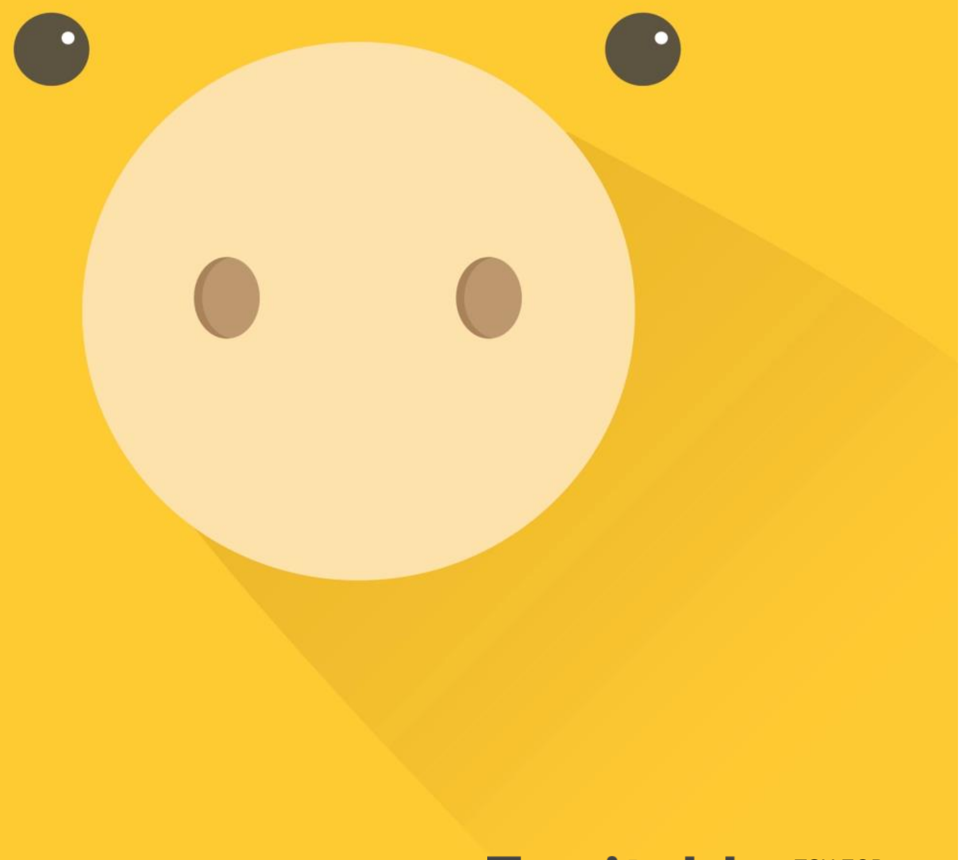
CHALLENGER

SUPPLEMENTAL INFORMATION AND REGULATORY DISCLOSURES

2018

FOR THE THREE AND NINE MONTHS ENDED SEPTEMBER 30, 2018



Equitable

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THIRD QUARTER 2018
SUPPLEMENTAL INFORMATION AND REGULATORY DISCLOSURES

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Equitable Group Inc.

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 cautions 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 September 30, 2018.

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".

Adoption of IFRS 9

Effective January 1, 2018, the Company adopted IFRS 9 *Financial Instruments* ("IFRS 9") issued by the International Accounting Standards Board ("IASB"), which replaced the IAS 39 *Financial Instruments: Recognition and Measurement* ("IAS 39"). Please refer to Notes 3 and 4 to interim consolidated financial statements for a summary of the Company's accounting policies as it relates to IFRS 9 and the transitional impact of IFRS 9 on January 1, 2018. We restated the opening retained earnings balance on January 1, 2018 to reflect the impact of the new requirements but did not restate the comparative periods, as permitted by the standard. Therefore, the provision and allowance for credit losses and related ratios for 2018 periods versus the prior periods are not directly comparable.

Equitable Group Inc.

Table 1: Financial highlights

($ THOUSANDS, EXCEPT SHARE, PER SHARE AMOUNTS AND PERCENTAGES)	2018 Q3[1]	2018 Q2[1]	2018 Q1[1]	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	YTD 2018[1]	YTD 2017
RESULTS OF OPERATIONS										
Net income	**$ 47,806**	$ 37,537	$ 40,167	$ 40,446	$ 37,869	$ 38,909	$ 43,393	$ 41,678	**$ 125,510**	$ 120,171
Net income available to common shareholders	**46,615**	36,346	38,976	39,256	36,678	37,718	42,202	40,488	**121,937**	116,598
Net interest income	**93,024**	79,496	81,270	79,697	71,964	78,349	78,352	77,926	**253,790**	228,665
Total revenue	**232,410**	214,958	200,786	197,648	189,290	183,025	181,525	179,939	**684,154**	553,840
EPS – basic[2]	**2.82**	2.20	2.36	2.38	2.23	2.29	2.56	2.58	**7.38**	7.08
EPS – diluted[2]	**2.80**	2.19	2.34	2.36	2.21	2.28	2.54	2.56	**7.33**	7.03
ROE[3]	**15.9%**	13.0%	14.5%	14.9%	14.4%	15.6%	18.4%	19.3%	**14.4%**	16.1%
Return on average assets[3]	**0.8%**	0.7%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	**0.8%**	0.8%
NIM – TEB[3]										
Total Assets	**1.69%**	1.51%	1.58%	1.59%	1.47%	1.63%	1.66%	1.70%	**1.59%**	1.58%
Core Lending	**2.47%**	2.21%	2.31%	2.33%	2.17%	2.41%	2.55%	2.64%	**2.33%**	2.37%
Securitization Financing	**0.23%**	0.17%	0.22%	0.24%	0.25%	0.30%	0.22%	0.24%	**0.20%**	0.26%
Efficiency Ratio – TEB[3][4]	**36.3%**	42.9%	37.7%	37.3%	37.4%	39.2%	33.2%	33.9%	**38.9%**	36.6%
BALANCE SHEET										
Total assets	**23,147,614**	21,944,721	21,054,763	20,634,250	20,221,205	19,795,986	19,300,418	18,973,588		
Assets Under Management[3]	**27,495,398**	26,142,735	25,259,152	24,652,969	24,274,172	23,641,546	22,959,080	22,277,769		
Mortgages receivable	**21,671,338**	20,455,377	19,676,690	19,298,548	18,787,348	18,263,623	18,164,958	17,783,803		
Mortgages Under Management[3]	**25,935,686**	24,568,457	23,794,216	23,233,420	22,753,938	22,013,453	21,743,431	21,004,013		
Shareholders' equity	**1,259,875**	1,212,952	1,181,472	1,138,117	1,098,325	1,060,852	1,023,702	977,150		
Liquid assets[3]	**1,439,394**	1,782,905	1,775,459	1,479,429	1,459,711	1,570,532	1,153,174	1,280,591		
Total assets held for regulatory purposes as a % of total Equitable Bank assets	**5.6%**	7.5%	7.8%	6.7%	6.7%	7.5%	5.4%	6.2%		
Total liquid assets as a % of total assets	**6.2%**	8.1%	8.4%	7.2%	7.2%	7.9%	6.0%	6.7%		
Deposit principal		12,366,734	11,880,741	11,024,720	10,506,896	10,006,735	9,949,511	9,680,163		
CREDIT QUALITY										
Provision for credit losses	**517**	168	770	387	40	378	738	870	**1,455**	1,156
Provision for credit losses – rate[3]	**0.01%**	0.003%	0.02%	0.01%	0.001%	0.01%	0.02%	0.02%	**0.01%**	0.01%
Net impaired mortgages as a % of total mortgage assets[5]	**0.16%**	0.13%	0.13%	0.12%	0.13%	0.16%	0.21%	0.21%		
Allowance for credit losses as a % of total mortgage assets	**0.11%**	0.12%	0.13%	0.17%	0.18%	0.19%	0.19%	0.19%		
SHARE CAPITAL										
Common shares outstanding	**16,553,113**	16,520,618	16,515,238	16,503,437	16,479,034	16,477,654	16,475,149	16,460,142		
Book value per common share[3][6]	**71.73**	69.03	67.14	64.57	62.25	59.98	57.73	54.96		
Common share price – close	**68.87**	59.56	53.68	71.50	56.00	59.48	69.37	60.46		
Common share market capitalization	**1,140,013**	983,968	886,538	1,179,996	922,826	980,091	1,142,881	995,180		
Dividends declared per:[7]										
Common share	**0.27**	0.27	0.26	0.25	0.24	0.23	0.23	0.22	**0.80**	0.70
Preferred share – Series 3	**0.40**	0.40	0.40	0.40	0.40	0.40	0.40	0.40	**1.20**	1.20
EQUITABLE BANK CAPITAL RATIOS[3][8]										
Risk-weighted assets ("RWA")	**8,389,236**	7,790,674	7,396,553	7,035,380	6,814,247	6,561,813	6,739,517	6,385,825		
CET1 Ratio	**13.8%**	14.3%	14.7%	14.8%	14.8%	14.8%	13.9%	14.0%		
Tier 1 Capital Ratio	**14.7%**	15.3%	15.7%	15.9%	15.8%	15.9%	15.0%	15.1%		
Total Capital Ratio	**15.0%**	15.6%	16.0%	16.3%	17.2%	17.4%	16.4%	16.6%		
Leverage Ratio	**5.3%**	5.4%	5.5%	5.4%	5.3%	5.3%	5.3%	5.1%		

[1] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

[2] YTD EPS may not equal the sum of the quarterly EPS' as a result of rounding.

[3] See Non-GAAP Measures section.

[4] Increases in this ratio reflect reduced efficiencies, whereas decreases reflect improved efficiencies.

