



# Supplemental Financial Information

For the Fourth Quarter Ended October 31, 2017

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## Basis of Presentation

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's fourth quarter 2017 Earnings News Release (ENR) and Investor Presentation, the 2017 Management's Discussion and Analysis (MD&A), and the Bank's Consolidated Financial Statements for the year ended October 31, 2017. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

### How the Bank Reports

The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as "reported" results. Certain comparative amounts have been reclassified to conform with the presentation adopted in the current period.

The Bank also utilizes non-GAAP financial measures referred to as "adjusted" results to assess each of its businesses and to measure the Bank's overall performance. To arrive at adjusted results, the Bank removes "items of note", from reported results. The items of note relate to items which management does not believe are indicative of underlying business performance. The Bank believes that adjusted results provide the reader with a better understanding of how management views the Bank's performance. The items of note are disclosed on page 3 of this package.

As explained, adjusted results differ from reported results determined in accordance with IFRS. Adjusted results, items of note, and related terms used in this package are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's reported and adjusted results is provided in the "How the Bank Reports" section of the Bank's 2017 MD&A and fourth quarter 2017 ENR.

### Segmented Information

For management reporting purposes, the Bank reports its results under three key business segments: Canadian Retail, which includes the results of the Canadian personal and commercial banking, wealth, and insurance businesses; U.S. Retail, which includes the results of the U.S. personal and business banking operations, wealth management services, and the Bank's investment in TD Ameritrade; and Wholesale Banking. The Bank's other activities are grouped into the Corporate segment. The appendix page has been included to facilitate comparability with the reportable segments of the Bank's Canadian peers.

Where applicable, the Bank measures and evaluates the performance of each segment based on adjusted results and adjusted return on common equity (ROE). Adjusted ROE is adjusted net income available to common shareholders as a percentage of average common equity. Adjusted ROE is a non-GAAP financial measure as it is not a defined term under IFRS and, therefore, may not be comparable to similar terms used by other issuers. The capital allocated to the business segments was based on 9% Common Equity Tier 1 (CET1) Capital in fiscal 2015, 2016, and 2017.

The Bank determines its segments based on the view taken by the Chief Executive Officer to regularly evaluate performance and make key operating decisions, and is not necessarily comparable with other financial services companies. Results of each business segment reflect revenue, expenses, assets, and liabilities generated by the businesses in that segment. Due to the complexity of the Bank, its management reporting model uses various estimates, assumptions, allocations, and risk-based methodologies for funds transfer pricing, inter-segment revenue, income tax rates, capital, indirect expenses, and cost transfers to measure business segment results. Transfer pricing of funds is generally applied at market rates. Inter-segment revenue is negotiated between each business segment and approximates the value provided by the distributing segment. Income tax provision or recovery is generally applied to each segment based on a statutory tax rate and may be adjusted for items and activities unique to each segment.

Net income for the operating business segments is presented before any items of note not attributed to the operating segments. Net interest income within Wholesale Banking is calculated on a taxable equivalent basis (TEB), which means that the value of the non-taxable or tax-exempt income, including dividends, is adjusted to its equivalent before-tax value. Using TEB allows the Bank to measure income from all securities and loans consistently, and makes for a more meaningful comparison of net interest income with similar institutions. The TEB increase to net interest income and provision for income taxes reflected in Wholesale Banking's results are reversed in the Corporate segment.

The presentation of the U.S. strategic cards portfolio revenues, provision for credit losses, and expenses in the U.S. Retail segment include only the Bank's agreed portion of the U.S. strategic cards portfolio, while the Corporate segment includes the retailer program partners' share. There was no impact on the net income of the segments or on the presentation of gross and net results in the Bank's Consolidated Statement of Income.

### Basel III Reporting

The Office of the Superintendent of Financial Institutions Canada (OSFI) has implemented a phased-in approach to the Credit Valuation Adjustment (CVA) component included in credit risk-weighted assets (RWA). The CVA capital charge phase-in is based on a scalar approach whereby a CVA capital charge of 64% applies in 2015 for the CET1 calculation and will increase annually until 100% in 2019. A different scalar applies to the CET1, Tier 1, and Total Capital ratios. Therefore, each capital ratio has its own RWA measure. For fiscal 2015 and 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71%, and 77%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81%, respectively. As the Bank is constrained by the Basel 1 regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel 1 risk weights which are the same for all capital ratios. All three RWA measures are disclosed as part of the RWA disclosures on page 78, as well as the Capital Position disclosures on pages 79 to 80.

Effective the third quarter of 2016, OSFI approved the Bank i) to use the Advanced Measurement Approach (AMA), and ii) to calculate the majority of the retail portfolio credit RWA in the U.S. Retail segment using the Advanced Internal Ratings Based (AIRB) approach.

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# Highlights

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015 Q4	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		2017	2016	2015
<b>Income Statement</b>												
1	\$ 5,330	\$ 5,267	\$ 5,109	\$ 5,141	\$ 5,072	\$ 4,924	\$ 4,880	\$ 5,047	\$ 4,887	\$ 20,847	\$ 19,923	\$ 18,724
2	3,940	4,019	3,364	3,979	3,673	3,777	3,379	3,563	3,160	15,302	14,392	12,702
3	9,270	9,286	8,473	9,120	8,745	8,701	8,259	8,610	8,047	36,149	34,315	31,426
4	578	505	500	633	548	556	584	642	509	2,216	2,330	1,683
5	615	519	538	574	585	692	530	655	637	2,246	2,462	2,500
6	4,828	4,855	4,786	4,897	4,848	4,640	4,736	4,653	4,911	19,366	18,877	18,073
7	3,249	3,407	2,649	3,016	2,764	2,813	2,409	2,660	1,990	12,321	10,646	9,170
8	640	760	257	596	555	576	466	546	259	2,253	2,143	1,523
9	2,609	2,647	2,392	2,420	2,209	2,237	1,943	2,114	1,731	10,068	8,503	7,647
10	103	122	111	113	94	121	109	109	108	449	433	377
11	2,712	2,769	2,503	2,533	2,303	2,358	2,052	2,223	1,839	10,517	8,936	8,024
12	(109)	96	58	25	44	58	230	24	338	70	356	730
13	2,603	2,865	2,561	2,558	2,347	2,416	2,282	2,247	2,177	10,587	9,292	8,754
14	50	47	48	48	43	36	37	25	26	193	141	99
15	\$ 2,553	\$ 2,818	\$ 2,513	\$ 2,510	\$ 2,304	\$ 2,380	\$ 2,245	\$ 2,222	\$ 2,151	\$ 10,394	\$ 9,151	\$ 8,655
<b>Attributable to:</b>												
16	\$ 2,518	\$ 2,789	\$ 2,485	\$ 2,481	\$ 2,275	\$ 2,351	\$ 2,217	\$ 2,193	\$ 2,122	\$ 10,273	\$ 9,036	\$ 8,543
17	35	29	28	29	29	29	28	29	29	121	115	112
<b>Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions)<sup>1</sup></b>												
18	\$ 1.42	\$ 1.46	\$ 1.31	\$ 1.32	\$ 1.20	\$ 1.24	\$ 1.07	\$ 1.17	\$ 0.96	\$ 5.51	\$ 4.68	\$ 4.22
19	1.36	1.51	1.34	1.34	1.23	1.27	1.20	1.18	1.15	5.55	4.88	4.62
20	1.42	1.46	1.31	1.32	1.20	1.24	1.07	1.17	0.96	5.50	4.67	4.21
21	1.36	1.51	1.34	1.33	1.22	1.27	1.20	1.18	1.14	5.54	4.87	4.61
22	1,845.8	1,846.5	1,854.4	1,855.8	1,855.4	1,853.4	1,850.9	1,854.1	1,853.1	1,850.6	1,853.4	1,849.2
23	1,849.9	1,850.2	1,858.7	1,860.3	1,858.8	1,856.6	1,853.9	1,857.5	1,857.2	1,854.8	1,856.8	1,854.1
<b>Balance Sheet (\$ billions)</b>												
24	\$ 1,279.0	\$ 1,202.4	\$ 1,251.9	\$ 1,186.9	\$ 1,177.0	\$ 1,182.4	\$ 1,124.8	\$ 1,173.6	\$ 1,104.4	\$ 1,279.0	\$ 1,177.0	\$ 1,104.4
25	75.2	73.5	76.2	73.3	74.2	71.2	67.8	71.7	67.0	75.2	74.2	67.0
<b>Risk Metrics (\$ billions, except as noted)</b>												
26	\$ 435.8	\$ 408.8	\$ 420.1	\$ 402.2	\$ 405.8	\$ 388.2	\$ 383.6	\$ 399.6	\$ 382.4	\$ 435.8	\$ 405.8	\$ 382.4
27	46.6	45.0	45.4	43.7	42.3	40.4	38.9	39.6	38.0	46.6	42.3	38.0
28	10.7 %	11.0 %	10.8 %	10.9 %	10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	10.7 %	10.4 %	9.9 %
29	\$ 53.8	\$ 52.2	\$ 52.3	\$ 50.6	\$ 49.4	\$ 46.4	\$ 45.0	\$ 45.7	\$ 43.4	\$ 53.8	\$ 49.4	\$ 43.4
30	12.3 %	12.8 %	12.5 %	12.6 %	12.2 %	11.9 %	11.7 %	11.4 %	11.3 %	12.3 %	12.2 %	11.3 %
31	14.9	15.6	14.9	15.1	15.2	14.6	14.4	13.7	14.0	14.9	15.2	14.0
32	3.9	4.1	3.9	4.0	4.0	3.8	3.8	3.7	3.7	3.9	4.0	3.7
33	120	124	122	124	130	132	128	124	126	n/a <sup>6</sup>	n/a	n/a
After-tax impact of 1% increase in interest rates on:												
34	\$ (235)	\$ (230)	\$ (190)	\$ (183)	\$ (234)	\$ (291)	\$ (64)	\$ (125)	\$ (143)	\$ (235)	\$ (234)	\$ (143)
35	70	74	67	97	87	72	126	170	240	70	87	240
36	2,398	2,330	2,624	2,690	2,785	2,786	2,908	3,143	2,660	2,398	2,785	2,660
37	0.38 %	0.38 %	0.43 %	0.45 %	0.46 %	0.48 %	0.51 %	0.54 %	0.48 %	0.38 %	0.46 %	0.48 %
38	0.39	0.33	0.35	0.42	0.37	0.39	0.42	0.45	0.40	0.37	0.41	0.34
Rating of senior debt:												
39	Aa2	Aa2	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa2	Aa1	Aa1
40	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

<sup>1</sup> Basic EPS is computed by dividing net income attributable to common shareholders by the weighted-average number of common shares outstanding during the period. For the calculation of diluted EPS, adjustments are made to the net income attributable to common shareholders to include the effect of dilutive securities. As a result, the sum of the quarterly basic and diluted EPS figures may not equal the year-to-date EPS.

<sup>2</sup> Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

<sup>3</sup> The CVA capital charge is being phased in until the first quarter of 2019. For fiscal 2015 and 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71%, and 77%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81%, respectively. As the Bank is constrained by the Basel 1 regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel 1 risk weights which are the same for all capital ratios.

<sup>4</sup> The leverage ratio is calculated as Tier 1 Capital, based on the "all-in" methodology, divided by leverage exposures. Refer to page 83 for further details.

<sup>5</sup> Effective the first quarter of 2017, OSFI requires Canadian banks to disclose the LCR based on an average of the daily positions during the quarter. The LCR for the quarters ended October 31, 2017, July 31, 2017, April 30, 2017, and January 31, 2017, were calculated as an average of the 63, 64, 61, and 62 daily data points, respectively, in the quarter.

<sup>6</sup> Not applicable.

<sup>7</sup> This is also referred to as economic value at risk (EVA<sub>R</sub>), and the amounts represent the difference between the change in present value of the Bank's asset portfolio and the change in present value of the Bank's liability portfolio, including off-balance sheet instruments, resulting from an instantaneous change in interest rates.

<sup>8</sup> Amounts represent the 12-month net interest exposure to an instantaneous and sustained shift in interest rates.

<sup>9</sup> Excludes acquired credit-impaired (ACI) loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

## Shareholder Value

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015	
<b>Business Performance</b>													
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	\$ 2,662	\$ 2,722	\$ 2,455	\$ 2,485	\$ 2,260	\$ 2,322	\$ 2,015	\$ 2,198	\$ 1,813	\$ 10,324	\$ 8,795	\$ 7,925
Average common equity	2	67,859	68,777	68,956	67,697	66,769	64,595	64,536	64,641	62,157	68,349	65,121	58,178
Return on common equity – reported	3	15.4 %	15.5 %	14.4 %	14.4 %	13.3 %	14.1 %	12.5 %	13.3 %	11.4 %	14.9 %	13.3 %	13.4 %
Return on common equity – adjusted	4	14.7	16.1	14.8	14.5	13.6	14.5	14.0	13.5	13.5	15.0	13.9	14.7
Return on Common Equity Tier 1 Capital risk-weighted assets – reported <sup>1</sup>	5	2.47	2.58	2.42	2.41	2.24	2.36	2.06	2.21	1.88	2.46	2.21	2.20
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted <sup>1</sup>	6	2.37	2.67	2.48	2.44	2.28	2.42	2.30	2.23	2.24	2.48	2.31	2.40
Efficiency ratio – reported	7	52.1	52.3	56.5	53.7	55.4	53.3	57.3	54.0	61.0	53.6	55.0	57.5
Efficiency ratio – adjusted	8	52.3	51.4	55.8	53.2	54.8	52.6	54.8	53.5	55.3	53.1	53.9	54.3
Effective tax rate													
Reported	9	19.7	22.3	9.7	19.8	20.1	20.5	19.3	20.5	13.0	18.3	20.1	16.6
Adjusted (TEB)	10	22.0	23.5	23.2	22.9	22.7	22.9	21.0	22.9	20.0	22.9	22.4	21.5
Net interest margin as a % of average earning assets	11	1.96	1.94	1.98	1.96	1.96	1.98	2.05	2.06	2.02	1.96	2.01	2.05
Average number of full-time equivalent staff	12	82,571	83,090	83,481	83,508	82,975	81,978	80,025	79,927	80,554	83,160	81,233	81,483
<b>Common Share Performance</b>													
Closing market price (\$)	13	\$ 73.34	\$ 64.27	\$ 64.23	\$ 67.41	\$ 60.86	\$ 56.89	\$ 55.85	\$ 53.15	\$ 53.68	\$ 73.34	\$ 60.86	\$ 53.68
Book value per common share (\$)	14	37.76	36.32	38.08	36.25	36.71	35.68	33.89	35.99	33.81	37.76	36.71	33.81
Closing market price to book value	15	1.94	1.77	1.69	1.86	1.66	1.59	1.65	1.48	1.59	1.94	1.66	1.59
Price-earnings ratio													
Reported	16	13.3	12.1	12.7	14.0	13.0	12.8	12.7	12.4	12.8	13.3	13.0	12.8
Adjusted	17	13.2	11.9	12.4	13.4	12.5	11.9	11.8	11.4	11.7	13.2	12.5	11.7
Total shareholder return on common shareholders' investment <sup>2</sup>	18	24.8 %	17.1 %	19.3 %	31.7 %	17.9 %	12.2 %	4.3 %	9.2 %	0.4 %	24.8 %	17.9 %	0.4 %
Number of common shares outstanding (millions)	19	1,839.6	1,848.6	1,843.4	1,856.4	1,857.2	1,854.8	1,853.5	1,850.3	1,855.1	1,839.6	1,857.2	1,855.1
Total market capitalization (\$ billions)	20	\$ 134.9	\$ 118.8	\$ 118.4	\$ 125.1	\$ 113.0	\$ 105.5	\$ 103.5	\$ 98.3	\$ 99.6	\$ 134.9	\$ 113.0	\$ 99.6
<b>Dividend Performance</b>													
Dividend per common share (\$)	21	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.55	\$ 0.55	\$ 0.55	\$ 0.55	\$ 0.51	\$ 0.51	\$ 2.35	\$ 2.16	\$ 2.00
Dividend yield <sup>3</sup>	22	3.5 %	3.7 %	3.6 %	3.4 %	3.8 %	3.9 %	4.1 %	3.8 %	3.9 %	3.6 %	3.9 %	3.7 %
Common dividend payout ratio													
Reported	23	42.1	41.1	45.9	41.6	45.7	44.5	51.2	43.6	53.0	42.6	46.1	47.4
Adjusted	24	43.9	39.7	44.8	41.2	44.8	43.4	45.9	43.1	44.5	42.3	44.3	43.3

<sup>1</sup> Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

<sup>2</sup> Return is calculated based on share price movement and dividends reinvested over a trailing one year period.

<sup>3</sup> Dividend yield is calculated as the dividend per common share divided by the average daily closing stock price in the relevant period. Dividend per common share is derived as follows: a) for the quarter – by annualizing the dividend per common share paid during the quarter; and b) for the full year – dividend per common share paid during the year.

## Adjustments for Items of Note<sup>1</sup>

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
<b>Pre-Tax Increase (Decrease) in Net Income</b>												
1	\$ 78	\$ 74	\$ 78	\$ 80	\$ 80	\$ 79	\$ 86	\$ 90	\$ 89	\$ 310	\$ 335	\$ 350
2	46	-	-	-	-	-	-	-	-	46	-	-
3	(204)	-	-	-	-	-	-	-	-	(204)	-	-
4	-	42	-	-	-	-	-	-	-	42	-	-
5	-	-	-	(41)	(19)	-	58	(46)	(24)	(41)	(7)	(62)
6	-	-	-	-	-	-	111	-	-	-	111	-
7	-	-	-	-	-	-	-	-	349	-	-	686
8	-	-	-	-	-	-	-	-	82	-	-	82
9	-	-	-	-	-	-	-	-	-	-	-	13
<b>Total</b>	<b>\$ (80)</b>	<b>\$ 116</b>	<b>\$ 78</b>	<b>\$ 39</b>	<b>\$ 61</b>	<b>\$ 79</b>	<b>\$ 255</b>	<b>\$ 44</b>	<b>\$ 496</b>	<b>\$ 153</b>	<b>\$ 439</b>	<b>\$ 1,069</b>
<b>Provision for (Recovery of) Income Taxes</b>												
11	\$ 19	\$ 18	\$ 20	\$ 21	\$ 20	\$ 21	\$ 23	\$ 25	\$ 24	\$ 78	\$ 89	\$ 95
12	10	-	-	-	-	-	-	-	-	10	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-
14	-	2	-	-	-	-	-	-	-	2	-	-
15	-	-	-	(7)	(3)	-	7	(5)	(3)	(7)	(1)	(7)
16	-	-	-	-	-	-	(5)	-	-	-	(5)	-
17	-	-	-	-	-	-	-	-	106	-	-	215
18	-	-	-	-	-	-	-	-	31	-	-	31
19	-	-	-	-	-	-	-	-	-	-	-	5
<b>Total</b>	<b>\$ 29</b>	<b>\$ 20</b>	<b>\$ 20</b>	<b>\$ 14</b>	<b>\$ 17</b>	<b>\$ 21</b>	<b>\$ 25</b>	<b>\$ 20</b>	<b>\$ 158</b>	<b>\$ 83</b>	<b>\$ 83</b>	<b>\$ 339</b>
<b>Total After-Tax Increase (Decrease) in Net Income</b>	<b>\$ (109)</b>	<b>\$ 96</b>	<b>\$ 58</b>	<b>\$ 25</b>	<b>\$ 44</b>	<b>\$ 58</b>	<b>\$ 230</b>	<b>\$ 24</b>	<b>\$ 338</b>	<b>\$ 70</b>	<b>\$ 356</b>	<b>\$ 730</b>
<b>After-Tax Increase (Decrease) in Earnings per Share (\$) (Footnote 11)</b>												
22	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.13	\$ 0.14	\$ 0.14
23	0.02	-	-	-	-	-	-	-	-	0.02	-	-
24	(0.11)	-	-	-	-	-	-	-	-	(0.11)	-	-
25	-	0.02	-	-	-	-	-	-	-	0.02	-	-
26	-	-	-	(0.02)	(0.01)	-	0.03	(0.02)	(0.01)	(0.02)	-	(0.03)
27	-	-	-	-	-	-	0.06	-	-	-	0.06	-
28	-	-	-	-	-	-	-	-	0.13	-	-	0.25
29	-	-	-	-	-	-	-	-	0.03	-	-	0.03
30	-	-	-	-	-	-	-	-	-	-	-	0.01
<b>Total</b>	<b>\$ (0.06)</b>	<b>\$ 0.05</b>	<b>\$ 0.03</b>	<b>\$ 0.01</b>	<b>\$ 0.02</b>	<b>\$ 0.03</b>	<b>\$ 0.13</b>	<b>\$ 0.01</b>	<b>\$ 0.18</b>	<b>\$ 0.04</b>	<b>\$ 0.20</b>	<b>\$ 0.40</b>

<sup>1</sup> For detailed footnotes to the items of note, refer to page 84.

## Segmented Results Summary

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
<b>Net Income (loss) – Adjusted</b>												
1	\$ 1,664	\$ 1,725	\$ 1,570	\$ 1,566	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 6,525	\$ 5,988	\$ 5,938
2	812	901	845	800	701	788	719	751	646	3,358	2,959	2,547
3	2,476	2,626	2,415	2,366	2,203	2,297	2,183	2,264	2,142	9,883	8,947	8,485
4	231	293	248	267	238	302	219	161	196	1,039	920	873
5	(104)	(54)	(102)	(75)	(94)	(183)	(120)	(178)	(161)	(335)	(575)	(604)
6	\$ 2,603	\$ 2,865	\$ 2,561	\$ 2,558	\$ 2,347	\$ 2,416	\$ 2,282	\$ 2,247	\$ 2,177	\$ 10,587	\$ 9,292	\$ 8,754
<b>Return on Common Equity – Adjusted<sup>1</sup></b>												
7	45.7 %	46.9 %	45.0 %	43.2 %	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	45.2 %	41.9 %	42.8 %
8	9.7	10.3	10.0	9.1	8.3	9.5	8.7	8.7	7.8	9.8	8.8	8.2
9	16.0	19.6	16.4	17.5	16.1	20.4	14.8	10.6	13.0	17.4	15.5	15.2
10	14.7	16.1	14.8	14.5	13.6	14.5	14.0	13.5	13.5	15.0	13.9	14.7
<b>Percentage of Adjusted Net Income Mix<sup>3</sup></b>												
11	91 %	90 %	91 %	90 %	90 %	88 %	91 %	93 %	92 %	90 %	91 %	91 %
12	9	10	9	10	10	12	9	7	8	10	9	9
13	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
<b>Geographic Contribution to Total Revenue<sup>4</sup></b>												
14	59 %	55 %	60 %	57 %	60 %	61 %	54 %	62 %	65 %	58 %	59 %	64 %
15	38	37	37	36	36	35	36	36	35	37	36	32
16	3	8	3	7	4	4	10	2	–	5	5	4
17	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

<sup>1</sup> Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

<sup>2</sup> CVA is included in accordance with the OSFI guidance.

<sup>3</sup> Percentages exclude the Corporate segment results.

<sup>4</sup> TEB amounts are not included.

## Canadian Retail Segment

### RESULTS OF OPERATIONS

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
1	\$ 2,773	\$ 2,692	\$ 2,533	\$ 2,613	\$ 2,551	\$ 2,519	\$ 2,418	\$ 2,491	\$ 2,497	\$ 10,611	\$ 9,979	\$ 9,781
2	2,625	2,637	2,599	2,590	2,599	2,622	2,469	2,540	2,500	10,451	10,230	9,904
3	5,398	5,329	5,132	5,203	5,150	5,141	4,887	5,031	4,997	21,062	20,209	19,685
4	244	238	235	269	263	258	262	228	221	986	1,011	887
5	615	519	538	574	585	692	530	655	637	2,246	2,462	2,500
6	2,272	2,219	2,218	2,225	2,250	2,133	2,095	2,079	2,143	8,934	8,557	8,407
7	2,267	2,353	2,141	2,135	2,052	2,058	2,000	2,069	1,996	8,896	8,179	7,891
8	603	628	571	569	550	549	536	556	500	2,371	2,191	1,953
9	\$ 1,664	\$ 1,725	\$ 1,570	\$ 1,566	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 6,525	\$ 5,988	\$ 5,938
10	\$ 14.4	\$ 14.6	\$ 14.3	\$ 14.4	\$ 14.4	\$ 14.3	\$ 14.3	\$ 14.1	\$ 14.0	\$ 14.4	\$ 14.3	\$ 13.9
11	45.7 %	46.9 %	45.0 %	43.2 %	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	45.2 %	41.9 %	42.8 %

### Key Performance Indicators (\$ billions, except as noted)

12	\$ 100	\$ 99	\$ 100	\$ 99	\$ 99	\$ 99	\$ 110	\$ 108	\$ 106	\$ 100	\$ 99	\$ 106
13	189.4	188.0	187.5	188.2	188.0	185.6	185.3	185.2	182.2	188.2	186.0	177.5
14	73.4	69.6	66.5	65.3	64.1	62.8	61.2	61.0	60.8	68.8	62.3	60.0
15	22.3	21.6	20.9	20.8	20.6	19.9	19.2	19.0	18.5	21.4	19.7	17.4
16	17.1	17.0	16.5	16.2	16.0	16.2	15.8	16.2	16.1	16.7	16.0	16.4
17	19.3	19.2	18.8	19.3	19.1	19.1	18.7	19.2	19.0	19.1	19.0	18.7
18	321.5	315.4	310.2	309.8	307.8	303.6	300.2	300.6	296.6	314.2	303.0	290.0
19	68.1	66.5	65.4	63.8	62.7	61.6	60.4	58.3	57.0	66.0	60.8	55.0
20	186.4	185.0	181.6	179.8	176.1	172.2	168.9	167.1	165.1	183.2	171.1	160.9
21	107.4	105.6	99.2	99.0	95.6	90.6	85.0	85.2	84.4	102.8	89.1	83.1
22	23.3	23.7	24.5	24.2	22.5	21.3	20.5	19.4	18.9	24.0	20.9	18.4
23	2.86 %	2.84 %	2.81 %	2.82 %	2.78 %	2.79 %	2.77 %	2.80 %	2.84 %	2.83 %	2.78 %	2.87 %
24	\$ 387	\$ 370	\$ 404	\$ 390	\$ 379	\$ 372	\$ 355	\$ 342	\$ 347	\$ 387	\$ 379	\$ 347
25	283	272	279	266	271	268	256	248	246	283	271	246
26	1,038	1,104	938	860	1,031	1,091	973	870	1,046	3,940	3,965	3,988
27	42.1 %	41.6 %	43.2 %	42.8 %	43.7 %	41.5 %	42.9 %	41.3 %	42.9 %	42.4 %	42.3 %	42.7 %
28	1,128	1,138	1,153	1,154	1,156	1,152	1,152	1,157	1,165	1,128	1,156	1,165
29	38,222	38,736	39,227	39,347	39,149	38,852	37,987	38,301	38,782	38,880	38,575	39,218

<sup>1</sup> Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

<sup>2</sup> Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.



## U.S. Retail Segment – Canadian Dollars

### RESULTS OF OPERATIONS

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015 Q4	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		2017	2016	2015
Net interest income	\$ 1,872	\$ 1,924	\$ 1,851	\$ 1,839	\$ 1,832	\$ 1,755	\$ 1,737	\$ 1,769	\$ 1,658	\$ 7,486	\$ 7,093	\$ 6,131
Non-interest income	669	715	664	687	592	591	553	630	492	2,735	2,366	2,098
Total revenue <sup>1</sup>	2,541	2,639	2,515	2,526	2,424	2,346	2,290	2,399	2,150	10,221	9,459	8,229
Provision for credit losses <sup>2</sup>	203	180	152	257	193	168	162	221	174	792	744	535
Non-interest expenses	1,529	1,466	1,449	1,434	1,499	1,372	1,416	1,406	1,442	5,878	5,693	5,188
Income (loss) before income taxes	809	993	914	835	732	806	712	772	534	3,551	3,022	2,506
Provision for (recovery of) income taxes	138	210	177	146	124	143	101	130	48	671	498	394
<b>U.S. Retail Bank net income – reported</b>	<b>671</b>	<b>783</b>	<b>737</b>	<b>689</b>	<b>608</b>	<b>663</b>	<b>611</b>	<b>642</b>	<b>486</b>	<b>2,880</b>	<b>2,524</b>	<b>2,112</b>
Adjustments for items of note, net of income taxes <sup>3</sup>	16	–	–	–	–	–	–	–	51	16	–	59
<b>U.S. Retail Bank net income – adjusted</b>	<b>687</b>	<b>783</b>	<b>737</b>	<b>689</b>	<b>608</b>	<b>663</b>	<b>611</b>	<b>642</b>	<b>537</b>	<b>2,896</b>	<b>2,524</b>	<b>2,171</b>
Equity in net income of an investment in TD Ameritrade – reported <sup>4</sup>	105	118	108	111	93	125	108	109	109	442	435	376
Adjustments for items of note, net of income taxes <sup>5</sup>	20	–	–	–	–	–	–	–	–	20	–	–
Equity in net income of an investment in TD Ameritrade – adjusted <sup>4</sup>	125	118	108	111	93	125	108	109	109	462	435	376
<b>Net income – adjusted</b>	<b>812</b>	<b>901</b>	<b>845</b>	<b>800</b>	<b>701</b>	<b>788</b>	<b>719</b>	<b>751</b>	<b>646</b>	<b>3,358</b>	<b>2,959</b>	<b>2,547</b>
<b>Net income – reported</b>	<b>\$ 776</b>	<b>\$ 901</b>	<b>\$ 845</b>	<b>\$ 800</b>	<b>\$ 701</b>	<b>\$ 788</b>	<b>\$ 719</b>	<b>\$ 751</b>	<b>\$ 595</b>	<b>\$ 3,322</b>	<b>\$ 2,959</b>	<b>\$ 2,488</b>
Average common equity (\$ billions)	\$ 33.1	\$ 34.6	\$ 34.6	\$ 34.9	\$ 33.7	\$ 33.0	\$ 33.6	\$ 34.4	\$ 33.1	\$ 34.3	\$ 33.7	\$ 31.1
Return on common equity – reported <sup>6</sup>	9.3 %	10.3 %	10.0 %	9.1 %	8.3 %	9.5 %	8.7 %	8.7 %	7.1 %	9.7 %	8.8 %	8.0 %
Return on common equity – adjusted <sup>6</sup>	9.7	10.3	10.0	9.1	8.3	9.5	8.7	8.7	7.8	9.8	8.8	8.2
<b>Key Performance Indicators (\$ billions, except as noted)</b>												
Common Equity Tier 1 Capital risk-weighted assets <sup>7</sup>	\$ 228	\$ 214	\$ 232	\$ 218	\$ 223	\$ 211	\$ 200	\$ 216	\$ 200	\$ 228	\$ 223	\$ 200
Average loans – personal	28.4	27.8	28.0	27.9	27.2	26.8	27.3	28.5	27.6	28.0	27.5	26.2
Residential mortgages												
Consumer instalment and other personal												
HELOC	12.2	12.8	13.0	13.1	13.0	13.0	13.4	14.1	13.5	12.8	13.4	12.9
Indirect auto	27.9	28.3	28.0	28.2	27.5	26.6	26.3	26.7	24.6	28.1	26.8	22.0
Other	0.8	0.8	0.7	0.8	0.7	0.7	0.7	0.8	0.7	0.8	0.7	0.7
Credit card	14.3	14.4	14.1	14.5	13.3	12.7	12.9	13.8	10.6	14.4	13.2	9.1
Total average loans – personal	83.6	84.1	83.8	84.5	81.7	79.8	80.6	83.9	77.0	84.1	81.6	70.9
Average loans and acceptances – business	101.6	105.9	106.2	106.4	101.9	98.8	97.4	99.8	89.6	105.0	99.4	80.0
Average debt securities classified as loans	0.7	0.8	0.8	1.3	1.4	1.5	1.7	1.8	1.9	0.9	1.6	2.0
Average deposits												
Personal	106.5	112.1	112.7	108.6	104.6	102.4	103.2	102.7	96.5	110.0	103.2	89.4
Business <sup>8</sup>	82.4	85.2	87.4	87.3	85.1	80.2	82.2	84.8	80.3	85.6	83.1	72.7
TD Ameritrade insured deposit accounts	124.0	120.4	125.8	126.3	116.8	108.9	111.4	111.9	104.5	124.1	112.3	94.8
Margin on average earning assets <sup>1,9</sup>	3.18 %	3.14 %	3.05 %	3.03 %	3.13 %	3.14 %	3.11 %	3.11 %	3.08 %	3.11 %	3.12 %	3.12 %
Assets under administration	\$ 23	\$ 23	\$ 25	\$ 23	\$ 23	\$ 22	\$ 21	\$ 23	\$ 21	\$ 23	\$ 23	\$ 21
Assets under management	81	76	82	78	89	96	93	103	103	81	89	103
Efficiency ratio – reported	60.2 %	55.6 %	57.6 %	56.8 %	61.8 %	58.5 %	61.8 %	58.6 %	67.1 %	57.5 %	60.2 %	63.0 %
Efficiency ratio – adjusted	59.1	55.6	57.6	56.8	61.8	58.5	61.8	58.6	64.5	57.3	60.2	62.2
Total revenue – adjusted (\$ millions)	\$ 2,541	\$ 2,639	\$ 2,515	\$ 2,526	\$ 2,424	\$ 2,346	\$ 2,290	\$ 2,399	\$ 2,223	\$ 10,221	\$ 9,459	\$ 8,302
Non-interest expenses – adjusted (\$ millions)	1,503	1,466	1,449	1,434	1,499	1,372	1,416	1,406	1,433	5,852	5,693	5,166
Number of U.S. retail stores as at period end <sup>10</sup>	1,270	1,260	1,260	1,257	1,278	1,267	1,265	1,264	1,298	1,270	1,278	1,298
Average number of full-time equivalent staff	26,094	25,812	25,745	26,037	26,103	25,998	25,599	25,226	25,250	25,923	25,732	25,647

<sup>1</sup> Effective the first quarter of 2017, the impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.

<sup>2</sup> Includes all Federal Deposit Insurance Corporation (FDIC) covered loans and other ACI loans.

<sup>3</sup> Items of note relate to the charges associated with the Bank's acquisition of Scottrade Bank, charge related to the acquisition in U.S. strategic cards portfolio and related integration costs, and litigation and litigation-related charge(s)/reserve(s). Refer to footnotes 3, 9, and 10, respectively, on page 84.

<sup>4</sup> Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

<sup>5</sup> Includes the impact of items of note relating to the Bank's share of charges associated with TD Ameritrade's acquisition of Scottrade Financial Services Inc. (Scottrade). Refer to footnote 3 on page 84.

<sup>6</sup> Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

<sup>7</sup> Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

<sup>8</sup> Effective the first quarter of 2016, excludes the impact of intercompany deposits.

<sup>9</sup> The margin on average earning assets a) includes the value of tax-exempt interest income, adjusted to its equivalent before-tax value, and b) excludes the impact related to the TD Ameritrade insured deposit accounts (IDA). This ratio a) excludes the impact of cash collateral deposited by affiliates with the U.S. banks, which has been eliminated at the U.S. Retail segment level, and b) the allocation to the IDA has been changed to reflect the Basel III liquidity rules.

<sup>10</sup> Includes full service retail banking stores.

## U.S. Retail Segment – U.S. Dollars

### RESULTS OF OPERATIONS

(US\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
1	\$ 1,498	\$ 1,457	\$ 1,391	\$ 1,381	\$ 1,396	\$ 1,354	\$ 1,308	\$ 1,288	\$ 1,260	\$ 5,727	\$ 5,346	\$ 4,925
2	534	542	498	517	452	456	417	459	373	2,091	1,784	1,689
3	2,032	1,999	1,889	1,898	1,848	1,810	1,725	1,747	1,633	7,818	7,130	6,614
4	163	137	114	193	146	130	123	160	133	607	559	430
5	1,222	1,113	1,088	1,077	1,142	1,058	1,067	1,022	1,096	4,500	4,289	4,165
6	647	749	687	628	560	622	535	565	404	2,711	2,282	2,019
7	109	159	133	110	95	110	76	95	36	511	376	318
8	538	590	554	518	465	512	459	470	368	2,200	1,906	1,701
9	13	–	–	–	–	–	–	–	39	13	–	46
10	551	590	554	518	465	512	459	470	407	2,213	1,906	1,747
11	83	88	82	83	71	97	78	82	84	336	328	306
12	16	–	–	–	–	–	–	–	–	16	–	–
13	99	88	82	83	71	97	78	82	84	352	328	306
14	650	678	636	601	536	609	537	552	491	2,565	2,234	2,053
15	\$ 621	\$ 678	\$ 636	\$ 601	\$ 536	\$ 609	\$ 537	\$ 552	\$ 452	\$ 2,536	\$ 2,234	\$ 2,007
16	\$ 26.4	\$ 26.2	\$ 26.0	\$ 26.2	\$ 25.7	\$ 25.4	\$ 25.2	\$ 25.1	\$ 25.1	\$ 26.2	\$ 25.4	\$ 25.0
<b>Key Performance Indicators (US\$ billions, except as noted)</b>												
17	\$ 176	\$ 172	\$ 170	\$ 167	\$ 166	\$ 162	\$ 160	\$ 154	\$ 153	\$ 176	\$ 166	\$ 153
18	22.7	21.1	21.0	20.9	20.7	20.6	20.6	20.7	20.9	21.4	20.7	21.0
19	9.7	9.7	9.8	9.9	9.9	10.0	10.1	10.3	10.3	9.8	10.1	10.4
20	22.3	21.4	21.0	21.2	21.0	20.5	19.8	19.4	18.7	21.5	20.2	17.7
21	0.6	0.6	0.5	0.6	0.6	0.6	0.6	0.5	0.6	0.6	0.6	0.6
22	11.5	10.9	10.6	10.9	10.1	9.8	9.7	10.1	8.0	11.0	9.9	7.3
23	66.8	63.7	62.9	63.5	62.3	61.5	60.8	61.0	58.5	64.3	61.5	57.0
24	81.3	80.2	79.7	79.9	77.7	76.2	73.3	72.6	68.1	80.3	74.9	64.2
25	0.6	0.6	0.6	1.0	1.1	1.2	1.3	1.3	1.4	0.7	1.2	1.6
26	85.2	85.0	84.6	81.5	79.7	79.0	77.8	74.7	73.3	84.1	77.8	71.8
27	65.9	64.6	65.6	65.6	64.9	61.8	62.0	61.7	61.0	65.4	62.6	58.3
28	99.2	91.3	94.5	94.8	89.1	84.0	83.9	81.4	79.4	94.9	84.6	76.1
29	18	18	18	18	17	17	17	16	16	18	17	16
30	63	61	60	60	66	74	74	73	79	63	66	79
31	2,032	1,999	1,889	1,898	1,848	1,810	1,725	1,747	1,689	7,818	7,130	6,670
32	1,201	1,113	1,088	1,077	1,142	1,058	1,067	1,022	1,089	4,479	4,289	4,146

<sup>1</sup> Effective the first quarter of 2017, the impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.

<sup>2</sup> Includes all FDIC covered loans and other ACI loans.

<sup>3</sup> Items of note relate to the charges associated with the Bank's acquisition of Scottrade Bank, charge related to the acquisition in U.S. strategic cards portfolio and related integration costs, and litigation and litigation-related charge(s)/reserve(s). Refer to footnotes 3, 9, and 10, respectively, on page 84.

<sup>4</sup> Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

<sup>5</sup> Includes the impact of items of note relating to the Bank's share of charges associated with TD Ameritrade's acquisition of Scottrade. Refer to footnote 3 on page 84.

<sup>6</sup> Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

<sup>7</sup> Effective the first quarter of 2016, excludes the impact of intercompany deposits.

## Wholesale Banking Segment

### RESULTS OF OPERATIONS

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015 Q4	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		2017	2016	2015
1	\$ 277	\$ 329	\$ 805	\$ 393	\$ 396	\$ 390	\$ 440	\$ 459	\$ 550	\$ 1,804	\$ 1,685	\$ 2,295
2	417	573	13	464	345	469	326	205	116	1,467	1,345	631
3	694	902	818	857	741	859	766	664	666	3,271	3,030	2,926
4	-	-	(4)	(24)	1	11	50	12	14	(28)	74	18
5	420	504	481	524	432	437	441	429	390	1,929	1,739	1,701
6	274	398	341	357	308	411	275	223	262	1,370	1,217	1,207
7	43	105	93	90	70	109	56	62	66	331	297	334
8	\$ 231	\$ 293	\$ 248	\$ 267	\$ 238	\$ 302	\$ 219	\$ 161	\$ 196	\$ 1,039	\$ 920	\$ 873
9	\$ 5.7	\$ 5.9	\$ 6.2	\$ 6.0	\$ 5.9	\$ 5.9	\$ 6.0	\$ 6.1	\$ 6.0	\$ 6.0	\$ 6.0	\$ 5.8
10	16.0 %	19.6 %	16.4 %	17.5 %	16.1 %	20.4 %	14.8 %	10.6 %	13.0 %	17.4 %	15.5 %	15.2 %
<b>Key Performance Indicators</b>												
(\$ billions, except as noted)												
11	\$ 62	\$ 63	\$ 70	\$ 69	\$ 67	\$ 67	\$ 63	\$ 65	\$ 65	\$ 62	\$ 67	\$ 65
12	20	20	20	19	21	21	19	18	16	20	21	16
13	60.5 %	55.9 %	58.8 %	61.1 %	58.3 %	50.9 %	57.6 %	64.6 %	58.6 %	59.0 %	57.4 %	58.1 %
14	4,043	4,014	3,969	3,929	3,893	3,808	3,649	3,712	3,741	3,989	3,766	3,748
<b>Trading-Related Income (Loss) (TEB)<sup>7</sup></b>												
15	\$ 121	\$ 207	\$ 85	\$ 248	\$ 159	\$ 239	\$ 172	\$ 171	\$ 112	\$ 661	\$ 741	\$ 600
16	159	205	136	173	156	149	163	154	109	673	622	467
17	31	51	204	94	65	59	94	55	95	380	273	478
18	\$ 311	\$ 463	\$ 425	\$ 515	\$ 380	\$ 447	\$ 429	\$ 380	\$ 316	\$ 1,714	\$ 1,636	\$ 1,545

<sup>1</sup> Effective February 1, 2017, the total gains and losses on derivatives hedging the reclassified available-for-sale (AFS) securities portfolio are recorded in Wholesale Banking, previously reported in the Corporate segment and treated as an item of note.

<sup>2</sup> Includes the cost of credit protection incurred in economic hedging of the lending portfolio.

<sup>3</sup> Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

<sup>4</sup> CVA is included in accordance with OSFI guidance.

<sup>5</sup> Amounts are calculated in accordance with the Basel III regulatory framework and are presented based on the "all-in" methodology.

<sup>6</sup> Includes gross loans and bankers' acceptances, excluding letters of credit, cash collateral, credit default swaps (CDS) and reserves for the corporate lending business.

<sup>7</sup> Includes trading-related income reported in net interest income and non-interest income.

## Corporate Segment

### RESULTS OF OPERATIONS

(\$ millions)

For the period ended

LINE #	2017				2016				2015	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
1	\$ 408	\$ 322	\$ (80)	\$ 296	\$ 293	\$ 260	\$ 285	\$ 328	\$ 182	\$ 946	\$ 1,166	\$ 517
2	229	94	88	238	137	95	31	188	52	649	451	69
3	637	416	8	534	430	355	316	516	234	1,595	1,617	586
4	131	87	117	131	91	119	110	181	100	466	501	243
5	607	666	638	714	667	698	784	739	936	2,625	2,888	2,777
6	(101)	(337)	(747)	(311)	(328)	(462)	(578)	(404)	(802)	(1,496)	(1,772)	(2,434)
7	(144)	(183)	(584)	(209)	(189)	(225)	(227)	(202)	(355)	(1,120)	(843)	(1,158)
8	(2)	4	3	2	1	(4)	1	–	(1)	7	(2)	1
9	41	(150)	(160)	(100)	(138)	(241)	(350)	(202)	(448)	(369)	(931)	(1,275)
10	(145)	96	58	25	44	58	230	24	287	34	356	671
11	\$ (104)	\$ (54)	\$ (102)	\$ (75)	\$ (94)	\$ (183)	\$ (120)	\$ (178)	\$ (161)	\$ (335)	\$ (575)	\$ (604)
<b>Decomposition of Adjustments for Items of Note, Net of Income Taxes<sup>6</sup></b>												
12	\$ 59	\$ 56	\$ 58	\$ 59	\$ 60	\$ 58	\$ 63	\$ 65	\$ 65	\$ 232	\$ 246	\$ 255
13	(204)	–	–	–	–	–	–	–	–	(204)	–	–
14	–	40	–	–	–	–	–	–	–	40	–	–
15	–	–	–	(34)	(16)	–	51	(41)	(21)	(34)	(6)	(55)
16	–	–	–	–	–	–	116	–	–	–	116	–
17	–	–	–	–	–	–	–	–	243	–	–	471
18	\$ (145)	\$ 96	\$ 58	\$ 25	\$ 44	\$ 58	\$ 230	\$ 24	\$ 287	\$ 34	\$ 356	\$ 671
<b>Decomposition of Items included in Net Income (Loss) – Adjusted</b>												
19	\$ (182)	\$ (166)	\$ (186)	\$ (233)	\$ (215)	\$ (222)	\$ (196)	\$ (203)	\$ (192)	\$ (767)	\$ (836)	\$ (734)
20	43	83	56	129	92	10	48	(4)	2	311	146	18
21	35	29	28	29	29	29	28	29	29	121	115	112
22	\$ (104)	\$ (54)	\$ (102)	\$ (75)	\$ (94)	\$ (183)	\$ (120)	\$ (178)	\$ (161)	\$ (335)	\$ (575)	\$ (604)
23	14,212	14,528	14,540	14,195	13,830	13,320	12,790	12,688	12,781	14,368	13,160	12,870

<sup>1</sup> Includes the elimination of TEB adjustments reported in Wholesale Banking's results.

<sup>2</sup> Business segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.

<sup>3</sup> Effective February 1, 2017, the total gains and losses on derivatives hedging the reclassified available-for-sale securities portfolio are recorded in Wholesale Banking, previously reported in the Corporate segment and treated as an item of note.

<sup>4</sup> Effective the first quarter of 2017, the impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.

<sup>5</sup> Includes incurred but not identified PCL related to the products in the Canadian Retail and Wholesale Banking segments.

<sup>6</sup> For detailed footnotes to the items of note, refer to page 84. All adjustments for items of note are net of income taxes, except for the dilution gain on the Scottrade transaction, which is non-taxable.

## Net Interest Income and Margin

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
<b>Interest Income</b>												
1	\$ 6,258	\$ 6,045	\$ 5,655	\$ 5,705	\$ 5,589	\$ 5,433	\$ 5,297	\$ 5,432	\$ 5,159	\$ 23,663	\$ 21,751	\$ 20,319
2	1,487	1,464	1,425	1,347	1,219	1,100	1,115	1,150	1,136	5,723	4,584	4,369
3	141	115	115	75	68	62	58	37	34	446	225	142
4	7,886	7,624	7,195	7,127	6,876	6,595	6,470	6,619	6,329	29,832	26,560	24,830
<b>Interest Expense</b>												
5	1,858	1,729	1,553	1,475	1,340	1,194	1,126	1,098	1,023	6,615	4,758	4,242
6	133	116	112	111	103	113	112	124	130	472	452	593
7	103	97	91	100	107	104	96	88	103	391	395	390
8	462	415	330	300	254	260	256	262	186	1,507	1,032	881
9	2,556	2,357	2,086	1,986	1,804	1,671	1,590	1,572	1,442	8,985	6,637	6,106
10	5,330	5,267	5,109	5,141	5,072	4,924	4,880	5,047	4,887	20,847	19,923	18,724
11	26	59	457	112	86	79	82	65	95	654	312	417
12	\$ 5,356	\$ 5,326	\$ 5,566	\$ 5,253	\$ 5,158	\$ 5,003	\$ 4,962	\$ 5,112	\$ 4,982	\$ 21,501	\$ 20,235	\$ 19,141
13	\$ 1,230	\$ 1,239	\$ 1,217	\$ 1,212	\$ 1,196	\$ 1,157	\$ 1,142	\$ 1,141	\$ 1,113	\$ 1,224	\$ 1,159	\$ 1,063
14	1,077	1,077	1,056	1,041	1,031	989	969	975	958	1,063	991	914
15	1.96 %	1.94 %	1.98 %	1.96 %	1.96 %	1.98 %	2.05 %	2.06 %	2.02 %	1.96 %	2.01 %	2.05 %
<b>Impact on Net Interest Income due to Impaired Loans</b>												
16	\$ (8)	\$ (12)	\$ (19)	\$ (17)	\$ (20)	\$ (22)	\$ (27)	\$ (24)	\$ (27)	\$ (56)	\$ (93)	\$ (103)
17	28	29	29	32	33	32	32	32	29	118	129	110
18	(1)	—	(3)	(2)	(1)	(1)	(1)	(1)	(2)	(6)	(4)	(3)
19	\$ 19	\$ 17	\$ 7	\$ 13	\$ 12	\$ 9	\$ 4	\$ 7	\$ —	\$ 56	\$ 32	\$ 4

## Non-Interest Income

(\$ millions)													
<i>For the period ended</i>													
LINE #	2017				2016				2015	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015	
<b>Investment and Securities Services</b>													
1	\$ 118	\$ 118	\$ 129	\$ 128	\$ 119	\$ 117	\$ 117	\$ 110	\$ 107	\$ 493	\$ 463	\$ 430	
2	245	242	235	238	226	216	205	206	189	960	853	760	
3	126	161	147	155	132	177	138	99	87	589	546	443	
4	135	136	133	130	130	126	123	126	123	534	505	481	
5	437	445	429	427	420	410	390	403	402	1,738	1,623	1,569	
6	34	40	36	35	37	40	38	38	36	145	153	150	
7	1,095	1,142	1,109	1,113	1,064	1,086	1,011	982	944	4,459	4,143	3,833	
8	278	304	284	264	268	271	258	251	254	1,130	1,048	925	
9	41	37	36	14	28	37	1	(12)	11	128	54	79	
10	141	237	(288)	213	83	174	97	41	(99)	303	395	(223)	
11	658	682	645	663	656	641	631	643	638	2,648	2,571	2,376	
12	560	638	566	624	582	592	543	596	480	2,388	2,313	1,766	
13	943	956	909	952	945	959	924	968	977	3,760	3,796	3,758	
<b>Other income</b>													
14	20	22	44	54	33	28	21	40	59	140	122	256	
Income (loss) from financial instruments designated at fair value through profit or loss													
15	3	(1)	6	(2)	(3)	5	2	(13)	(3)	6	(9)	(12)	
16	(6)	(59)	23	(51)	1	36	(12)	8	(21)	(93)	33	45	
17	–	–	–	–	–	–	–	–	–	–	–	4	
18	(28)	(77)	(3)	(59)	(14)	–	(33)	(1)	(12)	(167)	(48)	(54)	
19	–	–	–	–	–	1	2	1	3	–	4	1	
20	235	138	33	194	30	(53)	(66)	59	(71)	600	(30)	(52)	
21	224	23	103	136	47	17	(86)	94	(45)	486	72	188	
22	\$ 3,940	\$ 4,019	\$ 3,364	\$ 3,979	\$ 3,673	\$ 3,777	\$ 3,379	\$ 3,563	\$ 3,160	\$ 15,302	\$ 14,392	\$ 12,702	

<sup>1</sup> Effective the first quarter of 2016, certain amounts relating to foreign exchange trading were reclassified from Other income to Trading income.

