Supplemental Financial Information

(Released on January 25, 2018 for the split of the supplemental information package into two separate documents and the adoption of IFRS 9)

For the First Quarter Ended January 31, 2018

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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 is unaudited and should be used in conjunction with the Bank's first quarter 2018 Report to Shareholders, Earnings News Release (ENR), Supplemental Regulatory Capital Disclosure package, and Investor Presentation, as well as the Bank's 2017 Annual Report. For acronyms used in this package, refer to the "Acronyms" page.

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 first quarter 2018 Management's Discussion and Analysis (MD&A) and first quarter 2018 ENR**.**

Effective November 1, 2017, the Bank adopted IFRS 9, *Financial Instruments* (IFRS 9), which replaces the guidance in IAS 39, *Financial Instruments: Recognition and Measurement* (IAS 39). Accordingly, fiscal 2018 numbers are based on IFRS 9. The Bank did not restate prior periods which continue to be based on IAS 39. For further details, refer to Note 2 of the Bank's first quarter 2018 Interim Consolidated Financial Statements.

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 2016, 2017, and 2018.

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 Interim Consolidated Statement of Income.

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Highlights

($ millions, except as noted) *For the period ended*	LINE #	2018 Q1	2017 Q4	 Q3	 Q2	 Q1	2016 Q4	 Q3	 Q2	 Q1	Full Year 2017	 2016
Income Statement												
Net interest income	1	$										
Non-interest income	2											
Total revenue	3											
Provision for credit losses	4											
Insurance claims and related expenses	5											
Non-interest expenses	6											
Income (loss) before provision for income taxes	7											
Provision for (recovery of) income taxes	8											
Income before equity in net income of an investment in TD Ameritrade	9											
Equity in net income of an investment in TD Ameritrade	10											
Net income – reported	11											
Adjustment for items of note, net of income taxes	12											
Net income – adjusted	13											
Preferred dividends	14											
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	15	$										
Attributable to:												
Common shareholders – adjusted	16	$										
Non-controlling interests – adjusted	17											
Earnings per Share (EPS) ($) and Weighted-Average Number of Common Shares Outstanding (millions)[1]												
Basic earnings: reported	18	$										
adjusted	19											
Diluted earnings: reported	20											
adjusted	21											
Weighted-average number of common shares outstanding												
Basic	22											
Diluted	23											
Balance Sheet ($ billions)												
Total assets	24	$										
Total equity	25											
Risk Metrics ($ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[2,3]	26	$										
Common Equity Tier 1 Capital[2]	27											
Common Equity Tier 1 Capital ratio[2,3]	28	%										
Tier 1 Capital[2]	29	$										
Tier 1 Capital ratio[2,3]	30	%										
Total Capital ratio[2,3]	31											
Leverage ratio[4]	32											
Liquidity coverage ratio (LCR)[5]	33										n/a[6]	n/a
After-tax impact of 1% increase in interest rates on:												
Economic value of shareholders' equity ($ millions)[7]	34	$										
Net interest income ($ millions)[8]	35											
Net impaired loans – personal, business, and government ($ millions)[9]	36											
Net impaired loans – personal, business, and government as a % of net loans and acceptances[9]	37	%										
Provision for credit losses as a % of net average loans and acceptances[9]	38											
Rating of senior debt:												
Moody's	39											
Standard and Poor's	40											

1 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.

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

3 The CVA capital charge is being phased in until the first quarter of 2019. For fiscal 2017, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, 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.

4 The leverage ratio is calculated as Tier 1 Capital, based on the "all-in" methodology, divided by leverage exposures. Refer to page 4 of the Supplemental Regulatory Capital Disclosure Package for further details.

5 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 quarter end January 31, 2018 was calculated as an average of XX daily data points. For the quarters ended October 31, 2017, July 31, 2017, April 30, 2017, and January 31, 2017, the LCRs were calculated based on an average of the 63, 64, 61, and 62 daily data points, respectively, in the quarter.

6 Not applicable.

7 This is also referred to as economic value at risk (EVaR), 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.

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

9 Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).

Shareholder Value

($ millions, except as noted)	LINE	2018	2017				2016				Full Year	
For the period ended	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	2016
Business Performance												
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	**$**	$	$	$	$	$	$	$	$	$	$
Average common equity	2											
Return on common equity – reported	3	**%**	%	%	%	%	%	%	%	%	%	%
Return on common equity – adjusted	4											
Return on Common Equity Tier 1 Capital risk-weighted assets – reported[1]	5											
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted[1]	6											
Efficiency ratio – reported	7											
Efficiency ratio – adjusted	8											
Effective tax rate												
Reported	9											
Adjusted (TEB)	10											
Net interest margin as a % of average earning assets	11											
Average number of full-time equivalent staff	12											
Common Share Performance												
Closing market price ($)	13	**$**	$	$	$	$	$	$	$	$	$	$
Book value per common share ($)	14											
Closing market price to book value	15											
Price-earnings ratio												
Reported	16											
Adjusted	17											
Total shareholder return on common shareholders' investment[2]	18	**%**	%	%	%	%	%	%	%	%	%	%
Number of common shares outstanding (millions)	19											
Total market capitalization ($ billions)	20	**$**	$	$	$	$		$	$	$	$	$
Dividend Performance												
Dividend per common share ($)	21	**$**	$	$	$	$	$	$	$	$	$	$
Dividend yield[3]	22	**%**	%	%	%	%	%	%	%	%	%	%
Common dividend payout ratio												
Reported	23											
Adjusted	24											

[1] Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
[2] Return is calculated based on share price movement and dividends reinvested over a trailing one year period.
[3] Dividend yield is calculated as the dividend per common share divided by the daily average 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; b) for the year-to-date – by annualizing the year-to-date dividend per common share paid; and c) for the full year – dividend per common share paid during the year.

Adjustments for Items of Note[1]

($ millions, except as noted) *For the period ended*	**LINE #**	**2018 Q1**	**2017 Q4**	**Q3**	**Q2**	**Q1**	**2016 Q4**	**Q3**	**Q2**	**Q1**	**Full Year 2017**	**Full Year 2016**
Pre-Tax Increase (Decrease) in Net Income												
Amortization of intangibles[2]	1	$	$	$	$	$	$	$	$	$	$	$
Charges associated with the Scottrade transaction[3]	2											
Dilution gain on the Scottrade transaction[4]	3											
Loss on sale of the Direct Investing business in Europe[5]	4											
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio[6]	5											
Impairment of goodwill, non-financial assets, and other charges[7]	6											
Total	7	$	$	$	$	$	$	$	$	$	$	$
Provision for (Recovery of) Income Taxes												
Amortization of intangibles	8	$	$	$	$	$	$	$	$	$	$	$
Charges associated with the Scottrade transaction	9											
Dilution gain on the Scottrade transaction	10											
Loss on sale of the Direct Investing business in Europe	11											
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	12											
Impairment of goodwill, non-financial assets, and other charges	13											
Total	14	$	$	$	$	$	$	$	$	$	$	$
Total After-Tax Increase (Decrease) in Net Income	15	$										
After-Tax Increase (Decrease) in Earnings per Share ($)[8]												
Amortization of intangibles	16	$	$	$	$	$	$	$	$	$	$	$
Charges associated with the Scottrade transaction	17											
Dilution gain on the Scottrade transaction	18											
Loss on sale of the Direct Investing business in Europe	19											
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	20											
Impairment of goodwill, non-financial assets, and other charges	21											
Total	22	$	$	$	$	$	$	$	$	$	$	$

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 has been experiencing continued losses. These amounts are reported in the Corporate segment.

8 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.

