

# **Supplemental Financial Information**

For the Second Quarter Ended April 30, 2018

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#### 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 second quarter 2018 Management's Discussion and Analysis (MD&A) and second 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 second 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 Bank's U.S. strategic cards portfolio comprises agreements with certain U.S. retailers pursuant to which TD is the U.S. issuer of private label and co-branded consumer credit cards to their U.S. customers. Under the terms of the individual agreements, the Bank and the retailers share in the profits generated by the relevant portfolios after credit losses. Under IFRS, TD is required to present the gross amount of revenue and provisions for credit losses related to these portfolios in the Bank's Interim Consolidated Statement of Income. At the segment level, the retailer program partners' share of revenues and credit losses is presented in the Corporate segment, with an offsetting amount (representing the partners' net share) recorded in Non-interest expenses, resulting in no impact to Corporate reported Net income (loss). The Net income (loss) included in the U.S. Retail segment includes only the portion of revenue and credit losses attributable to TD under the agreements.

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#### Highlights

		-												
(\$ millions, except as noted) For the period ended		201 Q2	8 Q1	Q4	Q3	2017 Q2	Q1	Q4	2016 Q3	Q2	Year to 2018	Date 2017	Ful 2017	l Year 2016
	#	Q2	QI	Q4	43	QZ	QI	Q4	43	Q2	2018	2017	2017	2016
Income Statement								r · · ·			r	· · · · · · · · · · · · · · · · · · ·	r	
Net interest income	1	\$ 5,398 4.069	\$ 5,430 3,930	\$ 5,330	\$ 5,267	\$ 5,109	\$ 5,141 3.979	\$ 5,072	\$ 4,924 3.777	\$ 4,880 3.379		\$ 10,250	\$ 20,847 15.302	\$ 19,923 14,392
Non-interest income Total revenue	2	4,069 9,467	3,930 9,360	3,940 9,270	4,019 9,286	3,364 8,473	9,120	3,673 8,745	8,701	8,259	7,999 18,827	7,343 17,593	36,149	34,315
Provision for credit losses	4	9,467 556	9,360	9,270	9,286	8,473 500	633	6,745 548	556	6,259 584	1,249	1,133	2,216	2,330
Insurance claims and related expenses	5	558	575	615	519	538	574	585	692	530	1,133	1,112	2,246	2,462
Non-interest expenses	6	4,822	4,846	4,828	4,855	4,786	4,897	4,848	4,640	4,736	9,668	9,683	19,366	18,877
Income (loss) before provision for income taxes	7	3,531	3,246	3,249	3,407	2,649	3,016	2,764	2,813	2,409	6,777	5,665	12,321	10,646
Provision for (recovery of) income taxes	8	746	1,040	640	760	257	596	555	576	466	1,786	853	2,253	2,143
Income before equity in net income of an investment	•	0 705	0.000	0.000	0.047	0.000	0.400	0.000	0.007	1.010		1.010	10.000	0.500
in TD Ameritrade Equity in net income of an investment in TD Ameritrade	9 10	2,785 131	2,206 147	2,609 103	2,647 122	2,392 111	2,420 113	2,209 94	2,237 121	1,943 109	4,991 278	4,812 224	10,068 449	8,503 433
Net income – reported	10	2.916	2,353	2,712	2,769	2,503	2,533	2,303	2,358	2,052	5.269	5,036	10,517	8,936
Adjustment for items of note, net of income taxes	12	146	2,333	(109)	2,709	2,503	2,555	2,303	2,358	2,052	739	83	70	356
Net income – adjusted	13	3,062	2.946	2,603	2.865	2.561	2.558	2.347	2.416	2.282	6.008	5.119	10,587	9.292
Preferred dividends	14	52	52	50	47	48	48	43	36	37	104	96	193	141
Net income available to common shareholders and														
non-controlling interests in subsidiaries – adjusted	15	\$ 3,010	\$ 2,894	\$ 2,553	\$ 2,818	\$ 2,513	\$ 2,510	\$ 2,304	\$ 2,380	\$ 2,245	\$ 5,904	\$ 5,023	\$ 10,394	\$ 9,151
Attributable to:														
Common shareholders – adjusted	16		\$ 2,876	\$ 2,518	\$ 2,789	\$ 2,485	\$ 2,481	\$ 2,275	\$ 2,351	\$ 2,217		\$ 4,966	\$ 10,273	\$ 9,036
Non-controlling interests – adjusted	17	18	18	35	29	28	29	29	29	28	36	57	121	115
Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions) <sup>1</sup>														
Basic earnings: reported	18	\$ 1.54	\$ 1.24	\$ 1.42	\$ 1.46	\$ 1.31	\$ 1.32	\$ 1.20	\$ 1.24	\$ 1.07	\$ 2.78	\$ 2.63	\$ 5.51	\$ 4.68
adjusted	19	1.62	1.56	1.36	1.51	1.34	1.34	1.23	1.27	1.20	3.18	2.68	5.55	4.88
Diluted earnings: reported	20	1.54	1.24	1.42	1.46	1.31	1.32	1.20	1.24	1.07	2.78	2.63	5.50	4.67
adjusted Weighted-average number of common shares outstanding	21	1.62	1.56	1.36	1.51	1.34	1.33	1.22	1.27	1.20	3.18	2.67	5.54	4.87
Basic	22	1,843.6	1,841.7	1,845.8	1,846.5	1,854.4	1,855.8	1,855.4	1,853.4	1,850.9	1,842.6	1,855.1	1,850.6	1,853.4
Diluted	23	1,847.5	1,846.2	1,849.9	1,850.2	1,858.7	1,860.3	1,858.8	1,856.6	1,853.9	1,846.8	1,859.5	1,854.8	1,856.8
Balance Sheet (\$ billions)														
Total assets	24		\$ 1,261.3	\$ 1,279.0	\$ 1,202.4	\$ 1,251.9	\$ 1,186.9	\$ 1,177.0	\$ 1,182.4	\$ 1,124.8		\$ 1,251.9	\$ 1,279.0	\$ 1,177.0
Total equity	25	76.7	73.2	75.2	73.5	76.2	73.3	74.2	71.2	67.8	76.7	76.2	75.2	74.2
Risk Metrics (\$ billions, except as noted)			c	1.				r						
Common Equity Tier 1 Capital risk-weighted assets <sup>2,3</sup>	26	\$ 417.8	\$ 441.3	\$ 435.8	\$ 408.8	\$ 420.1	\$ 402.2	\$ 405.8	\$ 388.2	\$ 383.6		\$ 420.1	\$ 435.8	\$ 405.8
Common Equity Tier 1 Capital <sup>2</sup>	27 28	49.5 11.8 %	46.8 10.6 %	46.6 10.7	45.0 % 11.0	45.4	43.7 % 10.9 %	42.3 10.4 %	40.4	38.9 % 10.1 %	49.5 11.8 %	45.4 10.8 %	46.6 10.7 %	42.3 10.4 %
Common Equity Tier 1 Capital ratio <sup>2.3</sup> Tier 1 Capital <sup>2</sup>	28 29	\$ 56.4	10.6 % \$ 53.4	\$ 53.8	% 11.0 \$ 52.2	% 10.8 <sup>o</sup> \$ 52.3	% 10.9 % \$ 50.6	\$ 49.4	6 10.4 9 \$ 46.4	% 10.1 % \$ 45.0		10.8 % \$ 52.3	\$ 53.8	\$ 10.4 %
Tier 1 Capital ratio <sup>2,3</sup>	30	13.5 %	φ 33.4 12.1 %	12.3			% <u>12.6</u> %	12.2 %			13.5 %	φ <u>52.5</u> 12.5 %	12.3 %	
Total Capital ratio <sup>2,3</sup>	31	15.8	14.2	14.9	15.6	14.9	15.1	15.2	14.6	14.4	15.8	14.9	14.9	15.2
Leverage ratio <sup>4</sup>	32	4.1	4.0	3.9	4.1	3.9	4.0	4.0	3.8	3.8	4.1	3.9	3.9	4.0
Liquidity coverage ratio (LCR) <sup>5</sup>	33	123	122	120	124	122	124	130	132	128	n/a <sup>6</sup>	n/a	n/a	n/a
After-tax impact of 1% increase in interest rates on:	~ ~	<b>A</b> (2000)	<b>A</b> (000)	A (005)	<b>6</b> (000)	<b>a</b> (100)	<b>6</b> (100)	<b>a</b> (00.1)	<b>•</b> (004)	<b>a</b> (a.t)	<b>A</b> (000)		(005)	<b>a</b> ( <b>a</b> a ()
Economic value of shareholders' equity (\$ millions) <sup>7</sup> Net interest income (\$ millions) <sup>8</sup>	34 35	\$ (288)	\$ (303) 53	\$ (235) 70	\$ (230) 74	\$ (190) 67	\$ (183) 97	\$ (234) 87	\$ (291) 72	\$ (64) 126	\$ (288) (51)	\$ (190) 67	\$ (235) 70	\$ (234) 87
Net impaired loans – personal, business, and government	35	(51)	55	70	74	07	97	07	12	120	(51)	07	70	07
(\$ millions) <sup>9</sup>	36	2,285	2.336	2.398	2.330	2.624	2.690	2.785	2.786	2,908	2,285	2.624	2.398	2,785
Net impaired loans – personal, business, and government			_,	_,5	_,	_, ·	_,	_,,	_,. 20	_,	,	_,	_,5	-,
as a % of net loans and acceptances9	37	0.36 %	0.37 %	0.38	% 0.38	% 0.43	% 0.45 %	0.46 %	6 0.48	% 0.51 %	0.36 %	0.43 %	0.38 %	6 0.46 %
Provision for loan losses as a % of average net loans and	~~		0.45	0.05	0.00	0.67	0.40	0.07	0.05	0.40		0.00	0.07	<b>.</b>
acceptances <sup>9</sup> Rating of senior debt:	38	0.36	0.45	0.39	0.33	0.35	0.42	0.37	0.39	0.42	0.40	0.39	0.37	0.41
Moody's	39	Aa2	Aa2	Aa2	Aa2	Aa1	Aa1	Aa1	Aa1	Aa1	Aa2	Aa1	Aa2	Aa1
Standard and Poor's	40	AA2 AA-	AA-	Adz AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
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<sup>1</sup> Basic EPS is computed by dividing net income attributable to common shareholders by the weighted-average number of common shares outstanding during the period. Diluted EPS is calculated using the same method as basic EPS except that certain adjustments are made to net income attributable to common shareholders and the weighted-average number of shares outstanding for the effects of all dilutive potential common shares that are assumed to be issued by the Bank. As a result, the sum of the quarterly basic and diluted EPS figures may not equal the year-to-date EPS.

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

<sup>3</sup> The credit valuation adjustment (CVA) capital charge is being phased in until the first quarter of 2018, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital risk-weighted assets (RWA) were 80%, 83%, and 86%, respectively (2017 – 72%, 77%, and 81%, 2016 – 64%, 71%, and 77%). Prior to the second quarter of 2018, as the Bank was constrained by the Basel I regulatory floor, the RWA as it relates to the regulatory floor was calculated based on the Basel I risk weights which were the same for all capital ratios.

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

<sup>6</sup> Effective the first quarter of 2017, the Office of the Superintendent of Financial Institutions Canada (OSFI) requires Canadian banks to disclose the LCR based on an average of the daily positions during the quarter. The LCR for the quarters ended April 30, 2018, and January 31, 2018, was

calculated as an average of 61 and 62 daily data points, respectively. For the quarters ended October 31, 2017, April 30, 2017, April 30, 2017, and January 31, 2017, the LCRs were calculated based on an average of 61 and 62 daily data points, respectively. For the quarters ended October 31, 2017, April 30, 2017, and January 31, 2017, the LCRs were calculated based on an average of 61 and 62 daily data points, respectively. For the quarters ended October 31, 2017, April 30, 2017, and January 31, 2017, the LCRs were calculated based on an average of 61 and 62 daily data points, respectively. In the quarters ended October 31, 2017, April 30, 2017, and January 31, 2017, the LCRs were calculated based on an average of 61 and 62 daily data points.

<sup>7</sup> 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.

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

<sup>9</sup> Excludes acquired credit-impaired (ACI) loans and prior to November 1, 2017, debt securities classified as loans.

#### Shareholder Value

(\$ millions, except as noted)	LINE		2018				201	7						2016				Ye	ar to D	Date		Fi	ull Yea	ar
For the period ended	#	Q2	Q	1	Q4	Q3		Q2		Q1		Q4		Q3		Q2		2018		2017		2017		2016
Business Performance																								
Net income available to common shareholders																								
and non-controlling interests in																								
subsidiaries – reported	1	\$ 2,864	\$ 2,3		\$ 2,662	\$ 2,7		\$ 2,455	\$	2,485		2,260	\$	2,322	\$	2,015	\$		\$	4,940	\$		\$	
Average common equity	2	69,579	68,6		67,859	68,7		68,956		67,697	6	6,769		64,595		64,536		69,332		68,475		68,349		65,121
Return on common equity – reported	3	10.0		3.2 %	15.4		.5 %	14.4	%	14.4	%	13.3	%	14.1	%		%	14.9	%	14.4 %	ò	14.9	%	13.3
Return on common equity – adjusted	4	17.6	1	6.6	14.7	16	i.1	14.8		14.5		13.6		14.5		14.0		17.1		14.6		15.0		13.9
Return on Common Equity Tier 1 Capital																								
risk-weighted assets – reported <sup>1</sup>	5	2.72	2	.07	2.47	2.	58	2.42		2.41		2.24		2.36		2.06		2.40		2.41		2.46		2.21
Return on Common Equity Tier 1 Capital																								
risk-weighted assets – adjusted <sup>1</sup>	6	2.86	2	.60	2.37	2.	67	2.48		2.44		2.28		2.42		2.30		2.74		2.45		2.48		2.31
Efficiency ratio – reported	7	50.9		1.8	52.1	52		56.5		53.7		55.4		53.3		57.3		51.4		55.0		53.6		55.0
Efficiency ratio – adjusted	8	50.1	5	0.6	52.3	51	.4	55.8		53.2		54.8		52.6		54.8		50.3		54.4		53.1		53.9
Effective tax rate																								
Reported	9	21.1	3	2.0	19.7	22	.3	9.7		19.8		20.1		20.5		19.3		26.4		15.1		18.3		20.1
Adjusted (TEB)	10	21.5	2	1.6	22.0	23	.5	23.2		22.9		22.7		22.9		21.0		21.6		23.0		22.9		22.4
Net interest margin <sup>2</sup>	11	1.97	1	.93	1.96	1.	94	1.98		1.96		1.96		1.98		2.05		1.95		1.97		1.96		2.01
Average number of full-time equivalent staff	12	83,060	82,5	681	82,571	83,0	90	83,481		83,508	8	82,975		81,978		80,025		82,817		83,494	ΤΓ	83,160		81,233
Common Share Performance																								
Closing market price (\$)	13	\$ 72.11	\$ 74	82	\$ 73.34	\$ 64.	27	\$ 64.23	\$	67.41	\$	60.86	\$	56.89	\$	55.85	9	5 72.11	\$	64.23	\$	\$ 73.34	\$	60.86
Book value per common share (\$)	14	38.26		.58	37.76	36.		38.08	•	36.25		36.71	•	35.68	•	33.89		38.26	•	38.08	1	37.76	•	36.71
Closing market price to book value	15	1.88		.05	1.94	1.		1.69		1.86		1.66		1.59		1.65		1.88		1.69		1.94		1.66
Price-earnings ratio			_																					
Reported	16	12.7	1	3.8	13.3	12	.1	12.7		14.0		13.0		12.8		12.7		12.7		12.7		13.3		13.0
Adjusted	17	11.9		3.0	13.2	11		12.4		13.4		12.5		11.9		11.8		11.9		12.4		13.2		12.5
Total shareholder return on common																								
shareholders' investment <sup>3</sup>	18	16.3	% 1	4.9 %	24.8	% 17	.1 %	19.3	%	31.7	6	17.9	%	12.2	%	4.3	%	16.3	%	19.3 %	6	24.8	%	17.9
Number of common shares					20		,.	10.0	,0	• …	Ū		/0		,0		/0			,	´	20	,.	
outstanding (millions)	19	1.844.6	1.84	37	1.839.6	1.848	6	1,843.4		1.856.4	1	,857.2		1,854.8		1,853.5		1.844.6		1,843.4		1.839.6		1,857.2
Total market capitalization (\$ billions)		\$ 133.0	\$ 13		\$ 134.9	\$ 118		\$ 118.4	\$	1		113.0	\$	105.5	\$	103.5	5	,	\$		\$		\$	
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Dividend Performance																								
Dividend per common share (\$)	21	\$ 0.67	\$ 0	.60	\$ 0.60	\$ 0.	60	\$ 0.60	\$	0.55	\$	0.55	\$	0.55	\$	0.55	1		\$	1.15	\$		\$	2.16
Dividend yield <sup>4</sup>	22	3.7	%	3.3 %	3.5	% 3	.7 %	3.6	%	3.4	%	3.8	%	3.9	%	4.1	%	3.5	%	3.5 %	6	3.6	%	3.9
Common dividend payout ratio																								
Reported	23	43.5	4	8.3	42.1	41	.1	45.9		41.6		45.7		44.5		51.2		45.6		43.7		42.6		46.1
Adjusted	24	41.4		8.3	43.9	39		44.8		41.2		44.8		43.4		45.9		39.9		43.0	1 1	42.3		44.3

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

<sup>2</sup> Net interest margin is net interest income calculated as a percentage of average earnings assets.
 <sup>3</sup> Return is calculated based on share price movement and dividends reinvested over a trailing one year period.
 <sup>4</sup> 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<sup>1</sup>

(\$ millions, except as noted)	LINE		018		2017					2016			Year to I			Full Ye	
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1		Q4	Q3	Q2		2018	2017		2017	2016
Pre-Tax Increase (Decrease) in Net Income																	
Amortization of intangibles <sup>2</sup>	1	\$ 86	\$ 85	\$ 78 \$	74 \$	78	\$ 80	0 \$	80 \$	79 \$	86	\$	171 \$	158	\$	310 \$	335
Charges associated with the Scottrade transaction <sup>3</sup>	2	77	73	46	- '	_			_	_	_		150	_	·	46	_
Impact from U.S. tax reform <sup>4</sup>	3	-	48	-	-	-	-	-	-	-	-		48	-		-	-
Dilution gain on the Scottrade transaction <sup>5</sup>	4	-	-	(204)	-	-	-	-	-	-	-		-	-		(204)	-
Loss on sale of the Direct Investing business in Europe <sup>6</sup>	5	-	-	_	42	-	-	-	-	-	-		-	-		42	-
Fair value of derivatives hedging the reclassified available-for-sale securities																	
portfolio <sup>7</sup>	6	-	-	-	-	-	(41	1)	(19)	-	58		-	(41)		(41)	(7)
Impairment of goodwill, non-financial assets, and other charges <sup>8</sup>	7	-	-	-	-	-	-	-	-	-	111		-	-		-	111
Total	8	\$ 163	\$ 206	\$ (80) \$	116 \$	78	\$ 39	9 \$	61 \$	79 \$	255	\$	369 \$	117	\$	153 \$	439
Provision for (Recovery of) Income Taxes																	
Amortization of intangibles <sup>9</sup>	9	\$ 13	\$ 17	\$ 19 \$	18 \$	20	\$ 2'	1 \$	20 \$	21 \$	23	\$	30 \$	41	\$	78 \$	89
Charges associated with the Scottrade transaction	10	φ 13 4	φ 17 1	φ 19 φ 10	10 \$	20	φ∠	φ	20 Ş	21	25	φ	5 JU 4	41	φ	10 10	- 09
Impact from U.S. tax reform	10	-	(405)	10	_	_			_	_	_		(405)	_		-	
Dilution gain on the Scottrade transaction	12	_	(405)	_	_	_		_	_	_	_		(403)	_		_	_
Loss on sale of the Direct Investing business in Europe	13	_	_	_	2	_	-	_	_	_	_		_	_		2	_
Fair value of derivatives hedging the reclassified available-for-sale securities	10				-											-	
portfolio	14	_	_	-	_	_	(7	7)	(3)	_	7		_	(7)		(7)	(1)
Impairment of goodwill, non-financial assets, and other charges	15	-	_	_	_	-	-	_	-	_	(5)		-	-		_	(5)
Total	16	\$ 17	\$ (387)	\$ 29 \$	20 \$	20	\$ 14	4 \$	17 \$	21 \$	25	\$	(370) \$	34	\$	83 \$	83
		-		· · · ·								· · · · ·			· • • • • •		
Total After-Tax Increase (Decrease) in Net Income	17	\$ 146	\$ 593	\$ (109) \$	96 \$	58	\$ 25	5 \$	44 \$	58 \$	230	\$	739 \$	83	\$	70 \$	356
After-Tax Increase (Decrease) in Diluted Earnings per Share (\$) <sup>10</sup>																	
Amortization of intangibles	18	\$ 0.04	\$ 0.04	\$ 0.03 \$	0.03 \$	0.03	\$ 0.03	3 \$	0.03 \$	0.03 \$	0.04	\$	0.08 \$	0.06	\$	0.13 \$	0.14
Charges associated with the Scottrade transaction	19	0.04	0.04	0.02	-	_	-	- 1	-	-	_		0.08	-		0.02	_
Impact from U.S. tax reform	20	-	0.24	-	-	_	-	-	-	-	_		0.24	-		-	_
Dilution gain on the Scottrade transaction	21	-	-	(0.11)	-	-	-	-	-	-	-		-	-		(0.11)	-
Loss on sale of the Direct Investing business in Europe	22	-	-	_	0.02	-	-	-	-	-	-		-	-		0.02	-
Fair value of derivatives hedging the reclassified available-for-sale securities																	
portfolio	23	-	-	-	-	-	(0.02	2)	(0.01)	-	0.03		-	(0.02)		(0.02)	-
Impairment of goodwill, non-financial assets, and other charges	24	-	-	-	-	-	-	-	-	-	0.06		-	-		-	0.06
Total	25	\$ 0.08	\$ 0.32	\$ (0.06) \$	0.05 \$	0.03	\$ 0.0	1\$	0.02 \$	0.03 \$	0.13	\$	0.40 \$	0.04	\$	0.04 \$	0.20

<sup>1</sup> The adjustments for items of note are removed from reported results to arrive at adjusted results.