<sup>2</sup> The results of the Bank's insurance business within Canadian Retail include both insurance revenue and the changes in fair value from investments that fund policy liabilities which are designated at fair value through profit or loss within the Bank's property and casualty insurance subsidiaries.

<sup>3</sup> Includes dilution gain of \$204 million, on the Scottrade transaction, in the fourth quarter of 2017. For further details, refer to footnote 4 on page 84.

## Non-Interest Expenses

(\$ millions)													
For the period ended													
LINE #		2017				2016				2015	Full Year		
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
<b>Salaries and Employee Benefits</b>													
1	Salaries	\$ 1,467	\$ 1,473	\$ 1,427	\$ 1,472	\$ 1,441	\$ 1,399	\$ 1,358	\$ 1,378	\$ 1,383	\$ 5,839	\$ 5,576	\$ 5,452
2	Incentive compensation	570	640	610	634	528	546	563	533	479	2,454	2,170	2,057
3	Pension and other employee benefits	390	414	441	480	352	381	402	417	368	1,725	1,552	1,534
4	<b>Total salaries and employee benefits</b>	<b>2,427</b>	<b>2,527</b>	<b>2,478</b>	<b>2,586</b>	<b>2,321</b>	<b>2,326</b>	<b>2,323</b>	<b>2,328</b>	<b>2,230</b>	<b>10,018</b>	<b>9,298</b>	<b>9,043</b>
<b>Occupancy</b>													
5	Rent	224	236	230	227	233	222	228	232	225	917	915	887
6	Depreciation and impairment losses	96	115	95	96	117	107	103	100	100	402	427	376
7	Other	122	105	120	128	131	103	122	127	122	475	483	456
8	<b>Total occupancy</b>	<b>442</b>	<b>456</b>	<b>445</b>	<b>451</b>	<b>481</b>	<b>432</b>	<b>453</b>	<b>459</b>	<b>447</b>	<b>1,794</b>	<b>1,825</b>	<b>1,719</b>
<b>Equipment</b>													
9	Rent	45	47	46	46	48	44	45	45	46	184	182	172
10	Depreciation and impairment losses	50	49	50	52	51	49	53	49	49	201	202	212
11	Other	157	153	153	144	140	138	150	132	139	607	560	508
12	<b>Total equipment</b>	<b>252</b>	<b>249</b>	<b>249</b>	<b>242</b>	<b>239</b>	<b>231</b>	<b>248</b>	<b>226</b>	<b>234</b>	<b>992</b>	<b>944</b>	<b>892</b>
<b>Amortization of Other Intangibles</b>													
13	Software and asset servicing rights	123	115	112	106	118	115	104	101	98	456	438	373
14	Other	63	58	63	64	64	63	69	74	73	248	270	289
15	<b>Total amortization of other intangibles</b>	<b>186</b>	<b>173</b>	<b>175</b>	<b>170</b>	<b>182</b>	<b>178</b>	<b>173</b>	<b>175</b>	<b>171</b>	<b>704</b>	<b>708</b>	<b>662</b>
<b>Marketing and Business Development</b>													
16	Marketing and Business Development	203	173	184	166	198	190	182	173	198	726	743	728
17	Restructuring charges (recovery)	(4)	(6)	17	(5)	1	(3)	(14)	(2)	349	2	(18)	686
18	Brokerage-Related Fees	74	76	82	82	78	77	80	81	77	314	316	324
19	Professional and Advisory Services	324	272	280	289	379	300	282	271	305	1,165	1,232	1,032
<b>Other Expenses</b>													
20	Capital and business taxes	44	31	34	31	72	39	34	31	61	140	176	139
21	Postage	54	58	58	52	50	54	64	57	52	222	225	222
22	Travel and relocation	41	41	45	44	55	45	49	42	47	171	191	175
23	Other <sup>1</sup>	785	805	739	789	792	771	862	812	740	3,118	3,237	2,451
24	<b>Total other expenses</b>	<b>924</b>	<b>935</b>	<b>876</b>	<b>916</b>	<b>969</b>	<b>909</b>	<b>1,009</b>	<b>942</b>	<b>900</b>	<b>3,651</b>	<b>3,829</b>	<b>2,987</b>
25	<b>Total non-interest expenses</b>	<b>\$ 4,828</b>	<b>\$ 4,855</b>	<b>\$ 4,786</b>	<b>\$ 4,897</b>	<b>\$ 4,848</b>	<b>\$ 4,640</b>	<b>\$ 4,736</b>	<b>\$ 4,653</b>	<b>\$ 4,911</b>	<b>\$ 19,366</b>	<b>\$ 18,877</b>	<b>\$ 18,073</b>

<sup>1</sup> Includes the retailer program partners' share of the U.S. strategic cards portfolio.

# Balance Sheet

(\$ millions) As at	LINE #	2017				2016				2015
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
<b>ASSETS</b>										
Cash and due from banks	1	\$ 3,971	\$ 4,113	\$ 5,271	\$ 3,748	\$ 3,907	\$ 3,593	\$ 3,292	\$ 3,204	\$ 3,154
Interest-bearing deposits with banks	2	51,185	45,601	54,227	54,438	53,714	54,605	47,778	48,739	42,483
Trading loans, securities, and other	3	103,918	99,819	111,833	110,261	99,257	102,934	93,140	101,360	95,157
Derivatives	4	56,195	63,087	62,674	60,640	72,242	77,858	73,092	85,642	69,438
Financial assets designated at fair value through profit or loss	5	4,032	3,833	3,971	4,594	4,283	4,333	4,279	4,525	4,378
Available-for-sale securities	6	146,411	123,273	121,992	113,275	107,571	99,674	93,644	94,372	88,782
	7	310,556	290,012	300,470	288,770	283,353	284,799	264,155	285,899	257,755
Held-to-maturity securities	8	71,363	71,233	82,330	77,981	84,395	81,341	76,881	80,207	74,450
Securities purchased under reverse repurchase agreements	9	134,429	120,400	113,834	96,389	86,052	100,109	93,820	100,941	97,364
<b>Loans</b>										
Residential mortgages	10	222,079	215,505	217,143	215,658	217,336	215,050	211,982	215,456	212,373
Consumer instalment and other personal: HELOC	11	87,419	84,295	81,366	78,729	78,358	76,977	74,770	75,631	74,766
Indirect auto	12	51,464	48,932	49,693	47,980	48,947	47,508	44,888	46,700	43,901
Other	13	18,218	18,165	17,982	17,656	17,226	16,980	16,661	16,625	16,804
Credit card	14	33,007	32,463	32,463	31,814	31,914	31,099	29,755	31,726	30,215
Business and government	15	200,978	193,505	202,672	195,600	194,074	186,089	177,104	182,399	167,529
Debt securities classified as loans	16	3,209	3,181	1,034	1,036	1,674	1,707	1,820	2,217	2,187
	17	616,374	596,046	602,353	588,473	589,529	575,410	556,980	570,754	547,775
Allowance for loan losses	18	(3,783)	(3,677)	(3,892)	(3,815)	(3,873)	(3,773)	(3,616)	(3,726)	(3,434)
Loans, net of allowance for loan losses	19	612,591	592,369	598,461	584,658	585,656	571,637	553,364	567,028	544,341
<b>Other</b>										
Customers' liability under acceptances	20	17,297	16,855	17,002	11,741	15,706	15,756	15,467	16,720	16,646
Investment in TD Ameritrade	21	7,784	6,714	7,281	6,883	7,091	6,859	6,473	7,220	6,683
Goodwill	22	16,156	15,630	16,942	16,222	16,662	16,689	15,689	17,386	16,337
Other intangibles	23	2,618	2,586	2,716	2,661	2,639	2,542	2,509	2,723	2,671
Land, buildings, equipment, and other depreciable assets	24	5,313	5,154	5,461	5,355	5,482	5,309	5,160	5,557	5,314
Deferred tax assets	25	2,497	2,472	2,394	2,295	2,084	1,850	1,987	2,131	1,931
Amounts receivable from brokers, dealers and clients	26	29,971	16,818	31,188	22,666	17,436	25,057	26,305	21,934	21,996
Other assets	27	13,264	12,424	14,343	13,076	12,790	12,717	11,906	13,895	13,248
	28	94,900	78,653	97,327	80,899	79,890	86,352	85,496	87,566	84,822
<b>Total assets</b>	29	\$ 1,278,995	\$ 1,202,381	\$ 1,251,920	\$ 1,186,883	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373
<b>LIABILITIES</b>										
Trading deposits	30	\$ 79,940	\$ 81,732	\$ 92,958	\$ 91,485	\$ 79,786	\$ 73,084	\$ 66,402	\$ 84,177	\$ 74,759
Derivatives	31	51,214	61,300	57,353	57,936	65,425	69,720	67,283	71,012	57,218
Securitization liabilities at fair value	32	12,757	12,435	12,824	12,537	12,490	12,145	11,335	10,954	10,986
Other financial liabilities designated at fair value through profit or loss	33	8	39	6	24	190	413	762	1,024	1,415
	34	143,919	155,506	163,141	161,982	157,891	155,362	145,782	167,167	144,378
<b>Deposits</b>										
Personal: Non-term	35	417,648	383,700	409,701	392,377	389,052	372,451	353,194	372,364	345,403
Term	36	50,507	49,543	50,395	50,217	50,180	50,203	50,085	50,744	50,415
Banks	37	25,887	22,729	22,689	20,443	17,201	18,959	14,479	16,231	17,080
Business and government	38	338,782	317,895	324,327	311,497	317,227	316,299	296,773	297,191	282,678
	39	832,824	773,867	807,112	774,534	773,660	757,912	714,531	736,530	695,576
<b>Other</b>										
Acceptances	40	17,297	16,855	17,002	11,741	15,706	15,756	15,467	16,720	16,646
Obligations related to securities sold short	41	35,482	34,806	32,611	30,532	33,115	44,564	40,726	41,876	38,803
Obligations related to securities sold under repurchase agreements	42	88,591	78,118	74,608	59,338	48,973	58,762	63,828	65,437	67,156
Securitization liabilities at amortized cost	43	16,076	16,688	17,198	17,183	17,918	19,313	20,479	21,472	22,743
Amounts payable to brokers, dealers and clients	44	32,851	17,694	29,433	24,494	17,857	24,445	25,064	23,161	22,664
Insurance-related liabilities	45	6,775	6,727	6,778	6,923	7,046	7,235	6,505	6,586	6,519
Other liabilities	46	20,462	18,942	19,316	18,460	19,696	18,942	15,688	15,266	14,223
	47	217,534	189,830	196,946	168,671	160,311	189,017	187,757	190,518	188,754
Subordinated notes and debentures	48	9,528	9,714	8,482	8,394	10,891	8,941	8,893	7,695	8,637
<b>Total liabilities</b>	49	1,203,805	1,128,917	1,175,681	1,113,581	1,102,753	1,111,232	1,056,963	1,101,910	1,037,345
<b>EQUITY</b>										
<b>Shareholders' Equity</b>										
Common shares	50	20,931	20,912	20,809	20,836	20,711	20,597	20,499	20,395	20,294
Preferred shares	51	4,750	4,750	4,400	4,400	4,400	3,400	3,400	3,400	2,700
Treasury shares: Common	52	(176)	(22)	(245)	(218)	(31)	(42)	(4)	(51)	(49)
Preferred	53	(7)	(8)	(7)	(5)	(5)	(5)	(4)	(4)	(3)
Contributed surplus	54	214	207	200	206	203	197	189	198	214
Retained earnings	55	40,489	39,473	37,577	37,330	35,452	34,387	33,442	32,585	32,053
Accumulated other comprehensive income (loss)	56	8,006	6,564	11,853	9,131	11,834	11,037	8,689	13,467	10,209
	57	74,207	71,876	74,587	71,680	72,564	69,571	66,211	69,990	65,418
Non-controlling interests in subsidiaries	58	983	1,588	1,652	1,622	1,650	1,633	1,612	1,684	1,610
<b>Total equity</b>	59	75,190	73,464	76,239	73,302	74,214	71,204	67,823	71,674	67,028
<b>Total liabilities and equity</b>	60	\$ 1,278,995	\$ 1,202,381	\$ 1,251,920	\$ 1,186,883	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373



## Unrealized Gain (Loss) on Banking Book Equities and Assets Under Administration and Management<sup>1</sup>

(\$ millions)											
As at	LINE #	2017				2016				2015	
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	
<b>Banking Book Equities</b>											
Publicly traded											
Balance sheet and fair value	1	\$ 583	\$ 587	\$ 666	\$ 627	\$ 517	\$ 420	\$ 422	\$ 317	\$ 261	
Unrealized gain (loss) <sup>2</sup>	2	59	70	107	79	45	25	3	(55)	(24)	
Privately held											
Balance sheet and fair value	3	1,704	1,672	1,780	1,711	1,723	1,673	1,619	1,788	1,711	
Unrealized gain (loss) <sup>2</sup>	4	93	121	117	111	93	96	95	90	114	
Total banking book equities											
Balance sheet and fair value	5	2,287	2,259	2,446	2,338	2,240	2,093	2,041	2,105	1,972	
Unrealized gain (loss) <sup>2</sup>	6	152	191	224	190	138	121	98	35	90	
<b>Assets Under Administration<sup>3</sup></b>											
U.S. Retail	7	\$ 23,349	\$ 22,638	\$ 24,679	\$ 23,077	\$ 23,124	\$ 21,828	\$ 20,932	\$ 22,950	\$ 21,449	
Canadian Retail	8	387,400	370,372	403,579	390,389	378,697	372,197	354,686	342,368	347,221	
<b>Total</b>	9	<b>\$ 410,749</b>	<b>\$ 393,010</b>	<b>\$ 428,258</b>	<b>\$ 413,466</b>	<b>\$ 401,821</b>	<b>\$ 394,025</b>	<b>\$ 375,618</b>	<b>\$ 365,318</b>	<b>\$ 368,670</b>	
<b>Assets Under Management</b>											
U.S. Retail	10	\$ 81,028	\$ 75,825	\$ 82,002	\$ 77,534	\$ 88,515	\$ 96,088	\$ 92,690	\$ 102,875	\$ 103,442	
Canadian Retail	11	282,824	271,734	279,421	265,721	270,738	267,981	255,731	248,157	246,307	
<b>Total</b>	12	<b>\$ 363,852</b>	<b>\$ 347,559</b>	<b>\$ 361,423</b>	<b>\$ 343,255</b>	<b>\$ 359,253</b>	<b>\$ 364,069</b>	<b>\$ 348,421</b>	<b>\$ 351,032</b>	<b>\$ 349,749</b>	

<sup>1</sup> Certain comparative amounts have been restated to conform with the presentation adopted in the current period.

<sup>2</sup> Unrealized gain (loss) on publicly traded and privately held available-for-sale securities are included in other comprehensive income (OCI). Unrealized gain (loss) on securities designated at fair value through profit or loss are included in the income statement.

<sup>3</sup> Excludes mortgage-backed securities (MBS) in the Canadian Retail segment, coming back on balance sheet as mortgages due to IFRS implementation, as they no longer meet OSFI's definition of AUA.

## Goodwill, Other Intangibles, and Restructuring Charges

(\$ millions) As at	LINE #	2017				2016				2015 Q4	Full Year		
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		2017	2016	2015
<b>Goodwill</b>													
Balance at beginning of period	1	\$ 15,630	\$ 16,942	\$ 16,222	\$ 16,662	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 16,662	\$ 16,337	\$ 14,233
Additions	2	34	—	—	10	—	—	—	—	—	44	—	—
Foreign currency translation adjustments and other	3	492	(1,312)	720	(450)	400	573	(1,697)	1,049	(5)	(550)	325	2,104
Balance at end of period	4	\$ 16,156	\$ 15,630	\$ 16,942	\$ 16,222	\$ 16,662	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,156	\$ 16,662	\$ 16,337
<b>Other Intangibles<sup>1</sup></b>													
Balance at beginning of period	5	\$ 843	\$ 954	\$ 987	\$ 1,008	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,008	\$ 1,280	\$ 1,436
Additions	6	—	—	—	61	—	—	—	—	—	61	—	—
Amortized in the period	7	(63)	(58)	(63)	(64)	(64)	(63)	(69)	(74)	(73)	(248)	(270)	(289)
Foreign currency translation adjustments and other	8	18	(53)	30	(18)	18	27	(105)	58	—	(23)	(2)	133
Balance at end of period	9	\$ 798	\$ 843	\$ 954	\$ 987	\$ 1,008	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 798	\$ 1,008	\$ 1,280
<b>Deferred Tax Liability on Other Intangibles</b>													
Balance at beginning of period	10	\$ (140)	\$ (169)	\$ (181)	\$ (204)	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (204)	\$ (275)	\$ (313)
Recognized in the period	11	16	16	17	18	18	18	20	21	21	67	77	82
Foreign currency translation adjustments and other	12	(5)	13	(5)	5	(5)	(9)	27	(19)	—	8	(6)	(44)
Balance at end of period	13	\$ (129)	\$ (140)	\$ (169)	\$ (181)	\$ (204)	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (129)	\$ (204)	\$ (275)
<b>Net Other Intangibles Closing Balance</b>	14	\$ 669	\$ 703	\$ 785	\$ 806	\$ 804	\$ 837	\$ 864	\$ 991	\$ 1,005	\$ 669	\$ 804	\$ 1,005
<b>Total Goodwill and Net Other Intangibles Closing Balance</b>	15	\$ 16,825	\$ 16,333	\$ 17,727	\$ 17,028	\$ 17,466	\$ 17,099	\$ 16,553	\$ 18,377	\$ 17,342	\$ 16,825	\$ 17,466	\$ 17,342
<b>Restructuring Charges</b>													
Balance at beginning of period	16	\$ 129	\$ 152	\$ 143	\$ 198	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 198	\$ 486	\$ 55
Additions	17	6	—	18	1	16	—	—	4	396	25	20	733
Amount used	18	(11)	(10)	(11)	(47)	(19)	(28)	(80)	(149)	(126)	(79)	(276)	(261)
Release of unused amounts	19	(10)	(6)	(1)	(6)	(15)	(3)	(14)	(6)	(47)	(23)	(38)	(47)
Foreign currency translation adjustments and other	20	3	(7)	3	(3)	3	4	(14)	13	(9)	(4)	6	6
Balance at end of period	21	\$ 117	\$ 129	\$ 152	\$ 143	\$ 198	\$ 213	\$ 240	\$ 348	\$ 486	\$ 117	\$ 198	\$ 486

<sup>1</sup> Excludes the balance and amortization of software and asset servicing rights, which are otherwise included in other intangibles.

## On- and Off-Balance Sheet Loan Securitizations<sup>1</sup>

(\$ millions) As at	LINE #	2017				2016				2015	Full Year		
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
<b>Residential mortgages securitized and sold to third parties<sup>2,3,4</sup></b>													
Balance at beginning of period	1	\$ 25,434	\$ 26,460	\$ 26,782	\$ 26,742	\$ 27,635	\$ 28,355	\$ 29,207	\$ 30,211	\$ 31,147	\$ 26,742	\$ 30,211	\$ 33,561
Securitized	2	2,256	2,105	1,977	2,567	2,521	2,754	1,401	1,717	2,380	8,905	8,393	9,129
Amortization and maturities <sup>5</sup>	3	(2,705)	(3,131)	(2,299)	(2,527)	(3,414)	(3,474)	(2,253)	(2,721)	(3,316)	(10,662)	(11,862)	(12,479)
Balance at end of period	4	24,985	25,434	26,460	26,782	26,742	27,635	28,355	29,207	30,211	24,985	26,742	30,211
<b>Consumer instalment and other personal loans – HELOC and automobile loans<sup>6,7</sup></b>													
Balance at beginning of period	5	2,449	2,462	3,642	3,642	3,642	3,642	3,642	3,642	5,361	3,642	3,642	6,081
Securitized	6	–	–	–	–	–	–	–	–	780	–	–	1,560
Proceeds reinvested in securitizations <sup>8</sup>	7	350	399	325	764	648	550	497	477	195	1,838	2,172	1,637
Amortization and maturities	8	(318)	(412)	(1,505)	(764)	(648)	(550)	(497)	(477)	(2,694)	(2,999)	(2,172)	(5,636)
Balance at end of period	9	2,481	2,449	2,462	3,642	3,642	3,642	3,642	3,642	3,642	2,481	3,642	3,642
Gross impaired loans <sup>9</sup>	10	10	11	10	18	16	18	16	17	15	10	16	15
Write-offs net of recoveries <sup>9</sup>	11	–	–	1	–	–	–	–	–	–	1	–	–
<b>Business and government loans<sup>2</sup></b>													
Balance at beginning of period	12	1,514	1,554	1,636	1,664	1,703	1,743	1,803	1,828	1,865	1,664	1,828	2,033
Amortization and maturities	13	(86)	(40)	(82)	(28)	(39)	(40)	(60)	(25)	(37)	(236)	(164)	(205)
Balance at end of period	14	1,428	1,514	1,554	1,636	1,664	1,703	1,743	1,803	1,828	1,428	1,664	1,828
<b>Credit card</b>													
Balance at beginning of period	15	2,493	2,730	2,602	2,012	1,958	–	–	–	–	2,012	–	–
Securitized	16	774	–	–	671	–	1,944	–	–	–	1,445	1,944	–
Proceeds reinvested in securitizations	17	4,323	4,000	3,543	3,905	2,905	2,257	–	–	–	15,771	5,162	–
Amortization and maturities	18	(4,323)	(4,000)	(3,543)	(3,905)	(2,905)	(2,257)	–	–	–	(15,771)	(5,162)	–
Foreign exchange	19	87	(237)	128	(81)	54	14	–	–	–	(103)	68	–
Balance at end of period	20	3,354	2,493	2,730	2,602	2,012	1,958	–	–	–	3,354	2,012	–
Write-offs net of recoveries <sup>9</sup>	21	\$ 13	\$ 12	\$ 15	\$ 14	\$ 11	\$ 9	\$ –	\$ –	\$ –	\$ 54	\$ 20	\$ –
<b>Total loan securitizations</b>	22	<b>\$ 32,248</b>	<b>\$ 31,890</b>	<b>\$ 33,206</b>	<b>\$ 34,662</b>	<b>\$ 34,060</b>	<b>\$ 34,938</b>	<b>\$ 33,740</b>	<b>\$ 34,652</b>	<b>\$ 35,681</b>	<b>\$ 32,248</b>	<b>\$ 34,060</b>	<b>\$ 35,681</b>
<b>Mortgages securitized and retained<sup>2</sup></b>													
Residential mortgages securitized and retained	23	\$ 31,761	\$ 32,093	\$ 33,427	\$ 35,381	\$ 33,859	\$ 34,868	\$ 36,279	\$ 35,852	\$ 38,888	\$ 31,761	\$ 33,859	\$ 38,888

<sup>1</sup> Disclosure relates to securitization activity undertaken by the Bank from a capital perspective and does not contemplate accounting treatment under IFRS.

<sup>2</sup> Balances are comprised of National Housing Act (NHA) MBS which do not qualify as securitization exposures as defined by the Basel III regulatory framework.

<sup>3</sup> All securitized residential mortgages are insured by Canada Mortgage and Housing Corporation (CMHC) or third-party insurance providers.

<sup>4</sup> Exposures are considered sold where legal sale has occurred. Classification is not based on accounting treatment under IFRS.

<sup>5</sup> Mark-to-market adjustments recorded during the period are included in amortization.

<sup>6</sup> Certain HELOC and credit card structures are subject to early amortization provisions which, if triggered, would result in the repayment of the related asset backed securities from the collections of the securitized HELOC or credit card portfolio prior to the expected principal payment dates.

<sup>7</sup> Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the sellers' interest of the Bank's sponsored HELOC securitization vehicles because the early amortization triggers have not been breached.

<sup>8</sup> Includes restricted cash reinvested to support the securitization structure.

<sup>9</sup> Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For further details, refer to page 21.

## Standardized Charges for Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #	2017 Q4		2017 Q3		2017 Q2	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
<b>Market Risk Capital Approach and Risk Weighting Internal Ratings Based<sup>1</sup></b>							
AA- and above	1	\$ 429	\$ 30	\$ 593	\$ 42	\$ 854	\$ 61
A+ to A-	2	3	–	3	–	53	4
BBB+ to BBB-	3	7	4	–	–	1	1
Below BB- <sup>2</sup>	4	–	–	1	2	1	2
Unrated <sup>3</sup>	5	–	–	–	–	–	–
<b>Total</b>	6	<b>\$ 439</b>	<b>\$ 34</b>	<b>\$ 597</b>	<b>\$ 44</b>	<b>\$ 909</b>	<b>\$ 68</b>
		2017 Q1		2016 Q4		2016 Q3	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
<b>Market Risk Capital Approach and Risk Weighting Internal Ratings Based<sup>1</sup></b>							
AA- and above	7	\$ 585	\$ 41	\$ 612	\$ 43	\$ 525	\$ 37
A+ to A-	8	3	–	8	1	19	3
BBB+ to BBB-	9	6	4	2	2	3	2
Below BB- <sup>2</sup>	10	1	2	1	2	1	2
Unrated <sup>3</sup>	11	–	–	–	–	–	–
<b>Total</b>	12	<b>\$ 595</b>	<b>\$ 47</b>	<b>\$ 623</b>	<b>\$ 48</b>	<b>\$ 548</b>	<b>\$ 44</b>
		2016 Q2		2016 Q1		2015 Q4	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
<b>Market Risk Capital Approach and Risk Weighting Internal Ratings Based<sup>1</sup></b>							
AA- and above	13	\$ 424	\$ 30	\$ 472	\$ 33	\$ 737	\$ 52
A+ to A-	14	17	3	17	3	19	3
BBB+ to BBB-	15	3	2	3	2	3	1
Below BB- <sup>2</sup>	16	1	2	1	2	1	2
Unrated <sup>3</sup>	17	–	–	–	–	–	–
<b>Total</b>	18	<b>\$ 445</b>	<b>\$ 37</b>	<b>\$ 493</b>	<b>\$ 40</b>	<b>\$ 760</b>	<b>\$ 58</b>

<sup>1</sup> Securitization exposures subject to the market risk capital approach are comprised of securities held in the Bank's trading book with no resecuritization exposures.

<sup>2</sup> Securitization exposures are not deducted from capital and are included in the calculation of RWA, in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

<sup>3</sup> Unrated gross securitization exposures include the notional value of collateralized debt obligations held by the Bank.

## Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #	2017 Q4		2017 Q3		2017 Q2	
Exposure Type		Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>
Collateralized debt obligations	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	2	-	-	-	-	-	-
Commercial mortgage loans	3	11	-	7	-	24	-
Credit card loans	4	59	-	242	-	293	-
Automobile loans and leases	5	281	-	277	-	316	-
Other	6	88	-	71	-	276	-
<b>Total</b>	7	<b>\$ 439</b>	<b>\$ -</b>	<b>\$ 597</b>	<b>\$ -</b>	<b>\$ 909</b>	<b>\$ -</b>

		2017 Q1		2016 Q4		2016 Q3	
Exposure Type		Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>
Collateralized debt obligations	8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	9	-	-	-	-	-	-
Commercial mortgage loans	10	31	-	63	-	99	-
Credit card loans	11	274	-	238	-	250	-
Automobile loans and leases	12	251	-	292	-	189	-
Other	13	39	-	30	-	10	-
<b>Total</b>	14	<b>\$ 595</b>	<b>\$ -</b>	<b>\$ 623</b>	<b>\$ -</b>	<b>\$ 548</b>	<b>\$ -</b>

		2016 Q2		2016 Q1		2015 Q4	
Exposure Type		Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>
Collateralized debt obligations	15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	16	-	-	-	-	-	-
Commercial mortgage loans	17	115	-	138	-	192	-
Credit card loans	18	217	-	188	-	385	-
Automobile loans and leases	19	110	-	162	-	167	-
Other	20	3	-	5	-	16	-
<b>Total</b>	21	<b>\$ 445</b>	<b>\$ -</b>	<b>\$ 493</b>	<b>\$ -</b>	<b>\$ 760</b>	<b>\$ -</b>

<sup>1</sup> Primarily comprised of trading securities held by the Bank.

<sup>2</sup> Primarily comprised of the notional value of collateralized debt obligations held by the Bank.

## Securitization Exposures in the Banking Book

(\$ millions) As at	LINE #	2017 Q4		2017 Q3		2017 Q2	
Exposure Type		Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>
Collateralized mortgage obligations	1	\$ 13,140	\$ -	\$ 12,098	\$ -	\$ 12,241	\$ -
Collateralized loan obligations	2	553	-	532	-	-	-
Asset backed securities							
Residential mortgage loans	3	903	8,627	831	9,022	231	9,380
Personal loans	4	12,149	547	10,565	1,071	10,592	857
Credit card loans	5	17,560	-	14,785	-	18,853	-
Automobile loans and leases	6	12,521	4,080	11,131	3,791	10,386	4,592
Equipment loans and leases	7	1,600	168	1,374	71	1,503	49
Trade receivables	8	787	918	865	1,275	939	1,275
<b>Total</b>	<b>9</b>	<b>\$ 59,213</b>	<b>\$ 14,340</b>	<b>\$ 52,181</b>	<b>\$ 15,230</b>	<b>\$ 54,745</b>	<b>\$ 16,153</b>
		<b>2017 Q1</b>		<b>2016 Q4</b>		<b>2016 Q3</b>	
Collateralized mortgage obligations	10	\$ 11,284	\$ -	\$ 11,430	\$ -	\$ 10,575	\$ -
Collateralized loan obligations	11	-	-	-	-	-	-
Asset backed securities							
Residential mortgage loans	12	-	9,761	-	9,826	-	9,087
Personal loans	13	10,495	1,071	11,615	1,071	11,472	1,071
Credit card loans	14	16,284	-	18,191	-	17,635	-
Automobile loans and leases	15	8,711	4,364	7,644	3,945	6,158	4,308
Equipment loans and leases	16	1,094	25	1,316	-	1,269	-
Trade receivables	17	838	918	686	918	1,085	1,229
<b>Total</b>	<b>18</b>	<b>\$ 48,706</b>	<b>\$ 16,139</b>	<b>\$ 50,882</b>	<b>\$ 15,760</b>	<b>\$ 48,194</b>	<b>\$ 15,695</b>
		<b>2016 Q2</b>		<b>2016 Q1</b>		<b>2015 Q4</b>	
Collateralized mortgage obligations	19	\$ 9,864	\$ -	\$ 10,366	\$ -	\$ 8,734	\$ -
Collateralized loan obligations	20	-	-	-	-	-	-
Asset backed securities							
Residential mortgage loans	21	-	7,939	-	7,591	-	6,962
Personal loans	22	11,334	1,071	13,133	1,071	13,313	874
Credit card loans	23	17,263	-	19,129	-	18,058	-
Automobile loans and leases	24	5,374	2,996	4,407	3,247	3,831	2,501
Equipment loans and leases	25	1,292	-	1,475	-	709	-
Trade receivables	26	903	1,229	930	1,229	1,376	918
<b>Total</b>	<b>27</b>	<b>\$ 46,030</b>	<b>\$ 13,235</b>	<b>\$ 49,440</b>	<b>\$ 13,138</b>	<b>\$ 46,021</b>	<b>\$ 11,255</b>

<sup>1</sup> On-balance sheet for capital purposes, in accordance with the Basel III regulatory framework.

<sup>2</sup> Off-balance sheet exposures are primarily comprised of liquidity facilities, credit enhancements, and letters of credit provided to the Bank's sponsored trusts, as well as Bank-funded cash collateral accounts.

## Third-Party Originated Assets Securitized by Bank Sponsored Conduits

(\$ millions) As at		2017 Q4				2017 Q3			
LINE #	Exposure Type	Outstanding exposures		Gross assets past due, but not impaired <sup>1,2</sup>	Outstanding exposures		Gross assets past due, but not impaired <sup>1,2</sup>		
		Beginning balance	Activity	Ending balance	Beginning balance	Activity	Ending balance		
1	Residential mortgage loans	\$ 8,689	\$ (395)	\$ 8,294	\$ 9,380	\$ (691)	\$ 8,689		
2	Automobile loans and leases	3,043	263	3,306	3,261	(218)	3,043		
3	Equipment leases	71	97	168	49	22	71		
4	Trade receivables	2,346	(881)	1,465	2,132	214	2,346		
5	<b>Total</b>	<b>\$ 14,149</b>	<b>\$ (916)</b>	<b>\$ 13,233</b>	<b>\$ 14,822</b>	<b>\$ (673)</b>	<b>\$ 14,149</b>		
				\$ 206			\$ 220		

  

		2017 Q2				2017 Q1			
LINE #	Exposure Type	Outstanding exposures		Gross assets past due, but not impaired <sup>1,2</sup>	Outstanding exposures		Gross assets past due, but not impaired <sup>1,2</sup>		
		Beginning balance	Activity	Ending balance	Beginning balance	Activity	Ending balance		
6	Residential mortgage loans	\$ 9,761	\$ (381)	\$ 9,380	\$ 9,826	\$ (65)	\$ 9,761		
7	Automobile loans and leases	3,096	165	3,261	2,637	459	3,096		
8	Equipment leases	25	24	49	-	25	25		
9	Trade receivables	1,989	143	2,132	1,989	-	1,989		
10	<b>Total</b>	<b>\$ 14,871</b>	<b>\$ (49)</b>	<b>\$ 14,822</b>	<b>\$ 14,452</b>	<b>\$ 419</b>	<b>\$ 14,871</b>		
				\$ 235			\$ 174		

  

		2016 Q4				2016 Q3			
LINE #	Exposure Type	Outstanding exposures		Gross assets past due, but not impaired <sup>1,2</sup>	Outstanding exposures		Gross assets past due, but not impaired <sup>1,2</sup>		
		Beginning balance	Activity	Ending balance	Beginning balance	Activity	Ending balance		
11	Residential mortgage loans	\$ 9,088	\$ 738	\$ 9,826	\$ 7,939	\$ 1,149	\$ 9,088		
12	Automobile loans and leases	2,872	(235)	2,637	1,616	1,256	2,872		
13	Equipment leases	-	-	-	-	-	-		
14	Trade receivables	2,300	(311)	1,989	2,300	-	2,300		
15	<b>Total</b>	<b>\$ 14,260</b>	<b>\$ 192</b>	<b>\$ 14,452</b>	<b>\$ 11,855</b>	<b>\$ 2,405</b>	<b>\$ 14,260</b>		
				\$ 235			\$ 237		

  

		2016 Q2				2016 Q1			
LINE #	Exposure Type	Outstanding exposures		Gross assets past due, but not impaired <sup>1,2</sup>	Outstanding exposures		Gross assets past due, but not impaired <sup>1,2</sup>		
		Beginning balance	Activity	Ending balance	Beginning balance	Activity	Ending balance		
16	Residential mortgage loans	\$ 7,591	\$ 348	\$ 7,939	\$ 6,962	\$ 629	\$ 7,591		
17	Automobile loans and leases	1,707	(91)	1,616	1,847	(140)	1,707		
18	Equipment leases	-	-	-	-	-	-		
19	Trade receivables	2,300	-	2,300	1,792	508	2,300		
20	<b>Total</b>	<b>\$ 11,598</b>	<b>\$ 257</b>	<b>\$ 11,855</b>	<b>\$ 10,601</b>	<b>\$ 997</b>	<b>\$ 11,598</b>		
				\$ 215			\$ 180		

<sup>1</sup> Gross assets past due, but not impaired, are those assets held by the trust which have not received a payment in a specified number of days, as defined in the legal agreements governing each specific transaction between the Bank and its service providers. None of the Bank's sponsored trusts held impaired assets at any time during the period disclosed. The Bank retains no direct exposure to the assets of the trust. In addition, a significant portion of the Bank's exposures are subject to credit risk mitigation, including credit enhancements which reduce the Bank's exposure to loss due to impaired assets held by the sponsored trusts.

<sup>2</sup> Gross assets past due, but not impaired, are reported to the Bank by its service providers on a one-month lag.

# Loans Managed<sup>1,2,3,4</sup>

(\$ millions) As at	LINE #	2017 Q4			2017 Q3			2017 Q2		
		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Type of Loan										
Residential mortgages	1	\$ 225,837	\$ 750	\$ 35	\$ 218,920	\$ 737	\$ 26	\$ 220,725	\$ 845	\$ 15
Consumer instalment and other personal	2	157,043	1,312	803	151,329	1,263	592	148,958	1,353	406
Credit card	3	33,007	424	1,120	32,463	368	843	32,463	391	569
Business and government <sup>5</sup>	4	202,093	599	88	194,690	617	45	203,820	701	28
<b>Total loans managed</b>	5	<b>617,980</b>	<b>3,085</b>	<b>2,046</b>	<b>597,402</b>	<b>2,985</b>	<b>1,506</b>	<b>605,966</b>	<b>3,290</b>	<b>1,018</b>
Less: Loans securitized and sold to third parties										
Residential mortgages <sup>6</sup>	6	4,052	-	-	3,711	-	-	3,932	-	-
Business and government	7	1,428	-	-	1,514	-	-	1,554	-	-
<b>Total loans securitized and sold to third parties</b>	8	<b>5,480</b>	<b>-</b>	<b>-</b>	<b>5,225</b>	<b>-</b>	<b>-</b>	<b>5,486</b>	<b>-</b>	<b>-</b>
<b>Total loans managed, net of loans securitized</b>	9	<b>\$ 612,500</b>	<b>\$ 3,085</b>	<b>\$ 2,046</b>	<b>\$ 592,177</b>	<b>\$ 2,985</b>	<b>\$ 1,506</b>	<b>\$ 600,480</b>	<b>\$ 3,290</b>	<b>\$ 1,018</b>

Type of Loan	LINE #	2017 Q1			2016 Q4			2016 Q3		
		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	10	\$ 218,972	\$ 843	\$ 6	\$ 220,575	\$ 852	\$ 30	\$ 217,975	\$ 841	\$ 20
Consumer instalment and other personal	11	144,277	1,405	214	144,432	1,392	698	141,358	1,366	511
Credit card	12	31,814	398	277	31,914	374	1,005	31,099	331	748
Business and government <sup>5</sup>	13	196,802	753	7	195,238	891	102	187,260	929	56
<b>Total loans managed</b>	14	<b>591,865</b>	<b>3,399</b>	<b>504</b>	<b>592,159</b>	<b>3,509</b>	<b>1,835</b>	<b>577,692</b>	<b>3,467</b>	<b>1,335</b>
Less: Loans securitized and sold to third parties										
Residential mortgages <sup>6</sup>	15	3,664	-	-	3,614	-	-	3,308	-	-
Business and government	16	1,636	-	-	1,664	-	-	1,703	-	-
<b>Total loans securitized and sold to third parties</b>	17	<b>5,300</b>	<b>-</b>	<b>-</b>	<b>5,278</b>	<b>-</b>	<b>-</b>	<b>5,011</b>	<b>-</b>	<b>-</b>
<b>Total loans managed, net of loans securitized</b>	18	<b>\$ 586,565</b>	<b>\$ 3,399</b>	<b>\$ 504</b>	<b>\$ 586,881</b>	<b>\$ 3,509</b>	<b>\$ 1,835</b>	<b>\$ 572,681</b>	<b>\$ 3,467</b>	<b>\$ 1,335</b>

Type of Loan	LINE #	2016 Q2			2016 Q1			2015 Q4		
		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	19	\$ 214,634	\$ 839	\$ 15	\$ 218,281	\$ 879	\$ 7	\$ 214,875	\$ 786	\$ 27
Consumer instalment and other personal	20	136,204	1,485	339	138,814	1,704	172	135,324	1,278	560
Credit card	21	29,758	334	487	31,728	365	226	30,215	306	858
Business and government <sup>5</sup>	22	178,266	909	38	183,417	851	12	168,532	874	114
<b>Total loans managed</b>	23	<b>558,862</b>	<b>3,567</b>	<b>879</b>	<b>572,240</b>	<b>3,799</b>	<b>417</b>	<b>548,946</b>	<b>3,244</b>	<b>1,559</b>
Less: Loans securitized and sold to third parties										
Residential mortgages <sup>6</sup>	24	3,037	-	-	3,272	-	-	2,944	-	-
Business and government	25	1,743	-	-	1,803	-	-	1,828	-	-
<b>Total loans securitized and sold to third parties</b>	26	<b>4,780</b>	<b>-</b>	<b>-</b>	<b>5,075</b>	<b>-</b>	<b>-</b>	<b>4,772</b>	<b>-</b>	<b>-</b>
<b>Total loans managed, net of loans securitized</b>	27	<b>\$ 554,082</b>	<b>\$ 3,567</b>	<b>\$ 879</b>	<b>\$ 567,165</b>	<b>\$ 3,799</b>	<b>\$ 417</b>	<b>\$ 544,174</b>	<b>\$ 3,244</b>	<b>\$ 1,559</b>

<sup>1</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.

<sup>2</sup> Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

<sup>3</sup> Amounts include securitized mortgages that remain on balance sheet under IFRS.

<sup>4</sup> The year-to-date write-offs, net of recoveries, include write-offs of purchased credit card balances against credit related fair value adjustments, established upon acquisition.

<sup>5</sup> Includes additional securitized commercial loans.

<sup>6</sup> Residential mortgages are primarily comprised of loans securitized into mortgage-backed securities through U.S. government-sponsored entities.



## Gross Loans and Acceptances by Industry Sector and Geographic Location<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2017 Q4				2017 Q3				2017 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Personal</b>												
1	\$ 190,325	\$ 31,460	\$ -	\$ 221,785	\$ 189,148	\$ 26,061	\$ -	\$ 215,209	\$ 188,293	\$ 28,500	\$ -	\$ 216,793
Residential mortgages <sup>2</sup>												
Consumer instalment and other personal												
2	74,937	12,434	-	87,371	72,206	12,036	-	84,242	68,104	13,194	-	81,298
3	22,282	29,182	-	51,464	20,858	27,299	-	48,157	20,858	28,835	-	49,693
4	17,355	846	7	18,208	17,394	754	7	18,155	17,197	763	7	17,967
5	18,028	14,972	7	33,007	18,211	14,244	8	32,463	17,926	14,530	7	32,463
6	322,927	88,894	14	411,835	318,592	80,394	15	399,001	312,378	85,822	14	398,214
<b>Business and Government<sup>2</sup></b>												
Real estate												
7	17,981	7,316	-	25,297	16,528	7,710	-	24,238	16,060	7,503	-	23,563
8	12,832	22,163	14	35,009	12,771	21,064	14	33,849	13,215	22,745	12	35,972
9	30,813	29,479	14	60,306	29,299	28,774	14	58,087	29,275	30,248	12	59,535
10	6,676	710	-	7,386	6,595	786	-	7,381	6,417	879	-	7,296
11	6,657	7,335	244	14,236	6,441	7,499	247	14,187	6,621	7,261	227	14,109
12	13,102	7,137	579	20,818	14,556	4,012	482	19,050	14,781	4,211	447	19,439
13	1,969	3,191	48	5,208	1,994	2,674	52	4,720	1,986	3,036	27	5,049
14	500	567	-	1,067	481	752	-	1,233	479	659	-	1,138
15	4,251	12,429	-	16,680	4,024	11,876	-	15,900	4,883	12,364	-	17,247
16	5,841	11,410	-	17,251	5,760	10,478	-	16,238	5,577	11,723	-	17,300
17	2,946	1,852	-	4,798	2,927	1,847	-	4,774	2,797	2,003	-	4,800
18	1,406	1,675	1	3,082	1,332	1,507	-	2,839	1,341	1,700	-	3,041
19	3,998	2,078	76	6,152	3,906	2,130	56	6,092	3,312	2,932	67	6,311
20	2,010	3,221	159	5,390	2,043	3,104	154	5,301	2,316	2,888	166	5,370
21	3,870	10,391	90	14,351	3,901	9,782	98	13,781	3,968	11,341	150	15,459
22	2,793	4,915	-	7,708	2,713	4,717	-	7,430	2,670	5,050	-	7,720
23	2,755	7,023	55	9,833	2,678	7,004	54	9,736	2,535	7,527	111	10,173
24	1,966	3,800	208	5,974	1,590	3,962	186	5,738	1,528	4,359	194	6,081
25	1,672	9,997	18	11,687	1,719	9,923	6	11,648	1,722	11,143	23	12,888
26	3,808	2,140	87	6,035	3,643	2,195	58	5,896	3,713	2,561	38	6,312
27	97,033	119,350	1,579	217,962	95,602	113,022	1,407	210,031	95,921	121,885	1,462	219,268
<b>Other Loans</b>												
28	2,297	703	209	3,209	2,252	713	216	3,181	-	814	220	1,034
29	-	665	-	665	-	688	-	688	-	839	-	839
30	2,297	1,368	209	3,874	2,252	1,401	216	3,869	-	1,653	220	1,873
31	\$ 422,257	\$ 209,612	\$ 1,802	\$ 633,671	\$ 416,446	\$ 194,817	\$ 1,638	\$ 612,901	\$ 408,299	\$ 209,360	\$ 1,696	\$ 619,355

### Portfolio as a % of Total Gross Loans and Acceptances

<b>Personal</b>												
32	30.0 %	5.0 %	- %	35.0 %	30.9 %	4.3 %	- %	35.2 %	30.4 %	4.6 %	- %	35.0 %
Residential mortgages <sup>2</sup>												
Consumer instalment and other personal												
33	11.8	2.0	-	13.8	11.8	2.0	-	13.8	11.0	2.1	-	13.1
34	3.5	4.6	-	8.1	3.5	4.5	-	8.0	3.4	4.7	-	8.1
35	2.7	0.1	-	2.8	2.8	0.1	-	2.9	2.8	0.1	-	2.9
36	2.9	2.4	-	5.3	3.0	2.3	-	5.3	2.8	2.4	-	5.2
37	50.9	14.1	-	65.0	52.0	13.2	-	65.2	50.4	13.9	-	64.3
38	15.3	18.8	0.3	34.4	15.6	18.4	0.2	34.2	15.5	19.7	0.2	35.4
<b>Business and Government<sup>2</sup></b>												
<b>Other Loans</b>												
39	0.4	0.1	-	0.5	0.4	0.1	-	0.5	-	0.1	0.1	0.2
40	-	0.1	-	0.1	-	0.1	-	0.1	-	0.1	-	0.1
41	0.4	0.2	-	0.6	0.4	0.2	-	0.6	-	0.2	0.1	0.3
42	66.6 %	33.1 %	0.3 %	100.0 %	68.0 %	31.8 %	0.2 %	100.0 %	65.9 %	33.8 %	0.3 %	100.0 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1</sup>

(\$ millions, except as noted) As at		2017 Q1				2016 Q4				2016 Q3			
LINE #		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>													
<b>Personal</b>													
1	Residential mortgages <sup>2</sup>	\$ 188,308	\$ 27,000	\$ –	\$ 215,308	\$ 189,299	\$ 27,662	\$ –	\$ 216,961	\$ 188,046	\$ 26,621	\$ –	\$ 214,667
	Consumer instalment and other personal												
2	HELOC	65,934	12,722	–	78,656	65,068	13,208	–	78,276	63,952	12,937	–	76,889
3	Indirect auto	20,484	27,496	–	47,980	20,577	28,370	–	48,947	20,388	27,120	–	47,508
4	Other	16,910	721	10	17,641	16,456	745	8	17,209	16,254	706	1	16,961
5	Credit card	17,712	14,095	7	31,814	18,226	13,680	8	31,914	17,934	13,165	–	31,099
6	Total personal	309,348	82,034	17	391,399	309,626	83,665	16	393,307	306,574	80,549	1	387,124
<b>Business and Government<sup>2</sup></b>													
<b>Real estate</b>													
7	Residential	16,168	6,710	–	22,878	16,001	6,852	–	22,853	15,916	6,719	–	22,635
8	Non-residential	13,187	21,223	–	34,410	12,780	21,675	18	34,473	12,660	20,822	–	33,482
9	Total real estate	29,355	27,933	–	57,288	28,781	28,527	18	57,326	28,576	27,541	–	56,117
10	Agriculture	6,295	796	–	7,091	6,017	570	–	6,587	5,968	547	–	6,515
11	Automotive	5,861	5,988	219	12,068	5,483	5,757	272	11,512	5,162	5,611	74	10,847
12	Financial	12,150	3,965	76	16,191	10,198	4,719	496	15,413	9,571	3,564	544	13,679
13	Food, beverage, and tobacco	1,990	3,689	26	5,705	2,076	3,741	26	5,843	2,198	2,772	–	4,970
14	Forestry	454	614	–	1,068	523	594	–	1,117	584	540	–	1,124
15	Government, public sector entities, and education	5,349	11,456	–	16,805	6,589	11,388	–	17,977	6,445	10,709	–	17,154
16	Health and social services	5,563	10,844	–	16,407	5,480	10,792	–	16,272	5,469	10,237	–	15,706
17	Industrial construction and trade contractors	2,629	1,769	13	4,411	2,486	1,834	69	4,389	2,390	1,880	–	4,270
18	Metals and mining	1,359	1,465	140	2,964	1,379	1,490	85	2,954	1,375	1,513	193	3,081
19	Pipelines, oil, and gas	3,303	2,858	46	6,207	3,871	3,006	92	6,969	4,149	3,125	–	7,274
20	Power and utilities	1,902	2,515	–	4,417	1,792	2,643	–	4,435	1,907	2,458	–	4,365
21	Professional and other services	3,941	11,023	201	15,165	4,065	11,215	38	15,318	3,819	9,990	17	13,826
22	Retail sector	2,507	4,310	25	6,842	2,517	4,553	–	7,070	2,418	4,222	–	6,640
23	Sundry manufacturing and wholesale	2,395	7,370	99	9,864	2,305	7,395	111	9,811	2,436	7,578	36	10,050
24	Telecommunications, cable, and media	1,719	4,533	189	6,441	2,083	4,819	200	7,102	2,308	4,765	141	7,214
25	Transportation	1,698	10,908	25	12,631	1,634	11,648	13	13,295	1,568	11,028	3	12,599
26	Other	3,395	1,947	–	5,342	3,775	2,022	93	5,890	3,699	2,183	–	5,882
27	Total business and government	91,865	113,983	1,059	206,907	91,054	116,713	1,513	209,280	90,042	110,263	1,008	201,313
<b>Other Loans</b>													
28	Debt securities classified as loans	–	820	216	1,036	–	1,403	271	1,674	–	1,438	269	1,707
29	Acquired credit-impaired loans <sup>3</sup>	–	872	–	872	–	974	–	974	–	1,022	–	1,022
30	Total other loans	–	1,692	216	1,908	–	2,377	271	2,648	–	2,460	269	2,729
31	<b>Total Gross Loans and Acceptances</b>	<b>\$ 401,213</b>	<b>\$ 197,709</b>	<b>\$ 1,292</b>	<b>\$ 600,214</b>	<b>\$ 400,680</b>	<b>\$ 202,755</b>	<b>\$ 1,800</b>	<b>\$ 605,235</b>	<b>\$ 396,616</b>	<b>\$ 193,272</b>	<b>\$ 1,278</b>	<b>\$ 591,166</b>
<b>Portfolio as a % of Total Gross Loans and Acceptances</b>													
<b>Personal</b>													
32	Residential mortgages <sup>2</sup>	31.4 %	4.5 %	– %	35.9 %	31.3 %	4.6 %	– %	35.9 %	31.8 %	4.5 %	– %	36.3 %
	Consumer instalment and other personal												
33	HELOC	11.0	2.1	–	13.1	10.8	2.1	–	12.9	10.8	2.2	–	13.0
34	Indirect auto	3.4	4.6	–	8.0	3.4	4.7	–	8.1	3.4	4.6	–	8.0
35	Other	2.8	0.1	–	2.9	2.7	0.1	–	2.8	2.8	0.1	–	2.9
36	Credit card	2.9	2.4	–	5.3	3.0	2.3	–	5.3	3.1	2.2	–	5.3
37	Total personal	51.5	13.7	–	65.2	51.2	13.8	–	65.0	51.9	13.6	–	65.5
38	<b>Business and Government<sup>2</sup></b>	<b>15.3</b>	<b>19.0</b>	<b>0.2</b>	<b>34.5</b>	<b>15.0</b>	<b>19.4</b>	<b>0.2</b>	<b>34.6</b>	<b>15.2</b>	<b>18.7</b>	<b>0.1</b>	<b>34.0</b>
<b>Other Loans</b>													
39	Debt securities classified as loans	–	0.1	0.1	0.2	–	0.2	–	0.2	–	0.2	0.1	0.3
40	Acquired credit-impaired loans <sup>3</sup>	–	0.1	–	0.1	–	0.2	–	0.2	–	0.2	–	0.2
41	Total other loans	–	0.2	0.1	0.3	–	0.4	–	0.4	–	0.4	0.1	0.5
42	<b>Total Gross Loans and Acceptances</b>	<b>66.8 %</b>	<b>32.9 %</b>	<b>0.3 %</b>	<b>100.0 %</b>	<b>66.2 %</b>	<b>33.6 %</b>	<b>0.2 %</b>	<b>100.0 %</b>	<b>67.1 %</b>	<b>32.7 %</b>	<b>0.2 %</b>	<b>100.0 %</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1</sup>