[5] Effective January 1, 2018, as a result of adoption of IFRS 9, net impaired mortgages have been revised to include all mortgages that are in arrears 90 days or greater and reflect gross impaired mortgage assets less stage 3 allowances. Prior year period net impaired mortgages are presented under IAS 39 and do not include insured mortgages that are less than 365 days in arrears. Prior year period net impaired mortgages equals to gross impaired mortgage assets less individual allowances.

[6] The adoption of IFRS 9 resulted in a $0.42 increase in our book value per common share as at January 1, 2018.

[7] YTD dividends declared per share may not equal the sum of the quarterly dividends per share as a result of rounding.

[8] Effective January 1, 2018, the Bank adopted IFRS 9 and the transitional impact on regulatory capital and RWA was recognized upon adoption.

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Table 2: Interim consolidated statements of income

($ THOUSANDS, EXCEPT SHARE AND PER SHARE AMOUNTS)	2018 Q3[1]	2018 Q2[1]	2018 Q1[1]	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	YTD 2018[1]	YTD 2017
Interest income:										
Mortgages – Core Lending	**$ 164,775**	$ 153,523	$ 143,115	$ 139,630	$ 129,372	$ 125,670	$ 121,892	$ 120,714	**$ 461,413**	$ 376,934
Mortgages – Securitization Financing	**50,701**	46,063	44,876	44,849	43,368	44,957	45,155	46,159	**141,640**	133,480
Investments	**1,496**	1,500	1,046	939	65	1,370	2,128	2,431	**4,042**	3,563
Other	**4,964**	4,163	3,805	3,728	4,296	1,715	1,328	1,347	**12,932**	7,339
	221,936	205,249	192,842	189,146	177,101	173,712	170,503	170,651	**620,027**	521,316
Interest expense:										
Deposits	**77,908**	69,392	62,284	57,289	54,004	49,817	46,994	46,619	**209,584**	150,815
Securitization liabilities	**47,581**	44,825	43,562	44,961	43,647	42,379	43,933	43,932	**135,968**	129,959
Bank facilities	**3,423**	11,536	5,726	6,970	6,536	2,217	274	1,224	**20,685**	9,027
Debentures	**-**	-	-	229	950	950	950	950	**-**	2,850
	128,912	125,753	111,572	109,449	105,137	95,363	92,151	92,725	**366,237**	292,651
Net interest income	**93,024**	79,496	81,270	79,697	71,964	78,349	78,352	77,926	**253,790**	228,665
Provision for credit losses	**517**	168	770	387	40	378	738	870	**1,455**	1,156
Net interest income after provision for credit losses	**92,507**	79,328	80,500	79,310	71,924	77,971	77,614	77,056	**252,335**	227,509
Other income:										
Fees and other income	**4,843**	6,547	5,377	6,153	7,492	6,853	7,804	6,809	**16,767**	22,149
Net gain (loss) on investments	**131**	138	(370)	-	(100)	(788)	-	(557)	**(101)**	(888)
Gains on securitization activities and income from securitization retained interests	**5,500**	3,024	2,937	2,349	4,797	3,248	3,218	3,036	**11,461**	11,263
	10,474	9,709	7,944	8,502	12,189	9,313	11,022	9,288	**28,127**	32,524
Net interest and other income	**102,981**	89,037	88,444	87,812	84,113	87,284	88,636	86,344	**280,462**	260,033
Non-interest expenses:										
Compensation and benefits	**19,406**	19,032	18,603	15,821	16,495	16,467	16,423	14,863	**57,041**	49,385
Other	**18,391**	19,491	15,207	17,252	15,147	18,028	13,397	14,887	**53,089**	46,572
	37,797	38,523	33,810	33,073	31,642	34,495	29,820	29,750	**110,130**	95,957
Income before income taxes	**65,184**	50,514	54,634	54,739	52,471	52,789	58,816	56,594	**170,332**	164,076
Income taxes:										
Current	**17,124**	12,404	14,320	10,360	15,773	7,896	16,191	13,426	**43,848**	39,860
Deferred	**254**	573	147	3,933	(1,171)	5,984	(768)	1,490	**974**	4,045
	17,378	12,977	14,467	14,293	14,602	13,880	15,423	14,916	**44,822**	43,905
Net income	**$ 47,806**	$ 37,537	$ 40,167	$ 40,446	$ 37,869	$ 38,909	$ 43,393	$ 41,678	**$ 125,510**	$ 120,171
Dividends on preferred shares	**1,191**	1,191	1,191	1,190	1,191	1,191	1,191	1,190	**3,573**	3,573
Net income available to common shareholders	**$ 46,615**	$ 36,346	$ 38,976	$ 39,256	$ 36,678	$ 37,718	$ 42,202	$ 40,488	**$ 121,937**	$ 116,598
Common shares outstanding:										
Weighted average basic	**16,528,351**	16,517,020	16,507,603	16,486,677	16,478,314	16,477,456	16,464,170	15,692,833	**16,517,734**	16,473,366
Weighted average diluted	**16,654,209**	16,603,186	16,629,832	16,625,927	16,570,256	16,567,699	16,614,221	15,808,124	**16,629,172**	16,583,898
Earnings per share:										
Basic	**$ 2.82**	$ 2.20	$ 2.36	$ 2.38	$ 2.23	$ 2.29	$ 2.56	$ 2.58	**$ 7.38**	$ 7.08
Diluted	**$ 2.80**	$ 2.19	$ 2.34	$ 2.36	$ 2.21	$ 2.28	$ 2.54	$ 2.56	**$ 7.33**	$ 7.03

[1] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts have been prepared in accordance with IFRS 9.
Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

Table 3: Net interest income

($ THOUSANDS, EXCEPT PERCENTAGES)	2018						2017								2016		YTD			
	Q3		Q2		Q1		Q4		Q3		Q2		Q1		Q4		2018		2017	
	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:																				
Revenues derived from:																				
Mortgages	**$ 164,775**	**4.89%**	$ 153,523	4.78%	$ 143,115	4.66%	$ 139,630	4.62%	$ 129,372	4.47%	$ 125,670	4.46%	$ 121,892	4.55%	$ 120,714	4.63%	**$ 461,413**	**4.78%**	$ 376,934	4.49%
Liquidity investments	**3,475**	**1.50%**	2,660	1.17%	2,536	1.12%	2,322	1.05%	2,089	0.93%	1,397	0.74%	1,604	0.84%	1,611	0.84%	**8,670**	**1.27%**	5,090	0.84%
Equity securities – TEB[2]	**2,058**	**5.61%**	2,052	5.80%	1,419	5.52%	1,300	5.39%	1,402	5.92%	1,430	5.86%	1,828	6.43%	2,197	7.55%	**5,529**	**5.66%**	4,660	6.09%
	170,308	**4.68%**	158,235	4.56%	147,070	4.42%	143,252	4.38%	132,863	4.23%	128,497	4.24%	125,324	4.32%	124,522	4.40%	**475,612**	**4.56%**	386,684	4.26%
Expenses related to:																				
Deposits and bank facilities	**69,909**	**2.38%**	62,479	2.24%	56,338	2.15%	53,471	2.07%	50,516	2.06%	46,246	1.98%	43,101	1.98%	43,195	1.98%	**188,727**	**2.26%**	139,858	2.01%
Secured backstop funding facility[3]	**2,289**	**N/A**	10,999	N/A	5,293	N/A	5,336	N/A	5,425	N/A	1,378	N/A	-	-%	-	-%	**18,580**	**N/A**	6,803	N/A
Debentures	**-**	**N/A**	-	N/A	-	N/A	229	7.22%	950	5.80%	950	5.86%	950	5.93%	950	5.80%	**-**	**N/A**	2,850	5.86%
Securitization liabilities	**8,757**	**2.32%**	7,807	2.16%	7,934	2.07%	8,449	2.00%	8,089	1.86%	6,604	1.65%	6,616	1.59%	6,025	1.55%	**24,498**	**2.18%**	21,309	1.70%
	80,955	**2.44%**	81,285	2.58%	69,565	2.31%	67,485	2.24%	64,980	2.24%	55,178	2.00%	50,667	1.94%	50,170	1.94%	**231,805**	**2.45%**	170,820	2.07%
Net interest income – TEB[2]	**89,353**	**2.47%**	76,950	2.21%	77,505	2.31%	75,767	2.33%	67,883	2.17%	73,319	2.41%	74,657	2.55%	74,352	2.64%	**243,807**	**2.33%**	215,864	2.37%
Taxable Equivalent Basis – adjustment[2]	**(577)**		(553)		(373)		(360)		(402)		(397)		(485)		(617)		**(1,503)**		(1,284)	
Core Lending	**$ 88,776**		$ 76,397		$ 77,132		$ 75,407		$ 67,481		$ 72,922		$ 74,172		$ 73,735		**$ 242,304**		$ 214,580	
Securitization Financing:																				
Revenues derived from:																				
Mortgages	**$ 50,701**	**2.69%**	$ 46,063	2.60%	$ 44,876	2.58%	$ 44,849	2.60%	$ 43,368	2.54%	$ 44,957	2.60%	$ 45,155	2.54%	$ 46,159	2.65%	**$ 141,640**	**2.63%**	$ 133,480	2.56%
Liquidity investments	**1,504**	**3.01%**	1,504	2.35%	1,269	2.26%	1,405	1.88%	1,272	1.42%	655	0.95%	509	1.19%	587	1.08%	**4,278**	**2.51%**	2,436	1.21%
	52,205	**2.70%**	47,567	2.59%	46,145	2.57%	46,254	2.57%	44,640	2.48%	45,612	2.54%	45,664	2.51%	46,746	2.61%	**145,918**	**2.62%**	135,916	2.51%
Expenses related to:																				
Securitization liabilities	**38,824**	**2.49%**	37,018	2.45%	35,628	2.41%	36,512	2.46%	35,558	2.36%	35,775	2.36%	37,317	2.43%	37,907	2.51%	**111,470**	**2.45%**	108,650	2.38%
Deposits and secured funding facility	**9,133**	**2.58%**	7,450	2.63%	6,379	2.36%	5,452	2.03%	4,599	1.85%	4,410	1.76%	4,167	1.62%	4,648	1.70%	**22,962**	**2.53%**	13,181	1.74%
	47,957	**2.50%**	44,468	2.48%	42,007	2.40%	41,964	2.39%	40,157	2.29%	40,185	2.27%	41,484	2.31%	42,555	2.39%	**134,432**	**2.46%**	121,831	2.29%
Securitization Financing	**$ 4,248**	**0.23%**	$ 3,099	0.17%	$ 4,138	0.22%	$ 4,290	0.24%	$ 4,483	0.25%	$ 5,427	0.30%	$ 4,180	0.22%	$ 4,191	0.24%	**$ 11,486**	**0.20%**	$ 14,085	0.26%
Total interest earning asset – TEB[2]	**$ 93,601**	**1.69%**	$ 80,049	1.51%	$ 81,643	1.58%	$ 80,057	1.59%	$ 72,366	1.47%	$ 78,746	1.63%	$ 78,837	1.66%	$ 78,543	1.70%	**$ 255,293**	**1.59%**	$ 229,949	1.58%
Net interest income	**$ 93,024**		$ 79,496		$ 81,270		$ 79,697		$ 71,964		$ 78,349		$ 78,352		$ 77,926		**$ 253,790**		$ 228,665	