<sup>2</sup> 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.

<sup>3</sup> On September 18, 2017, the Bank acquired Scottrade Bank and TD Ameritrade acquired Scottrade Financial Services Inc. (Scottrade), together with the Bank's purchase of TD Ameritrade shares issued in connection with TD Ameritrade's acquisition of Scottrade (the "Scottrade transaction"). 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 and include charges associated with the Bank's acquisition of Scottrade Bank and the after tax amounts for the Bank's share of charges associated with TD Ameritrade's acquisition of Scottrade. These amounts are reported in the U.S. Retail segment.

<sup>4</sup> The U.S. government enacted comprehensive tax legislation commonly referred to as the Tax Cuts and Jobs Act (the "U.S. Tax Act") on December 22, 2017. The reduction of the U.S. federal corporate tax rate enacted by the U.S. Tax Act resulted in a one-time net charge to earnings during the first quarter of 2018 of \$453 million, comprising a net \$48 million pre-tax charge related to the write-down of certain tax credit-related investments, partially offset by the favourable impact of the Bank's share of TD Ameritrade's remeasurement of its deferred income tax balances, and a \$405 million income tax expense resulting from the remeasurement of the Bank's deferred tax assets and liabilities to the lower base rate of 21% and other related tax adjustments. The earnings impact was reported in the Corporate segment.

<sup>5</sup> 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. 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.

<sup>6</sup> 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 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.

<sup>7</sup> The Bank changed its trading strategy with respect to certain trading debt securities and reclassified these securities from trading to available-for-sale (AFS) under IAS 39 (classified as fair value through other comprehensive income (FVOCI) under IFRS 9) effective August 1, 2008. These debt securities are economically hedged, primarily with credit default swap (CDS) 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 the Wholesale Banking.

<sup>8</sup> In the second quarter of 2016, the Bank recorded impairment losses on goodwill, certain intangibles, other non-financial assets and deferred tax assets, as well as other charges relating to the Direct Investing business in Europe that had been experiencing continued losses. These amounts are reported in the Corporate segment.

<sup>9</sup> The amount reported in the first quarter of 2018 excludes \$31 million relating to the one-time adjustment of associated deferred tax liability balances as a result of the U.S. Tax Act. The impact of this adjustment is included in the Impact from U.S. tax reform Item of Note. <sup>10</sup> 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<sup>1</sup>

#### **RESULTS OF OPERATIONS**

(\$ millions, except as noted)	LINE	20	18		20	17			2016		Year t	o Date	Ful	l Year
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2018	2017	2017	2016
			8											
Net interest income	1	\$ 2,781	\$ 2,825	,	\$ 2,692	\$ 2,533	\$ 2,613	\$ 2,551	\$ 2,519	\$ 2,418	\$ 5,606	\$ 5,146	\$ 10,611	\$ 9,979
Non-interest income	2	2,731	2,725	2,625	2,637	2,599	2,590	2,599	2,622	2,469	5,456	5,189	10,451	10,230
Total revenue	3	5,512	5,550	5,398	5,329	5,132	5,203	5,150	5,141	4,887	11,062	10,335	21,062	20,209
Provision for credit losses <sup>2</sup>														
Impaired <sup>3</sup>	4	219	237	244	238	235	269	263	258	262	456	504	986	1,011
Performing <sup>4</sup>	5	-	33	-	-	-	-	-	-	-	33	-	-	-
Total provision for credit losses	6	219	270	244	238	235	269	263	258	262	489	504	986	1,011
Insurance claims and other related expenses	7	558	575	615	519	538	574	585	692	530	1,133	1,112	2,246	2,462
Non-interest expenses	8	2,232	2,311	2,272	2,219	2,218	2,225	2,250	2,133	2,095	4,543	4,443	8,934	8,557
Income (loss) before income taxes	9	2,503	2,394	2,267	2,353	2,141	2,135	2,052	2,058	2,000	4,897	4,276	8,896	8,179
Provision for (recovery of) income taxes	10	670	637	603	628	571	569	550	549	536	1,307	1,140	2,371	2,191
Net income – reported	11	\$ 1,833	\$ 1,757	\$ 1,664	\$ 1,725	\$ 1,570	\$ 1,566	\$ 1,502	\$ 1,509	\$ 1,464	\$ 3,590	\$ 3,136	\$ 6,525	\$ 5,988
								1					-	
Average common equity (\$ billions)	12	\$ 14.9	\$ 14.8		\$ 14.6	\$ 14.3	\$ 14.4	\$ 14.4	\$ 14.3	\$ 14.3	\$ 14.8	\$ 14.4	\$ 14.4	\$ 14.3
Return on common equity – reported <sup>5</sup>	13	50.6 %	47.2 %	45.7 %	46.9 %	45.0 %	6 43.2 %	41.5	<b>%</b> 41.9 %	41.7 %	48.9 %	44.0 %	45.2 %	6 41.9 %
Key Performance Indicators (\$ billions, except as noted)														
Common Equity Tier 1 Capital risk-weighted assets <sup>6</sup>	14	\$ 105	\$ 102	\$ 100 \$	\$99	\$ 100	\$ 99	\$ 99	\$ 99	\$ 110	\$ 105	\$ 100	\$ 100	\$ 99
Average loans – personal														
Real estate secured lending														
Residential mortgages	15	189.8	190.0	189.4	188.0	187.5	188.2	188.0	185.6	185.3	189.9	187.8	188.2	186.0
Home Equity Line of Credit (HELOC) – amortizing'	16	42.1	40.0	37.5	33.6	31.4	30.1	28.3	26.7	25.2	41.0	30.7	33.2	26.2
Real estate secured lending – amortizing	17	231.9	230.0	226.9	221.6	218.9	218.3	216.3	212.3	210.5	230.9	218.5	221.4	212.2
HELOC – non-amortizing <sup>7</sup>	18	35.5	35.7	35.9	36.0	35.1	35.2	35.8	36.1	36.0	35.6	35.2	35.6	36.1
Indirect auto <sup>7</sup>	19	22.9	22.8	22.3	21.6	20.9	20.8	20.6	19.9	19.2	22.9	20.8	21.4	19.7
Other <sup>7</sup>	20	17.8	17.3	17.1	17.0	16.5	16.2	16.0	16.2	15.8	17.6	16.4	16.7	16.0
Credit card	21	18.8	19.6	19.3	19.2	18.8	19.3	19.1	19.1	18.7	19.2	19.0	19.1	19.0
Total average loans – personal	22	326.9	325.4	321.5	315.4	310.2	309.8	307.8	303.6	300.2	326.2	309.9	314.2	303.0
Average loans and acceptances – business	23	71.8	69.7	68.1	66.5	65.4	63.8	62.7	61.6	60.4	70.7	64.6	66.0	60.8
Average deposits	~ 1	400.0	100.0	400.4	105.0		470.0	170.4	170.0	100.0	400.4	100 7	100.0	
Personal	24	189.6	189.2	186.4	185.0	181.6	179.8	176.1	172.2	168.9	189.4	180.7	183.2	171.1
Business	25	109.7	109.3	107.4	105.6	99.2	99.0	95.6 22.5	90.6 21.3	85.0	109.5 24.1	99.1	102.8	89.1
Wealth	26	24.0 2.91 %	24.2 2.88 %	23.3	23.7	24.5	24.2 6 2.82 %			20.5	24.1	24.4	24.0 2.83	20.9
Net interest margin including securitized assets	27	2.91 % \$ 392		2.86 % \$ 387 \$	2.84 % \$370	2.81 % \$ 404	6 2.82 % \$ 390	2.78 \$ 379	% 2.79 % \$ 372	2.77 % \$355	2.89 % \$ 392	2.81 % \$ 404	2.83 % \$ 387	6 2.78 % \$ 379
Assets under administration (AUA)	28 29	a 392 289	\$ 397 289	\$ 387 3 283	\$	\$ 404 279	\$ 390 266	\$ 379 271	\$ 372 268	\$ 355 256	\$ 392 289	\$ 404 279	\$ 387 283	\$ 379 271
Assets under management (AUM) Gross originated insurance premiums (\$ millions)	29 30	973	882	1,038	1.104	938	200 860	1.031	1.091	256 973	1,855	1.798	3.940	3.965
Efficiency ratio – reported	30 31	40.5 %	682 41.6 %	42.1 %	41.6 %	936 43.2 %		43.7			41.1 %		3,940	
Number of Canadian retail branches at period end	32	1,121	1,129	1,128	1,138	1,153	° 42.8 %	1,156	1,152	1,152	1,121	1,153	1,128	42.3 %
Average number of full-time equivalent staff	32	38.051	38.050	38,222	38,736	39,227	39,347	39,149	38,852	37,987	38,050	39,288	38,880	38,575
Average namber of full-time equivalent stall	55	00,001	50,050	50,222	00,700	55,221	00,01	55,145	00,002	51,501	00,000	55,200	30,000	00,070

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

<sup>2</sup> Effective November 1, 2017, the provision for credit losses (PCL) related to the allowances for credit losses for all three stages are recorded within the respective 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. <sup>3</sup> PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.

<sup>4</sup> PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IRS 39 on financial assets, loan commitments, and financial guarantees.
 <sup>5</sup> Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2016, 2017, and 2018.

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

<sup>7</sup> HELOC, Indirect auto, and Other are included in Consumer instalment and other personal on the Interim Consolidated Balance Sheet.

#### U.S. Retail Segment – Canadian Dollars

RESULTS OF OPERATIONS																				
(\$ millions, except as noted)	LINE	201				2017					016				r to Date				ull Yea	
For the period ended	#	Q2	Q1	Q4	Q3	Q2		Q1	Q4	(	23	Q2		2018	2	017		2017		2016
Net interest income	1	\$ 1,977	\$ 1,940	\$ 1,872	\$ 1,924	\$ 1,851	\$		\$ 1,832	\$ 1		\$ 1,737	\$			3,690	\$		\$	7,093
Non-interest income <sup>1</sup>	2	654	703	669	715	664		687	592		591	553		1,357	1	,351		2,735		2,366
Total revenue <sup>2</sup>	3	2,631	2,643	2,541	2,639	2,515		2,526	2,424	2	,346	2,290		5,274	5	5,041		10,221		9,459
Provision for credit losses <sup>3</sup>																				
Impaired <sup>4</sup>	4	199	187	199	176	118		155	175		111	112		386		273		648		534
Performing <sup>5</sup>	5	5	60	4	4	34		102	18		57	50		65		136		144		210
Total provision for credit losses	6	204	247	203	180	152		257	193		168	162		451		409		792		744
Non-interest expenses	7	1,488	1,447	1,529	1,466	1,449		1,434	1,499	1	,372	1,416		2,935	2	2,883		5,878		5,693
Income (loss) before income taxes	8	939	949	809	993	914		835	732		806	712		1,888	1	,749		3,551		3,022
Provision for (recovery of) income taxes <sup>1</sup>	9	94	103	138	210	177		146	124		143	101		197		323		671		498
U.S. Retail Bank net income – reported	10	845	846	671	783	737		689	608		663	611		1,691	1	,426		2,880		2,524
Adjustments for items of note, net of income taxes <sup>6</sup>	11	12	4	16	-	-		-	-		-	-		16		-		16		_
U.S. Retail Bank net income – adjusted	12	857	850	687	783	737		689	608		663	611		1,707	1	,426		2.896		2,524
Equity in net income of an investment in TD Ameritrade –														.,		,		_,		
reported <sup>1,7</sup>	13	134	106	105	118	108		111	93		125	108		240		219		442		435
Adjustments for items of note, net of income taxes <sup>8</sup>	14	61	68	20	-	-		_			-	-		129				20		
Equity in net income of an investment in TD Ameritrade –		•.		20																
adjusted <sup>1,7</sup>	15	195	174	125	118	108		111	93		125	108		369		219		462		435
Net income – adjusted	16	1,052	1,024	812	901	845		800	701		788	719	-	2,076	1	,645	-	3,358		2,959
Net income – reported	17	\$ 979	\$ 952	\$ 776	\$ 901	\$ 845	\$	800	\$ 701		788	\$ 719	\$	1,931		,645	¢	3,322	\$	2,959
Net income – reported	17	ψ 313	φ 952	\$ 110	\$ 901	φ 0 <del>4</del> 5	φ	000	\$ 701					1,331	ψı	,045	φ	3,322	ψ	
Average common equity (\$ billions)	18	\$ 33.9	\$ 33.8	\$ 33.1	\$ 34.6	\$ 34.6	\$	34.9	\$ 33.7	\$	33.0	\$ 33.6	\$	33.8	\$	34.7	\$	34.3	\$	33.7
Return on common equity – reported <sup>9</sup>	19	11.9 %	11.2 %	9.3	% 10.3	% 10.0	%	9.1 %	8.3	%	9.5 %	6 8.7 <b>%</b>		11.5	%	9.6 %		9.7	%	8.8 %
Return on common equity – adjusted <sup>9</sup>	20	12.7	12.0	9.7	10.3	10.0		9.1	8.3		9.5	8.7		12.4		9.6		9.8		8.8
Key Performance Indicators (\$ billions, except as noted)																				
Common Equity Tier 1 Capital risk-weighted assets <sup>10</sup> Average loans – personal	21	\$ 228	\$ 218	\$ 228	\$ 214	\$ 232	\$	218	\$ 223	\$	211	\$ 200	\$	228	\$	232	\$	228	\$	223
Residential mortgages	22	28.7	28.9	28.4	27.8	28.0		27.9	27.2		26.8	27.3		28.8		27.9		28.0		27.5
Consumer instalment and other personal		-																		
HELOC	23	12.2	12.3	12.2	12.8	13.0		13.1	13.0		13.0	13.4		12.2		13.1		12.8		13.4
Indirect auto	24	28.8	28.8	27.9	28.3	28.0		28.2	27.5		26.6	26.3		28.8		28.1		28.1		26.8
Other	25	0.8	0.8	0.8	0.8	0.7		0.8	0.7		0.7	0.7		0.8		0.7		0.8		0.7
Credit card	26	15.5	15.8	14.3	14.4	14.1		14.5	13.3		12.7	12.9		15.7		14.3		14.4		13.2
Total average loans – personal	27	86.0	86.6	83.6	84.1	83.8		84.5	81.7		79.8	80.6		86.3		84.1		84.1		81.6
Average loans and acceptances – business	28	104.6	104.3	101.6	105.9	106.2		106.4	101.9		98.8	97.4		104.4	1	06.3		105.0		99.4
Average debt securities classified as loans	29	n/a	n/a	0.7	0.8	0.8		1.3	1.4		1.5	1.7		n/a		1.1		0.9		1.6
Average deposits																				
Personal	30	112.2	109.4	106.5	112.1	112.7		108.6	104.6	1	02.4	103.2		110.8	1	10.6		110.0		103.2
Business	31	84.6	82.2	82.4	85.2	87.4		87.3	85.1		80.2	82.2		83.4		87.4		85.6		83.1
TD Ameritrade insured deposit accounts	32	140.7	138.3	124.0	120.4	125.8		126.3	116.8	1	08.9	111.4		139.5	1	26.1		124.1		112.3
Net interest margin <sup>2,11</sup>	33	3.23 %	3.19 %	3.18	% 3.14	% 3.05	%	3.03 %	3.13	%	3.14 %	6 3.11 <b>%</b>		3.21	%	3.04 %		3.11	%	3.12 %
Assets under administration	34	\$ 24	\$ 23	\$ 23	\$ 23	\$ 25	\$	23	\$ 23	\$	22	\$ 21	\$	24	\$	25	\$	23	\$	23
Assets under management	35	76	80	81	76	82		78	89		96	93	11	76		82	11	81		89
Efficiency ratio - reported	36	56.6 %	54.8 %	60.2	% 55.6	% 57.6	%	56.8 %	61.8	%	58.5 %	61.8 <b>%</b>	11	55.7	%	57.2 %	11	57.5	%	60.2 %
Efficiency ratio – adjusted	37	55.9	54.6	59.1	55.6	57.6		56.8	61.8	4	58.5	61.8	11	55.3		57.2	11	57.3		60.2
Non-interest expenses – adjusted (\$ millions)	38	\$ 1,472	\$ 1,442	\$ 1,503	\$ 1,466	\$ 1,449	\$	1,434	\$ 1,499	<b>\$</b> 1	,372	\$ 1,416	\$	2,914	\$ 2	2,883	\$	5,852	\$	5,693
Number of U.S. retail stores as at period end <sup>12</sup>	39	1,244	1,244	1,270	1,260	1,260		1,257	1,278		267	1,265	11	1,244	1	,260	11	1,270		1,278
Average number of full-time equivalent staff	40	26,382	26,168	26,094	25,812	25,745		26,037	26,103	25	,998	25,599		26,273	25	5,893		25,923		25,732
<sup>1</sup> The reduction of the U.S. federal corporate tax rate ena	noted by		thee required i		- division set divi	ing the first of		2010 to the	Developed LL O	deferred		to and liabilition t			a rata of	210/ 00.				

The reduction of the U.S. federal corporate tax rate enacted by the U.S. Tax Act has resulted in a one-time adjustment during the first quarter of 2018 to the Bank's U.S. deferred tax assets and liabilities to the lower base rate of 21%, as well as an adjustment to the Bank's carrying balances of certain tax credit-related investments and its investment in TD Ameritrade. The earnings impact was reported in the Corporate segment.

<sup>2</sup> Effective the first guarter of 2017, the impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.

<sup>3</sup> Includes all Federal Deposit Insurance Corporation (FDIC) covered loans and other ACI loans.

\* PCL - impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.

<sup>5</sup> PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, Ioan commitments, and financial guarantees.

<sup>6</sup> Items of note relate to the charges associated with the Bank's acquisition of Scottrade Bank. Refer to footnote 3 on page 3.

<sup>7</sup> Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

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

<sup>9</sup> Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2016, 2017, and 2018.

<sup>10</sup> Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

"Net interest margin a) includes the value of tax-exempt interest income, adjusted to its equivalent before-tax value, and b) excludes the impact related to the TD Ameritrade insured deposit accounts (IDA). This ratio a) excludes the impact of cash collateral deposited

by affiliates with the U.S. banks, which has been eliminated at the U.S. Retail segment level, and b) the allocation to the IDA has been changed to reflect the Basel III liquidity rules.

<sup>12</sup> Includes full service retail banking stores.

#### U.S. Retail Segment – U.S. Dollars

#### **RESULTS OF OPERATIONS**

(US\$ millions, except as noted)	LINE	9	018		2017				2016			Year to	Dato		Full Ye	ar
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2		2018	2017		2017	2016
r or the period ended	"	42	ч.	47	40			41	40	42		2010	2011	L		2010
Net interest income	1	\$ 1,551	\$ 1,533	\$ 1,498 \$	1,457 \$	1,391 \$	1,381	\$ 1,396 \$	1,354 \$	1,308	\$	3,084 \$	2,772	\$	5,727 \$	5,346
Non-interest income <sup>1</sup>	2	513	555	534	542	498	517	452	456	417		1,068	1,015		2,091	1,784
Total revenue <sup>2</sup>	3	2,064	2,088	2,032	1,999	1,889	1,898	1,848	1,810	1,725		4,152	3,787		7,818	7,130
Provision for credit losses <sup>3</sup>																
Impaired <sup>4</sup>	4	158	148	160	134	88	116	133	86	84		306	204		498	402
Performing <sup>5</sup>	5	3	47	3	3	26	77	13	44	39		50	103		109	157
Total provision for credit losses	6	161	195	163	137	114	193	146	130	123		356	307		607	559
Non-interest expenses	7	1,167	1,144	1,222	1,113	1,088	1,077	1,142	1,058	1,067		2,311	2,165		4,500	4,289
Income (loss) before income taxes	8	736	749	647	749	687	628	560	622	535		1,485	1,315		2,711	2,282
Provision for (recovery of) income taxes <sup>1</sup>	9	73	80	109	159	133	110	95	110	76		153	243		511	376
U.S. Retail Bank net income – reported	10	663	669	538	590	554	518	465	512	459		1,332	1,072		2,200	1,906
Adjustments for items of note, net of income taxes <sup>6</sup>	11	10	3	13	-	-	-	-	-	-		13	-		13	-
U.S. Retail Bank net income – adjusted	12	673	672	551	590	554	518	465	512	459		1,345	1,072		2,213	1,906
Equity in net income of an investment in TD Ameritrade – reported <sup>1,7</sup>	13	107	82	83	88	82	83	71	97	78		189	165		336	328
Adjustments for items of note, net of income taxes <sup>8</sup>	14	47	55	16	-	-	-	-	-	-		102	-		16	-
Equity in net income of an investment in TD Ameritrade – adjusted <sup>1,7</sup>	15	154	137	99	88	82	83	71	97	78		291	165		352	328
Net income – adjusted	16	827	809	650	678	636	601	536	609	537		1,636	1,237		2,565	2,234
Net income – reported	17	\$ 770	\$ 751	\$ 621 \$	678 \$	636 \$	601	\$ 536 \$	609 \$	537	\$	1,521 \$	1,237	\$	2,536 \$	2,234
		<b>^</b>									•					
Average common equity (US\$ billions)	18	\$ 26.6	\$ 26.7	\$ 26.4 \$	26.2 \$	26.0 \$	26.2	\$ 25.7 \$	25.4 \$	25.2	\$	26.6 \$	26.0	\$	26.2 \$	25.4
Key Performance Indicators (US\$ billions, except as noted)																
Common Equity Tier 1 Capital risk-weighted assets <sup>9</sup>	19	\$ 178	\$ 177	\$ 176 \$	172 \$	170 \$	167	\$ 166 \$	162 \$	160	\$	178 <b>\$</b>	170	\$	176 \$	166
Average loans – personal	15	φ 170	φ 177	φ ποφ	172 Ø	170 φ	107	φ 100 φ	102 φ	100	Ψ	170 9	170	φ	170 φ	100
Residential mortgages	20	22.5	22.8	22.7	21.1	21.0	20.9	20.7	20.6	20.6		22.7	21.0		21.4	20.7
Consumer instalment and other personal	20		22.0			21.0	20.0		20.0	20.0			20			20.1
HELOC	21	9.6	9.7	9.7	9.7	9.8	9.9	9.9	10.0	10.1		9.6	9.8		9.8	10.1
Indirect auto	22	22.6	22.8	22.3	21.4	21.0	21.2	21.0	20.5	19.8		22.7	21.0		21.5	20.2
Other	23	0.6	0.6	0.6	0.6	0.5	0.6	0.6	0.6	0.6		0.6	0.6		0.6	0.6
Credit card	24	12.2	12.5	11.5	10.9	10.6	10.9	10.1	9.8	9.7		12.3	10.8		11.0	9.9
Total average loans – personal	25	67.5	68.4	66.8	63.7	62.9	63.5	62.3	61.5	60.8		67.9	63.2		64.3	61.5
Average loans and acceptances – business	26	82.0	82.4	81.3	80.2	79.7	79.9	77.7	76.2	73.3		82.2	79.8		80.3	74.9
Average debt securities classified as loans	27	n/a	n/a	0.6	0.6	0.6	1.0	1.1	1.2	1.3		n/a	0.8		0.7	1.2
Average deposits																
Personal	28	87.9	86.5	85.2	85.0	84.6	81.5	79.7	79.0	77.8		87.2	83.0		84.1	77.8
Business	29	66.3	65.0	65.9	64.6	65.6	65.6	64.9	61.8	62.0	1	65.6	65.6		65.4	62.6
TD Ameritrade insured deposit accounts	30	110.3	109.3	99.2	91.3	94.5	94.8	89.1	84.0	83.9		109.8	94.7		94.9	84.6
Assets under administration	31	19	19	18	18	18	18	17	17	17	1	19	18		18	17
Assets under management	32	59	65	63	61	60	60	66	74	74	1	59	60		63	66
Non-interest expenses – adjusted (US\$ millions)	33	1,154	1,140	1,201	1,113	1,088	1,077	1,142	1,058	1,067		2,294	2,165		4,479	4,289

<sup>1</sup> The reduction of the U.S. federal corporate tax rate enacted by the U.S. Tax Act has resulted in a one-time adjustment during the first quarter of 2018 to the Bank's U.S. deferred tax assets and liabilities to the lower base rate of 21%, as well as an adjustment to the Bank's carrying balances of certain tax credit-related investments and its investment in TD Ameritrade. The earnings impact was reported in the Corporate segment.

