NATIONAL BANK OF CANADA

ANALYST AND INVESTOR PRESENTATION
Q4-2017 CONFERENCE CALL

Friday, December 1, 2017 – 11:00 am

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CAUTION REGARDING FORWARD-LOOKING STATEMENTS

From time to time, the Bank makes written and oral forward-looking statements, such as those contained in the Outlook for National Bank and the Major Economic Trends sections of this Annual Report, in other filings with Canadian securities regulators, and in other communications, for the purpose of describing the economic environment in which the Bank will operate during fiscal 2018 and the objectives it hopes to achieve for that period. These forward-looking statements are made in accordance with current securities legislation in Canada and the United States. They include, among others, statements with respect to the economy—particularly the Canadian and U.S. economies—market changes, observations regarding the Bank's objectives and its strategies for achieving them, Bank-projected financial returns and certain risks faced by the Bank. These forward-looking statements are typically identified by future or conditional verbs or words such as "outlook," "believe," "anticipate," "estimate," "project," "expect," "intend," "plan," and similar terms and expressions.

By their very nature, such forward-looking statements require assumptions to be made and involve inherent risks and uncertainties, both general and specific. Assumptions about the performance of the Canadian and U.S. economies in 2018 and how that will affect the Bank's business are among the main factors considered in setting the Bank's strategic priorities and objectives and in determining its financial targets, including provisions for credit losses. In determining its expectations for economic growth, both broadly and in the financial services sector in particular, the Bank primarily considers historical economic data provided by the Canadian and U.S. governments and their agencies.

There is a strong possibility that express or implied projections contained in these forward-looking statements will not materialize or will not be accurate. The Bank recommends that readers not place undue reliance on these statements, as a number of factors, many of which are beyond the Bank's control, could cause actual future results, conditions, actions or events to differ significantly from the targets, expectations, estimates or intentions expressed in the forward-looking statements. These factors include credit risk, market risk, liquidity and funding risk, operational risk, regulatory compliance risk, reputation risk, strategic risk and environmental risk, all of which are described in more detail in the Risk Management section beginning on page 51 of this Annual Report; general economic environment and financial market conditions in Canada, the United States and certain other countries in which the Bank conducts business, including regulatory changes affecting the Bank's business, capital and liquidity; changes in the accounting policies the Bank uses to report its financial condition, including uncertainties associated with assumptions and critical accounting estimates; tax laws in the countries in which the Bank operates, primarily Canada and the United States (including the U.S. Foreign Account Tax Compliance Act (FATCA)); changes to capital and liquidity guidelines and to the manner in which they are to be presented and interpreted; changes to the credit ratings assigned to the Bank; and potential disruptions to the Bank's information technology systems, including evolving cyber attack risk.

The foregoing list of risk factors is not exhaustive. Additional information about these factors can be found in the Risk Management section of this Annual Report. Investors and others who rely on the Bank's forward-looking statements should carefully consider the above factors as well as the uncertainties they represent and the risk they entail. Except as required by law, the Bank does not undertake to update any forward-looking statements, whether written or oral, that may be made from time to time, by it or on its behalf.

The forward-looking information contained in this document is presented for the purpose of interpreting the information contained herein and may not be appropriate for other purposes.

OVERVIEW

Louis Vachon
President & Chief Executive Officer

HIGHLIGHTS

(millions of dollars)

ADJUSTED RESULTS [(1)]	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
Revenues	1,760	1%	8%	6,864	6,279	9%
Net Income [(2)]	531	1%	15%	2,049	1,613	27%
Diluted EPS	$1.40	1%	13%	$5.45	$4.35	25%
Provision for Credit Losses	70	21%	19%	244	484	(50%)
Efficiency ratio	55.2%	-20 bps	-330 bps	55.9%	58.2%	-230 bps
Return on Equity	18.0%			18.3%	15.5%	
Common Equity Tier 1 Ratio Under Basel III	11.2%			11.2%	10.1%	
Dividend Payout [(3)]	41.3%			41.3%	49.7%	

(1) Excluding specified items (see Appendix 14), taxable equivalent basis
(2) Net income before non-controlling interests
(3) Trailing 4 quarters

F2017 HIGHLIGHTS

- Adjusted diluted EPS up 25%
- Positive operating leverage of 4%
- Efficiency ratio improvement of 230 bps
- ROE at 18.3%
- Common Equity Tier 1 ratio at 11.2%

HIGHLIGHTS Q4-17 vs. Q4-16

- Adjusted diluted EPS up 13% YoY
- Efficiency ratio improved by 330 bps

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TOTAL SHAREHOLDER RETURNS

- Returned 48% of net earnings to common shareholders in F2017
  - Increased dividend twice for a combined annual increase of 5%
  - 2 million common shares repurchased

TOTAL SHAREHOLDER RETURN (1) (2)	1 YEAR	5 YEAR	10 YEAR
National Bank	36.2%	15.1%	13.6%
Canadian Peers	21.6%	15.0%	9.3%
TSX / S&P 500	11.5%	8.4%	3.9%

(1) Annualized TSR is calculated based on common share price appreciation plus reinvested dividends
(2) As of October 31, 2017

SEGMENT SNAPSHOT – Q4 2017

(millions of dollars)

ADJUSTED NET INCOME	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
P&C Banking	239	-	25%	925	557	66%
P&C Banking excl. sectoral provision adj. (1)	*239*	-	*25%*	*896*	*740*	21%
Wealth Management	116	4%	26%	439	347	27%
Financial Markets	186	11%	6%	712	630	13%
US Specialty Finance & International (2)	55	8%	162%	184	147	25%

(1) Excluding sectoral provision for credit losses of $250 million ($183 million net of taxes) in F2016 as well as $40 million sectoral provision reversal ($29 million net of taxes) in F2017

(2) Reported in F2016 net income included a $41 million revaluation gain of ABA

F2017 HIGHLIGHTS

- **P&C BANKING**
  - Net income up 21%
  - Revenues up 6% due to increase in loans, deposits, and other revenues
  - NIM up 2 bps to 2.26%
- **WEALTH MANAGEMENT**
  - Net income up 27%
  - Revenues up 11%
  - AUA and AUM up 21% and 16%, respectively
- **FINANCIAL MARKETS**
  - Net income up 13%
  - Revenues up 10%
- **US SPECIALTY FINANCE & INTERNATIONAL**
  - Net income up 25%
  - Revenues up 32%
  - Expects USSF&I contribution to be around 10% of overall results

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MID-TERM OBJECTIVES

Excluding specified items

MID-TERM OBJECTIVES - F2017		F2017 Results	Achieved
Growth in diluted earnings per share	5% to 10%	25%	✓
Return on common shareholders' equity	15% to 20%	18.3%	✓
Common Equity Tier 1 capital ratio	> 10%	11.2%	✓
Leverage ratio	> 3.5%	4%	✓
Dividend payout ratio	40% to 50%	41.3%	✓

MID-TERM OBJECTIVES - F2018	
Growth in diluted earnings per share	5% to 10%
Return on common shareholders' equity	15% to 20%
Capital ratios	Maintain strong capital ratios
Dividend payout ratio	40% to 50%

FINANCIAL REVIEW

Ghislain Parent
Chief Financial Officer and
Executive Vice-President, Finance and Treasury

