870,578	6,952,079	7,105,351	6,849,957	6,652,657	6,479,050	6,026,207	5,501,345
Securitization retained interests	98,513	93,975	88,782	87,262	74,563	66,665	61,650	61,524
Other assets	97,691	70,081	72,827	75,862	60,581	62,319	60,142	62,910
	\$ 19,795,986	\$ 19,300,418	\$ 18,973,588	\$ 18,062,846	\$ 17,147,854	\$ 16,411,221	\$ 15,527,584	\$ 14,827,610
Liabilities and Shareholders' Equity								
Liabilities:								
Deposits	\$ 10,099,459	\$ 10,047,387	\$ 9,763,082	\$ 9,268,606	\$ 9,148,025	\$ 8,845,184	\$ 8,211,265	\$ 8,055,591
Securitization liabilities	7,750,405	7,793,863	7,762,632	7,258,672	6,807,964	6,576,177	6,109,436	5,485,344
Obligations under repurchase agreements	428,985	145,495	112,488	69,290	-	-	-	163,189
Deferred tax liabilities	43,988	38,004	38,771	37,763	33,663	29,993	28,698	25,713
Other liabilities	205,482	186,967	204,465	85,239	79,278	78,818	81,290	58,094
Bank facilities	141,815	-	50,000	398,909	170,000	-	235,779	190,000
Debentures	65,000	65,000	65,000	65,000	65,000	65,000	65,000	85,000
	18,735,134	18,276,716	17,996,438	17,183,479	16,303,930	15,595,172	14,731,468	14,062,931
Shareholders' equity:								
Preferred shares	72,557	72,557	72,557	72,557	72,557	72,557	72,557	72,557
Common shares	197,439	197,339	196,608	145,694	144,615	144,159	143,690	141,971
Contributed surplus	5,594	5,322	5,056	5,114	5,099	4,935	4,706	4,808
Retained earnings	798,253	764,325	725,912	688,867	658,098	629,147	605,436	578,295
Accumulated other comprehensive loss	(12,991)	(15,841)	(22,983)	(32,865)	(36,445)	(34,749)	(30,273)	(32,952)
	1,060,852	1,023,702	977,150	879,367	843,924	816,049	796,116	764,679
	\$ 19,795,986	\$ 19,300,418	\$ 18,973,588	\$ 18,062,846	\$ 17,147,854	\$ 16,411,221	\$ 15,527,584	\$ 14,827,610



Table 7: Average balance sheet information ⁽¹⁾

(\$ THOUSANDS)	2017		2016				2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Assets								
Cash and cash equivalents	\$ 632,657	\$ 464,286	\$ 418,040	\$ 331,933	\$ 474,928	\$ 355,924	\$ 397,610	\$ 505,232
Restricted cash	335,886	248,896	272,763	176,194	143,195	113,817	167,553	109,885
Securities purchased under reverse repurchase agreements	1,246	63,823	113,008	64,678	55,688	15,199	50,991	46,019
Investments	142,388	166,410	170,411	129,912	143,819	172,083	151,647	156,371
Mortgages receivable – Core Lending	11,344,558	10,890,943	10,473,918	9,916,212	9,324,530	8,885,286	8,602,257	8,314,489
Mortgages receivable – Securitization Financing	6,940,157	7,136,477	7,002,632	6,878,274	6,668,744	6,278,452	5,800,723	5,290,134
Securitization retained interests	95,453	89,745	86,708	78,045	68,086	63,063	61,059	58,459
Other assets	79,854	72,883	71,303	64,695	59,911	63,134	61,294	56,518
	\$ 19,572,199	\$ 19,133,463	\$ 18,608,783	\$ 17,639,943	\$ 16,938,901	\$ 15,946,958	\$ 15,293,134	\$ 14,537,107
Liabilities and Shareholders' Equity								
Liabilities:								
Deposits	\$ 9,948,202	\$ 9,857,591	\$ 9,477,569	\$ 9,220,344	\$ 8,963,513	\$ 8,474,357	\$ 8,085,075	\$ 8,133,780
Securitization liabilities	7,699,151	7,826,064	7,567,830	6,967,786	6,800,005	6,396,861	5,926,749	5,059,275
Obligations under repurchase agreements	428,508	138,611	103,673	17,323	-	-	64,655	161,496
Deferred tax liabilities	39,500	38,579	38,151	34,688	30,911	29,022	26,933	21,989
Other liabilities	193,661	193,157	178,593	78,591	79,830	84,519	68,690	53,654
Bank facilities	155,431	12,500	262,026	393,754	167,087	94,134	258,599	264,076
Debentures	65,000	65,000	65,000	65,000	65,000	65,000	80,000	85,000
	18,529,453	18,131,502	17,692,842	16,777,486	16,106,346	15,143,893	14,510,701	13,779,270
Shareholders' equity:								
Preferred shares	72,557	72,557	72,557	72,557	72,557	72,557	72,557	72,557
Common shares	197,407	196,814	158,629	144,906	144,356	143,869	142,499	141,867
Contributed surplus	5,463	5,174	5,162	5,166	5,042	4,812	4,839	4,740
Retained earnings	783,435	746,246	707,816	674,052	644,154	618,199	593,009	565,578
Accumulated other comprehensive loss	(16,116)	(18,830)	(28,223)	(34,224)	(33,554)	(36,372)	(30,471)	(26,905)
	1,042,746	1,001,961	915,941	862,457	832,555	803,065	782,433	757,837
	\$ 19,572,199	\$ 19,133,463	\$ 18,608,783	\$ 17,639,943	\$ 16,938,901	\$ 15,946,958	\$ 15,293,134	\$ 14,537,107

⁽¹⁾ Average balance is calculated based on opening and closing month-end balances outstanding during the period.



Table 8: Mortgage principal under administration – by lending business

(\$ THOUSANDS)	2017		2016				2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Single Family Lending	\$ 8,541,004	\$ 8,208,733	\$ 7,855,706	\$ 7,540,069	\$ 7,155,246	\$ 6,751,013	\$ 6,449,663	\$ 6,225,409
Commercial Lending	2,835,293	3,007,474	2,827,006	2,657,201	2,437,546	2,313,337	2,229,466	2,240,474
Total Core Lending	11,376,297	11,216,207	10,682,712	10,197,270	9,592,792	9,064,350	8,679,129	8,465,883
Multi-unit residential	2,877,556	2,976,847	3,179,312	3,493,318	3,726,566	4,013,890	3,992,388	3,911,108
Prime single family residential	3,914,040	3,891,715	3,837,808	3,270,068	2,841,935	2,385,784	1,962,930	1,528,435
Total Securitization Financing	6,791,596	6,868,562	7,017,120	6,763,386	6,568,501	6,399,674	5,955,318	5,439,543
Total on-balance sheet mortgage principal	18,167,893	18,084,769	17,699,832	16,960,656	16,161,293	15,464,024	14,634,447	13,905,426
Multi-unit residential	3,794,042	3,579,558	3,215,236	2,868,655	2,462,533	2,100,591	1,965,663	1,901,926
Prime single family residential	51,518	79,104	88,945	92,900	99,230	104,206	106,825	109,727
Total derecognized mortgage principal	3,845,560	3,658,662	3,304,181	2,961,555	2,561,763	2,204,797	2,072,488	2,011,653
Mortgages Under Management	\$ 22,013,453	\$ 21,743,431	\$ 21,004,013	\$ 19,922,211	\$ 18,723,056	\$ 17,668,821	\$ 16,706,935	\$ 15,917,079
Single Family Lending	\$ 8,541,004	\$ 8,208,733	\$ 7,855,706	\$ 7,540,069	\$ 7,155,246	\$ 6,751,013	\$ 6,449,663	\$ 6,225,409
Prime single family residential	3,965,558	3,970,819	3,926,753	3,362,968	2,941,165	2,489,990	2,069,755	1,638,162
Commercial Lending	2,835,293	3,007,474	2,827,006	2,657,201	2,437,546	2,313,337	2,229,466	2,240,474
Multi-unit residential	6,671,598	6,556,405	6,394,548	6,361,973	6,189,099	6,114,481	5,958,051	5,813,034
Mortgages Under Management	\$ 22,013,453	\$ 21,743,431	\$ 21,004,013	\$ 19,922,211	\$ 18,723,056	\$ 17,668,821	\$ 16,706,935	\$ 15,917,079