<sup>2</sup> Effective the first quarter of 2017, the impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.

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

<sup>4</sup> PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.

\* PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, Ioan commitments, and financial guarantees.

<sup>6</sup> Items of note relate to the charges associated with the Bank's acquisition of Scottrade Bank. Refer to footnote 3 on page 3.

<sup>7</sup> Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

\* 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.

<sup>9</sup> 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)	LINE		2018						2017							2016			1	Year	to Da	ate	11	Fu	III Yea	ar
For the period ended	#	Q2		Q1		Q4		Q3		Q2		Q1		Q4		Q3		Q2	JL	2018		2017	۱L	2017		2016
Net interest income (TEB)	1	\$ 272	¢	329	¢	277	¢	329	¢	805	¢	393	¢	396	¢	390	¢	440	( e	601	¢	1,198	\$	1,804	¢	1,685
Non-interest income <sup>1,2</sup>	2	¢ 272 600	φ	546	φ	417	φ	573	φ	13	φ	393 464	φ	390	φ	469	φ	326	φ	1,146	φ	477	φ	1,804	φ	1,345
Total revenue	2	872		875	_	694		902		818		857	-	741		859		766	{ ┝─	1,747		1.675	۱⊢	3,271		3,030
Provision for (recovery of) credit losses <sup>3</sup>	3	072		675		094		902		010		657		741		009		700		1,747		1,075		3,271		3,030
Impaired <sup>2,4</sup>	4	(8		-		_		_		(4)		(24)		1		11		50		(8)		(28)	11	(28)		74
Performing⁵	5	24		(7)		-		-		_		`_́		-		-		-		17		, _´	11	`_´		-
Total provision for (recovery of) credit losses	6	16		(7)		-		-		(4)		(24)		1		11		50	1	9		(28)	1 🗖	(28)		74
Non-interest expenses	7	501		511		420		504		481		524		432		437		441		1,012		1,005	11	1,929		1,739
Income (loss) before income taxes	8	355		371		274		398		341		357		308		411		275	1 🗖	726		698	1 🗖	1,370		1,217
Provision for (recovery of) income taxes (TEB) <sup>6</sup>	9	88		93		43		105		93		90		70		109		56		181		183	11	331		297
Net income (loss) – reported	10	\$ 267	\$	278	\$	231	\$	293	\$	248	\$	267	\$	238	\$	302	\$	219	\$	545	\$	515	\$	1,039	\$	920
Average common equity (\$ billions)	11	\$ 5.8	\$	5.5	\$	5.7	\$	5.9	\$	6.2	\$	6.0	\$	5.9	\$	5.9	\$	6.0	\$	5.7	\$	6.1	\$	6.0	\$	6.0
Return on common equity <sup>7,8</sup>	12	18.7	%	20.1	6	16.0	%	19.6	%	16.4	%	17.5 %		16.1 %		20.4 %	•	14.8 %		19.4	6	16.9 %	۱L	17.4	%	15.5
Key Performance Indicators																										
(\$ billions, except as noted)																										
Common Equity Tier 1 Capital risk-weighted assets <sup>9</sup>	13	\$ 70	\$	61	\$	62	\$	63	\$	70	\$	69	\$	67	\$	67	\$	63	\$	70	\$	70	\$	62	\$	67
Gross drawn <sup>10</sup>	14	22		20	·	20	·	20		20		19	·	21	·	21		19		22		20	i Ľ	20		21
Efficiency ratio	15	57.5	%	58.4	6	60.5	%	55.9	%		%	61.1 %		58.3 %		50.9 %	,	57.6 %		57.9	6	60.0 %	11		%	57.4
Average number of full-time equivalent staff	16	4,053		4,027		4,043		4,014		3,969		3,929		3,893		3,808	:	3,649		4,040		3,949	۱L	3,989		3,766
Trading-Related Income (Loss) (TEB) <sup>11</sup>																										
Interest rate and credit	17	\$ 166	\$	205	\$	121	\$	207	\$	85	\$	248	\$	159	\$	239	\$	172	\$	371	\$	333	\$	661	\$	741
Foreign exchange	18	153	Ŷ	185	Ψ	159	Ψ	205	Ψ	136	Ψ	173	ľ	156	Ŷ	149	÷	163	II.	338	Ψ	309	I Ľ	673	Ψ	622
Equity and other	19	156		125		31		51		204		94		65		59		94		281		298	11	380		273
Total trading-related income (loss)	20	\$ 475	¢	515	¢	311	¢	463	¢	425	¢	515	¢	380	¢	447	¢	429	\$	990	¢	940	\$	1.714	\$	1.636

<sup>1</sup> Effective February 1, 2017, the total gains and losses on derivatives hedging the reclassified securities portfolio (classified as FVOCI under IFRS 9 and AFS under IAS 39) are recorded in Wholesale Banking, previously reported in the Corporate segment and treated as an item of note.

<sup>2</sup> Effective November 1, 2017, the accrual costs related to CDS used to manage Wholesale Banking's corporate lending exposure are recorded in non-interest income, previously reported as a component of PCL. The change in market value of the CDS, in excess of the accrual cost, continues to be reported in the Corporate segment.

<sup>3</sup> Effective November 1, 2017, the PCL related to the allowances for credit losses for all three stages are recorded within the respective 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.

<sup>4</sup> PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.

<sup>5</sup> PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, loan commitments, and financial guarantees.

<sup>6</sup> The reduction of the U.S. federal corporate tax rate enacted by the U.S. Tax Act has resulted in a one-time adjustment to Wholesale Banking's U.S. deferred tax assets and liabilities to the lower base rate of 21% in the first quarter of 2018. The earnings impact was reported in the Corporate segment.

<sup>7</sup> Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2016, 2017, and 2018.

<sup>8</sup> CVA is included in accordance with OSFI guidance.

<sup>9</sup> Amounts are calculated in accordance with the Basel III regulatory framework and are presented based on the "all-in" methodology.

<sup>10</sup> Includes gross loans and bankers' acceptances, excluding letters of credit, cash collateral, CDS, and allowance for credit losses relating to the corporate lending business.

<sup>11</sup> Includes trading-related income reported in net interest income and non-interest income.

#### **Corporate Segment**

#### RESULTS OF OPERATIONS

(\$ millions)	LINE		201	8	1		2017					2016		1 —	Year to	Data		Full Ye	ar
For the period ended	#	Q2		Q1		24	Q3	Q2	Q1		Q4	Q3	Q2		2018	2017		2017	2016
For the period ended	"	42		941		27	45	ųΖ	પા		44	45	QZ		2010	2017	L	2017	2010
Net interest income (loss) <sup>1,2</sup>	1	\$ 36	8	\$ 336	\$	408 \$	322 \$	(80) \$	296	\$	293 \$	260 \$	285	\$	<b>704</b> \$	216	\$	946 \$	1.166
Non-interest income (loss) <sup>2,3</sup>	2		4	(44)		229	94	88	238		137	95	31		40	326	·	649	451
Total revenue <sup>4</sup>	3	45	2	292		637	416	8	534		430	355	316		744	542		1,595	1,617
Provision for credit losses <sup>2,5,6</sup>																•		.,	.,
Impaired <sup>7</sup>	4	11	0	133		104	94	84	102		63	49	52		243	186		384	252
Performing <sup>8</sup>	5		7	50		27	(7)	33	29		28	70	58		57	62		82	249
Total provision for credit losses	6	11	7	183		131	87	117	131		91	119	110		300	248		466	501
Non-interest expenses	7	60	1	577		607	666	638	714		667	698	784		1,178	1,352		2,625	2,888
Income (loss) before income taxes and equity in net income of an investment																			
in TD Ameritrade	8	(26	6)	(468)		(101)	(337)	(747)	(311)		(328)	(462)	(578)		(734)	(1,058)		(1,496)	(1,772)
Provision for (recovery of) income taxes <sup>1,9</sup>	9	(10	6)	207		(144)	(183)	(584)	(209)		(189)	(225)	(227)		101	(793)		(1,120)	(843)
Equity in net income of an investment in TD Ameritrade	10	(	3)	41		(2)	4	3	2		1	(4)	1		38	5		7	(2)
Net income (loss) – reported <sup>®</sup>	11	(16	3)	(634)		41	(150)	(160)	(100)		(138)	(241)	(350)		(797)	(260)		(369)	(931)
Adjustments for items of note, net of income taxes <sup>10</sup>	12	7	3	521		(145)	96	58	25		44	58	230		594	83		34	356
Net income (loss) – adjusted	13	\$ (9	0)	\$ (113)	\$	(104) \$	(54) \$	(102) \$	(75)	\$	(94) \$	(183) \$	(120)	\$	(203) \$	(177)	\$	(335) \$	(575)
December of Adverture of Adverture of Net of Issues True 19																			
Decomposition of Adjustments for Items of Note, Net of Income Taxes <sup>10</sup>										-				1 .			<b></b>		
Amortization of intangibles	14	•	3	\$ 68	\$	59 \$	56 \$	58 \$	59	\$	60 \$	58 \$	63	\$	141 \$	117	\$	232 \$	246
Impact from the U.S. tax reform	15		-	453		-	-	-	-		-	-	-		453	-		-	-
Dilution gain on the Scottrade transaction	16		-	-		(204)		-	-		-	-	-		-	-		(204)	-
Loss on sale of the Direct Investing business in Europe	17		-	-		-	40	-	-		-	-	-		-	-		40	-
Fair value of derivatives hedging the reclassified available-for-sale securities	40								(0.1)		(10)		- 4			(2.1)		(* 1)	(2)
portfolio	18		-	-		-	-	-	(34)		(16)	-	51 116		-	(34)		(34)	(6) 116
Impairment of goodwill, non-financial assets, and other charges	19			-	-	-	-	-	-		-	-	-	¢	-	-			-
Total adjustments for items of note	20	\$ 1	3	\$ 521	\$	(145) \$	96 \$	58 \$	25	\$	44 \$	58 \$	230	\$	<b>594</b> \$	83	\$	34 \$	356
Decomposition of Items included in Net Income (Loss) – Adjusted																			
Net corporate expenses	21	\$ (18	9)	\$ (198)	\$	(182) \$	(166) \$	(186) \$	(233)	\$	(215) \$	(222) \$	(196)	\$	(387) \$	(419)	\$	(767) \$	(836)
Other	22		1	67		43	83	56	129	ľ	92	10	48	l lŤ	148	185	ľ	311	146
Non-controlling interests	23	1	8	18		35	29	28	29		29	29	28		36	57		121	115
Net income (loss) – adjusted	24	\$ (9	0)	\$ (113)	\$	(104) \$	(54) \$	(102) \$	(75)	\$	(94) \$	(183) \$	(120)	\$	(203) \$	(177)	\$	(335) \$	(575)
				. /	•		. / .		. /			. / .	. /			. /			
Average number of full-time equivalent staff	25	14,57	4	14,336	14	,212	14,528	14,540	14,195		13,830	13,320	12,790		14,454	14,364		14,368	13,160

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

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

Effective February 1, 2017, the total gains and losses on derivatives hedging the reclassified securities portfolio (classified as FVOCI under IFRS 9 and AFS under IAS 39) are recorded in Wholesale Banking, previously reported in the Corporate segment.

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.

PCL relates to the Bank's U.S. strategic cards portfolio and debt securities residing in the Corporate segment.

6 Effective November 1, 2017, the PCL related to the allowances for credit losses for all three stages are recorded within the respective 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 - impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.

8 PCL - performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, loan commitments, and financial guarantees.

9 The reduction of the U.S. federal corporate tax rate enacted by the U.S. Tax Act has resulted in a one-time net charge to earnings during the first guarter of 2018 of \$453 million, comprising a net \$48 million pre-tax charge related to the write down of certain tax credit-related investments, partially offset by the favourable impact of the Bank's share of TD Ameritrade's remeasurement of its deferred income tax balances and a \$405 million income tax expense resulting from the remeasurement of the Bank's deferred tax assets and liabilities to the lower base rate of 21% and other related tax adjustments.

<sup>10</sup> For detailed footnotes to the items of note, refer to page 3.

### Net Interest Income and Margin

(\$ millions, except as noted)	LINE	20	18		:	2017			2016		Year	to Date	Fu	ll Year
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2018	2017	2017	2016
Interest Income														
Loans	1	\$ 6,618	\$ 6,469	\$ 6,258	\$ 6,045	\$ 5,655	\$ 5,705	\$ 5,589	\$ 5,433	\$ 5,297	\$ 13,087	\$ 11,360	\$ 23,663	\$ 21,751
Securities	2	1,808	1,700	1,487	1,464	1,425	1,347	1,219	1,100	1,115	3,508	2,772	5,723	4,584
Deposits with banks	3	183	139	141	115	115	75	68	62	58	322	190	446	225
Total interest income	4	8,609	8,308	7,886	7,624	7,195	7,127	6,876	6,595	6,470	16,917	14,322	29,832	26,560
Interest Expense														
Deposits	5	2,404	2,109	1,858	1,729	1,553	1,475	1,340	1,194	1,126	4,513	3,028	6,615	4,758
Securitization liabilities	6	143	139	133	116	112	111	103	113	112	282	223	472	452
Subordinated notes and debentures	7	80	92	103	97	91	100	107	104	96	172	191	391	395
Other	8	584	538	462	415	330	300	254	260	256	1,122	630	1,507	1,032
Total interest expense	9	3,211	2,878	2,556	2,357	2,086	1,986	1,804	1,671	1,590	6,089	4,072	8,985	6,637
Net Interest Income	10	5,398	5,430	5,330	5,267	5,109	5,141	5,072	4,924	4,880	10,828	10,250	20,847	19,923
TEB adjustment	11	17	105	26	59	457	112	86	79	82	122	569	654	312
Net Interest Income (TEB)	12	\$ 5,415	\$ 5,535	\$ 5,356	\$ 5,326	\$ 5,566	\$ 5,253	\$ 5,158	\$ 5,003	\$ 4,962	\$ 10,950	\$ 10,819	\$ 21,501	\$ 20,235
Average total assets (\$ billions)	13	\$ 1,272	\$ 1.266	\$ 1,230	\$ 1.239	\$ 1,217	\$ 1.212	\$ 1.196	\$ 1.157	\$ 1.142	\$ 1,269	\$ 1.214	\$ 1.224	\$ 1,159
Average earning assets (\$ billions)	14	1,124	1,116	1,077	1,077	1,056	1,041	1,031	989	969	1,120	1,048	1,063	991
Net interest margin	15	1.97 %	1.93 %	1.96	% 1.94	% 1.98	% 1.96 %	1.96	% 1.98 %	% 2.05 %	1.95	<b>%</b> 1.97 %	1.96	% 2.01

#### Non-Interest Income

(\$ millions)	LINE	20	18		2017				2016		Year to	Date	Full Ye	ear
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2018	2017	2017	2016
Investment and Securities Services														
Broker dealer fees and commissions	1	\$ 134	\$ 150	\$ 118 \$	118 \$	129 \$	128	\$ 119 \$	117 \$	117	\$ 284 \$	257	\$ 493 \$	463
Full-service brokerage and other securities services	2	249	256	245	242	235	238	226	216	205	505	473	960	853
Underwriting and advisory	3	115	123	126	161	147	155	132	177	138	238	302	589	546
Investment management fees	4	137	141	135	136	133	130	130	126	123	278	263	534	505
Mutual fund management	5	436	452	437	445	429	427	420	410	390	888	856	1,738	1,623
Trust fees	6	34	34	34	40	36	35	37	40	38	68	71	145	153
Total investment and securities services	7	1,105	1,156	1,095	1,142	1,109	1,113	1,064	1,086	1,011	2,261	2,222	4,459	4,143
Credit fees	8	292	282	278	304	284	264	268	271	258	574	548	1,130	1,048
Net securities gain (loss)	9	3	3	41	37	36	14	28	37	1	6	50	128	54
Trading income (loss)	10	318	287	141	237	(288)	213	83	174	97	605	(75)	303	395
Income (loss) from non-trading financial instruments						. ,						. ,		
at fair value through profit or loss	11	5	13	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18	n/a	n/a	n/a
Income (loss) from financial instruments designated														
at fair value through profit or loss														
Related to insurance subsidiaries <sup>1</sup>	12	(15)	(19)	(6)	(59)	23	(51)	1	36	(12)	(34)	(28)	(93)	33
Loan commitments <sup>2</sup>	13	(19)	(55)	(28)	(77)	(3)	(59)	(14)	-	(33)	(74)	(62)	(167)	(48)
Other	14	(2)	(1)	3	<b>(</b> 1)	6	(2)	(3)	6	4	(3)	<b>4</b>	6	(5)
Service charges	15	652	671	658	682	645	663	656	641	631	1,323	1,308	2,648	2,571
Card services	16	550	595	560	638	566	624	582	592	543	1,145	1,190	2,388	2,313
Insurance revenue <sup>1</sup>	17	1,024	944	943	956	909	952	945	959	924	1,968	1,861	3,760	3,796
Other income														
Foreign exchange – non-trading	18	40	43	20	22	44	54	33	28	21	83	98	140	122
Other <sup>3</sup>	19	116	11	235	138	33	194	30	(53)	(66)	127	227	600	(30)
Total other income (loss)	20	156	54	255	160	77	248	63	(25)	(45)	210	325	740	92
Total non-interest income	21	\$ 4.069	\$ 3,930	\$ 3,940 \$	4,019 \$	3,364 \$	3,979	\$ 3,673 \$	3,777 \$	3,379	\$ 7,999 \$	7,343	\$ 15,302 \$	14,392

<sup>1</sup> The results of the Bank's insurance business within Canadian Retail include both insurance revenue and the changes in fair value from investments that fund policy liabilities which are designated at fair value through profit or loss within the Bank's property and casualty <sup>2</sup> The results of the Bank's economic hedges on loan commitments are included in Other income – Other.
 <sup>3</sup> Includes dilution gain of \$204 million, on the Scottrade transaction, in the fourth quarter of 2017. For further details, refer to footnote 5 on page 3.