[1] Average rates are calculated based on the daily average balances outstanding during the period.

[2] See Non-GAAP Measures section.

[3] Since its establishment in June 2017, there have been no draws on the secured backstop funding facility.

Table 4: Non-interest expenses and Efficiency Ratio

($ THOUSANDS, EXCEPT PERCENTAGES AND FTE)	2018 Q3[1]	2018 Q2[1]	2018 Q1[1]	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	YTD 2018[1]	YTD 2017
Compensation and benefits	**$ 19,406**	$ 19,032	$ 18,603	$ 15,821	$ 16,495	$ 16,467	$ 16,423	$ 14,863	**$ 57,041**	$ 49,385
Technology and system costs	**6,137**	5,751	4,901	5,490	4,974	5,764	4,809	5,198	**16,789**	15,547
Marketing and corporate expenses	**3,509**	5,696	2,962	3,501	2,527	5,178	1,922	3,058	**12,167**	9,176
Product costs	**3,278**	3,377	3,055	3,110	3,128	3,020	3,028	2,968	**9,710**	7,504
Regulatory, legal and professional fees	**3,780**	3,117	2,749	3,538	2,950	2,580	1,974	2,259	**9,646**	9,627
Premises	**1,687**	1,550	1,540	1,613	1,568	1,486	1,664	1,404	**4,777**	4,718
Total non-interest expenses	**$ 37,797**	$ 38,523	$ 33,810	$ 33,073	$ 31,642	$ 34,495	$ 29,820	$ 29,750	**$ 110,130**	$ 95,957
Efficiency Ratio – TEB	**36.3%**	42.9%	37.7%	37.3%	37.4%	39.2%	33.2%	33.9%	**38.9%**	36.6%
Full-time employee ("FTE") – period average	**640**	613	604	586	573	569	565	552	**620**	569

[1] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the Efficiency Ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

Equitable Group Inc.

Table 5: Interim consolidated balance sheets

	2018			2017				2016
($ THOUSANDS)	**Q3[1]**	Q2[1]	Q1[1]	Q4	Q3	Q2	Q1	Q4
Assets								
Cash and cash equivalents	**$ 755,952**	$ 793,688	$ 698,359	$ 660,930	$ 724,314	$ 811,465	$ 537,645	$ 444,179
Restricted cash	**359,283**	347,285	333,097	366,038	397,365	412,036	258,599	247,878
Securities purchased under reverse repurchase agreements	**-**	-	-	-	-	-	4,984	199,401
Investments	**159,034**	155,048	148,072	107,442	112,255	112,658	170,176	136,718
Mortgages receivable – Core Lending	**13,873,668**	13,100,591	12,643,847	12,304,741	11,921,274	11,393,045	11,212,879	10,678,452
Mortgages receivable – Securitization Financing	**7,797,670**	7,354,786	7,032,843	6,993,807	6,866,074	6,870,578	6,952,079	7,105,351
Securitization retained interests	**111,202**	109,191	106,222	104,429	102,715	98,513	93,975	88,782
Other assets	**90,805**	84,132	92,323	96,863	97,208	97,691	70,081	72,827
	$ 23,147,614	$ 21,944,721	$ 21,054,763	$ 20,634,250	$ 20,221,205	$ 19,795,986	$ 19,300,418	$ 18,973,588
Liabilities and Shareholders' Equity								
Liabilities:								
Deposits	**$ 13,021,485**	$ 12,476,974	$ 11,999,157	$ 11,114,313	$ 10,594,205	$ 10,099,459	$ 10,047,387	$ 9,763,082
Securitization liabilities	**8,175,776**	7,584,327	7,554,866	7,565,545	7,730,776	7,750,405	7,793,863	7,762,632
Obligations under repurchase agreements	**299,028**	202,928	104,652	452,001	316,087	428,985	145,495	112,488
Deferred tax liabilities	**38,990**	38,735	38,162	35,802	31,869	43,988	38,004	38,771
Other liabilities	**178,946**	177,994	176,454	199,601	191,289	205,482	186,967	204,465
Bank facilities	**173,514**	250,811	-	128,871	193,654	141,815	-	50,000
Debentures	**-**	-	-	-	65,000	65,000	65,000	65,000
	21,887,739	20,731,769	19,873,291	19,496,133	19,122,880	18,735,134	18,276,716	17,996,438
Shareholders' equity:								
Preferred shares	**72,557**	72,557	72,557	72,557	72,557	72,557	72,557	72,557
Common shares	**200,760**	199,305	199,123	198,660	197,488	197,439	197,339	196,608
Contributed surplus	**6,707**	6,612	6,309	6,012	5,870	5,594	5,322	5,056
Retained earnings[2]	**980,272**	938,122	906,235	866,109	830,976	798,253	764,325	725,912
Accumulated other comprehensive loss ("AOCI")[3]	**(421)**	(3,644)	(2,752)	(5,221)	(8,566)	(12,991)	(15,841)	(22,983)
	1,259,875	1,212,952	1,181,472	1,138,117	1,098,325	1,060,852	1,023,702	977,150
	$ 23,147,614	$ 21,944,721	$ 21,054,763	$ 20,634,250	$ 20,221,205	$ 19,795,986	$ 19,300,418	$ 18,973,588

[1] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

[2] Retained earnings as at January 1, 2018 were restated by adding $5.5 million as a result of adoption of IFRS 9.

[3] AOCI as at January 1, 2018 were restated by adding $1.4 million as a result of adoption of IFRS 9.

Equitable Group Inc.

Table 6: Average balance sheet information[1]

($ THOUSANDS)	2018 Q3[2]	2018 Q2[2]	2018 Q1[2]	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4
Assets								
Cash and cash equivalents	**$ 690,518**	$ 665,875	$ 636,435	$ 643,779	$ 661,371	$ 632,657	$ 464,286	$ 418,040
Restricted cash	**345,071**	358,210	344,718	389,956	422,817	335,886	248,896	272,763
Securities purchased under reverse repurchase agreements	**-**	-	-	-	-	1,246	63,823	113,008
Investments	**157,159**	152,376	122,329	111,255	112,516	142,388	166,410	170,411
Mortgages receivable – Core Lending	**13,482,782**	12,901,074	12,433,617	12,125,834	11,654,396	11,344,558	10,890,943	10,473,918
Mortgages receivable – Securitization Financing	**7,616,659**	7,180,049	7,065,125	6,955,342	6,922,156	6,940,157	7,136,477	7,002,632
Securitization retained interests	**109,398**	106,295	103,878	102,081	98,958	95,453	89,745	86,708
Other assets	**88,430**	89,594	96,453	95,217	99,392	79,854	72,883	71,303
	$ 22,490,017	$ 21,453,473	$ 20,802,555	$ 20,423,464	$ 19,971,606	$ 19,572,199	$ 19,133,463	$ 18,608,783
Liabilities and Shareholders' Equity								
Liabilities:								
Deposits	**$ 12,778,575**	$ 12,226,341	$ 11,549,408	$ 10,832,913	$ 10,316,683	$ 9,948,202	$ 9,857,591	$ 9,477,569
Securitization liabilities	**7,821,158**	7,549,145	7,532,079	7,643,718	7,740,795	7,699,151	7,826,064	7,567,830
Obligations under repurchase agreements	**276,134**	166,565	261,137	345,181	346,053	428,508	138,611	103,673
Deferred tax liabilities	**38,805**	38,305	37,499	33,442	40,958	39,500	38,579	38,151
Other liabilities	**169,752**	192,965	156,279	176,547	214,876	193,661	193,157	178,593
Bank facilities	**168,070**	79,816	101,735	256,666	167,051	155,431	12,500	262,026
Debentures	**-**	-	-	16,250	65,000	65,000	65,000	65,000
	21,252,494	20,253,137	19,638,137	19,304,717	18,891,416	18,529,453	18,131,502	17,692,842
Shareholders' equity:								
Preferred shares	**72,557**	72,557	72,557	72,557	72,557	72,557	72,557	72,557
Common shares	**199,724**	199,189	198,816	197,919	197,462	197,407	196,814	158,629
Contributed surplus	**6,719**	6,468	6,152	5,985	5,741	5,463	5,174	5,162
Retained earnings	**960,246**	924,969	889,168	849,334	815,401	783,435	746,246	707,816
Accumulated other comprehensive loss	**(1,723)**	(2,847)	(2,275)	(7,048)	(10,971)	(16,116)	(18,830)	(28,223)
	1,237,523	1,200,336	1,164,418	1,118,747	1,080,190	1,042,746	1,001,961	915,941
	$ 22,490,017	$ 21,453,473	$ 20,802,555	$ 20,423,464	$ 19,971,606	$ 19,572,199	$ 19,133,463	$ 18,608,783