Table 9: Mortgage originations - by lending business

(\$ THOUSANDS)	2017		2016				2015		YTD	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016
Single Family Lending	\$ 938,591	\$ 835,780	\$ 930,449	\$ 1,050,366	\$ 952,937	\$ 674,417	\$ 719,361	\$ 744,416	\$ 1,774,371	\$ 1,627,354
Commercial Lending	201,789	379,996	377,578	367,197	323,061	201,849	259,502	235,987	581,785	524,910
Total Core Lending	1,140,380	1,215,776	1,308,027	1,417,563	1,275,998	876,266	978,863	980,403	2,356,156	2,152,264
Multi-unit residential	343,363	287,360	219,653	243,754	245,677	248,773	269,948	267,103	630,723	494,450
Prime single family residential	143,258	121,904	651,738	495,598	499,732	444,354	489,310	522,919	265,162	944,086
Total Securitization Financing	486,621	409,264	871,391	739,352	745,409	693,127	759,258	790,022	895,885	1,438,536
Total mortgage originations	\$ 1,627,001	\$ 1,625,040	\$ 2,179,418	\$ 2,156,915	\$ 2,021,407	\$ 1,569,393	\$ 1,738,121	\$ 1,770,425	\$ 3,252,041	\$ 3,590,800



Table 10: Deposit principal

(\$ THOUSANDS)	2017		2016				2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
GICs	\$ 7,713,588	\$ 7,396,728	\$ 7,275,675	\$ 6,821,166	\$ 6,742,096	\$ 6,606,137	\$ 6,931,771	\$ 6,934,026
Brokered HISAs	837,246	1,183,324	1,192,046	1,197,125	1,075,208	1,096,641	947,675	791,472
EQ Bank Savings Plus Accounts	1,305,901	1,219,448	1,062,279	1,012,010	995,645	793,633	91	-
Deposit notes	150,000	150,011	150,163	150,346	235,516	235,702	235,946	236,180
Total deposit principal	\$ 10,006,735	\$ 9,949,511	\$ 9,680,163	\$ 9,180,647	\$ 9,048,465	\$ 8,732,113	\$ 8,115,483	\$ 7,961,678



Table 11: Mortgage credit metrics

(\$ THOUSANDS, EXCEPT PERCENTAGES)	2017		2016				2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Provision for credit losses	\$ 378	\$ 738	\$ 870	\$ 1,243	\$ 105	\$ 227	\$ 1,064	\$ 930
Provision for credit losses – rate	0.01%	0.02%	0.02%	0.03%	0.00%	0.01%	0.03%	0.03%
Gross impaired mortgage assets ⁽¹⁾	31,740	41,200	39,365	34,529	33,531	36,048	34,183	33,241
Net impaired mortgage assets ⁽²⁾	29,261	38,167	36,829	32,569	32,181	34,783	32,857	29,622
Net impaired mortgage assets as a % of total mortgage assets	0.16%	0.21%	0.21%	0.19%	0.20%	0.22%	0.22%	0.21%
Allowance for credit losses	34,369	34,923	34,426	33,850	33,240	33,155	33,216	34,911
Allowance for credit losses as a % of total mortgage assets	0.19%	0.19%	0.19%	0.20%	0.20%	0.21%	0.23%	0.25%
Allowance for credit losses as a % of gross impaired mortgage assets	108%	85%	87%	98%	99%	92%	97%	105%

⁽¹⁾ Uninsured mortgages are deemed to be impaired at the earlier of the date they have been individually provided for or when they have been in arrears for 90 days. Mortgages guaranteed by the Government of Canada are deemed to be impaired when payment is contractually past due 365 days.

⁽²⁾ Net impaired mortgage assets reflect gross impaired mortgages less individual allowances.



Table 12: Allowance for credit losses continuity

(\$ THOUSANDS)	2017		2016				2015		YTD	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016
Individual allowance										
Balance, beginning of period	\$ 3,033	\$ 2,536	\$ 1,960	\$ 1,350	\$ 1,265	\$ 1,326	\$ 3,619	\$ 3,184	\$ 2,536	\$ 1,326
Provision for credit losses	378	738	870	1,243	105	227	466	461	1,116	332
Realized losses	(934)	(245)	(294)	(639)	(58)	(307)	(2,763)	(32)	(1,179)	(365)
Recoveries	2	4	-	6	38	19	4	6	6	57
Balance, end of period	\$ 2,479	\$ 3,033	\$ 2,536	\$ 1,960	\$ 1,350	\$ 1,265	\$ 1,326	\$ 3,619	\$ 2,479	\$ 1,350
Collective allowance										
Balance, beginning of period	\$ 31,890	\$ 31,890	\$ 31,890	\$ 31,890	\$ 31,890	\$ 31,890	\$ 31,292	\$ 30,823	\$ 31,890	\$ 31,890
Provision for credit losses	-	-	-	-	-	-	598	469	-	-
Balance, end of period	\$ 31,890	\$ 31,890	\$ 31,890	\$ 31,890	\$ 31,890	\$ 31,890	\$ 31,890	\$ 31,292	\$ 31,890	\$ 31,890
Total allowance										
Balance, beginning of period	\$ 34,923	\$ 34,426	\$ 33,850	\$ 33,240	\$ 33,155	\$ 33,216	\$ 34,911	\$ 34,007	\$ 34,426	\$ 33,216
Provision for credit losses	378	738	870	1,243	105	227	1,064	930	1,116	332
Realized losses	(934)	(245)	(294)	(639)	(58)	(307)	(2,763)	(32)	(1,179)	(365)
Recoveries	2	4	-	6	38	19	4	6	6	57
Balance, end of period	\$ 34,369	\$ 34,923	\$ 34,426	\$ 33,850	\$ 33,240	\$ 33,155	\$ 33,216	\$ 34,911	\$ 34,369	\$ 33,240



Table 13: Mortgage principal outstanding – by property type (updated on August 11, 2017)