### Non-Interest Expenses

(\$ millions)	LINE	2	018		2017				2016		Year to D	Date	Full Yea	ar
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2018	2017	2017	2016
Salaries and Employee Benefits													 	
Salaries	1	\$ 1,452	\$ 1,467	\$ 1,467	\$ 1,473 \$	1,427 \$	1,472	\$ 1,44	1 \$ 1,399	\$ 1,358	\$ 2,919 \$	2,899	\$ 5,839 \$	5,576
Incentive compensation	2	626	685	570	640	610	634	52	8 546	563	1,311	1,244	2,454	2,170
Pension and other employee benefits	3	419	408	390	414	441	480	35	2 381	402	827	921	1,725	1,552
Total salaries and employee benefits	4	2,497	2,560	2,427	2,527	2,478	2,586	2,32	1 2,326	2,323	5,057	5,064	10,018	9,298
Occupancy														
Rent	5	226	229	224	236	230	227	23	3 222	228	455	457	917	915
Depreciation and impairment losses	6	92	89	96	115	95	96	11	7 107	103	181	191	402	427
Other	7	119	124	122	105	120	128	13	1 103	122	243	248	475	483
Total occupancy	8	437	442	442	456	445	451	48	1 432	453	879	896	1,794	1,825
Fruitment														
Equipment Rent	9	52	47	45	47	46	46	4	8 44	45	99	92	184	182
Depreciation and impairment losses	10	48	48	50	49	50	40 52	5		53	96	102	201	202
Other	11	165	150	157	153	153	144	14		150	315	297	607	560
Total equipment	12	265	245	252	249	249	242	23		248	510	491	992	944
Amortization of Other Intangibles														
Software and asset servicing rights	13	154	133	123	115	112	106	11		104	287	218	456	438
Other	14	62	63	63	58	63	64	6		69	125	127	248	270
Total amortization of other intangibles	15	216	196	186	173	175	170	18	2 178	173	412	345	 704	708
Marketing and Business Development	16	184	156	203	173	184	166	19	8 190	182	340	350	726	743
Restructuring Charges	17	(7)	45	(4)	(6)	17	(5)		1 (3)	(14)	38	12	2	(18)
Brokerage-Related Fees	18	76	82	74	76	82	82	7		<b>`</b> 80 <sup>´</sup>	158	164	314	316
Professional and Advisory Services	19	262	251	324	272	280	289	37	9 300	282	513	569	1,165	1,232
Other Expenses <sup>1</sup>	20	892	869	924	935	876	916	96	9 909	1,009	1,761	1,792	3,651	3,829
Total non-interest expenses	21	\$ 4,822	\$ 4,846	\$ 4,828	\$ 4,855 \$	4,786 \$	4,897	\$ 4,84	8 \$ 4,640	\$ 4,736	\$ 9,668 \$	9,683	\$ 19,366 \$	18,877
-											 	-	 	

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

Balance Sheet										
(\$ millions)	LINE	20			2017				2016	
As at	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
ASSETS	F		<b>r</b>				·			
Cash and due from banks	1	\$ 4,197	\$ 3,896 \$	3,971 \$	4,113 \$	5,271 \$	- 1 -	\$ 3,907 \$	3,593 \$	3,292
Interest-bearing deposits with banks Trading loans, securities, and other	2	36,387 114,017	44,893 111,875	51,185 103,918	45,601 99,819	54,227 111,833	54,438 110,261	53,714 99,257	54,605 102,934	47,778 93,140
Non-trading financial assets at fair value through profit or loss	4	4,087	4,504	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Derivatives	5	55,098	60,557	56,195	63,087	62,674	60,640	72,242	77,858	73,092
Financial assets designated at fair value through profit or loss Financial assets at fair value through other comprehensive income	6 7	3,442 134,011	3,305 135,262	4,032 n/a	3,833 n/a	3,971 n/a	4,594 n/a	4,283 n/a	4,333 n/a	4,279 n/a
Available-for-sale securities	8	n/a	n/a	146,411	123,273	121,992	113,275	107,571	99,674	93,644
	9	310,655	315,503	310,556	290,012	300,470	288,770	283,353	284,799	264,155
Held-to-maturity securities	10	n/a	n/a	71,363	71,233	82,330	77,981	84,395	81,341	76,881
Debt securities at amortized cost, net of allowance for credit losses Securities purchased under reverse repurchase agreements	11 12	90,106 140,914	81,695 124,600	n/a 134,429	n/a 120,400	n/a 113,834	n/a 96,389	n/a 86,052	n/a 100,109	n/a 93,820
Loans	12	140,914	124,600	134,429	120,400	113,834	90,389	80,052	100,109	93,820
Residential mortgages	13	219,152	217,871	222,079	215,505	217,143	215,658	217,336	215,050	211,982
Consumer instalment and other personal: HELOC	14	91,603	88,521	87,419	84,295	81,366	78,729	78,358	76,977	74,770
Indirect auto Other	15 16	51,631 18,772	50,501 18,689	51,464 18,218	48,932 18,165	49,693 17,982	47,980 17,656	48,947 17,226	47,508 16,980	44,888 16,661
Credit card	17	33,664	33,134	33,007	32,463	32,463	31,814	31,914	31,099	29,755
Business and government	18	210,726	201,878	200,978	193,505	202,672	195,600	194,074	186,089	177,104
Debt securities classified as loans	19 20	n/a 625,548	n/a 610,594	3,209 616,374	3,181 596,046	1,034 602,353	1,036 588,473	1,674 589,529	1,707 575,410	1,820 556,980
Allowance for loan losses	20	(3,549)	(3,465)	(3,783)	(3,677)	(3,892)	(3,815)	(3,873)	(3,773)	(3,616)
Loans, net of allowance for loan losses	22	621,999	607,129	612,591	592,369	598,461	584,658	585,656	571,637	553,364
Other		44.040								
Customers' liability under acceptances Investment in TD Ameritrade	23 24	14,913 7,904	14,817 7,505	17,297 7,784	16,855 6,714	17,002 7,281	11,741 6,883	15,706 7,091	15,756 6,859	15,467 6,473
Goodwill	25	16,169	15,558	16,156	15,630	16,942	16,222	16,662	16,262	15,689
Other intangibles	26	2,509	2,521	2,618	2,586	2,716	2,661	2,639	2,542	2,509
Land, buildings, equipment, and other depreciable assets Deferred tax assets	27 28	5,187 2,661	5,102 2,352	5,313 2,497	5,154 2,472	5,461 2,394	5,355 2,295	5,482 2,084	5,309 1,850	5,160 1,987
Amounts receivable from brokers, dealers and clients	28	15,826	22,902	29,971	16,818	31,188	22,666	17,436	25,057	26,305
Other assets	30	14,409	40.040	10.001						
			12,843	13,264	12,424	14,343	13,076	12,790	12,717	11,906
	31	79,578	83,600	94,900	78,653	97,327	80,899	79,890	86,352	85,496
Total assets							80,899			
Total assets LIABILITIES	31 32	79,578 \$ 1,283,836	83,600 \$ 1,261,316 \$	94,900 1,278,995 \$	78,653 1,202,381 \$	97,327 1,251,920 \$	80,899 1,186,883	79,890 \$ 1,176,967 \$	86,352 1,182,436 \$	85,496 1,124,786
Total assets LIABILITIES Trading deposits	31 32 33	79,578 \$ 1,283,836 \$ 103,393	83,600 \$ 1,261,316 \$ 93,827 \$	94,900 1,278,995 \$ 79,940 \$	78,653 1,202,381 \$ 81,732 \$	97,327 1,251,920 \$ 92,958 \$	80,899 1,186,883 91,485	79,890 \$ 1,176,967 \$ \$ 79,786 \$	86,352 1,182,436 \$ 73,084 \$	85,496 1,124,786 66,402
Total assets LIABILITIES	31 32 33 34 35	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240	83,600 \$ 1,261,316 \$ 93,827 \$ 58,578 11,840	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757	78,653 1,202,381 \$ 81,732 \$ 61,300 12,435	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824	80,899 1,186,883 91,485 57,936 12,537	79,890 \$ 1,176,967 \$ \$ 79,786 \$ 65,425 12,490	86,352 1,182,436 \$ 73,084 \$ 69,720 12,145	85,496 1,124,786 66,402 67,283 11,335
Total assets LIABILITIES Trading deposits Derivatives Securitization liabilities at fair value	31 32 33 34	79,578 \$ 1,283,836 \$ 103,393 47,905	83,600 \$ 1,261,316 \$ 93,827 \$ 93,827 \$ 58,578	94,900 1,278,995 \$ 79,940 \$ 51,214	78,653 1,202,381 \$ 81,732 \$ 61,300	97,327 1,251,920 \$ 92,958 \$ 57,353	80,899 1,186,883 91,485 57,936	79,890 \$ 1,176,967 \$ \$ 79,786 \$ 65,425	86,352 1,182,436 \$ 73,084 \$ 69,720	85,496 1,124,786 66,402 67,283
Total assets LIABILITIES Trading deposits Derivatives Securitization liabilities at fair value Deposits	31 32 33 34 35 36	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538	83,600 \$ 1,261,316 \$ 93,827 \$ 58,578 11,840 164,245	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911	78,653         1,202,381         81,732         61,300         12,435         155,467	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135	80,899 1,186,883 91,485 57,936 12,537 161,958	79,890 1,176,967 \$ 79,786 \$ 65,425 12,490 157,701	86,352           1,182,436           73,084           69,720           12,145           154,949	85,496 1,124,786 66,402 67,283 11,335 145,020
Total assets LIABILITIES Trading deposits Derivatives Securitization liabilities at fair value	31 32 33 34 35	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240	83,600 \$ 1,261,316 \$ 93,827 \$ 58,578 11,840	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757	78,653 1,202,381 \$ 81,732 \$ 61,300 12,435	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824	80,899 1,186,883 91,485 57,936 12,537	79,890 \$ 1,176,967 \$ \$ 79,786 \$ 65,425 12,490	86,352 1,182,436 \$ 73,084 \$ 69,720 12,145	85,496 1,124,786 66,402 67,283 11,335
Total assets LIABILITIES Trading deposits Derivatives Securitization liabilities at fair value Deposits Personal: Non-term Term Banks	31 32 33 34 35 36 37 38 39	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307	83,600 \$ 1,261,316 \$ 93,827 58,578 11,840 164,245 406,914 50,417 22,959	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887	78,653 1,202,381 \$ 81,732 \$ 61,300 12,435 155,467 383,700 49,543 22,729	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443	79,890 1,176,967 \$ 79,786 \$ 65,425 12,490 157,701 389,052 50,180 17,201	86,352 1,182,436 \$ 73,084 \$ 69,720 12,145 154,949 372,451 50,203 18,959	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479
Total assets LIABILITIES Trading deposits Derivatives Securitization liabilities at fair value Deposits Personal: Non-term Term	31 32 33 34 35 36 37 38 39 40	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511	83,600 \$ 1,261,316 \$ 93,827 58,578 11,840 164,245 406,914 50,417 22,959 333,154	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782	78,653 1,202,381 \$ 81,732 \$ 61,300 12,435 155,467 383,700 49,543 22,729 317,895	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327	80,899 1,186,883 57,936 12,537 161,958 392,377 50,217 20,443 311,497	79,890 \$ 1,176,967 \$ \$ 79,786 \$ 65,425 12,490 157,701 389,052 50,180 17,201 317,227	86,352 1,182,436 \$ 73,084 \$ 69,720 12,145 154,949 372,451 50,203 18,959 316,299	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773
Total assets LIABILITIES Trading deposits Derivatives Securitization liabilities at fair value Deposits Personal: Non-term Term Banks Business and government	31 32 33 34 35 36 37 38 39	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307	83,600 \$ 1,261,316 \$ 93,827 58,578 11,840 164,245 406,914 50,417 22,959	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887	78,653 1,202,381 \$ 81,732 \$ 61,300 12,435 155,467 383,700 49,543 22,729	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443	79,890 1,176,967 \$ 79,786 \$ 65,425 12,490 157,701 389,052 50,180 17,201	86,352 1,182,436 \$ 73,084 \$ 69,720 12,145 154,949 372,451 50,203 18,959	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:       Non-term         Term         Banks         Business and government         Other         Acceptances	31 32 33 35 36 37 38 39 40 41 42	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934	83,600 \$ 1,261,316 \$ 93,827 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297	78,653           1,202,381           81,732           \$           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 52,689 324,327 807,112 17,002	80,899 1,186,883 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         \$	86,352           1,182,436           73,084           \$           73,084           \$           12,145           154,949           372,451           50,203           18,959           316,299           757,912           15,756	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:       Non-term         Term         Banks         Business and government         Other         Acceptances         Obligations related to securities sold short	31 32 33 34 35 36 37 38 39 40 41 41 42 43	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405	83,600 \$ 1,261,316 \$ 93,827 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817 37,167	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482	78,653           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806	97,327 1,251,920 92,958 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611	80,899 1,186,883 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,532	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         50,203           18,959         316,299           757,912         15,756           44,564         \$	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Other         Acceptances         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements	31 32 33 34 35 36 37 38 39 40 41 41 42 43 44	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177	83,600 \$ 1,261,316 \$ 93,827 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817 37,167 83,948	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591	78,653           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,532 59,338	79,890 \$ 1,176,967 \$ \$ 79,786 \$ 65,425 12,490 157,701 389,052 50,180 17,201 317,227 773,660 15,706 33,115 48,973	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         372,451           50,203         18,959           316,299         757,912           15,756         44,564           58,762         58,762	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:       Non-term         Term         Banks         Business and government         Other         Acceptances         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Amounts payable to brokers, dealers and clients	31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835	83,600 \$ 1,261,316 \$ 93,827 \$ 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817 37,167 83,948 15,773 24,996	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851	78,653           1,202,381           81,732           \$           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694	97,327 1,251,920 92,958 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,532 59,338 17,183 24,494	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         17,857	86,352           1,182,436           73,084           \$           73,084           \$           12,145           154,949           372,451           50,203           18,959           316,299           757,912           15,756           44,564           58,762           19,313           24,445	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Other         Acceptances         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Amounts payable to brokers, dealers and clients         Insurance-related liabilities	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541	83,600 \$ 1,261,316 \$ 93,827 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817 37,167 83,948 15,773 24,996 6,713	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851 6,775	78,653           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 11,741 11,741 30,532 59,338 17,183 24,494 6,923	79,890           \$ 1,176,967         \$           \$ 79,786         \$           \$ 65,425         12,490           157,701         389,052           \$ 50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         \$           50,203         18,959           316,299         \$           757,912         \$           15,756         \$           44,564         \$           58,762         19,313           24,445         7,235	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:       Non-term         Term         Banks         Business and government         Other         Acceptances         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Amounts payable to brokers, dealers and clients	31 32 33 35 36 37 38 39 40 41 42 43 44 45 46 44 45 46 47 48	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923	83,600 \$ 1,261,316 \$ \$ 93,827 \$ 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817 37,167 83,948 15,773 24,996 6,713 19,521	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470	78,653           1,202,381           81,732           \$           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727           18,981	97,327           1,251,920           92,958           57,353           12,824           163,135           409,701           50,395           22,689           324,327           807,112           17,002           32,611           74,608           17,198           29,433           6,778           19,322	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,532 59,338 17,183 24,494 6,923 18,484	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046           19,886         19,886	86,352           1,182,436           73,084           \$           73,084           \$           73,084           \$           154,949           372,451           50,203           16,959           316,299           757,912           15,756           44,556           57,62           19,313           24,445           7,235           19,355	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Other         Acceptances         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Amounts payable to brokers, dealers and clients         Insurance-related liabilities	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541	83,600 \$ 1,261,316 \$ 93,827 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817 37,167 83,948 15,773 24,996 6,713	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851 6,775	78,653           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 11,741 11,741 30,532 59,338 17,183 24,494 6,923	79,890           \$ 1,176,967         \$           \$ 79,786         \$           \$ 65,425         12,490           157,701         389,052           \$ 50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         \$           50,203         18,959           316,299         \$           757,912         \$           15,756         \$           44,564         \$           58,762         19,313           24,445         7,235	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505
Total assets         LABLITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal: Non-term Term         Banks         Business and government         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amorized cost         Amounts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204	83,600 \$ 1,261,316 \$ \$ 93,827 \$ 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817 37,167 83,948 15,773 24,996 6,713 19,521 202,935	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542	78,653           1,202,381           81,732           \$           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727           18,981           189,869	97,327 1,251,920 92,958 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778 19,322 196,952	80,899 1,186,883 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,532 59,338 17,183 24,494 6,923 18,484 168,695	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046           19,886         160,501	86,352           1,182,436           73,084           \$           73,084           \$           12,145           154,949           372,451           50,203           18,959           316,299           757,912           15,756           44,564           58,762           19,313           24,445           7,235           19,355           189,430	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519
Total assets         LABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal: Non-term         Term         Banks         Business and government         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Amounts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         EQUITY	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204 7,631	83,600 \$ 1,261,316 \$ \$ 93,827 \$ 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817 37,167 83,948 15,773 24,996 6,713 19,521 202,935 7,518	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528	78,653           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,685           34,806           78,118           16,685           34,806           77,18           18,981           189,869           9,714	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778 19,322 196,952 8,482	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,552 59,338 17,183 24,494 6,923 18,484 168,695 8,394	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046           19,886         160,501           10,881         10,881	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         50,203           18,959         316,299           757,912         15,756           44,554         58,762           19,313         24,445           7,235         19,355           189,430         8,941	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893
Total assets         LABLITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:       Non-term         Term         Banks         Business and government         Obligations related to securities sold short         Obligations related to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         EQUITY         Shareholders' Equity	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204 7,631 1,207,174	83,600           \$         1,261,316           \$         93,827           58,578           11,840           164,245           406,914           50,417           22,959           333,154           813,444           14,817           37,167           83,948           15,773           24,996           6,713           19,521           202,935           7,518           1,188,142	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528 1,203,805	78,653           1,202,381           81,732           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727           18,981           189,869           9,714           1,128,917	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,188 17,188 17,188 19,322 196,952 8,482 1,175,681	80,899 1,186,883 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,532 59,338 17,183 24,494 6,923 18,484 168,695 8,394 1,113,581	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046           19,886         160,501           10,891         1,102,753	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         \$           50,203         18,959           316,299         \$           757,912         \$           15,756         44,564           58,762         19,313           24,445         7,2355           19,355         189,430           8,941         1,111,232	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893 1,056,963
Total assets         LABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal: Non-term         Term         Banks         Business and government         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Amounts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         EQUITY	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204 7,631	83,600 \$ 1,261,316 \$ \$ 93,827 \$ 58,578 11,840 164,245 406,914 50,417 22,959 333,154 813,444 14,817 37,167 83,948 15,773 24,996 6,713 19,521 202,935 7,518	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528	78,653           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,685           34,806           78,118           16,685           34,806           77,18           18,981           189,869           9,714	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778 19,322 196,952 8,482	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,552 59,338 17,183 24,494 6,923 18,484 168,695 8,394	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046           19,886         160,501           10,881         10,881	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         50,203           18,959         316,299           757,912         15,756           44,554         58,762           19,313         24,445           7,235         19,355           189,430         8,941	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Obligations related to securities sold short         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities         Amounts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         Party liabilities         Supervisities         Supervisities	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 51 52 53 54	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204 7,631 1,207,174 21,203 5,100 (108)	83,600           \$         1,261,316           \$         93,827           \$         58,578           11,840         164,245           406,914         50,417           22,959         333,154           813,444         14,817           17,167         83,948           15,773         24,996           6,713         19,952           202,935         7,518           1,188,142         21,094           4,750         (92)	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528 1,203,805 20,931 4,750 (176)	78,653           1,202,381           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727           18,981           189,869           9,714           1,128,917           20,912           4,750           (22)	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 19,322 196,952 8,482 1,175,681 20,809 4,400 (245)	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,532 59,338 17,183 24,494 6,923 18,484 168,695 8,394 1,113,581 20,836 4,400 (218)	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046           19,886         160,501           10,891         1,102,753           20,711         4,400           (31)         (31)	86,352           1,182,436           73,084           69,720           12,145           154,949           372,451           50,203           18,959           316,299           757,912           15,756           44,564           58,762           19,313           24,445           7,2355           18,9430           8,941           1,111,232           20,597           3,400           (42)	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893 1,056,963 20,499 3,400 (4)
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Other         Acceptances         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Scuritization liabilities at amortized cost         Amounts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         EQUITY         Shareholders' Equity         Common shares         Preferred shares         Treaury shares:         Common shares         Preferred         Preferred	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204 7,631 1,207,174 21,203 5,100 (108) (5)	83,600           \$         1,261,316           \$         93,827           58,578           11,840           164,245           406,914           50,417           22,959           333,154           813,444           14,817           37,167           83,948           15,773           24,996           6,713           19,521           202,935           7,518           1,188,142           21,094           4,750           (92)           (92)	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528 1,203,805 20,931 4,750 (176) (7)	78,653           1,202,381           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,685           17,694           6,727           18,981           189,869           9,714           1,128,917           20,912           4,750           (22)           (8)	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778 19,322 196,952 8,482 1,175,681 20,809 4,400 (245) (7)	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 11,741 30,532 59,338 17,183 24,494 6,923 18,484 168,695 8,394 1,113,581 20,836 4,400 (218) (5)	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,918         17,857           7,046         19,886           160,501         10,891           1,102,753         20,711           4,400         (31)           (5)         (5)	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         372,451           372,451         50,203           18,959         316,299           757,912         15,756           44,564         58,762           19,313         24,445           24,345         7,235           19,355         189,430           8,941         1,111,232           20,597         3,400           (42)         (5)	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893 1,056,963 20,499 3,400 (4) (4)
Total assets         LIABILITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Obligations related to securities sold short         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities         Amounts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         Party liabilities         Supervisities         Supervisities	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 51 51 52 53 54 55 56	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204 7,631 1,207,174 21,203 5,100 (108)	83,600           \$         1,261,316           \$         93,827           58,578           11,840           164,245           406,914           50,417           22,959           333,154           813,444           14,817           37,167           83,948           15,773           24,996           6,713           19,521           202,935           7,518           1,188,142           21,094           4,750           (92)           (9)           229	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528 1,203,805 20,931 4,750 (176) (7) 214	78,653           1,202,381           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727           18,981           189,869           9,714           1,128,917           20,912           4,750           (22)           (8)           207	97,327 1,251,920 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778 19,322 196,952 8,482 1,175,681 20,809 4,400 (245) (7) 200	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,243 311,497 774,534 11,741 30,525 59,338 17,183 24,494 6,923 17,183 24,494 18,895 8,394 1,113,581 20,836 4,400 (218) (5) 206	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046           19,886         160,501           10,891         1,102,753           20,711         4,400           (31)         (5)           203         203	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         50,203           16,299         757,912           15,756         44,564           44,554         58,762           19,313         24,445           7,235         19,355           189,430         8,941           1,111,232         20,597           3,400         (42)           (5)         197	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893 1,056,963 20,499 3,400 (4) (4) 189
Total assets         LABLITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Ansunts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         EQUITY         Shareholders' Equity         Common shares         Preferred shares         Treasury shares:       Common         Contributed surplus	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 57 57	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204 7,631 1,207,174 21,203 5,100 (108) (5) 194 43,363 5,923	83,600           \$         1,261,316           \$         93,827           58,578           11,840           164,245           406,914           50,417           22,959           333,154           813,444           14,817           37,167           83,948           15,773           24,996           6,713           19,521           202,935           7,518           1,188,142           21,094           4,750           (92)           (92)           (92)           (92)           (92)           41,744	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528 1,203,805 20,931 4,750 (176) (7) 214 40,489 8,006	78,653           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,685           34,806           78,18           16,689           9,714           1,128,917           20,912           4,750           (22)           (8)           207           39,473           6,564	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778 19,322 196,952 8,482 1,175,681 20,809 4,400 (245) (7) 200 37,577 11,863	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 11,741 30,532 59,338 17,183 24,494 6,923 18,484 168,695 8,394 1,113,581 20,836 4,400 (218) (5) 206 37,330 9,131	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,918         17,857           7,046         19,886           160,501         10,891           1,102,753         20,711           4,400         (31)           (5)         203           35,452         11,834	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         372,451           372,451         50,203           18,959         316,299           757,912         15,756           44,564         58,762           19,313         24,445           24,345         7,235           19,355         189,430           8,941         1,111,232           20,597         3,400           (5)         197           34,387         11,037	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893 1,056,963 20,499 3,400 (4) (4) (4) 188 33,442 8,689
Total assets         LABLITTES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Amounts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         Perfered shares         Preferred shares         Preferred shares         Contributed surplus         Arcentided conter comprehensive income (loss)	31 32 33 34 35 36 37 38 39 40 41 42 43 40 41 42 43 44 45 46 47 48 49 50 51 51 51 51 55 55 56 57 58 59	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204 7,631 1,207,174 21,203 5,100 (108) (5) 194 43,363 5,923 75,670	83,600           \$         1,261,316           \$         93,827           58,578           11,840           164,245           406,914           50,417           22,959           333,154           813,444           14,817           37,167           83,948           15,773           24,996           6,713           19,521           202,935           7,518           1,188,142           21,094           4,750           (9)           229           41,744           4,472           72,188	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528 1,203,805 20,931 4,750 (176) (77) 214 40,489 8,006 74,207	78,653           1,202,381           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727           18,981           189,869           9,714           1,128,917           20,912           4,750           (22)           (8)           207           39,473           6,564           71,876	97,327 1,251,920 92,958 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778 19,322 196,952 8,482 1,175,681 20,809 4,400 (245) (7) 200 37,577 11,853 74,587	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,532 59,338 17,183 24,494 6,923 18,484 168,695 8,394 1,113,581 20,836 4,400 (218) (5) 206 37,330 9,131 71,680	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046           19,886         160,501           10,891         1,102,753           20,711         4,400           (31)         (5)           203         35,452           11,834         72,564	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         \$           50,203         18,959           316,299         757,912           15,756         44,564           44,564         58,762           19,313         24,445           7,235         19,355           189,430         8,941           1,111,232         20,597           3,400         (42)           (5)         197           34,387         11,037           69,571         10,757	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893 1,056,963 20,499 3,400 (4) (4) 189 33,442 8,689 66,211
Total assets         LABLITIES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Other         Acceptances         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Anounts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         Supervise         Common shares         Prefered         Contributed surglus         Prefered         Contributed surglus         Retained earnings         Accumulated other comprehensive income (loss)	31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60	79,578           \$ 1,283,836           \$ 1,283,836           \$ 1,283,836           \$ 1,2,240           163,538           421,387           50,596           22,307           335,511           829,801           14,934           37,405           96,177           15,389           17,835           6,541           17,832           206,204           7,631           1,207,174           21,203           5,100           (108)           (5)           194           43,363           5,923           75,670           992	83,600           \$         1,261,316           \$         93,827           58,578           11,840           164,245           406,914           50,417           22,959           333,154           813,444           14,817           37,167           83,948           15,773           24,996           6,713           19,521           202,935           7,518           1,188,142           21,094           4,750           (92)           (9)           229           41,744           4,4,72           72,188           986	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 832,824 17,297 35,482 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528 1,203,805 20,931 4,750 (176) (77) 214 40,489 8,006 74,207 983	78,653           1,202,381           81,732           81,732           81,732           81,732           81,732           81,732           81,732           81,732           81,732           81,732           81,732           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727           18,981           189,869           9,714           1,128,917           20,912           4,750           (22)           (8)           207           39,473           6,564           71,876           1,588	97,327 1,251,920 \$ 92,958 \$ 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,188 17,188 19,322 196,952 8,482 1,175,681 20,809 4,400 (245) (7) 200 37,577 11,853 74,587 1,652	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,532 59,338 17,183 24,494 6,923 18,484 168,695 8,394 1,113,581 20,836 4,400 (218) (5) 206 37,330 9,131 71,680 1,622	79,890           \$ 1,176,967           \$ 79,786           \$ 65,425           12,490           157,701           389,052           50,180           17,201           317,227           773,660           15,706           33,115           48,973           17,918           17,857           7,046           19,886           160,501           10,891           1,102,753           20,711           4,400           (31)           (5)           203           35,452           11,834           72,564	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         50,203           18,959         316,299           757,912         15,756           19,313         24,445           7,235         19,355           18,959         316,299           757,912         15,756           44,564         58,762           19,313         24,445           7,235         19,355           189,430         8,941           1,111,232         20,597           3,400         (42)           (5)         197           34,387         11,037           69,571         1,633	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893 1,056,963 20,499 3,400 (4) (4) (4) 189 33,442 8,689 66,211 1,612
Total assets         LABLITTES         Trading deposits         Derivatives         Securitization liabilities at fair value         Deposits         Personal:         Term         Banks         Business and government         Obligations related to securities sold short         Obligations related to securities sold under repurchase agreements         Securitization liabilities at amortized cost         Amounts payable to brokers, dealers and clients         Insurance-related liabilities         Other liabilities         Subordinated notes and debentures         Total liabilities         Perfered shares         Preferred shares         Preferred shares         Contributed surplus         Arcentided conter comprehensive income (loss)	31 32 33 34 35 36 37 38 39 40 41 42 43 40 41 42 43 44 45 46 47 48 49 50 51 51 51 51 55 55 56 57 58 59	79,578 \$ 1,283,836 \$ 103,393 47,905 12,240 163,538 421,387 50,596 22,307 335,511 829,801 14,934 37,405 96,177 15,389 17,835 6,541 17,923 206,204 7,631 1,207,174 21,203 5,100 (108) (5) 194 43,363 5,923 75,670	83,600           \$         1,261,316           \$         93,827           58,578           11,840           164,245           406,914           50,417           22,959           333,154           813,444           14,817           37,167           83,948           15,773           24,996           6,713           19,521           202,935           7,518           1,188,142           21,094           4,750           (9)           229           41,744           4,472           72,188	94,900 1,278,995 \$ 79,940 \$ 51,214 12,757 143,911 417,648 50,507 25,887 338,782 832,824 17,297 35,482 88,591 16,076 32,851 6,775 20,470 217,542 9,528 1,203,805 20,931 4,750 (176) (77) 214 40,489 8,006 74,207	78,653           1,202,381           1,202,381           81,732           61,300           12,435           155,467           383,700           49,543           22,729           317,895           773,867           16,855           34,806           78,118           16,688           17,694           6,727           18,981           189,869           9,714           1,128,917           20,912           4,750           (22)           (8)           207           39,473           6,564           71,876	97,327 1,251,920 92,958 57,353 12,824 163,135 409,701 50,395 22,689 324,327 807,112 17,002 32,611 74,608 17,198 29,433 6,778 19,322 196,952 8,482 1,175,681 20,809 4,400 (245) (7) 200 37,577 11,853 74,587	80,899 1,186,883 91,485 57,936 12,537 161,958 392,377 50,217 20,443 311,497 774,534 11,741 30,552 59,338 17,183 24,494 6,923 18,484 168,695 8,394 1,113,581 20,836 4,400 (218) (218) (5) 206 6,37,330 9,131 71,680 1,622 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 7,3,302 1,186,883 1,186,885 1,186,885 1,186,885 1,186,895 1,186,	79,890           \$ 1,176,967         \$           \$ 79,786         \$           65,425         12,490           157,701         389,052           50,180         17,201           317,227         773,660           15,706         33,115           48,973         17,918           17,857         7,046           19,886         160,501           10,891         1,102,753           20,711         4,400           (31)         (5)           203         35,452           11,834         72,564	86,352           1,182,436         \$           73,084         \$           69,720         12,145           154,949         \$           372,451         \$           50,203         18,959           316,299         757,912           15,756         44,564           44,564         58,762           19,313         24,445           7,235         19,355           189,430         8,941           1,111,232         20,597           3,400         (42)           (5)         197           34,387         11,037           69,571         10,757	85,496 1,124,786 66,402 67,283 11,335 145,020 353,194 50,085 14,479 296,773 714,531 15,467 40,726 63,828 20,479 25,064 6,505 16,450 188,519 8,893 1,056,963 20,499 3,400 (4) (4) 189 33,442 8,689 66,211