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

[2] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the month-end balances have been prepared in accordance with IFRS 9. Prior period balances were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

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Table 7: Mortgage principal under administration – by lending business

($ THOUSANDS)	2018 Q3[(1)]	2018 Q2[(1)]	2018 Q1[(1)]	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4
Single Family Lending	**$ 10,227,299**	$ 9,827,296	$ 9,497,537	$ 9,341,819	$ 9,054,784	$ 8,541,004	$ 8,208,733	$ 7,855,706
Commercial Lending	**3,628,951**	3,252,323	3,129,365	2,949,745	2,853,236	2,835,293	3,007,474	2,827,006
Total Core Lending	**13,856,250**	13,079,619	12,626,902	12,291,564	11,908,020	11,376,297	11,216,207	10,682,712
Multi-unit residential	**3,349,917**	3,328,036	3,104,398	3,054,406	2,887,769	2,877,556	2,976,847	3,179,312
Prime single family residential	**4,381,735**	3,962,788	3,858,527	3,868,731	3,905,182	3,914,040	3,891,715	3,837,808
Total Securitization Financing	**7,731,652**	7,290,824	6,962,925	6,923,137	6,792,951	6,791,596	6,868,562	7,017,120
Total on-balance sheet mortgage principal	**21,587,902**	20,370,443	19,589,827	19,214,701	18,700,971	18,167,893	18,084,769	17,699,832
Multi-unit residential	**4,347,784**	4,198,014	4,204,389	4,018,719	4,029,569	3,794,042	3,579,558	3,215,236
Prime single family residential	**-**	-	-	-	23,398	51,518	79,104	88,945
Total derecognized mortgage principal	**4,347,784**	4,198,014	4,204,389	4,018,719	4,052,967	3,845,560	3,658,662	3,304,181
Mortgages Under Management	**$ 25,935,686**	$ 24,568,457	$ 23,794,216	$ 23,233,420	$ 22,753,938	$ 22,013,453	$ 21,743,431	$ 21,004,013
Single Family Lending	**$ 10,227,299**	$ 9,827,296	$ 9,497,537	$ 9,341,819	$ 9,054,784	$ 8,541,004	$ 8,208,733	$ 7,855,706
Prime single family residential	**4,381,735**	3,962,788	3,858,527	3,868,731	3,928,580	3,965,558	3,970,819	3,926,753
Commercial Lending	**3,628,951**	3,252,323	3,129,365	2,949,745	2,853,236	2,835,293	3,007,474	2,827,006
Multi-unit residential	**7,697,701**	7,526,050	7,308,787	7,073,125	6,917,338	6,671,598	6,556,405	6,394,548
Mortgages Under Management	**$ 25,935,686**	$ 24,568,457	$ 23,794,216	$ 23,233,420	$ 22,753,938	$ 22,013,453	$ 21,743,431	$ 21,004,013

[(1)] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

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Table 8: Mortgage originations - by lending business

	2018			2017				2016	YTD	
($ THOUSANDS)	**Q3**	Q2	Q1	Q4	Q3	Q2	Q1	Q4	**2018**	2017
Single Family Lending	**$ 996,277**	$ 921,889	$ 609,434	$ 850,617	$ 1,098,725	$ 938,591	$ 835,780	$ 930,449	**$ 2,527,600**	$ 2,873,096
Commercial Lending	**561,612**	471,531	424,468	359,479	380,442	201,789	379,996	377,578	**1,457,611**	962,227
Total Core Lending	**1,557,889**	1,393,420	1,033,902	1,210,096	1,479,167	1,140,380	1,215,776	1,308,027	**3,985,211**	3,835,323
Multi-unit residential	**314,598**	432,986	349,633	386,794	359,422	343,363	287,360	219,653	**1,097,217**	990,145
Prime single family residential	**513,033**	198,814	79,637	70,908	133,483	143,258	121,904	651,738	**791,484**	398,645
Total Securitization Financing	**827,631**	631,800	429,270	457,702	492,905	486,621	409,264	871,391	**1,888,701**	1,388,790
Total mortgage originations	**$ 2,385,520**	$ 2,025,220	$ 1,463,172	$ 1,667,798	$ 1,972,072	$ 1,627,001	$ 1,625,040	$ 2,179,418	**$ 5,873,912**	$ 5,224,113

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Table 9: Deposit principal

	2018			2017				2016
($ THOUSANDS)	**Q3[1]**	Q2[1]	Q1[1]	Q4	Q3	Q2	Q1	Q4
Brokered term deposits (GICs)	**$ 9,839,929**	$ 9,402,210	$ 9,104,613	$ 8,291,682	$ 7,824,106	$ 7,713,588	$ 7,396,728	$ 7,275,675
EQ Bank deposits[2]	**2,070,079**	1,973,986	1,734,294	1,627,582	1,583,674	1,305,901	1,219,448	1,062,279
Other deposits[3]	**834,376**	840,538	891,834	955,456	949,116	837,246	1,183,324	1,192,046
Deposit notes	**150,000**	150,000	150,000	150,000	150,000	150,000	150,011	150,163
Total deposit principal	**$ 12,894,384**	$ 12,366,734	$ 11,880,741	$ 11,024,720	$ 10,506,896	$ 10,006,735	$ 9,949,511	$ 9,680,163

(1) Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

(2) EQ Bank deposits include both demand and term deposits offered through our digital banking platform under the *EQ Bank* brand.

(3) Other deposits include demand deposits sourced through brokers, as well as other distribution partners with whom we have strategic relationships.

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Table 10: Mortgage credit metrics

($ THOUSANDS, EXCEPT PERCENTAGES)	2018 Q3[1]	2018 Q2[1]	2018 Q1[1]	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4
Provision for credit losses	**$ 517**	$ 168	$ 770	$ 387	$ 40	$ 378	$ 738	$ 870
Provision for credit losses – rate	**0.01%**	0.003%	0.02%	0.01%	0.001%	0.01%	0.02%	0.02%
Gross impaired mortgage assets[2]	**35,517**	28,394	27,033	23,953	26,242	31,740	41,200	39,365
Net impaired mortgage assets[3]	**34,286**	27,159	26,194	22,489	24,587	29,261	38,167	36,829
Net impaired mortgage assets as a % of total mortgage assets	**0.16%**	0.13%	0.13%	0.12%	0.13%	0.16%	0.21%	0.21%
Allowance for credit losses	**24,930**	24,684	24,815	33,354	33,545	34,369	34,923	34,426
Allowance for credit losses as a % of total mortgage assets	**0.11%**	0.12%	0.13%	0.17%	0.18%	0.19%	0.19%	0.19%
Allowance for credit losses as a % of gross impaired mortgage assets	**70%**	87%	92%	139%	128%	108%	85%	87%

(1) Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

(2) Under IFRS 9, mortgages are reassessed and 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 or greater.
Under IAS 39, uninsured mortgages were deemed to be impaired at the earlier of the date they have been individually provided for or when they have been in arrears over 90 days;
Insured mortgages were deemed to be impaired when payment were contractually past due 365 days.

(3) Net impaired mortgage assets reflect gross impaired mortgages less stage 3 allowances under IFRS 9 and were reported as gross impaired mortgages less individual allowances under IAS 39.

Table 11: Allowance for credit losses continuity[1]

	2018			2017				2016	YTD	
($ THOUSANDS)	Q3[2]	Q2[2]	Q1[2]	Q4	Q3	Q2	Q1	Q4	2018[2]	2017
Stage 3 allowance (individual allowance under IAS 39)										
Balance, beginning of period[3]	$ 1,235	$ 839	$ 1,327	$ 1,655	$ 2,479	$ 3,033	$ 2,536	$ 1,960	$ 1,327	$ 2,536
Transfer to Stage 1[4]	(22)	(93)	(74)	-	-	-	-	-	(189)	-
Transfer to Stage 2[4]	(19)	(52)	(11)	-	-	-	-	-	(82)	-
Transfer from Stage 1[4]	1	1	-	-	-	-	-	-	2	-
Transfer from Stage 2[4]	2	3	2	-	-	-	-	-	7	-
Re-measurement[4][5]	305	836	434	-	-	-	-	-	1,575	-
Originations[4]	-	-	-	-	-	-	-	-	-	-
Discharges[4]	-	-	-	-	-	-	-	-	-	-
Changes in models and methodologies[4]	-	-	-	-	-	-	-	-	-	-
Provision for credit losses	-	-	-	387	40	378	738	870	-	1,156
Realized losses	(302)	(308)	(857)	(595)	(890)	(934)	(245)	(294)	(1,467)	(2,069)
Recoveries	31	9	18	17	26	2	4	-	58	32
Balance, end of period	$ 1,231	$ 1,235	$ 839	$ 1,464	$ 1,655	$ 2,479	$ 3,033	$ 2,536	$ 1,231	$ 1,655
Stage 1 & 2 allowances (collective allowance under IAS 39)										
Balance, beginning of period[3]	$ 23,449	$ 23,976	$ 23,557	$ 31,890	$ 31,890	$ 31,890	$ 31,890	$ 31,890	$ 23,557	$ 31,890
Transfer from Stage 3	41	145	85	-	-	-	-	-	271	-
Transfer to Stage 3	(3)	(4)	(2)	-	-	-	-	-	(9)	-
Re-measurement[5]	(172)	(943)	101	-	-	-	-	-	(1,014)	-
Originations	446	346	270	-	-	-	-	-	1,062	-
Discharges	(62)	(71)	(35)	-	-	-	-	-	(168)	-
Changes in models and methodologies	-	-	-	-	-	-	-	-	-	-
Realized losses	-	-	-	-	-	-	-	-	-	-
Recoveries	-	-	-	-	-	-	-	-	-	-
Balance, end of period	$ 23,699	$ 23,449	$ 23,976	$ 31,890	$ 31,890	$ 31,890	$ 31,890	$ 31,890	$ 23,699	$ 31,890
Total allowance										
Balance, beginning of period[3]	$ 24,684	$ 24,815	$ 24,884	$ 33,545	$ 34,369	$ 34,923	$ 34,426	$ 33,850	$ 24,884	$ 34,426
Re-measurement[4][5]	133	(107)	535	-	-	-	-	-	561	-
Originations[4]	446	346	270	-	-	-	-	-	1,062	-
Discharges[4]	(62)	(71)	(35)	-	-	-	-	-	(168)	-
Changes in models and methodologies[4]	-	-	-	-	-	-	-	-	-	-
Provision for credit losses	-	-	-	387	40	378	738	870	-	1,156
Realized losses	(302)	(308)	(857)	(595)	(890)	(934)	(245)	(294)	(1,467)	(2,069)
Recoveries	31	9	18	17	26	2	4	-	58	32
Balance, end of period	$ 24,930	$ 24,684	$ 24,815	$ 33,354	$ 33,545	$ 34,369	$ 34,923	$ 34,426	$ 24,930	$ 33,545