Canadian Retail Segment

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2018 Q1**	**2017 Q4**	**2017 Q3**	**2017 Q2**	**2017 Q1**	**2016 Q4**	**2016 Q3**	**2016 Q2**	**2016 Q1**	**Full Year 2017**	**Full Year 2016**
Net interest income	1	**$**	$	$	$	$	$	$	$	$	$	$
Non-interest income	2											
Total revenue	3											
Provision for credit losses – non-performing financial assets[1,2]	4											
– performing financial assets[1,3]	5											
Insurance claims and other related expenses	6											
Non-interest expenses	7											
Income (loss) before income taxes	8											
Provision for (recovery of) income taxes	9											
Net income – reported	10	**$**	$	$	$	$	$	$	$	$	$	$
Average common equity ($ billions)	11	**$**	$	$	$	$	$	$	$	$	$	$
Return on common equity – reported[4]	12	**%**	%	%	%	%	%	%	%	%	%	%
Key Performance Indicators ($ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[5]	13	**$**	$	$	$	$	$	$	$	$	$	$
Average loans – personal												
Residential mortgages	14											
Consumer instalment and other personal												
Home Equity Line of Credit (HELOC)	15											
Indirect auto	16											
Other	17											
Credit card	18											
Total average loans – personal	19											
Average loans and acceptances – business	20											
Average deposits												
Personal	21											
Business	22											
Wealth	23											
Margin on average earning assets including securitized assets	24	**%**	%	%	%	%	%	%	%	%	%	%
Assets under administration (AUA)	25	**$**	$	$	$	$	$	$	$	$	$	$
Assets under management (AUM)	26											
Gross originated insurance premiums ($ millions)	27											
Efficiency ratio – reported	28	**%**	%	%	%	%	%	%	%	%	%	%
Number of Canadian retail branches at period end	29											
Average number of full-time equivalent staff	30											

[1] Effective the first quarter of fiscal 2018, the PCL related to the allowances for credit losses for all three stages are recorded within the respective business segment. Under IAS 39 and prior to November 1, 2017, the PCL related to the incurred but not identified allowance for credit losses related to products in the Canadian Retail segment was recorded in the Corporate segment.
[2] PCL on non-performing financial assets represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39.
[3] PCL on performing financial assets represents Stage 2 and Stage 1 PCL under IFRS 9 and incurred but not identified PCL under IAS 39.
[4] Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2016, 2017, and 2018.
[5] 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 #**	**2018 Q1**	**2017 Q4**	**2017 Q3**	**2017 Q2**	**2017 Q1**	**2016 Q4**	**2016 Q3**	**2016 Q2**	**2016 Q1**	**Full Year 2017**	**Full Year 2016**
Net interest income	1	**$**	$	$	$	$	$	$	$	$	$	$
Non-interest income	2											
Total revenue[1]	3											
Provision for credit losses – non-performing financial assets[2,3]	4											
– performing financial assets[4]	5											
Non-interest expenses	6											
Income (loss) before income taxes	7											
Provision for (recovery of) income taxes	8											
U.S. Retail Bank net income – reported	9											
Adjustments for items of note, net of income taxes[5]	10											
U.S. Retail Bank net income – adjusted	11											
Equity in net income of an investment in TD Ameritrade – reported[6]	12											
Adjustments for items of note, net of income taxes[7]	13											
Equity in net income of an investment in TD Ameritrade – adjusted[6]	14											
Net income – adjusted	15											
Net income – reported	16	**$**	$	$	$	$	$	$	$	$	$	$
Average common equity ($ billions)	17	**$**	$	$	$	$	$	$	$	$	$	$
Return on common equity – reported[8]	18	**%**	%	%	%	%	%	**%**	**%**	**%**	%	%
Return on common equity – adjusted[8]	19											
Key Performance Indicators ($ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[9]	20	**$**	$	$	$	$	$	$	$	$	$	$
Average loans – personal												
Residential mortgages	21											
Consumer instalment and other personal												
HELOC	22											
Indirect auto	23											
Other	24											
Credit card	25											
Total average loans – personal	26											
Average loans and acceptances – business	27											
Average debt securities at amortized cost	28		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Average debt securities classified as loans	29	**n/a**										
Average deposits												
Personal	30											
Business	31											
TD Ameritrade insured deposit accounts	32											
Margin on average earning assets[1,10]	33	**%**	%	%	%	%	%	**%**	**%**	**%**	%	%
Assets under administration	34	**$**	$	$	$	$	$	$	$	$	$	$
Assets under management	35											
Efficiency ratio – reported	36	**%**	%	%	%	%	%	**%**	**%**	**%**	%	%
Efficiency ratio – adjusted	37											
Total revenue – adjusted ($ millions)	38	**$**	$	$	$	$	$	$	$	$	$	$
Non-interest expenses – adjusted ($ millions)	39											
Number of U.S. retail stores as at period end[11]	40											
Average number of full-time equivalent staff	41											

1 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.
2 Includes all Federal Deposit Insurance Corporation (FDIC) covered loans and other ACI loans.
3 PCL on non-performing financial assets represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39.
4 PCL on performing financial assets represents Stage 2 and Stage 1 PCL under IFRS 9 and incurred but not identified PCL under IAS 39.
5 Items of note relate to the charges associated with the Bank's acquisition of Scottrade Bank. Refer to footnote 3 on page 3.
6 Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
7 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 4 on page 3.
8 Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2016, 2017, and 2018.
9 Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
10 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.
11 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 #**	**2018 Q1**	**2017 Q4**	**2017 Q3**	**2017 Q2**	**2017 Q1**	**2016 Q4**	**2016 Q3**	**2016 Q2**	**2016 Q1**	**Full Year 2017**	**Full Year 2016**
Net interest income	1	$	$	$	$	$	$	$	$	$	$	$
Non-interest income	2											
Total revenue[1]	3											
Provision for credit losses – non-performing financial assets[2,3]	4											
– performing financial assets[4]	5											
Non-interest expenses	6											
Income (loss) before income taxes	7											
Provision for (recovery of) income taxes	8											
U.S. Retail Bank net income – reported	9											
Adjustments for items of note, net of income taxes[5]	10											
U.S. Retail Bank – adjusted	11											
Equity in net income of an investment in TD Ameritrade – reported[6]	12											
Adjustments for items of note, net of income taxes[7]	13											
Equity in net income of an investment in TD Ameritrade – adjusted[6]	14											
Net income – adjusted	15											
Net income – reported	16	$	$	$	$	$	$	$	$	$	$	$
Average common equity (US$ billions)	17	$	$	$	$	$	$	$	$	$	$	$
Key Performance Indicators (US$ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[8]	18	$	$	$	$	$	$	$	$	$	$	$
Average loans – personal												
Residential mortgages	19											
Consumer instalment and other personal												
HELOC	20											
Indirect auto	21											
Other	22											
Credit card	23											
Total average loans – personal	24											
Average loans and acceptances – business	25											
Average debt securities at amortized cost	26		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Average debt securities classified as loans	27	n/a										
Average deposits												
Personal	28											
Business	29											
TD Ameritrade insured deposit accounts	30											
Assets under administration	31											
Assets under management	32											
Total revenue – adjusted (US$ millions)	33											
Non-interest expenses – adjusted (US$ millions)	34											

[1] 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.
[2] Includes all FDIC covered loans and other ACI loans.
[3] PCL on non-performing financial assets represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39.
[4] PCL on performing financial assets represents Stage 2 and Stage 1 PCL under IFRS 9 and incurred but not identified PCL under IAS 39.
[5] Items of note relate to the charges associated with the Bank's acquisition of Scottrade Bank. Refer to footnote 3 on page 3.
[6] Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
[7] 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 3.
[8] Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

Wholesale Banking Segment

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2018 Q1**	**2017 Q4**	**2017 Q3**	**2017 Q2**	**2017 Q1**	**2016 Q4**	**2016 Q3**	**2016 Q2**	**2016 Q1**	**Full Year 2017**	**Full Year 2016**
Net interest income (TEB)	1	**$**	$	$	$	$	$	$	$	$	$	$
Non-interest income[1]	2											
Total revenue	3											
Provision for (recovery of) credit losses – non-performing financial assets[2,3,4]	4											
– performing financial assets[2,5]	5											
Non-interest expenses	6											
Income (loss) before income taxes	7											
Provision for (recovery of) income taxes (TEB)	8											
Net income (loss) – reported	9	**$**	$	$	$	$	$	$	$	$	$	$
Average common equity ($ billions)	10	**$**	$	$	$	$	$	$	$	$	$	$
Return on common equity[6,7]	11	**%**	%	%	%	%	%	%	%	%	%	%
Key Performance Indicators **($ billions, except as noted)**												
Common Equity Tier 1 Capital risk-weighted assets[8]	12	**$**	$	$	$	$	$	$	$	$	$	$
Gross drawn[9]	13											
Efficiency ratio	14	**%**	%	%	%	%	%	%	%	%	%	%
Average number of full-time equivalent staff	15											
Trading-Related Income (Loss) (TEB)[10]												
Interest rate and credit	16	**$**	$	$	$	$	$	$	$	$	$	$
Foreign exchange	17											
Equity and other	18											
Total trading-related income (loss)	19	**$**	$	$	$	$	$	$	$	$	$	$

1 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.
2 Effective the first quarter of fiscal 2018, the PCL related to the allowances for credit losses for all three stages are recorded within the respective business segment. Under IAS 39 and prior to November 1, 2017, the PCL related to the incurred but not identified allowance for credit losses related to products in Wholesale Banking was recorded in the Corporate segment.
3 Includes the cost of credit protection incurred in economic hedging the lending portfolio.
4 PCL on non-performing financial assets represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39.
5 PCL on performing financial assets represents Stage 2 and Stage 1 PCL under IFRS 9 and incurred but not identified PCL under IAS 39.
6 Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2016, 2017, and 2018.
7 CVA is included in accordance with OSFI guidance.
8 Amounts are calculated in accordance with the Basel III regulatory framework and are presented based on the "all-in" methodology.
9 Includes gross loans and bankers' acceptances, excluding letters of credit, cash collateral, credit default swaps (CDS) and reserves for the corporate lending business.
10 Includes trading-related income reported in net interest income and non-interest income.