(\$ millions, except as noted) As at	LINE #	2016 Q2				2016 Q1				2015 Q4			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>													
<b>Personal</b>													
Residential mortgages <sup>2</sup>	1	\$ 186,086	\$ 25,511	\$ –	\$ 211,597	\$ 186,435	\$ 28,574	\$ –	\$ 215,009	\$ 185,009	\$ 26,922	\$ –	\$ 211,931
Consumer instalment and other personal													
HELOC	2	62,086	12,591	–	74,677	61,306	14,212	–	75,518	61,317	13,334	–	74,651
Indirect auto	3	19,553	25,334	–	44,887	19,193	27,507	–	46,700	19,038	24,862	–	43,900
Other	4	15,946	692	2	16,640	15,839	752	5	16,596	16,075	693	5	16,773
Credit card	5	17,801	11,957	–	29,758	17,836	13,892	–	31,728	17,941	12,274	–	30,215
Total personal	6	301,472	76,085	2	377,559	300,609	84,937	5	385,551	299,380	78,085	5	377,470
<b>Business and Government<sup>2</sup></b>													
<b>Real estate</b>													
Residential	7	15,812	6,164	–	21,976	15,721	6,462	–	22,183	14,862	5,691	–	20,553
Non-residential	8	12,214	19,304	–	31,518	11,826	20,743	–	32,569	11,330	18,317	–	29,647
Total real estate	9	28,026	25,468	–	53,494	27,547	27,205	–	54,752	26,192	24,008	–	50,200
Agriculture	10	5,750	516	–	6,266	5,831	514	–	6,345	5,411	467	–	5,878
Automotive	11	4,993	4,739	72	9,804	4,846	4,094	91	9,031	4,049	3,027	70	7,146
Financial	12	9,942	2,898	994	13,834	9,919	3,280	1,446	14,645	10,590	5,881	1,367	17,838
Food, beverage, and tobacco	13	1,580	2,617	–	4,197	1,509	2,742	–	4,251	1,463	2,536	–	3,999
Forestry	14	638	576	7	1,221	544	594	8	1,146	492	563	9	1,064
Government, public sector entities, and education	15	6,279	9,736	–	16,015	7,180	10,117	–	17,297	5,853	9,089	–	14,942
Health and social services	16	5,236	9,784	–	15,020	5,067	10,797	–	15,864	4,928	9,719	–	14,647
Industrial construction and trade contractors	17	2,301	1,439	–	3,740	2,120	1,526	–	3,646	2,141	1,497	–	3,638
Metals and mining	18	1,414	1,433	186	3,033	1,531	1,545	207	3,283	1,252	1,162	192	2,606
Pipelines, oil, and gas	19	3,673	2,886	–	6,559	3,665	2,452	–	6,117	3,409	1,485	–	4,894
Power and utilities	20	2,062	2,443	–	4,505	1,943	2,336	–	4,279	1,549	1,797	–	3,346
Professional and other services	21	3,605	9,266	18	12,889	3,730	10,198	83	14,011	3,734	8,674	75	12,483
Retail sector	22	2,474	3,908	–	6,382	2,272	4,104	–	6,376	2,225	4,219	–	6,444
Sundry manufacturing and wholesale	23	2,553	7,532	37	10,122	2,415	8,400	1	10,816	2,303	7,014	41	9,358
Telecommunications, cable, and media	24	2,246	4,778	125	7,149	2,088	5,034	140	7,262	2,427	4,069	157	6,653
Transportation	25	1,512	10,600	13	12,125	1,489	12,050	20	13,559	1,388	11,117	27	12,532
Other	26	3,404	2,189	42	5,635	4,398	1,213	43	5,654	4,749	893	40	5,682
Total business and government	27	87,688	102,808	1,494	191,990	88,094	108,201	2,039	198,334	84,155	97,217	1,978	183,350
<b>Other Loans</b>													
Debt securities classified as loans	28	–	1,515	305	1,820	–	1,813	404	2,217	–	1,807	380	2,187
Acquired credit-impaired loans <sup>3</sup>	29	–	1,078	–	1,078	–	1,372	–	1,372	–	1,414	–	1,414
Total other loans	30	–	2,593	305	2,898	–	3,185	404	3,589	–	3,221	380	3,601
<b>Total Gross Loans and Acceptances</b>	31	<b>\$ 389,160</b>	<b>\$ 181,486</b>	<b>\$ 1,801</b>	<b>\$ 572,447</b>	<b>\$ 388,703</b>	<b>\$ 196,323</b>	<b>\$ 2,448</b>	<b>\$ 587,474</b>	<b>\$ 383,535</b>	<b>\$ 178,523</b>	<b>\$ 2,363</b>	<b>\$ 564,421</b>

### Portfolio as a % of Total Gross Loans and Acceptances

<b>Personal</b>													
Residential mortgages <sup>2</sup>	32	32.5 %	4.5 %	– %	37.0 %	31.7 %	4.9 %	– %	36.6 %	32.8 %	4.7 %	– %	37.5 %
Consumer instalment and other personal													
HELOC	33	10.9	2.2	–	13.1	10.4	2.4	–	12.8	10.9	2.4	–	13.3
Indirect auto	34	3.4	4.4	–	7.8	3.3	4.7	–	8.0	3.4	4.4	–	7.8
Other	35	2.8	0.1	–	2.9	2.7	0.1	–	2.8	2.8	0.1	–	2.9
Credit card	36	3.1	2.1	–	5.2	3.0	2.4	–	5.4	3.1	2.2	–	5.3
Total personal	37	52.7	13.3	–	66.0	51.1	14.5	–	65.6	53.0	13.8	–	66.8
<b>Business and Government<sup>2</sup></b>													
Debt securities classified as loans	39	–	0.3	0.1	0.4	–	0.3	0.1	0.4	–	0.3	0.1	0.4
Acquired credit-impaired loans <sup>3</sup>	40	–	0.2	–	0.2	–	0.2	–	0.2	–	0.3	–	0.3
Total other loans	41	–	0.5	0.1	0.6	–	0.5	0.1	0.6	–	0.6	0.1	0.7
<b>Total Gross Loans and Acceptances</b>	42	<b>68.0 %</b>	<b>31.7 %</b>	<b>0.3 %</b>	<b>100.0 %</b>	<b>66.2 %</b>	<b>33.4 %</b>	<b>0.4 %</b>	<b>100.0 %</b>	<b>68.0 %</b>	<b>31.6 %</b>	<b>0.4 %</b>	<b>100.0 %</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Impaired Loans<sup>1,2</sup>

(\$ millions, except as noted)  
As at

LINE #	2017				2016				2015	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015	
<b>CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT</b>													
<b>Personal, Business, and Government Loans</b>													
Impaired loans at beginning of period	1	\$ 2,985	\$ 3,290	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 3,509	\$ 3,244	\$ 2,731
Classified as impaired during the period													
Canadian Retail <sup>3</sup>	2	520	499	534	631	648	662	675	697	664	2,184	2,682	2,678
U.S. Retail – in USD <sup>3</sup>	3	530	462	463	489	439	395	485	743	486	1,944	2,062	1,662
– foreign exchange <sup>3</sup>	4	139	139	157	161	140	119	151	277	155	596	687	433
Wholesale Banking	5	669	601	620	650	579	514	636	1,020	641	2,540	2,749	2,095
–	6	–	–	–	–	–	48	142	–	33	–	190	63
Total classified as impaired during the period	7	1,189	1,100	1,154	1,281	1,227	1,224	1,453	1,717	1,338	4,724	5,621	4,836
Transferred to not impaired during the period	8	(184)	(222)	(340)	(220)	(274)	(463)	(414)	(370)	(270)	(966)	(1,521)	(1,179)
Net repayments	9	(328)	(362)	(392)	(474)	(354)	(379)	(391)	(399)	(377)	(1,556)	(1,523)	(1,257)
Disposals of loans	10	–	–	–	–	(1)	(3)	–	–	–	–	(4)	(8)
Net classified as impaired during the period	11	677	516	422	587	598	379	648	948	691	2,202	2,573	2,392
Amounts written off	12	(652)	(615)	(648)	(623)	(620)	(579)	(592)	(559)	(522)	(2,538)	(2,350)	(2,141)
Recoveries of loans and advances previously written off	13	–	–	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	14	75	(206)	117	(74)	64	100	(288)	166	(2)	(88)	42	262
Change during the period	15	100	(305)	(109)	(110)	42	(100)	(232)	555	167	(424)	265	513
<b>Total Gross Impaired Loans – Balance at End of Period</b>	16	<b>\$ 3,085</b>	<b>\$ 2,985</b>	<b>\$ 3,290</b>	<b>\$ 3,399</b>	<b>\$ 3,509</b>	<b>\$ 3,467</b>	<b>\$ 3,567</b>	<b>\$ 3,799</b>	<b>\$ 3,244</b>	<b>\$ 3,085</b>	<b>\$ 3,509</b>	<b>\$ 3,244</b>
<b>GROSS IMPAIRED LOANS BY SEGMENT</b>													
<b>Personal, Business, and Government Loans</b>													
Canadian Retail	17	\$ 818	\$ 843	\$ 936	\$ 1,011	\$ 994	\$ 1,005	\$ 1,033	\$ 1,051	\$ 998	\$ 818	\$ 994	\$ 998
U.S. Retail – in USD	18	1,729	1,688	1,681	1,779	1,754	1,724	1,878	1,934	1,676	1,729	1,754	1,676
– foreign exchange	19	501	417	614	536	598	527	478	775	515	501	598	515
Wholesale Banking	20	2,230	2,105	2,295	2,315	2,352	2,251	2,356	2,709	2,191	2,230	2,352	2,191
–	21	37	37	59	73	163	211	178	39	55	37	163	55
<b>Total Gross Impaired Loans</b>	22	<b>\$ 3,085</b>	<b>\$ 2,985</b>	<b>\$ 3,290</b>	<b>\$ 3,399</b>	<b>\$ 3,509</b>	<b>\$ 3,467</b>	<b>\$ 3,567</b>	<b>\$ 3,799</b>	<b>\$ 3,244</b>	<b>\$ 3,085</b>	<b>\$ 3,509</b>	<b>\$ 3,244</b>
<b>NET IMPAIRED LOANS BY SEGMENT</b>													
<b>Personal, Business, and Government Loans</b>													
Canadian Retail	23	\$ 555	\$ 571	\$ 661	\$ 715	\$ 705	\$ 732	\$ 757	\$ 766	\$ 715	\$ 555	\$ 705	\$ 715
U.S. Retail – in USD	24	1,415	1,397	1,411	1,482	1,469	1,473	1,629	1,688	1,459	1,415	1,469	1,459
– foreign exchange	25	411	345	515	446	501	450	415	676	448	411	501	448
Wholesale Banking	26	1,826	1,742	1,926	1,928	1,970	1,923	2,044	2,364	1,907	1,826	1,970	1,907
–	27	17	17	37	47	110	131	107	13	38	17	110	38
<b>Total Net Impaired Loans</b>	28	<b>\$ 2,398</b>	<b>\$ 2,330</b>	<b>\$ 2,624</b>	<b>\$ 2,690</b>	<b>\$ 2,785</b>	<b>\$ 2,786</b>	<b>\$ 2,908</b>	<b>\$ 3,143</b>	<b>\$ 2,660</b>	<b>\$ 2,398</b>	<b>\$ 2,785</b>	<b>\$ 2,660</b>
<b>Net Impaired Loans as a % of Net Loans and Acceptances</b>	29	<b>0.38 %</b>	<b>0.38 %</b>	<b>0.43 %</b>	<b>0.45 %</b>	<b>0.46 %</b>	<b>0.48 %</b>	<b>0.51 %</b>	<b>0.54 %</b>	<b>0.48 %</b>	<b>0.38 %</b>	<b>0.46 %</b>	<b>0.48 %</b>

<sup>1</sup> Includes customers' liability under acceptances.

<sup>2</sup> Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

<sup>3</sup> Retail product loans, including Canadian government-insured real estate personal loans, are generally considered impaired when contractual payments are 90 days or greater past due.

## Impaired Loans and Acceptances by Industry Sector and Geographic Location<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2017 Q4				2017 Q3				2017 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Personal</b>												
1	\$ 296	\$ 454	\$ -	\$ 750	\$ 296	\$ 441	\$ -	\$ 737	\$ 359	\$ 486	\$ -	\$ 845
Residential mortgages												
Consumer instalment and other personal												
2	108	847	-	955	118	818	-	936	129	895	-	1,024
3	48	254	-	302	44	227	-	271	41	230	-	271
4	48	7	-	55	49	7	-	56	50	8	-	58
5	144	280	-	424	140	228	-	368	152	239	-	391
6	644	1,842	-	2,486	647	1,721	-	2,368	731	1,858	-	2,589
<b>Business and Government</b>												
Real estate												
7	10	34	-	44	18	35	-	53	19	39	-	58
8	5	83	-	88	6	66	-	72	6	62	-	68
9	15	117	-	132	24	101	-	125	25	101	-	126
10	7	2	-	9	7	1	-	8	10	1	-	11
11	2	15	-	17	3	15	-	18	3	14	-	17
12	-	46	-	46	1	28	-	29	1	31	-	32
13	2	11	-	13	3	15	-	18	3	17	-	20
14	-	1	-	1	-	1	-	1	1	19	-	20
15	-	10	-	10	-	6	-	6	-	7	-	7
16	15	13	-	28	14	25	-	39	12	25	-	37
17	17	26	-	43	24	31	-	55	27	31	-	58
18	21	5	-	26	15	5	-	20	15	7	-	22
19	45	25	-	70	47	25	-	72	53	47	-	100
20	-	1	-	1	-	1	-	1	-	1	-	1
21	11	53	-	64	12	53	-	65	11	62	-	73
22	19	43	-	62	21	49	-	70	20	50	-	70
23	20	30	-	50	23	36	-	59	24	43	-	67
24	-	2	-	2	4	3	-	7	1	8	-	9
25	6	8	-	14	5	7	-	12	6	9	-	15
26	5	6	-	11	4	8	-	12	4	12	-	16
27	185	414	-	599	207	410	-	617	216	485	-	701
28	\$ 829	\$ 2,256	\$ -	\$ 3,085	\$ 854	\$ 2,131	\$ -	\$ 2,985	\$ 947	\$ 2,343	\$ -	\$ 3,290

**Gross Impaired Loans as a % of Gross Loans and Acceptances**

LINE #	2017 Q4				2017 Q3				2017 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>Personal</b>												
29	0.16 %	1.44 %	- %	0.34 %	0.16 %	1.69 %	- %	0.34 %	0.19 %	1.71 %	- %	0.39 %
Residential mortgages												
Consumer instalment and other personal												
30	0.14	6.81	-	1.09	0.16	6.80	-	1.11	0.19	6.78	-	1.26
31	0.22	0.87	-	0.59	0.20	0.83	-	0.55	0.20	0.80	-	0.55
32	0.28	0.83	-	0.30	0.28	0.93	-	0.31	0.29	1.05	-	0.32
33	0.80	1.87	-	1.28	0.77	1.60	-	1.13	0.85	1.65	-	1.20
34	0.20	2.07	-	0.60	0.20	2.14	-	0.59	0.23	2.17	-	0.65
<b>Business and Government</b>												
35	0.18	0.36	-	0.27	0.20	0.38	-	0.29	0.21	0.41	-	0.32
36	0.20 %	1.11 %	- %	0.49 %	0.20 %	1.13 %	- %	0.49 %	0.23 %	1.15 %	- %	0.53 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

## Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2017 Q1				2016 Q4				2016 Q3			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Personal</b>												
Residential mortgages	\$ 385	\$ 458	\$ -	\$ 843	\$ 400	\$ 452	\$ -	\$ 852	\$ 405	\$ 436	\$ -	\$ 841
Consumer instalment and other personal												
HELOC	145	933	-	1,078	149	939	-	1,088	155	902	-	1,057
Indirect auto	55	210	-	265	49	196	-	245	67	182	-	249
Other	54	8	-	62	52	7	-	59	53	7	-	60
Credit card	160	238	-	398	152	222	-	374	145	186	-	331
Total personal	799	1,847	-	2,646	802	1,816	-	2,618	825	1,713	-	2,538
<b>Business and Government</b>												
<b>Real estate</b>												
Residential	20	55	-	75	10	61	-	71	6	53	-	59
Non-residential	6	68	-	74	9	99	-	108	7	115	-	122
Total real estate	26	123	-	149	19	160	-	179	13	168	-	181
Agriculture	12	1	-	13	11	1	-	12	11	2	-	13
Automotive	3	14	-	17	3	15	-	18	1	12	-	13
Financial	1	30	-	31	2	27	-	29	2	28	-	30
Food, beverage, and tobacco	3	12	-	15	2	6	-	8	2	6	-	8
Forestry	-	17	-	17	-	19	-	19	-	16	-	16
Government, public sector entities, and education	1	7	-	8	-	9	-	9	-	9	-	9
Health and social services	15	33	-	48	15	34	-	49	12	39	-	51
Industrial construction and trade contractors	27	26	-	53	33	26	-	59	28	25	-	53
Metals and mining	16	7	-	23	19	8	-	27	20	12	-	32
Pipelines, oil, and gas	56	60	-	116	87	102	-	189	122	118	-	240
Power and utilities	-	1	-	1	-	1	-	1	-	1	-	1
Professional and other services	13	70	-	83	12	83	-	95	11	81	-	92
Retail sector	19	53	-	72	22	51	-	73	22	54	-	76
Sundry manufacturing and wholesale	22	42	-	64	19	47	-	66	19	40	-	59
Telecommunications, cable, and media	-	10	-	10	-	10	-	10	1	10	-	11
Transportation	5	11	-	16	2	26	-	28	3	23	-	26
Other	5	12	-	17	6	14	-	20	5	13	-	18
Total business and government	224	529	-	753	252	639	-	891	272	657	-	929
<b>Total Gross Impaired Loans<sup>2</sup></b>	<b>\$ 1,023</b>	<b>\$ 2,376</b>	<b>\$ -</b>	<b>\$ 3,399</b>	<b>\$ 1,054</b>	<b>\$ 2,455</b>	<b>\$ -</b>	<b>\$ 3,509</b>	<b>\$ 1,097</b>	<b>\$ 2,370</b>	<b>\$ -</b>	<b>\$ 3,467</b>
<b>Gross Impaired Loans as a % of Gross Loans and Acceptances</b>												
<b>Personal</b>												
Residential mortgages	0.20 %	1.70 %	-	0.39 %	0.21 %	1.63 %	-	0.39 %	0.22 %	1.64 %	-	0.39 %
Consumer instalment and other personal												
HELOC	0.22	7.33	-	1.37	0.23	7.11	-	1.39	0.24	6.97	-	1.37
Indirect auto	0.27	0.76	-	0.55	0.24	0.69	-	0.50	0.33	0.67	-	0.52
Other	0.32	1.11	-	0.35	0.32	0.94	-	0.34	0.33	0.99	-	0.35
Credit card	0.90	1.69	-	1.25	0.83	1.63	-	1.17	0.81	1.41	-	1.06
Total personal	0.26	2.25	-	0.68	0.26	2.17	-	0.67	0.27	2.13	-	0.66
<b>Business and Government</b>												
Total business and government	0.23	0.48	-	0.36	0.27	0.56	-	0.43	0.29	0.61	-	0.46
<b>Total Gross Impaired Loans<sup>2</sup></b>	<b>0.25 %</b>	<b>1.23 %</b>	<b>-</b>	<b>0.57 %</b>	<b>0.26 %</b>	<b>1.24 %</b>	<b>-</b>	<b>0.58 %</b>	<b>0.27 %</b>	<b>1.26 %</b>	<b>-</b>	<b>0.59 %</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

## Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2016 Q2				2016 Q1				2015 Q4			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Personal</b>												
1	\$ 427	\$ 412	\$ –	\$ 839	\$ 434	\$ 445	\$ –	\$ 879	\$ 395	\$ 391	\$ –	\$ 786
Residential mortgages												
Consumer instalment and other personal												
2	164	1,031	–	1,195	174	1,234	–	1,408	180	829	–	1,009
3	61	169	–	230	53	180	–	233	47	162	–	209
4	53	7	–	60	55	8	–	63	52	8	–	60
5	158	176	–	334	157	208	–	365	153	153	–	306
6	863	1,795	–	2,658	873	2,075	–	2,948	827	1,543	–	2,370
<b>Business and Government</b>												
Real estate												
7	7	66	–	73	10	81	–	91	13	79	–	92
8	9	123	–	132	9	132	–	141	10	147	–	157
9	16	189	–	205	19	213	–	232	23	226	–	249
10	12	1	–	13	7	1	–	8	5	1	–	6
11	1	11	–	12	3	13	–	16	2	13	–	15
12	2	27	–	29	2	31	–	33	1	30	–	31
13	–	6	–	6	12	19	–	31	12	9	–	21
14	–	17	–	17	–	19	–	19	–	1	–	1
15	3	8	–	11	3	10	–	13	3	9	–	12
16	11	37	–	48	6	18	–	24	5	41	–	46
17	25	30	–	55	20	36	–	56	22	36	–	58
18	21	11	–	32	9	12	–	21	6	15	–	21
19	112	99	–	211	86	–	–	86	93	6	–	99
20	–	1	–	1	–	1	–	1	–	–	–	–
21	10	78	–	88	10	86	–	96	12	85	–	97
22	21	58	–	79	21	70	–	91	19	77	–	96
23	4	43	–	47	5	53	–	58	5	52	–	57
24	–	14	–	14	2	15	–	17	2	14	–	16
25	3	23	–	26	4	31	–	35	4	33	–	37
26	7	8	–	15	7	7	–	14	5	7	–	12
27	248	661	–	909	216	635	–	851	219	655	–	874
28	\$ 1,111	\$ 2,456	\$ –	\$ 3,567	\$ 1,089	\$ 2,710	\$ –	\$ 3,799	\$ 1,046	\$ 2,198	\$ –	\$ 3,244
<b>Total Gross Impaired Loans<sup>2</sup></b>												
<b>Gross Impaired Loans as a % of Gross Loans and Acceptances</b>												
<b>Personal</b>												
29	0.23 %	1.61 %	– %	0.40 %	0.23 %	1.56 %	– %	0.41 %	0.21 %	1.45 %	– %	0.37 %
Residential mortgages												
Consumer instalment and other personal												
30	0.26	8.19	–	1.60	0.28	8.68	–	1.86	0.29	6.22	–	1.35
31	0.31	0.67	–	0.51	0.28	0.65	–	0.50	0.25	0.65	–	0.48
32	0.33	1.01	–	0.36	0.35	1.06	–	0.38	0.32	1.15	–	0.36
33	0.89	1.47	–	1.12	0.88	1.50	–	1.15	0.85	1.25	–	1.01
34	0.29	2.36	–	0.70	0.29	2.44	–	0.76	0.28	1.98	–	0.63
35	0.27	0.66	–	0.47	0.24	0.59	–	0.43	0.26	0.68	–	0.48
36	0.28 %	1.39 %	– %	0.63 %	0.28 %	1.41 %	– %	0.65 %	0.27 %	1.26 %	– %	0.58 %
<b>Business and Government</b>												
<b>Total Gross Impaired Loans<sup>2</sup></b>												

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

## Allowance for Credit Losses

(\$ millions)													
As at													
LINE #		2017				2016				2015	Full Year		
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
<b>COUNTERPARTY-SPECIFIC ALLOWANCE</b>													
<b>Change in Allowance for Credit Losses – Counterparty-Specific</b>													
1	Impairment allowances at beginning of period	\$ 272	\$ 280	\$ 296	\$ 399	\$ 418	\$ 405	\$ 396	\$ 369	\$ 395	\$ 399	\$ 369	\$ 355
2	Charge to the income statement – counterparty-specific	16	15	(19)	(37)	7	14	53	7	(12)	(25)	81	24
3	Amounts written off	(37)	(10)	(26)	(11)	(41)	(18)	(30)	(10)	(23)	(84)	(99)	(87)
4	Recoveries of amounts written off in previous periods	7	10	21	27	12	11	22	13	11	65	58	52
5	Disposals of loans	–	–	–	(63)	–	(1)	–	–	–	(63)	(1)	(3)
6	Exchange and other movements	5	(23)	8	(19)	3	7	(36)	17	(2)	(29)	(9)	28
7	Balance at end of period	263	272	280	296	399	418	405	396	369	263	399	369
<b>COLLECTIVELY ASSESSED ALLOWANCE</b>													
<b>Change in Allowance for Credit Losses – Individually Insignificant</b>													
8	Impairment allowances at beginning of period	547	574	609	593	532	524	568	505	481	593	505	442
9	Charge to the income statement – individually insignificant	531	493	452	539	495	415	423	457	402	2,015	1,790	1,513
10	Amounts written off	(644)	(629)	(653)	(649)	(570)	(551)	(560)	(571)	(503)	(2,575)	(2,252)	(2,070)
11	Recoveries of amounts written off in previous periods	134	145	144	137	125	131	132	156	125	560	544	549
12	Disposals of loans	–	–	–	–	(1)	–	–	–	–	–	(1)	–
13	Exchange and other movements	17	(36)	22	(11)	12	13	(39)	21	–	(8)	7	71
14	Balance at end of period	585	547	574	609	593	532	524	568	505	585	593	505
<b>Change in Allowance for Credit Losses – Incurred but not Identified</b>													
15	Impairment allowances at beginning of period	3,398	3,597	3,426	3,381	3,280	3,080	3,174	2,873	2,755	3,381	2,873	2,505
16	Charge to the income statement – incurred but not identified	31	(3)	67	131	46	127	108	178	119	226	459	146
17	Disposals of loans	–	–	–	(20)	–	–	–	–	–	(20)	–	–
18	Exchange and other movements	73	(196)	104	(66)	55	73	(202)	123	(1)	(85)	49	222
19	Balance at end of period	3,502	3,398	3,597	3,426	3,381	3,280	3,080	3,174	2,873	3,502	3,381	2,873
20	<b>Allowance for Credit Losses at End of Period</b>	<b>4,350</b>	<b>4,217</b>	<b>4,451</b>	<b>4,331</b>	<b>4,373</b>	<b>4,230</b>	<b>4,009</b>	<b>4,138</b>	<b>3,747</b>	<b>4,350</b>	<b>4,373</b>	<b>3,747</b>
Consisting of:													
Allowance for loan losses													
21	Canada	1,346	1,364	1,367	1,382	1,392	1,419	1,397	1,330	1,281	1,346	1,392	1,281
22	United States	2,429	2,308	2,520	2,428	2,476	2,349	2,214	2,391	2,148	2,429	2,476	2,148
23	Other International	8	5	5	5	5	5	5	5	5	8	5	5
24	Total allowance for loan losses	3,783	3,677	3,892	3,815	3,873	3,773	3,616	3,726	3,434	3,783	3,873	3,434
25	Allowance for credit losses for off-balance sheet instruments	567	540	559	516	500	457	393	412	313	567	500	313
26	<b>Allowance for Credit Losses at End of Period</b>	<b>\$ 4,350</b>	<b>\$ 4,217</b>	<b>\$ 4,451</b>	<b>\$ 4,331</b>	<b>\$ 4,373</b>	<b>\$ 4,230</b>	<b>\$ 4,009</b>	<b>\$ 4,138</b>	<b>\$ 3,747</b>	<b>\$ 4,350</b>	<b>\$ 4,373</b>	<b>\$ 3,747</b>



## Allowance for Credit Losses by Industry Sector and Geographic Location<sup>1</sup>

(\$ millions, except as noted)

As at

**By Industry Sector**

**Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans**

**Personal**

Residential mortgages  
Consumer instalment and other personal  
HELOC  
Indirect auto  
Other

Credit card

Total personal

**Business and Government**

Real estate

Residential  
Non-residential

Total real estate

Agriculture

Automotive

Financial

Food, beverage, and tobacco

Forestry

Government, public sector entities, and education

Health and social services

Industrial construction and trade contractors

Metals and mining

Pipelines, oil, and gas

Power and utilities

Professional and other services

Retail sector

Sundry manufacturing and wholesale

Telecommunications, cable, and media

Transportation

Other

Total business and government

**Other Loans**

Debt securities classified as loans

Acquired credit-impaired loans<sup>2</sup>

Total other loans

Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant

**Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans**

**Personal**

Residential mortgages  
Consumer instalment and other personal  
HELOC  
Indirect auto  
Other

Credit card

Total personal

**Business and Government**

**Other Loans**

Debt securities classified as loans

Total other loans

Total Allowance for Credit Losses – Incurred but Not Identified

**Allowance for Loan Losses – On-Balance Sheet Loans**

**Allowances for Credit Losses – Off-Balance Sheet Instruments**

**Total Allowance for Credit Losses**

**Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans<sup>3</sup>**

**Personal**

Residential mortgages  
Consumer instalment and other personal  
HELOC  
Indirect auto  
Other

Credit card

Total personal

**Business and Government**

**Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup>**

**Total allowance for credit losses as a % of gross loans and acceptances<sup>3</sup>**

LINE #	2017 Q4				2017 Q3				2017 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
1	\$ 17	\$ 25	\$ –	\$ 42	\$ 18	\$ 22	\$ –	\$ 40	\$ 18	\$ 23	\$ –	\$ 41
2	6	52	–	58	5	50	–	55	6	56	–	62
3	37	20	–	57	35	18	–	53	32	10	–	42
4	29	3	–	32	30	3	–	33	31	3	–	34
5	93	242	–	335	90	206	–	296	98	216	–	314
6	182	342	–	524	178	299	–	477	185	308	–	493
7	7	7	–	14	7	8	–	15	7	6	–	13
8	2	10	–	12	3	6	–	9	3	6	–	9
9	9	17	–	26	10	14	–	24	10	12	–	22
10	2	–	–	2	1	–	–	1	1	–	–	1
11	–	3	–	3	2	2	–	4	1	1	–	2
12	–	7	–	7	–	6	–	6	–	2	–	2
13	1	2	–	3	1	2	–	3	1	3	–	4
14	–	–	–	–	–	–	–	–	–	1	–	1
15	–	1	–	1	–	1	–	1	–	1	–	1
16	4	2	–	6	5	5	–	10	7	8	–	15
17	15	6	–	21	21	10	–	31	21	4	–	25
18	6	1	–	7	6	2	–	8	1	2	–	3
19	23	8	–	31	23	8	–	31	25	9	–	34
20	–	–	–	–	–	–	–	–	–	–	–	–
21	5	7	–	12	8	6	–	14	8	7	–	15
22	11	6	–	17	11	7	–	18	12	7	–	19
23	13	4	–	17	15	4	–	19	13	6	–	19
24	–	1	–	1	–	1	–	1	–	1	–	1
25	1	2	–	3	2	1	–	3	2	2	–	4
26	3	3	–	6	1	3	–	4	1	4	–	5
27	93	70	–	163	106	72	–	178	103	70	–	173
28	–	126	–	126	–	120	–	120	–	134	–	134
29	–	35	–	35	–	44	–	44	–	54	–	54
30	–	161	–	161	–	164	–	164	–	188	–	188
31	275	573	–	848	284	535	–	819	288	566	–	854
32	12	24	–	36	14	25	–	39	9	34	–	43
33	4	54	–	58	3	62	–	65	3	70	–	73
34	161	227	–	388	162	214	–	376	158	235	–	393
35	169	41	–	210	167	33	–	200	170	31	–	201
36	420	509	–	929	440	473	–	913	464	541	–	1,005
37	766	855	–	1,621	786	807	–	1,593	804	911	–	1,715
38	305	981	8	1,294	293	933	5	1,231	275	1,008	5	1,288
39	–	20	–	20	1	33	–	34	–	35	–	35
40	–	20	–	20	1	33	–	34	–	35	–	35
41	1,071	1,856	8	2,935	1,080	1,773	5	2,858	1,079	1,954	5	3,038
42	1,346	2,429	8	3,783	1,364	2,308	5	3,677	1,367	2,520	5	3,892
43	184	380	3	567	183	355	2	540	181	376	2	559
44	\$ 1,530	\$ 2,809	\$ 11	\$ 4,350	\$ 1,547	\$ 2,663	\$ 7	\$ 4,217	\$ 1,548	\$ 2,896	\$ 7	\$ 4,451
45	5.7 %	5.5 %	– %	5.6 %	6.1 %	5.0 %	– %	5.4 %	5.0 %	4.7 %	– %	4.9 %
46	5.6	6.1	–	6.1	4.2	6.1	–	5.9	4.7	6.3	–	6.1
47	77.1	7.9	–	18.9	79.5	7.9	–	19.6	78.0	4.3	–	15.5
48	60.4	42.9	–	58.2	61.2	42.9	–	58.9	62.0	37.5	–	58.6
49	64.6	86.4	–	79.0	64.3	90.4	–	80.4	64.5	90.4	–	80.3
50	28.3	18.6	–	21.1	27.5	17.4	–	20.1	25.3	16.6	–	19.0
51	50.3	16.9	–	27.2	51.2	17.6	–	28.8	47.7	14.4	–	24.7
52	33.2 %	18.3 %	– %	22.3 %	33.3 %	17.4 %	– %	21.9 %	30.4 %	16.1 %	– %	20.2 %
53	0.4 %	1.3 %	0.9 %	0.7 %	0.4 %	1.3 %	0.7 %	0.7 %	0.4 %	1.3 %	0.7 %	0.7 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes all FDIC covered loans and other ACI loans.

<sup>3</sup> Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

## Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1</sup>

(\$ millions, except as noted)	LINE #	2017 Q1				2016 Q4				2016 Q3			
As at													
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
Residential mortgages	1	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	\$ 19	\$ 28	\$ –	\$ 47	\$ 15	\$ 34	\$ –	\$ 49	\$ 15	\$ 21	\$ –	\$ 36
Consumer instalment and other personal													
HELOC	2	8	70	–	78	9	76	–	85	8	56	–	64
Indirect auto	3	43	6	–	49	40	6	–	46	40	4	–	44
Other	4	32	4	–	36	32	3	–	35	33	3	–	36
Credit card	5	104	208	–	312	106	184	–	290	100	161	–	261
Total personal	6	206	316	–	522	202	303	–	505	196	245	–	441
<b>Business and Government</b>													
Real estate													
Residential	7	7	9	–	16	7	7	–	14	7	8	–	15
Non-residential	8	3	9	–	12	2	12	–	14	2	14	–	16
Total real estate	9	10	18	–	28	9	19	–	28	9	22	–	31
Agriculture	10	2	–	–	2	2	–	–	2	1	–	–	1
Automotive	11	1	1	–	2	2	1	–	3	1	2	–	3
Financial	12	–	3	–	3	–	3	–	3	–	3	–	3
Food, beverage, and tobacco	13	–	2	–	2	–	2	–	2	–	1	–	1
Forestry	14	–	5	–	5	–	7	–	7	–	6	–	6
Government, public sector entities, and education	15	–	1	–	1	–	1	–	1	–	1	–	1
Health and social services	16	6	8	–	14	4	5	–	9	5	6	–	11
Industrial construction and trade contractors	17	19	4	–	23	22	4	–	26	21	5	–	26
Metals and mining	18	1	2	–	3	1	4	–	5	1	4	–	5
Pipelines, oil, and gas	19	26	13	–	39	36	25	–	61	62	25	–	87
Power and utilities	20	–	–	–	–	–	1	–	1	–	–	–	–
Professional and other services	21	8	8	–	16	8	8	–	16	8	10	–	18
Retail sector	22	11	6	–	17	11	8	–	19	11	11	–	22
Sundry manufacturing and wholesale	23	14	5	–	19	16	6	–	22	8	6	–	14
Telecommunications, cable, and media	24	–	1	–	1	–	1	–	1	–	1	–	1
Transportation	25	2	1	–	3	2	1	–	3	2	1	–	3
Other	26	3	6	–	9	2	8	–	10	3	4	–	7
Total business and government	27	103	84	–	187	115	104	–	219	132	108	–	240
<b>Other Loans</b>													
Debt securities classified as loans	28	–	135	–	135	–	206	–	206	–	203	–	203
Acquired credit-impaired loans <sup>2</sup>	29	–	61	–	61	–	62	–	62	–	66	–	66
Total other loans	30	–	196	–	196	–	268	–	268	–	269	–	269
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	309	596	–	905	317	675	–	992	328	622	–	950
<b>Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans</b>													
<b>Personal</b>													
Residential mortgages	32	10	33	–	43	11	37	–	48	14	50	–	64
Consumer instalment and other personal													
HELOC	33	4	66	–	70	4	60	–	64	5	103	–	108
Indirect auto	34	165	222	–	387	168	228	–	396	158	217	–	375
Other	35	170	28	–	198	167	29	–	196	167	27	–	194
Credit card	36	452	508	–	960	450	474	–	924	468	427	–	895
Total personal	37	801	857	–	1,658	800	828	–	1,628	812	824	–	1,636
<b>Business and Government</b>	38	272	942	5	1,219	275	918	5	1,198	279	850	5	1,134
<b>Other Loans</b>													
Debt securities classified as loans	39	–	33	–	33	–	55	–	55	–	53	–	53
Total other loans	40	–	33	–	33	–	55	–	55	–	53	–	53
Total Allowance for Credit Losses – Incurred but Not Identified	41	1,073	1,832	5	2,910	1,075	1,801	5	2,881	1,091	1,727	5	2,823
<b>Allowance for Loan Losses – On-Balance Sheet Loans</b>	42	1,382	2,428	5	3,815	1,392	2,476	5	3,873	1,419	2,349	5	3,773
<b>Allowances for Credit Losses – Off-Balance Sheet Instruments</b>	43	179	335	2	516	173	325	2	500	172	283	2	457
<b>Total Allowance for Credit Losses</b>	44	\$ 1,561	\$ 2,763	\$ 7	\$ 4,331	\$ 1,565	\$ 2,801	\$ 7	\$ 4,373	\$ 1,591	\$ 2,632	\$ 7	\$ 4,230
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans<sup>3</sup></b>													
<b>Personal</b>													
Residential mortgages	45	4.9 %	6.1 %	– %	5.6 %	3.8 %	7.5 %	– %	5.8 %	3.7 %	4.8 %	– %	4.3 %
Consumer instalment and other personal													
HELOC	46	5.5	7.5	–	7.2	6.0	8.1	–	7.8	5.2	6.2	–	6.1
Indirect auto	47	78.2	2.9	–	18.5	81.6	3.1	–	18.8	59.7	2.2	–	17.7
Other	48	59.3	50.0	–	58.1	61.5	42.9	–	59.3	62.3	42.9	–	60.0
Credit card	49	65.0	87.4	–	78.4	69.7	82.9	–	77.5	69.0	86.6	–	78.9
Total personal	50	25.8	17.1	–	19.7	25.2	16.7	–	19.3	23.8	14.3	–	17.4
<b>Business and Government</b>	51	46.0	15.9	–	24.8	45.6	16.3	–	24.6	48.5	16.4	–	25.8
<b>Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>	52	30.2 %	16.8 %	– %	20.9 %	30.1 %	16.6 %	– %	20.6 %	29.9 %	14.9 %	– %	19.6 %
<b>Total allowance for credit losses as a % of gross loans and acceptances<sup>3</sup></b>	53	0.4 %	1.3 %	1.1 %	0.7 %	0.4 %	1.3 %	0.7 %	0.7 %	0.4 %	1.2 %	0.7 %	0.7 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes all FDIC covered loans and other ACI loans.

<sup>3</sup> Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

## Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1</sup>

(\$ millions, except as noted)	LINE #	2016 Q2				2016 Q1				2015 Q4			
As at		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>													
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans</b>													
<b>Personal</b>													
Residential mortgages	1	\$ 15	\$ 18	\$ –	\$ 33	\$ 16	\$ 21	\$ –	\$ 37	\$ 17	\$ 30	\$ –	\$ 47
Consumer instalment and other personal													
HELOC	2	9	54	–	63	10	55	–	65	14	49	–	63
Indirect auto	3	37	4	–	41	35	6	–	41	30	7	–	37
Other	4	32	3	–	35	34	3	–	37	33	3	–	36
Credit card	5	109	149	–	258	109	168	–	277	108	109	–	217
Total personal	6	202	228	–	430	204	253	–	457	202	198	–	400
<b>Business and Government</b>													
Real estate													
Residential	7	7	8	–	15	7	9	–	16	7	11	–	18
Non-residential	8	2	14	–	16	3	16	–	19	3	14	–	17
Total real estate	9	9	22	–	31	10	25	–	35	10	25	–	35
Agriculture	10	1	–	–	1	1	–	–	1	2	–	–	2
Automotive	11	1	2	–	3	2	2	–	4	1	2	–	3
Financial	12	–	4	–	4	–	5	–	5	–	4	–	4
Food, beverage, and tobacco	13	–	2	–	2	10	3	–	13	11	2	–	13
Forestry	14	–	7	–	7	–	7	–	7	–	1	–	1
Government, public sector entities, and education	15	2	1	–	3	2	1	–	3	2	1	–	3
Health and social services	16	6	5	–	11	3	3	–	6	2	3	–	5
Industrial construction and trade contractors	17	21	5	–	26	17	6	–	23	20	6	–	26
Metals and mining	18	–	4	–	4	–	4	–	2	–	2	–	2
Pipelines, oil, and gas	19	56	24	–	80	35	–	–	35	25	–	–	25
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	7	8	–	15	8	10	–	18	8	11	–	19
Retail sector	22	10	10	–	20	10	12	–	22	10	12	–	22
Sundry manufacturing and wholesale	23	2	6	–	8	3	11	–	14	3	12	–	15
Telecommunications, cable, and media	24	–	3	–	3	–	1	–	1	–	1	–	1
Transportation	25	2	1	–	3	2	2	–	4	2	2	–	4
Other	26	4	4	–	8	4	2	–	6	2	2	–	4
Total business and government	27	121	108	–	229	107	92	–	199	98	86	–	184
<b>Other Loans</b>													
Debt securities classified as loans	28	–	199	–	199	–	222	–	222	–	207	–	207
Acquired credit-impaired loans <sup>2</sup>	29	–	71	–	71	–	86	–	86	–	83	–	83
Total other loans	30	–	270	–	270	–	308	–	308	–	290	–	290
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	323	606	–	929	311	653	–	964	300	574	–	874
<b>Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans</b>													
<b>Personal</b>													
Residential mortgages	32	16	55	–	71	11	62	–	73	10	48	–	58
Consumer instalment and other personal													
HELOC	33	6	117	–	123	5	137	–	142	5	129	–	134
Indirect auto	34	147	200	–	347	135	218	–	353	127	202	–	329
Other	35	169	25	–	194	155	31	–	186	143	26	–	169
Credit card	36	472	413	–	885	460	457	–	917	462	435	–	897
Total personal	37	810	810	–	1,620	766	905	–	1,671	747	840	–	1,587
<b>Business and Government</b>													
Debt securities classified as loans	38	264	748	5	1,017	253	776	5	1,034	234	677	5	916
Total other loans	39	–	50	–	50	–	57	–	57	–	57	–	57
Total Allowance for Credit Losses – Incurred but Not Identified	40	–	50	–	50	–	57	–	57	–	57	–	57
Total Allowance for Loan Losses – On-Balance Sheet Loans	41	1,074	1,608	5	2,687	1,019	1,738	5	2,762	981	1,574	5	2,560
Allowance for Credit Losses – Off-Balance Sheet Instruments	42	1,397	2,214	5	3,616	1,330	2,391	5	3,726	1,281	2,148	5	3,434
Total Allowance for Credit Losses	43	166	224	3	393	158	251	3	412	141	171	1	313
Total Allowance for Credit Losses	44	\$ 1,563	\$ 2,438	\$ 8	\$ 4,009	\$ 1,488	\$ 2,642	\$ 8	\$ 4,138	\$ 1,422	\$ 2,319	\$ 6	\$ 3,747
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans<sup>3</sup></b>													
<b>Personal</b>													
Residential mortgages	45	3.5 %	4.4 %	– %	3.9 %	3.7 %	4.7 %	– %	4.2 %	4.3 %	7.7 %	– %	6.0 %
Consumer instalment and other personal													
HELOC	46	5.5	5.2	–	5.3	5.7	4.5	–	4.6	7.8	5.9	–	6.2
Indirect auto	47	60.7	2.4	–	17.8	66.0	3.3	–	17.6	63.8	4.3	–	17.7
Other	48	60.4	42.9	–	58.3	61.8	37.5	–	58.7	63.5	37.5	–	60.0
Credit card	49	69.0	84.7	–	77.2	69.4	80.8	–	75.9	70.6	71.2	–	70.9
Total personal	50	23.4	12.7	–	16.2	23.4	12.2	–	15.5	24.4	12.8	–	16.9
<b>Business and Government</b>													
Debt securities classified as loans	51	48.8	16.3	–	25.2	49.5	14.5	–	23.4	44.7	13.1	–	21.1
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant <sup>3</sup>	52	29.1 %	13.7 %	– %	18.5 %	28.6 %	12.7 %	– %	17.3 %	28.7 %	12.9 %	– %	18.0 %
Total allowance for credit losses as a % of gross loans and acceptances <sup>3</sup>	53	0.4 %	1.2 %	0.5 %	0.6 %	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.1 %	0.3 %	0.6 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes all FDIC covered loans and other ACI loans.

<sup>3</sup> Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

## Provision for Credit Losses<sup>1</sup>

(\$ millions)													
<i>For the period ended</i>													
LINE #	2017				2016				2015	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015	
<b>PROVISION FOR CREDIT LOSSES</b>													
<b>Provision for Credit Losses for Counterparty-Specific and Individually Insignificant</b>													
Provision for credit losses – counterparty-specific	1	\$ 23	\$ 25	\$ 2	\$ (10)	\$ 19	\$ 25	\$ 75	\$ 20	\$ (1)	\$ 40	\$ 139	\$ 76
Provision for credit losses – individually insignificant	2	665	638	596	676	620	546	555	613	527	2,575	2,334	2,062
Recoveries	3	(141)	(155)	(165)	(164)	(137)	(142)	(154)	(169)	(136)	(625)	(602)	(601)
Total provision for credit losses for counterparty-specific and individually insignificant	4	547	508	433	502	502	429	476	464	390	1,990	1,871	1,537
<b>Provision for Credit Losses – Incurred But Not Identified</b>													
Canadian Retail and Wholesale Banking <sup>2</sup>	5	–	–	–	–	–	40	60	65	36	–	165	44
U.S. Retail – in USD	6	3	3	26	77	13	44	39	61	53	109	157	58
– foreign exchange	7	1	1	8	25	5	13	11	24	17	35	53	18
Corporate <sup>3</sup> – in USD	8	4	4	34	102	18	57	50	85	70	144	210	76
– foreign exchange	9	21	(5)	24	21	22	23	(1)	21	10	61	65	21
– foreign exchange	10	6	(2)	9	8	6	7	(1)	7	3	21	19	5
Total provision for credit losses – incurred but not identified	11	31	(3)	67	131	46	127	108	178	119	226	459	146
<b>Total Provision for Credit Losses</b>	12	<b>\$ 578</b>	<b>\$ 505</b>	<b>\$ 500</b>	<b>\$ 633</b>	<b>\$ 548</b>	<b>\$ 556</b>	<b>\$ 584</b>	<b>\$ 642</b>	<b>\$ 509</b>	<b>\$ 2,216</b>	<b>\$ 2,330</b>	<b>\$ 1,683</b>
<b>PROVISION FOR CREDIT LOSSES BY SEGMENT</b>													
Canadian Retail	13	\$ 244	\$ 238	\$ 235	\$ 269	\$ 263	\$ 258	\$ 262	\$ 228	\$ 221	\$ 986	\$ 1,011	\$ 887
U.S. Retail – in USD	14	163	137	114	193	146	130	123	160	133	607	559	430
– foreign exchange	15	40	43	38	64	47	38	39	61	41	185	185	105
Wholesale Banking <sup>4</sup>	16	203	180	152	257	193	168	162	221	174	792	744	535
Corporate	17	–	–	(4)	(24)	1	11	50	12	14	(28)	74	18
U.S. strategic cards portfolio <sup>3</sup> – in USD	18	105	68	89	99	72	63	40	87	51	361	262	173
– foreign exchange	19	27	21	30	34	22	19	12	33	16	112	86	41
Wholesale Banking – CDS <sup>4</sup>	20	(1)	(2)	(2)	(2)	(3)	(3)	(2)	(4)	(3)	(7)	(12)	(12)
Increase/(reduction) of allowance for incurred but not identified credit losses	21	–	–	–	–	–	40	60	65	36	–	165	40
Other	22	–	–	–	–	–	–	–	–	–	–	–	1
Total Corporate	23	131	87	117	131	91	119	110	181	100	466	501	243
<b>Total Provision for Credit Losses</b>	24	<b>\$ 578</b>	<b>\$ 505</b>	<b>\$ 500</b>	<b>\$ 633</b>	<b>\$ 548</b>	<b>\$ 556</b>	<b>\$ 584</b>	<b>\$ 642</b>	<b>\$ 509</b>	<b>\$ 2,216</b>	<b>\$ 2,330</b>	<b>\$ 1,683</b>

<sup>1</sup> Includes provision for off-balance sheet positions.

<sup>2</sup> The incurred but not identified PCL is included in the Corporate segment results for management reporting.

<sup>3</sup> The retailer program partners' share of the U.S. strategic cards portfolio's PCL.