(1) The allowance for credit losses as at September 30, 2018 includes allowance on mortgage commitments amounting to $127 thousand.

(2) Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

(3) Balance, beginning of period for Q1 2018 was reported after IFRS 9 transition adjustments.

(4) Not applicable under IAS 39.

(5) Includes movement as a result of significant changes in credit risk, changes in credit risk that did not result in a transfer between stages and changes in model inputs and assumptions.

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Table 12: Mortgage principal outstanding – by property type

($ THOUSANDS, EXCEPT PERCENTAGES)	2018 Q3[1]	2018 Q2[1]	2018 Q1[1]	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4
Uninsured								
Single family dwelling	**$ 8,985,362**	$ 8,482,566	$ 8,039,320	$ 7,802,787	$ 7,472,572	$ 6,818,028	$ 7,272,889	$ 6,859,398
Mixed-use property	**389,298**	387,082	395,788	392,521	406,708	404,911	379,479	381,162
Multi-unit residential	**738,327**	703,283	810,497	646,855	624,527	484,391	499,384	531,588
Commercial	**1,510,348**	1,330,672	1,239,091	1,228,136	1,132,917	1,222,938	1,316,334	1,150,223
Construction	**940,690**	801,773	653,443	656,542	661,198	693,673	780,133	728,225
Mortgage principal – Core Lending	**12,564,025**	11,705,376	11,138,139	10,726,841	10,297,922	9,623,941	10,248,219	9,650,596
Single family dwelling	**84,032**	64,376	21,382	6,953	21,068	22,750	12,810	5,011
Mortgage principal – Securitization Financing	**84,032**	64,376	21,382	6,953	21,068	22,750	12,810	5,011
Total mortgage principal outstanding	**$ 12,648,057**	$ 11,769,752	$ 11,159,521	$ 10,733,794	$ 10,318,990	$ 9,646,691	$ 10,261,029	$ 9,655,607
Total mortgage principal outstanding percentage	**59%**	58%	57%	56%	55%	53%	57%	55%
Insured								
Single family dwelling	**$ 1,241,043**	$ 1,343,875	$ 1,457,357	$ 1,537,107	$ 1,580,351	$ 1,721,111	$ 934,964	$ 995,342
Multi-unit residential	**27,302**	5,543	5,543	5,543	5,543	5,543	5,543	6,053
Commercial	**23,880**	24,825	25,863	22,073	24,204	25,702	27,481	30,721
Mortgage principal – Core Lending	**1,292,225**	1,374,243	1,488,763	1,564,723	1,610,098	1,752,356	967,988	1,032,116
Single family dwelling	**4,297,703**	3,898,412	3,837,145	3,861,778	3,884,114	3,891,290	3,878,905	3,832,797
Multi-unit residential	**3,349,917**	3,328,036	3,104,398	3,054,406	2,887,769	2,877,556	2,976,847	3,179,312
Mortgage principal – Securitization Financing	**7,647,620**	7,226,448	6,941,543	6,916,184	6,771,883	6,768,846	6,855,752	7,012,109
Total mortgage principal outstanding	**$ 8,939,845**	$ 8,600,691	$ 8,430,306	$ 8,480,907	$ 8,381,981	$ 8,521,202	$ 7,823,740	$ 8,044,225
Total mortgage principal outstanding percentage	**41%**	42%	43%	44%	45%	47%	43%	45%
Total								
Single family dwelling	**$ 10,226,405**	$ 9,826,441	$ 9,496,677	$ 9,339,894	$ 9,052,923	$ 8,539,139	$ 8,207,853	$ 7,854,740
Mixed-use property	**389,298**	387,082	395,788	392,521	406,708	404,911	379,479	381,162
Multi-unit residential	**765,629**	708,826	816,040	652,398	630,070	489,934	504,927	537,641
Commercial	**1,534,228**	1,355,497	1,264,954	1,250,209	1,157,121	1,248,640	1,343,815	1,180,944
Construction	**940,690**	801,773	653,443	656,542	661,198	693,673	780,133	728,225
Mortgage principal – Core Lending	**13,856,250**	13,079,619	12,626,902	12,291,564	11,908,020	11,376,297	11,216,207	10,682,712
Single family dwelling	**4,381,735**	3,962,788	3,858,527	3,868,731	3,905,182	3,914,040	3,891,715	3,837,808
Multi-unit residential	**3,349,917**	3,328,036	3,104,398	3,054,406	2,887,769	2,877,556	2,976,847	3,179,312
Mortgage principal – Securitization Financing	**7,731,652**	7,290,824	6,962,925	6,923,137	6,792,951	6,791,596	6,868,562	7,017,120
Total mortgage principal outstanding	**$ 21,587,902**	$ 20,370,443	$ 19,589,827	$ 19,214,701	$ 18,700,971	$ 18,167,893	$ 18,084,769	$ 17,699,832
Total mortgage principal outstanding percentage	**100%**	100%	100%	100%	100%	100%	100%	100%

[1] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

Table 13: Mortgage principal outstanding – by interest rate type

	2018			2017				2016
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
Fixed rate mortgages	**81%**	82%	82%	82%	81%	82%	80%	81%
Floating rate mortgages with interest rate floors[1]	**10%**	9%	9%	8%	8%	7%	8%	8%
Floating rate mortgages without interest rate floors	**9%**	9%	9%	10%	11%	11%	12%	11%
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 14: Mortgage principal outstanding – by province[1]