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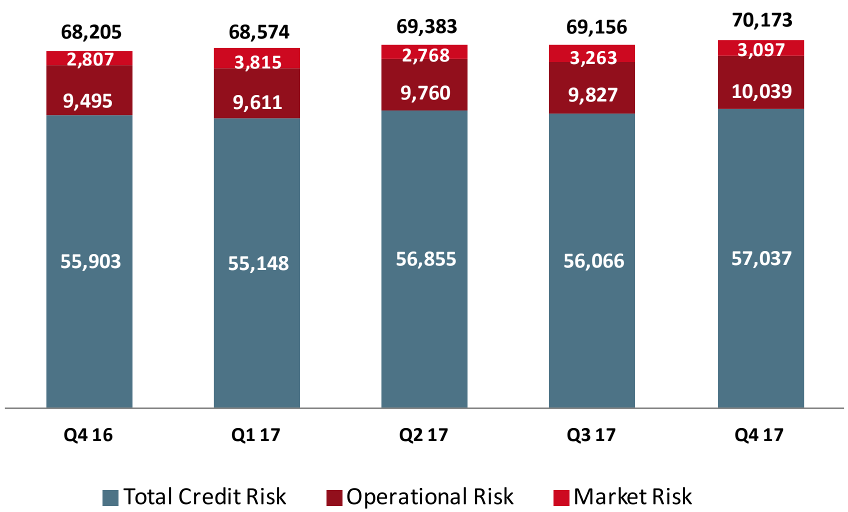
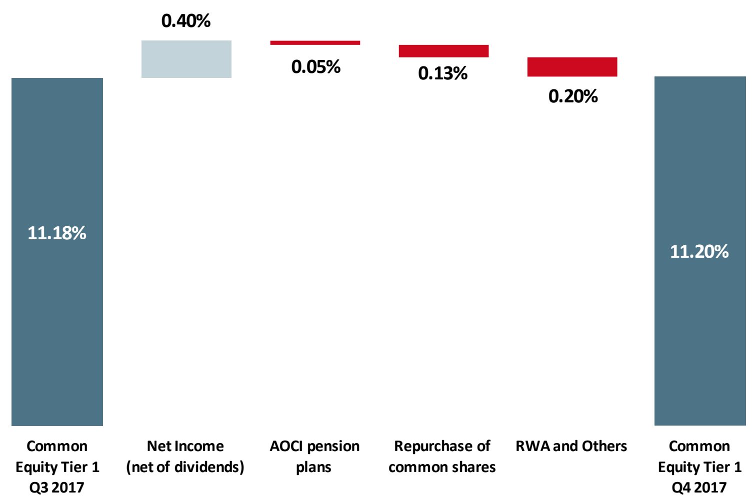
STRONG CAPITAL POSITION

TOTAL RISK-WEIGHTED ASSETS UNDER BASEL III



COMMON EQUITY TIER 1 UNDER BASEL III EVOLUTION (QoQ)



HIGHLIGHTS

- Common Equity Tier 1 ratio at 11.2%
- Total capital ratio at 15.1%
- Leverage ratio at 4.0%
- Liquidity coverage ratio at 132%

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IFRS 9 TRANSITION ADJUSTMENTS

- Estimated after tax impact of adopting IFRS 9 on shareholder's equity: reduction of $165 million
  - Classification and measurement
    - Gains or losses on equities accumulated in Other Comprehensive Income
    - Fair Value of reverse mortgages
    - Securities and liabilities designated using the Fair Value Option
  - Impairment (loan losses)
    - Lower Expected Credit loss (ECL) for the Bank excluding Credigy
    - Higher ECL for Credigy
- Impact on CET1 ratio: 16 bps

RISK MANAGEMENT

William Bonnell
Executive Vice-President, Risk Management

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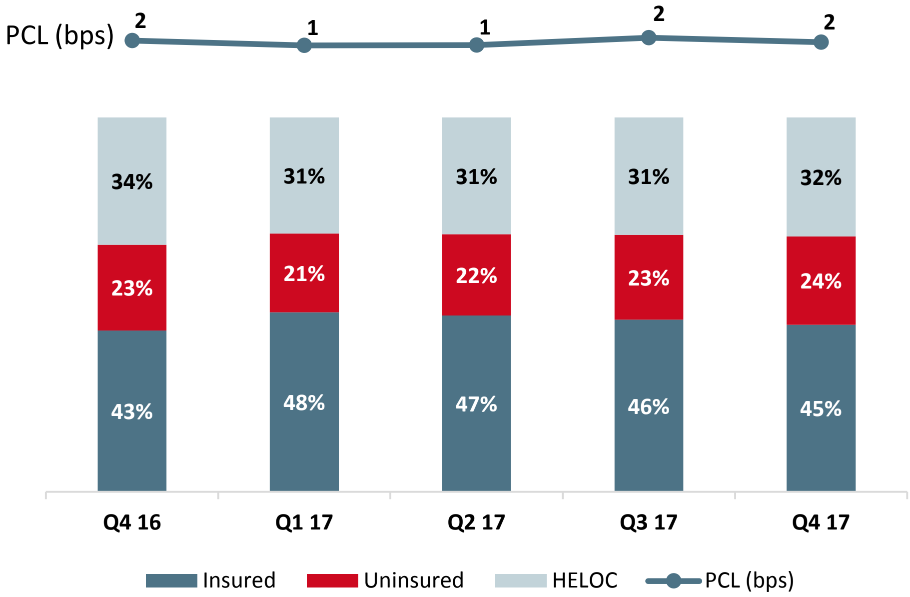
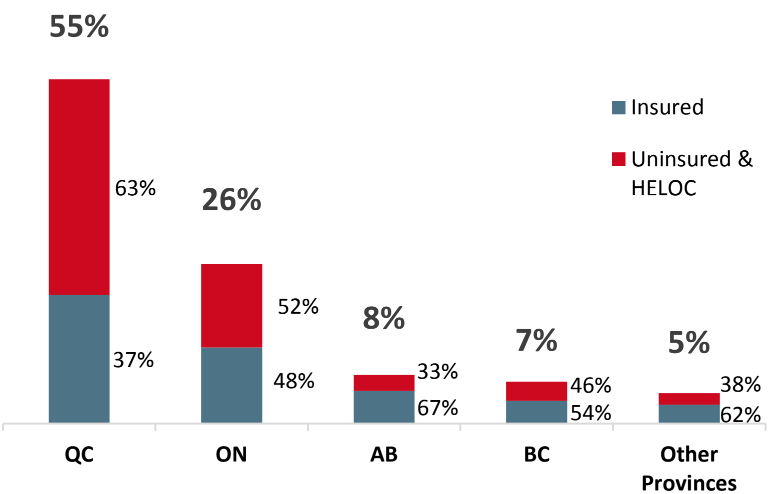
RETAIL MORTGAGE AND HELOC PORTFOLIO

CANADIAN RETAIL MORTGAGE PORTFOLIO DISTRIBUTION



DISTRIBUTION BY CANADIAN PROVINCE

As at October 31, 2017



63%	49%	65%	45%	54%
Uninsured and HELOC - Average LTV [(1)]				

[(1)] Average LTV are updated using Teranet-National Bank sub-indices by area and property type.

HIGHLIGHTS

- Insured mortgages represent 45% of the total portfolio
- Outside Central Canada, greater than 60% of the portfolio is insured mortgages
- The average LTV[(1)] on the uninsured mortgages and HELOC portfolio was approximately 58%
- Uninsured mortgages and HELOC in GTA and GVA represent 8% and 2% of the total portfolio and have an average LTV[(1)] of 46% and 42% respectively.