<sup>4</sup> Premiums on CDS recorded in PCL for Wholesale Banking are reclassified to trading income in the Corporate segment.

## Provision for Credit Losses by Industry Sector and Geographic Location<sup>1,2</sup>

(\$ millions, except as noted)  
For the period ended

LINE #	2017 Q4				2017 Q3				2017 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>												
<b>Personal</b>												
1	\$ 6	\$ 4	\$ –	\$ 10	\$ 5	\$ 7	\$ –	\$ 12	\$ 4	\$ (3)	\$ –	\$ 1
<b>Consumer Instalment and Other Personal</b>												
2	2	7	–	9	3	8	–	11	1	(5)	–	(4)
3	63	60	–	123	60	54	–	114	47	54	–	101
4	43	39	–	82	41	31	–	72	41	25	–	66
5	121	185	–	306	113	165	–	278	127	156	–	283
6	235	295	–	530	222	265	–	487	220	227	–	447
<b>Business and Government</b>												
<b>Real estate</b>												
7	–	–	–	–	(1)	1	–	–	1	(2)	–	(1)
8	–	3	–	3	–	–	–	–	–	(3)	–	(3)
9	–	3	–	3	(1)	1	–	–	1	(5)	–	(4)
10	–	–	–	–	–	–	–	–	–	–	–	–
11	–	–	–	–	–	1	–	1	–	(2)	–	(2)
12	–	15	–	15	–	4	–	4	–	–	–	–
13	–	–	–	–	–	–	–	–	–	1	–	1
14	–	–	–	–	–	–	–	–	1	(5)	–	(4)
15	–	–	–	–	–	(1)	–	(1)	–	–	–	–
16	1	(2)	–	(1)	–	(3)	–	(3)	1	6	–	7
17	3	–	–	3	2	7	–	9	4	–	–	4
18	–	–	–	–	5	–	–	5	–	–	–	–
19	–	–	–	–	(1)	1	–	–	(2)	(5)	–	(7)
20	–	–	–	–	–	–	–	–	–	–	–	–
21	–	–	–	–	3	1	–	4	1	2	–	3
22	3	–	–	3	3	1	–	4	3	2	–	5
23	–	–	–	–	1	(3)	–	(2)	–	(3)	–	(3)
24	–	–	–	–	–	(1)	–	(1)	1	–	–	1
25	–	1	–	1	1	(1)	–	–	1	1	–	2
26	1	2	–	3	1	9	–	10	2	(1)	–	1
27	8	19	–	27	14	16	–	30	13	(9)	–	4
<b>Other Loans</b>												
28	–	3	–	3	–	–	–	–	–	(5)	–	(5)
29	–	(13)	–	(13)	–	(9)	–	(9)	–	(13)	–	(13)
30	–	(10)	–	(10)	–	(9)	–	(9)	–	(18)	–	(18)
31	243	304	–	547	236	272	–	508	233	200	–	433
<b>Provision for Credit Losses – Incurred but not Identified</b>												
<b>Personal, business and government</b>												
32	(6)	48	3	45	1	(7)	1	(5)	9	58	–	67
<b>Other Loans</b>												
33	(1)	(13)	–	(14)	1	1	–	2	–	–	–	–
34	(1)	(13)	–	(14)	1	1	–	2	–	–	–	–
35	(7)	35	3	31	2	(6)	1	(3)	9	58	–	67
36	\$ 236	\$ 339	\$ 3	\$ 578	\$ 238	\$ 266	\$ 1	\$ 505	\$ 242	\$ 258	\$ –	\$ 500
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances</b>												
<b>Personal</b>												
37	0.01 %	0.06 %	– %	0.02 %	0.01 %	0.10 %	– %	0.02 %	0.01 %	(0.04) %	– %	– %
<b>Consumer instalment and other personal</b>												
38	0.01	0.23	–	0.04	0.02	0.26	–	0.05	0.01	(0.16)	–	(0.02)
39	1.15	0.85	–	0.98	1.13	0.78	–	0.93	0.94	0.79	–	0.86
40	1.00	19.27	–	1.83	0.95	15.32	–	1.60	1.00	13.23	–	1.54
41	2.75	5.39	–	3.91	2.58	4.92	–	3.59	3.06	4.80	–	3.83
42	0.29	1.41	–	0.52	0.28	1.30	–	0.49	0.29	1.13	–	0.47
43	0.03	0.07	–	0.05	0.06	0.06	–	0.06	0.06	(0.03)	–	0.01
<b>Business and Government</b>												
44	0.23	0.62	–	0.35	0.23	0.56	–	0.33	0.24	0.42	–	0.29
45	0.23 %	0.65 %	– %	0.36 %	0.23 %	0.58 %	– %	0.34 %	0.24 %	0.46 %	– %	0.31 %
<b>Total Provision for Credit Losses as a % of Average Net Loans and Acceptances</b>												
46	0.22 %	0.69 %	0.88 %	0.37 %	0.23 %	0.55 %	0.32 %	0.33 %	0.25 %	0.54 %	– %	0.34 %
47	0.22	0.75	1.04	0.39	0.23	0.57	0.39	0.33	0.25	0.58	–	0.35

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes provision for off-balance sheet positions.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Provision for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

(\$ millions, except as noted)  
For the period ended

LINE #	2017 Q1				2016 Q4				2016 Q3			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>												
<b>Personal</b>												
Residential mortgages	\$ 7	\$ (1)	\$ –	\$ 6	\$ 5	\$ 18	\$ –	\$ 23	\$ 3	\$ 4	\$ –	\$ 7
<b>Consumer Instalment and Other Personal</b>												
HELOC	1	(3)	–	(2)	3	27	–	30	1	4	–	5
Indirect auto	75	61	–	136	63	46	–	109	67	32	–	99
Other	47	33	–	80	42	26	–	68	47	23	–	70
Credit card	124	182	–	306	126	128	–	254	124	101	–	225
Total personal	254	272	–	526	239	245	–	484	242	164	–	406
<b>Business and Government</b>												
<b>Real estate</b>												
Residential	–	2	–	2	–	(1)	–	(1)	–	(1)	–	(1)
Non-residential	1	(3)	–	(2)	–	1	–	1	(1)	–	–	(1)
Total real estate	1	(1)	–	–	–	–	–	–	(1)	(1)	–	(2)
Agriculture	–	–	–	–	1	–	–	1	(1)	–	–	(1)
Automotive	–	–	–	–	1	(1)	–	–	–	1	–	1
Financial	–	–	–	–	–	–	–	–	–	(1)	–	(1)
Food, beverage, and tobacco	–	–	–	–	–	1	–	1	–	(1)	–	(1)
Forestry	–	(2)	–	(2)	–	1	–	1	–	(1)	–	(1)
Government, public sector entities, and education	–	(1)	–	(1)	–	–	–	–	(1)	(5)	–	(6)
Health and social services	2	(7)	–	(5)	1	(2)	–	(1)	1	5	–	6
Industrial construction and trade contractors	–	–	–	–	3	(1)	–	2	2	1	–	3
Metals and mining	–	(1)	–	(1)	–	1	–	1	1	1	–	2
Pipelines, oil, and gas	(8)	(11)	–	(19)	(1)	1	–	–	8	–	–	8
Power and utilities	–	(1)	–	(1)	–	1	–	1	–	–	–	–
Professional and other services	2	–	–	2	3	(1)	–	2	2	2	–	4
Retail sector	2	(3)	–	(1)	5	(3)	–	2	3	3	–	6
Sundry manufacturing and wholesale	–	–	–	–	6	–	–	6	7	(1)	–	6
Telecommunications, cable, and media	–	–	–	–	1	(1)	–	–	–	2	–	2
Transportation	–	–	–	–	1	–	–	1	1	1	–	2
Other	1	6	–	7	1	6	–	7	1	2	–	3
Total business and government	–	(21)	–	(21)	22	2	–	24	23	8	–	31
<b>Other Loans</b>												
Debt securities classified as loans	–	–	–	–	–	1	–	1	–	–	–	–
Acquired credit-impaired loans <sup>3</sup>	–	(3)	–	(3)	–	(7)	–	(7)	–	(8)	–	(8)
Total other loans	–	(3)	–	(3)	–	(6)	–	(6)	–	(8)	–	(8)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	<b>254</b>	<b>248</b>	<b>–</b>	<b>502</b>	<b>261</b>	<b>241</b>	<b>–</b>	<b>502</b>	<b>265</b>	<b>164</b>	<b>–</b>	<b>429</b>
<b>Provision for Credit Losses – Incurred but not Identified</b>												
<b>Personal, business and government</b>												
<b>Other Loans</b>												
Debt securities classified as loans	–	1	–	1	–	–	–	–	–	1	–	1
Total other loans	–	1	–	1	–	–	–	–	–	1	–	1
<b>Total Provision for Credit Losses – Incurred but not Identified</b>	<b>4</b>	<b>127</b>	<b>–</b>	<b>131</b>	<b>(15)</b>	<b>61</b>	<b>–</b>	<b>46</b>	<b>23</b>	<b>105</b>	<b>(1)</b>	<b>127</b>
<b>Total Provision for Credit Losses</b>	<b>\$ 258</b>	<b>\$ 375</b>	<b>\$ –</b>	<b>\$ 633</b>	<b>\$ 246</b>	<b>\$ 302</b>	<b>\$ –</b>	<b>\$ 548</b>	<b>\$ 288</b>	<b>\$ 269</b>	<b>\$ (1)</b>	<b>\$ 556</b>
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances</b>												
<b>Personal</b>												
Residential mortgages	0.01 %	(0.01) %	– %	0.01 %	0.01 %	0.27 %	– %	0.04 %	0.01 %	0.06 %	– %	0.01 %
<b>Consumer instalment and other personal</b>												
HELOC	0.01	(0.09)	–	(0.01)	0.02	0.83	–	0.15	0.01	0.12	–	0.03
Indirect auto	1.46	0.87	–	1.12	1.24	0.66	–	0.91	1.35	0.48	–	0.85
Other	1.14	16.74	–	1.86	1.04	13.36	–	1.61	1.17	12.02	–	1.66
Credit card	2.81	5.31	–	3.91	2.89	4.04	–	3.37	2.85	3.36	–	3.06
Total personal	0.33	1.31	–	0.53	0.31	1.21	–	0.50	0.32	0.83	–	0.42
<b>Business and Government</b>												
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	<b>0.25</b>	<b>0.50</b>	<b>–</b>	<b>0.33</b>	<b>0.26</b>	<b>0.50</b>	<b>–</b>	<b>0.34</b>	<b>0.27</b>	<b>0.35</b>	<b>–</b>	<b>0.29</b>
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans</b>	<b>0.25 %</b>	<b>0.51 %</b>	<b>– %</b>	<b>0.34 %</b>	<b>0.26 %</b>	<b>0.52 %</b>	<b>– %</b>	<b>0.34 %</b>	<b>0.27 %</b>	<b>0.37 %</b>	<b>– %</b>	<b>0.30 %</b>
<b>Total Provision for Credit Losses as a % of Average Net Loans and Acceptances</b>												
<b>Total Provision for Credit Losses</b>	<b>0.26 %</b>	<b>0.76 %</b>	<b>– %</b>	<b>0.42 %</b>	<b>0.25 %</b>	<b>0.63 %</b>	<b>– %</b>	<b>0.37 %</b>	<b>0.29 %</b>	<b>0.58 %</b>	<b>(0.25) %</b>	<b>0.38 %</b>
<b>Total Provision for Credit Losses Excluding Other Loans</b>	<b>0.26</b>	<b>0.77</b>	<b>–</b>	<b>0.42</b>	<b>0.25</b>	<b>0.65</b>	<b>–</b>	<b>0.37</b>	<b>0.29</b>	<b>0.60</b>	<b>(0.31)</b>	<b>0.39</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes provision for off-balance sheet positions.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Provision for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

(\$ millions, except as noted)  
For the period ended

LINE #	2016 Q2				2016 Q1				2015 Q4			
	Canada	United States	Intl	Total	Canada	United States	Intl	Total	Canada	United States	Intl	Total
<b>By Industry Sector</b>												
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>												
<b>Personal</b>												
Residential mortgages	\$ 3	\$ 3	\$ –	\$ 6	\$ 4	\$ (9)	\$ –	\$ (5)	\$ 5	\$ 1	\$ –	\$ 6
<b>Consumer Instalment and Other Personal</b>												
HELOC	2	13	–	15	(1)	14	–	13	2	13	–	15
Indirect auto	60	31	–	91	63	37	–	100	45	37	–	82
Other	45	20	–	65	35	27	–	62	43	25	–	68
Credit card	135	104	–	239	118	158	–	276	127	98	–	225
Total personal	245	171	–	416	219	227	–	446	222	174	–	396
<b>Business and Government</b>												
<b>Real estate</b>												
Residential	–	–	–	–	–	(3)	–	(3)	–	2	–	2
Non-residential	–	2	–	2	1	3	–	4	2	4	–	6
Total real estate	–	2	–	2	1	–	–	1	2	6	–	8
Agriculture	–	–	–	–	–	–	–	–	1	–	–	1
Automotive	–	–	–	–	–	1	–	1	1	1	–	2
Financial	–	(2)	–	(2)	–	–	–	–	–	–	–	–
Food, beverage, and tobacco	(3)	(1)	–	(4)	–	2	–	2	(1)	–	–	(1)
Forestry	–	–	–	–	–	7	–	7	–	–	–	–
Government, public sector entities, and education	–	–	–	–	–	(1)	–	(1)	–	1	–	1
Health and social services	2	(1)	–	1	–	–	–	–	–	1	–	1
Industrial construction and trade contractors	7	(2)	–	5	(1)	1	–	–	1	1	–	2
Metals and mining	–	1	–	1	–	–	–	–	–	–	–	–
Pipelines, oil, and gas	25	24	–	49	11	–	–	11	19	–	–	19
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	3	(2)	–	1	1	(1)	–	–	(20)	(1)	–	(21)
Retail sector	2	(4)	–	(2)	2	–	–	2	2	4	–	6
Sundry manufacturing and wholesale	–	(3)	–	(3)	1	–	–	1	–	9	–	9
Telecommunications, cable, and media	–	2	–	2	–	–	–	–	–	1	–	1
Transportation	2	–	–	2	–	–	–	–	1	–	–	1
Other	2	13	–	15	3	(7)	–	(4)	3	3	–	6
Total business and government	40	27	–	67	18	2	–	20	9	26	–	35
<b>Other Loans</b>												
Debt securities classified as loans	–	2	–	2	–	5	–	5	–	(29)	–	(29)
Acquired credit-impaired loans <sup>3</sup>	–	(9)	–	(9)	–	(7)	–	(7)	–	(12)	–	(12)
Total other loans	–	(7)	–	(7)	–	(2)	–	(2)	–	(41)	–	(41)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>												
	285	191	–	476	237	227	–	464	231	159	–	390
<b>Provision for Credit Losses – Incurred but not Identified</b>												
<b>Personal, business and government</b>												
<b>Other Loans</b>												
Debt securities classified as loans	–	(1)	–	(1)	–	(4)	–	(4)	–	–	–	–
Total other loans	–	(1)	–	(1)	–	(4)	–	(4)	–	–	–	–
<b>Total Provision for Credit Losses – Incurred but not Identified</b>												
	62	47	(1)	108	56	120	2	178	18	100	1	119
<b>Total Provision for Credit Losses</b>												
	\$ 347	\$ 238	\$ (1)	\$ 584	\$ 293	\$ 347	\$ 2	\$ 642	\$ 249	\$ 259	\$ 1	\$ 509
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances</b>												
<b>Personal</b>												
Residential mortgages	0.01 %	0.05 %	– %	0.01 %	0.01 %	(0.13) %	– %	(0.01) %	0.01 %	0.01 %	– %	0.01 %
<b>Consumer instalment and other personal</b>												
HELOC	0.01	0.41	–	0.08	(0.01)	0.40	–	0.07	0.01	0.39	–	0.08
Indirect auto	1.27	0.49	–	0.83	1.32	0.56	–	0.88	0.96	0.60	–	0.76
Other	1.16	11.19	–	1.61	0.88	13.34	–	1.48	1.07	13.00	–	1.61
Credit card	3.24	3.59	–	3.38	2.69	4.83	–	3.60	2.91	3.95	–	3.29
Total personal	0.33	0.90	–	0.45	0.29	1.10	–	0.47	0.30	0.92	–	0.42
<b>Business and Government</b>												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.18	0.11	–	0.14	0.08	0.01	–	0.04	0.04	0.11	–	0.08
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans</b>												
	0.30 %	0.43 %	– %	0.34 %	0.24 %	0.48 %	– %	0.32 %	0.24 %	0.37 %	– %	0.28 %
<b>Total Provision for Credit Losses as a % of Average Net Loans and Acceptances</b>												
Total Provision for Credit Losses	0.36 %	0.54 %	(0.19) %	0.42 %	0.30 %	0.73 %	0.33 %	0.44 %	0.26 %	0.60 %	0.16 %	0.37 %
Total Provision for Credit Losses Excluding Other Loans	0.36 %	0.56 %	(0.22) %	0.42 %	0.30 %	0.76 %	0.40 %	0.45 %	0.26 %	0.71 %	0.20 %	0.40 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes provision for off-balance sheet positions.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Acquired Credit-Impaired Loans by Geographic Location<sup>1</sup>

(\$ millions) For the period ended	LINE #	2017 Q4				2017 Q3				2017 Q2			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>Gross Loans</b>													
Residential mortgages	1	\$ -	\$ 294	\$ -	\$ 294	\$ -	\$ 296	\$ -	\$ 296	\$ -	\$ 350	\$ -	\$ 350
Consumer instalment and other personal													
HELOC	2	-	48	-	48	-	53	-	53	-	68	-	68
Other	3	-	10	-	10	-	10	-	10	-	15	-	15
Credit cards	4	-	-	-	-	-	-	-	-	-	-	-	-
Business and government	5	-	313	-	313	-	329	-	329	-	406	-	406
<b>Total Gross Loans</b>	6	<b>\$ -</b>	<b>\$ 665</b>	<b>\$ -</b>	<b>\$ 665</b>	<b>\$ -</b>	<b>\$ 688</b>	<b>\$ -</b>	<b>\$ 688</b>	<b>\$ -</b>	<b>\$ 839</b>	<b>\$ -</b>	<b>\$ 839</b>
<b>Change in Allowance for Credit Losses</b>													
Balance at beginning of period	7	\$ -	\$ 44	\$ -	\$ 44	\$ -	\$ 54	\$ -	\$ 54	\$ -	\$ 61	\$ -	\$ 61
Provision for credit losses – counterparty-specific	8	-	(1)	-	(1)	-	-	-	-	-	(2)	-	(2)
Provision for credit losses – individually insignificant impaired loans	9	-	(12)	-	(12)	-	(9)	-	(9)	-	(11)	-	(11)
Write-offs <sup>2</sup>	10	-	-	-	-	-	-	-	-	-	-	-	-
Recoveries	11	-	2	-	2	-	6	-	6	-	2	-	2
Foreign exchange and other adjustments	12	-	2	-	2	-	(7)	-	(7)	-	4	-	4
Balance at end of period	13	<b>\$ -</b>	<b>\$ 35</b>	<b>\$ -</b>	<b>\$ 35</b>	<b>\$ -</b>	<b>\$ 44</b>	<b>\$ -</b>	<b>\$ 44</b>	<b>\$ -</b>	<b>\$ 54</b>	<b>\$ -</b>	<b>\$ 54</b>
<b>Allowance for Credit Losses</b>													
Residential mortgages	14	\$ -	\$ 11	\$ -	\$ 11	\$ -	\$ 13	\$ -	\$ 13	\$ -	\$ 17	\$ -	\$ 17
Consumer instalment and other personal													
HELOC	15	-	3	-	3	-	3	-	3	-	5	-	5
Other	16	-	2	-	2	-	3	-	3	-	3	-	3
Business and government	17	-	19	-	19	-	25	-	25	-	29	-	29
<b>Total Allowance for Credit Losses</b>	18	<b>\$ -</b>	<b>\$ 35</b>	<b>\$ -</b>	<b>\$ 35</b>	<b>\$ -</b>	<b>\$ 44</b>	<b>\$ -</b>	<b>\$ 44</b>	<b>\$ -</b>	<b>\$ 54</b>	<b>\$ -</b>	<b>\$ 54</b>
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>													
Provision for credit losses – counterparty-specific	19	\$ -	(1)	\$ -	(1)	\$ -	-	\$ -	-	\$ -	(2)	\$ -	(2)
Provision for credit losses – individually insignificant	20	-	(12)	-	(12)	-	(9)	-	(9)	-	(11)	-	(11)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	21	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (9)</b>	<b>\$ -</b>	<b>\$ (9)</b>	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (13)</b>
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>													
Residential mortgages	22	\$ -	(3)	\$ -	(3)	\$ -	(2)	\$ -	(2)	\$ -	(2)	\$ -	(2)
Consumer instalment and other personal													
HELOC	23	-	-	-	-	-	(2)	-	(2)	-	-	-	-
Other	24	-	-	-	-	-	(1)	-	(1)	-	(1)	-	(1)
Business and government	25	-	(10)	-	(10)	-	(4)	-	(4)	-	(10)	-	(10)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	26	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (9)</b>	<b>\$ -</b>	<b>\$ (9)</b>	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (13)</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Excludes write-offs for which a credit mark was established on acquisition date.

<sup>3</sup> PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.



## Acquired Credit-Impaired Loans by Geographic Location (Continued)<sup>1</sup>

(\$ millions) For the period ended	LINE #	2017 Q1				2016 Q4				2016 Q3			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>Gross Loans</b>													
Residential mortgages	1	\$ -	\$ 350	\$ -	\$ 350	\$ -	\$ 375	\$ -	\$ 375	\$ -	\$ 383	\$ -	\$ 383
Consumer instalment and other personal													
HELOC	2	-	73	-	73	-	82	-	82	-	88	-	88
Other	3	-	15	-	15	-	17	-	17	-	19	-	19
Credit cards	4	-	-	-	-	-	-	-	-	-	-	-	-
Business and government	5	-	434	-	434	-	500	-	500	-	532	-	532
<b>Total Gross Loans</b>	6	\$ -	\$ 872	\$ -	\$ 872	\$ -	\$ 974	\$ -	\$ 974	\$ -	\$ 1,022	\$ -	\$ 1,022
<b>Change in Allowance for Credit Losses</b>													
Balance at beginning of period	7	\$ -	\$ 62	\$ -	\$ 62	\$ -	\$ 66	\$ -	\$ 66	\$ -	\$ 71	\$ -	\$ 71
Provision for credit losses – counterparty-specific	8	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)
Provision for credit losses – individually insignificant impaired loans	9	-	(2)	-	(2)	-	(6)	-	(6)	-	(7)	-	(7)
Write-offs <sup>2</sup>	10	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)
Recoveries	11	-	12	-	12	-	4	-	4	-	3	-	3
Foreign exchange and other adjustments	12	-	(9)	-	(9)	-	-	-	-	-	1	-	1
Balance at end of period	13	\$ -	\$ 61	\$ -	\$ 61	\$ -	\$ 62	\$ -	\$ 62	\$ -	\$ 66	\$ -	\$ 66
<b>Allowance for Credit Losses</b>													
Residential mortgages	14	\$ -	\$ 17	\$ -	\$ 17	\$ -	\$ 19	\$ -	\$ 19	\$ -	\$ 20	\$ -	\$ 20
Consumer instalment and other personal													
HELOC	15	-	5	-	5	-	4	-	4	-	5	-	5
Other	16	-	3	-	3	-	4	-	4	-	4	-	4
Business and government	17	-	36	-	36	-	35	-	35	-	37	-	37
<b>Total Allowance for Credit Losses</b>	18	\$ -	\$ 61	\$ -	\$ 61	\$ -	\$ 62	\$ -	\$ 62	\$ -	\$ 66	\$ -	\$ 66
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>													
Provision for credit losses – counterparty-specific	19	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)
Provision for credit losses – individually insignificant	20	-	(2)	-	(2)	-	(6)	-	(6)	-	(7)	-	(7)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	21	\$ -	\$ (3)	\$ -	\$ (3)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (8)	\$ -	\$ (8)
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>													
Residential mortgages	22	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (1)	\$ -	\$ (1)
Consumer instalment and other personal													
HELOC	23	-	-	-	-	-	-	-	-	-	-	-	-
Other	24	-	-	-	-	-	-	-	-	-	(1)	-	(1)
Business and government	25	-	(2)	-	(2)	-	(5)	-	(5)	-	(6)	-	(6)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	26	\$ -	\$ (3)	\$ -	\$ (3)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (8)	\$ -	\$ (8)

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Excludes write-offs for which a credit mark was established on acquisition date.

<sup>3</sup> PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

## Acquired Credit-Impaired Loans by Geographic Location (Continued)<sup>1</sup>

(\$ millions) For the period ended	LINE #	2016 Q2				2016 Q1				2015 Q4			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>Gross Loans</b>													
Residential mortgages	1	\$ -	\$ 385	\$ -	\$ 385	\$ -	\$ 447	\$ -	\$ 447	\$ -	\$ 442	\$ -	\$ 442
Consumer instalment and other personal													
HELOC	2	-	93	-	93	-	113	-	113	-	115	-	115
Other	3	-	22	-	22	-	29	-	29	-	32	-	32
Credit cards	4	-	(3)	-	(3)	-	(2)	-	(2)	-	-	-	-
Business and government	5	-	581	-	581	-	785	-	785	-	825	-	825
<b>Total Gross Loans</b>	6	\$ -	\$ 1,078	\$ -	\$ 1,078	\$ -	\$ 1,372	\$ -	\$ 1,372	\$ -	\$ 1,414	\$ -	\$ 1,414
<b>Change in Allowance for Credit Losses</b>													
Balance at beginning of period	7	\$ -	\$ 86	\$ -	\$ 86	\$ -	\$ 83	\$ -	\$ 83	\$ -	\$ 92	\$ -	\$ 92
Provision for credit losses – counterparty-specific	8	-	(2)	-	(2)	-	(2)	-	(2)	-	(1)	-	(1)
Provision for credit losses – individually insignificant impaired loans	9	-	(7)	-	(7)	-	(5)	-	(5)	-	(11)	-	(11)
Write-offs <sup>2</sup>	10	-	(1)	-	(1)	-	(1)	-	(1)	-	-	-	-
Recoveries	11	-	6	-	6	-	7	-	7	-	3	-	3
Foreign exchange and other adjustments	12	-	(11)	-	(11)	-	4	-	4	-	-	-	-
Balance at end of period	13	\$ -	\$ 71	\$ -	\$ 71	\$ -	\$ 86	\$ -	\$ 86	\$ -	\$ 83	\$ -	\$ 83
<b>Allowance for Credit Losses</b>													
Residential mortgages	14	\$ -	\$ 20	\$ -	\$ 20	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ 23
Consumer instalment and other personal													
HELOC	15	-	5	-	5	-	5	-	5	-	5	-	5
Other	16	-	5	-	5	-	5	-	5	-	5	-	5
Business and government	17	-	41	-	41	-	53	-	53	-	50	-	50
<b>Total Allowance for Credit Losses</b>	18	\$ -	\$ 71	\$ -	\$ 71	\$ -	\$ 86	\$ -	\$ 86	\$ -	\$ 83	\$ -	\$ 83
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>													
Provision for credit losses – counterparty-specific	19	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (1)	\$ -	\$ (1)
Provision for credit losses – individually insignificant	20	-	(7)	-	(7)	-	(5)	-	(5)	-	(11)	-	(11)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	21	\$ -	\$ (9)	\$ -	\$ (9)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (12)	\$ -	\$ (12)
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>													
Residential mortgages	22	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)
Consumer instalment and other personal													
HELOC	23	-	-	-	-	-	-	-	-	-	-	-	-
Other	24	-	-	-	-	-	(1)	-	(1)	-	-	-	-
Business and government	25	-	(8)	-	(8)	-	(4)	-	(4)	-	(10)	-	(10)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	26	\$ -	\$ (9)	\$ -	\$ (9)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (12)	\$ -	\$ (12)

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Excludes write-offs for which a credit mark was established on acquisition date.

<sup>3</sup> PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

## Analysis of Change in Equity

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
<b>Common Shares</b>												
1	\$ 20,912	\$ 20,809	\$ 20,836	\$ 20,711	\$ 20,597	\$ 20,499	\$ 20,395	\$ 20,294	\$ 20,180	\$ 20,711	\$ 20,294	\$ 19,811
2	27	18	56	47	30	12	20	124	32	148	186	128
3	82	85	84	78	84	86	84	81	82	329	335	355
4	(90)	—	(167)	—	—	—	—	(104)	—	(257)	(104)	—
5	20,931	20,912	20,809	20,836	20,711	20,597	20,499	20,395	20,294	20,931	20,711	20,294
<b>Preferred Shares</b>												
6	4,750	4,400	4,400	4,400	3,400	3,400	3,400	2,700	2,700	4,400	2,700	2,200
7	—	350	—	—	1,000	—	—	700	—	350	1,700	1,200
8	—	—	—	—	—	—	—	—	—	—	—	(700)
9	4,750	4,750	4,400	4,400	4,400	3,400	3,400	3,400	2,700	4,750	4,400	2,700
<b>Treasury Shares – Common</b>												
10	(22)	(245)	(218)	(31)	(42)	(4)	(51)	(49)	(17)	(31)	(49)	(54)
11	(2,684)	(2,180)	(2,312)	(2,478)	(1,361)	(1,389)	(1,405)	(1,614)	(1,146)	(9,654)	(5,769)	(5,269)
12	2,530	2,403	2,285	2,291	1,372	1,351	1,452	1,612	1,114	9,509	5,787	5,274
13	(176)	(22)	(245)	(218)	(31)	(42)	(4)	(51)	(49)	(176)	(31)	(49)
<b>Treasury Shares – Preferred</b>												
14	(8)	(7)	(5)	(5)	(5)	(4)	(4)	(3)	(4)	(5)	(3)	(1)
15	(38)	(46)	(41)	(50)	(58)	(23)	(17)	(17)	(9)	(175)	(115)	(244)
16	39	45	39	50	58	22	17	16	10	173	113	242
17	(7)	(8)	(7)	(5)	(5)	(5)	(4)	(4)	(3)	(7)	(5)	(3)
<b>Contributed Surplus</b>												
18	207	200	206	203	197	189	198	214	226	203	214	205
19	6	9	1	7	10	10	1	5	(4)	23	26	25
20	3	3	4	5	3	3	1	(1)	4	15	6	20
21	(3)	(3)	(9)	(8)	(4)	(2)	(7)	(21)	(5)	(23)	(34)	(20)
22	1	(2)	(2)	(1)	(3)	(3)	(4)	1	(7)	(4)	(9)	(16)
23	214	207	200	206	203	197	198	198	214	214	203	214
<b>Retained Earnings</b>												
24	39,473	37,577	37,330	35,452	34,387	33,442	32,585	32,053	30,764	35,452	32,053	27,585
25	2,677	2,740	2,475	2,504	2,274	2,329	2,024	2,194	1,810	10,396	8,821	7,912
<b>Dividends</b>												
26	(1,105)	(1,108)	(1,113)	(1,021)	(1,019)	(1,020)	(1,017)	(946)	(945)	(4,347)	(4,002)	(3,700)
27	(50)	(47)	(48)	(48)	(43)	(36)	(37)	(25)	(26)	(193)	(141)	(99)
28	—	(4)	—	—	(8)	—	—	(6)	—	(4)	(14)	(28)
29	(427)	—	(713)	—	—	—	—	(383)	—	(1,140)	(383)	—
30	—	—	—	—	—	—	—	—	—	—	—	(17)
31	(79)	315	(354)	443	(139)	(328)	(113)	(302)	450	325	(882)	400
32	40,489	39,473	37,577	37,330	35,452	34,387	33,442	32,585	32,053	40,489	35,452	32,053
<b>Accumulated Other Comprehensive Income (loss)</b>												
33	6,564	11,853	9,131	11,834	11,037	8,689	13,467	10,209	10,477	11,834	10,209	4,936
34	36	(94)	289	93	26	207	230	(245)	(424)	324	218	(557)
35	1,638	(4,428)	2,325	(1,423)	1,290	1,635	(4,535)	2,934	(19)	(1,888)	1,324	5,326
36	(232)	(767)	108	(1,373)	(519)	506	(473)	569	175	(2,264)	83	504
37	8,006	6,564	11,853	9,131	11,834	11,037	8,689	13,467	10,209	8,006	11,834	10,209
<b>Non-Controlling Interests in Subsidiaries</b>												
38	983	1,588	1,652	1,622	1,650	1,633	1,612	1,684	1,610	983	1,650	1,610
39	\$ 75,190	\$ 73,464	\$ 76,239	\$ 73,302	\$ 74,214	\$ 71,204	\$ 67,823	\$ 71,674	\$ 67,028	\$ 75,190	\$ 74,214	\$ 67,028
<b>NUMBER OF COMMON SHARES OUTSTANDING (thousands)<sup>1</sup></b>												
40	1,848,593	1,843,449	1,856,383	1,857,180	1,854,821	1,853,509	1,850,269	1,855,145	1,853,596	1,857,180	1,855,145	1,844,631
41	433	372	1,162	1,020	679	273	923	3,043	755	2,987	4,918	3,288
42	1,137	1,309	1,287	1,142	1,378	1,506	1,508	1,585	1,507	4,875	5,977	6,661
43	(7,980)	—	(15,000)	—	—	—	—	(9,500)	—	(22,980)	(9,500)	—
44	(2,594)	3,463	(383)	(2,959)	302	(467)	809	(4)	(713)	(2,473)	640	565
45	1,839,589	1,848,593	1,843,449	1,856,383	1,857,180	1,854,821	1,853,509	1,850,269	1,855,145	1,839,589	1,857,180	1,855,145

<sup>1</sup> The number of treasury common shares has been netted for the purpose of arriving at the total number of common shares considered for the calculation of EPS of the Bank.

## Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(\$ millions)													
<i>For the period ended</i>													
LINE #	2017				2016				2015	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015	
<b>Unrealized Gains (Losses) on Available-for-Sale Securities</b>													
Balance at beginning of period	\$ 587	\$ 681	\$ 392	\$ 299	\$ 273	\$ 66	\$ (164)	\$ 81	\$ 505	\$ 299	\$ 81	\$ 638	
Change in unrealized gains (losses)	97	(46)	296	120	39	233	265	(263)	(384)	467	274	(464)	
Reclassification to earnings of losses (gains)	(61)	(48)	(7)	(27)	(13)	(26)	(35)	18	(40)	(143)	(56)	(93)	
Net change for the period	36	(94)	289	93	26	207	230	(245)	(424)	324	218	(557)	
Balance at end of period	623	587	681	392	299	273	66	(164)	81	623	299	81	
<b>Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities</b>													
Balance at beginning of period	6,153	10,581	8,256	9,679	8,389	6,754	11,289	8,355	8,374	9,679	8,355	3,029	
Investment in foreign operations	2,275	(6,112)	3,210	(1,907)	1,639	2,268	(6,670)	4,053	(55)	(2,534)	1,290	8,090	
Reclassification to earnings of net losses (gains) on investment in foreign operations	-	(25)	(9)	17	-	-	-	-	-	(17)	-	-	
Hedging activities	(864)	2,309	(1,201)	652	(475)	(861)	2,900	(1,521)	47	896	43	(3,748)	
Reclassification to earnings of net losses (gains) on hedges of investments in foreign operations	-	13	9	(17)	-	-	-	-	-	5	-	-	
Recovery of (provision for) income taxes	227	(613)	316	(168)	126	228	(765)	402	(11)	(238)	(9)	984	
Net change for the period	1,638	(4,428)	2,325	(1,423)	1,290	1,635	(4,535)	2,934	(19)	(1,888)	1,324	5,326	
Balance at end of period	7,791	6,153	10,581	8,256	9,679	8,389	6,754	11,289	8,355	7,791	9,679	8,355	
<b>Gains (Losses) on Derivatives Designated as Cash Flow Hedges</b>													
Balance at beginning of period	(176)	591	483	1,856	2,375	1,869	2,342	1,773	1,598	1,856	1,773	1,269	
Change in gains (losses)	888	(2,503)	1,375	(1,214)	591	1,530	(3,215)	1,929	(65)	(1,454)	835	4,805	
Reclassification to earnings of losses (gains)	(1,120)	1,736	(1,267)	(159)	(1,110)	(1,024)	2,742	(1,360)	240	(810)	(752)	(4,301)	
Net change for the period	(232)	(767)	108	(1,373)	(519)	506	(473)	569	175	(2,264)	83	504	
Balance at end of period	(408)	(176)	591	483	1,856	2,375	1,869	2,342	1,773	(408)	1,856	1,773	
<b>Accumulated Other Comprehensive Income at End of Period</b>	<b>\$ 8,006</b>	<b>\$ 6,564</b>	<b>\$ 11,853</b>	<b>\$ 9,131</b>	<b>\$ 11,834</b>	<b>\$ 11,037</b>	<b>\$ 8,689</b>	<b>\$ 13,467</b>	<b>\$ 10,209</b>	<b>\$ 8,006</b>	<b>\$ 11,834</b>	<b>\$ 10,209</b>	

## Analysis of Change in Non-Controlling Interests in Subsidiaries and Investment in TD Ameritrade

(\$ millions)		2017				2016				2015	Full Year		
For the period ended		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
<b>NON-CONTROLLING INTERESTS IN SUBSIDIARIES</b>													
1	Balance at beginning of period	\$ 1,588	\$ 1,652	\$ 1,622	\$ 1,650	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,650	\$ 1,610	\$ 1,549
2	On account of income	35	29	28	29	29	29	28	29	29	121	115	112
3	On account of redemption of REIT preferred shares	(617)	—	—	—	—	—	—	—	—	(617)	—	—
4	Foreign exchange and other adjustments	(23)	(93)	2	(57)	(12)	(8)	(100)	45	(58)	(171)	(75)	(51)
5	Balance at end of period	\$ 983	\$ 1,588	\$ 1,652	\$ 1,622	\$ 1,650	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 983	\$ 1,650	\$ 1,610
<b>INVESTMENT IN TD AMERITRADE</b>													
6	Balance at beginning of period	\$ 6,714	\$ 7,281	\$ 6,883	\$ 7,091	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 7,091	\$ 6,683	\$ 5,569
7	Increase in reported investment through direct ownership	487	—	—	—	—	—	—	—	—	487	—	—
8	Dilution gain on the Scottrade transaction	204	—	—	—	—	—	—	—	—	204	—	—
9	Decrease in reported investment through dividends received	—	(51)	(54)	(107)	(49)	—	(101)	(50)	—	(212)	(200)	(164)
10	Equity in net income, net of income taxes	103	122	111	113	94	121	109	109	108	449	433	377
11	Foreign exchange and other adjustments	276	(638)	341	(214)	187	265	(755)	478	(2)	(235)	175	901
12	Balance at end of period	\$ 7,784	\$ 6,714	\$ 7,281	\$ 6,883	\$ 7,091	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 7,784	\$ 7,091	\$ 6,683

## Derivatives – Notional

(\$ millions) As at	LINE #	2017 Q4						2017 Q3						
		Trading						Trading						
		Over-the-counter <sup>1</sup>			Exchange-traded			Over-the-counter <sup>1</sup>			Exchange-traded			
		Clearing house <sup>2</sup>	Non-clearing house	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Total	Non-trading	Total			
<b>Interest Rate Contracts</b>														
Futures	1	\$ –	\$ –	\$ 445,848	\$ 445,848	\$ –	\$ –	\$ 445,848	\$ –	\$ –	\$ 917,857	\$ 917,857	\$ –	\$ 917,857
Forward rate agreements	2	392,742	136,008	–	528,750	195	–	528,945	379,757	128,271	–	508,028	179	508,207
Swaps	3	5,534,758	506,189	–	6,040,947	1,336,421	–	7,377,368	5,308,908	482,129	–	5,791,037	1,370,365	7,161,402
Options written	4	–	17,629	90,214	107,843	292	–	108,135	–	19,065	74,332	93,397	269	93,666
Options purchased	5	–	13,163	112,087	125,250	1,535	–	126,785	–	18,176	91,836	110,012	1,274	111,286
	6	5,927,500	672,989	648,149	7,248,638	1,338,443	–	8,587,081	5,688,665	647,641	1,084,025	7,420,331	1,372,087	8,792,418
<b>Foreign Exchange Contracts</b>														
Futures	7	–	–	3	3	–	–	3	–	–	3	3	–	3
Forward contracts	8	–	1,457,790	–	1,457,790	27,162	–	1,484,952	–	1,256,594	–	1,256,594	29,136	1,285,730
Swaps	9	–	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	592,222	–	592,222	82,311	–	674,533	–	559,791	–	559,791	77,473	637,264
Options written	11	–	22,272	–	22,272	–	–	22,272	–	21,947	–	21,947	–	21,947
Options purchased	12	–	22,713	–	22,713	–	–	22,713	–	22,030	–	22,030	–	22,030
	13	–	2,094,997	3	2,095,000	109,473	–	2,204,473	–	1,860,362	3	1,860,365	106,609	1,966,974
<b>Credit Derivative Contracts</b>														
Credit default swaps														
Protection purchased	14	8,973	581	–	9,554	2,673	–	12,227	4,785	686	–	5,471	2,264	7,735
Protection sold	15	1,427	267	–	1,694	–	–	1,694	743	277	–	1,020	–	1,020
	16	10,400	848	–	11,248	2,673	–	13,921	5,528	963	–	6,491	2,264	8,755
<b>Other Contracts</b>														
Equity contracts	17	–	51,535	58,367	109,902	32,502	–	142,404	–	41,076	44,704	85,780	31,639	117,419
Commodity contracts	18	210	22,869	24,719	47,798	–	–	47,798	261	27,721	20,554	48,536	–	48,536
	19	210	74,404	83,086	157,700	32,502	–	190,202	261	68,797	65,258	134,316	31,639	165,955
<b>Total</b>	20	\$ 5,938,110	\$ 2,843,238	\$ 731,238	\$ 9,512,586	\$ 1,483,091	\$ –	\$ 10,995,677	\$ 5,694,454	\$ 2,577,763	\$ 1,149,286	\$ 9,421,503	\$ 1,512,599	\$ 10,934,102
		2017 Q2						2017 Q1						
		Trading						Trading						
		Over-the-counter <sup>1</sup>			Exchange-traded			Over-the-counter <sup>1</sup>			Exchange-traded			
		Clearing house <sup>2</sup>	Non-clearing house	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Total	Non-trading	Total			
<b>Interest Rate Contracts</b>														
Futures	21	\$ –	\$ –	\$ 886,722	\$ 886,722	\$ –	\$ –	\$ 886,722	\$ –	\$ –	\$ 549,709	\$ 549,709	\$ –	\$ 549,709
Forward rate agreements	22	615,718	138,393	–	754,111	187	–	754,298	346,516	126,807	–	473,323	123	473,446
Swaps	23	5,537,176	530,692	–	6,067,868	1,359,823	–	7,427,691	4,618,792	545,181	–	5,163,973	1,204,406	6,368,379
Options written	24	–	16,568	123,313	139,881	309	–	140,190	–	14,499	91,087	105,586	206	105,792
Options purchased	25	–	17,061	155,112	172,173	2,405	–	174,578	–	13,075	119,246	132,321	1,256	133,577
	26	6,152,894	702,714	1,165,147	8,020,755	1,362,724	–	9,383,479	4,965,308	699,562	760,042	6,424,912	1,205,991	7,630,903
<b>Foreign Exchange Contracts</b>														
Futures	27	–	–	7	7	–	–	7	–	–	6	6	–	6
Forward contracts	28	–	1,235,757	–	1,235,757	31,818	–	1,267,575	–	1,269,060	–	1,269,060	30,872	1,299,932
Swaps	29	–	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	30	–	580,918	–	580,918	84,940	–	665,858	–	549,963	–	549,963	83,798	633,761
Options written	31	–	23,584	–	23,584	–	–	23,584	–	27,160	–	27,160	–	27,160
Options purchased	32	–	22,376	–	22,376	–	–	22,376	–	26,687	–	26,687	–	26,687
	33	–	1,862,635	7	1,862,642	116,758	–	1,979,400	–	1,872,870	6	1,872,876	114,670	1,987,546
<b>Credit Derivative Contracts</b>														
Credit default swaps														
Protection purchased	34	4,908	915	–	5,823	3,042	–	8,865	4,268	1,162	–	5,430	3,622	9,052
Protection sold	35	853	431	–	1,284	–	–	1,284	581	443	–	1,024	–	1,024
	36	5,761	1,346	–	7,107	3,042	–	10,149	4,849	1,605	–	6,454	3,622	10,076
<b>Other Contracts</b>														
Equity contracts	37	–	56,942	41,638	98,580	31,543	–	130,123	–	54,514	44,477	98,991	31,440	130,431
Commodity contracts	38	335	28,887	25,726	54,948	–	–	54,948	268	24,782	23,158	48,208	–	48,208
	39	335	85,829	67,364	153,528	31,543	–	185,071	268	79,296	67,635	147,199	31,440	178,639
<b>Total</b>	40	\$ 6,158,990	\$ 2,652,524	\$ 1,232,518	\$ 10,044,032	\$ 1,514,067	\$ –	\$ 11,558,099	\$ 4,970,425	\$ 2,653,333	\$ 827,683	\$ 8,451,441	\$ 1,355,723	\$ 9,807,164

<sup>1</sup> Collateral held under a Credit Support Annex (CSA) to help reduce counterparty credit risk is in the form of high quality and liquid assets such as cash and high quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

<sup>2</sup> Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

## Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2016 Q4						2016 Q3							
		Trading						Trading							
		Over-the-counter <sup>1</sup>		Exchange-traded	Total	Non-trading	Total	Over-the-counter <sup>1</sup>		Exchange-traded	Total	Non-trading	Total		
Clearing house <sup>2</sup>	Non-clearing house	Clearing house <sup>2</sup>	Non-clearing house												
<b>Interest Rate Contracts</b>															
Futures	1	\$ –	\$ –	\$ 438,709	\$ 438,709	\$ –	\$ 438,709	\$ –	\$ –	\$ 350,929	\$ 350,929	\$ –	\$ 350,929	\$ –	\$ 350,929
Forward rate agreements	2	388,754	118,517	–	507,271	214	507,485	350,863	98,895	–	449,758	201	449,959	–	449,959
Swaps	3	4,430,548	560,316	–	4,990,864	1,072,602	6,063,466	3,565,020	532,316	–	4,097,336	1,139,508	5,236,844	–	5,236,844
Options written	4	–	14,841	42,543	57,384	340	57,724	–	12,923	17,419	30,342	362	30,704	–	30,704
Options purchased	5	–	16,717	68,989	85,706	2,081	87,787	–	11,236	21,236	32,472	3,145	35,617	–	35,617
	6	4,819,302	710,391	550,241	6,079,934	1,075,237	7,155,171	3,915,883	655,370	389,584	4,960,837	1,143,216	6,104,053	–	6,104,053
<b>Foreign Exchange Contracts</b>															
Futures	7	–	–	7	7	–	7	–	–	56	56	–	56	–	56
Forward contracts	8	–	1,127,778	–	1,127,778	32,875	1,160,653	–	968,910	–	968,910	34,515	1,003,425	–	1,003,425
Swaps	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	556,542	–	556,542	89,241	645,783	–	541,255	–	541,255	87,502	628,757	–	628,757
Options written	11	–	32,097	–	32,097	–	32,097	–	32,042	–	32,042	–	32,042	–	32,042
Options purchased	12	–	32,683	–	32,683	–	32,683	–	30,867	–	30,867	–	30,867	–	30,867
	13	–	1,749,100	7	1,749,107	122,116	1,871,223	–	1,573,074	56	1,573,130	122,017	1,695,147	–	1,695,147
<b>Credit Derivative Contracts</b>															
Credit default swaps															
Protection purchased	14	4,039	1,541	–	5,580	3,853	9,433	3,593	1,492	–	5,085	4,566	9,651	–	9,651
Protection sold	15	439	419	–	858	–	858	205	529	–	734	–	734	–	734
	16	4,478	1,960	–	6,438	3,853	10,291	3,798	2,021	–	5,819	4,566	10,385	–	10,385
<b>Other Contracts</b>															
Equity contracts	17	–	47,371	40,678	88,049	32,835	120,884	–	38,045	33,342	71,387	33,913	105,300	–	105,300
Commodity contracts	18	246	22,627	23,414	46,287	–	46,287	219	10,981	24,933	36,133	–	36,133	–	36,133
	19	246	69,998	64,092	134,336	32,835	167,171	219	49,026	58,275	107,520	33,913	141,433	–	141,433
<b>Total</b>	20	\$ 4,824,026	\$ 2,531,449	\$ 614,340	\$ 7,969,815	\$ 1,234,041	\$ 9,203,856	\$ 3,919,900	\$ 2,279,491	\$ 447,915	\$ 6,647,306	\$ 1,303,712	\$ 7,951,018	\$ –	\$ 7,951,018

  

(\$ millions) As at	LINE #	2016 Q2						2016 Q1							
		Trading						Trading							
		Over-the-counter <sup>1</sup>		Exchange-traded	Total	Non-trading	Total	Over-the-counter <sup>1</sup>		Exchange-traded	Total	Non-trading	Total		
Clearing house <sup>2</sup>	Non-clearing house	Clearing house <sup>2</sup>	Non-clearing house												
<b>Interest Rate Contracts</b>															
Futures	21	\$ –	\$ –	\$ 298,219	\$ 298,219	\$ –	\$ 298,219	\$ –	\$ –	\$ 424,056	\$ 424,056	\$ –	\$ 424,056	\$ –	\$ 424,056
Forward rate agreements	22	359,826	73,884	–	433,710	157	433,867	307,554	67,894	–	375,448	130	375,578	–	375,578
Swaps	23	3,164,992	551,201	–	3,716,193	1,025,792	4,741,985	3,278,137	602,886	–	3,881,023	1,148,904	5,029,927	–	5,029,927
Options written	24	–	12,466	11,665	24,131	321	24,452	–	17,229	13,165	30,394	284	30,678	–	30,678
Options purchased	25	–	11,272	20,110	31,382	2,493	33,875	–	17,342	15,488	32,830	1,040	33,870	–	33,870
	26	3,524,818	648,823	329,994	4,503,635	1,028,763	5,532,398	3,585,691	705,351	452,709	4,743,751	1,150,358	5,894,109	–	5,894,109
<b>Foreign Exchange Contracts</b>															
Futures	27	–	–	59	59	–	59	–	–	68	68	–	68	–	68
Forward contracts	28	–	796,039	–	796,039	36,091	832,130	–	871,308	–	871,308	52,287	923,595	–	923,595
Swaps	29	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	30	–	510,897	–	510,897	83,936	594,833	–	523,088	–	523,088	81,234	604,322	–	604,322
Options written	31	–	24,712	–	24,712	–	24,712	–	27,688	–	27,688	–	27,688	–	27,688
Options purchased	32	–	25,852	–	25,852	–	25,852	–	26,271	–	26,271	–	26,271	–	26,271
	33	–	1,357,500	59	1,357,559	120,027	1,477,586	–	1,448,355	68	1,448,423	133,521	1,581,944	–	1,581,944
<b>Credit Derivative Contracts</b>															
Credit default swaps															
Protection purchased	34	1,153	1,537	–	2,690	5,226	7,916	863	1,884	–	2,747	6,249	8,996	–	8,996
Protection sold	35	761	651	–	1,412	–	1,412	679	648	–	1,327	–	1,327	–	1,327
	36	1,914	2,188	–	4,102	5,226	9,328	1,542	2,532	–	4,074	6,249	10,323	–	10,323
<b>Other Contracts</b>															
Equity contracts	37	–	33,271	33,566	66,837	34,643	101,480	–	38,492	46,942	85,434	34,837	120,271	–	120,271
Commodity contracts	38	200	8,943	25,285	34,428	–	34,428	237	9,106	13,657	23,000	–	23,000	–	23,000
	39	200	42,214	58,851	101,265	34,643	135,908	237	47,598	60,599	108,434	34,837	143,271	–	143,271
<b>Total</b>	40	\$ 3,526,932	\$ 2,050,725	\$ 388,904	\$ 5,966,561	\$ 1,188,659	\$ 7,155,220	\$ 3,587,470	\$ 2,203,836	\$ 513,376	\$ 6,304,682	\$ 1,324,965	\$ 7,629,647	\$ –	\$ 7,629,647

<sup>1</sup> Collateral held under a CSA to help reduce counterparty credit risk is in the form of high quality and liquid assets such as cash and high quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

<sup>2</sup> Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

## Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2017 Q4			2017 Q3			2017 Q2		
		Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount
<b>Interest Rate Contracts</b>										
Forward rate agreements	1	\$ 22	\$ 202	\$ 86	\$ 72	\$ 225	\$ 79	\$ 90	\$ 220	\$ 75
Swaps	2	13,516	17,710	6,493	13,764	17,980	6,957	16,838	21,341	8,701
Options purchased	3	370	433	167	374	443	188	420	492	224
	4	13,908	18,345	6,746	14,210	18,648	7,224	17,348	22,053	9,000
<b>Foreign Exchange Contracts</b>										
Forward contracts	5	16,816	32,408	4,156	19,580	32,919	4,226	16,829	31,615	4,792
Swaps	6	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	20,388	37,415	7,041	24,093	40,636	7,785	23,578	41,082	9,018
Options purchased	8	330	685	153	490	814	174	336	666	167
	9	37,534	70,508	11,350	44,163	74,369	12,185	40,743	73,363	13,977
<b>Other Contracts</b>										
Credit derivatives	10	5	360	148	5	362	155	–	395	181
Equity contracts	11	1,553	5,152	952	1,236	4,193	812	1,507	5,465	1,033
Commodity contracts	12	645	1,779	371	618	1,906	376	682	1,973	462
	13	2,203	7,291	1,471	1,859	6,461	1,343	2,189	7,833	1,676
Total	14	53,645	96,144	19,567	60,232	99,478	20,752	60,280	103,249	24,653
Less: impact of master netting agreements	15	36,522	54,970	13,606	43,138	60,320	14,947	41,124	59,539	17,371
<b>Total after netting</b>	16	17,123	41,174	5,961	17,094	39,158	5,805	19,156	43,710	7,282
Less: impact of collateral	17	6,889	7,672	1,141	6,703	7,730	1,301	7,666	7,893	1,435
<b>Net</b>	18	10,234	33,502	4,820	10,391	31,428	4,504	11,490	35,817	5,847
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	19	1,566	16,322	1,864	1,536	15,952	1,697	1,345	15,682	1,798
<b>Total</b>	20	\$ 11,800	\$ 49,824	\$ 6,684	\$ 11,927	\$ 47,380	\$ 6,201	\$ 12,835	\$ 51,499	\$ 7,645

		2017 Q1			2016 Q4			2016 Q3		
		Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount
<b>Interest Rate Contracts</b>										
Forward rate agreements	21	\$ 60	\$ 240	\$ 87	\$ 132	\$ 256	\$ 64	\$ 198	\$ 321	\$ 82
Swaps	22	16,320	20,656	8,690	21,542	26,041	11,577	24,401	28,885	13,393
Options purchased	23	378	436	205	495	569	278	552	635	316
	24	16,758	21,332	8,982	22,169	26,866	11,919	25,151	29,841	13,791
<b>Foreign Exchange Contracts</b>										
Forward contracts	25	16,122	30,124	4,915	17,756	32,874	5,652	16,837	28,142	4,620
Swaps	26	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	27	22,234	39,159	8,530	23,382	40,645	9,315	23,506	40,744	9,364
Options purchased	28	421	764	177	542	954	198	465	855	193
	29	38,777	70,047	13,622	41,680	74,473	15,165	40,808	69,741	14,177
<b>Other Contracts</b>										
Credit derivatives	30	8	380	166	3	291	109	11	300	110
Equity contracts	31	1,398	5,434	1,186	1,285	4,963	1,087	1,010	4,236	917
Commodity contracts	32	803	1,950	492	777	1,925	516	538	1,421	405
	33	2,209	7,764	1,844	2,065	7,179	1,712	1,559	5,957	1,432
Total	34	57,744	99,143	24,448	65,914	108,518	28,796	67,518	105,539	29,400
Less: impact of master netting agreements	35	40,032	58,212	16,813	45,646	63,176	19,856	47,148	63,532	20,993
<b>Total after netting</b>	36	17,712	40,931	7,635	20,268	45,342	8,940	20,370	42,007	8,407
Less: impact of collateral	37	8,430	9,088	1,934	8,533	8,881	2,146	7,623	8,368	2,108
<b>Net</b>	38	9,282	31,843	5,701	11,735	36,461	6,794	12,747	33,639	6,299
QCCP contracts <sup>2</sup>	39	1,535	14,624	2,208	2,106	15,917	3,234	3,804	17,016	2,315
<b>Total</b>	40	\$ 10,817	\$ 46,467	\$ 7,909	\$ 13,841	\$ 52,378	\$ 10,028	\$ 16,551	\$ 50,655	\$ 8,614

<sup>1</sup> Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines.