(\$ THOUSANDS, EXCEPT PERCENTAGES)	2017		2016				2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Uninsured								
Single family dwelling	\$ 6,818,028	\$ 7,272,889	\$ 6,859,398	\$ 6,518,037	\$ 6,490,980	\$ 6,019,695	\$ 5,666,406	\$ 5,588,827
Mixed-use property	404,911	379,479	381,162	372,145	363,318	368,175	357,738	362,013
Multi-unit residential	484,391	499,384	531,588	507,894	455,987	506,860	507,921	489,986
Commercial	1,222,938	1,316,334	1,150,223	1,035,485	976,872	868,590	854,016	926,301
Construction	693,673	780,133	728,225	736,701	636,374	564,747	510,408	461,337
Mortgage principal – Core Lending	9,623,941	10,248,219	9,650,596	9,170,262	8,923,531	8,328,067	7,896,489	7,828,464
Single family dwelling	22,750	12,810	5,011	14,991	43,953	70,133	53,149	2,386
Mortgage principal – Securitization Financing	22,750	12,810	5,011	14,991	43,953	70,133	53,149	2,386
Total mortgage principal outstanding	\$ 9,646,691	\$ 10,261,029	\$ 9,655,607	\$ 9,185,253	\$ 8,967,484	\$ 8,398,200	\$ 7,949,638	\$ 7,830,850
Total mortgage principal outstanding percentage	53%	57%	55%	54%	55%	54%	54%	56%
Insured								
Single family dwelling	\$ 1,721,111	\$ 934,964	\$ 995,342	\$ 1,020,932	\$ 663,161	\$ 730,160	\$ 782,035	\$ 636,793
Multi-unit residential	5,543	5,543	6,053	6,076	6,100	6,123	605	626
Commercial	25,702	27,481	30,721	-	-	-	-	-
Mortgage principal – Core Lending	1,752,356	967,988	1,032,116	1,027,008	669,261	736,283	782,640	637,419
Single family dwelling	3,891,290	3,878,905	3,832,797	3,255,077	2,797,982	2,315,651	1,909,781	1,526,049
Multi-unit residential	2,877,556	2,976,847	3,179,312	3,493,318	3,726,566	4,013,890	3,992,388	3,911,108
Mortgage principal – Securitization Financing	6,768,846	6,855,752	7,012,109	6,748,395	6,524,548	6,329,541	5,902,169	5,437,157
Total mortgage principal outstanding	\$ 8,521,202	\$ 7,823,740	\$ 8,044,225	\$ 7,775,403	\$ 7,193,809	\$ 7,065,824	\$ 6,684,809	\$ 6,074,576
Total mortgage principal outstanding percentage	47%	43%	45%	46%	45%	46%	46%	44%
Total								
Single family dwelling	\$ 8,539,139	\$ 8,207,853	\$ 7,854,740	\$ 7,538,969	\$ 7,154,141	\$ 6,749,855	\$ 6,448,441	\$ 6,225,620
Mixed-use property	404,911	379,479	381,162	372,145	363,318	368,175	357,738	362,013
Multi-unit residential	489,934	504,927	537,641	513,970	462,087	512,983	508,526	490,612
Commercial	1,248,640	1,343,815	1,180,944	1,035,485	976,872	868,590	854,016	926,301
Construction	693,673	780,133	728,225	736,701	636,374	564,747	510,408	461,337
Mortgage principal – Core Lending	11,376,297	11,216,207	10,682,712	10,197,270	9,592,792	9,064,350	8,679,129	8,465,883
Single family dwelling	3,914,040	3,891,715	3,837,808	3,270,068	2,841,935	2,385,784	1,962,930	1,528,435
Multi-unit residential	2,877,556	2,976,847	3,179,312	3,493,318	3,726,566	4,013,890	3,992,388	3,911,108
Mortgage principal – Securitization Financing	6,791,596	6,868,562	7,017,120	6,763,386	6,568,501	6,399,674	5,955,318	5,439,543
Total mortgage principal outstanding	\$ 18,167,893	\$ 18,084,769	\$ 17,699,832	\$ 16,960,656	\$ 16,161,293	\$ 15,464,024	\$ 14,634,447	\$ 13,905,426
Total mortgage principal outstanding percentage	100%	100%	100%	100%	100%	100%	100%	100%



Table 14: Mortgage principal outstanding – by interest rate type

	2017		2016				2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Fixed rate mortgages	82%	80%	81%	81%	82%	82%	83%	84%
Floating rate mortgages with interest rate floors ⁽¹⁾	7%	8%	8%	8%	7%	7%	7%	7%
Floating rate mortgages without interest rate floors	11%	12%	11%	11%	11%	11%	10%	9%
Total	100%	100%	100%	100%	100%	100%	100%	100%

⁽¹⁾ Floating rate mortgages with interest rate floors represent mortgages whose rate are allowed to move up or down by way of reference to an index rate, but are subject to a minimum fixed rate.