	2018						2017								2016	
	Q3[2]		Q2[2]		Q1[2]		Q4		Q3		Q2		Q1		Q4	
($ THOUSANDS, EXCEPT PERCENTAGES)	**Amount**	**%**	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Single Family Lending																
Ontario	**$ 7,771,862**	**36%**	$ 7,477,977	37%	$ 7,247,993	37%	$ 7,174,374	37%	$ 6,997,722	37%	$ 6,594,278	36%	$ 6,320,385	35%	$ 6,041,673	34%
Alberta	**942,939**	**4%**	930,608	5%	918,968	5%	919,129	5%	917,045	5%	905,573	5%	914,717	5%	908,923	5%
Quebec	**422,451**	**2%**	392,936	2%	353,320	2%	334,339	2%	305,401	2%	282,795	2%	254,991	1%	237,147	1%
British Columbia	**854,053**	**4%**	789,058	4%	741,041	4%	680,162	4%	610,759	3%	540,772	3%	503,640	3%	454,921	3%
Saskatchewan	**72,298**	**0%**	71,358	0%	72,142	0%	73,305	0%	72,614	0%	71,882	0%	73,658	0%	74,129	0%
Other Provinces	**163,696**	**1%**	165,359	1%	164,073	1%	160,509	1%	151,243	1%	145,704	1%	141,342	1%	138,913	1%
	$ 10,227,299	**47%**	$ 9,827,296	48%	$ 9,497,537	48%	$ 9,341,819	49%	$ 9,054,784	48%	$ 8,541,004	47%	$ 8,208,733	45%	$ 7,855,706	44%
Commercial Lending																
Ontario	**$ 2,083,767**	**10%**	$ 1,863,788	9%	$ 1,912,425	10%	$ 1,711,459	9%	$ 1,746,286	9%	$ 1,787,408	10%	$ 1,957,638	11%	$ 1,774,822	10%
Alberta	**398,455**	**2%**	360,116	2%	342,801	2%	348,675	2%	310,428	2%	291,164	2%	310,119	2%	317,138	2%
Quebec	**637,976**	**3%**	627,237	3%	585,882	3%	583,632	3%	527,332	3%	540,833	3%	505,370	3%	505,500	3%
British Columbia	**397,181**	**2%**	292,387	1%	200,638	1%	208,509	1%	188,026	1%	128,725	1%	144,571	1%	147,488	1%
Saskatchewan	**49,201**	**0%**	41,280	0%	33,451	0%	21,689	0%	21,428	0%	20,608	0%	19,360	0%	12,920	0%
Other Provinces	**62,371**	**0%**	67,515	0%	54,168	0%	75,781	0%	59,736	0%	66,555	0%	70,416	0%	69,138	0%
	$ 3,628,951	**17%**	$ 3,252,323	16%	$ 3,129,365	16%	$ 2,949,745	15%	$ 2,853,236	15%	$ 2,835,293	16%	$ 3,007,474	17%	$ 2,827,006	16%
Total mortgage principal - Core Lending	**$ 13,856,250**	**64%**	$ 13,079,619	64%	$ 12,626,902	64%	$ 12,291,564	64%	$ 11,908,020	64%	$ 11,376,297	63%	$ 11,216,207	62%	$ 10,682,712	60%
Multi-unit residential																
Ontario	**$ 1,217,154**	**6%**	$ 1,214,415	6%	$ 1,134,510	6%	$ 1,192,426	6%	$ 1,083,762	6%	$ 1,120,353	6%	$ 1,134,626	6%	$ 1,239,383	7%
Alberta	**738,097**	**3%**	708,576	3%	715,692	4%	631,878	3%	622,571	3%	585,807	3%	639,895	4%	643,096	4%
Quebec	**640,973**	**3%**	629,737	3%	630,620	3%	647,070	3%	557,317	3%	549,105	3%	572,546	3%	652,594	4%
British Columbia	**417,008**	**2%**	407,812	2%	330,955	2%	322,871	2%	349,481	2%	345,644	2%	344,791	2%	332,856	2%
Saskatchewan	**66,811**	**0%**	77,116	0%	64,792	0%	65,225	0%	65,655	0%	63,949	0%	70,308	0%	72,683	0%
Other Provinces	**269,874**	**1%**	290,380	1%	227,829	1%	194,935	1%	208,983	1%	212,698	1%	214,680	1%	238,700	1%
	$ 3,349,917	**16%**	$ 3,328,036	16%	$ 3,104,398	16%	$ 3,054,406	16%	$ 2,887,769	15%	$ 2,877,556	16%	$ 2,976,847	16%	$ 3,179,312	18%
Prime single family residential																
Ontario	**$ 2,286,445**	**11%**	$ 2,120,975	10%	$ 2,064,951	11%	$ 2,078,446	11%	$ 2,106,015	11%	$ 2,123,293	12%	$ 2,134,377	12%	$ 2,106,296	12%
Alberta	**909,921**	**4%**	807,450	4%	776,571	4%	769,999	4%	762,374	4%	746,953	4%	731,153	4%	716,591	4%
Quebec	**79,082**	**0%**	50,110	0%	51,495	0%	52,227	0%	52,931	0%	53,391	0%	54,010	0%	54,451	0%
British Columbia	**565,201**	**3%**	515,979	3%	510,882	3%	515,112	3%	529,742	3%	543,359	3%	535,075	3%	534,267	3%
Saskatchewan	**193,821**	**1%**	178,009	1%	172,551	1%	171,066	1%	173,198	1%	168,471	1%	165,853	1%	159,454	1%
Other Provinces	**347,265**	**2%**	290,265	1%	282,077	1%	281,880	1%	280,922	2%	278,573	2%	271,247	1%	266,749	2%
	$ 4,381,735	**20%**	$ 3,962,788	19%	$ 3,858,527	20%	$ 3,868,731	20%	$ 3,905,182	21%	$ 3,914,040	22%	$ 3,891,715	22%	$ 3,837,808	22%
Total mortgage principal - Securitization Financing	**$ 7,731,652**	**36%**	$ 7,290,824	36%	$ 6,962,925	36%	$ 6,923,137	36%	$ 6,792,951	36%	$ 6,791,596	37%	$ 6,868,562	38%	$ 7,017,120	40%
Total																
Ontario	**$ 13,359,228**	**62%**	$ 12,677,155	62%	$ 12,359,880	63%	$ 12,156,705	63%	$ 11,933,785	64%	$ 11,625,332	64%	$ 11,547,026	64%	$ 11,162,174	63%
Alberta	**2,989,412**	**14%**	2,806,750	14%	2,754,032	14%	2,669,681	14%	2,612,418	14%	2,529,497	14%	2,595,884	14%	2,585,748	15%
Quebec	**1,780,482**	**8%**	1,700,020	8%	1,621,318	8%	1,617,269	8%	1,442,981	8%	1,426,124	8%	1,386,917	8%	1,449,692	8%
British Columbia	**2,233,443**	**10%**	2,005,236	10%	1,783,515	9%	1,726,655	9%	1,678,008	9%	1,558,500	9%	1,528,078	8%	1,469,532	8%
Saskatchewan	**382,131**	**2%**	367,763	2%	342,936	2%	331,285	2%	332,895	2%	324,910	2%	329,179	2%	319,186	2%
Other Provinces	**843,206**	**4%**	813,519	4%	728,146	4%	713,106	4%	700,884	4%	703,530	4%	697,685	4%	713,500	4%
Total mortgage principal	**$ 21,587,902**	**100%**	$ 20,370,443	100%	$ 19,589,827	100%	$ 19,214,701	100%	$ 18,700,971	100%	$ 18,167,893	100%	$ 18,084,769	100%	$ 17,699,832	100%

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

(2) Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

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Table 15: Residential mortgage and HELOC principal outstanding – by province[1][2]

($ THOUSANDS, EXCEPT PERCENTAGES)	Residential mortgages: Insured[3] Total	Insured[3] %	Residential mortgages: Uninsured Total	Uninsured %	HELOC[4]: Uninsured Total	Uninsured %	Total: Uninsured Total	Uninsured %
Q3 2018[5]								
Ontario	**$ 3,185,960**	**22%**	**$ 6,834,086**	**47%**	**$ 38,260**	**78%**	**$ 6,872,346**	**47%**
Alberta	**1,058,046**	**7%**	**790,075**	**5%**	**3,887**	**8%**	**793,962**	**5%**
British Columbia	**603,339**	**4%**	**811,115**	**6%**	**4,800**	**10%**	**815,915**	**6%**
Manitoba	**130,929**	**1%**	**68,213**	**1%**	**488**	**1%**	**68,701**	**0%**
Saskatchewan	**210,841**	**1%**	**54,699**	**0%**	**579**	**1%**	**55,278**	**0%**
Other Provinces	**349,630**	**2%**	**462,197**	**3%**	**995**	**2%**	**463,192**	**3%**
Total residential mortgages	**$ 5,538,745**	**38%**	**$ 9,020,385**	**62%**	**$ 49,009**	**100%**	**$ 9,069,394**	**62%**
Downtown Toronto condominiums[6]	**$ 50,588**	**0%**	**$ 176,982**	**1%**	**$ 280**	**0%**	**$ 177,262**	**1%**
Q4 2017								
Ontario	$ 3,274,488	25%	$ 5,945,063	45%	$ 32,279	80%	$ 5,977,342	45%
Alberta	954,012	7%	730,372	6%	3,879	10%	734,251	6%
British Columbia	578,424	4%	614,029	5%	2,821	7%	616,850	5%
Manitoba	109,786	1%	65,637	0%	436	1%	66,073	1%
Saskatchewan	191,655	1%	52,437	0%	279	1%	52,716	0%
Other Provinces	290,520	2%	361,818	3%	690	1%	362,508	3%
Total residential mortgages	$ 5,398,885	40%	$ 7,769,356	60%	$ 40,384	100%	$ 7,809,740	60%
Downtown Toronto condominiums[6]	$ 56,451	0%	$ 123,445	1%	$ 267	1%	$ 123,712	1%
Q3 2017								
Ontario	$ 3,328,434	26%	$ 5,744,131	44%	$ 30,183	80%	$ 5,774,314	45%
Alberta	945,428	7%	729,251	6%	3,869	10%	733,120	6%
British Columbia	598,813	5%	539,235	4%	2,452	7%	541,687	4%
Manitoba	106,989	1%	63,893	0%	435	1%	64,328	0%
Saskatchewan	194,001	2%	51,545	0%	266	1%	51,811	0%
Other Provinces	290,800	2%	327,894	3%	486	1%	328,380	3%
Total residential mortgages	$ 5,464,465	43%	$ 7,455,949	57%	$ 37,691	100%	$ 7,493,640	58%
Downtown Toronto condominiums[6]	$ 52,811	0%	$ 120,912	1%	$ 266	1%	$ 121,178	1%

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

(2) This table was prepared based on the disclosure requirements outlined in OSFI's Guideline B-20. For the purpose of this guideline, all reverse mortgages secured by residential property are considered to be HELOC.

(3) Insured by either CMHC or Genworth.

(4) We launched *PATH Home Plan*, also known as reverse mortgage, during Q1 2018 and Standalone HELOC ("SHELOC") product during Q3 2017. HELOC, SHELOC, and *PATH Home Plan* are collectively referred to as "HELOC" in this Report wherever applicable.

(5) Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

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

Table 16: Residential mortgage principal outstanding – by remaining amortization[1]

($ 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
Q3 2018[2]									
Total residential mortgages	**$ 3,353**	**$ 26,131**	**$ 142,371**	**$ 785,595**	**$ 3,866,630**	**$ 9,716,297**	**$ 18,755**	**$ -**	**$ 14,559,132**
	0.02%	**0.18%**	**0.98%**	**5.40%**	**26.56%**	**66.74%**	**0.13%**	**0.00%**	**100%**
Q2 2018[2]									
Total residential mortgages	$ 3,659	$ 21,329	$ 127,905	$ 681,941	$ 3,433,559	$ 9,443,631	$ 31,615	$ 370	$ 13,744,009
	0.03%	0.16%	0.93%	4.96%	24.98%	68.71%	0.23%	0.00%	100%
Q1 2018[2]									
Total residential mortgages	$ 2,936	$ 19,907	$ 116,206	$ 601,827	$ 3,324,131	$ 9,213,358	$ 33,366	$ 563	$ 13,312,294
	0.02%	0.15%	0.87%	4.52%	24.97%	69.21%	0.25%	0.01%	100%
Q4 2017									
Total residential mortgages	$ 2,269	$ 18,170	$ 100,080	$ 539,669	$ 3,295,980	$ 9,159,661	$ 52,126	$ 286	$ 13,168,241
	0.02%	0.14%	0.76%	4.10%	25.03%	69.56%	0.39%	0.00%	100%
Q3 2017									
Total residential mortgages	$ 2,606	$ 16,111	$ 93,513	$ 458,850	$ 3,278,994	$ 8,974,313	$ 95,526	$ 501	$ 12,920,414
	0.02%	0.12%	0.72%	3.56%	25.38%	69.46%	0.74%	0.00%	100%
Q2 2017									
Total residential mortgages	$ 2,212	$ 15,092	$ 82,989	$ 434,169	$ 3,249,051	$ 8,577,977	$ 57,801	$ 650	$ 12,419,941
	0.02%	0.12%	0.67%	3.50%	26.16%	69.07%	0.46%	0.00%	100%
Q1 2017									
Total residential mortgages	$ 2,138	$ 14,247	$ 74,626	$ 388,877	$ 3,154,107	$ 8,354,957	$ 79,289	$ 312	$ 12,068,553
	0.02%	0.12%	0.62%	3.22%	26.13%	69.23%	0.66%	0.00%	100%
Q4 2016									
Total residential mortgages	$ 1,609	$ 14,625	$ 71,136	$ 341,291	$ 3,070,607	$ 8,083,902	$ 80,487	$ 1,045	$ 11,664,702
	0.01%	0.13%	0.61%	2.93%	26.32%	69.30%	0.69%	0.01%	100%

[1] The above residential mortgage balances do not include HELOC (HELOC, SHELOC and Path Home Plan) amount.