<sup>2</sup> RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures related to derivatives, and are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.



## Derivatives – Credit Exposure (Continued)

(\$ millions) As at	LINE #	2016 Q2			2016 Q1			2015 Q4		
		Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount
<b>Interest Rate Contracts</b>										
	1	\$ 76	\$ 166	\$ 45	\$ 77	\$ 173	\$ 66	\$ 26	\$ 67	\$ 21
Forward rate agreements	2	21,548	26,093	12,347	24,231	29,260	14,807	21,908	26,915	13,869
Swaps	3	517	594	294	607	695	366	638	727	359
Options purchased	4	22,141	26,853	12,686	24,915	30,128	15,239	22,572	27,709	14,249
<b>Foreign Exchange Contracts</b>										
	5	16,375	26,254	4,619	16,749	27,709	5,834	11,976	20,750	4,866
Forward contracts	6	–	–	–	–	–	–	–	–	–
Swaps	7	24,612	40,756	9,062	32,460	48,860	11,463	26,148	52,070	16,645
Cross-currency interest rate swaps	8	475	803	195	493	823	212	404	688	166
Options purchased	9	41,462	67,813	13,876	49,702	77,392	17,509	38,528	73,508	21,677
<b>Other Contracts</b>										
	10	13	306	116	32	346	144	17	287	118
Credit derivatives	11	911	3,887	881	1,530	4,850	1,064	1,079	4,185	954
Equity contracts	12	602	1,392	433	629	1,427	362	582	1,431	365
Commodity contracts	13	1,526	5,585	1,430	2,191	6,623	1,570	1,678	5,903	1,437
Total	14	65,129	100,251	27,992	76,808	114,143	34,318	62,778	107,120	37,363
Less: impact of master netting agreements	15	45,598	60,811	19,836	50,108	65,412	23,914	39,962	58,659	24,957
<b>Total after netting</b>	16	19,531	39,440	8,156	26,700	48,731	10,404	22,816	48,461	12,406
Less: impact of collateral	17	7,880	8,205	2,173	12,612	13,090	3,202	11,820	12,173	3,649
<b>Net</b>	18	11,651	31,235	5,983	14,088	35,641	7,202	10,996	36,288	8,757
QCCP Contracts <sup>2</sup>	19	2,894	15,506	2,628	3,371	16,461	1,985	1,937	14,735	2,070
<b>Total</b>	20	\$ 14,545	\$ 46,741	\$ 8,611	\$ 17,459	\$ 52,102	\$ 9,187	\$ 12,933	\$ 51,023	\$ 10,827

<sup>1</sup> Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines.

<sup>2</sup> RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures related to derivatives, and are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.

## Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

(\$ millions) As at	LINE #	2017 Q4								
		Credit risk exposures					Other exposures			
		Drawn		Other exposures			Subject to market risk capital	All other <sup>1</sup>		Total
		Non-retail	Retail	Securitization	Repo-style transactions	Derivatives				
Cash and due from banks	1	\$ 887	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,084	\$ -	\$ 3,971
Interest-bearing deposits with banks	2	50,404	-	-	-	-	194	587	-	51,185
Trading loans, securities, and other	3	1	86	-	-	-	99,168	4,663	-	103,918
Derivatives	4	-	-	-	-	56,195	-	-	-	56,195
Financial assets designated at fair value through profit or loss	5	1,969	-	-	-	-	-	2,063	-	4,032
Available-for-sale securities	6	110,317	-	30,606	-	-	-	5,488	-	146,411
Held-to-maturity securities	7	51,798	-	19,565	-	-	-	-	-	71,363
Securities purchased under reverse repurchase agreements	8	-	-	-	134,429	-	-	-	-	134,429
Residential mortgages <sup>2</sup>	9	79,129	143,156	-	-	-	-	(206)	-	222,079
Consumer instalment and other personal <sup>2</sup>	10	16,008	137,976	-	-	-	-	3,117	-	157,101
Credit card	11	-	29,643	-	-	-	-	3,364	-	33,007
Business and government	12	180,891	11,569	7,995	-	-	-	523	-	200,978
Debt securities classified as loans	13	2,406	-	699	-	-	-	104	-	3,209
Allowance for loan losses <sup>3</sup>	14	(47)	-	(126)	-	-	-	(3,610)	-	(3,783)
Customers' liability under acceptances	15	17,297	-	-	-	-	-	-	-	17,297
Investment in TD Ameritrade	16	-	-	-	-	-	-	7,784	-	7,784
Goodwill	17	-	-	-	-	-	-	16,156	-	16,156
Other intangibles	18	-	-	-	-	-	-	2,618	-	2,618
Land, buildings, equipment, and other depreciable assets	19	-	-	-	-	-	-	5,313	-	5,313
Deferred tax assets	20	-	-	-	-	-	-	2,497	-	2,497
Amounts receivable from brokers, dealers and clients	21	470	-	-	-	-	-	29,501	-	29,971
Other assets	22	2,988	52	347	-	-	-	9,877	-	13,264
<b>Total</b>	<b>23</b>	<b>\$ 514,518</b>	<b>\$ 322,482</b>	<b>\$ 59,086</b>	<b>\$ 134,429</b>	<b>\$ 56,195</b>	<b>\$ 99,362</b>	<b>\$ 92,923</b>	<b>\$ -</b>	<b>\$ 1,278,995</b>

<sup>1</sup> Includes the Bank's insurance subsidiaries' assets and all other assets which are not subject to market risks or standardized/AIRB credit risk.

<sup>2</sup> Includes CMHC insured exposures classified as sovereign exposures under Basel III and therefore included in the non-retail category.

<sup>3</sup> Allowances related to exposures under standardized methodology are included under non-retail or retail.

## Gross Credit Risk Exposure<sup>1</sup>

(\$ millions) As at	LINE #	2017 Q4					2017 Q3						
		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC <sup>3</sup> derivatives	Other off-balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>By Counterparty Type</b>													
<b>Retail</b>													
Residential secured	1	\$ 307,097	\$ 48,514	\$ -	\$ -	\$ -	\$ 355,611	\$ 297,264	\$ 47,117	\$ -	\$ -	\$ -	\$ 344,381
Qualifying revolving retail	2	22,385	71,142	-	-	-	93,527	22,772	70,732	-	-	-	93,504
Other retail	3	88,164	6,378	-	-	35	94,577	85,338	6,182	-	-	34	91,554
	4	417,646	126,034	-	-	35	543,715	405,374	124,031	-	-	34	529,439
<b>Non-retail</b>													
Corporate	5	189,523	70,110	143,807	12,218	15,830	431,488	181,633	68,004	129,865	11,041	15,124	405,667
Sovereign	6	205,315	1,314	30,291	11,146	1,448	249,514	182,994	1,257	35,764	11,791	1,372	233,178
Bank	7	24,562	1,808	64,720	17,810	3,476	112,376	25,723	1,610	58,883	16,326	3,360	105,902
	8	419,400	73,232	238,818	41,174	20,754	793,378	390,350	70,871	224,512	39,158	19,856	744,747
<b>Total</b>	9	<b>\$ 837,046</b>	<b>\$ 199,266</b>	<b>\$ 238,818</b>	<b>\$ 41,174</b>	<b>\$ 20,789</b>	<b>\$ 1,337,093</b>	<b>\$ 795,724</b>	<b>\$ 194,902</b>	<b>\$ 224,512</b>	<b>\$ 39,158</b>	<b>\$ 19,890</b>	<b>\$ 1,274,186</b>
<b>By Country of Risk</b>													
Canada	10	\$ 445,745	\$ 127,430	\$ 80,313	\$ 14,456	\$ 9,438	\$ 677,382	\$ 440,089	\$ 125,253	\$ 75,148	\$ 11,751	\$ 9,203	\$ 661,444
United States	11	325,848	68,344	84,398	10,809	10,526	499,925	289,678	66,278	75,244	10,993	10,022	452,215
Other International													
Europe	12	43,555	2,637	52,937	12,686	440	112,255	47,090	2,578	52,368	11,403	381	113,820
Other	13	21,898	855	21,170	3,223	385	47,531	18,867	793	21,752	5,011	284	46,707
	14	65,453	3,492	74,107	15,909	825	159,786	65,957	3,371	74,120	16,414	665	160,527
<b>Total</b>	15	<b>\$ 837,046</b>	<b>\$ 199,266</b>	<b>\$ 238,818</b>	<b>\$ 41,174</b>	<b>\$ 20,789</b>	<b>\$ 1,337,093</b>	<b>\$ 795,724</b>	<b>\$ 194,902</b>	<b>\$ 224,512</b>	<b>\$ 39,158</b>	<b>\$ 19,890</b>	<b>\$ 1,274,186</b>
<b>By Residual Contractual Maturity</b>													
Within 1 year	16	\$ 283,032	\$ 139,296	\$ 238,818	\$ 19,163	\$ 8,817	\$ 689,126	\$ 264,024	\$ 138,058	\$ 224,512	\$ 18,867	\$ 8,638	\$ 654,099
Over 1 year to 5 years	17	384,192	57,418	-	15,477	11,307	468,394	373,748	54,574	-	14,024	10,603	452,949
Over 5 years	18	169,822	2,552	-	6,534	665	179,573	157,952	2,270	-	6,267	649	167,138
<b>Total</b>	19	<b>\$ 837,046</b>	<b>\$ 199,266</b>	<b>\$ 238,818</b>	<b>\$ 41,174</b>	<b>\$ 20,789</b>	<b>\$ 1,337,093</b>	<b>\$ 795,724</b>	<b>\$ 194,902</b>	<b>\$ 224,512</b>	<b>\$ 39,158</b>	<b>\$ 19,890</b>	<b>\$ 1,274,186</b>
<b>Non-Retail Exposures by Industry Sector</b>													
<b>Real estate</b>													
Residential	20	\$ 22,780	\$ 2,401	\$ 17	\$ 43	\$ 1,594	\$ 26,835	\$ 21,881	\$ 2,580	\$ 1	\$ 46	\$ 1,508	\$ 26,016
Non-residential	21	35,677	4,347	30	331	365	40,750	34,429	4,405	8	409	385	39,636
Total real-estate	22	58,457	6,748	47	374	1,959	67,585	56,310	6,985	9	455	1,893	65,652
Agriculture	23	6,027	349	5	13	53	6,447	5,912	355	5	13	26	6,311
Automotive	24	9,775	4,654	16	486	84	15,015	9,605	4,069	57	469	80	14,280
Financial	25	34,905	9,759	196,673	24,849	1,357	267,543	27,483	8,716	176,415	21,523	1,266	235,403
Food, beverage, and tobacco	26	5,147	3,031	-	405	469	9,052	4,593	3,076	-	448	469	8,586
Forestry	27	1,139	705	-	8	46	1,898	1,298	663	-	9	42	2,012
Government, public sector entities, and education	28	218,563	3,226	30,802	11,982	5,061	269,634	196,645	2,941	36,631	13,105	4,879	254,201
Health and social services	29	16,134	1,091	404	98	1,937	19,664	14,997	941	452	99	1,745	18,234
Industrial construction and trade contractors	30	3,863	1,452	36	11	650	6,012	3,795	1,114	67	15	697	5,688
Metals and mining	31	3,271	3,336	203	233	987	8,030	2,948	3,179	252	181	839	7,399
Pipelines, oil, and gas	32	6,728	9,831	26	656	1,956	19,197	6,291	9,589	25	577	1,912	18,394
Power and utilities	33	5,303	6,833	27	346	3,398	15,907	5,556	6,265	21	359	3,329	15,530
Professional and other services	34	12,951	4,438	361	94	582	18,426	12,222	4,558	150	154	558	17,642
Retail sector	35	6,332	2,026	448	52	221	9,079	5,966	2,114	457	99	206	8,842
Sundry manufacturing and wholesale	36	9,605	6,422	111	228	516	16,882	9,470	6,059	32	340	435	16,336
Telecommunications, cable, and media	37	5,457	5,447	13	526	296	11,739	5,613	6,402	-	581	309	12,905
Transportation	38	11,387	1,962	23	390	1,059	14,821	11,272	1,944	31	341	1,031	14,619
Other	39	4,356	1,922	9,623	423	123	16,447	10,374	1,901	9,908	390	140	22,713
<b>Total</b>	40	<b>\$ 419,400</b>	<b>\$ 73,232</b>	<b>\$ 238,818</b>	<b>\$ 41,174</b>	<b>\$ 20,754</b>	<b>\$ 793,378</b>	<b>\$ 390,350</b>	<b>\$ 70,871</b>	<b>\$ 224,512</b>	<b>\$ 39,158</b>	<b>\$ 19,856</b>	<b>\$ 744,747</b>

<sup>1</sup> Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.

<sup>2</sup> Gross exposure on undrawn commitments is exposure at default which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

<sup>3</sup> Over-the-counter (OTC).

## Gross Credit Risk Exposure (Continued)<sup>1</sup>

(\$ millions) As at	LINE #	2017 Q2						2017 Q1					
		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>By Counterparty Type</b>													
<b>Retail</b>													
Residential secured	1	\$ 295,341	\$ 46,477	\$ –	\$ –	\$ –	\$ 341,818	\$ 291,422	\$ 45,322	\$ –	\$ –	\$ –	\$ 336,744
Qualifying revolving retail	2	22,293	71,403	–	–	–	93,696	21,700	70,156	–	–	–	91,856
Other retail	3	86,564	6,287	–	–	34	92,885	83,979	6,232	–	–	32	90,243
	4	404,198	124,167	–	–	34	528,399	397,101	121,710	–	–	32	518,843
<b>Non-retail</b>													
Corporate	5	189,580	71,234	133,299	13,354	16,540	424,007	181,471	68,551	111,795	11,006	14,911	387,734
Sovereign	6	194,175	1,405	32,242	12,396	1,436	241,654	187,438	1,403	23,046	10,756	1,370	224,013
Bank	7	32,029	1,550	52,129	17,960	3,273	106,941	27,948	1,599	49,431	19,169	3,475	101,622
	8	415,784	74,189	217,670	43,710	21,249	772,602	396,857	71,553	184,272	40,931	19,756	713,369
<b>Total</b>	9	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212
<b>By Country of Risk</b>													
Canada	10	\$ 429,950	\$ 124,041	\$ 73,070	\$ 17,480	\$ 8,942	\$ 653,483	\$ 422,869	\$ 122,075	\$ 69,048	\$ 13,942	\$ 8,632	\$ 636,566
United States	11	318,914	70,893	71,548	13,078	11,741	486,174	306,161	68,093	59,856	12,927	10,651	457,688
Other International													
Europe	12	51,792	2,543	55,012	9,884	333	119,564	46,698	2,290	41,934	9,737	294	100,953
Other	13	19,326	879	18,040	3,268	267	41,780	18,230	805	13,434	4,325	211	37,005
	14	71,118	3,422	73,052	13,152	600	161,344	64,928	3,095	55,368	14,062	505	137,958
<b>Total</b>	15	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212
<b>By Residual Contractual Maturity</b>													
Within 1 year	16	\$ 257,689	\$ 138,964	\$ 217,670	\$ 18,712	\$ 9,157	\$ 642,192	\$ 246,215	\$ 136,331	\$ 184,165	\$ 17,228	\$ 7,343	\$ 591,282
Over 1 year to 5 years	17	398,263	56,881	–	17,590	11,339	484,073	387,017	54,767	107	16,492	11,733	470,116
Over 5 years	18	164,030	2,511	–	7,408	787	174,736	160,726	2,165	–	7,211	712	170,814
<b>Total</b>	19	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212
<b>Non-Retail Exposures by Industry Sector</b>													
<b>Real estate</b>													
Residential	20	\$ 21,763	\$ 2,693	\$ 1	\$ 57	\$ 1,589	\$ 26,103	\$ 21,520	\$ 2,651	\$ 2	\$ 55	\$ 1,525	\$ 25,753
Non-residential	21	35,792	4,409	9	539	401	41,150	30,789	2,635	16	409	348	34,197
Total real-estate	22	57,555	7,102	10	596	1,990	67,253	52,309	5,286	18	464	1,873	59,950
Agriculture	23	5,840	323	5	25	22	6,215	5,638	282	4	9	32	5,965
Automotive	24	10,042	4,428	3	528	108	15,109	9,633	4,475	2	605	108	14,823
Financial	25	33,704	9,043	173,661	25,143	826	242,377	33,073	10,266	148,557	24,034	1,232	217,162
Food, beverage, and tobacco	26	4,903	3,216	–	683	425	9,227	4,239	2,521	6	652	457	7,875
Forestry	27	1,264	625	–	12	47	1,948	1,281	631	–	9	47	1,968
Government, public sector entities, and education	28	208,337	3,135	33,224	13,093	5,310	263,099	199,882	2,963	24,317	11,508	5,072	243,742
Health and social services	29	16,036	1,057	523	137	2,103	19,856	17,617	1,322	548	129	1,923	21,539
Industrial construction and trade contractors	30	3,886	1,103	54	22	733	5,798	2,813	1,036	70	21	595	4,535
Metals and mining	31	3,205	3,342	582	181	931	8,241	3,516	3,213	554	180	888	8,351
Pipelines, oil, and gas	32	6,539	10,052	31	802	1,835	19,259	5,702	9,689	35	872	1,305	17,603
Power and utilities	33	5,505	6,257	39	449	3,737	15,987	4,592	6,487	38	490	3,429	15,036
Professional and other services	34	13,840	4,273	181	84	822	19,200	10,423	3,092	217	92	699	14,523
Retail sector	35	6,227	2,279	296	37	223	9,062	5,281	2,183	379	62	195	8,100
Sundry manufacturing and wholesale	36	9,843	6,110	43	259	549	16,804	10,965	6,232	29	206	448	17,880
Telecommunications, cable, and media	37	5,946	7,858	–	602	301	14,707	7,339	7,536	–	371	282	15,528
Transportation	38	12,499	1,991	68	750	1,142	16,450	12,587	1,866	61	784	1,032	16,330
Other	39	10,613	1,995	8,950	307	145	22,010	9,967	2,473	9,437	443	139	22,459
<b>Total</b>	40	\$ 415,784	\$ 74,189	\$ 217,670	\$ 43,710	\$ 21,249	\$ 772,602	\$ 396,857	\$ 71,553	\$ 184,272	\$ 40,931	\$ 19,756	\$ 713,369

<sup>1</sup> Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.

<sup>2</sup> Gross exposure on undrawn commitments is exposure at default which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

## Gross Credit Risk Exposure (Continued)<sup>1</sup>

(\$ millions) As at	LINE #	2016 Q4						2016 Q3					
		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>By Counterparty Type</b>													
<b>Retail</b>													
Residential secured	1	\$ 291,821	\$ 44,391	\$ –	\$ –	\$ –	\$ 336,212	\$ 287,853	\$ 42,969	\$ –	\$ –	\$ –	\$ 330,822
Qualifying revolving retail	2	22,420	68,358	–	–	–	90,778	21,541	66,574	–	–	–	88,115
Other retail	3	84,662	6,139	–	–	33	90,834	82,929	5,958	–	–	35	88,922
	4	398,903	118,888	–	–	33	517,824	392,323	115,501	–	–	35	507,859
<b>Non-retail</b>													
Corporate	5	183,612	64,623	101,927	15,089	14,764	380,015	176,098	61,864	100,606	12,693	14,711	365,972
Sovereign	6	183,763	1,514	19,974	9,889	1,393	216,533	174,940	1,463	15,380	11,052	1,386	204,221
Bank	7	28,460	1,593	30,097	20,363	3,640	84,153	29,454	1,605	52,328	18,262	3,364	105,013
	8	395,835	67,730	151,998	45,341	19,797	680,701	380,492	64,932	168,314	42,007	19,461	675,206
<b>Total</b>	9	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065
<b>By Country of Risk</b>													
Canada	10	\$ 416,921	\$ 117,930	\$ 54,276	\$ 17,403	\$ 8,459	\$ 614,989	\$ 412,286	\$ 115,048	\$ 56,066	\$ 16,458	\$ 8,604	\$ 608,462
United States	11	309,192	65,629	59,290	13,146	10,798	458,055	294,810	61,670	60,525	10,394	10,362	437,761
Other International	12	48,954	2,300	30,720	10,820	359	93,153	45,276	2,943	40,548	10,479	324	99,570
Europe	13	19,671	759	7,712	3,972	214	32,328	20,443	772	11,175	4,676	206	37,272
Other	14	68,625	3,059	38,432	14,792	573	125,481	65,719	3,715	51,723	15,155	530	136,842
<b>Total</b>	15	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065
<b>By Residual Contractual Maturity</b>													
Within 1 year	16	\$ 250,126	\$ 130,068	\$ 151,428	\$ 16,963	\$ 8,143	\$ 556,728	\$ 251,015	\$ 127,147	\$ 167,375	\$ 16,860	\$ 8,167	\$ 570,564
Over 1 year to 5 years	17	378,716	53,928	390	20,109	10,974	464,117	368,789	50,901	652	15,892	10,632	446,866
Over 5 years	18	165,896	2,622	180	8,269	713	177,680	153,011	2,385	287	9,255	697	165,635
<b>Total</b>	19	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065
<b>2016 Q2</b>													
<b>By Counterparty Type</b>													
<b>Retail</b>													
Residential secured	20	\$ 275,685	\$ 36,391	\$ –	\$ –	\$ –	\$ 312,076	\$ 278,885	\$ 35,197	\$ –	\$ –	\$ –	\$ 314,082
Qualifying revolving retail	21	19,471	54,095	–	–	–	73,566	18,760	51,362	–	–	–	70,122
Other retail	22	89,502	5,630	–	–	34	95,166	95,390	6,106	–	–	38	101,536
	23	384,658	96,116	–	–	34	480,808	393,035	92,667	–	–	38	485,740
<b>Non-retail</b>													
Corporate	24	167,974	57,256	97,432	10,127	14,414	347,203	173,953	65,264	92,577	13,452	14,970	360,216
Sovereign	25	161,106	1,361	18,572	11,133	1,384	193,556	161,732	1,480	27,954	12,605	1,552	205,323
Bank	26	28,383	1,554	48,506	18,181	3,241	99,865	30,824	1,790	59,064	22,674	3,717	118,069
	27	357,463	60,171	164,510	39,441	19,039	640,624	366,509	68,534	179,595	48,731	20,239	683,608
<b>Total</b>	28	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432	\$ 759,544	\$ 161,201	\$ 179,595	\$ 48,731	\$ 20,277	\$ 1,169,348
<b>By Country of Risk</b>													
Canada	29	\$ 407,153	\$ 114,815	\$ 60,069	\$ 15,131	\$ 8,578	\$ 605,746	\$ 403,933	\$ 113,239	\$ 52,918	\$ 22,715	\$ 8,520	\$ 601,325
United States	30	273,256	37,993	55,709	10,380	9,994	387,332	290,281	43,788	60,504	12,334	10,955	417,862
Other International	31	40,728	2,848	36,687	9,722	382	90,367	40,111	3,387	38,755	10,989	610	93,852
Europe	32	20,984	631	12,045	4,208	119	37,987	25,219	787	27,418	2,693	192	56,309
Other	33	61,712	3,479	48,732	13,930	501	128,354	65,330	4,174	66,173	13,682	802	150,161
<b>Total</b>	34	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432	\$ 759,544	\$ 161,201	\$ 179,595	\$ 48,731	\$ 20,277	\$ 1,169,348
<b>By Residual Contractual Maturity</b>													
Within 1 year	35	\$ 241,965	\$ 106,376	\$ 163,914	\$ 15,290	\$ 7,778	\$ 535,323	\$ 245,124	\$ 105,729	\$ 179,011	\$ 15,078	\$ 7,653	\$ 552,595
Over 1 year to 5 years	36	349,692	47,446	596	16,148	10,636	424,518	350,182	53,171	583	22,923	11,698	438,557
Over 5 years	37	150,464	2,465	–	8,003	659	161,591	164,238	2,301	1	10,730	926	178,196
<b>Total</b>	38	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432	\$ 759,544	\$ 161,201	\$ 179,595	\$ 48,731	\$ 20,277	\$ 1,169,348

<sup>1</sup> Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.

<sup>2</sup> Gross exposure on undrawn commitments is exposure at default which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

## Exposures Covered By Credit Risk Mitigation

(\$ millions) As at	LINE #	2017 Q4			2017 Q3			2017 Q2		
		Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>
		Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives
<b>By Counterparty Type</b>										
<b>Retail</b>										
	1	\$ -	\$ 13	\$ 121,336	\$ -	\$ 110	\$ 124,431	\$ -	\$ 129	\$ 129,229
	2	-	-	-	-	-	-	-	-	-
	3	411	131	-	498	110	-	686	108	-
	4	411	144	121,336	498	220	124,431	686	237	129,229
<b>Non-retail</b>										
	5	2,132	9,810	14,740	2,315	9,670	14,895	2,512	10,803	14,983
	6	-	-	186	-	-	108	-	-	94
	7	-	-	500	-	115	464	-	140	25
	8	2,132	9,810	15,426	2,315	9,785	15,467	2,512	10,943	15,102
<b>Gross Credit Risk Exposure</b>	9	\$ 2,543	\$ 9,954	\$ 136,762	\$ 2,813	\$ 10,005	\$ 139,898	\$ 3,198	\$ 11,180	\$ 144,331
		2017 Q1			2016 Q4			2016 Q3		
		Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>
		Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives
<b>By Counterparty Type</b>										
<b>Retail</b>										
	10	\$ -	\$ 208	\$ 132,567	\$ -	\$ 227	\$ 136,221	\$ -	\$ 234	\$ 139,245
	11	-	-	-	-	-	-	-	-	-
	12	786	158	-	488	169	-	540	171	-
	13	786	366	132,567	488	396	136,221	540	405	139,245
<b>Non-retail</b>										
	14	2,646	10,577	14,954	2,578	11,123	15,090	2,855	10,520	15,351
	15	-	-	96	-	-	106	-	-	110
	16	-	147	28	-	696	29	-	732	45
	17	2,646	10,724	15,078	2,578	11,819	15,225	2,855	11,252	15,506
<b>Gross Credit Risk Exposure</b>	18	\$ 3,432	\$ 11,090	\$ 147,645	\$ 3,066	\$ 12,215	\$ 151,446	\$ 3,395	\$ 11,657	\$ 154,751
		2016 Q2			2016 Q1			2015 Q4		
		Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>
		Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives
<b>By Counterparty Type</b>										
<b>Retail</b>										
	19	\$ -	\$ 593	\$ 141,944	\$ -	\$ 673	\$ 146,213	\$ -	\$ 360	\$ 148,509
	20	-	-	-	-	-	-	-	-	-
	21	526	173	-	441	197	-	487	466	-
	22	526	766	141,944	441	870	146,213	487	826	148,509
<b>Non-retail</b>										
	23	2,932	9,620	15,542	2,699	10,795	16,503	2,123	10,380	16,009
	24	-	-	113	-	-	133	-	-	157
	25	-	823	49	-	1,085	105	-	1,226	75
	26	2,932	10,443	15,704	2,699	11,880	16,741	2,123	11,606	16,241
<b>Gross Credit Risk Exposure</b>	27	\$ 3,458	\$ 11,209	\$ 157,648	\$ 3,140	\$ 12,750	\$ 162,954	\$ 2,610	\$ 12,432	\$ 164,750

<sup>1</sup> For exposures under the AIRB approach, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models. Separate disclosure of eligible financial collateral is, therefore, not required.

<sup>2</sup> For exposures under the Standardized approach, eligible financial collateral can include cash, gold, highly rated debt securities, and equities listed on the main index.

# Standardized Credit Risk Exposures<sup>1</sup>

(\$ millions) As at	LINE #	2017 Q4								2017 Q3							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%		0%	20%	35%	50%	75%	100%	150%	
<b>By Counterparty Type</b>																	
<b>Retail</b>																	
Residential secured	1	\$ -	\$ 13	\$ 4,719	\$ -	\$ 1,107	\$ 23	\$ -	\$ 5,862	\$ -	\$ 110	\$ 183	\$ -	\$ 1,071	\$ 24	\$ -	\$ 1,388
Other retail <sup>2</sup>	2	411	131	-	-	18,089	-	380	19,011	498	110	-	-	17,733	-	400	18,741
	3	411	144	4,719	-	19,196	23	380	24,873	498	220	183	-	18,804	24	400	20,129
<b>Non-retail</b>																	
Corporate	4	10,608	1,333	-	-	-	113,425	205	125,571	10,715	1,270	-	-	-	107,266	202	119,453
Sovereign	5	56,063	35,504	-	-	-	-	-	91,567	55,817	24,574	-	-	-	-	-	80,391
Bank	6	-	18,195	-	-	-	-	-	18,195	115	16,820	-	1	-	-	-	16,936
	7	66,671	55,032	-	-	-	113,425	205	235,333	66,647	42,664	-	1	-	107,266	202	216,780
<b>Total</b>	8	\$ 67,082	\$ 55,176	\$ 4,719	\$ -	\$ 19,196	\$ 113,448	\$ 585	\$ 260,206	\$ 67,145	\$ 42,884	\$ 183	\$ 1	\$ 18,804	\$ 107,290	\$ 602	\$ 236,909

By Counterparty Type	LINE #	2017 Q2								2017 Q1							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%		0%	20%	35%	50%	75%	100%	150%	
<b>Retail</b>																	
Residential secured	9	\$ -	\$ 129	\$ 174	\$ -	\$ 1,145	\$ 27	\$ -	\$ 1,475	\$ -	\$ 208	\$ 98	\$ -	\$ 1,023	\$ 26	\$ -	\$ 1,355
Other retail <sup>2</sup>	10	686	108	-	-	18,273	-	431	19,498	786	158	-	-	17,855	-	418	19,217
	11	686	237	174	-	19,418	27	431	20,973	786	366	98	-	18,878	26	418	20,572
<b>Non-retail</b>																	
Corporate	12	11,911	1,404	-	-	-	117,001	254	130,570	11,802	1,421	-	-	-	110,411	284	123,918
Sovereign	13	62,132	27,538	-	-	-	-	-	89,670	60,190	24,069	-	-	-	-	-	84,259
Bank	14	140	17,807	-	1	-	-	1	17,949	147	17,275	-	1	-	-	-	17,423
	15	74,183	46,749	-	1	-	117,001	255	238,189	72,139	42,765	-	1	-	110,411	284	225,600
<b>Total</b>	16	\$ 74,869	\$ 46,986	\$ 174	\$ 1	\$ 19,418	\$ 117,028	\$ 686	\$ 259,162	\$ 72,925	\$ 43,131	\$ 98	\$ 1	\$ 18,878	\$ 110,437	\$ 702	\$ 246,172

By Counterparty Type	LINE #	2016 Q4								2016 Q3							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%		0%	20%	35%	50%	75%	100%	150%	
<b>Retail</b>																	
Residential secured	17	\$ -	\$ 227	\$ 123	\$ -	\$ 957	\$ 27	\$ -	\$ 1,334	\$ -	\$ 234	\$ 104	\$ -	\$ 880	\$ 27	\$ -	\$ 1,245
Other retail <sup>2</sup>	18	488	169	-	-	17,840	-	397	18,894	540	171	-	-	17,604	-	360	18,675
	19	488	396	123	-	18,797	27	397	20,228	540	405	104	-	18,484	27	360	19,920
<b>Non-retail</b>																	
Corporate	20	12,223	1,478	-	-	-	113,280	353	127,334	12,374	1,002	-	-	-	107,702	361	121,439
Sovereign	21	54,043	23,123	-	-	-	-	-	77,166	49,443	21,387	-	-	-	-	-	70,830
Bank	22	696	17,024	-	1	-	-	-	17,721	732	15,260	-	1	-	-	-	15,993
	23	66,962	41,625	-	1	-	113,280	353	222,221	62,549	37,649	-	1	-	107,702	361	208,262
<b>Total</b>	24	\$ 67,450	\$ 42,021	\$ 123	\$ 1	\$ 18,797	\$ 113,307	\$ 750	\$ 242,449	\$ 63,089	\$ 38,054	\$ 104	\$ 1	\$ 18,484	\$ 107,729	\$ 721	\$ 228,182

By Counterparty Type	LINE #	2016 Q2								2016 Q1							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%		0%	20%	35%	50%	75%	100%	150%	
<b>Retail</b>																	
Residential secured	25	\$ 356	\$ 237	\$ 27,726	\$ -	\$ 2,833	\$ 472	\$ -	\$ 31,624	\$ 393	\$ 280	\$ 31,134	\$ -	\$ 3,173	\$ 514	\$ -	\$ 35,494
Other retail <sup>2</sup>	26	603	96	-	-	54,414	-	578	55,691	525	114	-	-	60,634	-	710	61,983
	27	959	333	27,726	-	57,247	472	578	87,315	918	394	31,134	-	63,807	514	710	97,477
<b>Non-retail</b>																	
Corporate	28	12,402	149	-	-	-	101,291	383	114,225	13,340	155	-	-	-	109,480	456	123,431
Sovereign	29	43,168	18,861	-	-	-	-	-	62,029	48,188	19,443	-	-	-	-	-	67,631
Bank	30	823	14,434	-	1	-	-	-	15,258	1,085	15,133	-	1	-	-	-	16,219
	31	56,393	33,444	-	1	-	101,291	383	191,512	62,613	34,731	-	1	-	109,480	456	207,281
<b>Total</b>	32	\$ 57,352	\$ 33,777	\$ 27,726	\$ 1	\$ 57,247	\$ 101,763	\$ 961	\$ 278,827	\$ 63,531	\$ 35,125	\$ 31,134	\$ 1	\$ 63,807	\$ 109,994	\$ 1,166	\$ 304,758

<sup>1</sup> Credit risk exposures are after credit risk mitigants and net of counterparty-specific allowance.

<sup>2</sup> Under the Standardized approach, "Other retail" includes qualifying revolving retail exposures.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured<sup>1</sup>

(\$ millions, except as noted) As at		LINE #	2017 Q4										
			PD Range	EAD <sup>4</sup>	Notional of undrawn commitments	Average EAD	Average PD <sup>5</sup>	Average LGD	RWA	Average risk weighting	EL <sup>6</sup>	EL adjusted average risk weight <sup>7</sup>	
<b>Insured Drawn and Undrawn<sup>2,3</sup></b>													
Low Risk		1	0.00 to 0.15 % \$	111,737 \$	21,056 \$	90.75 %	– %	24.44 % \$	105	0.09 % \$	–	0.09 %	
Normal Risk		2	0.16 to 0.41	5,505	–	100.00	0.25	8.97	233	4.23	1	4.46	
		3	0.42 to 1.10	2,546	–	100.00	0.63	8.98	208	8.17	1	8.66	
Medium Risk		4	1.11 to 2.93	872	–	100.00	1.72	9.29	143	16.40	1	17.83	
		5	2.94 to 4.74	200	–	100.00	3.67	9.42	53	26.50	1	32.75	
High Risk		6	4.75 to 7.59	159	–	100.00	6.26	8.35	49	30.82	1	38.68	
		7	7.60 to 18.20	200	–	100.00	10.59	8.07	75	37.50	2	50.00	
		8	18.21 to 99.99	88	–	100.00	32.76	8.73	42	47.73	3	90.34	
Default		9	100.00	29	–	100.00	100.00	8.09	29	100.00	–	100.00	
<b>Total</b>		10		\$ 121,336 \$	\$ 21,056	91.42 %	0.12 %	23.22 % \$	937	0.77 % \$	10	0.88 %	
<b>Uninsured Undrawn<sup>2</sup></b>													
Low Risk		11	0.00 to 0.15 % \$	27,900 \$	53,564 \$	52.09 %	0.03 %	21.39 % \$	607	2.18 % \$	2	2.27 %	
Normal Risk		12	0.16 to 0.41	2,216	3,328	66.59	0.25	34.72	366	16.52	2	17.64	
		13	0.42 to 1.10	457	628	72.85	0.61	32.12	132	28.88	1	31.62	
Medium Risk		14	1.11 to 2.93	86	98	87.70	1.63	32.88	48	55.81	–	55.81	
		15	2.94 to 4.74	8	10	82.15	3.65	28.61	7	87.50	–	87.50	
High Risk		16	4.75 to 7.59	3	3	100.00	5.91	18.35	2	66.67	–	66.67	
		17	7.60 to 18.20	2	3	93.55	10.41	16.86	2	100.00	–	100.00	
		18	18.21 to 99.99	1	1	75.41	36.41	13.15	1	100.00	–	100.00	
Default		19	100.00	–	–	–	–	–	–	–	–	–	
<b>Total</b>		20		\$ 30,673 \$	\$ 57,635	53.22 %	0.07 %	22.55 % \$	1,165	3.80 % \$	5	4.00 %	
<b>Uninsured Drawn<sup>2</sup></b>													
Low Risk		21	0.00 to 0.15 % \$	96,157	n/a	n/a	0.06 %	23.30 % \$	3,284	3.42 % \$	12	3.57 %	
Normal Risk		22	0.16 to 0.41	32,471	n/a	n/a	0.25	26.11	3,974	12.24	21	13.05	
		23	0.42 to 1.10	15,188	n/a	n/a	0.64	25.57	3,585	23.60	25	25.66	
Medium Risk		24	1.11 to 2.93	4,967	n/a	n/a	1.70	26.71	2,319	46.69	23	52.48	
		25	2.94 to 4.74	866	n/a	n/a	3.69	25.78	625	72.17	8	83.72	
High Risk		26	4.75 to 7.59	539	n/a	n/a	6.03	22.46	438	81.26	7	97.50	
		27	7.60 to 18.20	662	n/a	n/a	11.32	19.41	604	91.24	14	117.67	
		28	18.21 to 99.99	365	n/a	n/a	37.52	16.30	312	85.48	21	157.40	
Default		29	100.00	154	n/a	n/a	100.00	18.57	269	174.68	7	231.49	
<b>Total</b>		30		\$ 151,369	n/a	n/a	0.49 %	24.21 % \$	15,410	10.18 % \$	138	11.32 %	
<b>U.S. Retail Uninsured Drawn and Undrawn</b>													
Low Risk		31	0.00 to 0.15 % \$	20,825 \$	9,921 \$	86.12 %	0.06 %	23.66 % \$	709	3.40 % \$	3	3.58 %	
Normal Risk		32	0.16 to 0.41	10,655	944	96.19	0.25	21.66	1,103	10.35	6	11.06	
		33	0.42 to 1.10	7,225	582	96.06	0.67	26.08	1,799	24.90	13	27.15	
Medium Risk		34	1.11 to 2.93	4,060	673	92.63	1.78	32.59	2,406	59.26	24	66.65	
		35	2.94 to 4.74	999	119	94.69	3.68	36.98	1,033	103.40	14	120.92	
High Risk		36	4.75 to 7.59	586	73	93.50	5.98	37.37	790	134.81	13	162.54	
		37	7.60 to 18.20	892	150	91.57	11.73	35.74	1,521	170.52	37	222.37	
		38	18.21 to 99.99	317	29	95.72	33.44	38.66	669	211.04	41	372.71	
Default		39	100.00	812	–	100.00	100.00	30.87	453	55.79	215	386.76	
<b>Total</b>		40		\$ 46,371 \$	\$ 12,491	90.99 %	2.71 %	25.28 % \$	10,483	22.61 % \$	366	32.47 %	

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

<sup>4</sup> Exposure at Default (EAD).

<sup>5</sup> Probability of Default (PD).

<sup>6</sup> Expected Loss (EL).

<sup>7</sup> EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.



## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1</sup>

(\$ millions, except as noted) As at	LINE #	2017 Q3																	
		PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWA	Average risk weighting		EL	EL adjusted average risk weight		
<b>Insured Drawn and Undrawn<sup>2,3</sup></b>																			
Low Risk	1	0.00 to 0.15	% \$	114,234	\$	21,301	90.76	%	–	%	25.21	% \$	104	0.09	% \$	–	0.09	%	
Normal Risk	2	0.16 to 0.41		5,996		–	100.00		0.25		9.23		264	4.40		1	4.61		
	3	0.42 to 1.10		2,613		–	100.00		0.63		9.23		219	8.38		2	9.34		
Medium Risk	4	1.11 to 2.93		871		–	100.00		1.73		9.41		145	16.65		1	18.08		
	5	2.94 to 4.74		201		–	100.00		3.71		9.41		53	26.37		1	32.59		
High Risk	6	4.75 to 7.59		143		–	100.00		6.09		8.88		46	32.17		1	40.91		
	7	7.60 to 18.20		240		–	100.00		10.19		7.96		86	35.83		2	46.25		
	8	18.21 to 99.99		96		–	100.00		31.90		8.91		47	48.96		3	88.02		
Default	9	100.00		38		–	100.00		100.00		8.09		38	100.00		–	100.00		
<b>Total</b>	10			\$ 124,432	\$	21,301	91.45	%	0.13	%	23.90	% \$	1,002	0.81	% \$	11	0.92	%	
<b>Uninsured Undrawn<sup>2</sup></b>																			
Low Risk	11	0.00 to 0.15	% \$	25,882	\$	50,709	51.04	%	0.03	%	19.97	% \$	519	2.01	% \$	2	2.10	%	
Normal Risk	12	0.16 to 0.41		3,347		4,405	76.00		0.26		38.71		634	18.94		3	20.06		
	13	0.42 to 1.10		395		535	73.87		0.58		30.37		103	26.08		1	29.24		
Medium Risk	14	1.11 to 2.93		56		73	76.36		1.61		33.09		31	55.36		–	55.36		
	15	2.94 to 4.74		6		7	87.07		3.67		24.68		4	66.67		–	66.67		
High Risk	16	4.75 to 7.59		3		3	80.08		5.91		21.11		2	66.67		–	66.67		
	17	7.60 to 18.20		1		1	100.00		11.36		20.67		1	100.00		–	100.00		
	18	18.21 to 99.99		1		1	84.43		26.67		12.83		1	100.00		–	100.00		
Default	19	100.00		–		–	–		–		–		–	–		–	–		
<b>Total</b>	20			\$ 29,691	\$	55,734	53.27	%	0.07	%	22.25	% \$	1,295	4.36	% \$	6	4.61	%	
<b>Uninsured Drawn<sup>2</sup></b>																			
Low Risk	21	0.00 to 0.15	% \$	90,705		n/a	n/a		0.06	%	22.95	% \$	3,028	3.34	% \$	12	3.50	%	
Normal Risk	22	0.16 to 0.41		32,670		n/a	n/a		0.25		26.92		4,191	12.83		22	13.67		
	23	0.42 to 1.10		13,896		n/a	n/a		0.64		24.32		3,115	22.42		22	24.40		
Medium Risk	24	1.11 to 2.93		4,506		n/a	n/a		1.70		25.67		2,027	44.98		20	50.53		
	25	2.94 to 4.74		817		n/a	n/a		3.69		24.74		566	69.28		7	79.99		
High Risk	26	4.75 to 7.59		550		n/a	n/a		5.98		22.00		436	79.27		7	95.18		
	27	7.60 to 18.20		647		n/a	n/a		11.35		19.66		597	92.27		14	119.32		
	28	18.21 to 99.99		370		n/a	n/a		38.77		16.37		317	85.68		22	160.00		
Default	29	100.00		159		n/a	n/a		100.00		19.74		288	181.13		8	244.03		
<b>Total</b>	30			\$ 144,320		n/a	n/a		0.51	%	24.03	% \$	14,565	10.09	% \$	134	11.25	%	
<b>U.S. Retail Uninsured Drawn and Undrawn</b>																			
Low Risk	31	0.00 to 0.15	% \$	12,956	\$	9,390	80.40	%	0.07	%	31.15	% \$	569	4.39	% \$	2	4.58	%	
Normal Risk	32	0.16 to 0.41		13,981		892	97.14		0.26		19.45		1,317	9.42		7	10.05		
	33	0.42 to 1.10		9,459		565	97.03		0.66		23.85		2,134	22.56		15	24.54		
Medium Risk	34	1.11 to 2.93		4,579		632	93.82		1.76		30.73		2,545	55.58		25	62.40		
	35	2.94 to 4.74		1,123		119	95.04		3.67		35.04		1,097	97.68		14	113.27		
High Risk	36	4.75 to 7.59		655		62	95.35		5.94		36.02		848	129.47		14	156.18		
	37	7.60 to 18.20		717		139	90.52		11.46		39.58		1,344	187.45		33	244.98		
	38	18.21 to 99.99		284		30	95.20		34.41		39.78		606	213.38		39	385.04		
Default	39	100.00		796		–	100.00		100.00		31.96		461	57.91		217	398.68		
<b>Total</b>	40			\$ 44,550	\$	11,829	91.12	%	2.79	%	26.26	% \$	10,921	24.51	% \$	366	34.78	%	

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1</sup>

(\$ millions, except as noted)		2017																	
As at		Q2																	
LINE #		PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWA	Average risk weighting		EL	EL adjusted average risk weight		
<b>Insured Drawn and Undrawn<sup>2,3</sup></b>																			
Low Risk	1	0.00 to 0.15	% \$	118,022	\$	21,678	90.93	%	–	%	25.72	% \$	102	0.09	% \$	–	0.09	%	
Normal Risk	2	0.16 to 0.41		6,333		–	100.00		0.25		9.21		275	4.34		1	4.54		
	3	0.42 to 1.10		3,104		–	100.00		0.63		9.34		263	8.47		2	9.28		
Medium Risk	4	1.11 to 2.93		983		–	100.00		1.73		9.48		165	16.79		2	19.33		
	5	2.94 to 4.74		220		–	100.00		3.73		9.47		59	26.82		1	32.50		
High Risk	6	4.75 to 7.59		136		–	100.00		6.03		9.23		46	33.82		1	43.01		
	7	7.60 to 18.20		286		–	100.00		10.38		7.99		105	36.71		2	45.45		
	8	18.21 to 99.99		107		–	100.00		31.47		8.99		53	49.53		3	84.58		
Default	9	100.00		39		–	100.00		100.00		8.17		40	102.56		–	102.56		
<b>Total</b>	10			\$ 129,230	\$	21,678	91.65	%	0.14	%	24.29	% \$	1,108	0.86	% \$	12	0.97	%	
<b>Uninsured Undrawn<sup>2</sup></b>																			
Low Risk	11	0.00 to 0.15	% \$	25,982	\$	50,092	51.87	%	0.03	%	20.45	% \$	534	2.06	% \$	2	2.15	%	
Normal Risk	12	0.16 to 0.41		1,843		2,906	63.40		0.24		34.93		289	15.68		2	17.04		
	13	0.42 to 1.10		401		552	72.59		0.61		33.64		122	30.42		1	33.54		
Medium Risk	14	1.11 to 2.93		75		81	92.23		1.56		40.98		49	65.33		–	65.33		
	15	2.94 to 4.74		6		6	93.22		3.62		26.62		4	66.67		–	66.67		
High Risk	16	4.75 to 7.59		3		3	94.00		5.86		20.18		2	66.67		–	66.67		
	17	7.60 to 18.20		2		2	90.89		11.67		19.05		2	100.00		–	100.00		
	18	18.21 to 99.99		1		1	72.62		36.97		11.88		1	100.00		–	100.00		
Default	19	100.00		–		–	–		–		–		–	–		–	–		
<b>Total</b>	20			\$ 28,313	\$	53,643	52.78	%	0.06	%	21.64	% \$	1,003	3.54	% \$	5	3.76	%	
<b>Uninsured Drawn<sup>2</sup></b>																			
Low Risk	21	0.00 to 0.15	% \$	84,358		n/a	n/a		0.06	%	23.05	% \$	2,849	3.38	% \$	11	3.54	%	
Normal Risk	22	0.16 to 0.41		28,863		n/a	n/a		0.25		25.43		3,413	11.82		18	12.60		
	23	0.42 to 1.10		13,774		n/a	n/a		0.64		24.48		3,112	22.59		22	24.59		
Medium Risk	24	1.11 to 2.93		4,650		n/a	n/a		1.70		25.54		2,077	44.67		20	50.04		
	25	2.94 to 4.74		851		n/a	n/a		3.68		25.20		600	70.51		8	82.26		
High Risk	26	4.75 to 7.59		523		n/a	n/a		5.99		21.85		412	78.78		7	95.51		
	27	7.60 to 18.20		717		n/a	n/a		11.35		20.31		683	95.26		16	123.15		
	28	18.21 to 99.99		380		n/a	n/a		37.91		16.66		333	87.63		23	163.29		
Default	29	100.00		186		n/a	n/a		100.00		19.28		324	174.19		10	241.40		
<b>Total</b>	30			\$ 134,302		n/a	n/a		0.57	%	23.77	% \$	13,803	10.28	% \$	135	11.53	%	
<b>U.S. Retail Uninsured Drawn and Undrawn</b>																			
Low Risk	31	0.00 to 0.15	% \$	13,851	\$	9,984	80.41	%	0.07	%	31.17	% \$	615	4.44	% \$	2	4.62	%	
Normal Risk	32	0.16 to 0.41		15,043		976	97.16		0.26		19.71		1,435	9.54		8	10.20		
	33	0.42 to 1.10		10,569		642	96.93		0.66		23.65		2,363	22.36		17	24.37		
Medium Risk	34	1.11 to 2.93		5,090		701	93.78		1.76		30.49		2,812	55.25		28	62.12		
	35	2.94 to 4.74		1,315		128	95.30		3.68		34.65		1,273	96.81		17	112.97		
High Risk	36	4.75 to 7.59		693		62	95.15		5.91		36.01		895	129.15		15	156.20		
	37	7.60 to 18.20		750		103	93.24		11.47		36.67		1,307	174.27		32	227.60		
	38	18.21 to 99.99		306		26	95.87		34.50		38.95		634	207.19		41	374.67		
Default	39	100.00		881		–	100.00		100.00		32.00		516	58.57		241	400.51		
<b>Total</b>	40			\$ 48,498	\$	12,622	91.24	%	2.82	%	26.22	% \$	11,850	24.43	% \$	401	34.77	%	

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1</sup>

(\$ millions, except as noted)		2017													
As at		Q1													
LINE #		PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight			
<b>Insured Drawn and Undrawn<sup>2,3</sup></b>															
1	Low Risk	0.00 to 0.15	% \$	121,111	\$ 21,822	91.07	%	27.44	% \$	110	0.09	% \$	–	0.09	%
2	Normal Risk	0.16 to 0.41		6,550	–	100.00		9.51		296	4.52		2	4.90	
3		0.42 to 1.10		3,136	–	100.00		9.58		271	8.64		2	9.44	
4	Medium Risk	1.11 to 2.93		983	–	100.00		9.66		167	16.99		2	19.53	
5		2.94 to 4.74		222	–	100.00		9.69		60	27.03		1	32.66	
6	High Risk	4.75 to 7.59		148	–	100.00		9.14		49	33.11		1	41.55	
7		7.60 to 18.20		279	–	100.00		10.29		107	38.35		2	47.31	
8		18.21 to 99.99		99	–	100.00		32.35		49	49.49		3	87.37	
9	Default	100.00		37	–	100.00		8.24		38	102.70		–	102.70	
10	<b>Total</b>			\$ 132,565	\$ 21,822	91.78	%	0.13	%	\$ 1,147	0.87	% \$	13	0.99	%
<b>Uninsured Undrawn<sup>2</sup></b>															
11	Low Risk	0.00 to 0.15	% \$	25,031	\$ 47,947	52.21	%	23.18	% \$	581	2.32	% \$	2	2.42	%
12	Normal Risk	0.16 to 0.41		2,282	3,491	65.38		0.23		390	17.09		2	18.19	
13		0.42 to 1.10		353	560	62.98		0.60		101	28.61		1	32.15	
14	Medium Risk	1.11 to 2.93		68	89	76.77		1.63		37	54.41		–	54.41	
15		2.94 to 4.74		9	12	79.40		3.66		7	77.78		–	77.78	
16	High Risk	4.75 to 7.59		4	4	94.95		5.84		4	100.00		–	100.00	
17		7.60 to 18.20		3	3	91.51		11.10		3	100.00		–	100.00	
18		18.21 to 99.99		2	2	86.71		36.47		1	50.00		–	50.00	
19	Default	100.00		–	–	–		–		–	–		–	–	
20	<b>Total</b>			\$ 27,752	\$ 52,108	53.26	%	0.07	%	\$ 1,124	4.05	% \$	5	4.28	%
<b>Uninsured Drawn<sup>2</sup></b>															
21	Low Risk	0.00 to 0.15	% \$	81,591	n/a	n/a		0.06	%	\$ 2,912	3.57	% \$	11	3.74	%
22	Normal Risk	0.16 to 0.41		27,640	n/a	n/a		0.25		3,507	12.69		19	13.55	
23		0.42 to 1.10		12,740	n/a	n/a		0.64		3,046	23.91		21	25.97	
24	Medium Risk	1.11 to 2.93		4,371	n/a	n/a		1.69		2,078	47.54		20	53.26	
25		2.94 to 4.74		826	n/a	n/a		3.70		612	74.09		8	86.20	
26	High Risk	4.75 to 7.59		522	n/a	n/a		6.00		454	86.97		8	106.13	
27		7.60 to 18.20		656	n/a	n/a		11.32		657	100.15		16	130.64	
28		18.21 to 99.99		381	n/a	n/a		37.64		365	95.80		25	177.82	
29	Default	100.00		193	n/a	n/a		100.00		377	195.34		10	260.10	
30	<b>Total</b>			\$ 128,920	n/a	n/a		0.57	%	\$ 14,008	10.87	% \$	138	12.20	%
<b>U.S. Retail Uninsured Drawn and Undrawn</b>															
31	Low Risk	0.00 to 0.15	% \$	13,039	\$ 9,299	80.28	%	30.99	% \$	579	4.44	% \$	2	4.63	%
32	Normal Risk	0.16 to 0.41		14,366	925	97.21		0.26		1,399	9.74		8	10.43	
33		0.42 to 1.10		10,079	572	97.15		0.66		2,278	22.60		16	24.59	
34	Medium Risk	1.11 to 2.93		4,887	652	93.76		1.76		2,663	54.49		26	61.14	
35		2.94 to 4.74		1,195	112	95.38		3.66		1,165	97.49		15	113.18	
36	High Risk	4.75 to 7.59		676	60	95.53		5.92		878	129.88		15	157.62	
37		7.60 to 18.20		756	109	92.34		11.40		1,367	180.82		33	235.38	
38		18.21 to 99.99		317	26	95.73		34.92		686	216.40		45	393.85	
39	Default	100.00		837	–	100.00		100.00		496	59.26		231	404.24	
40	<b>Total</b>			\$ 46,152	\$ 11,755	91.29	%	2.85	%	\$ 11,511	24.94	% \$	391	35.53	%

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1</sup>

(\$ millions, except as noted)		2016																
As at		Q4																
LINE #		PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWA	Average risk weighting		EL	EL adjusted average risk weight	
<b>Insured Drawn and Undrawn<sup>2,3</sup></b>																		
1	Low Risk	0.00 to 0.15	% \$	124,428	\$	21,834	91.22	%	–	%	27.70	% \$	114	0.09	% \$	–	0.09	%
2	Normal Risk	0.16 to 0.41		6,652		–	100.00		0.26		9.52		303	4.56		2	4.93	
3		0.42 to 1.10		3,334		–	100.00		0.63		9.60		290	8.70		2	9.45	
4	Medium Risk	1.11 to 2.93		1,008		–	100.00		1.73		9.65		173	17.16		2	19.64	
5		2.94 to 4.74		229		–	100.00		3.68		9.79		63	27.51		1	32.97	
6	High Risk	4.75 to 7.59		143		–	100.00		5.98		9.50		49	34.27		1	43.01	
7		7.60 to 18.20		289		–	100.00		10.32		8.34		110	38.06		3	51.04	
8		18.21 to 99.99		93		–	100.00		31.66		8.94		46	49.46		3	89.78	
9	Default	100.00		43		–	100.00		100.00		8.24		44	102.33		–	102.33	
10	<b>Total</b>			\$ 136,219	\$	21,834	91.92	%	0.13	%	26.12	% \$	1,192	0.88	% \$	14	1.00	%
<b>Uninsured Undrawn<sup>2</sup></b>																		
11	Low Risk	0.00 to 0.15	% \$	24,644	\$	47,038	52.39	%	0.03	%	23.37	% \$	580	2.35	% \$	2	2.45	%
12	Normal Risk	0.16 to 0.41		1,798		2,874	62.57		0.24		35.48		289	16.07		2	17.46	
13		0.42 to 1.10		358		573	62.45		0.60		32.37		102	28.49		1	31.98	
14	Medium Risk	1.11 to 2.93		61		81	75.82		1.63		32.77		34	55.74		–	55.74	
15		2.94 to 4.74		8		8	100.00		3.53		63.48		13	162.50		–	162.50	
16	High Risk	4.75 to 7.59		3		3	93.48		5.88		23.60		3	100.00		–	100.00	
17		7.60 to 18.20		3		3	84.67		11.03		21.23		3	100.00		–	100.00	
18		18.21 to 99.99		1		1	94.33		29.06		17.54		1	100.00		–	100.00	
19	Default	100.00		–		–	–		–		–		–	–		–	–	
20	<b>Total</b>			\$ 26,876	\$	50,581	53.14	%	0.06	%	24.33	% \$	1,025	3.81	% \$	5	4.05	%
<b>Uninsured Drawn<sup>2</sup></b>																		
21	Low Risk	0.00 to 0.15	% \$	77,377		n/a	n/a		0.06	%	25.00	% \$	2,846	3.68	% \$	11	3.86	%
22	Normal Risk	0.16 to 0.41		26,829		n/a	n/a		0.25		27.07		3,379	12.59		18	13.43	
23		0.42 to 1.10		13,200		n/a	n/a		0.64		26.41		3,217	24.37		22	26.45	
24	Medium Risk	1.11 to 2.93		4,386		n/a	n/a		1.69		27.81		2,127	48.50		21	54.48	
25		2.94 to 4.74		831		n/a	n/a		3.69		26.56		618	74.37		8	86.40	
26	High Risk	4.75 to 7.59		512		n/a	n/a		5.97		24.24		447	87.30		7	104.39	
27		7.60 to 18.20		662		n/a	n/a		11.20		21.60		667	100.76		16	130.97	
28		18.21 to 99.99		366		n/a	n/a		37.44		18.26		355	96.99		24	178.96	
29	Default	100.00		208		n/a	n/a		100.00		20.00		392	188.46		10	248.56	
30	<b>Total</b>			\$ 124,371		n/a	n/a		0.60	%	25.66	% \$	14,048	11.30	% \$	137	12.67	%
<b>U.S. Retail Uninsured Drawn and Undrawn</b>																		
31	Low Risk	0.00 to 0.15	% \$	13,126	\$	9,319	80.27	%	0.07	%	31.44	% \$	592	4.51	% \$	2	4.70	%
32	Normal Risk	0.16 to 0.41		14,716		941	97.23		0.26		21.09		1,509	10.25		9	11.02	
33		0.42 to 1.10		10,383		608	97.03		0.66		25.46		2,499	24.07		18	26.24	
34	Medium Risk	1.11 to 2.93		5,233		698	93.82		1.75		31.27		2,952	56.41		29	63.34	
35		2.94 to 4.74		1,283		112	95.66		3.67		36.44		1,304	101.64		17	118.20	
36	High Risk	4.75 to 7.59		718		63	95.17		5.92		37.16		958	133.43		16	161.28	
37		7.60 to 18.20		768		114	92.52		11.32		39.13		1,422	185.16		34	240.49	
38		18.21 to 99.99		331		21	96.80		34.30		39.32		701	211.78		45	381.72	
39	Default	100.00		854		–	100.00		100.00		33.78		528	61.83		246	421.90	
40	<b>Total</b>			\$ 47,412	\$	11,876	91.37	%	2.85	%	27.34	% \$	12,465	26.29	% \$	416	37.26	%

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1</sup>

(\$ millions, except as noted)		2016																	
As at		Q3																	
LINE #		PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWA	Average risk weighting		EL	EL adjusted average risk weight		
<b>Insured Drawn and Undrawn<sup>2,3</sup></b>																			
Low Risk	1	0.00 to 0.15	%	\$ 126,868	\$	22,120	91.28	%	–	%	28.01	%	\$ 107	0.08	%	\$ –	–	0.08	%
Normal Risk	2	0.16 to 0.41		7,015		–	100.00		0.26		9.50		320	4.56		2	4.92		
	3	0.42 to 1.10		3,491		–	100.00		0.63		9.57		304	8.71		2	9.42		
Medium Risk	4	1.11 to 2.93		1,048		–	100.00		1.72		9.69		179	17.08		2	19.47		
	5	2.94 to 4.74		251		–	100.00		3.67		9.85		69	27.49		1	32.47		
High Risk	6	4.75 to 7.59		147		–	100.00		5.92		9.71		51	34.69		1	43.20		
	7	7.60 to 18.20		283		–	100.00		10.54		8.39		109	38.52		3	51.77		
	8	18.21 to 99.99		102		–	100.00		32.75		8.93		50	49.02		3	85.78		
Default	9	100.00		40		–	100.00		100.00		8.26		41	102.50		–	102.50		
<b>Total</b>	10			\$ 139,245	\$	22,120	92.00	%	0.13	%	26.36	%	\$ 1,230	0.88	%	\$ 14	1.01	%	
<b>Uninsured Undrawn<sup>2</sup></b>																			
Low Risk	11	0.00 to 0.15	%	\$ 22,991	\$	44,812	51.31	%	0.03	%	23.33	%	\$ 535	2.33	%	\$ 2	2.44	%	
Normal Risk	12	0.16 to 0.41		2,334		3,558	65.59		0.24		38.65		410	17.57		2	18.64		
	13	0.42 to 1.10		340		545	62.36		0.59		31.84		94	27.65		1	31.32		
Medium Risk	14	1.11 to 2.93		63		78	81.28		1.65		37.25		40	63.49		–	63.49		
	15	2.94 to 4.74		8		8	100.00		3.60		23.09		5	62.50		–	62.50		
High Risk	16	4.75 to 7.59		5		6	77.23		5.79		21.89		3	60.00		–	60.00		
	17	7.60 to 18.20		2		2	100.00		11.51		23.20		2	100.00		–	100.00		
	18	18.21 to 99.99		1		1	92.11		44.67		16.01		1	100.00		–	100.00		
Default	19	100.00		–		–	–		–		–		–	–		–	–		
<b>Total</b>	20			\$ 25,744	\$	49,010	52.53	%	0.07	%	24.87	%	\$ 1,090	4.23	%	\$ 5	4.48	%	
<b>Uninsured Drawn<sup>2</sup></b>																			
Low Risk	21	0.00 to 0.15	%	\$ 72,451		n/a	n/a		0.06	%	25.38	%	\$ 2,700	3.73	%	\$ 10	3.90	%	
Normal Risk	22	0.16 to 0.41		26,693		n/a	n/a		0.25		28.11		3,488	13.07		18	13.91		
	23	0.42 to 1.10		12,796		n/a	n/a		0.64		26.31		3,105	24.27		22	26.41		
Medium Risk	24	1.11 to 2.93		4,221		n/a	n/a		1.69		28.06		2,064	48.90		20	54.82		
	25	2.94 to 4.74		835		n/a	n/a		3.68		26.85		627	75.09		8	87.07		
High Risk	26	4.75 to 7.59		487		n/a	n/a		5.97		24.53		431	88.50		7	106.47		
	27	7.60 to 18.20		689		n/a	n/a		11.27		22.32		721	104.64		17	135.49		
	28	18.21 to 99.99		401		n/a	n/a		37.65		18.55		395	98.50		27	182.67		
Default	29	100.00		205		n/a	n/a		100.00		20.53		396	193.17		10	254.15		
<b>Total</b>	30			\$ 118,778		n/a	n/a		0.63	%	26.15	%	\$ 13,927	11.73	%	\$ 139	13.19	%	
<b>U.S. Retail Uninsured Drawn and Undrawn</b>																			
Low Risk	31	0.00 to 0.15	%	\$ 12,407	\$	8,881	80.11	%	0.07	%	32.22	%	\$ 574	4.62	%	\$ 2	4.84	%	
Normal Risk	32	0.16 to 0.41		14,065		874	97.23		0.26		21.86		1,498	10.65		8	11.37		
	33	0.42 to 1.10		10,238		575	97.11		0.66		26.48		2,565	25.06		18	27.27		
Medium Risk	34	1.11 to 2.93		5,143		660	94.01		1.75		32.40		3,010	58.53		30	65.77		
	35	2.94 to 4.74		1,294		115	95.88		3.68		37.12		1,343	103.78		18	120.86		
High Risk	36	4.75 to 7.59		732		63	95.60		5.95		38.40		1,012	138.21		17	166.82		
	37	7.60 to 18.20		774		103	92.94		11.48		40.56		1,488	192.30		36	250.71		
	38	18.21 to 99.99		327		20	97.00		35.93		41.13		717	219.38		47	399.30		
Default	39	100.00		830		–	100.00		100.00		35.68		530	63.87		254	446.20		
<b>Total</b>	40			\$ 45,810	\$	11,291	91.47	%	2.90	%	28.28	%	\$ 12,737	27.80	%	\$ 430	39.53	%	

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1,2</sup>

(\$ millions, except as noted)		2016										
As at		Q2										
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
<b>Insured Drawn and Undrawn<sup>3</sup></b>												
1	Low Risk	0.00 to 0.15	\$ 129,044	\$ 23,077	91.11 %	– %	28.34 %	\$ 105	0.08 %	\$ –	0.08 %	
2	Normal Risk	0.16 to 0.41	7,069	–	100.00	0.25	9.52	321	4.54	2	4.89	
3		0.42 to 1.10	3,844	–	100.00	0.62	9.63	332	8.64	2	9.29	
4	Medium Risk	1.11 to 2.93	1,147	–	100.00	1.72	9.64	195	17.00	2	19.18	
5		2.94 to 4.74	259	–	100.00	3.70	9.76	71	27.41	1	32.24	
6	High Risk	4.75 to 7.59	175	–	100.00	5.97	9.61	61	34.86	1	42.00	
7		7.60 to 18.20	262	–	100.00	10.28	8.42	100	38.17	2	47.71	
8		18.21 to 99.99	107	–	100.00	31.88	8.88	52	48.60	3	83.64	
9	Default	100.00	38	–	100.00	100.00	8.27	40	105.26	–	105.26	
10	<b>Total</b>		\$ 141,945	\$ 23,077	91.85 %	0.13 %	26.63 %	\$ 1,277	0.90 %	\$ 13	1.01 %	
<b>Uninsured Undrawn</b>												
11	Low Risk	0.00 to 0.15	\$ 23,813	\$ 43,915	54.23 %	0.04 %	24.24 %	\$ 642	2.70 %	\$ 2	2.80 %	
12	Normal Risk	0.16 to 0.41	1,479	2,457	60.20	0.24	35.46	236	15.96	1	16.80	
13		0.42 to 1.10	344	551	62.39	0.60	32.28	99	28.78	1	32.41	
14	Medium Risk	1.11 to 2.93	77	79	98.22	1.55	47.10	59	76.62	1	92.86	
15		2.94 to 4.74	9	9	100.00	3.70	41.78	11	122.22	–	122.22	
16	High Risk	4.75 to 7.59	4	4	86.62	6.01	24.10	3	75.00	–	75.00	
17		7.60 to 18.20	2	2	96.55	10.93	22.63	2	100.00	–	100.00	
18		18.21 to 99.99	1	1	84.72	50.52	12.89	1	100.00	–	100.00	
19	Default	100.00	–	–	–	–	–	–	–	–	–	
20	<b>Total</b>		\$ 25,729	\$ 47,018	54.72 %	0.07 %	25.07 %	\$ 1,053	4.09 %	\$ 5	4.34 %	
<b>Uninsured Drawn</b>												
21	Low Risk	0.00 to 0.15	\$ 67,808	n/a	n/a	0.06 %	25.87 %	\$ 2,622	3.87 %	\$ 10	4.05 %	
22	Normal Risk	0.16 to 0.41	24,888	n/a	n/a	0.25	27.40	3,182	12.79	17	13.64	
23		0.42 to 1.10	13,112	n/a	n/a	0.64	26.97	3,270	24.94	23	27.13	
24	Medium Risk	1.11 to 2.93	4,338	n/a	n/a	1.68	28.60	2,158	49.75	21	55.80	
25		2.94 to 4.74	846	n/a	n/a	3.68	27.56	651	76.95	9	90.25	
26	High Risk	4.75 to 7.59	490	n/a	n/a	5.96	26.14	461	94.08	8	114.49	
27		7.60 to 18.20	665	n/a	n/a	11.36	22.43	700	105.26	17	137.22	
28		18.21 to 99.99	405	n/a	n/a	35.31	18.60	405	100.00	26	180.25	
29	Default	100.00	226	n/a	n/a	100.00	20.70	440	194.69	12	261.06	
30	<b>Total</b>		\$ 112,778	n/a	n/a	0.68 %	26.40 %	\$ 13,889	12.32 %	\$ 143	13.90 %	

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1,2</sup>

(\$ millions, except as noted) As at	LINE #	2016 Q1										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
<b>Insured Drawn and Undrawn<sup>3</sup></b>												
Low Risk	1	0.00 to 0.15 %	\$ 133,126	\$ 23,219	91.27 %	– %	28.33 %	\$ 110	0.08 %	–	0.08 %	
Normal Risk	2	0.16 to 0.41	7,045	–	100.00	0.26	9.47	323	4.58	2	4.94	
	3	0.42 to 1.10	3,953	–	100.00	0.63	9.55	343	8.68	2	9.31	
Medium Risk	4	1.11 to 2.93	1,205	–	100.00	1.72	9.65	205	17.01	2	19.09	
	5	2.94 to 4.74	276	–	100.00	3.70	9.73	75	27.17	1	31.70	
High Risk	6	4.75 to 7.59	211	–	100.00	6.08	9.24	71	33.65	1	39.57	
	7	7.60 to 18.20	259	–	100.00	10.59	8.44	101	39.00	2	48.65	
	8	18.21 to 99.99	105	–	100.00	32.26	8.90	51	48.57	3	84.29	
Default	9	100.00	34	–	100.00	100.00	8.11	34	100.00	–	100.00	
<b>Total</b>	10		\$ 146,214	\$ 23,219	91.99 %	0.13 %	26.64 %	\$ 1,313	0.90 %	\$ 13	1.01 %	
<b>Uninsured Undrawn</b>												
Low Risk	11	0.00 to 0.15 %	\$ 22,269	\$ 42,321	52.62 %	0.03 %	23.74 %	\$ 528	2.37 %	\$ 2	2.48 %	
Normal Risk	12	0.16 to 0.41	1,825	2,892	63.11	0.23	36.67	290	15.89	1	16.58	
	13	0.42 to 1.10	335	545	61.52	0.61	31.41	93	27.76	1	31.49	
Medium Risk	14	1.11 to 2.93	67	89	75.59	1.62	30.64	35	52.24	–	52.24	
	15	2.94 to 4.74	8	9	97.14	3.67	30.01	7	87.50	–	87.50	
High Risk	16	4.75 to 7.59	6	7	77.22	5.79	22.51	4	66.67	–	66.67	
	17	7.60 to 18.20	3	4	96.44	11.28	21.01	3	100.00	–	100.00	
	18	18.21 to 99.99	–	–	99.65	29.45	22.61	–	–	–	–	
Default	19	100.00	–	–	–	–	–	–	–	–	–	
<b>Total</b>	20		\$ 24,513	\$ 45,867	53.45 %	0.06 %	24.83 %	\$ 960	3.92 %	\$ 4	4.12 %	
<b>Uninsured Drawn</b>												
Low Risk	21	0.00 to 0.15 %	\$ 64,542	n/a	n/a	0.06 %	25.76 %	\$ 2,472	3.83 %	\$ 9	4.00 %	
Normal Risk	22	0.16 to 0.41	24,041	n/a	n/a	0.25	27.66	3,081	12.82	16	13.65	
	23	0.42 to 1.10	12,461	n/a	n/a	0.64	26.59	3,067	24.61	21	26.72	
Medium Risk	24	1.11 to 2.93	4,241	n/a	n/a	1.69	28.21	2,090	49.28	20	55.18	
	25	2.94 to 4.74	820	n/a	n/a	3.67	27.62	633	77.20	8	89.39	
High Risk	26	4.75 to 7.59	507	n/a	n/a	5.98	26.14	477	94.08	8	113.81	
	27	7.60 to 18.20	649	n/a	n/a	11.41	21.73	664	102.31	16	133.13	
	28	18.21 to 99.99	382	n/a	n/a	36.10	18.65	383	100.26	25	182.07	
Default	29	100.00	218	n/a	n/a	100.00	20.42	423	194.04	11	257.11	
<b>Total</b>	30		\$ 107,861	n/a	n/a	0.69 %	26.33 %	\$ 13,290	12.32 %	\$ 134	13.87 %	

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1,2</sup>

(\$ millions, except as noted) As at	LINE #	2015 Q4										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
<b>Insured Drawn and Undrawn<sup>3</sup></b>												
Low Risk	1	0.00 to 0.15 %	\$ 135,556	\$ 23,117	91.39 %	– %	28.64 %	\$ 102	0.08 %	\$ –	0.08 %	
Normal Risk	2	0.16 to 0.41	7,002	–	100.00	0.26	9.52	321	4.58	2	4.94	
	3	0.42 to 1.10	3,838	–	100.00	0.63	9.63	338	8.81	2	9.46	
Medium Risk	4	1.11 to 2.93	1,219	–	100.00	1.72	9.72	209	17.15	2	19.20	
	5	2.94 to 4.74	282	–	100.00	3.70	9.81	77	27.30	1	31.74	
High Risk	6	4.75 to 7.59	208	–	100.00	6.12	9.10	69	33.17	1	39.18	
	7	7.60 to 18.20	259	–	100.00	10.77	8.61	103	39.77	2	49.42	
	8	18.21 to 99.99	111	–	100.00	31.82	8.94	55	49.55	3	83.33	
Default	9	100.00	34	–	100.00	100.00	8.17	35	102.94	–	102.94	
<b>Total</b>	10		\$ 148,509	\$ 23,117	92.08 %	0.13 %	26.98 %	\$ 1,309	0.88 %	\$ 13	0.99 %	
<b>Uninsured Undrawn</b>												
Low Risk	11	0.00 to 0.15 %	\$ 21,948	\$ 41,863	52.43 %	0.03 %	23.81 %	\$ 523	2.38 %	\$ 2	2.50 %	
Normal Risk	12	0.16 to 0.41	1,537	2,530	60.76	0.24	35.50	249	16.20	1	17.01	
	13	0.42 to 1.10	350	558	62.80	0.61	33.40	103	29.43	1	33.00	
Medium Risk	14	1.11 to 2.93	70	94	74.67	1.64	32.66	39	55.71	–	55.71	
	15	2.94 to 4.74	10	10	94.30	3.65	28.93	8	80.00	–	80.00	
High Risk	16	4.75 to 7.59	4	5	85.94	5.76	25.75	4	100.00	–	100.00	
	17	7.60 to 18.20	4	4	91.84	11.46	21.90	4	100.00	–	100.00	
	18	18.21 to 99.99	1	1	100.00	28.56	21.13	1	100.00	–	100.00	
Default	19	100.00	–	–	–	–	–	–	–	–	–	
<b>Total</b>	20		\$ 23,924	\$ 45,065	53.09 %	0.07 %	24.73 %	\$ 931	3.89 %	\$ 4	4.10 %	
<b>Uninsured Drawn</b>												
Low Risk	21	0.00 to 0.15 %	\$ 60,333	n/a	n/a	0.06 %	25.95 %	\$ 2,378	3.94 %	\$ 9	4.13 %	
Normal Risk	22	0.16 to 0.41	23,847	n/a	n/a	0.25	27.77	3,098	12.99	16	13.83	
	23	0.42 to 1.10	12,861	n/a	n/a	0.64	27.19	3,237	25.17	23	27.40	
Medium Risk	24	1.11 to 2.93	4,404	n/a	n/a	1.69	28.64	2,202	50.00	21	55.96	
	25	2.94 to 4.74	840	n/a	n/a	3.72	27.95	660	78.57	9	91.96	
High Risk	26	4.75 to 7.59	548	n/a	n/a	6.06	26.48	526	95.99	9	116.51	
	27	7.60 to 18.20	649	n/a	n/a	11.46	22.63	691	106.47	17	139.21	
	28	18.21 to 99.99	385	n/a	n/a	35.21	19.08	396	102.86	25	184.03	
Default	29	100.00	226	n/a	n/a	100.00	20.52	441	195.13	11	255.97	
<b>Total</b>	30		\$ 104,093	n/a	n/a	0.72 %	26.59 %	\$ 13,629	13.09 %	\$ 140	14.77 %	

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.



## Retail Advanced IRB Exposures – By Obligor Grade – Qualifying Revolving Retail<sup>1</sup>

(\$ millions, except as noted)  
As at

		2017										
		Q4										
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	1	0.00 to 0.15	\$ 56,813	\$ 69,849	76.69 %	0.04 %	88.11 %	\$ 1,409	2.48 %	\$ 21	2.94 %	
Normal Risk	2	0.16 to 0.41	11,251	12,128	74.84	0.25	89.42	1,290	11.47	25	14.24	
	3	0.42 to 1.10	9,883	8,764	75.99	0.70	89.17	2,542	25.72	62	33.56	
Medium Risk	4	1.11 to 2.93	7,689	4,821	79.51	1.84	89.53	4,135	53.78	127	74.42	
	5	2.94 to 4.74	3,082	1,369	85.60	3.71	89.32	2,743	89.00	102	130.37	
High Risk	6	4.75 to 7.59	2,062	656	90.61	5.96	89.88	2,525	122.45	110	189.14	
	7	7.60 to 18.20	1,829	394	95.19	11.09	88.39	3,158	172.66	179	295.00	
	8	18.21 to 99.99	797	165	97.26	37.52	79.29	1,610	202.01	250	594.10	
Default	9	100.00	121	–	100.00	100.00	71.64	20	16.53	85	894.63	
<b>Total</b>	10		\$ 93,527	\$ 98,146	77.60 %	1.20 %	88.49 %	\$ 19,432	20.78 %	\$ 961	33.62 %	

2017  
Q3

		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	11	0.00 to 0.15	\$ 57,297	\$ 70,575	76.22 %	0.04 %	88.13 %	\$ 1,426	2.49 %	\$ 21	2.95 %
Normal Risk	12	0.16 to 0.41	11,272	12,004	75.51	0.25	89.35	1,291	11.45	25	14.23
	13	0.42 to 1.10	9,437	8,135	76.47	0.70	88.93	2,410	25.54	58	33.22
Medium Risk	14	1.11 to 2.93	7,644	4,699	79.95	1.85	89.09	4,099	53.62	126	74.23
	15	2.94 to 4.74	3,051	1,340	85.34	3.71	88.97	2,705	88.66	101	130.04
High Risk	16	4.75 to 7.59	2,027	630	90.35	5.96	89.38	2,469	121.81	108	188.41
	17	7.60 to 18.20	1,838	387	94.95	11.13	87.78	3,157	171.76	179	293.50
	18	18.21 to 99.99	812	172	97.42	35.87	78.56	1,659	204.31	240	573.77
Default	19	100.00	126	–	100.00	100.00	73.48	14	11.11	92	923.81
<b>Total</b>	20		\$ 93,504	\$ 97,942	77.46 %	1.19 %	88.38 %	\$ 19,230	20.57 %	\$ 950	33.27 %

2017  
Q2

		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	21	0.00 to 0.15	\$ 56,158	\$ 69,658	76.20 %	0.04 %	88.24 %	\$ 1,428	2.54 %	\$ 21	3.01 %
Normal Risk	22	0.16 to 0.41	11,804	12,751	75.53	0.25	89.45	1,353	11.46	27	14.32
	23	0.42 to 1.10	9,813	8,647	76.45	0.70	88.97	2,508	25.56	61	33.33
Medium Risk	24	1.11 to 2.93	7,839	4,978	79.60	1.85	89.16	4,213	53.74	129	74.31
	25	2.94 to 4.74	3,141	1,437	84.49	3.72	89.08	2,789	88.79	104	130.18
High Risk	26	4.75 to 7.59	2,087	674	89.66	5.96	89.47	2,546	121.99	111	188.48
	27	7.60 to 18.20	1,890	413	94.52	11.12	87.81	3,245	171.69	184	293.39
	28	18.21 to 99.99	833	190	97.10	36.27	78.95	1,700	204.08	250	579.23
Default	29	100.00	131	–	100.00	100.00	74.20	15	11.45	96	927.48
<b>Total</b>	30		\$ 93,696	\$ 98,748	77.41 %	1.23 %	88.49 %	\$ 19,797	21.13 %	\$ 983	34.24 %

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

## Retail Advanced IRB Exposures – By Obligor Grade – Qualifying Revolving Retail (Continued)<sup>1</sup>

(\$ millions, except as noted)		2017										
As at		Q1										
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	1	0.00 to 0.15	\$ 55,511	\$ 68,822	76.04	0.04	88.20	\$ 1,395	2.51	21	2.99	
Normal Risk	2	0.16 to 0.41	11,301	12,185	75.54	0.25	89.38	1,294	11.45	25	14.22	
	3	0.42 to 1.10	9,507	8,450	76.18	0.70	88.89	2,429	25.55	59	33.31	
Medium Risk	4	1.11 to 2.93	7,633	4,933	79.53	1.85	89.05	4,096	53.66	126	74.30	
	5	2.94 to 4.74	3,066	1,464	84.11	3.71	88.97	2,718	88.65	101	129.83	
High Risk	6	4.75 to 7.59	2,045	691	90.06	5.96	89.29	2,490	121.76	109	188.39	
	7	7.60 to 18.20	1,841	441	94.90	11.13	87.56	3,153	171.27	179	292.80	
	8	18.21 to 99.99	818	193	96.90	36.03	78.70	1,677	205.01	243	576.34	
Default	9	100.00	134	–	100.00	100.00	72.75	14	10.45	97	915.30	
<b>Total</b>	10		\$ 91,856	\$ 97,179	77.27	1.23	88.42	\$ 19,266	20.97	960	34.04	

2016											
Q4											
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	11	0.00 to 0.15	\$ 55,089	\$ 67,684	76.32	0.04	88.24	\$ 1,382	2.51	21	2.99
Normal Risk	12	0.16 to 0.41	11,149	11,753	76.19	0.25	89.36	1,274	11.43	25	14.23
	13	0.42 to 1.10	9,222	7,889	76.85	0.70	88.85	2,353	25.52	57	33.24
Medium Risk	14	1.11 to 2.93	7,537	4,631	80.03	1.85	89.07	4,051	53.75	124	74.31
	15	2.94 to 4.74	3,011	1,327	84.82	3.71	89.02	2,670	88.67	100	130.19
High Risk	16	4.75 to 7.59	2,012	613	90.87	5.96	89.23	2,448	121.67	107	188.15
	17	7.60 to 18.20	1,818	378	95.36	11.13	87.53	3,114	171.29	177	292.99
	18	18.21 to 99.99	804	172	97.27	35.23	78.39	1,658	206.22	232	566.92
Default	19	100.00	136	–	100.00	100.00	73.88	15	11.03	99	920.96
<b>Total</b>	20		\$ 90,778	\$ 94,447	77.68	1.22	88.44	\$ 18,965	20.89	942	33.86

2016											
Q3											
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	21	0.00 to 0.15	\$ 53,540	\$ 65,686	76.41	0.04	88.19	\$ 1,338	2.50	20	2.97
Normal Risk	22	0.16 to 0.41	10,668	11,392	75.73	0.25	89.34	1,220	11.44	24	14.25
	23	0.42 to 1.10	8,989	7,900	75.97	0.70	88.83	2,298	25.56	56	33.35
Medium Risk	24	1.11 to 2.93	7,309	4,669	79.01	1.85	88.92	3,923	53.67	121	74.37
	25	2.94 to 4.74	2,932	1,349	83.94	3.71	88.86	2,596	88.54	97	129.89
High Risk	26	4.75 to 7.59	1,959	624	90.10	5.96	89.05	2,379	121.44	104	187.80
	27	7.60 to 18.20	1,798	399	94.83	11.15	87.23	3,070	170.75	174	291.71
	28	18.21 to 99.99	792	186	97.18	34.28	77.82	1,642	207.32	220	554.55
Default	29	100.00	128	–	100.00	100.00	74.10	14	10.94	93	919.14
<b>Total</b>	30		\$ 88,115	\$ 92,205	77.47	1.22	88.36	\$ 18,480	20.97	909	33.87

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

## Retail Advanced IRB Exposures – By Obligor Grade – Qualifying Revolving Retail (Continued)<sup>1</sup>

(\$ millions, except as noted)		2016										
As at		Q2										
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	1	0.00 to 0.15 %	\$ 45,100	\$ 51,542	80.60 %	0.04 %	87.25 %	\$ 1,085	2.41 %	\$ 16	2.85 %	
Normal Risk	2	0.16 to 0.41	8,715	7,592	85.84	0.25	87.13	973	11.16	19	13.89	
	3	0.42 to 1.10	7,660	5,297	86.00	0.70	87.05	1,920	25.07	46	32.57	
Medium Risk	4	1.11 to 2.93	5,954	2,663	90.42	1.84	86.78	3,101	52.08	95	72.03	
	5	2.94 to 4.74	2,190	673	93.38	3.73	86.34	1,888	86.21	70	126.16	
High Risk	6	4.75 to 7.59	1,557	356	95.22	5.98	86.53	1,840	118.18	81	183.20	
	7	7.60 to 18.20	1,552	256	97.75	11.29	85.05	2,603	167.72	149	287.73	
	8	18.21 to 99.99	692	162	99.06	28.23	74.66	1,478	213.58	145	475.51	
Default	9	100.00	146	–	100.00	100.00	76.13	15	10.27	110	952.05	
<b>Total</b>	10		\$ 73,566	\$ 68,541	83.59 %	1.22 %	86.95 %	\$ 14,903	20.26 %	\$ 731	32.68 %	

2016											
Q1											
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	11	0.00 to 0.15 %	\$ 42,925	\$ 47,786	81.83 %	0.04 %	87.18 %	\$ 1,025	2.39 %	\$ 15	2.82 %
Normal Risk	12	0.16 to 0.41	8,396	7,063	87.89	0.25	87.09	938	11.17	18	13.85
	13	0.42 to 1.10	7,348	4,768	89.94	0.70	86.96	1,837	25.00	44	32.49
Medium Risk	14	1.11 to 2.93	5,638	2,241	95.90	1.84	86.65	2,931	51.99	90	71.94
	15	2.94 to 4.74	2,070	571	98.16	3.72	86.23	1,782	86.09	66	125.94
High Risk	16	4.75 to 7.59	1,475	319	98.85	5.97	86.44	1,740	117.97	76	182.37
	17	7.60 to 18.20	1,487	273	99.09	11.28	84.87	2,487	167.25	142	286.62
	18	18.21 to 99.99	649	170	98.95	28.13	74.29	1,379	212.48	135	472.50
Default	19	100.00	134	–	100.00	100.00	74.66	13	9.70	99	933.21
<b>Total</b>	20		\$ 70,122	\$ 63,191	85.57 %	1.20 %	86.87 %	\$ 14,132	20.15 %	\$ 685	32.36 %

2015											
Q4											
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	21	0.00 to 0.15 %	\$ 38,770	\$ 43,021	82.68 %	0.04 %	86.95 %	\$ 920	2.37 %	\$ 14	2.82 %
Normal Risk	22	0.16 to 0.41	7,477	6,169	88.44	0.25	86.76	833	11.14	16	13.82
	23	0.42 to 1.10	6,645	4,214	90.09	0.69	86.65	1,636	24.62	39	31.96
Medium Risk	24	1.11 to 2.93	5,070	1,950	95.92	1.85	86.28	2,637	52.01	81	71.98
	25	2.94 to 4.74	1,883	505	98.10	3.72	85.91	1,615	85.77	60	125.60
High Risk	26	4.75 to 7.59	1,333	280	98.67	5.97	86.18	1,567	117.55	69	182.26
	27	7.60 to 18.20	1,317	223	98.90	11.25	84.76	2,196	166.74	125	285.38
	28	18.21 to 99.99	559	143	98.87	27.87	73.48	1,171	209.48	114	464.40
Default	29	100.00	115	–	100.00	100.00	73.50	11	9.57	84	922.61
<b>Total</b>	30		\$ 63,169	\$ 56,505	86.19 %	1.18 %	86.60 %	\$ 12,586	19.92 %	\$ 602	31.84 %

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

## Retail Advanced IRB Exposures – By Obligor Grade – Other Retail<sup>1,2</sup>

(\$ millions, except as noted)  
As at

LINE #		2017										
		Q4										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	1	0.00 to 0.15 %	\$ 13,651	\$ 4,083	90.58 %	0.07 %	42.19 %	\$ 1,095	8.02 %	\$ 4	8.39 %	
Normal Risk	2	0.16 to 0.41	18,500	3,450	91.58	0.29	39.76	3,718	20.10	21	21.52	
	3	0.42 to 1.10	14,933	1,787	95.79	0.72	47.45	6,104	40.88	51	45.15	
Medium Risk	4	1.11 to 2.93	13,613	738	98.08	1.85	48.90	8,277	60.80	123	72.10	
	5	2.94 to 4.74	5,076	263	97.52	3.70	49.31	3,587	70.67	93	93.57	
High Risk	6	4.75 to 7.59	3,616	111	98.31	5.97	49.29	2,681	74.14	106	110.79	
	7	7.60 to 18.20	3,899	58	99.58	11.42	48.73	3,346	85.82	216	155.07	
	8	18.21 to 99.99	1,907	35	99.05	34.97	48.17	2,163	113.42	319	322.52	
Default	9	100.00	371	4	100.00	100.00	46.88	166	44.74	160	583.83	
<b>Total</b>	10		\$ 75,566	\$ 10,529	94.65 %	3.06 %	45.17 %	\$ 31,137	41.21 %	\$ 1,093	59.29 %	

		2017										
		Q3										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	11	0.00 to 0.15 %	\$ 13,380	\$ 4,014	90.49 %	0.07 %	42.80 %	\$ 1,082	8.09 %	\$ 4	8.46 %	
Normal Risk	12	0.16 to 0.41	18,096	3,249	91.95	0.29	39.46	3,609	19.94	20	21.33	
	13	0.42 to 1.10	14,474	1,735	95.83	0.72	47.87	5,991	41.39	50	45.71	
Medium Risk	14	1.11 to 2.93	12,992	717	98.04	1.85	49.15	7,942	61.13	118	72.48	
	15	2.94 to 4.74	4,783	218	97.99	3.71	49.47	3,391	70.90	88	93.90	
High Risk	16	4.75 to 7.59	3,402	99	98.41	5.98	49.72	2,545	74.81	101	111.92	
	17	7.60 to 18.20	3,595	56	99.59	11.43	49.29	3,123	86.87	202	157.11	
	18	18.21 to 99.99	1,721	29	99.05	34.41	49.32	2,012	116.91	291	328.27	
Default	19	100.00	370	5	100.00	100.00	47.41	165	44.59	162	591.89	
<b>Total</b>	20		\$ 72,813	\$ 10,122	94.71 %	2.97 %	45.37 %	\$ 29,860	41.01 %	\$ 1,036	58.79 %	

		2017										
		Q2										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	21	0.00 to 0.15 %	\$ 11,636	\$ 3,002	90.87 %	0.07 %	42.96 %	\$ 966	8.30 %	\$ 4	8.73 %	
Normal Risk	22	0.16 to 0.41	17,118	2,837	92.18	0.30	39.41	3,424	20.00	19	21.39	
	23	0.42 to 1.10	14,863	2,039	95.79	0.72	48.49	6,257	42.10	53	46.56	
Medium Risk	24	1.11 to 2.93	14,390	1,289	97.90	1.85	48.46	8,672	60.26	128	71.38	
	25	2.94 to 4.74	5,262	338	98.43	3.72	48.29	3,644	69.25	95	91.82	
High Risk	26	4.75 to 7.59	3,881	193	98.65	5.96	48.09	2,807	72.33	111	108.08	
	27	7.60 to 18.20	4,028	169	99.82	11.33	48.56	3,443	85.48	222	154.37	
	28	18.21 to 99.99	1,821	31	99.14	34.51	49.94	2,151	118.12	312	332.29	
Default	29	100.00	388	4	100.00	100.00	46.47	180	46.39	166	581.19	
<b>Total</b>	30		\$ 73,387	\$ 9,902	95.15 %	3.18 %	45.48 %	\$ 31,544	42.98 %	\$ 1,110	61.89 %	

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes all other retail exposures, such as drawn and undrawn retail exposures outside of Canada.

## Retail Advanced IRB Exposures – By Obligor Grade – Other Retail (Continued)<sup>1,2</sup>

(\$ millions, except as noted)		2017										
As at		Q1										
LINE #	Risk	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
1	Low Risk	0.00 to 0.15 %	\$ 11,804	\$ 3,080	90.91 %	0.07 %	41.98 %	\$ 955	8.09 %	\$ 4	8.51 %	
2	Normal Risk	0.16 to 0.41	16,854	2,835	92.13	0.29	38.61	3,298	19.57	19	20.98	
3		0.42 to 1.10	14,240	1,821	96.10	0.72	46.51	5,713	40.12	48	44.33	
4	Medium Risk	1.11 to 2.93	13,560	1,254	97.96	1.83	47.28	7,954	58.66	117	69.44	
5		2.94 to 4.74	5,044	374	98.19	3.72	46.92	3,393	67.27	88	89.08	
6	High Risk	4.75 to 7.59	3,657	194	98.76	5.96	47.06	2,588	70.77	103	105.97	
7		7.60 to 18.20	3,760	176	99.79	11.30	47.55	3,144	83.62	203	151.10	
8		18.21 to 99.99	1,692	33	99.04	35.16	48.79	1,939	114.60	288	327.36	
9	Default	100.00	415	4	100.00	100.00	47.27	199	47.95	180	590.12	
10	<b>Total</b>		\$ 71,026	\$ 9,771	95.12 %	3.17 %	44.20 %	\$ 29,183	41.09 %	\$ 1,050	59.57 %	

2016											
Q4											
LINE #	Risk	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
11	Low Risk	0.00 to 0.15 %	\$ 12,313	\$ 3,027	91.33 %	0.08 %	41.52 %	\$ 988	8.02 %	\$ 4	8.43 %
12	Normal Risk	0.16 to 0.41	13,002	2,801	90.10	0.27	43.50	2,757	21.20	15	22.65
13		0.42 to 1.10	18,881	1,798	97.05	0.65	42.38	6,666	35.31	54	38.88
14	Medium Risk	1.11 to 2.93	13,731	1,266	97.91	1.82	47.17	8,030	58.48	118	69.22
15		2.94 to 4.74	4,965	348	98.44	3.72	47.10	3,353	67.53	87	89.44
16	High Risk	4.75 to 7.59	3,572	197	98.63	5.96	47.31	2,542	71.16	101	106.51
17		7.60 to 18.20	3,563	170	99.78	11.27	47.66	2,984	83.75	192	151.11
18		18.21 to 99.99	1,502	34	98.95	34.30	49.57	1,762	117.31	253	327.86
19	Default	100.00	411	4	100.00	100.00	47.10	197	47.93	178	589.29
20	<b>Total</b>		\$ 71,940	\$ 9,645	95.21 %	2.98 %	44.36 %	\$ 29,279	40.70 %	\$ 1,002	58.11 %

2016											
Q3											
LINE #	Risk	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
21	Low Risk	0.00 to 0.15 %	\$ 12,076	\$ 2,998	91.21 %	0.08 %	41.89 %	\$ 980	8.12 %	\$ 4	8.53 %
22	Normal Risk	0.16 to 0.41	12,805	2,627	90.54	0.27	43.73	2,728	21.30	15	22.77
23		0.42 to 1.10	18,549	1,781	97.04	0.66	42.78	6,642	35.81	55	39.51
24	Medium Risk	1.11 to 2.93	13,429	1,224	97.87	1.81	47.49	7,897	58.81	115	69.51
25		2.94 to 4.74	4,795	345	98.35	3.72	47.66	3,277	68.34	85	90.50
26	High Risk	4.75 to 7.59	3,407	188	98.50	5.94	47.65	2,441	71.65	97	107.24
27		7.60 to 18.20	3,382	170	99.80	11.19	48.13	2,855	84.42	183	152.05
28		18.21 to 99.99	1,401	34	98.91	34.04	50.55	1,675	119.56	238	331.91
29	Default	100.00	403	3	100.00	100.00	47.62	196	48.64	176	594.54
30	<b>Total</b>		\$ 70,247	\$ 9,370	95.24 %	2.92 %	44.71 %	\$ 28,691	40.84 %	\$ 968	58.07 %

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes all other retail exposures, such as drawn and undrawn retail exposures outside of Canada.