#### 

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

(\$ millions)	LINE	2	018			:	2017						2016		
As at	#	Q2	Q1		Q4	Q3		Q2	Q1		Q4		Q3		Q2
Banking Book Equities															
Publicly traded															
Balance sheet and fair value	1	\$ 684	\$ 687	\$	583	\$ 587	\$	666	\$ 627	\$	517	\$	420	\$	422
Unrealized gain (loss) <sup>2</sup>	2	152	162		59	70		107	79		45		25		3
Privately held															
Balance sheet and fair value	3	1,734	1,649		1,704	1,672		1,780	1,711		1,723		1,673		1,619
Unrealized gain (loss) <sup>2</sup>	4	24	1		93	121		117	111		93		96		95
otal banking book equities															
Balance sheet and fair value	5	2,418	2,336		2,287	2,259		2,446	2,338		2,240		2,093		2,041
Unrealized gain (loss) <sup>2</sup>	6	176	163		152	191		224	190		138		121		98
Assets Under Administration <sup>3</sup>	_														
J.S. Retail	7	\$ 24,277	\$ 22,933	\$	23,349	\$ 22,638	\$	24,679	\$ 23,077	\$	23,124	\$	21,828	\$	20,932
Canadian Retail	8	392,091	396,674		387,400	370,372		403,579	390,389		378,697		372,197		354,686
otal	9	\$ 416,368	\$ 419,607	\$	410,749	\$ 393,010	\$	428,258	\$ 413,466	\$	401,821	\$	394,025	\$	375,618
Assets Under Management															
I.S. Retail	10	\$ 76,022	\$ 79,726	\$	81,028	\$ 75,825	\$	82,002	\$ 77,534	\$	88,515	\$	96,088	\$	92,690
Canadian Retail	11	289,150	288,631	Ť	282,824	271,734		279,421	265,721		270,738		267,981	•	255,731
otal	12	\$ 365,172	\$ 368,357	¢	363,852	\$ 347,559	\$	361,423	\$ 343,255	¢	359,253	¢	364,069	¢	348,421

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

<sup>2</sup> Unrealized gain (loss) on publicly traded and privately held securities at FVOCI (IAS 39 – AFS securities) are included in other comprehensive income (OCI). Unrealized gain (loss) on securities designated at fair value through profit or loss are included in the income statement.

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

### Goodwill, Other Intangibles, and Restructuring Charges

																		. —		
(\$ millions)	LINE	-		018				2017					2016			Year to E			Full Yea	
As at	#		Q2		Q1		Q4	Q3	Q2	Q1		Q4	Q3	Q2		2018	2017		2017	2016
Goodwill																				
Balance at beginning of period	1	\$	15,558	\$	16,156	\$	15,630 \$	16,942 \$	16,222 \$	16,662	\$	16,262 \$	15,689 \$	17,386	\$	16,156 \$	16,662	\$	16,662 \$	16,337
Additions	2		· -	·	82	·	34	-	-	10		_	_	_		82	10		44	-
Foreign currency translation adjustments and other	3		611		(680)		492	(1,312)	720	(450)		400	573	(1,697)		(69)	270		(550)	325
Balance at end of period	4	\$	16,169	\$	15,558	\$	16,156 \$	15,630 \$	16,942 \$	16,222	\$	16,662 \$	16,262 \$	15,689	\$	16,169 \$	16,942	\$	16,156 \$	16,662
Other Intangibles <sup>1</sup>																				
-	-	¢	740		700	•	<u> </u>	054 0		1 0 0 0	•		1 000 0	1 00 1	<b>*</b>	700 0	4 000		1 0 0 0	1.000
Balance at beginning of period Additions	5	\$	712	\$	798	\$	843 \$	954 \$	987 \$	1,008 61	\$	1,054 \$	1,090 \$	1,264	\$	798 \$	1,008 61	\$	1,008 \$ 61	1,280
Additions Amortized in the period	0		(62)		(63)		(62)	-	(63)	(64)		-	-	(69)		(125)	(127)		(248)	(270)
Foreign currency translation adjustments and other	8		20		(03)		(63) 18	(58) (53)	30	(64)		(64) 18	(63) 27	(105)		(123)	(127)		(248) (23)	(270)
Balance at end of period	9	¢	670	¢	712	¢	798 \$	843 \$	954 \$	987	¢	1.008 \$	1,054 \$	1,090	\$	670 \$	954	¢	798 \$	1,008
Balance at end of period	9	φ	670	Ф	/12	Þ	190 Þ	043 <del>)</del>	904 <b>ə</b>	967	Φ	1,008 \$	1,054 ֆ	1,090	φ	610 \$	904	Ф	190 Þ	1,008
Deferred Tax Liability on Other Intangibles																				
Balance at beginning of period	10	\$	(80)	\$	(129)	\$	(140) \$	(169) \$	(181) \$	(204)	\$	(217) \$	(226) \$	(273)	\$	(129) \$	(204)	\$	(204) \$	(275)
Recognized in the period	11		9		44		16	16	17	18		18	18	20		53	35		67	77
Foreign currency translation adjustments and other	12		(3)		5		(5)	13	(5)	5		(5)	(9)	27		2	-		8	(6)
Balance at end of period	13	\$	(74)	\$	(80)	\$	(129) \$	(140) \$	(169) \$	(181)	\$	(204) \$	(217) \$	(226)	\$	(74) \$	(169)	\$	(129) \$	(204)
						r –					-							. —		
Net Other Intangibles Closing Balance	14	\$	596	\$	632	\$	669 \$	703 \$	785 \$	806	\$	804 \$	837 \$	864	\$	596 \$	785	\$	669 \$	804
Total Goodwill and Net Other Intangibles				1		1								1						
Closing Balance	15	\$	16,765	\$	16,190	\$	16,825 \$	16,333 \$	17,727 \$	17,028	\$	17,466 \$	17,099 \$	16,553	\$	16,765 \$	17,727	\$	16,825 \$	17,466
Restructuring Charges				-																
0 0	10	¢	146	¢	447	¢	100 @	150 0	140 0	100	¢	010 <b>r</b>	240 @	240	¢	117 \$	100	¢	100 @	496
Balance at beginning of period Additions	16 17	Э	146	Ъ	117 45	\$	129 \$ 6	152 \$	143 \$ 18	198	\$	213 \$ 16	240 \$	348	\$	117 \$ 46	198 19	ф	198 \$ 25	486 20
Additions Amount used	17		(21)		45 (12)		(11)	(10)	(11)	(47)		(19)	(28)	(80)		(33)	(58)		(79)	(276)
Release of unused amounts	10	1	(21)	I	(12)	1	(11)	(10)	(11)	(47)		(19)	(28)	(80)	1	(33)	(56)		(23)	(276)
Foreign currency translation adjustments and other	20		(0)		(4)		(10)	(7)	3	(3)		(15)	(3)	(14)		(8)	(7)		(23)	(36)
Balance at end of period	20	¢	123	¢	146	s	117 \$	129 \$	152 \$	143	\$	198 \$	213 \$	240	\$	123 \$	152	\$	117 \$	198
Dalance at enu or penou	21	φ	123	φ	140	φ	117 Q	129 Q	10Z Q	143	φ	190 ĝ	213 Q	240	φ	123 3	152	Þ	il/ ֆ	190

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

## Loans Managed<sup>1,2,3,4,5</sup>

#### (\$ millions) As at

#### Type of Loan Residential mortgages Consumer instalment and other personal Credit card Business and government<sup>7</sup> Total loans managed Less: Loans securitized and sold to third parties Residential mortgages<sup>8</sup> Business and government Total loans securitized and sold to third parties Total loans managed, net of loans securitized

LINE #		2018 Q2				2018 Q1				2017 Q4		
	 Gross Ioans	 Gross impaired Ioans <sup>6</sup>	,	Year-to-date write-offs, net of recoveries	Gross Ioans	 Gross impaired Ioans <sup>6</sup>	<u> </u>	Year-to-date write-offs, net of recoveries	Gross Ioans	 Gross impaired loans	<u> </u>	Year-to-date write-offs, net of recoveries
1 2 3 4	\$ 223,257 161,965 33,664 214,217	\$ 723 1,301 415 554	\$	12 398 628 41	\$ 221,655 157,663 33,134 205,454	\$ 721 1,327 431 569	\$	6 196 311 16	\$ 225,837 157,043 33,007 202,093	\$ 750 1,312 424 599	\$	35 803 1,120 88
5	 633,103	2,993		1,079	 617,906	3,048		529	617,980	3,085		2,046
6 7	 4,366 1,304	-		-	4,049 1,348	-			4,052 1,428	-		-
8 9	\$ 5,670 627,433	\$ 2,993	\$	 1,079	\$ 5,397 612,509	\$ 3,048	\$	529	\$ 5,480 612,500	\$ 3,085	\$	2,046

2017

			Q3			Q2			Q1	
Type of Loan		Gross Ioans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross Ioans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross Ioans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	10	\$ 218,920	\$ 737	\$ 26	\$ 220,725	\$ 845	\$ 15	\$ 218,972	\$ 843	\$ 6
Consumer instalment and other personal	11	151,329	1,263	592	148,958	1,353	406	144,277	1,405	214
Credit card	12	32,463	368	843	32,463	391	569	31,814	398	277
Business and government <sup>7</sup>	13	194,690	617	45	203,820	701	28	196,802	753	7
Total loans managed	14	597,402	2,985	1,506	605,966	3,290	1,018	591,865	3,399	504
Less: Loans securitized and sold to third parties										
Residential mortgages <sup>8</sup>	15	3,711	-	-	3,932	-	-	3,664	-	-
Business and government	16	1,514	-	-	1,554	-	-	1,636	-	-
Total loans securitized and sold to third parties	17	5,225	-	-	5,486	-	-	5,300	-	-
Total loans managed, net of loans securitized	18	\$ 592,177	\$ 2,985	\$ 1,506	\$ 600,480	\$ 3,290	\$ 1,018	\$ 586,565	\$ 3,399	\$ 504

			2016 Q4			:	2016 Q3			:	2016 Q2	
			Gross	Year-to-date write-offs,			Gross	Year-to-date write-offs,	-		Gross	Year-to-date write-offs,
Type of Loan		Gross Ioans	impaired loans	net of recoveries	Gross Ioans		impaired loans	net of recoveries	Gross Ioans		impaired loans	net of recoveries
Residential mortgages	19	\$ 220,575	\$ 852	\$ 30	\$ 217,975	\$	841	\$ 20	\$ 214,634	\$	839	\$ 15
Consumer instalment and other personal	20	144,432	1,392	698	141,358		1,366	511	136,204		1,485	339
Credit card	21	31,914	374	1,005	31,099		331	748	29,758		334	487
Business and government <sup>7</sup>	22	195,238	891	102	187,260		929	56	178,266		909	38
Total loans managed	23	592,159	3,509	1,835	577,692		3,467	1,335	558,862		3,567	879
Less: Loans securitized and sold to third parties												
Residential mortgages <sup>8</sup>	24	3,614	-	-	3,308		-	-	3,037		-	-
Business and government	25	1,664	-	-	1,703		-	-	1,743		-	-
Total loans securitized and sold to third parties	26	5,278	-	-	5,011		-	-	4,780		-	-
Total loans managed, net of loans securitized	27	\$ 586,881	\$ 3,509	\$ 1,835	\$ 572,681	\$	3,467	\$ 1,335	\$ 554,082	\$	3,567	\$ 879

<sup>1</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded. <sup>2</sup> Excludes ACI loans and prior to November 1, 2017, debt securities classified as loans.

2017

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

\* The year-to-date write-offs, net of recoveries, include write-offs of purchased credit card balances against credit-related fair value adjustments, established upon acquisition.

<sup>5</sup> Includes loans that are measured at FVOCI.

<sup>6</sup> Under IFRS 9, loans are considered 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 borrower risk rating (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.

<sup>7</sup> Includes additional securitized commercial loans.

<sup>8</sup> Residential mortgages are primarily comprised of loans securitized into MBS through U.S. government-sponsored entities.