[2] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

Table 17: Uninsured average loan-to-value of newly originated and newly acquired[1]

	2018						2017								2016	
	Q3[2]		Q2[2]		Q1[2]		Q4		Q3		Q2		Q1		Q4	
	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	**72%**	**8%**	72%	7%	71%	9%	72%	10%	71%	19%	70%	6%	72%	6%	73%	5%
Alberta	**71%**	**3%**	72%	9%	72%	3%	72%	2%	71%	32%	72%	8%	71%	4%	71%	13%
British Columbia	**67%**	**7%**	68%	13%	68%	7%	69%	6%	69%	3%	70%	3%	69%	6%	69%	3%
Manitoba	**71%**	**6%**	73%	5%	72%	4%	71%	6%	70%	13%	76%	1%	74%	6%	74%	4%
Saskatchewan	**67%**	**7%**	72%	0.4%	63%	13%	69%	1%	68%	3%	69%	1%	69%	3%	74%	8%
Other Provinces	**71%**	**2%**	71%	3%	70%	2%	71%	12%	70%	2%	71%	3%	70%	6%	71%	3%
Total Canada	**71%**	**7%**	71%	9%	70%	9%	71%	9%	70%	18%	70%	6%	72%	6%	72%	5%
Total Canada HELOC - Excluding SHELOC and *PATH Home Plan*[3]		**6%**		5%		7%		5%		5%		6%		6%		5%
Downtown Toronto condominiums[4]	**66%**	**6%**	68%	10%	66%	2%	63%	18%	63%	2%	65%	2%	64%	22%	67%	2%

[1] Geographic location based on the address of the property mortgaged.

[2] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

[3] HELOC includes HELOC, SHELOC, and *PATH Home Plan.* The loan-to-value ("LTV") of HELOC represents the authorized amount as a percentage of the original property value at the time of origination. In the case of non-standalone HELOCs, there are mortgages associated with most of these properties, but the aggregate LTVs are not presented on this chart. Aggregate LTVs do not exceed 80%. For SHELOCs, there are no mortgages associated to these properties.

[4] Included in Ontario totals above.

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Table 18: Average loan-to-value of existing residential mortgages[(1)(2)(3)(4)]

	2018									2017		
			Q3[(5)]			Q2[(5)]			Q1[(5)]			Q4
	Insured[(6)]	**Uninsured**	**Total**	Insured	Uninsured	Total	Insured	Uninsured	Total	Insured	Uninsured	Total
Ontario	**62%**	**64%**	**63%**	61%	64%	63%	61%	64%	63%	61%	64%	63%
Alberta	**76%**	**65%**	**71%**	75%	65%	71%	76%	66%	72%	75%	65%	71%
British Columbia	**66%**	**63%**	**64%**	65%	63%	64%	66%	64%	65%	66%	64%	65%
Manitoba	**78%**	**66%**	**74%**	78%	68%	74%	77%	68%	74%	77%	67%	73%
Saskatchewan	**69%**	**57%**	**66%**	69%	56%	66%	70%	57%	67%	70%	57%	67%
Other Provinces	**75%**	**65%**	**69%**	71%	65%	67%	72%	65%	68%	72%	64%	68%
Total Canada	**66%**	**64%**	**65%**	65%	64%	64%	66%	65%	65%	66%	64%	65%

	2017									2016		
			Q3			Q2			Q1			Q4
	Insured	Uninsured	Total	Insured	Uninsured	Total	Insured	Uninsured	Total	Insured	Uninsured	Total
Ontario	65%	61%	62%	68%	59%	62%	74%	61%	65%	74%	62%	66%
Alberta	79%	64%	73%	80%	65%	74%	83%	67%	75%	83%	66%	75%
British Columbia	75%	62%	69%	77%	61%	70%	79%	63%	72%	79%	63%	73%
Manitoba	81%	68%	76%	82%	69%	77%	83%	69%	77%	83%	69%	77%
Saskatchewan	81%	55%	75%	83%	55%	77%	84%	58%	78%	85%	59%	78%
Other Provinces	82%	63%	72%	83%	63%	73%	86%	65%	75%	87%	66%	77%
Total Canada	71%	61%	65%	73%	60%	66%	77%	62%	68%	78%	63%	69%

(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 our HELOC (HELOC, SHELOC and *PATH Home Plan*) products 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 total 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 $45.5 million at September 30, 2018 (June 30, 2018 - $48.4 million, September 30, 2017 - $52.6 million).

(5) Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

(6) Commencing in Q4 2017, there was a LTV methodology change with respect to third party purchased insured mortgages.

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Table 19: Single Family Lending - weighted average beacon score by LTV[1]

	2018			2017				2016
LTV at origination	**Q3**	Q2	Q1	Q4	Q3	Q2	Q1	Q4
<50% LTV	**700**	697	696	694	692	692	689	689
50% - 64.99% LTV	**692**	692	691	690	689	688	686	685
65% - 69.99% LTV	**687**	686	685	684	683	682	682	680
70% - 75% LTV	**685**	684	681	680	680	680	677	676
>75% LTV	**691**	690	686	687	686	685	683	679
Total	**690**	688	686	686	685	684	682	680

[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.

Equitable Group Inc.

Table 20: Modified Capital Disclosure Template - Equitable Bank

($ THOUSANDS, EXCEPT PERCENTAGES)	2018 Q3[1][2]	2018 Q2[1][2]	2018 Q1[1][2]	2017 Q4 All-in	2017 Q4 Transitional
Common Equity Tier 1 capital: instruments and reserves					
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	$ **203,237**	$ 201,784	$ 201,602	$ 200,990	
2 Retained earnings	**984,299**	941,626	909,493	868,966	
3 Accumulated other comprehensive income (and other reserves)	**(6,516)**	(7,146)	(6,308)	(8,748)	
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	**-**	-	-	-	
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	**-**	-	-	-	
6 **Common Equity Tier 1 capital before regulatory adjustments**	$ **1,181,020**	$ 1,136,264	$ 1,104,787	$ 1,061,208	
Common Equity Tier 1 capital: regulatory adjustments					
28 Total regulatory adjustments to Common Equity Tier 1	$ **(19,520)**	$ (18,745)	$ (17,592)	$ (17,046)	
29 **Common Equity Tier 1 capital (CET1)**	$ **1,161,500**	$ 1,117,519	$ 1,087,195	$ 1,044,162	$ 1,049,321
Additional Tier 1 capital: instruments					
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	$ **72,554**	$ 72,554	$ 72,554	$ 72,554	
31 of which: classified as equity under applicable accounting standards	**72,554**	72,554	72,554	72,554	
32 of which: classified as liabilities under applicable accounting standards	**-**	-	-	-	
33 Directly issued capital instruments subject to phase out from Additional Tier 1	**-**	-	-	-	
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	**-**	-	-	-	
35 of which: instruments issued by subsidiaries subject to phase out	**-**	-	-	-	
36 **Additional Tier 1 capital before regulatory adjustments**	$ **72,554**	$ 72,554	$ 72,554	$ 72,554	
Additional Tier 1 capital: regulatory adjustments					
43 Total regulatory adjustments to Additional Tier 1 capital	$ **-**	$ -	$ -	$ -	
44 Additional Tier 1 capital (AT1)	**72,554**	72,554	72,554	72,554	
45 **Tier 1 capital (T1 = CET1 + AT1)**	$ **1,234,054**	$ 1,190,073	$ 1,159,749	$ 1,116,716	$ 1,120,125
Tier 2 capital: instruments and allowances					
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	$ **-**	$ -	$ -	$ -	
47 Directly issued capital instruments subject to phase out from Tier 2	**-**	-	-	-	
48 Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	**-**	-	-	-	
49 of which: instruments issued by subsidiaries subject to phase out	**-**	-	-	-	
50 Collective allowances	**23,699**	23,449	23,976	31,890	
51 **Tier 2 capital before regulatory adjustments**	$ **23,699**	$ 23,449	$ 23,976	$ 31,890	
Tier 2 capital: regulatory adjustments					
57 Total regulatory adjustments to Tier 2 capital	$ **-**	$ -	$ -	$ -	
58 Tier 2 capital (T2)	**23,699**	23,449	23,976	31,890	
59 **Total capital (TC = T1 +T2)**	$ **1,257,753**	$ 1,213,522	$ 1,183,725	$ 1,148,606	$ 1,152,015
60 **Total risk-weighted assets**	$ **8,389,236**	$ 7,790,674	$ 7,396,553	$ 7,035,380	$ 7,043,725
Capital ratios					
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	**13.8%**	14.3%	14.7%	14.8%	14.9%
62 Tier 1 (as a percentage of risk-weighted assets)	**14.7%**	15.3%	15.7%	15.9%	15.9%
63 Total capital (as a percentage of risk-weighted assets)	**15.0%**	15.6%	16.0%	16.3%	16.4%
OSFI all-in target					
69 Common Equity Tier 1 capital all-in target ratio	**7.0%**	7.0%	7.0%	7.0%	
70 Tier 1 capital all-in target ratio	**8.5%**	8.5%	8.5%	8.5%	
71 Total capital all-in target ratio	**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 Current cap on CET1 instruments subject to phase out arrangements	**N/A**	N/A	N/A	N/A	
81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)	**N/A**	N/A	N/A	N/A	
82 Current cap on AT1 instruments subject to phase out arrangements	**N/A**	N/A	N/A	N/A	
83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	**-**	-	-	-	
84 Current cap on T2 instruments subject to phase out arrangements	**-**	-	-	-	
85 Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	**-**	-	-	-	

[1] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

[2] The transitional approach is no longer applicable effective Q1 2018.