Corporate Segment

RESULTS OF OPERATIONS

($ millions)	**LINE**	**2018**	**2017**				**2016**				**Full Year**	
For the period ended	**#**	**Q1**	**Q4**	**Q3**	**Q2**	**Q1**	**Q4**	**Q3**	**Q2**	**Q1**	**2017**	**2016**
Net interest income (loss)[1,2]	1	$	$	$	$	$	$	$	$	$	$	$
Non-interest income (loss)[2,3]	2											
Total revenue[4]	3											
Provision for credit losses – non-performing financial assets[2,5,6,7]	4											
– performing financial assets[2,5,6,8]	5											
Non-interest expenses	6											
Income (loss) before income taxes and equity in net income of an investment in TD Ameritrade	7											
Provision for (recovery of) income taxes[1]	8											
Equity in net income of an investment in TD Ameritrade	9											
Net income (loss) – reported	10											
Adjustments for items of note, net of income taxes[9]	11											
Net income (loss) – adjusted	12	$	$	$	$	$	$	$	$	$	$	$
Decomposition of Adjustments for Items of Note, Net of Income Taxes[9]												
Amortization of intangibles (Footnote 2)	13	$	$	$	$	$	$	$	$	$	$	$
Dilution gain on Scottrade (Footnote 4)	14											
Loss on sale of the Direct Investing business in Europe (Footnote 5)	15											
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 6)	16											
Impairment of goodwill, non-financial assets, and other charges (Footnote 7)	17											
Total adjustments for items of note	18	$	$	$	$	$	$	$	$	$	$	$
Decomposition of Items included in Net Income (Loss) – Adjusted												
Net corporate expenses	19	$	$	$	$	$	$	$	$	$	$	$
Other	20											
Non-controlling interests	21											
Net income (loss) – adjusted	22	$	$	$	$	$	$	$	$	$	$	$
Average number of full-time equivalent staff	23											

1 Includes the elimination of TEB adjustments reported in Wholesale Banking's results.
2 Business segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.
3 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.
4 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.
5 Provision for credit losses relates to the Bank's U.S. strategic cards portfolio and debt securities residing in the Corporate segment.
6 Effective the first quarter of fiscal 2018, the PCL related to the allowances for credit losses for all three stages are recorded within the respective business segment. Under IAS 39 and prior to November 1, 2017, the PCL related to the incurred but not identified allowance for credit losses related to products in the Canadian Retail and Wholesale Banking segments were recorded in the Corporate segment.
7 PCL on non-performing financial assets represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39.
8 PCL on performing financial assets represents Stage 2 and Stage 1 PCL under IFRS 9 and incurred but not identified PCL under IAS 39.
9 For detailed footnotes to the items of note, refer to page 3.

Net Interest Income and Margin

($ millions, except as noted)	**LINE**	**2018**	**2017**				**2016**				**Full Year**	
For the period ended	**#**	**Q1**	**Q4**	**Q3**	**Q2**	**Q1**	**Q4**	**Q3**	**Q2**	**Q1**	**2017**	**2016**
Interest Income												
Loans	1	**$**	$	$	$	$	$	$	$	$	$	$
Securities	2											
Deposits with banks	3											
Total interest income	4											
Interest Expense												
Deposits	5											
Securitization liabilities	6											
Subordinated notes and debentures	7											
Other	8											
Total interest expense	9											
Net Interest Income	10											
TEB adjustment	11											
Net Interest Income (TEB)	12	**$**	$	$	$	$	$	$	$	$	$	$
Average total assets ($ billions)	13	**$**	$	$	$	$	$	$	$	$	$	$
Average earning assets ($ billions)	14											
Net interest margin as a % of average earning assets	15	**%**	%	%	%	%	%	%	%	%	%	%
~~**Impact on Net Interest Income due to Impaired Loans**~~												
~~Net interest income recognized on impaired debt securities at amortized cost~~	~~16~~	~~**$**~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~
~~Net interest income foregone on impaired loans~~	~~17~~											
~~Recoveries~~	~~18~~											
~~**Total**~~	~~19~~	~~**$**~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~

Non-Interest Income

($ millions) *For the period ended*	LINE \#	2018 Q1	2017 Q4	Q3	Q2	Q1	2016 Q4	Q3	Q2	Q1	Full Year 2017	2016
Investment and Securities Services												
Broker dealer fees and commissions	1	$	$	$	$	$	$	$	$	$	$	$
Full-service brokerage and other securities services	2											
Underwriting and advisory	3											
Investment management fees	4											
Mutual fund management	5											
Trust fees	6											
Total investment and securities services	7											
Credit fees	8											
Net securities gain (loss)	9											
Trading income (loss)	10											
Income (loss) from non-trading financial instruments at fair value through profit or loss	11		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Income (loss) from financial instruments designated at fair value through profit or loss												
~~Trading-related income (loss)~~	~~12~~											
Related to insurance subsidiaries[1]	13											
~~Securitization liabilities~~	~~14~~											
Loan commitments[2]	15											
~~Deposits~~	~~16~~											
Other	17											
Gain (loss) on de-recognition of financial assets at amortized cost	18		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Service charges	19											
Card services	20											
Insurance revenue[1]	21											
Other income												
Foreign exchange – non-trading	22											
Other[3]	23											
Total other income (loss)	24											
Total non-interest income	25	$	$	$	$	$	$	$	$	$	$	$

[1] 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.
[2] The results of the Bank's economic hedges on loan commitments are included in Other income – Other
[3] 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 3.

Non-Interest Expenses

($ millions) *For the period ended*	LINE #	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	Full Year 2017	Full Year 2016
Salaries and Employee Benefits												
Salaries	1	**$**	$	$	$	$	$	$	$	$	$	$
Incentive compensation	2											
Pension and other employee benefits	3											
Total salaries and employee benefits	4											
Occupancy												
Rent	5											
Depreciation and impairment losses	6											
Other	7											
Total occupancy	8											
Equipment												
Rent	9											
Depreciation and impairment losses	10											
Other	11											
Total equipment	12											
Amortization of Other Intangibles												
Software and asset servicing rights	13											
Other	14											
Total amortization of other intangibles	15											
Marketing and Business Development	16											
Restructuring charges	17											
Brokerage-Related Fees	18											
Professional and Advisory Services	19											
Other Expenses[1]												
~~Capital and business taxes~~	~~20~~											
~~Postage~~	~~21~~											
~~Travel and relocation~~	~~22~~											
~~Other[1]~~	~~23~~											
~~Total other expenses~~	~~24~~											
Total non-interest expenses	25	**$**	$	$	$	$	$	$	$	$	$	$

[1] Includes the retailer program partners' share of the U.S. strategic cards portfolio

Balance Sheet

($ millions) *As at*	LINE #	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1
ASSETS										
Cash and due from banks	1	$	$	$	$	$	$	$	$	$
Interest-bearing deposits with banks	2									
Trading loans, securities, and other	3									
Non-trading financial assets at fair value through profit or loss	4									
Derivatives	5									
Financial assets designated at fair value through profit or loss	6									
Financial assets at fair value through other comprehensive income	7		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Available-for-sale securities	8	n/a								
	9									
Held-to-maturity securities	10	n/a								
Debt securities at amortized cost, net of allowance for credit losses	11		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Securities purchased under reverse repurchase agreements	12									
Loans										
Residential mortgages	13									
Consumer instalment and other personal: HELOC	14									
Indirect auto	15									
Other	16									
Credit card	17									
Business and government	18									
Debt securities classified as loans	19	n/a								
	20									
Allowance for loan losses	21									
Loans, net of allowance for loan losses	22									
Other										
Customers' liability under acceptances	23									
Investment in TD Ameritrade	24									
Goodwill	25									
Other intangibles	26									
Land, buildings, equipment, and other depreciable assets	27									
Deferred tax assets	28									
Amounts receivable from brokers, dealers and clients	29									
Other assets	30									
	31									
Total assets	32	$	$	$	$	$	$	$	$	$
LIABILITIES										
Trading deposits	33	$	$	$	$	$	$	$	$	$
Derivatives	34									
Securitization liabilities at fair value	35									
	36									
Deposits										
Personal: Non-term	37									
Term	38									
Banks	39									
Business and government	40									
	41									
Other										
Acceptances	42									
Obligations related to securities sold short	43									
Obligations related to securities sold under repurchase agreements	44									
Securitization liabilities at amortized cost	45									
Amounts payable to brokers, dealers and clients	46									
Insurance-related liabilities	47									
Other liabilities	48									
	49									
Subordinated notes and debentures	50									
Total liabilities	51									
EQUITY										
Shareholders' Equity										
Common shares	52									
Preferred shares	53									
Treasury shares: Common	54									
Preferred	55									
Contributed surplus	56									
Retained earnings	57									
Accumulated other comprehensive income (loss)	58									
	59									
Non-controlling interests in subsidiaries	60									
Total equity	61									
Total liabilities and equity	62	$	$	$	$	$	$	$	$	$