Table 15: Mortgage principal outstanding – by province⁽¹⁾

	2017				2016								2015			
	Q2		Q1		Q4		Q3		Q2		Q1		Q4		Q3	
(\$ THOUSANDS, EXCEPT PERCENTAGES)	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Single Family Lending																
Ontario	\$ 6,594,278	36%	\$ 6,320,385	35%	\$ 6,041,673	34%	\$ 5,795,737	34%	\$ 5,485,009	34%	\$ 5,184,491	34%	\$ 4,958,225	34%	\$ 4,765,953	34%
Alberta	905,573	5%	914,717	5%	908,923	5%	908,084	5%	919,447	6%	914,251	6%	909,425	6%	909,805	7%
Quebec	282,795	2%	254,991	1%	237,147	1%	219,094	1%	198,040	1%	163,888	1%	137,910	1%	114,548	1%
British Columbia	540,772	3%	503,640	3%	454,921	3%	406,187	2%	346,034	2%	284,356	2%	243,914	2%	235,591	2%
Saskatchewan	71,882	0%	73,658	0%	74,129	0%	75,008	0%	74,752	0%	76,435	0%	77,252	1%	79,903	1%
Other Provinces	145,704	1%	141,342	1%	138,913	1%	135,959	1%	131,964	1%	127,592	1%	122,938	1%	119,609	1%
	\$ 8,541,004	47%	\$ 8,208,733	45%	\$ 7,855,706	44%	\$ 7,540,069	44%	\$ 7,155,246	44%	\$ 6,751,013	44%	\$ 6,449,663	44%	\$ 6,225,409	45%
Commercial Lending																
Ontario	\$ 1,787,408	10%	\$ 1,957,638	11%	\$ 1,774,822	10%	\$ 1,751,776	10%	\$ 1,574,719	10%	\$ 1,465,093	9%	\$ 1,426,315	10%	\$ 1,413,563	10%
Alberta	291,164	2%	310,119	2%	317,138	2%	252,803	1%	272,609	2%	267,008	2%	246,922	2%	272,998	2%
Quebec	540,833	3%	505,370	3%	505,500	3%	432,674	3%	423,578	3%	393,323	3%	384,052	3%	386,402	3%
British Columbia	128,725	1%	144,571	1%	147,488	1%	117,179	1%	72,468	0%	50,886	0%	32,606	0%	30,111	0%
Saskatchewan	20,608	0%	19,360	0%	12,920	0%	27,288	0%	13,929	0%	39,429	0%	38,156	0%	35,941	0%
Other Provinces	66,555	0%	70,416	0%	69,138	0%	75,482	0%	80,243	0%	97,598	1%	101,415	1%	101,459	1%
	\$ 2,835,293	16%	\$ 3,007,474	17%	\$ 2,827,006	16%	\$ 2,657,201	16%	\$ 2,437,546	15%	\$ 2,313,337	15%	\$ 2,229,466	15%	\$ 2,240,474	16%
Total mortgage principal - Core Lending	\$ 11,376,297	63%	\$ 11,216,207	62%	\$ 10,682,712	60%	\$ 10,197,270	60%	\$ 9,592,792	59%	\$ 9,064,350	59%	\$ 8,679,129	59%	\$ 8,465,883	61%
Multi-unit residential																
Ontario	\$ 1,120,353	6%	\$ 1,134,626	6%	\$ 1,239,383	7%	\$ 1,294,661	8%	\$ 1,458,201	9%	\$ 1,560,075	10%	\$ 1,516,645	10%	\$ 1,551,250	11%
Alberta	585,807	3%	639,895	4%	643,096	4%	665,201	4%	641,089	4%	673,371	4%	670,894	5%	628,166	5%
Quebec	549,105	3%	572,546	3%	652,594	4%	749,873	4%	790,335	5%	880,665	6%	885,550	6%	833,527	6%
British Columbia	345,644	2%	344,791	2%	332,856	2%	396,951	2%	403,411	2%	410,498	3%	438,295	3%	409,698	3%
Saskatchewan	63,949	0%	70,308	0%	72,683	0%	117,051	1%	154,093	1%	158,013	1%	155,411	1%	156,354	1%
Other Provinces	212,698	1%	214,680	1%	238,700	1%	269,582	2%	279,436	2%	331,268	2%	325,593	2%	332,113	2%
	\$ 2,877,556	16%	\$ 2,976,847	16%	\$ 3,179,312	18%	\$ 3,493,318	21%	\$ 3,726,566	23%	\$ 4,013,890	26%	\$ 3,992,388	27%	\$ 3,911,108	28%
Prime single family residential																
Ontario	\$ 2,123,293	12%	\$ 2,134,377	12%	\$ 2,106,296	12%	\$ 1,851,495	11%	\$ 1,564,574	10%	\$ 1,280,348	8%	\$ 1,033,032	7%	\$ 758,823	5%
Alberta	746,953	4%	731,153	4%	716,591	4%	614,090	4%	571,655	4%	514,056	3%	448,413	3%	378,425	3%
Quebec	53,391	0%	54,010	0%	54,451	0%	-	0%	-	0%	-	0%	-	0%	-	0%
British Columbia	543,359	3%	535,075	3%	534,267	3%	429,616	3%	362,871	2%	285,527	2%	213,577	1%	166,826	1%
Saskatchewan	168,471	1%	165,853	1%	159,454	1%	142,410	1%	128,991	1%	117,454	1%	106,499	1%	92,675	1%
Other Provinces	278,573	2%	271,247	1%	266,749	2%	232,457	1%	213,844	1%	188,399	1%	161,409	1%	131,686	1%
	\$ 3,914,040	22%	\$ 3,891,715	22%	\$ 3,837,808	22%	\$ 3,270,068	19%	\$ 2,841,935	18%	\$ 2,385,784	15%	\$ 1,962,930	13%	\$ 1,528,435	11%
Total mortgage principal - Securitization Financing	\$ 6,791,596	37%	\$ 6,868,562	38%	\$ 7,017,120	40%	\$ 6,763,386	40%	\$ 6,568,501	41%	\$ 6,399,674	41%	\$ 5,955,318	41%	\$ 5,439,543	39%
Total																
Ontario	\$ 11,625,332	64%	\$ 11,547,026	64%	\$ 11,162,174	63%	\$ 10,693,668	63%	\$ 10,082,504	62%	\$ 9,490,008	61%	\$ 8,934,217	61%	\$ 8,489,589	61%
Alberta	2,529,497	14%	2,595,884	14%	2,585,748	15%	2,440,179	14%	2,404,800	15%	2,368,686	15%	2,275,654	16%	2,189,394	16%
Quebec	1,426,124	8%	1,386,917	8%	1,449,692	8%	1,401,641	8%	1,411,952	9%	1,437,876	9%	1,407,511	10%	1,334,477	10%
British Columbia	1,558,500	9%	1,528,078	8%	1,469,532	8%	1,349,933	8%	1,184,784	7%	1,031,267	7%	928,391	6%	842,226	6%
Saskatchewan	324,910	2%	329,179	2%	319,186	2%	361,756	2%	371,766	2%	391,330	3%	377,319	3%	364,873	3%
Other Provinces	703,530	4%	697,685	4%	713,500	4%	713,480	4%	705,487	4%	744,857	5%	711,355	5%	684,867	5%
Total mortgage principal	\$ 18,167,893	100%	\$ 18,084,769	100%	\$ 17,699,832	100%	\$ 16,960,656	100%	\$ 16,161,293	100%	\$ 15,464,024	100%	\$ 14,634,447	100%	\$ 13,905,426	100%

⁽¹⁾ Geographic location based on the address of the property mortgaged.



Table 16: Residential mortgage and HELOC principal outstanding – by province⁽¹⁾ (Updated on August 11, 2017)

	Residential mortgages				HELOC ⁽²⁾		Total		
	Insured ⁽³⁾		Uninsured		Uninsured		Uninsured		
	Total	%	Total	%	Total	%	Total	%	
(\$ THOUSANDS, EXCEPT PERCENTAGES)								Q2 2017	
Ontario	\$ 3,462,481	28%	\$ 5,227,601	42%	\$ 26,498	80%	\$ 5,254,099	42%	
Alberta	940,460	7%	707,651	6%	3,541	11%	711,192	6%	
British Columbia	619,334	5%	462,606	4%	2,190	7%	464,796	4%	
Manitoba	103,035	1%	61,884	0%	349	1%	62,233	0%	
Saskatchewan	190,199	2%	49,896	0%	258	1%	50,154	0%	
Other Provinces	296,892	2%	297,902	3%	402	0%	298,304	3%	
Total residential mortgages	\$ 5,612,401	45%	\$ 6,807,540	55%	\$ 33,238	100%	\$ 6,840,778	55%	
Downtown Toronto condominiums ⁽⁴⁾	\$ 57,441	0%	\$ 103,847	1%	\$ 240	1%	\$ 104,087	1%	

(\$ THOUSANDS, EXCEPT PERCENTAGES)								Q4 2016	
Ontario	\$ 2,886,711	25%	\$ 5,239,191	45%	\$ 21,982	79%	\$ 5,261,173	45%	
Alberta	838,068	7%	783,100	7%	3,463	12%	786,563	7%	
British Columbia	574,761	5%	412,923	4%	1,503	5%	414,426	4%	
Manitoba	88,244	1%	70,772	1%	310	1%	71,082	1%	
Saskatchewan	174,512	1%	58,736	1%	335	1%	59,071	1%	
Other Provinces	265,843	2%	271,841	2%	253	2%	272,094	2%	
Total residential mortgages	\$ 4,828,139	41%	\$ 6,836,563	59%	\$ 27,846	100%	\$ 6,864,409	60%	
Downtown Toronto condominiums ⁽⁴⁾	\$ 5,256	0%	\$ 108,196	1%	\$ 193	1%	\$ 108,389	1%	

(\$ THOUSANDS, EXCEPT PERCENTAGES)								Q2 2016	
Ontario	\$ 2,043,299	20%	\$ 4,987,092	50%	\$ 18,980	80%	\$ 5,006,072	50%	
Alberta	672,523	7%	814,829	8%	2,858	12%	817,687	8%	
British Columbia	369,529	4%	338,344	3%	1,032	4%	339,376	3%	
Manitoba	69,035	1%	71,047	1%	252	1%	71,299	1%	
Saskatchewan	140,119	1%	63,275	1%	349	1%	63,624	1%	
Other Provinces	166,638	2%	236,674	2%	201	2%	236,875	2%	
Total residential mortgages	\$ 3,461,143	35%	\$ 6,511,261	65%	\$ 23,672	100%	\$ 6,534,933	65%	
Downtown Toronto condominiums ⁽⁴⁾	\$ 6,641	0%	\$ 74,436	1%	\$ 162	1%	\$ 74,598	1%	

⁽¹⁾ Geographic location based on the address of the property mortgaged.