2017

### Gross Loans and Acceptances by Industry Sector and Geographic Location<sup>1,2</sup>

(\$ millions, except as noted)	LINE		201	8			20	18			2017		
As at	#		Q	2			(	21			Q4		
By Industry Sector			United				United				United		
Personal		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Residential mortgages <sup>3</sup>	1	\$ 190,066	\$ 28,825	\$ -	\$ 218,891	\$ 190,218	\$ 27,388	\$ -	\$ 217,606	\$ 190,325	\$ 31,460	\$ -	\$ 221,785
Consumer instalment and other personal													
HELOC	2	79,350	12,218	-	91,568	76,636	11,845	-	88,481	74,937	12,434	-	87,371
Indirect auto	3	22,794	28,837	-	51,631	22,465	28,036	-	50,501	22,282	29,182	-	51,464
Other	4	17,964	794	8	18,766	17,889	784	8	18,681	17,355	846	7	18,208
Credit card	5	17,983	15,674	7	33,664	17,761	15,366	7	33,134	18,028	14,972	7	33,007
Total personal	6	328,157	86,348	15	414,520	324,969	83,419	15	408,403	322,927	88,894	14	411,835
Business and Government <sup>3</sup>													
Real estate													
Residential	7	17,796	7,636	-	25,432	17,661	7,276	-	24,937	17,981	7,316	-	25,297
Non-residential	8	13,141	22,171	32	35,344	12,937	21,289	18	34,244	12,832	22,163	14	35,009
Total real estate	9	30,937	29,807	32	60,776	30,598	28,565	18	59,181	30,813	29,479	14	60,306
Agriculture	10	7,254	743	-	7,997	6,978	720	-	7,698	6,676	710	-	7,386
Automotive	11	6,412	5,134	261	11,807	6,449	4,846	251	11,546	6,657	7,335	244	14,236
Financial	12	19,049	5,088	1,106	25,243	20,704	5,013	1,116	26,833	13,102	7,137	579	20,818
Food, beverage, and tobacco	13	2,136	3,137	37	5,310	1,991	2,849	35	4,875	1,969	3,191	48	5,208
Forestry	14	587	594	-	1,181	537	670	-	1,207	500	567	-	1,067
Government, public sector entities, and education	15	3,731	12,416	-	16,147	3,467	12,107	-	15,574	4,251	12,429	-	16,680
Health and social services	16	6,529	11,948	-	18,477	6,109	11,456	-	17,565	5,841	11,410	-	17,251
Industrial construction and trade contractors	17	2,930	2,117	-	5,047	2,891	1,818	-	4,709	2,946	1,852	-	4,798
Metals and mining	18	1,614	1,813	1	3,428	1,410	1,593	-	3,003	1,406	1,675	1	3,082
Pipelines, oil, and gas	19	3,953	2,189	64	6,206	3,895	1,797	48	5,740	3,998	2,078	76	6,152
Power and utilities	20	1,874	2,555	167	4,596	1,975	3,216	174	5,365	2,010	3,221	159	5,390
Professional and other services	21	4,219	11,318	94	15,631	4,041	10,770	75	14,886	3,870	10,391	90	14,351
Retail sector	22	3,074	4,649		7,723	2,907	4,369	_	7,276	2,793	4,915	-	7,708
Sundry manufacturing and wholesale	23	2,872	7,226	149	10,247	2,709	6,639	72	9,420	2,755	7,023	55	9,833
Telecommunications, cable, and media	24	4,201	5,183	267	9,651	3,651	3,380	80	7,111	1,966	3,800	208	5,974
Transportation	25	1,755	10,254	33	12,042	1,707	9,867	12	11,586	1,672	9,997	18	11,687
Other	26	4,035	2,243	39	6,317	3,652	1,683	13	5,348	3,808	2,140	87	6,035
Total business and government	27	107,162	118,414	2,250	227,826	105,671	111,358	1,894	218,923	97,033	119,350	1,579	217,962
Other Loans													
Debt securities classified as loans	28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2,297	703	209	3,209
Acquired credit-impaired loans <sup>4</sup>	29	-	557	-	557	-	578	-	578	-	665	-	665
Total other loans	30	-	557	-	557	-	578	-	578	2,297	1,368	209	3,874
Total Gross Loans and Acceptances	31	\$ 435,319	\$ 205,319	\$ 2,265	\$ 642,903	\$ 430,640	\$ 195,355	\$ 1,909	\$ 627,904	\$ 422,257	\$ 209,612	\$ 1,802	\$ 633,671
Portfolio as a % of Total Gross Loans and Acceptances Personal													
Residential mortgages <sup>3</sup>	32	29.6 %	% <b>4.5</b> %	- %	34.1 %	30.3 %	4.4	% – %	34.7 %	30.0 %	5.0 %	- %	35.0 %
Consumer instalment and other personal													
HELOC	33	12.3	1.9	-	14.2	12.2	1.9	-	14.1	11.8	2.0	-	13.8
Indirect auto	34	3.6	4.4	-	8.0	3.6	4.4	-	8.0	3.5	4.6	-	8.1
Other	35	2.8	0.1	-	2.9	2.8	0.1	-	2.9	2.7	0.1	-	2.8
Credit card	36	2.8	2.5	-	5.3	2.8	2.5	-	5.3	2.9	2.4	-	5.3
Total personal	37	51.1	13.4	-	64.5	51.7	13.3	-	65.0	50.9	14.1	-	65.0
Business and Government <sup>3</sup>	38	16.7	18.4	0.3	35.4	16.9	17.7	0.3	34.9	15.3	18.8	0.3	34.4
Other Loans					-								
Debt securities classified as loans	39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.4	0.1	-	0.5
Acquired credit-impaired loans <sup>4</sup>	40	-	0.1	-	0.1	-	0.1	-	0.1	-	0.1	-	0.1
Total other loans	41	-	0.1	-	0.1	-	0.1	-	0.1	0.4	0.2	-	0.6
Total Gross Loans and Acceptances	42	67.8 %	% 31.9 %	0.3 %	100.0 %	68.6 %				66.6 %		0.3 %	100.0 %
•	4						* * *		• • • • • • •	•••			

<sup>1</sup> Primarily based on the geographic location of the customer's address.
 <sup>2</sup> Includes loans that are measured at FVOCI.
 <sup>3</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
 <sup>4</sup> Includes all FDIC covered loans and other ACI loans.

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

(\$ millions, except as noted)	LINE		20'	17			20	17		1	201	7	
As at	#		Q				Q				Q1		
								•					
By Industry Sector			United				United				United		
Personal		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Residential mortgages <sup>2</sup>	1	\$ 189,148	\$ 26,061	\$ -	\$ 215,209	\$ 188,293	\$ 28,500	\$ -	\$ 216,793	\$ 188,308	\$ 27,000	\$ -	\$ 215,308
Consumer instalment and other personal													
HELOC	2	72,206	12,036	-	84,242	68,104	13,194	-	81,298	65,934	12,722	-	78,656
Indirect auto	3	21,633	27,299	-	48,932	20,858	28,835	-	49,693	20,484	27,496	-	47,980
Other	4	17,394	754	7	18,155	17,197	763	7	17,967	16,910	721	10	17,641
Credit card	5	18,211	14,244	8	32,463	17,926	14,530	7	32,463	17,712	14,095	7	31,814
Total personal	6	318,592	80,394	15	399,001	312,378	85,822	14	398,214	309,348	82,034	17	391,399
Business and Government <sup>2</sup>													
Real estate													
Residential	7	16,528	7,710	-	24,238	16,060	7,503	-	23,563	16,168	6,710	-	22,878
Non-residential	8	12,771	21,064	14	33,849	13,215	22,745	12	35,972	13,187	21,223	-	34,410
Total real estate	9	29,299	28,774	14	58,087	29,275	30,248	12	59,535	29,355	27,933	-	57,288
Agriculture	10	6,595	786	-	7,381	6,417	879	-	7,296	6,295	796	-	7,091
Automotive	11	6,441	7,499	247	14,187	6,621	7,261	227	14,109	5,861	5,988	219	12,068
Financial	12	14,556	4,012	482	19,050	14,781	4,211	447	19,439	12,150	3,965	76	16,191
Food, beverage, and tobacco	13	1,994	2,674	52	4,720	1,986	3,036	27	5,049	1,990	3,689	26	5,705
Forestry	14	481	752	-	1,233	479	659	-	1,138	454	614	-	1,068
Government, public sector entities, and education	15	4,024	11,876	-	15,900	4,883	12,364	-	17,247	5,349	11,456	-	16,805
Health and social services	16	5,760	10,478	-	16,238	5,577	11,723	-	17,300	5,563	10,844	-	16,407
Industrial construction and trade contractors	17	2,927	1,847	-	4,774	2,797	2,003	-	4,800	2,629	1,769	13	4,411
Metals and mining	18	1,332	1,507	-	2,839	1,341	1,700	-	3,041	1,359	1,465	140	2,964
Pipelines, oil, and gas	19	3,906	2,130	56	6,092	3,312	2,932	67	6,311	3,303	2,858	46	6,207
Power and utilities	20	2,043	3,104	154	5,301	2,316	2,888	166	5,370	1,902	2,515	-	4,417
Professional and other services	21	3,901	9,782	98	13,781	3,968	11,341	150	15,459	3,941	11,023	201	15,165
Retail sector	22	2,713	4,717	-	7,430	2,670	5,050	-	7,720	2,507	4,310	25	6,842
Sundry manufacturing and wholesale	23	2,678	7,004	54	9,736	2,535	7,527	111	10,173	2,395	7,370	99	9,864
Telecommunications, cable, and media	24	1,590	3,962	186	5,738	1,528	4,359	194	6,081	1,719	4,533	189	6,441
Transportation	25	1,719	9,923	6	11,648	1,722	11,143	23	12,888	1,698	10,908	25	12,631
Other	26	3,643	2,195	58	5,896	3,713	2,561	38	6,312	3,395	1,947	-	5,342
Total business and government	27	95,602	113,022	1,407	210,031	95,921	121,885	1,462	219,268	91,865	113,983	1,059	206,907
Other Loans													
Debt securities classified as loans	28	2,252	713	216	3,181	-	814	220	1,034	-	820	216	1,036
Acquired credit-impaired loans <sup>3</sup>	29	-	688	-	688	-	839	-	839	-	872	-	872
Total other loans	30	2,252	1,401	216	3,869	-	1,653	220	1,873	-	1,692	216	1,908
Total Gross Loans and Acceptances	31	\$ 416,446	\$ 194,817	\$ 1,638	\$ 612,901	\$ 408,299	\$ 209,360	\$ 1,696	\$ 619,355	\$ 401,213	\$ 197,709	\$ 1,292	\$ 600,214
Portfolio as a % of Total Gross Loans and Acceptances Personal													
Residential mortgages <sup>2</sup>	32	30.9	% 4.3 %	6 – %	35.2 %	30.4 %	4.6 %	~ — %	35.0 %	31.4 %	6 4.5 %	- %	6 35.9 %
Consumer instalment and other personal													
HELOC	33	11.8	2.0	-	13.8	11.0	2.1	-	13.1	11.0	2.1	-	13.1
Indirect auto	34	3.5	4.5	-	8.0	3.4	4.7	-	8.1	3.4	4.6	-	8.0
Other	35	2.8	0.1	-	2.9	2.8	0.1	-	2.9	2.8	0.1	-	2.9
Credit card	36	3.0	2.3	-	5.3	2.8	2.4	-	5.2	2.9	2.4	-	5.3
Total personal	37	52.0	13.2	-	65.2	50.4	13.9	-	64.3	51.5	13.7	-	65.2
Business and Government <sup>2</sup>	38	15.6	18.4	0.2	34.2	15.5	19.7	0.2	35.4	15.3	19.0	0.2	34.5
Other Loans													
Debt securities classified as loans	39	0.4	0.1	-	0.5	-	0.1	0.1	0.2	-	0.1	0.1	0.2
Acquired credit-impaired loans <sup>3</sup>	40	-	0.1	-	0.1		0.1	-	0.1	-	0.1	-	0.1
Total other loans	41	0.4	0.2	-	0.6	-	0.2	0.1	0.3	-	0.2	0.1	0.3
Total Gross Loans and Acceptances	42	68.0	% 31.8 %	6 0.2 %	100.0 %	65.9 %	33.8 %	6 0.3 %	b 100.0 %	66.8 %	5 32.9 %	0.3 %	6 100.0 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.
 <sup>2</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
 <sup>3</sup> Includes all FDIC covered loans and other ACI loans.

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

(\$ millions, except as noted)	LINE		201	6			20	016		1	201	6	
As at	#		Q	1				23			Q	2	
By Industry Sector			United				United				United		
Personal		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Residential mortgages <sup>2</sup>	1	\$ 189,299	\$ 27,662	\$ -	\$ 216,961	\$ 188,046	\$ 26,621	\$ -	\$ 214,667	\$ 186,086	\$ 25,511	\$ -	\$ 211,597
Consumer instalment and other personal													
HELOC	2	65,068	13,208	-	78,276	63,952	12,937	-	76,889	62,086	12,591	-	74,677
Indirect auto	3	20,577	28,370	-	48,947	20,388	27,120	-	47,508	19,553	25,334	-	44,887
Other	4	16,456	745	8	17,209	16,254	706	1	16,961	15,946	692	2	16,640
Credit card	5	18,226	13,680	8	31,914	17,934	13,165	-	31,099	17,801	11,957	-	29,758
Total personal	6	309,626	83,665	16	393,307	306,574	80,549	1	387,124	301,472	76,085	2	377,559
Business and Government <sup>2</sup>													
Real estate													
Residential	7	16,001	6,852	-	22,853	15,916	6,719	-	22,635	15,812	6,164	-	21,976
Non-residential	8	12,780	21,675	18	34,473	12,660	20,822	-	33,482	12,214	19,304	-	31,518
Total real estate	9	28,781	28,527	18	57,326	28,576	27,541	-	56,117	28,026	25,468	-	53,494
Agriculture	10	6,017	570	-	6,587	5,968	547	-	6,515	5,750	516	-	6,266
Automotive	11	5,483	5,757	272	11,512	5,162	5,611	74	10,847	4,993	4,739	72	9,804
Financial	12	10,198	4,719	496	15,413	9,571	3,564	544	13,679	9,942	2,898	994	13,834
Food, beverage, and tobacco	13	2,076	3,741	26	5,843	2,198	2,772	-	4,970	1,580	2,617	-	4,197
Forestry	14	523	594	-	1,117	584	540	-	1,124	638	576	7	1,221
Government, public sector entities, and education	15	6,589	11,388	-	17,977	6,445	10,709	-	17,154	6,279	9,736	-	16,015
Health and social services	16	5,480	10,792	-	16,272	5,469	10,237	-	15,706	5,236	9,784	-	15,020
Industrial construction and trade contractors	17	2,486	1,834	69	4,389	2,390	1,880	_	4,270	2,301	1,439	_	3,740
Metals and mining	18	1,379	1,490	85	2,954	1,375	1,513	193	3,081	1,414	1,433	186	3,033
Pipelines, oil, and gas	19	3,871	3,006	92	6,969	4,149	3,125	-	7,274	3,673	2,886	-	6,559
Power and utilities	20	1,792	2,643	_	4,435	1,907	2,458		4,365	2,062	2,443	_	4,505
Professional and other services	21	4,065	11,215	38	15,318	3,819	9,990	17	13,826	3,605	9,266	18	12,889
Retail sector	22	2,517	4,553		7,070	2,418	4,222	_	6,640	2,474	3,908	_	6,382
Sundry manufacturing and wholesale	23	2,305	7,395	111	9,811	2,436	7,578	36	10,050	2,553	7,532	37	10,122
Telecommunications, cable, and media	24	2,083	4,819	200	7,102	2,308	4,765	141	7,214	2,246	4,778	125	7,149
Transportation	25	1,634	11,648	13	13,295	1,568	11,028	3	12,599	1,512	10,600	13	12,125
Other	26	3,775	2,022	93	5,890	3,699	2,183	-	5,882	3,404	2,189	42	5,635
Total business and government	27	91,054	116,713	1,513	209,280	90,042	110,263	1,008	201,313	87,688	102,808	1,494	191,990
Other Loans													
Debt securities classified as loans	28	-	1,403	271	1,674	-	1,438	269	1,707	-	1,515	305	1,820
Acquired credit-impaired loans	29	-	974	-	974	-	1,022	-	1,022	-	1,078	-	1,078
Total other loans	30	-	2,377	271	2,648	-	2,460	269	2,729	-	2,593	305	2,898
Total Gross Loans and Acceptances	31	\$ 400,680	\$ 202,755	\$ 1,800	\$ 605,235	\$ 396,616	\$ 193,272	\$ 1,278	\$ 591,166	\$ 389,160	\$ 181,486	\$ 1,801	\$ 572,447
Portfolio as a % of Total Gross Loans and Acceptances Personal													
Residential mortgages <sup>2</sup>	32	31.3 %	% 4.6 %	- %	35.9 %	31.8 %	6 4.5	% - %	6 36.3 %	32.5 %	4.5 %	- %	37.0 %
Consumer instalment and other personal													
HELOC	33	10.8	2.1	-	12.9	10.8	2.2	-	13.0	10.9	2.2	-	13.1
Indirect auto	34	3.4	4.7	-	8.1	3.4	4.6	-	8.0	3.4	4.4	-	7.8
Other	35	2.7	0.1	-	2.8	2.8	0.1	-	2.9	2.8	0.1	-	2.9
Credit card	36	3.0	2.3	-	5.3	3.1	2.2	-	5.3	3.1	2.1	-	5.2
Total personal	37	51.2	13.8	-	65.0	51.9	13.6	-	65.5	52.7	13.3	-	66.0
Business and Government <sup>2</sup>	38	15.0	19.4	0.2	34.6	15.2	18.7	0.1	34.0	15.3	17.9	0.2	33.4
Other Loans													
Debt securities classified as loans	39	-	0.2	_	0.2	-	0.2	0.1	0.3	-	0.3	0.1	0.4
Acquired credit-impaired loans <sup>3</sup>	40	_	0.2	-	0.2	_	0.2	-	0.2	_	0.2	_	0.2
Total other loans	41	-	0.4	-	0.4	_	0.4	0.1	0.5	-	0.5	0.1	0.6
Total Gross Loans and Acceptances	42	66.2 %			100.0 %	67.1 %		% 0.2 %		68.0 %	31.7 %		
Total 01033 Loans and Acceptances	74	00.2	0 00.0 /0	0.2 /0	100.0 /0	07.1 /	JZ.1	,, 0.2 /	100.0 /0	00.0 %	51.7 /0	0.0 /0	, 100.0 /0

<sup>1</sup> Primarily based on the geographic location of the customer's address.
 <sup>2</sup> Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
 <sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Impaired Loans<sup>1,2,3</sup>

(\$ millions, except as noted)	LINE	20	018			017			2016		Ye	ar to Date	Fu	ll Year
As at	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2018	2017	2017	2016
CHANGE IN GROSS IMPAIRED LOANS BY SEGMEN Personal, Business, and Government Loans														
Impaired loans at beginning of period	1	\$ 3,048	\$ 3,085	\$ 2,985	\$ 3,290	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,085	\$ 3,509	\$ 3,509	\$ 3,244
Classified as impaired during the period <sup>4</sup>														
Canadian Retail	2	501	539	520	499	534	631	648	662	675	1,040	1,165	2,184	2,682
U.S. Retail – in USD	3	503	570	530	462	463	489	439	395	485	1,073	952	1,944	2,062
<ul> <li>foreign exchange</li> </ul>	4	145	148	139	139	157	161	140	119	151	293	318	596	687
	5	648	718	669	601	620	650	579	514	636	1,366	1,270	2,540	2,749
Wholesale Banking	6	-	-	-	-	-	-	-	48	142	-	-	-	190
Total classified as impaired during the period	7	1,149	1,257	1,189	1,100	1,154	1,281	1,227	1,224	1,453	2,406	2,435	4,724	5,621
Transferred to performing during the period	8	(250)	(189)	(184)	(222)	(340)	(220)	(274)	(463)	(414)	(439)	(560)	(966)	(1,521)
Net repayments	9	(357)	(340)	(328)	(362)	(392)	(474)	(354)	(379)	(391)	(697)	(866)	(1,556)	(1,523)
Disposals of loans	10	(4)	(9)	-	_	_	_	(1)	(3)	-	(13)	_	-	(4)
Net classified as impaired during the period	11	538	719	677	516	422	587	598	379	648	1,257	1,009	2,202	2,573
Amounts written off	12	(696)	(648)	(652)	(615)	(648)	(623)	(620)	(579)	(592)	(1,344)	(1,271)	(2,538)	(2,350)
Exchange and other movements	13	103	(108)	75	(206)	117	(74)	64	100	(288)	(5)	43	(88)	42
Change during the period	14	(55)	(37)	100	(305)	(109)	(110)	42	(100)	(232)	(92)	(219)	(424)	265
Total Gross Impaired Loans – Balance at			(- <i>1</i>		(111)	(			(	( - )		( - <i>1</i>		
End of Period	15	\$ 2.993	\$ 3.048	\$ 3,085	\$ 2,985	\$ 3,290	\$ 3,399	\$ 3,509	\$ 3.467	\$ 3,567	\$ 2.993	\$ 3,290	\$ 3,085	\$ 3,509
GROSS IMPAIRED LOANS BY SEGMENT														
Personal, Business, and Government Loans		_												
Canadian Retail	16	\$ 785	\$ 842	\$ 818	\$ 843	\$ 936	\$ 1,011	\$ 994	\$ 1,005	\$ 1,033	\$ 785	\$ 936	\$ 818	\$ 994
U.S. Retail – in USD	17	1,720	1,768	1,729	1,688	1,681	1,779	1,754	1,724	1,878	1,720	1,681	1,729	1,754
<ul> <li>foreign exchange</li> </ul>	18	488	407	501	417	614	536	598	527	478	488	614	501	598
	19	2,208	2,175	2,230	2,105	2,295	2,315	2,352	2,251	2,356	2,208	2,295	2,230	2,352
Wholesale Banking	20	-	31	37	37	59	73	163	211	178	- 1	59	37	163
Total Gross Impaired Loans	21	\$ 2,993	\$ 3,048	\$ 3,085	\$ 2,985	\$ 3,290	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 2,993	\$ 3,290	\$ 3,085	\$ 3,509
NET IMPAIRED LOANS BY SEGMENT														
Personal, Business, and Government Loans														
Canadian Retail	22	\$ 514	\$ 561	\$ 555	\$ 571	\$ 661	\$ 715	\$ 705	\$ 732	\$ 757	\$ 514	\$ 661	\$ 555	\$ 705
U.S. Retail – in USD	23	1.379	1.430	1,415	1,397	1,411	1.482	1.469	1,473	1,629	1.379	1.411	1,415	1.469
– foreign exchange	24	392	329	411	345	515	446	501	450	415	392	515	411	501
s s g s tanza ge	25	1.771	1.759	1.826	1.742	1.926	1.928	1.970	1.923	2.044	1.771	1.926	1.826	1.970
Wholesale Banking	26	-	16	17	17	37	47	110	131	107		37	17	110
Total Net Impaired Loans	27	\$ 2.285	\$ 2.336	\$ 2.398	\$ 2.330	\$ 2.624	\$ 2.690	\$ 2.785	\$ 2,786	\$ 2.908	\$ 2.285	\$ 2.624	\$ 2.398	\$ 2.785
Net Impaired Loans as a % of Net Loans	21	+ 1,200	φ 2,000	ψ 2,000	φ 2,000	φ 2,024	ψ 2,000	ψ 2,703	ψ 2,700	ψ 2,000	* 2,205	Ψ 2,024	φ 2,000	ψ 2,700
and Acceptances	28	0.36 %	<b>6</b> 0.37 %	6 0.38	% 0.38	% 0.43	% 0.45 %	6 0.46 9	% 0.48	% 0.51 %	0.36	% 0.43 %	0.38	% 0.46

<sup>3</sup> Excludes ACI loans and prior to November 1, 2017, debt securities classified as loans.
 <sup>3</sup> Includes loans that are measured at FVOCI.