Unrealized Gain (Loss) on Banking Book Equities and Assets Under Administration and Management

($ millions) *As at*	LINE #	2018 Q1	2017 Q4	Q3	Q2	Q1	2016 Q4	Q3	Q2	Q1
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	$	$	$	$	$	$	$	$	$
Unrealized gain (loss)[1]	2									
Unrealized gain (loss) on equity securities at fair value through other comprehensive income[2]	3		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Privately held										
Balance sheet and fair value	4									
Unrealized gain (loss)[1]	5									
Unrealized gain (loss) on equity securities at fair value through other comprehensive income[2]	6		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total banking book equities										
Balance sheet and fair value	7									
Unrealized gain (loss)[1]	8									
Unrealized gain (loss) on equity securities at fair value through other comprehensive income[2]	9		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Assets Under Administration[3]										
U.S. Retail	10	$	$	$	$	$	$	$	$	$
Canadian Retail	11									
Total	12	$	$	$	$	$	$	$	$	$
Assets Under Management										
U.S. Retail	13	$	$	$	$	$	$	$	$	$
Canadian Retail	14									
Total	15	$	$	$	$	$	$	$	$	$

[1] Unrealized gain (loss) on securities designated at fair value through profit or loss are included in the income statement.
[2] Unrealized gain (loss) on publicly traded and privately held securities at fair value through other comprehensive income (IAS 39 - available-for-sale (AFS) securities) are included in other comprehensive income (OCI). Under IFRS 9, the gain (loss) on equity securities at fair value through other comprehensive income are not recycled into net income and realized gain (loss) is reclassified to retained earnings.
[3] 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 #	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	Full Year 2017	Full Year 2016
Goodwill												
Balance at beginning of period	1	$	$	$	$	$	$	$	$	$	$	$
Additions	2											
Foreign currency translation adjustments and other	3											
Balance at end of period	4	$	$	$	$	$	$	$	$	$	$	$
Other Intangibles[1]												
Balance at beginning of period	5	$	$	$	$	$	$	$	$	$	$	$
Additions	6											
Amortized in the period	7											
Foreign currency translation adjustments and other	8											
Balance at end of period	9	$	$	$	$	$	$	$	$	$	$	$
Deferred Tax Liability on Other Intangibles												
Balance at beginning of period	10	$	$	$	$	$	$	$	$	$	$	$
Recognized in the period	11											
Foreign currency translation adjustments and other	12											
Balance at end of period	13	$	$	$	$	$	$	$	$	$	$	$
Net Other Intangibles Closing Balance	14	$	$	$	$	$	$	$	$	$	$	$
Total Goodwill and Net Other Intangibles Closing Balance	15	$	$	$	$	$	$	$	$	$	$	$
Restructuring Charges												
Balance at beginning of period	16	$	$	$	$	$	$	$	$	$	$	$
Additions	17											
Amount used	18											
Release of unused amounts	19											
Foreign currency translation adjustments and other	20											
Balance at end of period	21	$	$	$	$	$	$	$	$	$	$	$

[1] Excludes the balance and amortization of software and asset servicing rights, which are otherwise included in other intangibles.

Loans Managed[1,2,3,4]

($ millions) *As at*	LINE #	2018 Q1			2017 Q4			2017 Q3		
Type of Loan		**Gross loans**	**Gross impaired loans[5]**	**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	1	**$**	**$**	**$**	$	$	$	$	$	$
Consumer instalment and other personal	2									
Credit card	3									
Business and government[6]	4									
Total loans managed	5									
Less: Loans securitized and sold to third parties										
Residential mortgages[7]	6									
Business and government	7									
Total loans securitized and sold to third parties	8									
Total loans managed, net of loans securitized	9	**$**	**$**	**$**	$	$	$	$	$	$

		2017 Q2			2017 Q1			2016 Q4		
Type of Loan		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	$	$	$	$	$	$	$	$	$
Consumer instalment and other personal	11									
Credit card	12									
Business and government[6]	13									
Total loans managed	14									
Less: Loans securitized and sold to third parties										
Residential mortgages[7]	15									
Business and government	16									
Total loans securitized and sold to third parties	17									
Total loans managed, net of loans securitized	18	$	$	$	$	$	$	$	$	$

		2016 Q3			2016 Q2			2016 Q1		
Type of Loan		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	$	$	$	$	$	$	$	$	$
Consumer instalment and other personal	20									
Credit card	21									
Business and government[6]	22									
Total loans managed	23									
Less: Loans securitized and sold to third parties										
Residential mortgages[7]	24									
Business and government	25									
Total loans securitized and sold to third parties	26									
Total loans managed, net of loans securitized	27	$	$	$	$	$	$	$	$	$

1 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.
2 Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).
3 Amounts include securitized mortgages that remain on balance sheet under IFRS.
4 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.
5 Under IFRS 9, loans are considered impaired when they meet the definition of default or when there is an objective evidence of impairment. Refer to Note 2 of the Bank's first quarter 2018 Interim Consolidated Financial Statements.
6 Includes additional securitized commercial loans.
7 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 [1]

($ millions, except as noted) *As at*	LINE #	2018 Q1				2017 Q4				2017 Q3			
By Industry Sector													
Personal		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[2]	1	$	$	$	$	$	$	$	$	$	$	$	$
Consumer instalment and other personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government[2]													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Other Loans													
Debt securities at amortized cost[3]	28												
Acquired credit-impaired loans[4]	29												
Total other loans	30												
Total Gross Loans and Acceptances	31	$	$	$	$	$	$	$	$	$	$	$	$
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[2]	32	%	%	%	%	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	33												
Indirect auto	34												
Other	35												
Credit card	36												
Total personal	37												
Business and Government[2]	38												
Other Loans													
Debt securities at amortized cost[3]	39												
Acquired credit-impaired loans[4]	40												
Total other loans	41												
Total Gross Loans and Acceptances	42	%	%	%	%	%	%	%	%	%	%	%	%

[1] Primarily based on the geographic location of the customer's address.
[2] 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.
[3] Prior to November 1, 2017, debt securities were classified as loans under IAS 39.
[4] Includes all FDIC covered loans and other ACI loans.

Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted) *As at*	LINE #	2017 Q2				2017 Q1				2016 Q4			
By Industry Sector **Personal**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[2]	1	$	$	$	$	$	$	$	$	$	$	$	$
Consumer instalment and other personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government[2]													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Other Loans													
Debt securities classified as loans	28												
Acquired credit-impaired loans[3]	29												
Total other loans	30												
Total Gross Loans and Acceptances	31	$	$	$	$	$	$	$	$	$	$	$	$
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[2]	32	%	%	%	%	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	33												
Indirect auto	34												
Other	35												
Credit card	36												
Total personal	37												
Business and Government[2]	38												
Other Loans													
Debt securities classified as loans	39												
Acquired credit-impaired loans[3]	40												
Total other loans	41												
Total Gross Loans and Acceptances	42	%	%	%	%	%	%	%	%	%	%	%	%

[1] Primarily based on the geographic location of the customer's address.
[2] 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.
[3] Includes all FDIC covered loans and other ACI loans.

Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted) *As at*	LINE #	2016 Q3				2016 Q2				2016 Q1			
By Industry Sector													
Personal		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[2]	1	$	$	$	$	$	$	$	$	$	$	$	$
Consumer instalment and other personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government[2]													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Other Loans													
Debt securities classified as loans	28												
Acquired credit-impaired loans[3]	29												
Total other loans	30												
Total Gross Loans and Acceptances	31	$	$	$	$	$	$	$	$	$	$	$	$
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[2]	32	%	%	%	%	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	33												
Indirect auto	34												
Other	35												
Credit card	36												
Total personal	37												
Business and Government[2]	38												
Other Loans													
Debt securities classified as loans	39												
Acquired credit-impaired loans[3]	40												
Total other loans	41												
Total Gross Loans and Acceptances	42	%	%	%	%	%	%	%	%	%	%	%	%

[1] Primarily based on the geographic location of the customer's address.
[2] 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.
[3] Includes all FDIC covered loans and other ACI loans.