⁽²⁾ HELOC represents the drawn amount of the secured line of credit.

⁽³⁾ Insured by either CMHC or Genworth.

⁽⁴⁾ Represents single family residential condominium mortgages and are included in Ontario totals above.



Table 17: Residential mortgage principal outstanding – by remaining amortization⁽¹⁾ (Updated on August 11, 2017)

(\$ THOUSANDS, EXCEPT PERCENTAGES)	<5 years	5 - <10 years	10 - <15 years	15 - <20 years	20 - <25 years	25 - <30 years	30 - <35 years	>=35 years	Total
Q2 2017									
Total residential mortgages	\$ 2,212 0.02%	\$ 15,092 0.12%	\$ 82,989 0.67%	\$ 434,169 3.50%	\$ 3,249,051 26.16%	\$ 8,577,977 69.07%	\$ 57,801 0.46%	\$ 650 0.00%	\$ 12,419,941 100%
Q1 2017									
Total residential mortgages	\$ 2,138 0.02%	\$ 14,247 0.12%	\$ 74,626 0.62%	\$ 388,877 3.22%	\$ 3,154,107 26.13%	\$ 8,354,957 69.23%	\$ 79,289 0.66%	\$ 312 0.00%	\$ 12,068,553 100%
Q4 2016									
Total residential mortgages	\$ 1,609 0.01%	\$ 14,625 0.13%	\$ 71,136 0.61%	\$ 341,291 2.93%	\$ 3,070,607 26.32%	\$ 8,083,902 69.30%	\$ 80,487 0.69%	\$ 1,045 0.01%	\$ 11,664,702 100%
Q3 2016									
Total residential mortgages	\$ 1,387 0.01%	\$ 13,330 0.12%	\$ 63,004 0.58%	\$ 275,504 2.55%	\$ 2,663,536 24.70%	\$ 7,658,853 71.02%	\$ 107,857 1.00%	\$ 1,100 0.02%	\$ 10,784,571 100%
Q2 2016									
Total residential mortgages	\$ 831 0.01%	\$ 11,857 0.12%	\$ 55,950 0.56%	\$ 247,111 2.48%	\$ 2,434,154 24.41%	\$ 7,088,276 71.08%	\$ 132,704 1.33%	\$ 1,521 0.01%	\$ 9,972,404 100%
Q1 2016									
Total residential mortgages	\$ 1,095 0.01%	\$ 10,686 0.12%	\$ 44,659 0.49%	\$ 221,261 2.43%	\$ 2,170,411 23.81%	\$ 6,525,904 71.60%	\$ 138,318 1.52%	\$ 1,735 0.02%	\$ 9,114,069 100%
Q4 2015									
Total residential mortgages	\$ 935 0.01%	\$ 9,367 0.11%	\$ 35,678 0.43%	\$ 185,372 2.21%	\$ 1,931,540 23.02%	\$ 6,074,542 72.38%	\$ 153,039 1.82%	\$ 1,519 0.02%	\$ 8,391,992 100%
Q3 2015									
Total residential mortgages	\$ 1,078 0.01%	\$ 7,745 0.10%	\$ 31,889 0.41%	\$ 157,311 2.03%	\$ 1,656,206 21.41%	\$ 5,680,184 73.41%	\$ 201,087 2.60%	\$ 1,911 0.03%	\$ 7,737,411 100%

⁽¹⁾ The above residential mortgage balances do not include HELOC amount.

Table 18: Uninsured average loan-to-value of newly originated and newly acquired⁽¹⁾

	2017				2016								2015			
	Q2		Q1		Q4		Q3		Q2		Q1		Q4		Q3	
	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾	Residential mortgages	HELOC ⁽²⁾
Ontario	70%	6%	72%	6%	73%	5%	74%	5%	73%	5%	73%	7%	74%	6%	75%	6%
Alberta	72%	8%	71%	4%	71%	13%	72%	6%	73%	2%	72%	4%	71%	6%	72%	3%
British Columbia	70%	3%	69%	6%	69%	3%	69%	3%	69%	5%	71%	6%	68%	3%	72%	4%
Manitoba	76%	1%	74%	6%	74%	4%	73%	9%	77%	1%	75%	1%	75%	5%	74%	8%
Saskatchewan	69%	1%	69%	3%	74%	8%	71%	2%	72%	2%	69%	2%	73%	1%	68%	8%
Other Provinces	71%	3%	70%	6%	71%	3%	71%	1%	71%	18%	71%	3%	70%	2%	71%	2%
Total Canada	70%	6%	72%	6%	72%	5%	73%	5%	73%	5%	73%	7%	74%	6%	75%	6%
Downtown Toronto condominiums ⁽³⁾	65%	2%	64%	22%	67%	2%	66%	3%	69%	5%	64%	2%	64%	2%	64%	2%

⁽¹⁾ Geographic location based on the address of the property mortgaged.

⁽²⁾ The loan-to-value ("LTV") of the HELOC represents the authorized HELOC amount as a percentage of the original property value. There are also mortgages associated with most of these properties, but the aggregate LTVs are not presented on this chart.

Aggregate LTVs do not exceed 80%.

⁽³⁾ Included in Ontario totals above.

Table 19: Average loan-to-value of existing residential mortgages⁽¹⁾⁽³⁾⁽⁴⁾

	2017						2016					
	Q2			Q1			Q4			Q3		
	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾
Ontario	68%	59%	62%	74%	61%	65%	74%	62%	66%	72%	62%	66%
Alberta	80%	65%	74%	83%	67%	75%	83%	66%	75%	82%	67%	74%
British Columbia	77%	61%	70%	79%	63%	72%	79%	63%	73%	78%	63%	71%
Manitoba	82%	69%	77%	83%	69%	77%	83%	69%	77%	82%	68%	75%
Saskatchewan	83%	55%	77%	84%	58%	78%	85%	59%	78%	84%	59%	77%
Other Provinces	83%	63%	73%	86%	65%	75%	87%	66%	77%	85%	66%	74%
Total Canada	73%	60%	66%	77%	62%	68%	78%	63%	69%	75%	63%	68%

	2016						2015					
	Q2			Q1			Q4			Q3		
	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾	Insured ⁽²⁾	Uninsured ⁽²⁾	Total ⁽²⁾
Ontario	75%	64%	68%	74%	67%	69%	74%	67%	69%	74%	66%	68%
Alberta	83%	67%	75%	85%	70%	77%	85%	69%	76%	84%	67%	74%
British Columbia	80%	64%	72%	76%	62%	69%	79%	63%	71%	81%	64%	72%
Manitoba	83%	69%	76%	82%	70%	76%	83%	70%	76%	84%	70%	76%
Saskatchewan	86%	60%	78%	83%	63%	77%	85%	64%	77%	85%	63%	77%
Other Provinces	87%	66%	75%	87%	70%	77%	86%	69%	76%	87%	68%	76%
Total Canada	78%	65%	70%	78%	67%	71%	78%	67%	71%	78%	66%	70%

⁽¹⁾ Geographic location based on the address of the property mortgaged.

⁽²⁾ Based on current property values. Current values are estimated using a Housing Price Index.

⁽³⁾ The LTV of HELOC is not included in this chart.