<sup>4</sup> Under IRSR 9, loans are considered 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<sup>1,2</sup>

(\$ millions, except as noted)	LINE			201	18					2	018					2	017			
As at	#			Q							Q1						Q4			
A3 01	"				-						<u>.</u>									J
By Industry Sector			U	nited						United						United				
Personal		Canada	s	tates		Int'l	Total	Canada		States		Int'l	Total	Canada	I	States		Int'l		Total
Residential mortgages	1	\$ 253	\$	470	\$	-	\$ 723	\$ 274	\$	447	\$	-	\$ 721	\$ 296	\$	454	\$		\$	750
Consumer instalment and other personal																				
HELOC	2	114		851		-	965	117		816		-	933	108		847		-		955
Indirect auto	3	60		223		-	283	79		259		-	338	48		254		-		302
Other	4	46		7		-	53	46		10		-	56	48		7		-		55
Credit card <sup>3</sup>	5	136		279		-	415	143		288		-	431	144		280		-		424
Total personal	6	609	1	,830		-	2,439	659		1,820		-	2,479	644		1,842		-	2	2,486
Business and Government																				
Real estate																				
Residential	7	11		31		-	42	9		34		_	43	10		34		_		44
Non-residential	8	5		115		-	120	6		83		_	89	5		83		_		88
Total real estate	9	16		146		-	162	15		117		-	132	15		117		-		132
Agriculture	10	6		2		_	8	8		2		_	10	7		2		_		9
Automotive	11	2		15		_	17	3		14		_	17	2		15		_		17
Financial	12			26		_	26	-		28		_	28	-		46		_		46
Food, beverage, and tobacco	13	-		13		_	13	2		10		_	12	2		11		_		13
Forestry	14	-		1		_	1	_		1		_	1	-		1		_		1
Government, public sector entities, and education	15	1		4		-	5	_		11		_	11	-		10		_		10
Health and social services	16	15		11		-	26	13		11		_	24	15		13		_		28
Industrial construction and trade contractors	17	19		22		-	41	18		24		_	42	17		26		_		43
Metals and mining	18	20		6		-	26	20		6		_	26	21		5		_		26
Pipelines, oil, and gas	19	34		_		-	34	43		24		_	67	45		25		_		70
Power and utilities	20	_		1		-	1	_		1		_	1	_				_		1
Professional and other services	21	9		50		-	59	11		50		-	61	11		53		_		64
Retail sector	22	13		38		-	51	13		37		-	50	19		43		_		62
Sundry manufacturing and wholesale	23	32		25		-	57	31		27		-	58	20		30		_		50
Telecommunications, cable, and media	24	-		4		-	4	_		2		-	2	_		2		_		2
Transportation	25	2		8		-	10	3		9		_	12	6		8		-		14
Other	26	6		7		-	13	9		6		-	15	5		6		-		11
Total business and government	27	175		379		-	554	189		380		_	569	185		414		-		599
Total Gross Impaired Loans <sup>4</sup>	28	\$ 784	\$2	2,209	\$	-	\$ 2,993	\$ 848	\$	2,200	\$	-	\$ 3,048	\$ 829	\$	2,256	\$	-	\$ 3	3,085
Gross Impaired Loans as a % of Gross Loans																				
and Acceptances																				
Personal																				
Residential mortgages	29	0.13	6	1.63 %		- %	0.33 %	0.14	%	1.63 %	6	- %	0.33 %	0.16	%	1.44 9	%	- %		0.34 %
Consumer instalment and other personal	20							0.111	,.	,	0	70	0.00 /0	0.10	,,,			,,,		0.01 /0
HELOC	30	0.14		6.96		-	1.05	0.15		6.89		_	1.05	0.14		6.81		_		1.09
Indirect auto	31	0.26		0.77		-	0.55	0.35		0.92		-	0.67	0.22		0.87		-		0.59
Other	32	0.26		0.88		-	0.28	0.26		1.28		_	0.30	0.28		0.83		-		0.30
Credit card <sup>3</sup>	33	0.76		1.78		-	1.23	0.80		1.88		_	1.30	0.80		1.87		-		1.28
Total personal	34	0.19		2.12		-	0.59	0.20		2.18		-	0.61	0.20		2.07		-		0.60
Business and Government	35	0.16		0.32		-	0.24	0.18		0.35		-	0.26	0.18		0.36		-		0.27
Total Gross Impaired Loans <sup>4</sup>	36	0.18		1.09 %		- %	0.47 %		%	1.14 9	6	- %	0.49 %	0.10	%	1.11 9	V.	- %		0.49 %
	50	0.10	U	1.00 /0		- 70	0.77 /0	0.20	/0	1.14 /	v	- 70	 5.75 /0	0.20	70	1.11		- 70		010 /0

<sup>1</sup> Primarily based on the geographic location of the customer's address.
 <sup>2</sup> Includes loans that are measured at FVOCI.
 <sup>3</sup> Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.
 <sup>4</sup> Excludes ACI loans and prior to November 1, 2017, debt securities classified as loans.

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

(\$ millions, except as noted)	LINE			2017					2017				2017		
As at	#			Q3					Q2				Q1		
By Industry Sector			United					United					United		
Personal		Canada	States		Int'l	Total	Canada	States	1	nt'l	Total	Canada	States	Int'l	Total
Residential mortgages	1	\$ 296	\$ 441	\$	-	\$ 737	\$ 359	\$ 486	\$	- \$	845	\$ 385	\$ 458 \$	-	\$ 843
Consumer instalment and other personal															
HELOC	2	118	818		-	936	129	895		-	1,024	145	933	-	1,078
Indirect auto	3	44	227		-	271	41	230		-	271	55	210	-	265
Other	4	49	7		-	56	50	8		-	58	54	8	-	62
Credit card <sup>2</sup>	5	140	228		-	368	152	239		-	391	160	238	-	398
Total personal	6	647	1,721		-	2,368	731	1,858		-	2,589	799	1,847	-	2,646
Business and Government															
Real estate															
Residential	7	18	35		-	53	19	39		-	58	20	55	-	75
Non-residential	8	6	66		-	72	6	62		-	68	6	68	-	74
Total real estate	9	24	101		-	125	25	101		-	126	26	123	-	149
Agriculture	10	7	1		-	8	10	1		-	11	12	1	-	13
Automotive	11	3	15		-	18	3	14		-	17	3	14	-	17
Financial	12	1	28		-	29	1	31		-	32	1	30	-	31
Food, beverage, and tobacco	13	3	15		-	18	3	17		-	20	3	12	-	15
Forestry	14	-	1		-	1	1	19		-	20	-	17	-	17
Government, public sector entities, and education	15	-	6		-	6	-	7		-	7	1	7	-	8
Health and social services	16	14	25		-	39	12	25		-	37	15	33	-	48
Industrial construction and trade contractors	17	24	31		-	55	27	31		-	58	27	26	-	53
Metals and mining	18	15	5		-	20	15	7		-	22	16	7	-	23
Pipelines, oil, and gas	19	47	25		-	72	53	47		-	100	56	60	-	116
Power and utilities	20	-	1		-	1	-	1		-	1	-	1	-	1
Professional and other services	21	12	53		-	65	11	62		-	73	13	70	-	83
Retail sector	22	21	49		-	70	20	50		-	70	19	53	-	72
Sundry manufacturing and wholesale	23	23	36		-	59	24	43		-	67	22	42	-	64
Telecommunications, cable, and media	24	4	3		-	7	1	8		-	9	-	10	-	10
Transportation	25	5	7		-	12	6	9		-	15	5	11	-	16
Other	26	4	8		-	12	4	12		-	16	5	12	-	17
Total business and government	27	207	410		-	617	216	485		-	701	224	529	-	753
Total Gross Impaired Loans <sup>3</sup>	28	\$ 854	\$ 2,131	\$	-	\$ 2,985	\$ 947	\$ 2,343	\$	- \$	3,290	\$ 1,023	\$ 2,376 \$	-	\$ 3,399
Gross Impaired Loans as a % of Gross Loans and Acceptances Personal															
	00	0.16	0/ 1.60	0/	0/	0.34 %	0.19 %	6 1.71	0/	0/	0.39 %	0.20 %	1 70 0/	- %	0.20 %
Residential mortgages	29	0.16	% 1.69	70	- %	0.34 %	0.19 %	0 1.71	70	- %	0.39 %	0.20 %	1.70 %	- %	0.39 %
Consumer instalment and other personal	00	0.16	6.90			4 4 4	0.10	6 70			1.00	0.00	7 00		1.07
HELOC Indirect auto	30	0.16 0.20	6.80 0.83		_	1.11 0.55	0.19 0.20	6.78 0.80		_	1.26 0.55	0.22 0.27	7.33 0.76	_	1.37 0.55
Other	31	0.20	0.83		_	0.55	0.20	0.80 1.05		_	0.55	0.27	0.76	_	0.55
Credit card <sup>2</sup>	32 33	0.28	1.60		_	1.13	0.29	1.65		_	1.20	0.32	1.69	_	1.25
	33 34	0.20	2.14			0.59	0.85	2.17			0.65	0.90	2.25		0.68
Total personal					-					-				-	
Business and Government	35	0.20	0.38	0/	-	0.29	0.21	0.41	0/	-	0.32	0.23	0.48	-	0.36
Total Gross Impaired Loans <sup>3</sup>	36	0.20	% 1.13	%	- %	0.49 %	0.23 %	6 1.15	%	- %	0.53 %	0.25 %	1.23 %	- %	0.57 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.
 <sup>2</sup> Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.
 <sup>3</sup> Excludes ACI loans and prior to November 1, 2017, debt securities classified as loans.

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

Asi         P         Q4         Q4         State         Int         Task         Concerned         State         Int         Concerned         State	(\$ millions, except as noted)	LINE			2016				2	016			2016		
Preside         Int         Total         Canada         States         Int         I		#			Q4					Q3			Q2		
Present         Image         States         Image         States         Image         States         Image         Total         Canada         States         Image         Total         Canada         States         Image         Total         Canada         States         Image         States         States         Image         States         Image         States         Image         Image         States         Image         States         Image         States         Image         States         Image         Image         States         Image         Image         States         Image         Im												_			
Revisable mortages         1         \$         400         \$         452         \$         450         \$         440         \$         442         \$         412         \$         412         \$         412         \$         412         \$         412         \$         412         \$         412         \$         412         \$         412         \$         412         \$         412         \$         412         \$         412         \$         413         \$         416         \$         \$         416         \$         \$         416         \$         \$         416         \$         \$         412         \$															
Consumer instationer and other personal         Heil Cor	Personal					Int'l									
HEAC11	Residential mortgages	1	\$ 400	\$ 452	\$	-	\$ 852	\$ 405	\$ 436	\$ -	\$ 841	\$ 427 \$	\$ 412 \$	- \$	839
Indirect atom         3         49         196         -         -246         67         182         -         240         61         169         -         230           Credit card <sup>1</sup> 6         152         222         -         374         145         186         -         331         158         178         -         233           Credit card <sup>1</sup> 6         802         1.713         -         2.538         683         1.775         -         334           Real estate         6         9         9         -         710         6         53         -         99         7         66         -         733           Real estate         9         9         -         170         13         166         -         131         12         113         12         113         12         133         131         13         12         133         131         <															
Other         Other         Sol						-				-				-	
Credit and <sup>2</sup> 5         152         222         -         374         145         186         -         331         178         176         -         334           Business and Government Reletable         602         1.816         -         2.618         825         1.713         -         2.538         863         1.795         -         2.638           Reletable         -         1         61         -         7.1         6         53         -         59         7         66         -         7.32           Total real state         19         190         -         179         115         -         122         9         123         -         132           Total real state         11         1.0         1.0         14         16         -         13         1         11         -         132           Foad real state         13         1.5         -         1.2         2.2         2.7         -         2.9         2.2         2.8         -         30         2         2.2         2.7         -         1.9         -         1.1         1.1         -         1.17         -         1.17         -						-				-				-	
Total personal         002         1,816         -         2,618         825         1,713         -         2,538         863         1,795         -         2,689           Business and Government Real estate         7         10         61         -         7/1         6         53         -         59         7         66         -         73           Non-rescional         8         9         9         -         100         -         172         11         2         -         181         16         189         -         2205           Apticulture         10         1         1         -         122         11         12         -         13         16         189         -         205           Financial         11         3         15         -         19         1         12         -         13         12         1         -         13           Constraint         12         2         6         -         13         12         1         -         13           Automotive         11         3         15         -         9         -         16         -         17         -													-	-	
Busines and Government Real estate         non-residential         no-residential         no-residential		-				-	-			-				-	
Realestate         -         71         6         53         -         59         7         66         -         73           Non-residential         8         9         99         -         170         71	Total personal	6	802	1,816		-	2,618	825	1,713	-	2,538	863	1,795	-	2,658
Residential         7         10         61         -         71         6         53         -         59         7         66         -         73           Non-residential         9         99         -         108         -         118         -         122         9         123         -         132           Total real estate         9         19         160         -         172         11         2         -         133         12         1         -         20           Automotive         11         3         15         -         18         1         12         -         133         1         11         -         12           Food, beverage, and tobacco         13         2         6         -         8         -         6         -         7         -         79         -         16         -         17         7	Business and Government														
Non-residential         8         9         99         -         108         7         115         -         122         9         123         -         132           Apriculture         10         11         1         -         12         11         2         -         133         12         1         -         133           Automotive         11         3         15         -         186         1         12         -         133         1         1         1         -         12           Financial         12         2         27         -         29         2         28         -         300         2         27         -         29           Forestry         14         -         19         -         19         -         16         -         16         -         16         -         11         37         -         48           Foodstry         14         -         19         -         20         212         39         -         51         11         37         -         48           Industic constructors and services         16         19         40         -	Real estate		1												
Total real estate       9       19       160       -       179       13       168       -       161       169       -       205         Aurontive       11       1       -       12       11       12       -       13       12       1       -       13       1       11       -       12         Financial       12       2       27       -       29       2       28       -       30       2       277       -       29         Food, beverage, and tobacco       13       2       6       -       8       2       6       -       8       -       6       -       29       2       28       -       13       1       11       -       12       13       1       11       -       12       13       1       11       -       12       13       1       11       -       12       13       1       11       11       -       12       13	Residential	7	10			-			53	-				-	
Apriculture       10       11       1       -       12       1       2       -       13       12       1       -       13         Hannoli       12       2       27       -       29       2       28       -       30       2       27       -       29         Financial       12       2       27       -       29       2       28       -       30       2       27       -       29         Foot, berges, and boaco       13       14       -       19       -       16       -       16       -       16       -       16       -       16       -       11       37       -       11       37       -       117       6       -       11       37       -       117       6       -       11       37       -       117       11       37       2       21       11       37       -       117       11       37       21       11       37       21       11       37       21       11       37       21       11       37       21       11       37       21       21       21       21       21       21       21 </td <td>Non-residential</td> <td>8</td> <td>9</td> <td></td> <td></td> <td>-</td> <td></td> <td>7</td> <td></td> <td>-</td> <td>122</td> <td>-</td> <td></td> <td>-</td> <td></td>	Non-residential	8	9			-		7		-	122	-		-	
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Financial       12       2       27       -       29       2       28       -       30       2       27       -       29         Fond, berge, and boaco       13       2       6       -       88       2       6       -       88       -       6       -       6       -       6       -       6       -       6       -       6       -       70       -       70       -       70       7 <th< td=""><td>Agriculture</td><td>10</td><td></td><td></td><td></td><td>-</td><td></td><td>11</td><td></td><td>-</td><td></td><td>12</td><td>•</td><td>-</td><td></td></th<>	Agriculture	10				-		11		-		12	•	-	
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Retail sector       22       22       51       -       73       22       54       -       76       21       58       -       79         Sundry manufacturing and wholesale       23       19       47       -       66       19       40       -       59       4       43       -       47         Telecommunications, cable, and media       24       -       10       1       10       -       11       -       14       -       47         Transportation       25       2       26       -       28       3       23       -       26       3       23       -       26         Other       26       6       14       -       20       5       13       -       18       7       8       -       15         Total Bords as a wof Gross Loans       28       1,054       2,2455       \$       -       \$       3,509       \$       1,097       \$       2,370       \$       -       \$       3,467       \$       1,111       \$       2,456       \$       -       \$       3,567         Gross Impaired Loans as a % of Gross Loans       and Acceptances       P       -       8,3509 <td></td> <td>•</td> <td></td> <td></td>													•		
Sundry manufacturing and wholesale       23       19       47       -       66       19       40       -       59       4       43       -       47         Telecommunications, cable, and media       24       -       10       -       10       -       11       -       14       -       14       -       14       -       16         Transportation       25       2       26       3       23       -       18       7       8       -       15         Other       25       63       -       891       272       657       -       929       248       661       -       909         Total business and government       27       83.50       \$       1.07       \$       2.370       \$       -       929       248       661       -       909         Total Cross Impaired Loans <sup>3</sup> 28       1.054       \$       2.455       \$       -       \$       3.507       >       -       \$       3.507         Breash       Acceptances       9       0.21       \$       3.69       0.22       \$       1.64       \$       -       \$       3.667         HelcO <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td></th<>										-					
Telecommunications, cable, and media       24 $-$ 10 $-$ 11 $-$ 14 $-$ 14         Transportation       25       2       26 $-$ 28       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 26       3       23 $-$ 11 $5$ 245 $5$ $ 5$ $3,567$ $5$ $ 5$ $3,567$ Gross Impaired Loans as a % of Gross Loans and Acceptances       29 $0.21$ $\%$ $1.63$ $\%$ $ \%$ $0.92$ $1.64$ $\%$ $-$										-					
Transportation       25       2       26       -       28       3       23       -       26       3       23       -       26         Other       26       6       14       -       20       5       13       -       18       7       8       -       15         Total business and government       27       252       639       -       891       272       657       -       929       248       661       -       909         Total Gross Impaired Loans <sup>3</sup> 28       1.054       \$       2.455       \$       -       \$       3.509       \$       1.097       \$       2.370       \$       -       \$       3.467       \$       1.11       \$       2.456       \$       -       \$       3.567         Gross Impaired Loans as a % of Gross Loans and Acceptances       Personal       0.22       %       1.64       ~       ~       \$       3.467       \$       1.61       %       ~       \$       3.567         Personal       0.23       0.21       %       1.63       ~       ~       %       0.22       %       1.64       ~       ~       %       0.39       %       0.23 <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>4</td> <td></td> <td>-</td> <td></td>						-				-		4		-	
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Total Gross Impaired Loans <sup>3</sup> 28       \$ 1,054       \$ 2,455       \$ -       \$ 3,509       \$ 1,097       \$ 2,370       \$ -       \$ 3,467       \$ 1,111       \$ 2,456       \$ -       \$ 3,567         Gross Impaired Loans as a % of Gross Loans and Acceptances       Personal       Personal       \$ 1,097       \$ 2,370       \$ -       \$ 3,467       \$ 1,111       \$ 2,456       \$ -       \$ 3,567         Personal       Residential motgages Consumer instalment and other personal       \$ 0.21       \$ 1.63       \$ -       \$ 0.39       \$ 0.22       \$ 1.64       \$ -       \$ 0.39       \$ 0.23       \$ 1.61       \$ -       \$ 0.40 </td <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td>,</td> <td>÷</td> <td></td> <td></td>			-					-				,	÷		
Gross Impaired Loans as a % of Gross Loans and Acceptances         Personal         Residential mortgages Consumer instalment and other personal       29       0.21 %       1.63 %       - %       0.39 %       0.22 %       1.64 %       - %       0.39 %       0.23 %       1.61 %       - %       0.40 %         HELOC Indirect auto       30       0.23       7.11       -       1.39       0.24       6.97       -       1.37       0.26       8.19       -       1.60         Indirect auto       31       0.24       0.69       -       0.50       0.33       0.67       -       0.52       0.31       0.67       -       0.51         Other       32       0.32       0.94       -       0.34       0.33       0.99       -       0.35       0.33       1.01       -       0.36         Credit card <sup>2</sup> 33       0.83       1.63       -       1.17       0.81       1.41       -       0.66       0.29       2.36       -       0.70					\$										
Personal         Residential mortgages Consumer instalment and other personal         29         0.21 %         1.63 %         - %         0.39 %         0.22 %         1.64 %         - %         0.39 %         0.23 %         1.61 %         - %         0.40 %           HELOC         30         0.23         7.11         -         1.39         0.24         6.97         -         1.37         0.26         8.19         -         1.60           Indirect auto         31         0.24         0.69         -         0.50         0.33         0.67         -         0.52         0.31         0.67         -         0.51           Other         32         0.32         0.94         -         0.33         0.67         -         0.35         0.33         1.01         -         0.51           Other         32         0.32         0.94         -         0.34         0.33         0.99         -         0.35         0.33         1.01         -         0.36           Credit card <sup>2</sup> 33         0.83         1.63         -         1.17         0.81         1.41         -         0.66         0.29         2.36         -         0.70	Gross Impaired Loans as a % of Gross Loans	20	.,	÷ _,	Ŧ		+ -,	.,	+ _,•·•	*	+ +,	<b>.</b> .,	-,		-,
Consumer instalment and other personal         HELOC         30         0.23         7.11         -         1.39         0.24         6.97         -         1.37         0.26         8.19         -         1.60           Indirect auto         31         0.24         0.69         -         0.52         0.31         0.67         -         0.52         0.31         0.67         -         0.51           Other         32         0.32         0.94         -         0.34         0.33         0.99         -         0.52         0.31         0.67         -         0.36           Credit card <sup>2</sup> 33         0.83         1.63         -         1.17         0.81         1.41         -         1.06         0.89         1.47         -         1.12           Total personal         34         0.26         2.17         -         0.67         0.27         2.13         -         0.66         0.29         2.36         -         0.70	•														
Consumer instalment and other personal         HELOC         30         0.23         7.11         -         1.39         0.24         6.97         -         1.37         0.26         8.19         -         1.60           Indirect auto         31         0.24         0.69         -         0.53         0.67         -         0.52         0.31         0.67         -         0.51           Other         32         0.32         0.94         -         0.33         0.69         -         0.35         0.33         1.01         -         0.36           Credit card <sup>2</sup> 33         0.83         1.63         -         1.17         0.81         1.41         -         1.06         0.89         1.47         -         1.12           Total personal         34         0.26         2.17         -         0.67         0.27         2.13         -         0.66         0.29         2.36         -         0.70	Residential mortgages	29	0.21	% 1.63	%	- %	0.39 %	0.22 %	1.64 %	6 –	% 0.39 %	0.23 %	1.61 %	- %	0.40 %
Indirect auto       31       0.24       0.69       -       0.50       0.33       0.67       -       0.52       0.31       0.67       -       0.51         Other       32       0.32       0.94       -       0.34       0.33       0.99       -       0.35       0.33       1.01       -       0.36         Credit card <sup>2</sup> 33       0.83       1.63       -       1.17       0.81       1.41       -       1.06       0.89       1.47       -       1.12         Total personal       34       0.26       2.17       -       0.67       0.27       2.13       -       0.66       0.29       2.36       -       0.70	Consumer instalment and other personal														
Other         32         0.32         0.94         -         0.34         0.99         -         0.35         0.33         1.01         -         0.36           Credit card <sup>2</sup> 33         0.83         1.63         -         1.17         0.81         1.41         -         1.06         0.89         1.47         -         1.12           Total personal         34         0.26         2.17         -         0.67         0.27         2.13         -         0.66         0.29         2.36         -         0.70						-				-				-	
Credit card <sup>2</sup> 33         0.83         1.63         -         1.17         0.81         1.41         -         1.06         0.89         1.47         -         1.12           Total personal         34         0.26         2.17         -         0.67         0.27         2.13         -         0.66         0.29         2.36         -         0.70						-				-				-	
Total personal 34 0.26 2.17 - 0.67 0.27 2.13 - 0.66 0.29 2.36 - 0.70						-				-				-	
	Credit card <sup>2</sup>	33				-				-				-	
Business and Government 35 0.27 0.56 - 0.43 0.29 0.61 - 0.46 0.27 0.66 - 0.47	Total personal	34	0.26	2.17		-	0.67	0.27	2.13	-	0.66	0.29	2.36	-	0.70
	Business and Government	35	0.27	0.56		-	0.43	0.29	0.61	-	0.46	0.27	0.66	-	0.47
Total Gross Impaired Loans <sup>3</sup> 36 0.26 % 1.24 % - % 0.58 % 0.27 % 1.26 % - % 0.59 % 0.28 % 1.39 % - % 0.63 %	Total Gross Impaired Loans <sup>3</sup>	36	0.26	% 1.24	%	- %	0.58 %	0.27 %	1.26 %	6 –	% 0.59 %	0.28 %	1.39 %	- %	0.63 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.
 <sup>2</sup> Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.
 <sup>3</sup> Excludes ACI loans and prior to November 1, 2017, debt securities classified as loans.