Impaired Loans[1,2]

($ millions, except as noted)	LINE	2018	2017				2016				Full Year	
As at	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	2016
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Impaired loans at beginning of period	1	**$**	$	$	$	$	$	$	$	$	$	$
Classified as impaired during the period												
Canadian Retail[3]	2											
U.S. Retail – in USD[3]	3											
– foreign exchange[3]	4											
	5											
Wholesale Banking[3]	6											
Total classified as impaired during the period	7											
Transferred to not impaired during the period	8											
Net repayments	9											
Disposals of loans	10											
Net classified as impaired during the period	11											
Amounts written off	12											
Recoveries of loans and advances previously written off	13											
Exchange and other movements	14											
Change during the period	15											
Total Gross Impaired Loans – Balance at End of Period	16	**$**	$	$	$	$	$	$	$	$	$	$
GROSS IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Canadian Retail	17	**$**	$	$	$	$	$	$	$	$	$	$
U.S. Retail – in USD	18											
– foreign exchange	19											
	20											
Wholesale Banking	21											
Total Gross Impaired Loans	22	**$**	$	$	$	$	$	$	$	$	$	$
NET IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Canadian Retail	23	**$**	$	$	$	$	$	$	$	$	$	$
U.S. Retail – in USD	24											
– foreign exchange	25											
	26											
Wholesale Banking	27											
Total Net Impaired Loans	28	**$**	$	$	$	$	$	$	$	$	$	$
Net Impaired Loans as a % of Net Loans and Acceptances	29	**%**	%	%	%	%	%	%	%	%	**%**	%

[1] Includes customers' liability under acceptances.
[2] Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).
[3] Under IFRS 9, loans are considered credit-impaired and migrate to Stage 3 when they are 90 days or more past due for retail exposures (including Canadian government-insured real estate personal loans), rated BRR 9 for non-retail exposures, or when there is objective evidence that there has been a deterioration of credit quality to the extent the Bank no longer has reasonable assurance as to the timely collection of the full amount of principal and interest.

Impaired Loans and Acceptances by Industry Sector and Geographic Location[1]

($ millions, except as noted) *As at*	LINE #	2018 Q1				2017 Q4				2017 Q3			
By Industry Sector **Personal**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	**$**	**$**	**$**	**$**	$	$	$	$	$	$	$	$
Consumer instalment and other personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Total Gross Impaired Loans[2]	28	**$**	**$**	**$**	**$**	$	$	$	$	$	$	$	$
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	**%**	**%**	**%**	**%**	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	30												
Indirect auto	31												
Other	32												
Credit card	33												
Total personal	34												
Business and Government	35												
Total Gross Impaired Loans[2]	36	**%**	**%**	**%**	**%**	%	%	%	%	%	%	%	%

[1] Primarily based on the geographic location of the customer's address.
[2] Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted)	LINE	2017				2017				2016			
As at	#	Q2				Q1				Q4			
By Industry Sector													
Personal		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	$	$	$	$	$	$	$	$	$	$	$	$
Consumer instalment and other personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Total Gross Impaired Loans[2]	28	$	$	$	$	$	$	$	$	$	$	$	$
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	%	%	%	%	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	30												
Indirect auto	31												
Other	32												
Credit card	33												
Total personal	34												
Business and Government	35												
Total Gross Impaired Loans[2]	36	%	%	%	%	%	%	%	%	%	%	%	%

[1] Primarily based on the geographic location of the customer's address.
[2] Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted) *As at*	LINE #	2016 Q3				2016 Q2				2016 Q1			
By Industry Sector **Personal**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	$	$	$	$	$	$	$	$	$	$	$	$
Consumer instalment and other personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Total Gross Impaired Loans[2]	28	$	$	$	$	$	$	$	$	$	$	$	$
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	%	%	%	%	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	30												
Indirect auto	31												
Other	32												
Credit card	33												
Total personal	34												
Business and Government	35												
Total Gross Impaired Loans[2]	36	%	%	%	%	%	%	%	%	%	%	%	%

[1] Primarily based on the geographic location of the customer's address.
[2] Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).

Allowance for Loan Losses (Under IFRS 9)

($ millions) *As at*	LINE #	2018 Q1
STAGE 3 ALLOWANCE FOR LOAN LOSSES (CREDIT-IMPAIRED FINANCIAL ASSETS)		
Change in Stage 3 allowance for loan losses (credit-impaired financial assets)		
Allowance at beginning of period	1	$
Stage 3 provision for loan losses (credit-impaired financial assets)		
Transfer to Stage 1	2	
Transfer to Stage 2	3	
Transfer to Stage 3	4	
Net remeasurements due to transfers	5	
New originations or purchases	6	
Net repayments (draws)	7	
Derecognition of financial assets (excluding write-offs and disposals)	8	
Change to risk parameters	9	
Total Stage 3 provision for loan losses (credit-impaired financial assets)	10	
Write-offs	11	
Recoveries	12	
Disposals	13	
Foreign exchange and other adjustments	14	
Balance at end of period	15	
ACQUIRED CREDIT-IMPAIRED LOANS		
Change in allowance for loan losses (credit-impaired financial assets)		
Allowance at beginning of period	16	
Provision for loan losses (credit-impaired financial assets)		
New originations or purchases	17	
Net repayments (draws)	18	
Derecognition of financial assets (excluding write-offs and disposals)	19	
Change to risk parameters	20	
Total provision for credit losses	21	
Write-offs	22	
Recoveries	23	
Disposals	24	
Foreign exchange and other adjustments	25	
Balance at end of period	26	
STAGE 2 ALLOWANCE FOR LOAN LOSSES		
Change in Stage 2 allowance for loan losses		
Allowance at beginning of period	27	
Stage 2 provision for loan losses		
Transfer to Stage 1	28	
Transfer to Stage 2	29	
Transfer to Stage 3	30	
Net remeasurements due to transfers	31	
New originations or purchases	32	
Net repayments (draws)	33	
Derecognition of financial assets (excluding disposals)	34	
Change to risk parameters	35	
Total for Stage 2 provision for loan losses	36	
Disposals	37	
Foreign exchange and other adjustments	38	
Balance at end of period	39	
STAGE 1 ALLOWANCE FOR LOAN LOSSES		
Change in Stage 1 allowance for loan losses		
Allowance at beginning of period	40	
Stage 1 provision for loan losses		
Transfer to Stage 1	41	
Transfer to Stage 2	42	
Transfer to Stage 3	43	
Net remeasurements due to transfers	44	
New originations or purchases	45	
Net repayments (draws)	46	
Derecognition of financial assets (excluding disposals)	47	
Change to risk parameters	48	
Total Stage 1 provision for loan losses	49	
Disposals	50	
Foreign exchange and other adjustments	51	
Balance at end of period	52	
Allowance for loan losses at end of period	53	
Consisting of:		
Allowance for loan losses	54	
Canada	55	
United States	56	
Other international	57	
Total allowance for loan losses	58	
Allowance for credit losses for off-balance sheet instruments	59	
Allowance for loan losses at end of period	60	$

Allowance for Credit Losses (Under IAS 39)

($ millions) *As at*	LINE #	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	Full Year 2017	Full Year 2016
COUNTERPARTY-SPECIFIC ALLOWANCE											
Change in Allowance for Credit Losses – Counterparty-Specific											
Impairment allowances at beginning of period	1	$	$	$	$	$	$	$	$	$	$
Charge to the income statement – counterparty-specific	2										
Amounts written off	3										
Recoveries of amounts written off in previous periods	4										
Disposals of loans	5										
Exchange and other movements	6										
Balance at end of period	7										
COLLECTIVELY ASSESSED ALLOWANCE											
Change in Allowance for Credit Losses – Individually Insignificant											
Impairment allowances at beginning of period	8										
Charge to the income statement – individually insignificant	9										
Amounts written off	10										
Recoveries of amounts written off in previous periods	11										
Disposals of loans	12										
Exchange and other movements	13										
Balance at end of period	14										
Change in Allowance for Credit Losses – Incurred but not Identified											
Impairment allowances at beginning of period	15										
Charge to the income statement – incurred but not identified	16										
Disposals of loans	17										
Exchange and other movements	18										
Balance at end of period	19										
Allowance for credit losses at end of period	20										
Consisting of:											
Allowance for loan losses											
Canada	21										
United States	22										
Other International	23										
Total allowance for loan losses	24										
Allowance for credit losses for off-balance sheet instruments	25										
Allowance for credit losses at end of period	26	$	$	$	$	$	$	$	$	$	$