⁽⁴⁾ Equitable has arrangements with other lenders to participate in its single family residential loans in certain circumstances, namely if Equitable wants to cap the value of its own exposure to stay within the boundaries of its risk appetite while still meeting a borrower's needs. The arrangements, which have been entered into in the normal course of business at arm's length and on market terms, are structured such that the other lenders' participation would always bear the first loss on the mortgage. The loan-to-value ratios above therefore do not take into account the other lenders' participation in order to reflect both the substance and legal form of Equitable's exposure. Equitable underwrites the loans based on the value of its own advance and the other lender's participation to ensure that the borrower is able to service the aggregate amount of the loan. Other lenders' participation in Equitable's single family residential loans was \$50.3 million at June 30, 2017 (December 31, 2016 - \$49.9 million, June 30, 2016 - \$51.8 million).



Table 20: Single Family Lending - weighted average beacon score by LTV⁽¹⁾

LTV at origination	2017		2016				2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
<50% LTV	692	689	689	688	685	684	685	686
50% - 64.99% LTV	688	686	685	684	683	682	680	682
65% - 69% LTV	682	682	680	682	678	673	673	672
70% - 75% LTV	680	677	676	675	675	671	670	668
>75% LTV	685	683	679	677	675	672	672	671
Total	684	682	680	679	676	674	673	672

⁽¹⁾ The beacon scores reported above represent the current weighted average beacon score of the Bank's insured and uninsured mortgage portfolio within its Single Family Lending Business.



Table 21: Alberta and Saskatchewan portfolios (Updated on August 11, 2017)

(\$ THOUSANDS, EXCEPT PERCENTAGES)	Insured ⁽¹⁾				Uninsured									
	Residential	Commercial ⁽²⁾	Total	%	Residential ⁽³⁾	%	Commercial ⁽⁴⁾	%	Total	%				
	Q2 2017													
Alberta	\$ 940,460	5%	\$ 585,807	3%	\$ 1,526,267	8%	\$ 711,192	4%	\$ 292,038	2%	\$ 1,003,230	6%	\$ 2,529,497	14%
Saskatchewan	190,199	1%	63,949	0%	254,148	1%	50,154	0%	20,608	0%	70,762	0%	324,910	1%
Other provinces	4,481,742	25%	2,259,045	12%	6,740,787	37%	6,079,432	33%	2,493,267	13%	8,572,699	47%	15,313,486	84%
Total Mortgage Principal	\$ 5,612,401	31%	\$ 2,908,801	16%	\$ 8,521,202	47%	\$ 6,840,778	38%	\$ 2,805,913	15%	\$ 9,646,691	53%	\$ 18,167,893	100%
Included in Alberta:														
Greater Edmonton	\$ 345,378	2%	\$ 332,568	2%	\$ 677,946	4%	\$ 296,746	2%	\$ 92,441	1%	\$ 389,187	2%	\$ 1,067,133	6%
Greater Calgary	378,305	2%	208,118	1%	586,423	3%	376,432	2%	172,876	0%	549,308	2%	1,135,731	5%
	\$ 723,683	4%	\$ 540,686	3%	\$ 1,264,369	7%	\$ 673,178	4%	\$ 265,317	1%	\$ 938,495	4%	\$ 2,202,864	11%
Included in Saskatchewan:														
Regina	\$ 59,452	0%	\$ 39,970	0%	\$ 99,422	0%	\$ 26,048	0%	\$ 16,478	0%	\$ 42,526	0%	\$ 141,948	0%
Saskatoon	81,252	1%	21,075	0%	102,327	1%	18,280	0%	4,130	0%	22,410	0%	124,737	1%
	\$ 140,704	1%	\$ 61,045	0%	\$ 201,749	1%	\$ 44,328	0%	\$ 20,608	0%	\$ 64,936	0%	\$ 266,685	1%
	Q4 2016													
Alberta	\$ 838,068	5%	\$ 643,096	4%	\$ 1,481,164	8%	\$ 786,563	4%	\$ 318,021	2%	\$ 1,104,584	6%	\$ 2,595,884	14%
Saskatchewan	174,512	1%	72,683	0%	247,195	1%	59,071	0%	12,920	0%	71,991	0%	329,179	1%
Other provinces	3,815,559	22%	2,500,307	14%	6,315,866	36%	6,018,775	34%	2,460,257	14%	8,479,032	48%	14,794,898	83%
Total Mortgage Principal	\$ 4,828,139	27%	\$ 3,216,086	18%	\$ 8,044,225	45%	\$ 6,864,409	39%	\$ 2,791,198	16%	\$ 9,655,607	55%	\$ 17,719,961	100%
Included in Alberta:														
Greater Edmonton	\$ 340,314	2%	\$ 371,792	2%	\$ 712,106	4%	\$ 331,794	2%	\$ 101,362	1%	\$ 433,156	2%	\$ 1,145,262	6%
Greater Calgary	366,599	2%	222,423	1%	589,022	3%	412,094	2%	177,690	1%	589,784	3%	1,178,806	6%
	\$ 706,913	4%	\$ 594,215	3%	\$ 1,301,128	7%	\$ 743,888	4%	\$ 279,052	2%	\$ 1,022,940	6%	\$ 2,324,068	13%
Included in Saskatchewan:														
Regina	\$ 56,467	0%	\$ 40,416	0%	\$ 96,883	0%	\$ 31,574	0%	\$ 12,920	0%	\$ 44,494	0%	\$ 141,377	0%
Saskatoon	77,049	1%	23,220	0%	100,269	1%	22,039	0%	-	0%	22,039	0%	122,308	1%
	\$ 133,516	1%	\$ 63,636	0%	\$ 197,152	1%	\$ 53,613	0%	\$ 12,920	0%	\$ 66,533	0%	\$ 263,685	1%
	Q2 2016													
Alberta	\$ 672,523	4%	\$ 641,077	4%	\$ 1,313,600	8%	\$ 817,687	5%	\$ 273,513	2%	\$ 1,091,200	7%	\$ 2,404,800	15%
Saskatchewan	140,119	1%	154,093	1%	294,212	2%	63,624	0%	13,930	0%	77,554	0%	371,766	2%
Other provinces	2,648,501	16%	2,937,496	18%	5,585,997	35%	5,653,622	35%	2,145,108	13%	7,798,730	48%	13,384,727	83%
Total Mortgage Principal	\$ 3,461,143	21%	\$ 3,732,666	23%	\$ 7,193,809	45%	\$ 6,534,933	40%	\$ 2,432,551	15%	\$ 8,967,484	55%	\$ 16,161,293	100%
Included in Alberta:														
Greater Edmonton	\$ 274,484	2%	\$ 361,351	2%	\$ 635,835	4%	\$ 339,332	2%	\$ 103,885	1%	\$ 443,217	3%	\$ 1,079,052	7%
Greater Calgary	285,325	2%	236,531	1%	521,856	3%	435,767	3%	132,251	1%	568,018	4%	1,089,874	7%
	\$ 559,809	3%	\$ 597,882	4%	\$ 1,157,691	7%	\$ 775,099	5%	\$ 236,136	1%	\$ 1,011,235	6%	\$ 2,168,926	13%
Included in Saskatchewan:														
Regina	\$ 38,930	0%	\$ 59,700	0%	\$ 98,630	1%	\$ 34,568	0%	\$ -	0%	\$ 34,568	0%	\$ 133,198	1%
Saskatoon	65,043	0%	75,919	0%	140,962	1%	24,288	0%	13,929	0%	38,217	0%	179,179	1%
	\$ 103,973	1%	\$ 135,619	1%	\$ 239,592	1%	\$ 58,856	0%	\$ 13,929	0%	\$ 72,785	0%	\$ 312,377	2%

⁽¹⁾ Insured by either CMHC or Genworth.