## Retail Advanced IRB Exposures – By Obligor Grade – Other Retail (Continued)<sup>1,2</sup>

(\$ millions, except as noted)		2016										
As at		Q2										
LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	1	0.00 to 0.15 % \$	6,974 \$	2,954	85.96 %	0.07 %	50.96 % \$	663	9.51 % \$	3	10.04 %	
Normal Risk	2	0.16 to 0.41	7,494	2,305	86.47	0.27	48.89	1,780	23.75	10	25.42	
	3	0.42 to 1.10	12,091	1,316	97.48	0.64	44.19	4,428	36.62	36	40.34	
Medium Risk	4	1.11 to 2.93	6,779	1,035	97.35	1.80	53.20	4,450	65.64	65	77.63	
	5	2.94 to 4.74	2,230	295	97.61	3.72	54.53	1,743	78.16	45	103.39	
High Risk	6	4.75 to 7.59	1,614	167	97.61	5.91	53.82	1,306	80.92	52	121.19	
	7	7.60 to 18.20	1,528	167	99.78	11.04	56.12	1,501	98.23	96	176.77	
	8	18.21 to 99.99	597	28	97.83	31.07	59.92	868	145.39	111	377.81	
Default	9	100.00	168	4	100.00	100.00	51.56	152	90.48	74	641.07	
<b>Total</b>	10		\$ 39,475 \$	\$ 8,271	93.11 %	2.34 %	49.53 % \$	16,891	42.79 % \$	492	58.37 %	

		2016										
		Q1										
LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	11	0.00 to 0.15 % \$	7,916 \$	3,798	83.23 %	0.07 %	49.53 % \$	740	9.35 % \$	3	9.82 %	
Normal Risk	12	0.16 to 0.41	6,548	1,588	92.30	0.26	50.73	1,590	24.28	9	26.00	
	13	0.42 to 1.10	12,171	1,511	96.64	0.62	44.05	4,407	36.21	36	39.91	
Medium Risk	14	1.11 to 2.93	6,851	1,089	97.27	1.80	53.34	4,507	65.79	65	77.65	
	15	2.94 to 4.74	2,207	276	98.77	3.73	54.97	1,740	78.84	45	104.33	
High Risk	16	4.75 to 7.59	1,579	143	99.23	5.94	54.35	1,291	81.76	51	122.13	
	17	7.60 to 18.20	1,561	181	99.42	11.02	56.17	1,535	98.33	98	176.81	
	18	18.21 to 99.99	553	16	99.84	30.96	60.80	815	147.38	104	382.46	
Default	19	100.00	167	4	100.00	100.00	51.33	154	92.22	74	646.11	
<b>Total</b>	20		\$ 39,553 \$	\$ 8,606	93.37 %	2.30 %	49.63 % \$	16,779	42.42 % \$	485	57.75 %	

		2015										
		Q4										
LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	21	0.00 to 0.15 % \$	7,609 \$	3,464	83.64 %	0.07 %	48.11 % \$	696	9.15 % \$	3	9.64 %	
Normal Risk	22	0.16 to 0.41	6,382	1,500	92.40	0.26	50.13	1,532	24.01	8	25.57	
	23	0.42 to 1.10	12,256	1,430	96.86	0.62	43.61	4,393	35.84	36	39.52	
Medium Risk	24	1.11 to 2.93	6,705	1,034	97.37	1.80	53.14	4,394	65.53	64	77.46	
	25	2.94 to 4.74	2,209	268	98.86	3.73	54.09	1,714	77.59	45	103.06	
High Risk	26	4.75 to 7.59	1,589	143	99.16	5.95	54.11	1,293	81.37	51	121.49	
	27	7.60 to 18.20	1,527	169	99.39	11.04	55.44	1,483	97.12	95	174.89	
	28	18.21 to 99.99	541	13	99.86	30.97	59.47	779	143.99	100	375.05	
Default	29	100.00	134	4	100.00	100.00	51.61	115	85.82	60	645.52	
<b>Total</b>	30		\$ 38,952 \$	\$ 8,025	93.65 %	2.22 %	48.93 % \$	16,399	42.10 % \$	462	56.93 %	

<sup>1</sup> Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.

<sup>2</sup> Includes all other retail exposures, such as drawn and undrawn retail exposures outside of Canada.

## Non-Retail Advanced IRB Exposures – By Obligor Grade – Corporate

(\$ millions, except as noted)  
As at

LINE #	2017 Q4					2017 Q3					2017 Q2				
	Internal ratings grade (BRR) <sup>2</sup>	External rating equivalent	Average PD	Average LGD	Average risk weighting	EAD <sup>3</sup>	Average PD	Average LGD	Average risk weighting	EAD <sup>3</sup>	Average PD	Average LGD	Average risk weighting		
														RWA	RWA
0	AAA/Aaa		–	67.16	0.22	\$ 11,572	–	65.37	0.22	\$ 11,768	–	63.82	0.29		
0.01 to 0.03	AA+/Aa1		0.03	1.79	0.29	24,636	0.03	2.42	0.36	19,632	0.03	2.54	0.40		
0.03 to 0.03	AA/Aa2		0.03	3.35	0.98	22,145	0.03	3.16	1.03	16,154	0.03	3.04	0.97		
0.03 to 0.04	AA-/Aa3		0.04	13.90	5.66	14,306	0.04	12.68	5.18	15,917	0.04	13.81	5.69		
0.04 to 0.05	A+/A1		0.05	11.26	4.73	18,504	0.05	13.98	5.71	14,968	0.05	15.81	6.38		
0.05 to 0.07	A/A2		0.06	26.39	13.11	9,406	0.06	19.23	10.01	11,649	0.06	22.94	14.97		
0.07 to 0.09	A-/A3		0.07	9.71	5.23	27,113	0.07	13.15	6.90	19,169	0.07	12.96	7.16		
0.09 to 0.11	BBB+/Baa1		0.09	18.26	11.82	28,349	0.09	15.24	9.82	32,974	0.09	20.13	13.28		
0.11 to 0.16	BBB/Baa2		0.12	17.28	13.83	31,741	0.12	16.49	13.23	32,268	0.12	19.78	15.68		
0.16 to 0.22	BBB-/Baa3		0.16	21.71	20.90	26,712	0.16	22.34	21.22	22,459	0.16	22.57	21.64		
<b>Non-Investment Grade</b>															
0.22 to 0.32	BB+/Ba1		0.23	13.29	15.21	26,182	0.23	14.68	16.95	24,409	0.23	16.04	19.47		
0.32 to 0.48	BB/Ba2		0.32	24.53	30.45	15,802	0.32	27.25	33.73	14,943	0.32	26.18	34.49		
0.48 to 0.74	BB-/Ba3		0.49	25.20	39.05	10,241	0.49	23.65	36.34	11,129	0.49	22.34	36.10		
0.74 to 1.12	B+/B1		0.74	28.99	54.39	7,014	0.74	28.93	54.58	7,048	0.74	30.05	57.80		
1.12 to 2.39	B/B2		1.13	32.80	69.56	8,768	1.13	33.14	71.04	8,333	1.13	33.06	71.16		
2.39 to 10.81	B-/B3		2.39	15.94	41.87	20,410	2.40	15.45	40.70	20,268	2.40	15.67	41.86		
<b>Watch and Classified</b>															
10.81 to 20.32	CCC+/Caa1		10.81	34.41	147.93	966	10.81	39.00	167.05	1,123	11.20	38.57	169.76		
20.32 to 44.71			20.32	31.11	161.50	1,613	20.32	29.06	152.76	1,541	21.43	30.66	162.57		
44.71 to 99.99	CC/Ca		44.72	46.56	232.37	207	44.72	48.40	240.93	215	46.46	37.48	187.12		
<b>Impaired/Default</b>															
100.00	D		100.00	47.39	209.44	180	100.00	49.10	229.44	197	100.00	45.24	258.44		
<b>Total</b>			<b>0.54</b>	<b>17.56</b>	<b>17.69</b>	<b>\$ 305,867</b>	<b>0.58</b>	<b>18.25</b>	<b>18.57</b>	<b>\$ 286,164</b>	<b>0.62</b>	<b>19.12</b>	<b>19.45</b>		

LINE #	2017 Q1					2016 Q4					2016 Q3				
	Internal ratings grade (BRR)	External rating equivalent	Average PD	Average LGD	Average risk weighting	EAD <sup>3</sup>	Average PD	Average LGD	Average risk weighting	EAD <sup>3</sup>	Average PD	Average LGD	Average risk weighting		
														RWA	RWA
0	AAA/Aaa		–	64.22	0.48	\$ 11,963	–	68.44	0.38	\$ 10,939	–	68.24	0.68		
0.01 to 0.03	AA+/Aa1		0.03	2.02	0.36	15,321	0.03	2.07	0.40	13,135	0.03	3.01	0.69		
0.03 to 0.04	AA/Aa2		0.03	3.43	1.13	19,905	0.03	6.26	2.18	17,374	0.03	4.31	1.68		
0.04 to 0.05	AA-/Aa3		0.04	12.47	5.70	15,706	0.04	14.65	6.82	14,592	0.04	14.11	6.45		
0.05 to 0.06	A+/A1		0.05	19.51	8.07	11,392	0.05	18.84	8.43	12,131	0.05	19.08	8.55		
0.06 to 0.07	A/A2		0.06	23.46	12.54	11,600	0.06	22.44	12.51	13,447	0.06	23.72	13.00		
0.07 to 0.08	A-/A3		0.07	17.47	9.80	17,364	0.07	15.87	9.43	17,579	0.07	16.74	9.90		
0.09 to 0.11	BBB+/Baa1		0.09	22.73	15.45	24,541	0.09	19.43	13.46	24,820	0.09	20.29	14.49		
0.12 to 0.15	BBB/Baa2		0.12	23.06	18.53	24,212	0.12	19.40	16.26	28,645	0.12	18.36	15.49		
0.16 to 0.23	BBB-/Baa3		0.17	28.08	27.30	18,090	0.17	27.61	26.63	19,738	0.17	27.04	26.72		
<b>Non-Investment Grade</b>															
0.24 to 0.33	BB+/Ba1		0.25	16.76	20.40	17,620	0.25	16.46	20.34	17,546	0.25	16.69	20.54		
0.34 to 0.52	BB/Ba2		0.36	23.78	31.72	18,352	0.36	28.77	38.70	14,912	0.36	27.23	37.69		
0.53 to 0.79	BB-/Ba3		0.54	17.09	27.28	18,712	0.54	21.11	33.74	14,024	0.54	22.46	36.36		
0.80 to 1.22	B+/B1		0.82	21.78	41.79	9,292	0.82	28.53	53.33	6,248	0.82	29.39	56.07		
1.23 to 2.50	B/B2		1.24	33.94	74.40	7,175	1.24	34.57	76.05	6,734	1.24	34.65	76.59		
2.51 to 10.95	B-/B3		2.59	14.70	39.09	19,372	2.59	16.85	44.97	17,190	2.59	16.10	43.21		
<b>Watch and Classified</b>															
10.96 to 21.10	CCC+/Caa1		11.20	32.58	143.32	1,048	11.20	34.05	150.74	1,076	11.20	33.41	147.87		
21.11 to 45.99			21.43	30.21	159.88	1,498	21.43	32.12	170.88	1,686	21.43	35.13	187.04		
46.00 to 99.99	CC/Ca		46.46	36.73	182.75	342	46.46	34.29	170.28	461	46.46	33.73	168.23		
<b>Impaired/Default</b>															
100.00	D		100.00	43.54	243.70	254	100.00	43.92	244.25	339	100.00	43.65	229.38		
<b>Total</b>			<b>0.70</b>	<b>20.36</b>	<b>20.84</b>	<b>\$ 263,759</b>	<b>0.76</b>	<b>21.09</b>	<b>21.95</b>	<b>\$ 252,616</b>	<b>0.78</b>	<b>21.20</b>	<b>22.30</b>		

<sup>1</sup> PD ranges were revised to reflect non-retail parameter updates in the third quarter of 2017.

<sup>2</sup> Borrower Risk Rating (BRR).

<sup>3</sup> EAD includes the effects of credit risk mitigation.

## Non-Retail Advanced IRB Exposures – By Obligor Grade – Corporate (Continued)

(\$ millions, except as noted)  
As at

PD Range	Internal ratings grade (BRR)	External rating equivalent	LINE #	2016 Q2					2016 Q1					2015 Q4				
				EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting
					%	%	\$	%		%	%	\$	%		%	%	\$	%
Investment Grade (%)																		
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,746	–	68.78	\$ 38	0.35	\$ 10,999	–	70.73	\$ 43	0.39	\$ 10,650	–	70.00	\$ 37	0.35
0.01 to 0.03	1A	AA+/Aa1	2	6,167	0.03	2.24	36	0.58	4,374	0.03	1.69	28	0.64	3,145	0.03	1.92	30	0.95
0.03 to 0.04	1B	AA/Aa2	3	26,130	0.03	2.74	211	0.81	14,384	0.03	3.51	175	1.22	14,580	0.03	3.71	189	1.30
0.04 to 0.05	1C	AA-/Aa3	4	17,643	0.04	13.49	1,048	5.94	25,393	0.04	11.06	1,333	5.25	26,942	0.04	9.01	1,089	4.04
0.05 to 0.06	2A	A+/A1	5	8,407	0.05	20.67	833	9.91	11,896	0.05	17.46	1,092	9.18	11,841	0.05	17.30	1,017	8.59
0.06 to 0.07	2B	A/A2	6	9,836	0.06	31.87	1,739	17.68	10,580	0.06	29.39	1,829	17.29	11,299	0.06	27.31	1,852	16.39
0.07 to 0.10	2C	A-/A3	7	16,051	0.07	15.27	1,480	9.22	16,623	0.08	20.57	2,216	13.33	16,513	0.08	26.50	2,572	15.58
0.11 to 0.14	3A	BBB+/Baa1	8	21,845	0.09	20.67	3,182	14.57	25,230	0.11	19.48	3,919	15.53	21,801	0.11	18.64	3,221	14.77
0.15 to 0.19	3B	BBB/Baa2	9	24,316	0.12	18.85	3,706	15.24	25,710	0.15	16.20	4,044	15.73	19,498	0.15	18.17	3,435	17.62
0.20 to 0.26	3C	BBB-/Baa3	10	19,377	0.17	26.93	5,234	27.01	18,800	0.20	26.39	5,461	29.05	17,173	0.20	26.54	5,118	29.80
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	15,484	0.25	18.73	3,421	22.09	15,901	0.27	17.97	3,556	22.36	15,017	0.27	19.76	3,809	25.36
0.37 to 0.55	4B	BB/Ba2	12	13,389	0.36	27.39	4,838	36.13	13,178	0.37	25.43	4,449	33.76	13,064	0.37	24.83	4,324	33.10
0.56 to 0.85	4C	BB-/Ba3	13	11,968	0.54	24.29	4,722	39.46	12,419	0.56	23.06	4,865	39.17	13,312	0.56	20.29	4,639	34.85
0.86 to 1.29	5A	B+/B1	14	6,445	0.82	29.40	3,591	55.72	8,065	0.86	27.05	4,275	53.01	7,176	0.86	25.35	3,546	49.41
1.30 to 2.69	5B	B/B2	15	6,287	1.24	34.23	4,704	74.82	5,938	1.30	33.68	4,429	74.59	5,570	1.30	33.49	4,132	74.18
2.70 to 11.67	5C	B-/B3	16	15,759	2.59	17.18	7,224	45.84	14,903	2.70	15.74	6,362	42.69	15,710	2.70	13.16	5,608	35.70
Watch and Classified																		
11.68 to 22.12	6	CCC+/Caa1	17	961	11.20	35.91	1,533	159.52	969	11.73	35.92	1,570	162.02	838	11.73	33.86	1,275	152.15
22.13 to 45.99	7	to	18	1,376	21.43	32.38	2,383	173.18	903	22.13	27.36	1,304	144.41	780	22.13	30.44	1,263	161.92
46.00 to 99.99	8	CC/Ca	19	505	46.46	29.34	736	145.74	253	46.00	27.67	344	135.97	187	46.00	23.99	221	118.18
Impaired/Default																		
100.00	9	D	20	212	100.00	51.75	488	230.19	186	100.00	59.97	623	334.95	167	100.00	64.21	725	434.13
<b>Total</b>			21	\$ 232,904	0.71 %	21.27 %	\$ 51,147	21.96 %	\$ 236,704	0.62 %	21.20 %	\$ 51,917	21.93 %	\$ 225,263	0.61 %	21.08 %	\$ 48,102	21.35 %

<sup>1</sup> EAD includes the effects of credit risk mitigation.



## Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign

(\$ millions, except as noted)  
As at

			2017 Q4					2017 Q3					2017 Q2					
PD Range <sup>1</sup>	Internal ratings grade (BRR)	External rating equivalent	LINE #	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 205,476	– %	14.83 %	\$ 69	0.03 %	\$ 197,158	– %	16.21 %	\$ 65	0.03 %	\$ 198,739	– %	16.82 %	\$ 68	0.03 %
0.01 to 0.03	1A	AA+/Aa1	2	9,866	0.01	2.63	53	0.54	10,186	0.01	2.56	55	0.54	18,030	0.01	2.33	67	0.37
0.03 to 0.03	1B	AA/Aa2	3	12,956	0.03	2.63	102	0.79	16,563	0.03	2.60	101	0.61	19,238	0.03	2.16	138	0.72
0.03 to 0.04	1C	AA-/Aa3	4	14,854	0.04	1.60	115	0.77	12,677	0.04	1.58	88	0.69	8,461	0.04	1.68	64	0.76
0.04 to 0.05	2A	A+/A1	5	7,719	0.05	3.00	66	0.86	10,438	0.05	2.50	93	0.89	9,118	0.05	2.82	102	1.12
0.05 to 0.07	2B	A/A2	6	8,397	0.06	1.13	39	0.46	10,617	0.06	1.49	53	0.50	7,553	0.06	1.28	41	0.54
0.07 to 0.09	2C	A-/A3	7	1,406	0.07	2.42	28	1.99	1,265	0.07	2.70	28	2.21	1,444	0.07	1.69	18	1.25
0.09 to 0.11	3A	BBB+/Baa1	8	389	0.09	5.33	15	3.86	229	0.09	7.34	14	6.11	328	0.09	4.32	12	3.66
0.11 to 0.16	3B	BBB/Baa2	9	1,492	0.12	3.27	22	1.47	1,104	0.12	6.17	32	2.90	384	0.12	9.99	18	4.69
0.16 to 0.22	3C	BBB-/Baa3	10	209	0.16	3.27	6	2.87	208	0.16	5.58	9	4.33	278	0.17	7.32	14	5.04
<b>Non-Investment Grade</b>																		
0.22 to 0.32	4A	BB+/Ba1	11	–	–	–	–	–	7	0.23	9.54	–	–	5	0.25	15.17	1	20.00
0.32 to 0.48	4B	BB/Ba2	12	20	0.30	3.30	1	5.00	24	0.32	24.84	5	20.83	19	0.36	33.03	6	31.58
0.48 to 0.74	4C	BB-/Ba3	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
0.74 to 1.12	5A	B+/B1	14	2	0.74	56.00	1	50.00	10	0.74	56.00	8	80.00	6	0.82	56.89	5	83.33
1.12 to 2.39	5B	B/B2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.39 to 10.81	5C	B-/B3	16	–	–	–	–	–	–	–	–	–	–	1	2.59	13.87	–	–
<b>Watch and Classified</b>																		
10.81 to 20.32	6	CCC+/Caa1	17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
20.32 to 44.71	7	to	18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
44.71 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Impaired/Default</b>																		
100.00	9	D	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>			21	\$ 262,786	0.01 %	12.08 %	\$ 517	0.20 %	\$ 260,486	0.01 %	12.83 %	\$ 551	0.21 %	\$ 263,604	0.01 %	13.23 %	\$ 554	0.21 %

			2017 Q1					2016 Q4					2016 Q3					
PD Range	Internal ratings grade (BRR)	External rating equivalent	LINE #	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	\$ 200,363	– %	18.00 %	\$ 68	0.03 %	\$ 202,684	– %	18.33 %	\$ 70	0.03 %	\$ 200,592	– %	24.58 %	\$ 76	0.04 %
0.01 to 0.03	1A	AA+/Aa1	23	15,472	0.01	2.17	65	0.42	13,545	0.01	2.28	63	0.47	18,165	0.01	1.93	79	0.43
0.03 to 0.04	1B	AA/Aa2	24	16,623	0.03	2.44	116	0.70	14,349	0.03	2.43	112	0.78	11,673	0.03	2.58	93	0.80
0.04 to 0.05	1C	AA-/Aa3	25	6,540	0.04	1.83	55	0.84	8,925	0.04	1.34	55	0.62	5,445	0.04	2.22	56	1.03
0.05 to 0.06	2A	A+/A1	26	9,956	0.05	2.78	113	1.13	10,063	0.05	2.74	116	1.15	8,544	0.05	3.01	97	1.14
0.06 to 0.07	2B	A/A2	27	2,787	0.06	4.57	43	1.54	4,253	0.06	2.50	40	0.94	6,627	0.06	4.01	107	1.61
0.07 to 0.08	2C	A-/A3	28	1,542	0.07	1.73	17	1.10	1,842	0.07	2.25	24	1.30	1,750	0.07	2.76	27	1.54
0.09 to 0.11	3A	BBB+/Baa1	29	323	0.09	4.58	12	3.72	368	0.09	5.95	16	4.35	274	0.09	4.50	10	3.65
0.12 to 0.15	3B	BBB/Baa2	30	311	0.12	9.16	13	4.18	399	0.12	2.67	5	1.25	79	0.12	6.68	2	2.53
0.16 to 0.23	3C	BBB-/Baa3	31	245	0.17	7.22	13	5.31	257	0.17	4.87	10	3.89	271	0.17	5.75	11	4.06
<b>Non-Investment Grade</b>																		
0.24 to 0.33	4A	BB+/Ba1	32	3	0.25	24.38	1	33.33	3	0.25	32.99	1	33.33	1	0.25	35.51	–	–
0.34 to 0.52	4B	BB/Ba2	33	27	0.36	52.22	13	48.15	269	0.36	0.60	2	0.74	246	0.36	0.38	1	0.41
0.53 to 0.79	4C	BB-/Ba3	34	–	–	–	–	–	–	–	–	–	–	3	0.54	58.96	2	66.67
0.80 to 1.22	5A	B+/B1	35	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.23 to 2.50	5B	B/B2	36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.51 to 10.95	5C	B-/B3	37	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Watch and Classified</b>																		
10.96 to 21.10	6	CCC+/Caa1	38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
21.11 to 45.99	7	to	39	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	8	CC/Ca	40	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Impaired/Default</b>																		
100.00	9	D	41	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>			42	\$ 254,192	0.01 %	14.73 %	\$ 529	0.21 %	\$ 256,957	0.01 %	14.94 %	\$ 514	0.20 %	\$ 253,670	0.01 %	19.98 %	\$ 561	0.22 %

<sup>1</sup> PD ranges were revised to reflect non-retail parameter updates in the third quarter of 2017.

<sup>2</sup> EAD includes the effects of credit risk mitigation.

## Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign (Continued)

(\$ millions, except as noted)  
As at

PD Range	Internal ratings grade (BRR)	External rating equivalent	LINE #	2016 Q2					2016 Q1					2015 Q4				
				Average EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	Average EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	Average EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting
					%	%	\$	%		%	%	\$	%		%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	1	\$ 204,237	–	19.07	\$ 84	0.04	\$ 206,081	–	20.06	\$ 93	0.05	\$ 202,378	–	20.35	\$ 91	0.04
0.01 to 0.03	1A	AA+/Aa1	2	12,502	0.01	2.23	59	0.47	14,627	0.01	2.64	107	0.73	15,801	0.01	1.79	68	0.43
0.03 to 0.04	1B	AA/Aa2	3	13,518	0.03	2.18	92	0.68	10,047	0.03	2.10	82	0.82	9,393	0.03	2.01	76	0.81
0.04 to 0.05	1C	AA-/Aa3	4	5,793	0.04	2.06	55	0.95	5,414	0.04	2.28	55	1.02	5,653	0.04	2.07	53	0.94
0.05 to 0.06	2A	A+/A1	5	7,221	0.05	3.01	85	1.18	9,249	0.05	2.92	97	1.05	9,843	0.05	2.56	94	0.95
0.06 to 0.07	2B	A/A2	6	6,690	0.06	4.45	116	1.73	13,347	0.06	1.05	78	0.58	12,202	0.06	0.90	60	0.49
0.07 to 0.10	2C	A-/A3	7	3,328	0.07	19.87	231	6.94	2,644	0.08	23.32	236	8.89	1,978	0.08	16.31	128	6.47
0.11 to 0.14	3A	BBB+/Baa1	8	317	0.09	3.72	9	2.84	1,966	0.11	0.62	10	0.51	138	0.11	8.23	10	7.25
0.15 to 0.19	3B	BBB-/Baa2	9	172	0.12	5.83	5	2.91	386	0.15	2.75	6	1.55	174	0.15	6.31	6	3.45
0.20 to 0.26	3C	BBB-/Baa3	10	320	0.17	5.78	12	3.75	290	0.20	4.56	10	3.45	144	0.20	4.93	5	3.47
<b>Non-Investment Grade</b>																		
0.27 to 0.36	4A	BB+/Ba1	11	2	0.25	43.82	1	50.00	13	0.27	26.06	3	23.08	15	0.27	19.23	2	13.33
0.37 to 0.55	4B	BB/Ba2	12	11	0.36	27.45	3	27.27	4	0.37	12.00	–	–	6	0.37	6.78	–	–
0.56 to 0.85	4C	BB-/Ba3	13	5	0.54	58.96	4	80.00	1	0.56	60.00	1	100.00	1	0.56	60.00	1	100.00
0.86 to 1.29	5A	B+/B1	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.30 to 2.69	5B	B/B2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.70 to 11.67	5C	B-/B3	16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Watch and Classified</b>																		
11.68 to 22.12	6	CCC+/Caa1	17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22.13 to 45.99	7	to	18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Impaired/Default</b>																		
100.00	9	D	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>			21	\$ 254,116	0.01 %	16.08 %	\$ 756	0.30 %	\$ 264,069	0.01 %	16.33 %	\$ 778	0.29 %	\$ 257,726	0.01 %	16.49 %	\$ 594	0.23 %

<sup>1</sup> EAD includes the effects of credit risk mitigation.

## Non-Retail Advanced IRB Exposures – By Obligor Grade – Bank

(\$ millions, except as noted)  
As at

LINE #	Internal ratings grade (BRR)	External rating equivalent	2017 Q4					2017 Q3					2017 Q2				
			EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting
			\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
	0	AAA/Aaa	478	–	13.48	–	–	442	–	13.49	–	–	1	–	11.75	–	–
	1A	AA+/Aa1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
	1B	AA/Aa2	606	0.03	2.27	4	0.66	1,091	0.03	1.57	5	0.46	589	0.03	4.93	8	1.36
	1C	AA-/Aa3	12,286	0.04	22.24	880	7.16	9,020	0.04	21.28	629	6.97	11,126	0.04	35.96	1,042	9.37
	2A	A+/A1	41,973	0.05	13.82	1,881	4.48	38,539	0.05	14.92	1,885	4.89	31,239	0.05	17.81	1,874	6.00
	2B	A/A2	23,102	0.06	12.02	939	4.06	24,028	0.06	11.15	945	3.93	32,067	0.06	14.68	1,660	5.18
	2C	A-/A3	5,797	0.07	11.95	274	4.73	5,990	0.07	11.51	282	4.71	5,817	0.07	24.57	491	8.44
	3A	BBB+/Baa1	4,533	0.09	12.64	290	6.40	4,615	0.09	11.38	288	6.24	4,310	0.09	14.94	371	8.61
	3B	BBB/Baa2	2,472	0.12	7.98	130	5.26	2,001	0.12	8.59	110	5.50	1,155	0.12	10.21	64	5.54
	3C	BBB-/Baa3	1,864	0.16	9.27	117	6.28	2,221	0.16	6.30	105	4.73	1,592	0.17	12.28	135	8.48
<b>Non-Investment Grade</b>																	
	4A	BB+/Ba1	691	0.23	8.50	58	8.39	564	0.23	9.01	49	8.69	355	0.25	10.01	47	13.24
	4B	BB/Ba2	299	0.32	11.35	39	13.04	391	0.32	9.41	43	11.00	632	0.36	13.89	108	17.09
	4C	BB-/Ba3	68	0.49	17.73	17	25.00	50	0.49	25.05	18	36.00	61	0.54	31.76	29	47.54
	5A	B+/B1	2	0.74	32.41	1	50.00	2	0.74	45.96	2	100.00	6	0.82	16.77	2	33.33
	5B	B/B2	6	1.13	10.76	2	33.33	5	1.13	14.87	2	40.00	15	1.24	4.69	2	13.33
	5C	B-/B3	3	2.39	36.32	3	100.00	6	2.40	50.29	6	100.00	27	2.59	55.57	32	118.52
<b>Watch and Classified</b>																	
	6	CCC+/Caa1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	7	to	1	20.32	21.52	1	100.00	1	20.32	21.15	1	100.00	–	–	–	–	–
	8	CC/Ca	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Impaired/Default</b>																	
	9	D	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>			<b>\$ 94,181</b>	<b>0.06</b>	<b>13.94</b>	<b>\$ 4,636</b>	<b>4.92</b>	<b>\$ 88,966</b>	<b>0.06</b>	<b>13.55</b>	<b>\$ 4,370</b>	<b>4.91</b>	<b>\$ 88,992</b>	<b>0.06</b>	<b>18.93</b>	<b>\$ 5,865</b>	<b>6.59</b>

LINE #	Internal ratings grade (BRR)	External rating equivalent	2017 Q1					2016 Q4					2016 Q3				
			EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting
			\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
	0	AAA/Aaa	6	–	13.92	–	–	3	–	31.70	–	–	3	–	32.85	–	–
	1A	AA+/Aa1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	1B	AA/Aa2	693	0.03	4.19	8	1.15	681	0.03	4.41	9	1.32	785	0.03	3.41	9	1.15
	1C	AA-/Aa3	10,900	0.04	26.54	820	7.52	10,470	0.04	30.43	929	8.87	13,079	0.04	25.14	965	7.38
	2A	A+/A1	28,423	0.05	18.05	1,939	6.82	18,252	0.05	24.84	1,844	10.10	18,569	0.05	20.08	1,523	8.20
	2B	A/A2	24,502	0.06	18.95	1,867	7.62	19,679	0.06	21.59	1,687	8.57	32,047	0.06	15.71	1,874	5.85
	2C	A-/A3	10,046	0.07	21.19	623	6.20	7,212	0.07	12.04	401	5.56	11,611	0.07	9.22	476	4.10
	3A	BBB+/Baa1	5,751	0.09	10.60	335	5.83	6,618	0.09	11.61	419	6.33	8,470	0.09	9.14	425	5.02
	3B	BBB/Baa2	1,028	0.12	9.70	54	5.25	1,135	0.12	8.53	57	5.02	2,353	0.12	6.99	92	3.91
	3C	BBB-/Baa3	1,733	0.17	11.36	133	7.67	1,473	0.17	12.52	129	8.76	1,050	0.17	16.64	121	11.52
<b>Non-Investment Grade</b>																	
	4A	BB+/Ba1	401	0.25	9.88	48	11.97	241	0.25	9.75	37	15.35	393	0.25	9.16	48	12.21
	4B	BB/Ba2	632	0.36	13.95	110	17.41	591	0.36	15.51	115	19.46	614	0.36	15.04	115	18.73
	4C	BB-/Ba3	22	0.54	12.02	3	13.64	8	0.54	43.39	5	62.50	5	0.54	43.31	3	60.00
	5A	B+/B1	5	0.82	15.01	1	20.00	53	0.82	56.05	44	83.02	4	0.82	26.48	2	50.00
	5B	B/B2	20	1.24	11.41	5	25.00	10	1.24	9.61	2	20.00	9	1.24	9.40	2	22.22
	5C	B-/B3	37	2.59	39.47	32	86.49	6	2.59	22.36	4	66.67	28	2.59	18.21	15	53.57
<b>Watch and Classified</b>																	
	6	CCC+/Caa1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	7	to	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	8	CC/Ca	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Impaired/Default</b>																	
	9	D	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>			<b>\$ 84,199</b>	<b>0.06</b>	<b>18.86</b>	<b>\$ 5,978</b>	<b>7.10</b>	<b>\$ 66,432</b>	<b>0.07</b>	<b>21.18</b>	<b>\$ 5,682</b>	<b>8.55</b>	<b>\$ 89,020</b>	<b>0.07</b>	<b>16.18</b>	<b>\$ 5,670</b>	<b>6.37</b>

<sup>1</sup> PD ranges were revised to reflect non-retail parameter updates in the third quarter of 2017.

<sup>2</sup> EAD includes the effects of credit risk mitigation.

## Non-Retail Advanced IRB Exposures – By Obligor Grade – Bank (Continued)

(\$ millions, except as noted)  
As at

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2016 Q2					2016 Q1					2015 Q4				
				EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting
				0.00 to 0.01	0	AAA/Aaa	1	\$ 4	– %	33.74 %	\$ –	– %	\$ 38	– %	4.99 %	\$ –	– %	\$ 5
0.01 to 0.03	1A	AA+/Aa1	2	–	0.03	58.96	–	–	1,237	0.03	1.19	3	0.24	1,166	0.03	3.92	17	1.46
0.03 to 0.04	1B	AA/Aa2	3	611	0.03	5.20	9	1.47	511	0.03	5.98	9	1.76	878	0.03	3.82	10	1.14
0.04 to 0.05	1C	AA-/Aa3	4	13,066	0.04	26.32	1,028	7.87	15,038	0.04	21.74	1,110	7.38	15,080	0.04	26.60	1,634	10.84
0.05 to 0.06	2A	A+/A1	5	19,099	0.05	19.17	1,572	8.23	25,279	0.05	17.04	1,661	6.57	23,787	0.05	19.40	2,090	8.79
0.06 to 0.07	2B	A/A2	6	31,075	0.06	13.69	1,585	5.10	36,013	0.06	13.87	1,927	5.35	45,349	0.06	11.95	2,464	5.43
0.07 to 0.10	2C	A-/A3	7	8,126	0.07	14.70	515	6.34	9,626	0.08	12.17	627	6.51	14,017	0.08	15.86	1,175	8.38
0.11 to 0.14	3A	BBB+/Baa1	8	7,999	0.09	10.09	440	5.50	8,000	0.11	10.27	511	6.39	5,813	0.11	14.49	606	10.42
0.15 to 0.19	3B	BBB-/Baa2	9	2,407	0.12	14.95	172	7.15	2,368	0.15	4.25	71	3.00	1,778	0.15	11.54	206	11.59
0.20 to 0.26	3C	BBB-/Baa3	10	1,099	0.17	15.00	125	11.37	2,245	0.20	17.56	347	15.46	2,149	0.20	17.67	360	16.75
<b>Non-Investment Grade</b>																		
0.27 to 0.36	4A	BB+/Ba1	11	342	0.25	9.09	44	12.87	1,095	0.27	11.08	146	13.33	1,175	0.27	20.39	245	20.85
0.37 to 0.55	4B	BB/Ba2	12	740	0.36	20.31	160	21.62	324	0.37	54.60	184	56.79	320	0.37	23.75	82	25.63
0.56 to 0.85	4C	BB-/Ba3	13	3	0.54	46.08	2	66.67	45	0.56	15.50	9	20.00	40	0.56	18.64	10	25.00
0.86 to 1.29	5A	B+/B1	14	4	0.82	22.99	2	50.00	2	0.86	47.45	2	100.00	3	0.86	30.24	2	66.67
1.30 to 2.69	5B	B/B2	15	9	1.24	8.99	2	22.22	12	1.30	3.68	1	8.33	–	–	–	–	–
2.70 to 11.67	5C	B-/B3	16	8	2.59	29.99	5	62.50	17	2.70	32.51	19	111.76	42	2.70	46.36	48	114.29
<b>Watch and Classified</b>																		
11.68 to 22.12	6	CCC+/Caa1	17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22.13 to 45.99	7	to	18	14	21.43	58.96	41	292.86	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Impaired/Default</b>																		
100.00	9	D	20	1	100.00	71.15	5	500.00	–	–	–	–	–	–	–	–	–	–
<b>Total</b>			21	\$ 84,607	0.07 %	16.68 %	\$ 5,707	6.75 %	\$ 101,850	0.07 %	15.14 %	\$ 6,627	6.51 %	\$ 111,602	0.07 %	16.24 %	\$ 8,949	8.02 %

<sup>1</sup> EAD includes the effects of credit risk mitigation.

## AIRB Credit Risk Exposures: Undrawn Commitments and EAD on Undrawn Commitments<sup>1,2</sup>

(\$ millions) As at	LINE #	2017 Q4		2017 Q3		2017 Q2	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
<b>By Counterparty Type</b>							
<b>Retail</b>							
Residential secured	1	\$ 91,182	\$ 48,240	\$ 88,864	\$ 46,848	\$ 87,943	\$ 46,186
Qualifying revolving retail	2	98,146	71,141	97,942	70,732	98,748	71,403
Other retail	3	10,529	6,259	10,122	6,055	9,902	6,158
	4	199,857	125,640	196,928	123,635	196,593	123,747
<b>Non-retail</b>							
Corporate	5	70,921	48,872	68,788	47,335	71,369	50,149
Sovereign	6	1,500	1,039	1,391	964	1,507	1,067
Bank	7	1,017	705	1,019	706	998	707
	8	73,438	50,616	71,198	49,005	73,874	51,923
<b>Total</b>	9	\$ 273,295	\$ 176,256	\$ 268,126	\$ 172,640	\$ 270,467	\$ 175,670

		2017 Q1		2016 Q4		2016 Q3	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
<b>By Counterparty Type</b>							
<b>Retail</b>							
Residential secured	10	\$ 85,685	\$ 45,054	\$ 84,291	\$ 44,141	\$ 82,421	\$ 42,771
Qualifying revolving retail	11	97,179	70,156	94,447	68,358	92,205	66,573
Other retail	12	9,771	6,126	9,645	6,028	9,370	5,856
	13	192,635	121,336	188,383	118,527	183,996	115,200
<b>Non-retail</b>							
Corporate	14	67,954	47,752	62,252	43,670	59,353	41,728
Sovereign	15	1,356	960	1,383	979	1,365	966
Bank	16	917	650	911	645	987	699
	17	70,227	49,362	64,546	45,294	61,705	43,393
<b>Total</b>	18	\$ 262,862	\$ 170,698	\$ 252,929	\$ 163,821	\$ 245,701	\$ 158,593

		2016 Q2		2016 Q1		2015 Q4	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
<b>By Counterparty Type</b>							
<b>Retail</b>							
Residential secured	19	\$ 70,095	\$ 36,210	\$ 69,086	\$ 35,000	\$ 68,182	\$ 34,267
Qualifying revolving retail	20	68,541	54,095	63,191	51,362	56,505	46,382
Other retail	21	8,271	5,351	8,606	5,800	8,025	5,385
	22	146,907	95,656	140,883	92,162	132,712	86,034
<b>Non-retail</b>							
Corporate	23	55,190	38,830	60,448	44,507	56,009	41,289
Sovereign	24	1,380	977	1,445	1,075	1,344	1,000
Bank	25	975	690	1,160	863	1,294	963
	26	57,545	40,497	63,053	46,445	58,647	43,252
<b>Total</b>	27	\$ 204,452	\$ 136,153	\$ 203,936	\$ 138,607	\$ 191,359	\$ 129,286

<sup>1</sup> Notional undrawn commitments are equal to the contractually available amounts provided via committed loan agreements less amounts currently outstanding under those committed loan agreements.

<sup>2</sup> EAD on undrawn commitments is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

## AIRB Credit Risk Exposures: Loss Experience

(Percentage)	LINE #	2017 Q4			2017 Q3		2017 Q2		2017 Q1	
By Counterparty Type		Historical actual loss rate <sup>1</sup>	Actual loss rate <sup>2,3</sup>	Expected loss rate <sup>2,3</sup>	Actual loss rate <sup>2,3</sup>	Expected loss rate <sup>2,3</sup>	Actual loss rate <sup>2,3</sup>	Expected loss rate <sup>2,3</sup>	Actual loss rate <sup>2,3</sup>	Expected loss rate <sup>2,3</sup>
<b>Retail</b>										
Residential secured	1	0.03 %	0.02 %	0.11 %	0.01 %	0.06 %	0.01 %	0.06 %	0.01 %	0.06 %
Qualifying revolving retail	2	3.31	2.37	3.65	2.16	3.04	2.10	2.98	2.34	2.94
Other retail	3	1.05	0.76	1.19	0.95	1.14	0.99	1.14	1.00	1.12
<b>Non-retail</b>										
Corporate	4	0.21	(0.02)	0.61	(0.01)	0.63	-	0.57	0.06	0.47
Sovereign	5	-	-	-	-	-	-	-	-	-
Bank	6	-	-	0.03	-	0.03	-	0.01	-	0.03

  

		2016 Q4			2016 Q3		2016 Q2		2016 Q1	
By Counterparty Type		Historical actual loss rate <sup>1</sup>	Actual loss rate <sup>2,3</sup>	Expected loss rate <sup>2,3</sup>	Actual loss rate <sup>2,3</sup>	Expected loss rate <sup>2,3</sup>	Actual loss rate <sup>2,3</sup>	Expected loss rate <sup>2,3</sup>	Actual loss rate <sup>2,3</sup>	Expected loss rate <sup>2,3</sup>
<b>Retail</b>										
Residential secured	7	0.01 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %
Qualifying revolving retail	8	3.16	2.19	2.86	2.10	2.97	2.19	2.96	2.06	2.97
Other retail	9	1.02	0.93	1.10	0.88	1.03	0.79	1.02	0.73	1.03
<b>Non-retail</b>										
Corporate	10	0.24	0.10	0.42	0.09	0.43	0.11	0.37	0.05	0.38
Sovereign	11	-	-	-	-	-	-	-	-	-
Bank	12	-	-	0.04	-	0.04	-	0.04	-	0.05

  

		2015 Q4		
By Counterparty Type		Historical actual loss rate <sup>1</sup>	Actual loss rate <sup>2,3</sup>	Expected loss rate <sup>2,3</sup>
<b>Retail</b>				
Residential secured	13	0.01 %	0.01 %	0.07 %
Qualifying revolving retail	14	3.25	1.96	3.02
Other retail	15	1.01	0.69	1.14
<b>Non-retail</b>				
Corporate	16	0.25	0.03	0.39
Sovereign	17	-	-	-
Bank	18	-	-	0.05

<sup>1</sup> The historical loss rate equals total actual losses for all years in the historically measured period divided by total outstanding balances for all years in the historically measured period. Currently, the Bank includes comparable data from fiscal 2002 through to the current year in the historically measured period. This historical data will be updated annually until a complete business cycle is included in the historically measured period. A business cycle is estimated to be 10 to 15 years in duration.

<sup>2</sup> Retail actual and expected loss rates are measured as follows:

Actual loss rate represents the actual write-offs net of recoveries for the current and prior three quarters divided by the outstanding balances taken at the beginning of the four-quarter period starting 15 months ago. This reflects the three-month lag between the definition of default (at 90 days past due) and write-off (at 180 days past due). Expected loss rate represents the loss rate that was predicted at the beginning of the four-quarter period defined above. The expected loss is measured using credit risk parameters (PD x LGD x EAD) divided by outstanding balances at the beginning of the four-quarter period.

<sup>3</sup> Non-retail actual and expected loss rates are measured as follows:

Actual loss rate represents the change in counterparty-specific allowance plus write-offs less recoveries, divided by the outstanding balances for the same period, for each of the current and prior three quarters. Expected loss rate represents the loss rate that was predicted at the beginning of the applicable four-quarter period defined above. The expected loss is measured using credit risk parameters (PD x LGD x EAD) divided by outstanding balances at the beginning of the four-quarter period.

### Commentary:

Differences between actual loss rates and expected loss rates are due to the following reasons:

- Expected losses are calculated using "through the cycle" risk parameters while actual losses are determined at a "point in time" and reflect economic conditions at that time. Using "through the cycle" parameters has the effect of stabilizing expected losses over a longer period of time. As a result, actual losses may exceed expected losses during a recession and may fall below expected losses during economic growth.
- Expected loss parameters are conservatively estimated (that is, adjusted upwards) to account for the limited number of years of historical data available.
- LGD parameters used in the expected loss estimates are adjusted upwards to reflect potential economic downturn conditions.

To ensure the Bank's models and risk parameters continue to be reasonable predictors of potential loss, the Bank assesses and reviews its risk parameters against actual loss experience and public sources of information at least annually and the Bank's models are updated as required.

### Retail:

Actual loss rate for the overall retail exposures are below the expected loss rates and is a reflection of prudent assumptions and good quality of originations.

### Non-retail:

Actual loss rates for non-retail exposures remain below the historically measured period. This is because of lower average default rates during these quarters than they were during the historically measured period.

## AIRB Credit Risk Exposures: Actual and Estimated Parameters<sup>1</sup>

(Percentage) As at	LINE #	2017 Q4					2017 Q3						
		Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD
<b>Retail</b>													
Residential secured uninsured	1	0.66 %	0.41 %	29.38 %	15.35 %	96.49 %	96.92 %	0.63 %	0.43 %	29.43 %	14.24 %	96.63 %	97.21 %
Residential secured insured <sup>5</sup>	2	0.59	0.31	n/a	n/a	99.35	99.29	0.61	0.34	n/a	n/a	99.31	99.41
Qualifying revolving retail	3	1.55	1.47	86.56	78.38	93.05	91.12	1.52	1.60	86.18	79.33	93.01	88.88
Other retail	4	2.35	2.12	50.56	42.07	99.22	91.05	2.27	2.12	50.94	42.20	99.15	91.15
<b>Non-Retail</b>													
Corporate	5	1.19	0.41	17.56	21.54	91.53	54.65	1.19	0.47	18.25	16.90	91.43	58.54
Sovereign	6	0.08	-	12.08	n/a	99.78	n/a	0.08	-	12.83	-	99.77	n/a
Bank	7	0.17	-	13.94	n/a	98.78	n/a	0.17	-	13.55	-	98.83	n/a
<b>2017 Q2</b>													
<b>2017 Q1</b>													
		Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD
<b>Retail</b>													
Residential secured uninsured	8	0.64 %	0.44 %	29.57 %	14.95 %	96.90 %	96.99 %	0.65 %	0.45 %	30.53 %	14.41 %	97.12 %	97.37 %
Residential secured insured <sup>5</sup>	9	0.65	0.38	n/a	n/a	99.36	99.50	0.62	0.38	n/a	n/a	99.39	99.41
Qualifying revolving retail	10	1.56	1.58	86.11	80.30	93.09	88.86	1.53	1.55	85.91	80.11	93.37	84.66
Other retail	11	2.41	2.00	51.87	42.23	99.05	91.26	2.37	1.94	51.04	42.50	99.06	91.44
<b>Non-Retail</b>													
Corporate	12	1.27	0.56	19.12	17.69	91.87	68.03	1.24	0.56	20.36	17.21	91.90	66.17
Sovereign	13	0.09	-	13.23	n/a	99.78	n/a	0.09	-	14.73	n/a	99.79	n/a
Bank	14	0.18	-	18.93	n/a	99.12	n/a	0.17	-	18.86	n/a	99.08	n/a
<b>2016 Q4</b>													
<b>2016 Q3</b>													
		Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD <sup>4</sup>	Average Estimated EAD	Actual EAD
<b>Retail</b>													
Residential secured uninsured	15	0.64 %	0.49 %	32.08 %	16.52 %	97.14 %	97.25 %	0.67 %	0.50 %	33.01 %	19.37 %	97.13 %	97.19 %
Residential secured insured <sup>5</sup>	16	0.62	0.38	n/a	n/a	99.40	99.32	0.55	0.33	n/a	n/a	99.39	99.42
Qualifying revolving retail	17	1.48	1.51	85.91	79.79	93.20	85.27	1.48	1.53	85.78	79.34	93.62	85.34
Other retail	18	2.26	1.90	51.67	42.86	99.07	92.64	2.24	1.84	53.04	45.45	99.10	92.64
<b>Non-Retail</b>													
Corporate	19	1.19	0.48	21.09	15.26	92.44	71.78	1.14	0.45	21.20	9.55	92.51	73.25
Sovereign	20	0.09	-	14.95	n/a	99.78	n/a	0.09	-	19.98	n/a	99.77	n/a
Bank	21	0.19	-	21.18	n/a	99.09	n/a	0.20	-	16.18	n/a	99.05	n/a

<sup>1</sup> Effective the third quarter of 2016, OSFI approved the Bank to calculate the majority of the retail portfolio credit RWA in the U.S. Retail segment using the AIRB approach.

<sup>2</sup> Estimated PD reflects a one-year through-the-cycle time horizon and is based on long run economic conditions.

<sup>3</sup> Estimated LGD reflects loss estimates for the full portfolio under a severe downturn economic scenario.

<sup>4</sup> Represents average loss given default of the impaired portfolio over trailing 12 months

<sup>5</sup> LGD for the residential secured insured portfolio is n/a due to the effect of credit risk mitigation from government backed entities.

# Securitization and Resecuritization Exposures in the Banking Book<sup>1</sup>

(\$ millions) As at	LINE #	2017 Q4			2017 Q3			2017 Q2			2017 Q1		
		Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets
<b>Capital Approach and Risk Weighting</b>													
<b>Standardized Approach<sup>3</sup></b>													
AA- and above	1	\$ 14,706	\$ -	\$ 2,941	\$ 13,481	\$ -	\$ 2,696	\$ 12,874	\$ -	\$ 2,575	\$ 11,459	\$ -	\$ 2,292
A+ to A-	2	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	3	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	4	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	5	-	-	-	-	-	-	-	-	-	-	-	-
<b>Ratings Based Approach<sup>4</sup></b>													
AA- and above	6	35,184	-	2,500	30,055	-	2,138	36,368	-	2,598	32,617	-	2,334
A+ to A-	7	525	-	88	471	-	77	1,206	-	173	998	-	143
BBB+ to BBB-	8	839	6	822	824	6	812	931	8	920	181	7	170
BB+ to BB-	9	80	2	277	78	2	265	89	2	306	91	2	311
Below BB-/Unrated	10	650	-	6,551	658	-	6,722	748	-	7,676	747	-	7,650
<b>Internal Assessment Approach<sup>5</sup></b>													
AA- and above	11	20,698	-	1,147	20,830	-	1,118	18,088	-	898	17,995	-	866
A+ to A-	12	863	-	116	1,006	-	134	584	-	70	748	-	90
BBB+ to BBB-	13	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	14	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	15	-	-	-	-	-	-	-	-	-	-	-	-
Gains on sale recorded upon securitization	16	-	-	n/a	-	-	n/a	-	-	n/a	-	-	n/a
<b>Total</b>	17	<b>\$ 73,545</b>	<b>\$ 8</b>	<b>\$ 14,442</b>	<b>\$ 67,403</b>	<b>\$ 8</b>	<b>\$ 13,962</b>	<b>\$ 70,888</b>	<b>\$ 10</b>	<b>\$ 15,216</b>	<b>\$ 64,836</b>	<b>\$ 9</b>	<b>\$ 13,856</b>

	LINE #	2016 Q4			2016 Q3			2016 Q2			2016 Q1		
		Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets
<b>Capital Approach and Risk Weighting</b>													
<b>Standardized Approach<sup>3</sup></b>													
AA- and above	18	\$ 42,791	\$ -	\$ 8,558	\$ 41,480	\$ -	\$ 8,296	\$ 39,487	\$ -	\$ 7,897	\$ 42,833	\$ -	\$ 8,567
A+ to A-	19	382	-	191	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	20	284	-	284	-	-	-	-	-	-	-	-	-
BB+ to BB-	21	519	-	1,818	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	22	-	-	-	-	-	-	-	-	-	-	-	-
<b>Ratings Based Approach<sup>4</sup></b>													
AA- and above	23	2,493	-	187	2,506	-	187	2,908	47	233	3,380	57	269
A+ to A-	24	768	712	825	755	725	835	781	758	868	896	886	1,012
BBB+ to BBB-	25	84	153	403	91	159	422	41	119	295	50	193	469
BB+ to BB-	26	31	2	172	28	2	124	45	3	194	53	3	229
Below BB-/Unrated	27	76	354	2,801	78	354	2,862	74	356	2,890	85	350	2,661
<b>Internal Assessment Approach<sup>5</sup></b>													
AA- and above	28	16,724	-	770	16,409	-	774	13,873	-	651	13,138	-	607
A+ to A-	29	1,269	-	152	1,302	-	156	773	-	93	654	-	79
BBB+ to BBB-	30	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	31	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	32	-	-	-	-	-	-	-	-	-	-	-	-
Gains on sale recorded upon securitization	33	-	-	n/a	-	-	n/a	-	-	n/a	-	-	n/a
<b>Total</b>	34	<b>\$ 65,421</b>	<b>\$ 1,221</b>	<b>\$ 16,161</b>	<b>\$ 62,649</b>	<b>\$ 1,240</b>	<b>\$ 13,656</b>	<b>\$ 57,982</b>	<b>\$ 1,283</b>	<b>\$ 13,121</b>	<b>\$ 61,089</b>	<b>\$ 1,489</b>	<b>\$ 13,893</b>

<sup>1</sup> Securitization exposures include the Bank's exposures as originator and investor under both the IRB and the Standardized approaches.