Allowance for Loan Losses by Industry Sector and Geographic Location (Under IFRS 9)[1]

($ millions, except as noted) *As at*	LINE #	2018 Q1			
By Industry Sector			United		
Stage 3 allowance for loan losses (credit impaired financial assets)[2]		Canada	States	Int'l	Total
Personal					
Residential mortgages	1	$	$	$	$
Consumer instalment and other personal					
HELOC	2				
Indirect auto	3				
Other	4				
Credit card	5				
Total personal	6				
Business and Government					
Real estate					
Residential	7				
Non-residential	8				
Total real estate	9				
Agriculture	10				
Automotive	11				
Financial	12				
Food, beverage, and tobacco	13				
Forestry	14				
Government, public sector entities, and education	15				
Health and social services	16				
Industrial construction and trade contractors	17				
Metals and mining	18				
Pipelines, oil, and gas	19				
Power and utilities	20				
Professional and other services	21				
Retail sector	22				
Sundry manufacturing and wholesale	23				
Telecommunications, cable, and media	24				
Transportation	25				
Other	26				
Total business and government	27				
Other Loans					
Acquired credit-impaired loans	28				
Total other loans	29				
Total Stage 3 allowance for loan losses (credit impaired financial assets)	30				
Stage 1 and Stage 2 allowance for loan losses					
Personal	31				
Business and Government	32				
Total Stage 1 and Stage 2 allowance for loan losses	33				
Allowance for loan losses – On-Balance Sheet Loans	34				
Allowance for loan losses – Off-Balance Sheet Instruments	35				
Total allowance for loan losses	36	$	$	$	$
Stage 3 allowance for loan losses (credit impaired financial assets) as a % of Gross Impaired Loans[3]					
Personal					
Residential mortgages	37	%	%	%	%
Consumer instalment and other personal					
HELOC	38				
Indirect auto	39				
Other	40				
Credit card	41				
Total personal	42				
Business and Government	43				
Total Stage 3 allowance for loan losses (credit impaired financial assets)[3]	44	%	%	%	%
Total allowance for loan losses as a % of gross loans and acceptances[3]	45	%	%	%	%

[1] Primarily based on the geographic location of the customer's address.
[2] Includes all FDIC covered loans and other ACI loans.
[3] Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).

Allowance for Credit Losses by Industry Sector and Geographic Location (Under IAS 39)[1]

($ millions, except as noted) *As at*	LINE #	2017 Q4				2017 Q3				2017 Q2			
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$	$	$	$	$	$	$	$	$	$	$	$
Consumer instalment and other personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Other Loans													
Debt securities classified as loans	28												
Acquired credit-impaired loans[2]	29												
Total other loans	30												
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31												
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32												
Consumer instalment and other personal													
HELOC	33												
Indirect auto	34												
Other	35												
Credit card	36												
Total personal	37												
Business and Government	38												
Other Loans													
Debt securities classified as loans	39												
Total other loans	40												
Total Allowance for Credit Losses – Incurred but Not Identified	41												
Allowance for Loan Losses – On-Balance Sheet Loans	42												
Allowances for Credit Losses – Off-Balance Sheet Instruments	43												
Total Allowance for Credit Losses	44	$	$	$	$	$	$	$	$	$	$	$	$
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[3]													
Personal													
Residential mortgages	45	%	%	%	%	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	46												
Indirect auto	47												
Other	48												
Credit card	49												
Total personal	50												
Business and Government	51												
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[3]	52	%	%	%	%	%	%	%	%	%	%	%	%
Total allowance for credit losses as a % of gross loans and acceptances[3]	53	%	%	%	%	%	%	%	%	%	%	%	%

1 Primarily based on the geographic location of the customer's address.
2 Includes all FDIC covered loans and other ACI loans.
3 Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).

Allowance for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)[1]

($ millions, except as noted) *As at*	**LINE #**	**2017 Q1**				**2016 Q4**				**2016 Q3**			
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$	$	$	$	$	$	$	$	$	$	$	$
Consumer instalment and other personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Other Loans													
Debt securities classified as loans	28												
Acquired credit-impaired loans[2]	29												
Total other loans	30												
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31												
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32												
Consumer instalment and other personal													
HELOC	33												
Indirect auto	34												
Other	35												
Credit card	36												
Total personal	37												
Business and Government	38												
Other Loans													
Debt securities classified as loans	39												
Total other loans	40												
Total Allowance for Credit Losses – Incurred but Not Identified	41												
Allowance for Loan Losses – On-Balance Sheet Loans	42												
Allowances for Credit Losses – Off-Balance Sheet Instruments	43												
Total Allowance for Credit Losses	44	$	$	$	$	$	$	$	$	$	$	$	$
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[3]													
Personal													
Residential mortgages	45	%	%	%	%	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	46												
Indirect auto	47												
Other	48												
Credit card	49												
Total personal	50												
Business and Government	51												
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[3]	52	%	%	%	%	%	%	%	%	%	%	%	%
Total allowance for credit losses as a % of gross loans and acceptances[3]	53	%	%	%	%	%	%	%	%	%	%	%	%

1 Primarily based on the geographic location of the customer's address.

2 Includes all FDIC covered loans and other ACI loans.

3 Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).

Allowance for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)[1]

($ millions, except as noted) *As at*	**LINE #**	**2016 Q2**				**2016 Q1**			
By Industry Sector									
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal									
Residential mortgages	1	$	$	$	$	$	$	$	$
Consumer instalment and other personal									
HELOC	2								
Indirect auto	3								
Other	4								
Credit card	5								
Total personal	6								
Business and Government									
Real estate									
Residential	7								
Non-residential	8								
Total real estate	9								
Agriculture	10								
Automotive	11								
Financial	12								
Food, beverage, and tobacco	13								
Forestry	14								
Government, public sector entities, and education	15								
Health and social services	16								
Industrial construction and trade contractors	17								
Metals and mining	18								
Pipelines, oil, and gas	19								
Power and utilities	20								
Professional and other services	21								
Retail sector	22								
Sundry manufacturing and wholesale	23								
Telecommunications, cable, and media	24								
Transportation	25								
Other	26								
Total business and government	27								
Other Loans									
Debt securities classified as loans	28								
Acquired credit-impaired loans[2]	29								
Total other loans	30								
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31								
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans									
Personal									
Residential mortgages	32								
Consumer instalment and other personal									
HELOC	33								
Indirect auto	34								
Other	35								
Credit card	36								
Total personal	37								
Business and Government	38								
Other Loans									
Debt securities classified as loans	39								
Total other loans	40								
Total Allowance for Credit Losses – Incurred but Not Identified	41								
Allowance for Loan Losses – On-Balance Sheet Loans	42								
Allowances for Credit Losses – Off-Balance Sheet Instruments	43								
Total Allowance for Credit Losses	44	$	$	$	$	$	$	$	$
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[3]									
Personal									
Residential mortgages	45	%	%	%	%	%	%	%	%
Consumer instalment and other personal									
HELOC	46								
Indirect auto	47								
Other	48								
Credit card	49								
Total personal	50								
Business and Government	51								
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[3]	52	%	%	%	%	%	%	%	%
Total allowance for credit losses as a % of gross loans and acceptances[3]	53	%	%	%	%	%	%	%	%

1 Primarily based on the geographic location of the customer's address.
2 Includes all FDIC covered loans and other ACI loans.
3 Excludes ACI loans and debt securities at amortized cost (under IAS 39, debt securities were classified as loans).

Provision for Loan/Credit Losses[1]

($ millions) *For the period ended*	LINE #	2018 Q1	2017 Q4	Q3	Q2	Q1	2016 Q4	Q3	Q2	Q1	Full Year 2017	2016
PROVISION FOR LOAN/CREDIT LOSSES[2]												
Stage 3 (non-performing financial assets)												
Canadian Retail	1	**$**	$	$	$	$	$	$	$	$	$	$
U.S. Retail	2											
Wholesale Banking	3											
Corporate	4											
Total provision for credit losses – Stage 3	5											
Stage 1 and Stage 2 (performing financial assets)												
Canadian Retail	6											
U.S. Retail	7											
Wholesale Banking	8											
Corporate	9											
Total provision for credit losses – Stage 1 and Stage 2	10											
Total provision for credit losses	11	**$**	$	$	$	$	$	$	$	$	$	$
TOTAL PROVISION FOR LOAN/CREDIT LOSSES BY SEGMENT												
Canadian Retail	12	**$**	$	$	$	$	$	$	$	$	$	$
U.S. Retail – in USD	13											
– foreign exchange	14											
	15											
Wholesale Banking[3]	16											
Corporate												
U.S. strategic cards portfolio[4] – in USD	17											
– foreign exchange	18											
Wholesale Banking – CDS[3]	19											
Increase/(reduction) of allowance for incurred but not identifiable credit losses[5]	20	**n/a**										
Total Corporate	21											
Total Provision for Credit Losses	22	**$**	$	$	$	$	$	$	$	$	$	$

[1] Includes provision for off-balance sheet positions.
[2] Effective the first quarter of fiscal 2018, results have been prepared in accordance with IFRS 9.
[3] Premiums on CDS recorded in PCL for Wholesale Banking are reclassified to trading income in the Corporate segment.
[4] The retailer program partners' share of the U.S. strategic cards portfolio's PCL.
[5] Under IAS 39, the incurred but not identified PCL was included in the Corporate segment results for management reporting.