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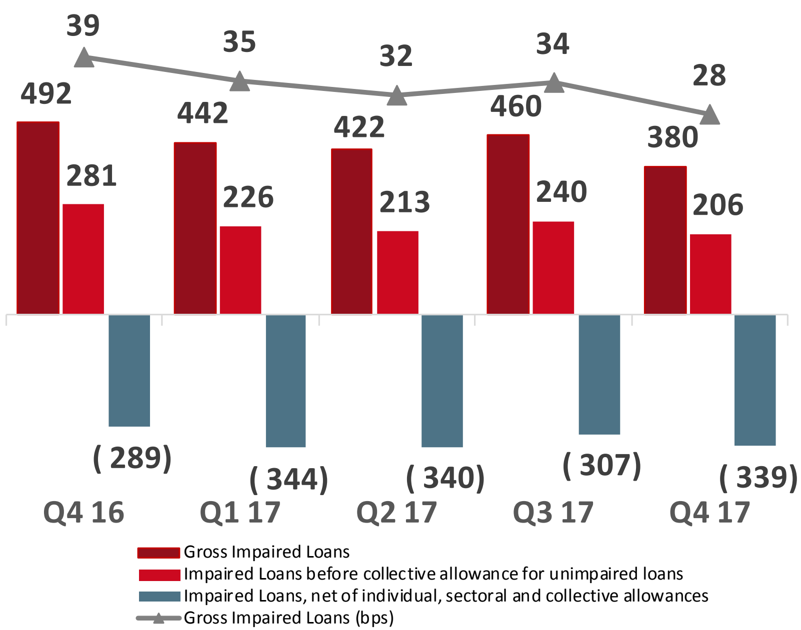
IMPAIRED LOANS AND BA'S AND FORMATION

(millions of dollars)

IMPAIRED LOANS AND BA'S



IMPAIRED LOANS AND BA'S FORMATION [1]

(millions of dollars)	Q4 17	Q3 17	Q2 17	Q1 17	Q4 16
Personal	17	13	18	23	17
Commercial (excluding O&G)	10	1	22	(11)	24
Oil & Gas	(15)	35	(8)	(32)	36
Corporate Banking	-	-	-	-	-
Wealth Management	2	1	1	-	2
Credigy	-	-	-	-	-
ABA Bank	(8)	10	2	1	1
Total	**6**	**60**	**35**	**(19)**	**80**

(1) Formations include new accounts, disbursements, principal repayments, and exchange rate fluctuation and exclude write-offs.

HIGHLIGHTS

- ❑ GIL ratio declined to 28bps

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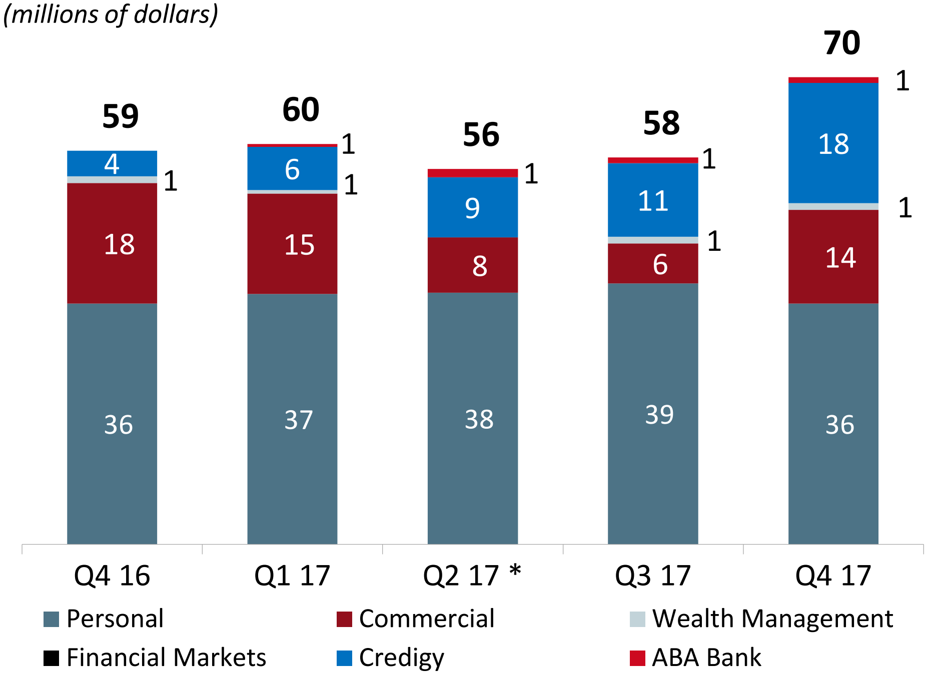
PROVISION FOR CREDIT LOSSES

(millions of dollars)



HIGHLIGHTS

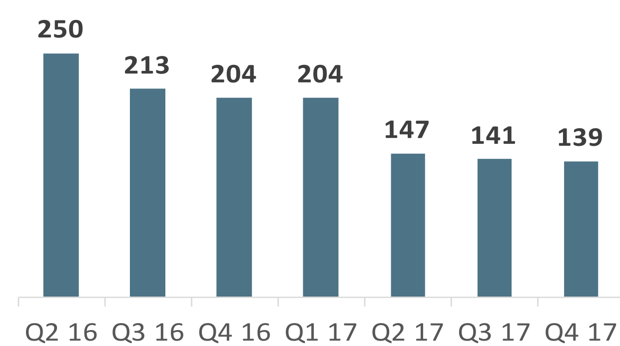
- Specific provisions for credit losses of 21 bps (16 bps excluding Credigy)
- Growth in Credigy's portfolio, PCLs, and profitability continue to meet expectations
- $2 million transferred from the sectoral allowance
- With the introduction of IFRS9, we expect PCLs in the 20-30 bps range in 2018

* Excluding changes in the sectoral provision and the increase of the collective allowance.

PCLs (in bps)	Q4 17	Q3 17	Q2 17	Q1 17	Q4 16
Personal	22	24	24	23	23
Commercial	17	8	11	20	23
Wealth Management	4	3	-	2	4
Credigy	117	81	80	69	38
ABA Bank	39	32	49	23	18
Financial Markets	-	-	-	-	-
Total Specific Provisions	**21**	**18**	**18**	**19**	**19**

OIL AND GAS SECTORAL ALLOWANCE

(millions of dollars)



