2018 Annual Report The Bank Where People Make the Difference **Key Performance Indicators** Net Income (millions of canadian dollars) Dilute Earnings per Share (Canadian dollars) Return On Common Equity Record Earning of 11.3 billion in 2018, an increase of \$817 billion An increase of ROE from 14.9% to 15.7% in 2018 The Three Key Business Segments Segmented net income contribution Operatio.. Year US Retail Canadian Retail 3,322 Wholesale Retail 3,271 1,039 Canadian Retail US Retail Wholesale Retail