Provision for Loan Losses by Industry Sector and Geographic Location (Under IFRS 9)[1,2,3]

($ millions, except as noted) *For the period ended*	LINE #	2018 Q1			
By Industry Sector			United		
Stage 3 provision for loan losses (credit-impaired financial assets)		Canada	States	Int'l	Total
Personal					
Residential mortgages	1	$	$	$	$
Consumer Instalment and Other Personal					
HELOC	2				
Indirect auto	3				
Other	4				
Credit card	5				
Total personal	6				
Business and Government					
Real estate					
Residential	7				
Non-residential	8				
Total real estate	9				
Agriculture	10				
Automotive	11				
Financial	12				
Food, beverage, and tobacco	13				
Forestry	14				
Government, public sector entities, and education	15				
Health and social services	16				
Industrial construction and trade contractors	17				
Metals and mining	18				
Pipelines, oil, and gas	19				
Power and utilities	20				
Professional and other services	21				
Retail sector	22				
Sundry manufacturing and wholesale	23				
Telecommunications, cable, and media	24				
Transportation	25				
Other	26				
Total business and government	27				
Other Loans					
Acquired credit-impaired loans[4]	28				
Total other loans	29				
Total Stage 3 provision for loan losses (credit-impaired financial assets)	30				
Stage 1 and Stage 2 provision for loan losses					
Personal, business and government	31				
Total Stage 1 and Stage 2 provision for loan losses	32				
Stage 3 provision for loan losses (credit-impaired financial assets) as a % of Average Net Loans and Acceptances					
Personal					
Residential mortgages	33	%	%	%	%
Consumer instalment and other personal					
HELOC	34				
Indirect auto	35				
Other	36				
Credit card	37				
Total personal	38				
Business and Government	39				
Total Stage 3 provision for loan losses (credit-impaired financial assets)	40				
Total Stage 3 provision for loan losses (credit-impaired financial assets) Excluding Other Loans	41				
Total Provision for Loan Losses as a % of Average Net Loans and Acceptances					
Total Provision for Loan Losses	42	%	%	%	%
Total Provision for Loan Losses Excluding Other Loans	43				

[1] Primarily based on the geographic location of the customer's address.
[2] Includes provision for off-balance sheet positions.
[3] Excludes provision for credit losses on debt securities.
[4] Includes all FDIC covered loans and other ACI loans.

Provision for Credit Losses by Industry Sector and Geographic Location (Under IAS 39)[1,2]

($ millions, except as noted) *For the period ended*	LINE #	2017 Q4				2017 Q3				2017 Q2			
By Industry Sector													
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$	$	$	$	$	$	$	$	$	$	$	$
Consumer Instalment and Other Personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Other Loans													
Debt securities classified as loans	28												
Acquired credit-impaired loans[3]	29												
Total other loans	30												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31												
Provisions for Credit Losses – Incurred but not Identified													
Personal, business and government	32												
Other Loans													
Debt securities classified as loans	33												
Total other loans	34												
Total Provisions for Credit Losses – Incurred but not Identified	35												
Total Provision for Credit Losses	36	$	$	$	$	$	$	$	$	$	$	$	$
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	37	%	%	%	%	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	38												
Indirect auto	39												
Other	40												
Credit card	41												
Total personal	42												
Business and Government	43												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	%	%	%	%	%	%	%	%	%	%	%	%
Total Provision for Loan Losses as a % of Average Net Loans and Acceptances													
Total Provision for Loan Losses	46	%	%	%	%	%	%	%	%	%	%	%	%
Total Provision for Loan Losses Excluding Other Loans	47												

[1] Primarily based on the geographic location of the customer's address.
[2] Includes provision for off-balance sheet positions.
[3] Includes all FDIC covered loans and other ACI loans.

Provision for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)[1,2]

($ millions, except as noted) *For the period ended*	**LINE #**	**2017 Q1**				**2016 Q4**				**2016 Q3**			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Personal													
Residential mortgages	1	$	$	$	$	$	$	$	$	$	$	$	$
Consumer Instalment and Other Personal													
HELOC	2												
Indirect auto	3												
Other	4												
Credit card	5												
Total personal	6												
Business and Government													
Real estate													
Residential	7												
Non-residential	8												
Total real estate	9												
Agriculture	10												
Automotive	11												
Financial	12												
Food, beverage, and tobacco	13												
Forestry	14												
Government, public sector entities, and education	15												
Health and social services	16												
Industrial construction and trade contractors	17												
Metals and mining	18												
Pipelines, oil, and gas	19												
Power and utilities	20												
Professional and other services	21												
Retail sector	22												
Sundry manufacturing and wholesale	23												
Telecommunications, cable, and media	24												
Transportation	25												
Other	26												
Total business and government	27												
Other Loans													
Debt securities classified as loans	28												
Acquired credit-impaired loans[3]	29												
Total other loans	30												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31												
Provisions for Credit Losses – Incurred but not Identified													
Personal, business and government	32												
Other Loans													
Debt securities classified as loans	33												
Total other loans	34												
Total Provisions for Credit Losses – Incurred but not Identified	35												
Total Provision for Credit Losses	36	$	$	$	$	$	$	$	$	$	$	$	$
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	37	%	%	%	%	%	%	%	%	%	%	%	%
Consumer instalment and other personal													
HELOC	38												
Indirect auto	39												
Other	40												
Credit card	41												
Total personal	42												
Business and Government	43												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	%	%	%	%	%	%	%	%	%	%	%	
Total Provision for Loan Losses as a % of Average Net Loans and Acceptances													
Total Provision for Loan Losses	46	%	%	%	%	%	%	%	%	%	%	%	%
Total Provision for Loan Losses Excluding Other Loans	47												

[1] Primarily based on the geographic location of the customer's address.
[2] Includes provision for off-balance sheet positions.
[4] Includes all FDIC covered loans and other ACI loans.

Provision for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)[1,2]

($ millions, except as noted) *For the period ended*	LINE #	2016 Q2				2016 Q1			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant									
Personal									
Residential mortgages	1	$	$	$	$	$	$	$	$
Consumer Instalment and Other Personal									
HELOC	2								
Indirect auto	3								
Other	4								
Credit card	5								
Total personal	6								
Business and Government									
Real estate									
Residential	7								
Non-residential	8								
Total real estate	9								
Agriculture	10								
Automotive	11								
Financial	12								
Food, beverage, and tobacco	13								
Forestry	14								
Government, public sector entities, and education	15								
Health and social services	16								
Industrial construction and trade contractors	17								
Metals and mining	18								
Pipelines, oil, and gas	19								
Power and utilities	20								
Professional and other services	21								
Retail sector	22								
Sundry manufacturing and wholesale	23								
Telecommunications, cable, and media	24								
Transportation	25								
Other	26								
Total business and government	27								
Other Loans									
Debt securities classified as loans	28								
Acquired credit-impaired loans[3]	29								
Total other loans	30								
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31								
Provisions for Credit Losses – Incurred but not Identified									
Personal, business and government	32								
Other Loans									
Debt securities classified as loans	33								
Total other loans	34								
Total Provisions for Credit Losses – Incurred but not Identified	35								
Total Provision for Credit Losses	36	$	$	$	$	$	$	$	$
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances									
Personal									
Residential mortgages	37	%	%	%	%	%	%	%	%
Consumer instalment and other personal									
HELOC	38								
Indirect auto	39								
Other	40								
Credit card	41								
Total personal	42								
Business and Government	43								
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44								
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	%	%	%	%	%	%	%	%
Total Provision for Loan Losses as a % of Average Net Loans and Acceptances									
Total Provision for Loan Losses	46	%	%	%	%	%	%	%	%
Total Provision for Loan Losses Excluding Other Loans	47								

[1] Primarily based on the geographic location of the customer's address.
[2] Includes provision for off-balance sheet positions.
[3] Includes all FDIC covered loans and other ACI loans.