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APPENDIX

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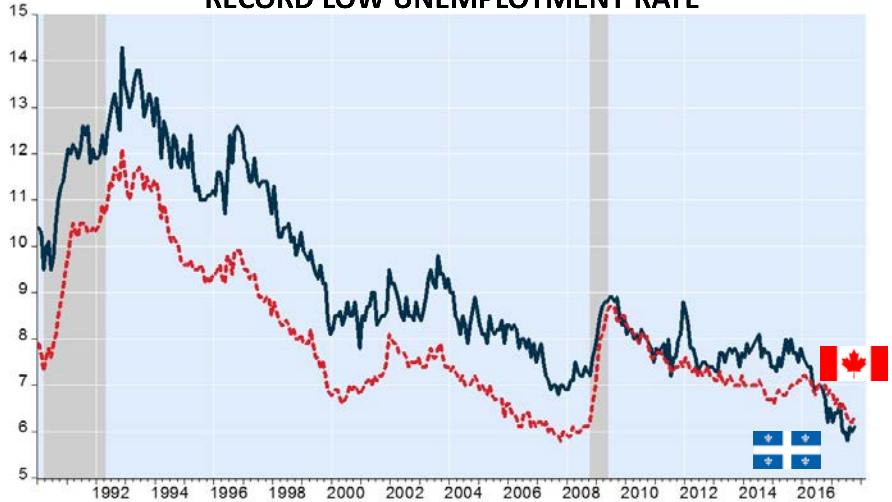
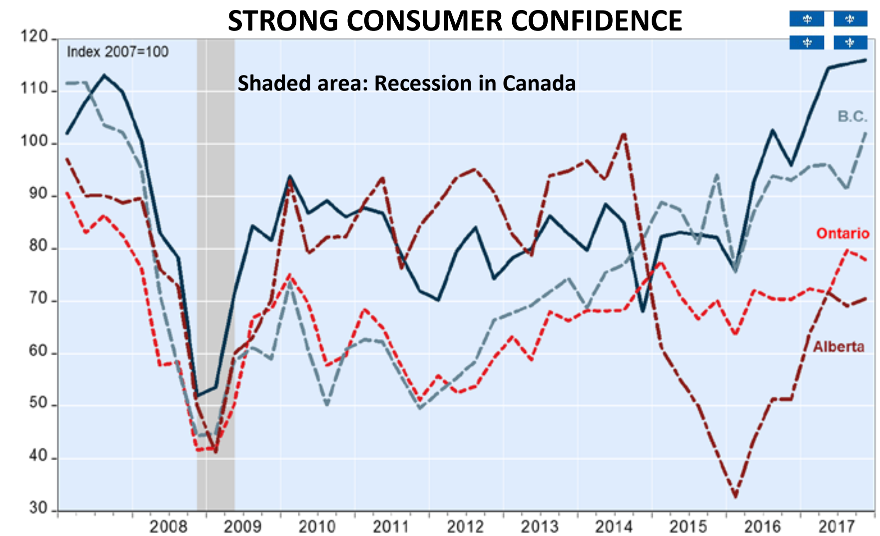
APPENDIX 1 | STRONG FUNDAMENTALS IN QUEBEC ECONOMY

RECORD LOW UNEMPLOYMENT RATE



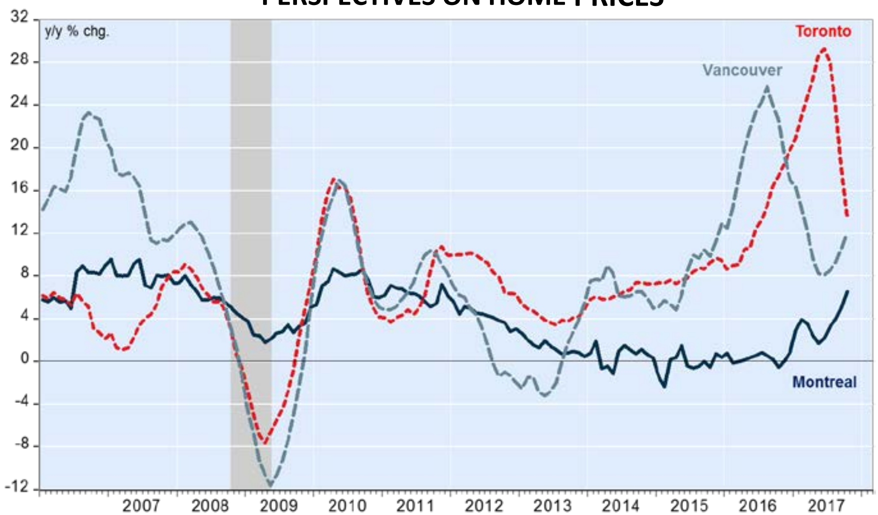
Source: NBF Economics and Strategy (data via Statistics Canada)

STRONG CONSUMER CONFIDENCE



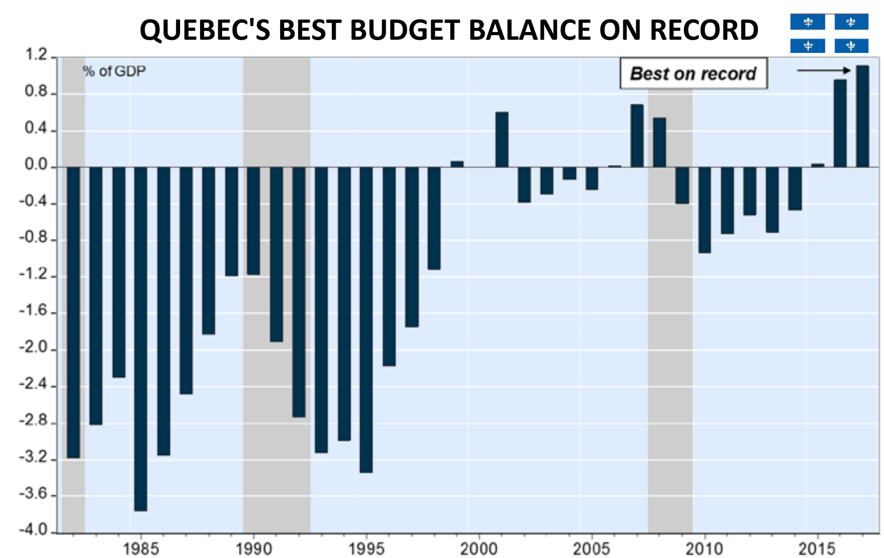
Source: NBF Economy and Strategy, data from Conference Board of Canada

PERSPECTIVES ON HOME PRICES



Source: NBF Economy and Strategy, data from Teranet/National Bank

QUEBEC'S BEST BUDGET BALANCE ON RECORD



Source: NBF Economics and Strategy (data via Statistics Canada)

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APPENDIX 2 | PERFORMANCE SNAPSHOT – YTD 2017

(millions of dollars)

ADJUSTED [1]	12M 17	12M 16	YoY
Revenues [2]	6,864	6,279	9%
Expenses	3,838	3,653	5%
Net Income	2,049	1,613	27%
Diluted EPS	$5.45	$4.35	25%
ROE	18.3%	15.5%	

REPORTED	12M 17	12M 16	YoY
Specified Items	(25)	(357)	
Net Income	2,024	1,256	61%
Diluted EPS	$5.38	$3.29	64%
ROE	18.1%	11.7%	

(1) Excluding specified items (see Appendix 14)
(2) Taxable equivalent basis

HIGHLIGHTS

- Adjusted diluted EPS of $5.45, up 25% YoY
- Adjusted revenues up 9% YoY
- Expenses up 5%
- Adjusted net income of $2,049 million, up 27% YoY

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APPENDIX 3 | PERSONAL AND COMMERCIAL BANKING

(millions of dollars)	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
Revenues	**787**	**0%**	**6%**	**3,061**	**2,900**	**6%**
Personal Banking	363	(1%)	4%	1,428	1,365	5%
Commercial excl. Oil & Gas sector	283	3%	11%	1,068	994	7%
Oil & Gas sector	11	-	(15%)	50	66	(24%)
Credit Card	104	4%	12%	392	363	8%
Insurance	26	(21%)	(10%)	123	112	10%
Operating Expenses	**411**	**-**	**(3%)**	**1,646**	**1,662**	**(1%)**
Pre-provisions / Pre-tax	**376**	**1%**	**19%**	**1,415**	**1,238**	**14%**
Provisions for Credit Losses	**50**	**11%**	**(7%)**	**153**	**475**	**(68%)**
Net Income	**239**	**(0%)**	**25%**	**925**	**557**	**66%**
Net Income excluding sectoral provision adj.[2]	**239**	**-**	**25%**	**896**	**740**	**21%**