<sup>2</sup> None of the Bank's resecuritization exposures were subject to credit risk mitigation.

<sup>3</sup> Securitization exposures subject to the Standardized approach are primarily comprised of investments held in the Banking book.

<sup>4</sup> Securitization exposures subject to the ratings based approach primarily include liquidity facilities, credit enhancements, letters of credit, and investments held in the Banking book.

<sup>5</sup> Securitization exposures subject to the internal assessment approach are primarily comprised of liquidity facilities provided to the Bank's asset-backed commercial paper (ABCP) conduits.



# Risk-Weighted Assets<sup>1</sup>

(\$ millions) As at	LINE #	2017 Q4				2017 Q3				2017 Q2				2017 Q1			
		Risk-weighted assets				Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
		Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total
		<b>Credit Risk</b>				<b>Credit Risk</b>				<b>Credit Risk</b>				<b>Credit Risk</b>			
		<b>Retail</b>				<b>Retail</b>				<b>Retail</b>				<b>Retail</b>			
	1	\$ 355,611	\$ 2,507	\$ 27,993	\$ 30,500	\$ 344,381	\$ 913	\$ 27,783	\$ 28,696	\$ 341,818	\$ 972	\$ 27,764	\$ 28,736	\$ 336,744	\$ 870	\$ 27,790	\$ 28,660
	2	93,527	–	19,432	19,432	93,504	–	19,230	19,230	93,696	–	19,797	19,797	91,856	–	19,266	19,266
	3	94,577	14,163	31,137	45,300	91,554	13,921	29,860	43,781	92,885	14,374	31,544	45,918	90,243	14,050	29,183	43,233
		<b>Non-retail<sup>2</sup></b>				<b>Non-retail<sup>2</sup></b>				<b>Non-retail<sup>2</sup></b>				<b>Non-retail<sup>2</sup></b>			
	4	431,488	114,000	54,119	168,119	405,667	107,823	53,141	160,964	424,007	117,662	57,071	174,733	387,734	111,121	54,980	166,101
	5	249,514	7,101	517	7,618	233,178	4,915	551	5,466	241,654	5,508	554	6,062	224,013	4,814	529	5,343
	6	112,376	3,639	4,636	8,275	105,902	3,365	4,370	7,735	106,941	3,562	5,865	9,427	101,622	3,455	5,978	9,433
	7	73,553	2,941	11,501	14,442	67,411	2,696	11,266	13,962	70,898	2,575	12,641	15,216	64,845	2,292	11,564	13,856
	8	2,696	–	805	805	2,617	–	888	888	2,827	–	912	912	2,740	–	901	901
	9	1,413,342	144,351	150,140	294,491	1,344,214	133,633	147,089	280,722	1,374,726	144,653	156,148	300,801	1,299,797	136,602	150,191	286,793
	10				8,615				8,422				8,908				8,552
	11	146,936	n/a	n/a	36,687	142,855	n/a	n/a	36,945	143,738	n/a	n/a	40,309	126,069	n/a	n/a	39,138
	12	\$ 1,560,278			\$ 339,793	\$ 1,487,069			\$ 326,089	\$ 1,518,464			\$ 350,018	\$ 1,425,866			\$ 334,483
	13	n/a	1,049	12,971	14,020	n/a	552	13,290	13,842	n/a	2,612	11,169	13,781	n/a	1,546	12,041	13,587
	14	n/a	3,643	44,749	48,392	n/a	3,487	43,840	47,327	n/a	3,298	47,622	50,920	n/a	3,158	45,638	48,796
	15	n/a			33,545	n/a			21,545	n/a			5,334	n/a			5,302
	16				435,750				408,803				420,053				402,168
	17				435,750				408,803				420,053				402,168
	18				\$ 435,750				\$ 408,803				\$ 420,053				\$ 402,168

(\$ millions) As at	LINE #	2016 Q4				2016 Q3				2016 Q2				2016 Q1			
		Risk-weighted assets				Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
		Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total
		<b>Credit Risk</b>				<b>Credit Risk</b>				<b>Credit Risk</b>				<b>Credit Risk</b>			
		<b>Retail</b>				<b>Retail</b>				<b>Retail</b>				<b>Retail</b>			
	19	\$ 336,212	\$ 833	\$ 28,730	\$ 29,563	\$ 330,822	\$ 771	\$ 28,984	\$ 29,755	\$ 312,076	\$ 12,348	\$ 16,219	\$ 28,567	\$ 314,082	\$ 13,846	\$ 15,563	\$ 29,409
	20	90,778	–	18,965	18,965	88,115	–	18,480	18,480	73,566	–	14,903	14,903	70,122	–	14,132	14,132
	21	90,834	14,009	29,279	43,288	88,922	13,777	28,691	42,468	95,166	41,696	16,891	58,587	101,536	46,564	16,779	63,343
		<b>Non-retail<sup>2</sup></b>				<b>Non-retail<sup>2</sup></b>				<b>Non-retail<sup>2</sup></b>				<b>Non-retail<sup>2</sup></b>			
	22	380,015	114,105	55,454	169,559	365,972	108,444	54,506	162,950	347,203	101,895	51,147	153,042	360,216	110,195	51,917	162,112
	23	216,533	4,625	514	5,139	204,221	4,277	561	4,838	193,556	3,772	756	4,528	205,323	3,889	778	4,667
	24	84,153	3,405	5,682	9,087	105,013	3,053	5,670	8,723	99,865	2,887	5,707	8,594	118,069	3,027	6,627	9,654
	25	66,642	10,851	5,310	16,161	63,889	8,296	5,360	13,656	59,265	7,897	5,224	13,121	62,578	8,567	5,326	13,893
	26	2,712	–	789	789	2,650	–	797	797	2,523	–	755	755	2,700	–	735	735
	27	1,267,879	147,828	144,723	292,551	1,249,604	138,618	143,049	281,667	1,183,220	170,495	111,602	282,097	1,234,626	186,088	111,857	297,945
	28				8,515				8,411				6,523				6,552
	29	121,577	n/a	n/a	39,230	120,970	n/a	n/a	38,773	117,910	n/a	n/a	38,925	124,714	n/a	n/a	41,092
	30	\$ 1,389,456			\$ 340,296	\$ 1,370,574			\$ 328,851	\$ 1,301,130			\$ 327,545	\$ 1,359,340			\$ 345,589
	31	n/a	1,187	11,024	12,211	n/a	1,062	11,394	12,456	n/a	915	11,977	12,892	n/a	847	10,961	11,808
	32	n/a	3,001	45,000	48,001	n/a	2,880	44,056	46,936	n/a	43,152	–	43,152	n/a	42,220	–	42,220
	33	n/a			5,336	n/a			–	n/a			–	n/a			–
	34				405,844				388,243				383,589				399,617
	35				405,844				388,872				384,330				400,498
	36				\$ 405,844				\$ 389,412				\$ 384,966				\$ 401,253

<sup>1</sup> Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

<sup>2</sup> Non-retail exposures do not include OSFI "deemed" QCCP exposures; as such exposures are included in "Other assets not included in standardized or IRB approaches", in accordance with the Basel III regulatory framework.

<sup>3</sup> Each capital ratio has its own RWA measure due to the OSFI-prescribed scalar for inclusion of the CVA. For fiscal 2015 and 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71%, and 77%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81%, respectively. As the Bank is constrained by the Basel I regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel I risk weights which are the same for all capital ratios.

## Capital Position – Basel III<sup>1</sup>

(\$ millions) As at	Line #	2017				2016				2015 Q4	Cross Reference <sup>2</sup>	OSFI Template
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
<b>Common Equity Tier 1 Capital</b>												
Common shares plus related contributed surplus	1	\$ 20,967	\$ 21,095	\$ 20,762	\$ 20,822	\$ 20,881	\$ 20,751	\$ 20,682	\$ 20,540	\$ 20,457	A1+A2+B	1
Retained earnings	2	40,489	39,473	37,577	37,330	35,452	34,387	33,442	32,585	32,053	C	2
Accumulated other comprehensive income (loss)	3	8,006	6,564	11,853	9,131	11,834	11,037	8,689	13,467	10,209	D	3
<b>Common Equity Tier 1 Capital before regulatory adjustments</b>	4	<b>69,462</b>	67,132	70,192	67,283	68,167	66,175	62,813	66,592	62,719		6
<b>Common Equity Tier 1 Capital regulatory adjustments</b>												
Goodwill (net of related tax liability)	5	(18,820)	(18,269)	(19,837)	(18,986)	(19,517)	(19,047)	(18,371)	(20,386)	(19,143)	E1+E2-E3	8
Intangibles (net of related tax liability)	6	(2,310)	(2,261)	(2,350)	(2,264)	(2,241)	(2,119)	(2,071)	(2,215)	(2,192)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(113)	(120)	(144)	(189)	(172)	(263)	(322)	(359)	(367)	G	10
Cash flow hedge reserve	8	506	278	(488)	(350)	(1,690)	(2,168)	(1,595)	(2,127)	(1,498)	H	11
Shortfall of provisions to expected losses	9	(805)	(747)	(823)	(769)	(906)	(881)	(262)	(178)	(140)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(73)	(103)	(142)	(138)	(166)	(166)	(170)	(249)	(188)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(13)	(11)	(11)	(11)	(11)	(12)	(12)	(11)	(104)	K	15
Investment in own shares	12	-	(157)	-	-	(72)	(43)	(64)	-	(4)		16
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	13	(1,206)	(767)	(980)	(855)	(1,064)	(1,113)	(1,013)	(1,290)	(1,125)	L1+L2+L3	19
Amounts exceeding the 15% threshold												22
of which: significant investments in the common stocks of financials	14	-	-	-	-	-	-	-	(121)	-		23
of which: deferred tax assets arising from temporary differences	15	-	-	-	-	-	-	-	(59)	-		25
<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>	16	<b>(22,834)</b>	(22,157)	(24,775)	(23,562)	(25,839)	(25,812)	(23,880)	(26,995)	(24,761)		28
<b>Common Equity Tier 1 Capital</b>	17	<b>46,628</b>	44,975	45,417	43,721	42,328	40,363	38,933	39,597	37,958		29
<b>Additional Tier 1 capital instruments</b>												
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	4,247	4,247	3,896	3,899	3,899	2,900	2,902	2,901	2,202	M+N+O	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1	19	3,229	3,070	3,070	3,070	3,236	3,237	3,239	3,240	3,211	P1+P2+P3+P4	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20	-	306	306	306	286	279	270	302	399		34/35
<b>Additional Tier 1 capital instruments before regulatory adjustments</b>	21	<b>7,476</b>	7,623	7,272	7,275	7,421	6,416	6,411	6,443	5,812		36
<b>Additional Tier 1 capital instruments regulatory adjustments</b>												
Investment in own Additional Tier 1 instruments	22	(1)	-	-	-	-	-	-	-	(2)		37
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	23	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)	Q+R	40
<b>Total regulatory adjustments to Additional Tier 1 Capital</b>	24	<b>(353)</b>	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(354)		43
<b>Additional Tier 1 Capital</b>	25	<b>7,123</b>	7,271	6,920	6,923	7,069	6,064	6,059	6,091	5,458		44
<b>Tier 1 Capital</b>	26	<b>53,751</b>	52,246	52,337	50,644	49,397	46,427	44,992	45,688	43,416		45
<b>Tier 2 capital instruments and provisions</b>												
Directly issued qualifying Tier 2 instruments plus related stock surplus	27	7,156	7,082	5,786	5,700	5,760	3,740	3,748	2,500	2,489	S	46
Directly issued capital instruments subject to phase out from Tier 2	28	2,648	2,641	2,646	2,649	4,899	4,897	4,898	4,897	5,927	T	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	29	-	279	263	262	270	276	281	317	207		48/49
Collective allowances	30	1,668	1,571	1,680	1,585	1,660	1,567	1,820	1,940	1,731	U	50
<b>Tier 2 Capital before regulatory adjustments</b>	31	<b>11,472</b>	11,573	10,375	10,196	12,589	10,480	10,747	9,654	10,354		51
<b>Tier 2 regulatory adjustments</b>												
Investments in own Tier 2 instruments	32	(25)	(19)	-	-	-	-	(20)	-	-		52
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	33	(160)	(170)	(170)	(170)	(170)	(170)	(170)	(170)	(170)	V	55
<b>Total regulatory adjustments to Tier 2 Capital</b>	34	<b>(185)</b>	(189)	(170)	(170)	(170)	(170)	(190)	(170)	(170)		57
<b>Tier 2 Capital</b>	35	<b>11,287</b>	11,384	10,205	10,026	12,419	10,310	10,557	9,484	10,184		58
<b>Total Capital</b>	36	<b>65,038</b>	63,630	62,542	60,670	61,816	56,737	55,549	55,172	53,600		59
<b>Common Equity Tier 1 Capital RWA<sup>3</sup></b>	37	<b>435,750</b>	408,803	420,053	402,168	405,844	388,243	383,589	399,617	382,360		60a
<b>Tier 1 Capital RWA<sup>3</sup></b>	38	<b>435,750</b>	408,803	420,053	402,168	405,844	388,872	384,330	400,498	383,301		60b
<b>Total Capital RWA<sup>3</sup></b>	39	<b>\$ 435,750</b>	\$ 408,803	\$ 420,053	\$ 402,168	\$ 405,844	\$ 389,412	\$ 384,966	\$ 401,253	\$ 384,108		60c

<sup>1</sup> Capital position has been calculated using the "all-in" basis.

<sup>2</sup> Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 81.

<sup>3</sup> Each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. For fiscal 2015 and 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71%, and 77%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81%, respectively. As the Bank is constrained by the Basel 1 regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel 1 risk weights which are the same for all capital ratios.

## Capital Position – Basel III (Continued)

(\$ millions, except as noted) As at	Line #	2017				2016				2015	OSFI
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Template
<b>Capital Ratios<sup>1</sup></b>											
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	40	10.7 %	11.0 %	10.8 %	10.9 %	10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	61
Tier 1 (as percentage of Tier 1 Capital RWA)	41	12.3	12.8	12.5	12.6	12.2	11.9	11.7	11.4	11.3	62
Total Capital (as percentage of Total Capital RWA)	42	14.9	15.6	14.9	15.1	15.2	14.6	14.4	13.7	14.0	63
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus global systemically important banks (G-SIBs) buffer plus domestic systemically important banks (D-SIBs) buffer requirement expressed as percentage of RWA) <sup>2,3</sup>	43	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	7.0	64
of which: capital conservation buffer requirement	44	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	65
of which: countercyclical buffer requirement <sup>4</sup>	45	–	–	–	–	n/a	n/a	n/a	n/a	n/a	66
of which: D-SIB buffer requirement <sup>5</sup>	46	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	n/a	67a
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	47	10.7	11.0	10.8	10.9	10.4	10.4	10.1	9.9	9.9	68
<b>OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))</b>											
Common Equity Tier 1 all-in target ratio	48	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	7.0	69
Tier 1 all-in target ratio	49	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	8.5	70
Total Capital all-in target ratio	50	11.5	11.5	11.5	11.5	11.5	11.5	11.5	11.5	10.5	71
<b>Amounts below the thresholds for deduction (before risk weighting)</b>											
Non-significant investments in the capital of other financials	51	\$ 2,624	\$ 1,501	\$ 1,149	\$ 1,047	\$ 1,094	\$ 866	\$ 866	\$ 933	\$ 538	72
Significant investments in the common stock of financials	52	4,783	4,574	4,640	4,458	4,339	4,148	3,994	3,986	3,909	73
Mortgage servicing rights	53	31	27	28	26	25	23	21	22	20	74
Deferred tax assets arising from temporary differences (net of related tax liability)	54	909	1,073	1,317	1,472	1,541	1,561	1,571	1,932	1,664	75
<b>Applicable caps on the inclusion of allowances in Tier 2</b>											
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	55	1,668	1,571	1,680	1,585	1,660	1,567	1,820	1,940	1,731	76
Cap on inclusion of allowances in Tier 2 under standardized approach	56	2,029	1,894	2,056	1,945	2,108	1,984	2,447	2,675	2,511	77
<b>Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)</b>											
Current cap on Additional Tier 1 instruments subject to phase out arrangements	57	3,376	3,376	3,376	3,376	4,051	4,051	4,051	4,051	4,726	82
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	58	–	10	33	21	–	–	–	–	–	83
Current cap on Tier 2 instruments subject to phase out arrangements	59	4,381	4,381	4,381	4,381	5,258	5,258	5,258	5,258	6,134	84
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	60	–	–	–	–	–	–	–	–	48	85
<b>Capital Ratios – transitional basis<sup>6</sup></b>											
Risk-weighted assets	61	\$ 443,186	\$ 416,529	\$ 427,618	\$ 409,629	\$ 420,930	\$ 401,698	\$ 396,826	\$ 415,418	\$ 405,997	
Common Equity Tier 1 Capital	62	51,294	49,458	50,267	48,360	50,989	48,000	46,439	47,500	45,712	
Tier 1 Capital	63	54,523	52,994	53,110	51,394	50,989	48,000	46,439	47,500	45,712	
Total Capital	64	65,646	64,265	63,168	61,291	63,082	57,980	56,817	56,759	55,618	
Common Equity Tier 1 (as percentage of RWA)	65	11.6 %	11.9 %	11.8 %	11.8 %	12.1 %	11.9 %	11.7 %	11.4 %	11.3 %	
Tier 1 Capital (as percentage of RWA)	66	12.3	12.7	12.4	12.5	12.1	11.9	11.7	11.4	11.3	
Total Capital (as percentage of RWA)	67	14.8	15.4	14.8	15.0	15.0	14.4	14.3	13.7	13.7	
<b>Capital Ratios for significant bank subsidiaries</b>											
<b>TD Bank, National Association (TD Bank, N.A.)<sup>7</sup></b>											
Common Equity Tier 1 Capital	68	14.8	14.4	14.2	13.7	13.5	13.4	13.4	13.4	13.6	
Tier 1 Capital	69	14.8	14.5	14.3	13.8	13.6	13.5	13.5	13.5	13.7	
Total Capital	70	15.7	15.5	15.3	14.8	14.6	14.5	14.5	14.5	14.7	
<b>TD Mortgage Corporation</b>											
Common Equity Tier 1 Capital	71	35.9	35.5	33.1	33.2	33.1	33.4	31.8	29.5	29.4	
Tier 1 Capital	72	35.9	35.5	33.1	33.2	33.1	33.4	31.8	29.5	29.4	
Total Capital	73	36.9	36.6	34.1	34.2	34.3	34.6	33.0	30.7	30.8	

<sup>1</sup> The "all-in" basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.

<sup>2</sup> The minimum CET1 requirement prior to the buffers is 4.5%.

<sup>3</sup> The Financial Stability Board, in consultation with Basel Committee on Banking Supervision and national authorities, has identified the 2016 list of G-SIBs, using 2015 fiscal year-end data. The Bank was not identified as a G-SIB.

<sup>4</sup> Effective January 1, 2017, the countercyclical buffer surcharge is in effect.

<sup>5</sup> Common equity capital D-SIB surcharge is in effect from January 1, 2016.

<sup>6</sup> The "transitional" basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014, while retaining the phase-out rules for non-qualifying capital instruments. In addition, 100% of the CVA is included for calculation of the transitional ratios.

<sup>7</sup> On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) on calendar quarter ends.

## Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

(\$ millions)  
As at

Line #	2017 Q4		Cross Reference <sup>3</sup>
	Balance Sheet <sup>1</sup>	Under Regulatory scope of consolidation <sup>2</sup>	
Cash and due from banks	\$ 3,971	\$ 3,971	
Interest-bearing deposits with banks	51,185	51,019	
Trading loans, securities, and other	103,918	103,918	
Derivatives	56,195	56,195	
Financial assets designated at fair value through profit or loss	4,032	2,073	
Held-to-maturity securities	71,363	71,363	
Available-for-sale securities	146,411	144,209	
Securities purchased under reverse repurchase agreements	134,429	134,429	
Loans	616,374	616,165	
Allowance for loan losses	(3,783)	(3,783)	
<i>Eligible general allowance reflected in Tier 2 regulatory capital</i>		(1,668)	U
<i>Shortfall of allowance to expected loss</i>		(805)	I
<i>Allowances not reflected in regulatory capital</i>		(1,310)	
Other	94,900	92,973	
Investment in TD Ameritrade			
<i>Significant investments exceeding regulatory thresholds</i>		973	L1
<i>Significant investments not exceeding regulatory thresholds</i>		4,021	
<i>Imputed goodwill</i>		2,790	E2
Goodwill		16,156	E1
Other intangibles		2,587	F1
Other intangibles (Mortgage Servicing Rights)		31	
Deferred tax assets			
<i>Deferred tax assets (DTA) excluding those arising from temporary differences</i>		113	G
<i>DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback</i>		909	
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback</i>		1,729	
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds</i>		-	
<i>Other DTA/DTL adjustments<sup>4</sup></i>		(360)	
Significant investments in financials (excluding TD Ameritrade)			
<i>Significant investments exceeding regulatory thresholds</i>		15	L2
<i>Significant investments in Additional Tier 1 Capital</i>		2	R
<i>Significant investments not exceeding regulatory thresholds</i>		60	
Defined pension benefits		13	K
Other Assets		63,934	
<b>TOTAL ASSETS</b>	<b>1,278,995</b>	<b>1,272,532</b>	
<b>LIABILITIES AND EQUITY<sup>5</sup></b>			
Trading deposits	79,940	79,940	
Derivatives	51,214	51,214	
Securitization liabilities at fair value	12,757	12,757	
Other financial liabilities designated at fair value through profit or loss	8	8	
Deposits	832,824	832,824	
Other	217,534	211,071	
Deferred tax liabilities			
Goodwill		126	E3
Intangible assets (excluding mortgage servicing rights)		277	F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		135	
Other DTA/DTL adjustments <sup>4</sup>		(360)	
Gains and losses due to changes in own credit risk on fair value liabilities		73	J
Other liabilities		210,820	
Subordinated notes and debentures	9,528	9,528	
Directly issued qualifying Tier 2 instruments		7,156	S
Directly issued capital instruments subject to phase out from Tier 2		2,648	T
Capital instruments not allowed for regulatory capital		(276)	
<b>Liabilities</b>	<b>1,203,805</b>	<b>1,197,342</b>	
Common Shares	20,931	20,931	A1
Preferred Shares	4,750	4,750	
Directly issued qualifying Additional Tier 1 instruments		4,250	M
Directly issued capital instruments subject to phase out from Additional Tier 1		500	P2
Preferred shares not allowed for regulatory capital		-	
Treasury Shares - Common	(176)	(176)	A2
Treasury Shares - Preferred	(7)	(7)	
Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares		(5)	O
Treasury Shares - non-NVCC Preferred Shares		(2)	P4
Contributed Surplus	214	214	
Contributed surplus - Common Shares		212	B
Contributed surplus - Preferred Shares		2	N
Retained Earnings	40,489	40,489	C
Accumulated other comprehensive income	8,006	8,006	D
Cash flow hedges requiring derecognition		(506)	H
Net AOCI included as capital		8,512	
Non-controlling interests in subsidiaries	983	983	
Portion allowed for regulatory capital (directly issued)		983	P3
Portion not allowed for regulatory capital subject to phase out		-	
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 1,278,995</b>	<b>\$ 1,272,532</b>	

<sup>1</sup> As per Balance Sheet on page 13.

<sup>2</sup> Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$6.5 billion and total equity of \$2 billion of which \$218 million is deducted from CET1, \$350 million is deducted from additional Tier 1 and \$160 million is deducted from Tier 2 Capital. Cross referenced (L3, Q, V) respectively, to the Capital Position - Basel III on page 79.

<sup>3</sup> Cross referenced to the current period on the Capital Position - Basel III on pages 79 and 80.

<sup>4</sup> This adjustment is related to deferred tax assets/liabilities netted for financial accounting purposes.

<sup>5</sup> Included in current cap on additional Tier 1 instruments is \$1.7 billion (P1 - cross referenced to Capital Position - Basel III on page 79) related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust).

## Flow Statement for Regulatory Capital<sup>1</sup>

(\$ millions)	Line #	2017				2016				2015
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
<b>Common Equity Tier 1</b>										
Balance at beginning of period	1	\$ 44,975	\$ 45,417	\$ 43,721	\$ 42,328	\$ 40,363	\$ 38,933	\$ 39,597	\$ 37,958	\$ 37,161
New capital issues	2	27	18	56	47	30	12	20	124	32
Redeemed capital <sup>2</sup>	3	(517)	–	(880)	–	–	–	–	(487)	–
Gross dividends (deductions)	4	(1,155)	(1,155)	(1,161)	(1,069)	(1,062)	(1,056)	(1,054)	(971)	(971)
Shares issued in lieu of dividends (add back)	5	82	85	84	78	84	86	84	81	82
Profit attributable to shareholders of the parent company <sup>3</sup>	6	2,677	2,740	2,475	2,504	2,274	2,329	2,024	2,194	1,810
Removal of own credit spread (net of tax)	7	30	39	(4)	28	–	4	79	(61)	(52)
Movements in other comprehensive income										
Currency translation differences	8	1,638	(4,428)	2,325	(1,423)	1,290	1,635	(4,535)	2,934	(19)
Available-for-sale investments	9	36	(94)	289	93	26	207	230	(245)	(424)
Other	10	(4)	(1)	(30)	(33)	(41)	(67)	59	(60)	(27)
Goodwill and other intangible assets (deduction, net of related tax liability)	11	(600)	1,657	(937)	508	(592)	(724)	2,159	(1,266)	88
Other, including regulatory adjustments and transitional arrangements										
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12	7	24	45	(17)	91	59	37	8	45
Prudential valuation adjustments	13	–	–	–	–	–	–	–	–	–
Other	14	(568)	673	(566)	677	(135)	(1,055)	233	(612)	233
<b>Balance at end of period</b>	15	<b>46,628</b>	<b>44,975</b>	<b>45,417</b>	<b>43,721</b>	<b>42,328</b>	<b>40,363</b>	<b>38,933</b>	<b>39,597</b>	<b>37,958</b>
<b>Additional Tier 1 Capital</b>										
Balance at beginning of period	16	7,271	6,920	6,923	7,069	6,064	6,059	6,091	5,458	5,487
New additional Tier 1 eligible capital issues	17	–	350	–	–	1,000	–	–	700	–
Redeemed capital	18	(600)	–	–	–	–	–	–	–	–
Other, including regulatory adjustments and transitional arrangements	19	452	1	(3)	(146)	5	5	(32)	(67)	(29)
<b>Balance at end of period</b>	20	<b>7,123</b>	<b>7,271</b>	<b>6,920</b>	<b>6,923</b>	<b>7,069</b>	<b>6,064</b>	<b>6,059</b>	<b>6,091</b>	<b>5,458</b>
<b>Total Tier 1 Capital</b>	21	<b>53,751</b>	<b>52,246</b>	<b>52,337</b>	<b>50,644</b>	<b>49,397</b>	<b>46,427</b>	<b>44,992</b>	<b>45,688</b>	<b>43,416</b>
<b>Tier 2 Capital</b>										
Balance at beginning of period	22	11,384	10,205	10,026	12,419	10,310	10,557	9,484	10,184	9,090
New Tier 2 eligible capital issues	23	–	1,500	–	–	2,012	–	1,250	–	1,000
Redeemed capital	24	(270)	–	–	(2,250)	–	–	–	(1,000)	(800)
Amortization adjustments	25	–	–	–	–	–	–	–	–	–
Allowable collective allowance	26	97	(109)	95	(75)	93	(253)	(120)	209	102
Other, including regulatory adjustments and transitional arrangements	27	76	(212)	84	(68)	4	6	(57)	91	792
<b>Balance at end of period</b>	28	<b>11,287</b>	<b>11,384</b>	<b>10,205</b>	<b>10,026</b>	<b>12,419</b>	<b>10,310</b>	<b>10,557</b>	<b>9,484</b>	<b>10,184</b>
<b>Total Regulatory Capital</b>	29	<b>\$ 65,038</b>	<b>\$ 63,630</b>	<b>\$ 62,542</b>	<b>\$ 60,670</b>	<b>\$ 61,816</b>	<b>\$ 56,737</b>	<b>\$ 55,549</b>	<b>\$ 55,172</b>	<b>\$ 53,600</b>

<sup>1</sup> The statement is based on the applicable regulatory rules in force at the period end.

<sup>2</sup> Represents impact of shares repurchased for cancellation.

<sup>3</sup> Profit attributable to shareholders of the parent company reconciles to the income statement.

## Leverage Ratio

(\$ millions, except as noted)  
As at

Line #	2017				2016				2015 Q4	OSFI Template
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		

### Summary comparison of accounting assets vs. leverage ratio exposure measure – Traditional Basis

Total consolidated assets as per published financial statements	1	\$ 1,278,995	\$ 1,202,381	\$ 1,251,920	\$ 1,186,883	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	1
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(5,328)	(4,518)	(4,678)	(4,777)	(4,982)	(4,853)	(4,059)	(4,093)	(3,979)	2
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	–	–	–	–	–	–	–	–	–	3
Adjustments for derivative financial instruments	4	(11,153)	(21,720)	(16,829)	(17,604)	(27,103)	(35,946)	(32,323)	(39,178)	(22,603)	4
Adjustment for securities financing transactions (SFT)	5	(3,559)	1,993	2,759	1,183	785	1,322	1,515	1,785	1,500	5
Adjustment for off-balance sheet items (credit equivalent amounts)	6	130,829	128,124	131,619	126,170	123,936	121,008	112,988	118,441	107,995	6
Other adjustments	7	(22,980)	(22,307)	(24,831)	(23,671)	(25,189)	(25,181)	(23,382)	(26,108)	(23,561)	7
<b>Leverage Ratio Exposure – Transitional basis</b>	8	<b>\$ 1,366,804</b>	<b>\$ 1,283,953</b>	<b>\$ 1,339,960</b>	<b>\$ 1,268,184</b>	<b>\$ 1,244,414</b>	<b>\$ 1,238,786</b>	<b>\$ 1,179,525</b>	<b>\$ 1,224,431</b>	<b>\$ 1,163,725</b>	8

### Leverage Ratio Common Disclosure Template

#### On-balance sheet exposures

On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	9	\$ 1,082,418	\$ 1,013,739	\$ 1,070,150	\$ 1,024,472	\$ 1,013,018	\$ 998,946	\$ 953,134	\$ 982,290	\$ 932,802	1
Less: Asset amounts deducted in determining Basel III transitional Tier 1 Capital	10	(22,355)	(21,675)	(24,233)	(23,050)	(24,491)	(24,484)	(22,678)	(25,449)	(22,735)	2
<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	11	<b>1,060,063</b>	<b>992,064</b>	<b>1,045,917</b>	<b>1,001,422</b>	<b>988,527</b>	<b>974,462</b>	<b>930,456</b>	<b>956,841</b>	<b>910,067</b>	3
<b>Derivative exposures</b>											
Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	12	12,074	11,784	14,388	13,543	15,192	16,328	15,082	20,929	16,252	4
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	13	38,212	35,865	38,303	35,806	38,477	34,609	32,224	34,716	38,069	5
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	14	–	–	–	–	–	–	–	–	–	6
Deductions of receivables assets for cash variation margin provided in derivative transactions	15	(5,852)	(6,998)	(7,216)	(6,640)	(8,982)	(9,402)	(7,004)	(9,696)	(8,023)	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	16	–	–	–	–	–	–	–	–	–	8
Adjusted effective notional amount of written credit derivatives	17	1,694	1,020	1,284	1,024	858	734	1,413	1,328	904	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	18	(1,085)	(299)	(928)	(713)	(431)	(383)	(967)	(853)	(403)	10
<b>Total derivative exposures</b>	19	<b>45,043</b>	<b>41,372</b>	<b>45,831</b>	<b>43,020</b>	<b>45,114</b>	<b>41,886</b>	<b>40,748</b>	<b>46,424</b>	<b>46,799</b>	11
<b>Securities financing transaction exposures</b>											
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	20	134,429	120,400	113,834	96,389	86,052	100,108	93,819	100,940	97,364	12
Netted amounts of cash payables and cash receivables of gross SFT assets	21	(4,952)	–	–	–	–	–	–	–	–	13
Counterparty credit risk (CCR) exposure for SFTs	22	1,392	1,993	2,759	1,183	785	1,322	1,515	1,785	1,500	14
Agent transaction exposures	23	–	–	–	–	–	–	–	–	–	15
<b>Total securities financing transaction exposures</b>	24	<b>130,869</b>	<b>122,393</b>	<b>116,593</b>	<b>97,572</b>	<b>86,837</b>	<b>101,430</b>	<b>95,334</b>	<b>102,725</b>	<b>98,864</b>	16
<b>Other off-balance sheet exposures</b>											
Off-balance sheet exposure at gross notional amount	25	504,441	493,474	500,589	478,340	470,646	461,665	437,787	449,318	421,002	17
Adjustments for conversion to credit equivalent amounts	26	(373,612)	(365,350)	(368,970)	(352,170)	(346,710)	(340,657)	(324,800)	(330,877)	(313,007)	18
Off-balance sheet items	27	130,829	128,124	131,619	126,170	123,936	121,008	112,987	118,441	107,995	19
<b>Capital and Total Exposures – Transitional basis</b>											
Tier 1 Capital	28	54,523	52,994	53,110	51,394	50,989	48,000	46,439	47,500	45,712	20
Total Exposures (sum of lines 11, 19, 24, and 27)	29	\$ 1,366,804	\$ 1,283,953	\$ 1,339,960	\$ 1,268,184	\$ 1,244,414	\$ 1,238,786	\$ 1,179,525	\$ 1,224,431	\$ 1,163,725	21
<b>Leverage Ratio – Transitional basis (line 28 divided by line 29)</b>	22	<b>4.0 %</b>	<b>4.1 %</b>	<b>4.0 %</b>	<b>4.1 %</b>	<b>4.1 %</b>	<b>3.9 %</b>	<b>3.9 %</b>	<b>3.9 %</b>	<b>3.9 %</b>	22
<b>"All-in" basis (required by OSFI)</b>											
Tier 1 Capital – "All-in" basis (line 26 on page 79)	30	\$ 53,751	\$ 52,246	\$ 52,337	\$ 50,644	\$ 49,397	\$ 46,427	\$ 44,992	\$ 45,688	\$ 43,416	23
Regulatory adjustments	32	(23,114)	(22,406)	(24,984)	(23,776)	(26,024)	(25,997)	(24,061)	(27,098)	(24,927)	24
<b>Total Exposures (sum of lines 29 and 32, less the amount reported in line 10) – All-in basis</b>	33	<b>\$ 1,366,045</b>	<b>\$ 1,283,222</b>	<b>\$ 1,339,209</b>	<b>\$ 1,267,458</b>	<b>\$ 1,242,881</b>	<b>\$ 1,237,273</b>	<b>\$ 1,178,142</b>	<b>\$ 1,222,782</b>	<b>\$ 1,161,533</b>	25
<b>Leverage Ratio – "All-in" basis (line 31 divided by line 33)</b>	34	<b>3.9 %</b>	<b>4.1 %</b>	<b>3.9 %</b>	<b>4.0 %</b>	<b>4.0 %</b>	<b>3.8 %</b>	<b>3.8 %</b>	<b>3.7 %</b>	<b>3.7 %</b>	26

## Adjustments for Items of Note – Footnotes<sup>1</sup>

- 1 The adjustments for items of note are removed from reported results to arrive at adjusted results.
- 2 Amortization of intangibles relates to intangibles acquired as a result of asset acquisitions and business combinations, including the after tax amounts for amortization of intangibles relating to the equity in net income of the investment in TD Ameritrade. Although the amortization of software and asset servicing rights are recorded in amortization of intangibles, they are not included for purposes of the items of note.
- 3 On September 18, 2017, the Bank acquired Scottrade Bank and TD Ameritrade acquired Scottrade. Scottrade Bank merged with TD Bank, N.A. The Bank and TD Ameritrade incurred acquisition related charges including employee severance, contract termination fees, direct transaction costs, and other one-time charges. These amounts have been recorded as an adjustment to net income including \$26 million (\$16 million after tax) relating to the charges associated with the Bank's acquisition of Scottrade Bank and \$20 million after tax amounts relating to the Bank's share of charges associated with TD Ameritrade's acquisition of Scottrade reported in the U.S. Retail segment.
- 4 In connection with TD Ameritrade's acquisition of Scottrade on September 18, 2017, TD Ameritrade issued 38.8 million shares, of which the Bank purchased 11.1 million pursuant to its pre-emptive rights (together with the Bank's acquisition of Scottrade Bank and TD Ameritrade's acquisition of Scottrade, the "Scottrade transaction"). As a result of the share issuances, the Bank's common stock ownership percentage in TD Ameritrade decreased and the Bank realized a dilution gain of \$204 million reported in the Corporate segment.
- 5 On June 2, 2017, the Bank completed the sale of its Direct Investing business in Europe to Interactive Investor PLC. A loss of \$40 million after tax, which remains subject to the final purchase price adjustment, was recorded in the Corporate segment in other income (loss). The loss is not considered to be in the normal course of business for the Bank.
- 6 The Bank changed its trading strategy with respect to certain trading debt securities and reclassified these securities from trading to the available-for-sale category effective August 1, 2008. These debt securities are economically hedged, primarily with credit default swap and interest rate swap contracts which are recorded on a fair value basis with changes in fair value recorded in the period's earnings. As a result the derivatives were accounted for on an accrual basis in Wholesale Banking and the gains and losses related to the derivatives in excess of the accrued amounts were reported in the Corporate segment. Adjusted results of the Bank in prior periods exclude the gains and losses of the derivatives in excess of the accrued amount. Effective February 1, 2017, the total gains and losses as a result of changes in fair value of these derivatives are recorded in Wholesale Banking.
- 7 In the second quarter of 2016, the Bank recorded impairment losses on goodwill, certain intangibles, other non-financial assets and deferred tax assets, as well as other charges relating to the Direct Investing business in Europe that had been experiencing continued losses. These amounts are reported in the Corporate segment.
- 8 During 2015, the Bank commenced its restructuring review and recorded restructuring charges of \$337 million (\$228 million after tax) and \$349 million (\$243 million after tax) on a net basis, in the second quarter and fourth quarter of 2015, respectively. The restructuring initiatives were intended to reduce costs and manage expenses in a sustainable manner and to achieve greater operational efficiencies. These measures included process redesign and business restructuring, retail branch and real estate optimization, and organizational review. The restructuring charges have been recorded as an adjustment to net income within the Corporate segment.
- 9 On October 1, 2015, the Bank acquired substantially all of Nordstrom's existing U.S. Visa and private label consumer credit card portfolio and became the primary issuer of Nordstrom credit cards in the U.S. The transaction was treated as an asset acquisition and the difference on the date of acquisition of the transaction price over the fair value of assets acquired has been recorded in Non-interest income. In addition, the Bank incurred set-up, conversion and other one-time costs related to integration of the acquired cards and related program agreement. These amounts are included as an item of note in the U.S. Retail segment.
- 10 As a result of an adverse judgment and evaluation of certain other developments and exposures in the U.S. in 2015, the Bank took prudent steps to reassess its litigation provision. Having considered these factors, including related or analogous cases, the Bank determined, in accordance with applicable accounting standards, that an increase of \$52 million (\$32 million after tax) to the Bank's litigation provision was required in the second quarter of 2015. During the third quarter of 2015, distributions of \$39 million (\$24 million after tax) were received by the Bank as a result of previous settlements reached on certain matters in the U.S., whereby the Bank was assigned the right to these distributions, if and when made available. The amount in the third quarter of 2015 reflects this recovery of previous settlements.
- 11 The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted-average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.



## Glossary - Basel

<p><b>Risk-weighted assets (RWA)</b></p>	<ul style="list-style-type: none"> <li>Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational and market risks using the approaches described below. There are three different measures of RWA used for each capital ratio due to the different scalars used for the phase-in of the CVA. For fiscal 2015 and fiscal 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71% and 77%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81%, respectively. As the Bank is constrained by the Basel 1 regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel 1 risk weights which are the same for all capital ratios.</li> </ul>
<p><b>Approaches used by the Bank to calculate RWA</b></p> <p><b>For Credit Risk</b></p> <p>Standardized Approach</p> <p>Advanced Internal Ratings Based (AIRB) Approach</p> <p><b>For Operational Risk</b></p> <p>Advanced Measurement Approach (AMA)</p> <p>The Standardized Approach (TSA)</p> <p><b>For Market Risk</b></p> <p>Standardized Approach</p> <p>Internal Models Approach</p>	<ul style="list-style-type: none"> <li>Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, and collateral.</li> <li>Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.</li> <li>Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital.</li> <li>Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (such as, Corporate Finance, Retail Banking, Asset Management).</li> <li>Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.</li> <li>Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.</li> </ul>
<p><b>Credit Risk Terminology</b></p> <p>Gross credit risk exposure</p> <p><b>Counterparty Type / Exposure Classes:</b></p> <p><b>Retail</b></p> <p>Residential Secured</p> <p>Qualifying Revolving Retail (QRR)</p> <p>Other Retail</p> <p><b>Non-retail</b></p> <p>Corporate</p> <p>Sovereign</p> <p>Bank</p> <p><b>Equities</b></p> <p><b>Exposure Types:</b></p> <p>Drawn</p> <p>Undrawn (commitment)</p> <p>Repo-style transactions</p> <p>OTC derivatives</p> <p>Other off-balance sheet</p> <p><b>AIRB Credit Risk Parameters:</b></p> <p>Probability of Default (PD)</p> <p>Exposure at Default (EAD)</p> <p>Loss Given Default (LGD)</p>	<ul style="list-style-type: none"> <li>The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.</li> <li>Includes residential mortgages and home equity lines of credit extended to individuals.</li> <li>Includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals (in the case of the Standardized approach to credit risk, credit card exposures are included in the "Other Retail" category).</li> <li>Includes all other loans (such as, personal loans, student lines of credit and small business loans) extended to individuals and small businesses.</li> <li>Includes exposures to corporations, partnerships or proprietorships.</li> <li>Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.</li> <li>Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.</li> <li>Equities exposures in the banking book comprise mainly of exposures held with the objective of earning profits or to meet regulatory requirements in the United States (including Federal Reserve Bank and Federal Home Loan Bank equities). A small portfolio is held for strategic and other reasons.</li> <li>The amount of funds advanced to a borrower.</li> <li>The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit / committed credit facility).</li> <li>Repurchase and reverse repurchase agreements, securities borrowing and lending.</li> <li>Privately negotiated derivative contracts.</li> <li>All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).</li> </ul>
<p><b>Credit Valuation Adjustment (CVA)</b></p>	<ul style="list-style-type: none"> <li>The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.</li> <li>The total amount the Bank is exposed to at the time of default.</li> <li>The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.</li> <li>CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. As per OSFI's final Capital Adequacy Requirements (CAR) guideline, the CVA capital charge has been implemented for 2014 and will be fully phased in by 2019.</li> </ul>
<p><b>Common Equity Tier 1 (CET1)</b></p>	<ul style="list-style-type: none"> <li>This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets and shortfalls in allowances.</li> </ul>
<p><b>CET1 Ratio</b></p>	<ul style="list-style-type: none"> <li>CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA.</li> </ul>
<p><b>Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets</b></p>	<ul style="list-style-type: none"> <li>Net income available to common shareholders as a percentage of average CET1 Capital RWA.</li> </ul>
<p><b>Liquidity Coverage Ratio (LCR)</b></p>	<ul style="list-style-type: none"> <li>LCR is calculated by dividing the total stock of unencumbered high quality liquid assets by the expected next 30 day stressed cash outflow.</li> </ul>
<p><b>Countercyclical Capital Buffer (CCB)</b></p>	<ul style="list-style-type: none"> <li>CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.</li> </ul>



## Acronyms

<b>Acronym</b>	<b>Definition</b>	<b>Acronym</b>	<b>Definition</b>
<b>ABCP</b>	Asset-Backed Commercial Paper	<b>HELOC</b>	Home Equity Line of Credit
<b>ACI</b>	Acquired Credit-Impaired	<b>IFRS</b>	International Financial Reporting Standards
<b>AFS</b>	Available-For-Sale	<b>IRB</b>	Internal Ratings Based
<b>AOCI</b>	Accumulated Other Comprehensive Income	<b>MBS</b>	Mortgage-Backed Security
<b>AUA</b>	Assets under Administration	<b>N/A</b>	Not Applicable
<b>AUM</b>	Assets under Management	<b>NHA</b>	National Housing Act
<b>BRR</b>	Borrower Risk Rating	<b>OCC</b>	Office of the Comptroller of the Currency
<b>CCP</b>	Central Counterparty	<b>OCI</b>	Other Comprehensive Income
<b>CDS</b>	Credit Default Swaps	<b>OSFI</b>	Office of the Superintendent of Financial Institutions Canada
<b>CMHC</b>	Canada Mortgage and Housing Corporation	<b>PCL</b>	Provision for Credit Losses
<b>D-SIBs</b>	Domestic Systemically Important Banks	<b>PFE</b>	Potential Future Exposure
<b>EPS</b>	Earnings Per Share	<b>QCCP</b>	Qualifying Central Counterparty
<b>EVaR</b>	Economic Value at Risk	<b>ROE</b>	Return on Common Equity
<b>FDIC</b>	Federal Deposit Insurance Corporation	<b>TEB</b>	Taxable Equivalent Basis
<b>G-SIBs</b>	Global Systemically Important Banks		

## Appendix – Canadian Personal and Commercial Banking

### RESULTS OF OPERATIONS

(\$ millions, except as noted)  
For the period ended

LINE #	2017				2016				2015	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2017	2016	2015
1	\$ 2,603	\$ 2,526	\$ 2,369	\$ 2,445	\$ 2,396	\$ 2,364	\$ 2,270	\$ 2,337	\$ 2,351	\$ 9,943	\$ 9,367	\$ 9,182
2	857	902	838	869	829	821	790	805	798	3,466	3,245	3,134
3	3,460	3,428	3,207	3,314	3,225	3,185	3,060	3,142	3,149	13,409	12,612	12,316
4	244	238	235	269	263	258	262	228	221	986	1,011	887
5	1,465	1,418	1,407	1,407	1,443	1,358	1,337	1,318	1,399	5,697	5,456	5,406
6	1,751	1,772	1,565	1,638	1,519	1,569	1,461	1,596	1,529	6,726	6,145	6,023
7	469	473	418	438	406	418	390	423	407	1,798	1,637	1,593
8	\$ 1,282	\$ 1,299	\$ 1,147	\$ 1,200	\$ 1,113	\$ 1,151	\$ 1,071	\$ 1,173	\$ 1,122	\$ 4,928	\$ 4,508	\$ 4,430
9	\$ 11.1	\$ 11.2	\$ 11.1	\$ 11.0	\$ 11.0	\$ 10.9	\$ 10.7	\$ 10.5	\$ 10.6	\$ 11.1	\$ 10.8	\$ 10.4
10	45.9 %	45.9 %	42.5 %	43.3 %	40.3 %	42.0 %	40.9 %	44.1 %	42.1 %	44.4 %	41.8 %	42.5 %
<b>Key Performance Indicators</b>												
(\$ billions, except as noted)												
11	\$ 94	\$ 92	\$ 93	\$ 91	\$ 91	\$ 91	\$ 101	\$ 98	\$ 96	\$ 94	\$ 91	\$ 96
12	189.4	188.0	187.5	188.2	188.0	185.6	185.3	185.2	182.2	188.2	186.0	177.5
13	73.4	69.6	66.5	65.3	64.1	62.8	61.2	61.0	60.8	68.8	62.3	60.0
14	22.3	21.6	20.9	20.8	20.6	19.9	19.2	19.0	18.5	21.4	19.7	17.4
15	12.8	12.7	12.5	12.4	12.4	12.6	12.3	12.2	12.3	12.6	12.4	12.6
16	19.3	19.2	18.8	19.3	19.1	19.1	18.7	19.2	19.0	19.1	19.0	18.7
17	317.2	311.1	306.2	306.0	304.2	300.0	296.7	296.6	292.8	310.1	299.4	286.2
18	68.1	66.5	65.4	63.8	62.7	61.6	60.4	58.3	57.0	66.0	60.8	55.0
19	186.4	185.0	181.6	179.8	176.1	172.2	168.9	167.1	165.1	183.2	171.1	160.9
20	107.4	105.6	99.2	99.0	95.6	90.6	85.0	85.2	84.4	102.8	89.1	83.1
21	2.77 %	2.75 %	2.71 %	2.72 %	2.69 %	2.69 %	2.68 %	2.71 %	2.76 %	2.74 %	2.69 %	2.78 %
22	42.3	41.4	43.9	42.5	44.7	42.6	43.7	41.9	44.4	42.5	43.3	43.9
23	1,128	1,138	1,153	1,154	1,156	1,152	1,152	1,157	1,165	1,128	1,156	1,165
24	27,280	27,532	27,561	27,866	27,875	27,688	27,109	27,412	27,764	27,560	27,523	27,949
<b>Additional Information on Canadian Wealth and Insurance</b>												
<b>Breakdown of Total Net Income (loss)</b>												
25	\$ 272	\$ 268	\$ 244	\$ 244	\$ 250	\$ 250	\$ 223	\$ 212	\$ 221	\$ 1,028	\$ 935	855
26	110	158	179	122	139	108	170	128	153	569	545	653

<sup>1</sup> Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

<sup>2</sup> Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.