⁽²⁾ Insured Commercial mortgages are all multi-unit residential mortgages.

⁽³⁾ Uninsured residential includes \$33.2 million (December 31, 2016 - \$27.8 million, June 30, 2016 - \$23.7 million) HELOC principal outstanding.

⁽⁴⁾ There are no multi-units residential mortgages in the uninsured commercial portfolio.



Table 22: Modified Capital Disclosure Template - Equitable Bank

	2017				2016			
	Q2		Q1		Q4		Q3	
	All-in	Transitional	All-in	Transitional	All-in	Transitional	All-in	Transitional
<i>(\$ THOUSANDS, EXCEPT PERCENTAGES)</i>								
Common Equity Tier 1 capital: instruments and reserves								
1	\$ 199,918		\$ 199,819		\$ 199,089		\$ 148,175	
2	800,273		765,883		727,265		689,789	
3	(12,874)		(13,159)		(20,210)		(24,133)	
4	-		-		-		-	
5	-		-		-		-	
6	\$ 987,317		\$ 952,543		\$ 906,144		\$ 813,831	
Common Equity Tier 1 capital: regulatory adjustments								
28	\$ (15,325)		\$ (14,557)		\$ (15,037)		\$ (14,687)	
29	\$ 971,992	\$ 977,632	\$ 937,986	\$ 943,529	\$ 891,107	\$ 905,206	\$ 799,144	\$ 814,672
Additional Tier 1 capital : instruments								
30	\$ -		\$ -		\$ -		\$ -	
31	-		-		-		-	
32	-		-		-		-	
33	72,554		72,554		72,554		72,554	
34	-		-		-		-	
35	-		-		-		-	
36	\$ 72,554		\$ 72,554		\$ 72,554		\$ 72,554	
Additional Tier 1 capital : regulatory adjustments								
43	\$ -		\$ -		\$ -		\$ -	
44	72,554		72,554		72,554		72,554	
45	\$ 1,044,546	\$ 1,047,611	\$ 1,010,540	\$ 1,013,451	\$ 963,661	\$ 969,676	\$ 871,698	\$ 877,573
Tier 2 capital: instruments and allowances								
46	\$ -		\$ -		\$ -		\$ -	
47	62,891		62,891		65,000		65,000	
48	-		-		-		-	
49	-		-		-		-	
50	31,890		31,890		31,890		31,890	
51	\$ 94,781		\$ 94,781		\$ 96,890		\$ 96,890	
Tier 2 capital: regulatory adjustments								
57	\$ -		\$ -		\$ -		\$ -	
58	94,781		94,781		96,890		96,890	
59	\$ 1,139,327	\$ 1,142,391	\$ 1,105,321	\$ 1,110,340	\$ 1,060,551	\$ 1,066,565	\$ 968,588	\$ 974,462
60	\$ 6,561,813	\$ 6,569,557	\$ 6,739,517	\$ 6,745,938	\$ 6,385,825	\$ 6,395,488	\$ 5,968,000	\$ 5,975,788
Capital ratios								
61	14.8%	14.9%	13.9%	14.0%	14.0%	14.2%	13.4%	13.6%
62	15.9%	15.9%	15.0%	15.0%	15.1%	15.2%	14.6%	14.7%
63	17.4%	17.4%	16.4%	16.5%	16.6%	16.7%	16.2%	16.3%
OSFI all-in target								
69	7.0%		7.0%		7.0%		7.0%	
70	8.5%		8.5%		8.5%		8.5%	
71	10.5%		10.5%		10.5%		10.5%	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)								
80	N/A		N/A		N/A		N/A	
81	N/A		N/A		N/A		N/A	
82	N/A		N/A		N/A		N/A	
83	-		-		-		-	
84	62,891		62,891		75,469		75,469	
85	2,110		2,110		-		-	



Table 22: Modified Capital Disclosure Template - Equitable Bank

	Q2		2016		2015		Q3	
	All-in	Transitional	All-in	Transitional	All-in	Transitional	All-in	Transitional
(\$ THOUSANDS, EXCEPT PERCENTAGES)								
Common Equity Tier 1 capital: instruments and reserves								
1	\$ 147,096		\$ 146,640		\$ 145,836		\$ 144,453	
2	659,063		629,783		606,254		578,847	
3	(26,392)		(26,605)		(22,458)		(25,762)	
4	-		-		-		-	
5	-		-		-		-	
6	\$ 779,767		\$ 749,818		\$ 729,632		\$ 697,538	
Common Equity Tier 1 capital: regulatory adjustments								
28	\$ (14,495)		\$ (13,951)		\$ (14,574)		\$ (13,206)	
29	\$ 765,272	\$ 798,224	\$ 735,867	\$ 752,089	\$ 715,058	\$ 737,277	\$ 684,332	\$ 708,644
Additional Tier 1 capital : instruments								
30	\$ -		\$ -		\$ -		\$ -	
31	-		-		-		-	
32	-		-		-		-	
33	72,554		72,554		72,554		72,554	
34	-		-		-		-	
35	-		-		-		-	
36	\$ 72,554		\$ 72,554		\$ 72,554		\$ 72,554	
Additional Tier 1 capital : regulatory adjustments								
43	\$ -		\$ -		\$ -		\$ -	
44	72,554		72,554		72,554		72,554	
45	\$ 837,826	\$ 848,656	\$ 808,421	\$ 814,001	\$ 787,612	\$ 796,356	\$ 756,886	\$ 764,810
Tier 2 capital: instruments and allowances								
46	\$ -		\$ -		\$ -		\$ -	
47	65,000		65,000		65,000		85,000	
48	-		-		-		-	
49	-		-		-		-	
50	31,890		31,890		31,889		31,292	
51	\$ 96,890		\$ 96,890		\$ 96,889		\$ 116,292	
Tier 2 capital: regulatory adjustments								
57	\$ -		\$ -		\$ -		\$ -	
58	96,890		96,890		96,889		116,292	
59	\$ 934,716	\$ 945,545	\$ 905,311	\$ 910,890	\$ 884,501	\$ 893,245	\$ 873,178	\$ 881,102
60	\$ 5,664,575	\$ 5,680,450	\$ 5,433,025	\$ 5,440,496	\$ 5,259,384	\$ 5,270,468	\$ 5,113,009	\$ 5,123,316
Capital ratios								
61	13.5%	14.1%	13.5%	13.8%	13.6%	14.0%	13.4%	13.8%
62	14.8%	14.9%	14.9%	15.0%	15.0%	15.1%	14.8%	14.9%
63	16.5%	16.6%	16.7%	16.7%	16.8%	16.9%	17.1%	17.2%
OSFI all-in target								
69	7.0%		7.0%		7.0%		7.0%	
70	8.5%		8.5%		8.5%		8.5%	
71	10.5%		10.5%		10.5%		10.5%	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)								
80	N/A		N/A		N/A		N/A	
81	N/A		N/A		N/A		N/A	
82	N/A		N/A		N/A		N/A	
83	-		-		-		-	
84	75,469		75,469		88,047		88,047	
85	-		-		-		-	