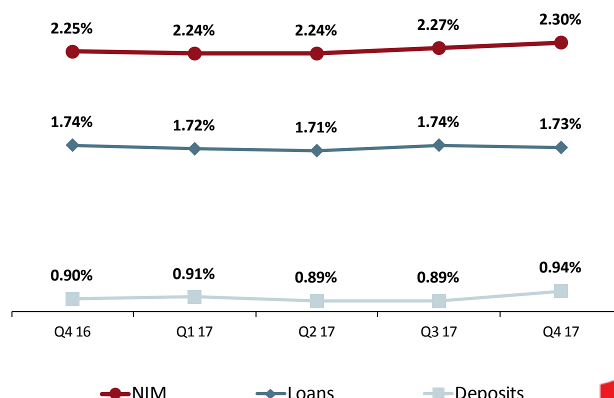
Key Metrics *(billions of dollars)*	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
Loans & BAs - Personal (avg vol.)	65.6	1%	4%	64.7	61.5	**5%**
Loans & BAs - Commercial excluding Oil & Gas sector (avg vol.)	30.6	1%	5%	30.2	28.6	**6%**
Loans & BAs - Oil & Gas sector (avg vol.)	1.1	9%	(9%)	1.0	1.8	**(41%)**
Loans & BAs - Total (avg vol.)	97.3	1%	4%	95.9	91.9	4%
Deposits (avg vol.)	56.6	2%	12%	54.3	48.4	12%
Efficiency Ratio (%)	52.2%			53.8%	57.3%	

(1) NIM is on Earning Assets
(2) Excluding sectoral provision for credit losses of $250 million ($183 million net of taxes) in F2016 as well as $40 million sectoral provision reversal ($29 million net of taxes) in F2017

HIGHLIGHTS Q4-17 vs. Q4-16

- Net income up 25% YoY due to good revenue growth, strong cost control and solid credit performance
- Revenues up 6% YoY due to:
  - Strong growth in loans, deposits, and other revenues
  - Net interest margin up 5 bps (YoY) and 3 bps (QoQ)
- Operating leverage at 9%
- Efficiency ratio improved by 500 bps

P&C MARGINS EVOLUTION (1)



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APPENDIX 4 | WEALTH MANAGEMENT[1]

(millions of dollars)	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
Revenues	**413**	**2%**	**10%**	**1,613**	**1,451**	**11%**
Fee-based	233	-	9%	906	803	13%
Transaction & Others	63	(5%)	(2%)	276	276	-
Net Interest Income	117	8%	19%	431	372	16%
Operating Expenses	**255**	**-**	**2%**	**1,017**	**977**	**4%**
Provision for Credit Losses	**1**	**-**	**-**	**3**	**5**	**(40%)**
Net Income	**116**	**4%**	**26%**	**439**	**347**	**27%**

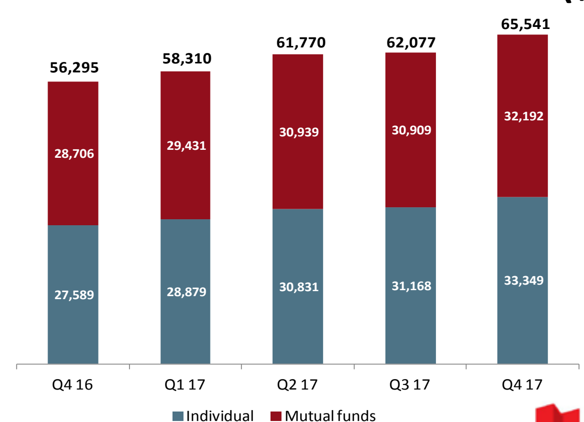
Key Metrics *(billions of dollars)*	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
Loans & BAs (avg vol.)	10.4	3%	10%	9.9	9.4	6%
Deposits (avg vol.)	30.1	(3%)	-	31.2	28.3	10%
Asset Under Administration	412	13%	21%	412	341	21%
Asset Under Management	66	6%	16%	66	56	16%
Efficiency Ratio (%)	61.7%			63.1%	67.3%	

(1) Excluding specified items

HIGHLIGHTS Q4-17 vs. Q4-16

- Good momentum continues in every business lines
- Revenues up 10% mainly due to:
  - NII growth of 19% mainly driven by improved margin and rate increase
  - Fee-based revenues growth of 9% due to favorable market conditions and sales momentum in every business lines
- Expenses up 2% mainly due to variable expenses growth
- Operating leverage was 8% resulting in an efficiency ratio of 61.7%, an improvement of 500 bps
- AUA and AUM up 21% and 16% respectively due to favorable markets conditions and to the onboarding of an important client at NBIN

ASSETS UNDER MANAGEMENT ($M)



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APPENDIX 5 | FINANCIAL MARKETS[1]

(millions of dollars)	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
Revenues	**415**	**6%**	**3%**	**1,630**	**1,477**	**10%**
Trading	227	10%	2%	903	817	11%
Banking Services	92	10%	1%	338	322	5%
Financial Market Fees	65	(28%)	(12%)	305	288	6%
Gains on AFS Securities	21	320%	320%	60	16	275%
Other	10	67%	11%	24	34	(29%)
Operating Expenses	**161**	**(1%)**	**1%**	**658**	**615**	**7%**
Provision for Credit Losses	**-**	**-**	**-**	**-**	**-**	**-**
Net Income	**186**	**11%**	**6%**	**712**	**630**	**13%**

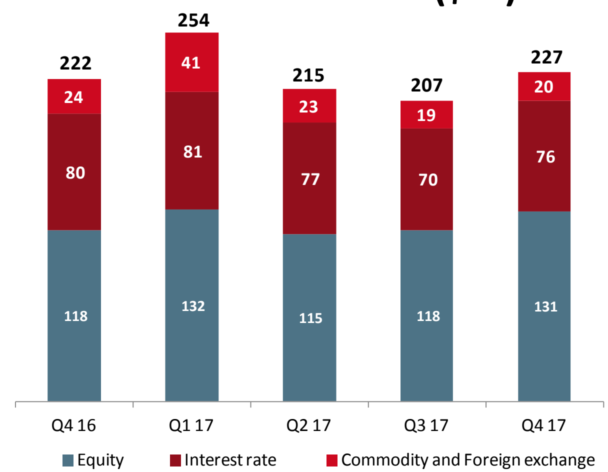
Other Metrics (*millions of dollars*)	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
Proprietary Trading	4	-	(233%)	3	2	50%
Loans & BAs (avg vol.) Corporate banking	13,931	5%	4%	13,118	12,552	5%
Efficiency Ratio (%)	38.8%			40.4%	41.6%	

(1) Excluding specified items

HIGHLIGHTS Q4-17 vs. Q4-16

- Higher trading revenues mainly driven by securities lending activities
- Gains from realizations in the available for sale equity portfolio
- Strong Debt Capital Market revenues were offset by lower ECM and M&A activities
- Investment Banking pipeline remains good

TRADING REVENUES ($M)



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APPENDIX 6 | US SPECIALTY FINANCE & INTERNATIONAL

(millions of dollars)	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
Revenues	**154**	**5%**	**51%**	**541**	**411**	**32%**
Credigy	111	(5%)	39%	409	324	26%
ABA	38	19%	58%	125	41	205%
Other	5	-	-	7	46	(85%)
Operating Expenses	**56**	**(3%)**	**(15%)**	**225**	**207**	**9%**
Credigy	38	(12%)	(28%)	163	182	(10%)
ABA	17	13%	70%	59	17	247%
Other	1	-	-	3	8	(63%)
Provision for Credit Losses	**19**	**58%**	**375%**	**48**	**4**	**1100%**
Net Income (1)	**55**	**8%**	**162%**	**184**	**147**	**25%**