Analysis of Change in Equity

($ millions, except as noted) *For the period ended*	LINE #	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	Full Year 2017	Full Year 2016
Common Shares												
Balance at beginning of period	1	$	$	$	$	$	$	$	$	$	$	$
Issued												
Options	2											
Dividend reinvestment plan	3											
Purchase of shares for cancellation	4											
Balance at end of period	5											
Preferred Shares												
Balance at beginning of period	6											
Issue of shares	7											
Redemption of shares	8											
Balance at end of period	9											
Treasury Shares – Common												
Balance at beginning of period	10											
Purchase of shares	11											
Sale of shares	12											
Balance at end of period	13											
Treasury Shares – Preferred												
Balance at beginning of period	14											
Purchase of shares	15											
Sale of shares	16											
Balance at end of period	17											
Contributed Surplus												
Balance at beginning of period	18											
Net premium (discount) on treasury shares	19											
Stock options expensed	20											
Stock options exercised	21											
Other	22											
Balance at end of period	23											
Retained Earnings												
Balance at beginning of period	24											
Impact of adoption of IFRS 9	25		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net income	26											
Dividends												
Common	27											
Preferred	28											
Share issue expenses and others	29											
Net premium on repurchase of common shares Net	30											
premium on redemption of preferred shares	31											
Actuarial gains (losses) on employee benefit plans	32											
Realized gains (losses) on equity securities at fair value through other comprehensive income	33		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at end of period	34											
Accumulated Other Comprehensive Income (loss)												
Balance at beginning of period	35											
Impact of adoption of IFRS 9	36		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net change in unrealized gains (losses) on debt securities at fair value through other comprehensive income	37		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net change in allowance for credit losses on debt securities at fair value through other comprehensive income	38		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Reclassification to earnings of net losses (gains) in respect of debt securities at fair value through other comprehensive income	39		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net change in unrealized gains (losses) on equity securities at fair value through other comprehensive income	40		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net change in unrealized gains (losses) on AFS securities	41	**n/a**										
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	42											
Net change in gains (losses) on derivatives designated as cash flow hedges	43											
Balance at end of period	44											
Non-Controlling Interests in Subsidiaries	45											
Total Equity	46	$	$	$	$	$	$	$	$	$	$	$

Analysis of Change in Equity (continued)

($ millions, except as noted) *For the period ended*	LINE #	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	Full Year 2017	Full Year 2016
NUMBER OF COMMON SHARES OUTSTANDING (thousands)[1]												
Balance at beginning of period	47											
Issued												
Options	48											
Dividend reinvestment plan	49											
Purchase of shares for cancellation	50											
Impact of treasury shares	51											
Balance at end of period	52											

[1] 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) *For the period ended*	LINE #	2018 Q1	2017 Q4	Q3	Q2	Q1	2016 Q4	Q3	Q2	Q1	Full Year 2017	2016
Unrealized Gains (Losses) on Debt Securities at Fair Value through Other Comprehensive Income												
Balance at beginning of period	1	$	$ n/a	$ n/a	$ n/a	$ n/a	$ n/a	$ n/a	$ n/a	$ n/a	$ n/a	$ n/a
Impact of adoption of IFRS 9	2		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Change in unrealized gains (losses)	3		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Change in allowance for expected credit losses on debt securities			n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
at fair value through other comprehensive income	4		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Reclassification to earnings of losses (gains)	5		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net change for the period	6		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at end of period	7		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Unrealized Gains (Losses) on Available-for-Sale Securities												
Balance at beginning of period	8	**n/a**										
Change in unrealized gains (losses)	9	**n/a**										
Reclassification to earnings of losses (gains)	10	**n/a**										
Net change for the period	11	**n/a**										
Balance at end of period	12	**n/a**										
Unrealized Gains (Losses) on Equity Securities at Fair Value through Other Comprehensive Income												
Balance at beginning of period	13		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Impact of adoption of IFRS 9	14		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Change in unrealized gains (losses)	15		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Reclassification to retained earnings of losses (gains)	16		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net change for the period	17		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at end of period	18		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities												
Balance at beginning of period	19											
Investment in foreign operations	20											
Reclassification to earnings of net losses (gains) on investment in foreign operations	21											
Hedging activities	22											
Reclassification to earnings of net losses (gains) on hedges of investments in foreign operations	23											
Recovery of (provision for) income taxes	24											
Net change for the period	25											
Balance at end of period	26											
Gains (losses) on Derivatives Designated as Cash Flow Hedges												
Balance at beginning of period	27											
Change in gains (losses)	28											
Reclassification to earnings of losses (gains)	29											
Net change for the period	30											
Balance at end of period	31											
Accumulated Other Comprehensive Income at End of Period	32	$	$	$	$	$	$	$	$	$	$	$

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

($ millions)	LINE	2018	2017				2016				Full Year	
For the period ended	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	2016
NON-CONTROLLING INTERESTS IN SUBSIDIARIES												
Balance at beginning of period	1	**$**	$	$	$	$	$	$	$	$	$	$
On account of income	2											
On account of redemption of REIT preferred shares	3											
Foreign exchange and other adjustments	4											
Balance at end of period	5	**$**	$	$	$	$	$	$	$	$	$	$
INVESTMENT IN TD AMERITRADE												
Balance at beginning of period	6	**$**	$	$	$	$	$	$	$	$	$	$
Increase in reported investment through direct ownership	7											
Dilution gain on the Scottrade transaction	8											
Decrease in reported investment through dividends received	9											
Equity in net income, net of income taxes	10											
Foreign exchange and other adjustments	11											
Balance at end of period	12	**$**	$	$	$	$	$	$	$	$	$	$

Acronyms

Acronym	Definition	Acronym	Definition
ACI	Acquired Credit-Impaired	**HELOC**	Home Equity Line of Credit
AFS	Available-For-Sale	**IFRS**	International Financial Reporting Standards
AOCI	Accumulated Other Comprehensive Income	**MBS**	Mortgage-Backed Security
AUA	Assets under Administration	**N/A**	Not Applicable
AUM	Assets under Management	**OCI**	Other Comprehensive Income
CDS	Credit Default Swaps	**OSFI**	Office of the Superintendent of Financial Institutions Canada
EPS	Earnings Per Share	**PCL**	Provision for Credit Losses
EVaR	Economic Value at Risk	**ROE**	Return on Common Equity
FDIC	Federal Deposit Insurance Corporation	**TEB**	Taxable Equivalent Basis
FVOCI	Fair Value Through Other Comprehensive Income		

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2018 Q1**	**2017 Q4**	**2017 Q3**	**2017 Q2**	**2017 Q1**	**2016 Q4**	**2016 Q3**	**2016 Q2**	**2016 Q1**	**Full Year 2017**	**Full Year 2016**
Net interest income	1	$	$	$	$	$	$	$	$	$	$	$
Non-interest income	2											
Total revenue	3											
Provision for credit losses – non-performing financial assets[1,2]	4											
– performing financial assets[1,3]	5											
Non-interest expenses	6											
Income (loss) before income taxes	7											
Provision for (recovery of) income taxes	8											
Net income – reported	9	$	$	$	$	$	$	$	$	$	$	$
Average common equity ($ billions)	10	$	$	$	$	$	$	$	$	$	$	$
Return on common equity – reported[4]	11	%	%	%	%	%	%	%	%	%	%	%
Key Performance Indicators **($ billions, except as noted)**												
Common Equity Tier 1 Capital risk-weighted assets[5]	12	$	$	$	$	$	$	$	$	$	$	$
Average loans – personal												
Residential mortgages	13											
Consumer instalment and other personal												
HELOC	14											
Indirect auto	15											
Other	16											
Credit card	17											
Total average loans – personal	18											
Average loans and acceptances – business	19											
Average deposits												
Personal	20											
Business	21											
Margin on average earning assets including securitized assets	22	%	%	%	%	%	%	%	%	%	%	%
Efficiency ratio – reported	23											
Number of Canadian retail branches at period end	24											
Average number of full-time equivalent staff	25											
Additional Information on Canadian Wealth and Insurance **Breakdown of Total Net Income (loss)**												
Wealth	26	$	$	$	$	$	$	$	$	$	$	$
Insurance	27											

1 Effective the first quarter of fiscal 2018, the PCL related to the allowances for credit losses for all three stages are recorded within the respective business segment. Under IAS 39 and prior to November 1, 2017, the PCL related to the incurred but not identified allowance for credit losses related to products in the Canadian Retail segment was recorded in the Corporate segment.
2 PCL on non-performing financial assets represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39.
3 PCL on performing financial assets represents Stage 2 and Stage 1 PCL under IFRS 9 and incurred but not identified PCL under IAS 39.
4 Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2016, 2017, and 2018.
5 Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.