Table 23: Leverage Ratio - Equitable Bank⁽¹⁾

	2017		2016				2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
(S THOUSANDS, EXCEPT PERCENTAGES)								
On-balance sheet exposure								
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	\$ 19,374,722	\$ 18,866,332	\$ 18,313,889	\$ 17,476,260	\$ 16,486,914	\$ 15,853,057	\$ 14,956,797	\$ 14,185,631
2 (Asset amounts deducted in determining Basel III "all-in" Tier 1 capital)	(15,207)	(11,875)	(12,263)	(5,955)	(4,441)	(5,807)	(6,760)	(6,016)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	\$ 19,359,515	\$ 18,854,457	\$ 18,301,626	\$ 17,470,305	\$ 16,482,473	\$ 15,847,250	\$ 14,950,037	\$ 14,179,615
Derivative exposures								
4 Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	\$ 18,199	\$ 12,117	\$ 13,752	\$ 4,006	\$ 1,775	\$ 627	\$ 1,468	\$ 1,983
5 Add-on amounts for PFE associated with all derivative transactions	19,743	18,722	15,113	12,361	9,113	13,476	9,411	11,128
6 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-	-	-	-
7 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	-	-	-	-	-	-	-	-
8 (Exempted CCP-leg of client cleared trade exposures)	-	-	-	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	-	-	-	-	-	-	-	-
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-	-	-	-	-
11 Total derivative exposures (sum of lines 4 to 10)	\$ 37,942	\$ 30,839	\$ 28,865	\$ 16,367	\$ 10,888	\$ 14,103	\$ 10,879	\$ 13,111
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	\$ -	\$ 4,984	\$ 200,986	\$ 102,760	\$ 150,906	\$ 30,346	\$ 19,918	\$ 63,598
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-	-	-	-	-
14 Counterparty credit risk (CCR) exposure for SFTs	-	-	-	-	-	-	-	-
15 Agent transaction exposures	-	-	-	-	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	\$ 0	\$ 4,984	\$ 200,986	\$ 102,760	\$ 150,906	\$ 30,346	\$ 19,918	\$ 63,598
Other off-balance sheet exposures								
17 Off-balance sheet exposure at gross notional amount	\$ 1,326,412	\$ 1,102,267	\$ 1,074,497	\$ 1,041,986	\$ 1,104,870	\$ 657,181	\$ 659,411	\$ 552,537
18 (Adjustments for conversion to credit equivalent amounts)	(982,930)	(771,282)	(758,512)	(780,234)	(826,196)	(408,910)	(402,620)	(326,121)
19 Off-balance sheet items (sum of lines 17 and 18)	\$ 343,482	\$ 330,985	\$ 315,985	\$ 261,752	\$ 278,674	\$ 248,271	\$ 256,791	\$ 226,416
Capital and Total Exposure								
20 Tier 1 capital	\$ 1,044,546	\$ 1,010,540	\$ 963,661	\$ 871,698	\$ 837,826	\$ 808,421	\$ 787,612	\$ 756,886
21 Total Exposures (sum of lines 3, 11, 16 and 19)	\$ 19,740,939	\$ 19,221,265	\$ 18,847,462	\$ 17,851,184	\$ 16,922,941	\$ 16,139,970	\$ 15,237,625	\$ 14,482,740
Leverage Ratios								
22 Basel III Leverage Ratio	5.3%	5.3%	5.1%	4.9%	5.0%	5.0%	5.2%	5.2%

⁽¹⁾ This table has been extracted from and should be read in conjunction with the BCBS Leverage Ratio Framework and OSFI's Leverage Requirements guideline.



Non-GAAP measures

Assets Under Management ("AUM")

is the sum of total assets reported on the consolidated balance sheet and mortgage principal derecognized but still managed by the Company.

Book value per common share

is calculated by dividing common shareholders' equity by the number of common shares outstanding.

Common Equity Tier 1 Capital ("CET1 Capital")

is defined as shareholders' equity plus any qualifying other non-controlling interest in subsidiaries less preferred shares issued and outstanding, any goodwill, other intangible assets and cash flow hedge reserve components of accumulated other comprehensive income.

CET1 Ratio

is defined as CET1 Capital as a percentage of total RWA. This ratio is calculated for the Bank on the "all-in" basis in accordance with the guidelines issued by OSFI.

Efficiency Ratio

is derived by dividing non-interest expenses by the sum of net revenue. A lower efficiency ratio reflects a more efficient cost structure.

Leverage Ratio

is calculated by dividing Tier 1 Capital by an exposure measure. The exposure measure consists of total assets (excluding items deducted from Tier 1 Capital) and certain off-balance sheet items converted into credit exposure equivalents. Adjustments are also made to derivatives and secured financing transactions to reflect credit and other risks. This ratio is calculated for the Bank on the "all-in" basis in accordance with the guidelines issued by OSFI.

Liquid assets

is a measure of the Company's cash or assets that can be readily converted into cash, which are held for the purposes of funding mortgages, deposit maturities, and the ability to collect other receivables and settle other obligations.

Mortgages Under Management ("MUM")

is the sum of mortgage principal reported on the consolidated balance sheet and mortgage principal derecognized but still managed by the Company.

Net interest margin ("NIM")

is calculated on an annualized basis by dividing net interest income – TEB by the average total interest earning assets for the period.

Net revenue

is calculated as the sum of net interest income, other income, and the TEB adjustment.

Provision for credit losses – rate

is calculated on an annualized basis and is defined as the provision for credit losses as a percentage of average loan portfolio outstanding during the period.

Return on average assets

is calculated on an annualized basis and is defined as net income as a percentage of average month-end total assets balances outstanding during the period.

Return on shareholders' equity ("ROE")

is calculated on an annualized basis and is defined as net income available to common shareholders as a percentage of the weighted average common equity outstanding during the period.

Risk-weighted assets ("RWA")

represents the Bank's assets and off-balance sheet exposures, weighted according to risk as prescribed by OSFI under the CAR Guideline.

Securitization Financing MUM

is the sum of Securitization Financing mortgage principal reported on the consolidated balance sheet and Securitization Financing mortgage principal derecognized but still managed by the Company.



Non-GAAP measures

Taxable equivalent basis ("TEB")

The TEB methodology grosses up tax-exempt income, such as dividends from equity securities, by an amount which makes this income comparable on a pre-tax basis to regular taxable income such as mortgage interest.

Tier 1 Capital

is calculated by adding non-cumulative preferred shares to CET1 Capital.

Tier 2 Capital

is equal to the sum of the Bank's collective allowance and subordinated debentures.

Tier 1 Ratio

is calculated by dividing Tier 1 Capital by Total RWA. This ratio is calculated for the Bank on the "all-in" basis in accordance with the guidelines issued by OSFI.

Total Capital

equals to Tier 1 plus Tier 2 Capital.

Total Capital Ratio

is calculated by dividing Total Capital by Total RWA. This ratio is calculated for the Bank on the "all-in" basis in accordance with the guidelines issued by OSFI.



Acronyms

AOCI

Accumulated Other Comprehensive Income (Loss)

BCBS

Basel Committee on Banking Supervision

CAR

Capital Adequacy Requirements

CMB

Canada Mortgage Bond

CMHC

Canada Mortgage and Housing Corporation

EPS

Earnings per Share

GAAP

Generally Accepted Accounting Principles

GICs

Guaranteed Investment Certificates

HELOC

Home Equity Line of Credit

HISAs

High Interest Savings Accounts

LTV

Loan-to-Value ratio

MBS

Mortgage-backed securities

NHA

National Housing Act

OSFI

Office of the Superintendent of Financial Institutions Canada

TFSAs

Tax-Free Savings Accounts