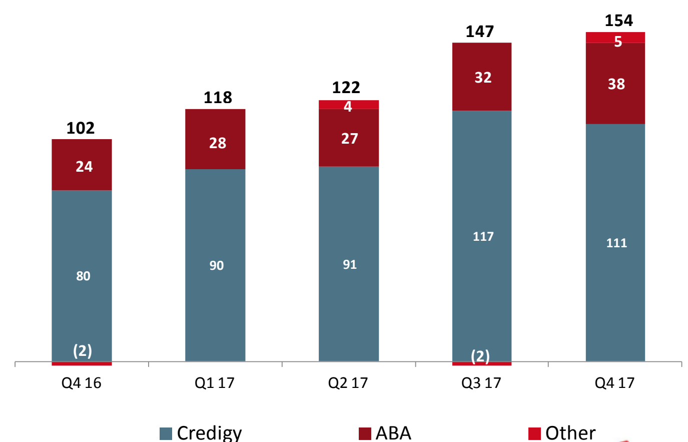
Other Metrics (*millions of dollars*)	Q4 17	QoQ	YoY	12M 17	12M 16	YoY
Loans & Receivables and revenue bearing assets (avg vol.) Credigy	6,315	10%	46%	5,312	4,236	25%
Loans (avg vol.) ABA	1,335	10%	44%	1,172	397	195%
Deposits (avg vol.) ABA	1,418	10%	29%	1,265	487	160%
Efficiency Ratio (%)	36.4%			41.6%	50.4%	

(1) Reported in F2016 net income included a $41 million revaluation gain of ABA

HIGHLIGHTS Q4-17 vs. Q4-16

- Credigy's revenues up 39% due to:
  - Strong performance across all products
  - US $3.4 B investments in 2017
  - Risks and rewards in line with expectations
- ABA's revenues up 58% due to strong loan and deposit volume growth
- Moratorium on significant investments in emerging markets extended for all of 2018

QUARTERLY REVENUES ($M)



APPENDIX 7 | LOAN PORTFOLIO OVERVIEW

(billions of dollars)	Q4 17	% of Total
Secured - Mortgage & HELOC	66.4	*49%*
Secured - Other	4.8	*3%*
Unsecured	9.5	*7%*
Credit Cards	2.1	*2%*
Total Retail	**82.8**	***61%***

(billions of dollars)	Q4 17	% of Total
Real Estate	9.1	*7%*
Retail & Wholesale Trade	5.5	*4%*
Finance and Insurance	4.9	*4%*
Agriculture	4.9	*4%*
Other services	4.8	*3%*
Oil & Gas	2.1	*1%*
Other (1)	21.1	*16%*
Total Wholesale	**52.4**	***39%***
Total Gross Loans and Acceptances	**135.2**	***100%***

(1) Includes Mining, Manufacturing, Utilities, Transportation, Prof. Services, Construction, Communication, Government and Education & Health Care

HIGHLIGHTS

- Modest exposure to unsecured retail lending
- Secured retail loans accounts for 52% of total loans
- Wholesale portfolio is well-diversified across industries
- O&G Producers/Services account approximately 1% of total loans

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APPENDIX 8 | REGIONAL DISTRIBUTION OF CANADIAN LOANS

As at October 31, 2017

REGION	RETAIL: Secured Mortgages & HELOC	RETAIL: Secured Others	RETAIL: Unsecured and Credit Card	WHOLESALE: Oil & Gas Sector	WHOLESALE: Commercial	WHOLESALE: Corporate Banking and Other [1]	TOTAL
Quebec	28.1%	2.0%	5.4%	0.0%	18.1%	5.0%	58.6%
Ontario	13.0%	0.9%	1.1%	0.1%	3.3%	4.4%	22.8%
Oil Regions (AL/SK/NL)	4.9%	0.3%	0.4%	1.6%	0.8%	1.6%	9.6%
BC / MB	3.8%	0.5%	0.3%	0.0%	0.9%	0.6%	6.1%
Maritimes (NB/NS/PE) and Territories	1.2%	0.1%	0.5%	0.0%	0.6%	0.5%	2.9%

[1] Includes Corporate, Other FM and Government portfolios

HIGHLIGHTS

- Loan portfolio concentrated in regions with stronger job growth
- Limited small commercial or unsecured retail lending in the oil regions

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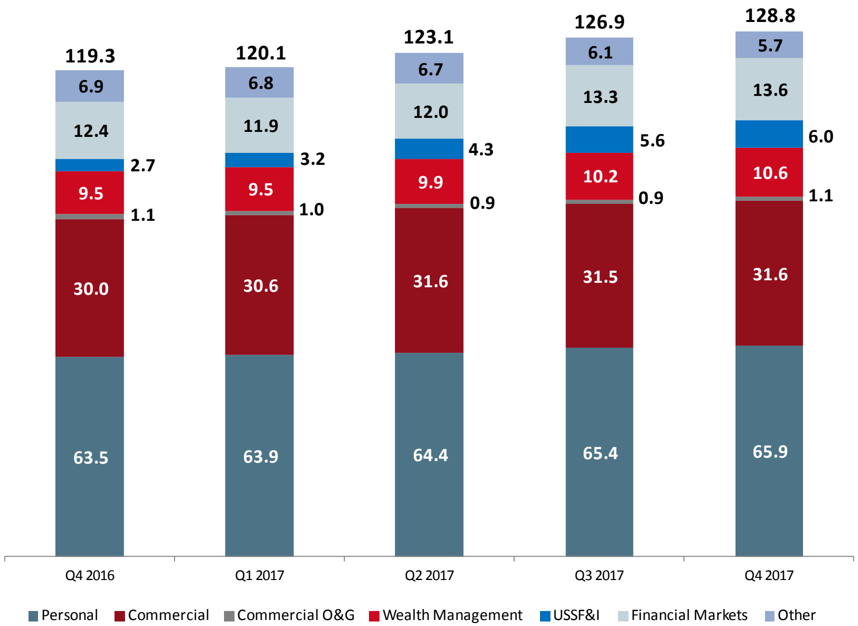
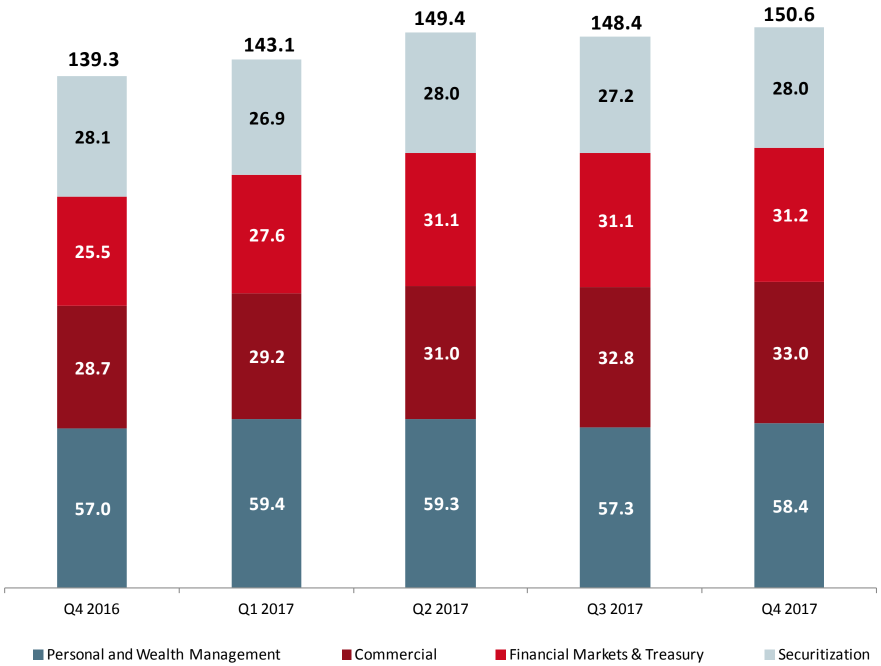
APPENDIX 9 | BALANCE SHEET OVERVIEW (Banking Book & Other)