Equitable Group Inc.

Table 20: Modified Capital Disclosure Template - Equitable Bank

($ THOUSANDS, EXCEPT PERCENTAGES)	2017 Q3 All-in	Q3 Transitional	Q2 All-in	Q2 Transitional	Q1 All-in	Q1 Transitional	2016 Q4 All-in	Q4 Transitional
Common Equity Tier 1 capital: instruments and reserves								
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	$ 199,968		$ 199,918		$ 199,819		$ 199,089	
2 Retained earnings	833,441		800,273		765,883		727,265	
3 Accumulated other comprehensive income (and other reserves)	(11,577)		(12,874)		(13,159)		(20,210)	
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		-		-		-	
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		-		-		-	
6 Common Equity Tier 1 capital before regulatory adjustments	$ 1,021,832		$ 987,317		$ 952,543		$ 906,144	
Common Equity Tier 1 capital: regulatory adjustments								
28 Total regulatory adjustments to Common Equity Tier 1	$ (16,299)		$ (15,325)		$ (14,557)		$ (15,037)	
29 Common Equity Tier 1 capital (CET1)	$ 1,005,533	$ 1,011,108	$ 971,992	$ 977,632	$ 937,986	$ 943,529	$ 891,107	$ 905,206
Additional Tier 1 capital: instruments								
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	$ 72,554		$ 72,554		$ 72,554		$ 72,554	
31 of which: classified as equity under applicable accounting standards	72,554		72,554		72,554		72,554	
32 of which: classified as liabilities under applicable accounting standards	-		-		-		-	
33 Directly issued capital instruments subject to phase out from Additional Tier 1	-		-		-		-	
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-		-		-		-	
35 of which: instruments issued by subsidiaries subject to phase out	-		-		-		-	
36 Additional Tier 1 capital before regulatory adjustments	$ 72,554		$ 72,554		$ 72,554		$ 72,554	
Additional Tier 1 capital: regulatory adjustments								
43 Total regulatory adjustments to Additional Tier 1 capital	$ -		$ -		$ -		$ -	
44 Additional Tier 1 capital (AT1)	72,554		72,554		72,554		72,554	
45 Tier 1 capital (T1 = CET1 + AT1)	$ 1,078,087	$ 1,081,347	$ 1,044,546	$ 1,047,611	$ 1,010,540	$ 1,013,451	$ 963,661	$ 969,676
Tier 2 capital: instruments and allowances								
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	$ -		$ -		$ -		$ -	
47 Directly issued capital instruments subject to phase out from Tier 2	62,891		62,891		62,891		65,000	
48 Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-		-		-		-	
49 of which: instruments issued by subsidiaries subject to phase out	-		-		-		-	
50 Collective allowances	31,890		31,890		31,890		31,890	
51 Tier 2 capital before regulatory adjustments	$ 94,781		$ 94,781		$ 94,781		$ 96,890	
Tier 2 capital: regulatory adjustments								
57 Total regulatory adjustments to Tier 2 capital	$ -		$ -		$ -		$ -	
58 Tier 2 capital (T2)	94,781		94,781		94,781		96,890	
59 Total capital (TC = T1 +T2)	$ 1,172,868	$ 1,176,128	$ 1,139,327	$ 1,142,391	$ 1,105,321	$ 1,110,340	$ 1,060,551	$ 1,066,565
60 Total risk-weighted assets	$ 6,814,247	$ 6,822,315	$ 6,561,813	$ 6,569,557	$ 6,739,517	$ 6,745,938	$ 6,385,825	$ 6,395,488
Capital ratios								
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	14.8%	14.8%	14.8%	14.9%	13.9%	14.0%	14.0%	14.2%
62 Tier 1 (as a percentage of risk-weighted assets)	15.8%	15.9%	15.9%	15.9%	15.0%	15.0%	15.1%	15.2%
63 Total capital (as a percentage of risk-weighted assets)	17.2%	17.2%	17.4%	17.4%	16.4%	16.5%	16.6%	16.7%
OSFI all-in target								
69 Common Equity Tier 1 capital all-in target ratio	7.0%		7.0%		7.0%		7.0%	
70 Tier 1 capital all-in target ratio	8.5%		8.5%		8.5%		8.5%	
71 Total capital all-in target ratio	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 Current cap on CET1 instruments subject to phase out arrangements	N/A		N/A		N/A		N/A	
81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A		N/A		N/A		N/A	
82 Current cap on AT1 instruments subject to phase out arrangements	N/A		N/A		N/A		N/A	
83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-		-		-		-	
84 Current cap on T2 instruments subject to phase out arrangements	62,891		62,891		62,891		75,469	
85 Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	2,110		2,110		2,110		-	

(1) Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordan
Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

(2) The transitional approach is no longer applicable effective Q1 2018.

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Table 21: Leverage Ratio - Equitable Bank

($ THOUSANDS, EXCEPT PERCENTAGES)	2018 Q3[1]	2018 Q2[1]	2018 Q1[1]	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4
On-balance sheet exposure								
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	**$ 22,806,548**	$ 21,607,008	$ 20,712,758	$ 20,278,798	$ 19,833,924	$ 19,374,722	$ 18,866,332	$ 18,313,889
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	**(25,616)**	(22,248)	(21,149)	(20,572)	(19,310)	(15,207)	(11,875)	(12,263)
3 **Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	**$ 22,780,932**	$ 21,584,760	$ 20,691,609	$ 20,258,226	$ 19,814,614	$ 19,359,515	$ 18,854,457	$ 18,301,626
Derivative exposures								
4 Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	**$ 17,018**	$ 12,991	$ 9,170	$ 17,963	$ 16,229	$ 18,199	$ 12,117	$ 13,752
5 Add-on amounts for PFE associated with all derivative transactions	**37,098**	33,207	32,660	30,102	26,785	19,743	18,722	15,113
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)**	**$ 54,116**	$ 46,198	$ 41,830	$ 48,065	$ 43,014	$ 37,942	$ 30,839	$ 28,865
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	**$ -**	$ -	$ -	$ -	$ -	$ -	$ 4,984	$ 200,986
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)**	**$ -**	$ -	$ -	$ -	$ -	$ -	$ 4,984	$ 200,986
Other off-balance sheet exposures								
17 Off-balance sheet exposure at gross notional amount	**$ 1,788,625**	$ 1,698,465	$ 1,419,735	$ 1,294,335	$ 1,223,803	$ 1,326,412	$ 1,102,267	$ 1,074,497
18 (Adjustments for conversion to credit equivalent amounts)	**(1,221,402)**	(1,203,478)	(992,268)	(924,242)	(869,867)	(982,930)	(771,282)	(758,512)
19 **Off-balance sheet items (sum of lines 17 and 18)**	**$ 567,223**	$ 494,987	$ 427,467	$ 370,093	$ 353,936	$ 343,482	$ 330,985	$ 315,985
Capital and Total Exposure								
20 Tier 1 capital	**$ 1,234,054**	$ 1,190,073	$ 1,159,749	$ 1,116,716	$ 1,078,087	$ 1,044,546	$ 1,010,540	$ 963,661
21 **Total Exposures (sum of lines 3, 11, 16 and 19)**	**$ 23,402,271**	$ 22,125,945	$ 21,160,906	$ 20,676,384	$ 20,211,564	$ 19,740,939	$ 19,221,265	$ 18,847,462
Leverage Ratios								
22 **Basel III Leverage Ratio**	**5.3%**	5.4%	5.5%	5.4%	5.3%	5.3%	5.3%	5.1%

[1] Please refer to the Q1, Q2 and Q3 2018 MD&A for additional discussion regarding the adoption of IFRS 9. Effective January 1, 2018, the amounts and ratios have been prepared in accordance with IFRS 9. Prior period comparatives were prepared in accordance with IAS 39 and have not been restated. As a result, current year disclosures are not directly comparable to prior periods.

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 in accordance with OSFI's Capital Adequacy Requirements ("CAR") Guideline.

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 in accordance with OSFI's CAR Guideline.

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.

Non-GAAP measures

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.

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 eligible stage 1 and 2 allowance (collective allowance under IAS 39) and subordinated debentures.

Tier 1 Ratio
is calculated by dividing Tier 1 Capital by Total RWA. This ratio is calculated for the Bank in accordance with OSFI's CAR Guideline.

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 in accordance with OSFI's CAR Guideline.

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

ECL
Expected credit loss

EPS
Earnings per Share

GAAP
Generally Accepted Accounting Principles

GICs
Guaranteed Investment Certificates

HELOC
Home Equity Line of Credit

HISAs
High Interest Savings Accounts

IFRS
International Financial Reporting Standards

IASB
International Accounting Standards Board

IAS
International Accounting Standard

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