(billions of dollars)

LENDING – LOANS AND BAs (MONTH END BALANCE)



FUNDING – DEPOSITS AND BAs (MONTH END BALANCE)



- YoY growth:

Personal and Wealth Management	5%
Commercial, Financial Markets	7%
Commercial O&G	0%
USSF&I	120%

- YoY growth:

Personal and Wealth Management	2%
Commercial, Financial Markets & Treasury	19%
Securitization	0%

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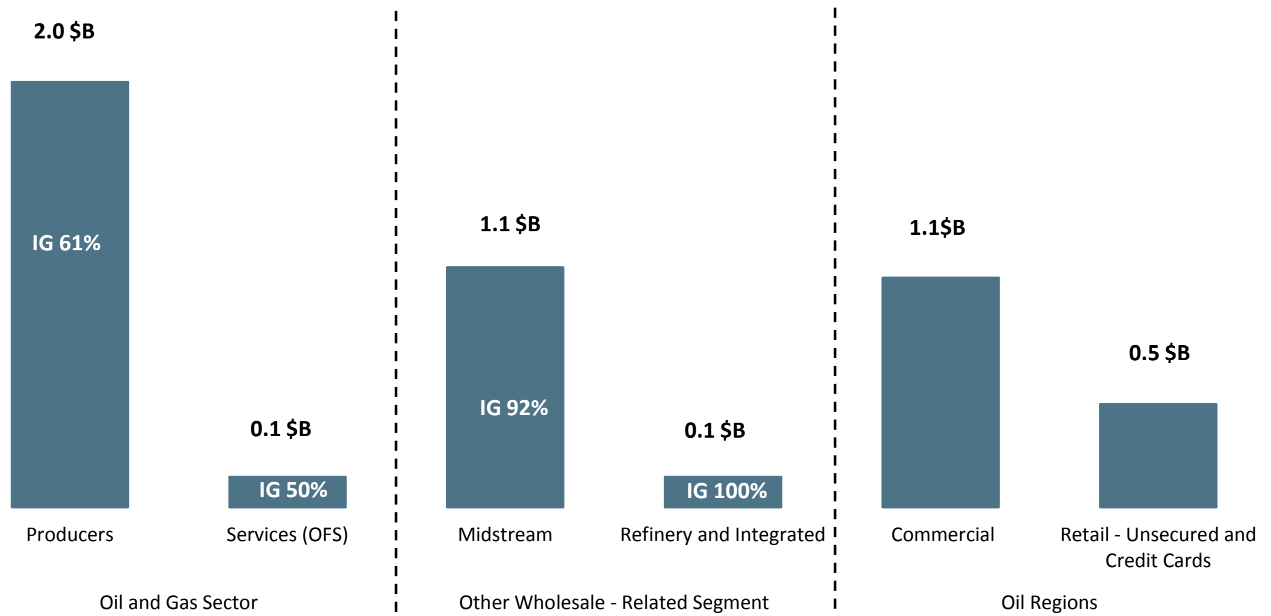
APPENDIX 10 | OIL & GAS SECTOR & RELATED SEGMENTS

OUTSTANDING LOANS – Q4 17



HIGHLIGHTS

- 61% of loans to producers and 50% to servicers rated investment grade
- Majority of loans in the other wholesale related segments have investment grade rating
- Modest unsecured retail exposure in the region

Note: IG refers to investment grade equivalent AIRB ratings

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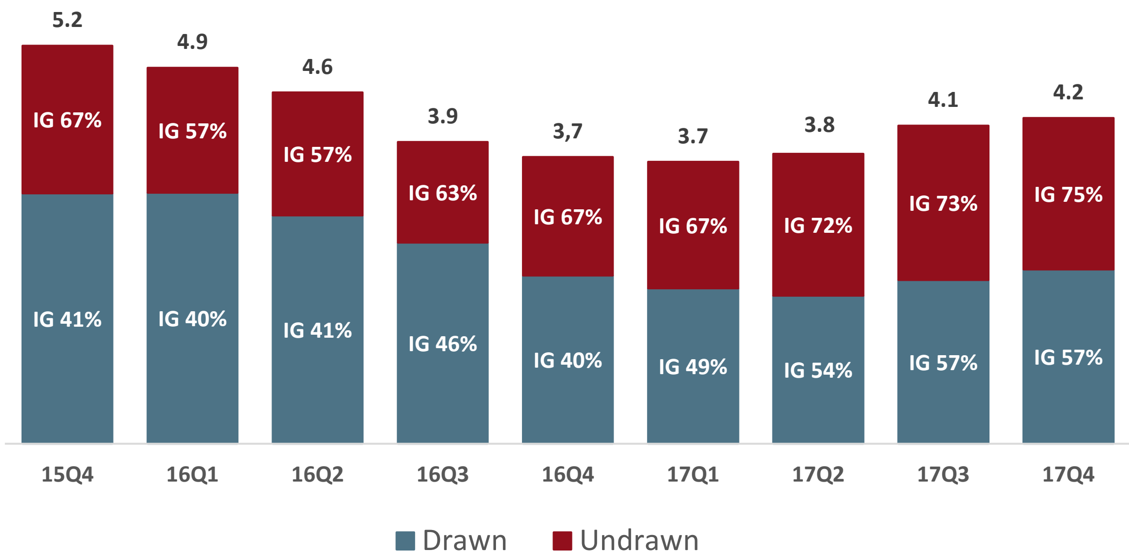
APPENDIX 11 | PRODUCERS & SERVICES

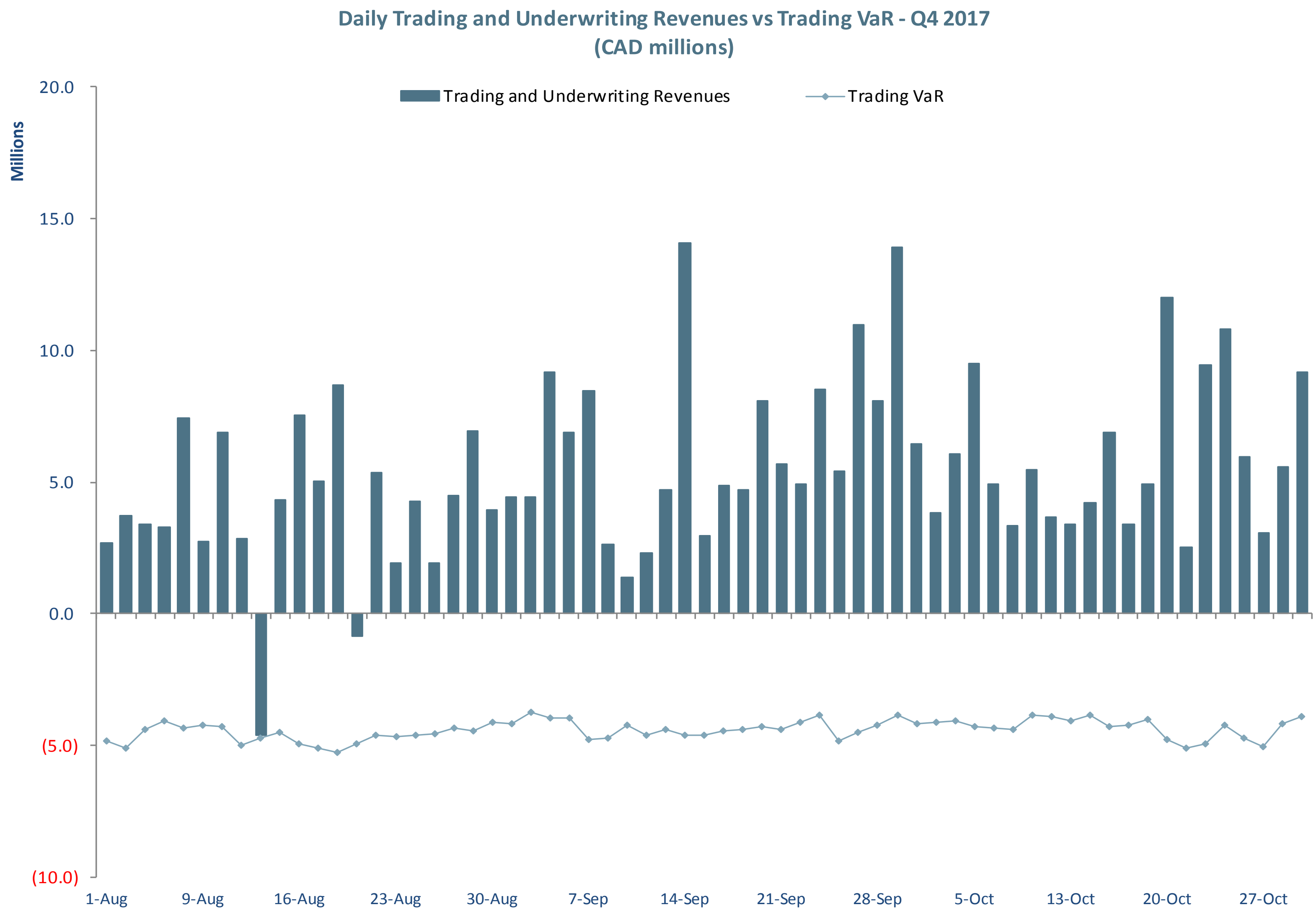
HISTORICAL TREND IN EXPOSURES AT DEFAULT ($B)



HIGHLIGHTS

- Small increase in Exposure at Default in the sector
- Sectoral provision for non-impaired loans represents 6% of total drawn loans and 15% of non-investment grade drawn loans in this portfolio
- Comfortable with the overall level of provisions for this portfolio

APPENDIX 12 | DAILY TRADING and UNDERWRITING REVENUES vs VAR



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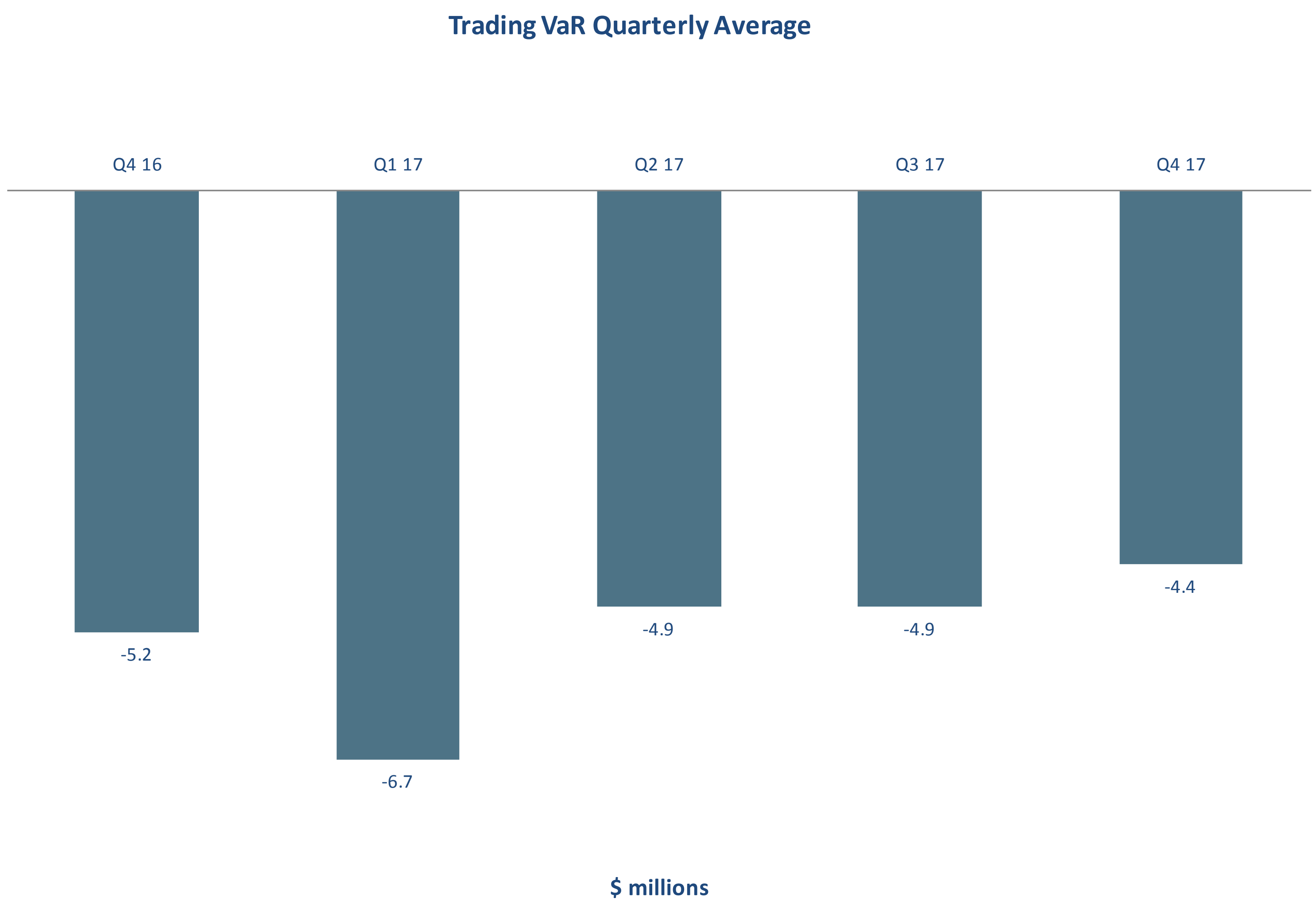
APPENDIX 13 | VaR TREND



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APPENDIX 14 | DETAIL OF SPECIFIED ITEMS

(millions of dollars)	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17
Wealth Management acquisitions	(9)	(6)	(7)	(8)	(7)
Items related to TMX	(2)	-	(2)	-	-
MAV and Other Notes	(2)	-	-	-	-
Litigation provisions	(25)	-	-	-	-
Write-off of Intangible Assets	(44)	-	-	-	-
Restructuring charge	(131)	-	-	-	-
Income Before Income Taxes	(213)	(6)	(9)	(8)	(7)
Income Taxes	57	1	1	2	1
Net Income	**(156)**	**(5)**	**(8)**	**(6)**	**(6)**
EPS Impact	**(0.46)**	**(0.01)**	**(0.02)**	**(0.02)**	**(0.02)**

INVESTOR RELATIONS

Financial analysts and investors who want to obtain financial information on the Bank are asked to contact the Investor Relations Department.

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