## Allowance for Loan Losses (Under IFRS 9)<sup>1</sup>

(\$ millions) As at	LINE #	20 Q2	18 Q1	Year to Date 2018
AS AT STAGE 3 ALLOWANCE FOR LOAN LOSSES (IMPAIRED)	#	QZ	QI	2018
Change in Stage 3 allowance for loan losses (impaired)				
Allowance at beginning of period	1	\$ 712	\$ 706	\$ 706
Stage 3 provision for loan losses (impaired)				
Transfer to Stage 1	2	(15)	(15)	(30)
Transfer to Stage 2	3	(29)	(29)	(58)
Transfer to Stage 3	4	190	194	384
Net remeasurement due to transfers	5	12	35	47
Net draws (repayments)	6	9	(43)	(34)
Derecognition of financial assets (excluding disposals and write-offs)	7	(146)	(35)	(181)
Change to risk, parameters, and models	8	505	459	964
Total Stage 3 provision for loan losses (impaired)	9	526	566	1,092
Write-offs	10	(696)	(676)	(1,372)
Recoveries	11	146	147	293
Disposals	12	(2)	(6)	(8)
Foreign exchange and other adjustments	13	22	(25)	(3)
Balance at end of period	14	708	712	708
STAGE 2 ALLOWANCE FOR LOAN LOSSES				
Change in Stage 2 allowance for loan losses		4.040	4 500	4 500
Allowance at beginning of period	15	1,616	1,529	1,529
Stage 2 provision for loan losses	40	(005)	(010)	(447)
Transfer to Stage 1	16	(235)	(212)	(447) 265
Transfer to Stage 2	17	132 (171)	133	(343)
Transfer to Stage 3	18 19	(171)	(172) 115	(343) 216
Net remeasurement due to transfers		(31)		(40)
Net draws (repayments)	20 21	(31)	(9)	(40)
Derecognition of financial assets (excluding disposals)	21	320	(147) 424	(289)
Change to risk, parameters, and models		(26)	132	106
Total for Stage 2 provision for loan losses Disposals	23 24	(20)	(3)	(7)
Foreign exchange and other adjustments	24	41	(42)	(1)
Balance at end of period	25	1,627	1,616	1,627
STAGE 1 ALLOWANCE FOR LOAN LOSSES	20	1,027	1,010	1,021
Change in Stage 1 allowance for loan losses				
Allowance at beginning of period	27	1,958	2,022	2,022
Stage 1 provision for loan losses	21	1,550	2,022	2,022
Transfer to Stage 1	28	250	227	477
Transfer to Stage 2	29	(103)	(104)	(207)
Transfer to Stage 3	30	(19)	(22)	(41)
Net remeasurement due to transfers	31	(91)	(84)	(175)
New originations or purchases	32	238	227	465
Net draws (repayments)	33	(5)	69	64
Derecognition of financial assets (excluding disposals)	34	(163)	(143)	(306)
Change to risk, parameters, and models	35	(59)	(170)	(229)
Total Stage 1 provision for loan losses	36	48	-	48
Disposals	37	(4)	(4)	(8)
Foreign exchange and other adjustments	38	53	(60)	(7)
Balance at end of period	39	2,055	1,958	2,055
Acquired Credit-Impaired Loans	40	24	26	24
Allowance for loan losses at end of period	41	4,414	4,312	4,414
Consisting of:	1	-,	.,	.,
Allowance for loan losses				
Canada	42	1,438	1,455	1,438
United States	42	2,111	2,010	2,111
Total allowance for loan losses	44	3,549	3,465	3,549
Allowance for off-balance sheet instruments	44	865	847	865
Total allowance for loan losses, including off-balance sheet positions, at end of period	46	\$ 4,414	\$ 4,312	\$ 4,414
		,	Ψ -1,012	.,

<sup>1</sup> For further details on definitions and explanation on movements, refer to Note 6 in the Bank's second quarter 2018 Interim Consolidated Financial Statements.

(\$ millions)	LINE		2017				2016		Year to Date	1	Full Yea	r
As at	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2 2017		2017	2016
COUNTERPARTY-SPECIFIC ALLOWANCE	Г											
Change in Allowance for Credit Losses – Counterparty-Specific												
Impairment allowances at beginning of period	1 \$	5 272 \$	280 \$	296 \$	399	\$ 418 \$	405 \$	396	\$ 399	\$	399 \$	369
Charge to the income statement - counterparty-specific	2	16	15	(19)	(37)	7	14	53	(56)		(25)	81
Amounts written off	3	(37)	(10)	(26)	(11)	(41)	(18)	(30)	(37)		(84)	(99)
Recoveries of amounts written off in previous periods	4	7	10	21	27	12	11	22	48		65	58
Disposals of loans	5	-	-	-	(63)	-	(1)	-	(63)		(63)	(1)
Exchange and other movements	6	5	(23)	8	(19)	3	7	(36)	(11)		(29)	(9)
Balance at end of period	7	263	272	280	296	399	418	405	280		263	399
COLLECTIVELY ASSESSED ALLOWANCE												
Change in Allowance for Credit Losses – Individually Insignificant												
Impairment allowances at beginning of period	8	547	574	609	593	532	524	568	593		593	505
Charge to the income statement – individually insignificant	9	531	493	452	539	495	415	423	991		2.015	1.790
Amounts written off	10	(644)	(629)	(653)	(649)	(570)	(551)	(560)	(1,302)		(2,575)	(2,252)
Recoveries of amounts written off in previous periods	11	134	145	144	137	125	131	132	281		560	544
Disposals of loans	12	-	-	-	-	(1)	-	-	-		-	(1)
Exchange and other movements	13	17	(36)	22	(11)	12	13	(39)	11		(8)	7
Balance at end of period	14	585	547	574	609	593	532	524	574		585	593
Change in Allowance for Credit Losses – Incurred but not Identified												-
Impairment allowances at beginning of period	15	3.398	3.597	3,426	3,381	3.280	3.080	3.174	3,381		3,381	2.873
Charge to the income statement – incurred but not identified	16	31	(3)	67	131	46	127	108	198		226	459
Disposals of loans	17	_	(0)	_	(20)	-	-	-	(20)		(20)	-
Exchange and other movements	18	73	(196)	104	(66)	55	73	(202)	38		(85)	49
Balance at end of period	19	3.502	3.398	3.597	3.426	3.381	3.280	3.080	3.597		3.502	3.381
Allowance for credit losses at end of period	20	4,350	4,217	4.451	4,331	4,373	4.230	4,009	4,451		4,350	4,373
Consisting of:		.,	.,=	.,	.,	.,	.,	.,	.,		.,	.,
Allowance for loan losses												
Canada	21	1.346	1.364	1,367	1,382	1.392	1.419	1.397	1,367		1.346	1,392
United States	22	2,429	2,308	2,520	2,428	2,476	2,349	2,214	2,520		2,429	2,476
Other International	23	2,423	2,000	2,320	2,720	2,470	2,343	2,214	2,320		2,-23	2,470
Total allowance for loan losses	23	3.783	3,677	3,892	3,815	3,873	3.773	3,616	3,892	┥┝──	3,783	3,873
Allowance for credit losses for off-balance sheet instruments	24	567	540	559	516	500	457	393	559		567	500
Allowance for credit losses at end of period	26 \$	4.350 \$	4.217 \$	4.451 \$		\$ 4.373 \$	4.230 \$	4.009	\$ 4.451		4.350 \$	4,373

## Allowance for Loan Losses by Industry Sector and Geographic Location (Under IFRS 9)<sup>1,2</sup>

(\$ millions, except as noted) As at	LINE #				2018 Q2								2018 Q1			
By Industry Sector				United					1			United				
Stage 3 allowance for loan losses (impaired)		Canada		States		Int'l		Total	Ca	inada		States		Int'l		Total
Personal																
Residential mortgages	1	\$ 12	\$	29	\$	-	\$	41	\$	14	\$	25	\$	_	\$	39
Consumer instalment and other personal		• ·-	•		•		•		Ŷ		Ŷ	20	Ŷ		Ŷ	00
HELOC	2	8		60		-		68		9		57		-		66
Indirect auto	3	43		24		-		67		53		23		-		76
Other	4	33		2		-		35		35		2		-		37
Credit card	5	86		262		-		348		85		256		_		341
Total personal	6	182		377		-		559		196		363		-		559
Business and Government																
Real estate																
Residential	7	7		6		-		13		7		6		-		13
Non-residential	8	2		17		-		19		2		12		-		14
Total real estate	9	9		23		-		32		9		18		-		27
Agriculture	10	2		_		-		2		3		_		-		3
Automotive	11	-		2		-		2		_		2		-		2
Financial	12	-		4		-		4		_		6		-		6
Food, beverage, and tobacco	13	1		2		-		3		1		2		-		3
Forestry	14	-		-		-		-		-		-		-		-
Government, public sector entities, and education	15	-		1		-		1		-		1		-		1
Health and social services	16	5		1		-		6		4		1		-		5
Industrial construction and trade contractors	17	15		3		-		18		14		3		-		17
Metals and mining	18	9		1		-		10		6		1		-		7
Pipelines, oil, and gas	19	18		-		-		18		24		7		-		31
Power and utilities	20	-		-		-		-		-		-		-		-
Professional and other services	21	6		4		-		10		7		4		-		11
Retail sector	22	4		3		-		7		6		4		-		10
Sundry manufacturing and wholesale	23	14		4		-		18		13		3		-		16
Telecommunications, cable, and media	24	-		-		-		-		-		-		-		-
Transportation	25	2		1		-		3		2		2		-		4
Other	26	4		11		-		15		4		6		-		10
Total business and government	27	89		60		-		149		93		60		-		153
Other Loans																
Acquired credit-impaired loans	28	-		24		-		24		-		26		-		26
Total other loans	29	-		24		-		24		-		26		-		26
Total Stage 3 allowance for loan losses (impaired)	30	271		461		-		732		289		449		-		738
Stage 1 and Stage 2 allowance for loan losses – Performing <sup>3</sup>																
Personal	31	912		707		-		1,619		923		659		-		1,582
Business and Government	32	255		943		-		1,198		243		902		-		1,145
Total Stage 1 and Stage 2 allowance for loan losses	33	1,167		1,650		-		2,817		1,166		1,561		-		2,727
Allowance for loan losses – On-Balance Sheet Loans	34	1,438		2,111		-		3,549		1,455		2,010		_		3,465
Allowance for loan losses – Off-Balance Sheet Positions	35	208		657		-		865		215		632		_		847
Total allowance for loan losses	36	\$ 1,646	\$	2,768	\$	-	\$	4,414	\$	1,670	\$	2,642	\$	-	\$	4,312
Stage 3 allowance for loan losses (impaired) as a % of Gross Impaired Loans <sup>4</sup> Personal							•	,	<u>.</u>			_,				.,
Residential mortgages	37	4.7	%	6.2 %	%	- %	6	5.7 %	1	5.1	Ve	5.6	%	_	%	5.4 %
Consumer instalment and other personal	51					- 7	-	J., 70		0.1		5.0	,0	-	, ,	0.4 70
HELOC	38	7.0		7.1		_		7.0		7.7		7.0		_		7.1
Indirect auto	39	71.7		10.8		_		23.7		67.1		8.9		_		22.5
Other	40	71.7		28.6		_		66.0		76.1		20.0		_		66.1
Credit card	41	63.2		93.9		-		83.9		59.4		88.9		_		79.1
Total personal	42	29.9		20.6		-		22.9		29.7		19.9		_		22.5
Business and Government	43	50.9		15.8		-		26.9		49.2		15.8		_		26.9
Total Stage 3 allowance for loan losses (impaired) <sup>4</sup>	44		%		%	- %	6	23.7 %	1		%	19.2	%	_	%	23.4 %
a contraction of the second (inpution)		00				/	-	/0		J	-					-0.7 /(
Total allowance for loan losses as a % of gross loans and acceptances <sup>4</sup>	45	0.4	%	1.4 %	%	- %	6	0.7 %		0.4	%	1.4	%	_	%	0.7 %

<sup>2</sup> Includes loans that are measured at FVOCI.

<sup>3</sup> Allowance for loan losses – performing represents Stage 1 and Stage 2 allowance for loan losses under IFRS 9 and incurred but not identified allowance for loan losses under IAS 39 on financial assets, loan commitments, and financial guarantees.

<sup>4</sup> Excludes ACI loans and prior to November 1, 2017, debt securities classified as loans.

### Allowance for Credit Losses by Industry Sector and Geographic Location (Under IAS 39)<sup>1</sup>

(\$ millions, except as noted) As at	LINE #		2017 Q4				2017 Q3				2017 Q2		
By Industry Sector	r					1							
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans Personal		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages Consumer instalment and other personal	1	\$	25 \$	5 – \$	42	\$ 18 \$	22 \$	- \$	40	\$ 18 \$	23 \$	- \$	41
HELOC Indirect auto	2 3	6 37	52 20	-	58 57	5 35	50 18	-	55 53	6 32	56 10	-	62 42
Other Credit card	4 5	29 93	3 242	-	32 335	30 90	3 206	-	33 296	31 98	3 216	-	34 314
Total personal Business and Government	6	182	342	-	524	178	299	-	477	185	308	-	493
Real estate Residential Non-residential	7 8	7	7 10	-	14 12	7	8	-	15 9	7	6	-	13 9
Total real estate Agriculture	9 10	9	10	-	26 2	10	14	-	9 24 1	10	12		22 1
Automotive Financial	10 11 12	-	3 7	-	3	2	2	-	4	1	- 1 2	-	2
Food, beverage, and tobacco Forestry	13 14	1	2		3	1	2	-	3	1	- 3 1		4 1
Government, public sector entities, and education Health and social services	15 16	4	1 2	-	1 6	- 5	1 5	-	1 10	7	1 8	-	1 15
Industrial construction and trade contractors Metals and mining Pipelines, oil, and gas	17 18 19	15 6 23	6 1 8		21 7 31	21 6 23	10 2 8	-	31 8 31	21 1 25	4 2 9	-	25 3 34
Professional and other services	19 20 21	23 - 5	8 - 7		31 	23 - 8	8  6	-	31 _ 14	25 - 8	9 - 7	-	34 - 15
Retail sector Sundry manufacturing and wholesale	22 23	11 13	6 4		17 17	11 15	7 4	-	18 19	12 13	7 6		19 19
Telecommunications, cable, and media Transportation	24 25	- 1	1 2	-	1 3	- 2	1 1	-	1 3	- 2	1 2	-	1 4
Other Total business and government	26 27	3 93	3 70	-	6 163	1 106	3 72	-	4 178	1 103	4 70	-	5 173
Other Loans Debt securities classified as loans	28 29	-	126 35	-	126 35	-	120 44	-	120 44	-	134 54	-	134 54
Acquired credit-impaired loans <sup>4</sup> Total other loans Total Allowance for Credit Losses – Counterparty-Specific and	30	-	161	-	161	-	164	-	164	-	188	-	188
Individually Insignificant Allowance for Credit Losses – Incurred but Not Identified –	31	275	573	-	848	284	535	-	819	288	566	-	854
On-Balance Sheet Loans Personal													
Residential mortgages Consumer instalment and other personal	32	12	24	-	36	14	25	-	39	9	34	-	43
HELOC Indirect auto Other	33 34	4 161 169	54 227 41		58 388 210	3 162 167	62 214 33	-	65 376 200	3 158 170	70 235 31	-	73 393
Credit card Total personal	35 36 37	420 766	509 855		929 1,621	440 786	473 807	-	913 1,593	464 804	541 911		201 1,005 1,715
Business and Government Other Loans	38	305	981	8	1,294	293	933	5	1,231	275	1,008	5	1,288
Debt securities classified as loans Total other loans	39 40	-	20		20 20	1	33 33	-	34 34	-	35 35		35 35
Total Allowance for Credit Losses – Incurred but Not Identified Allowance for Loan Losses – On-Balance Sheet Loans	41 42	1,071 1,346	1,856 2,429	8	2,935 3,783	1,080 1,364	1,773 2,308	5 5	2,858 3,677	1,079 1,367	1,954 2,520	5 5	3,038 3,892
Allowances for Credit Losses – Off-Balance Sheet Instruments Total Allowance for Credit Losses	43 44	184 \$ 1,530 \$	380	3	567	183 \$ 1,547 \$	355 2,663 \$	2 7 \$	540 4,217	181 \$ 1,548 \$	376 2,896 \$	2 7 \$	559 4,451
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans <sup>3</sup>	L		,	· · · ·	,				,				
Personal Residential mortgages	45	5.7 %	5.5 %	- %	5.6 %	6.1 %	5.0 %	- %	5.4 %	5.0 %	4.7 %	- %	4.9 %
Consumer instalment and other personal HELOC	46	5.6	6.1	-	6.1	4.2	6.1	-	5.9	4.7	6.3	-	6.1
Indirect auto Other Credit card	47 48 49	77.1 60.4 64.6	7.9 42.9 86.4		18.9 58.2 79.0	79.5 61.2 64.3	7.9 42.9 90.4	-	19.6 58.9 80.4	78.0 62.0 64.5	4.3 37.5 90.4	-	15.5 58.6 80.3
Total personal Business and Government	50 51	28.3 50.3	18.6 16.9	_	21.1 27.2	27.5 51.2	17.4 17.6	-	20.1 28.8	25.3 47.7	16.6 14.4		19.0 24.7
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant <sup>3</sup>	52	33.2 %	18.3 %	- %	22.3 %	33.3 %	17.4 %	- %	21.9 %	30.4 %	16.1 %	- %	20.2 %
Total allowance for credit losses as a % of gross loans and acceptances <sup>3</sup>	53	0.4 %	1.3 %	0.9 %	0.7 %	0.4 %	1.3 %	0.7 %	0.7 %	0.4 %	1.3 %	0.7 %	0.7 %

Primarily based on the geographic location of the customer's address.
 Includes all FDIC covered loans and other ACI loans.
 Excludes ACI loans and prior to November 1, 2017, debt securities classified as loans.

### Allowance for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)<sup>1</sup>

			2017				2016				2010		
(\$ millions, except as noted) As at	LINE #		2017 Q1				2016 Q4				2016 Q3		
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and			United				United				United		
Individually Insignificant – On-Balance Sheet Loans		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Personal Desidential methodose	1	e 10	\$ 28 \$	- \$	47	\$	34 S	- \$	10	\$ 15 \$	21 \$	- \$	20
Residential mortgages Consumer instalment and other personal		\$ 19	\$ 28 \$	- >	47	\$ 15 \$	34 \$	— Þ	49	\$ 15 \$	21 \$	- ə	36
HELOC	2	8	70	-	78	9	76	-	85	8	56	-	64
Indirect auto	3	43	6	-	49	40	6	-	46	40	4	-	44
Other Cradit aged	4	32	4	-	36	32	3	-	35	33	3	-	36
Credit card Total personal	5 6	104 206	208 316		312 522	106 202	184 303	_	290 505	100 196	161 245	_	261 441
Business and Government	0	200	010		022	202	000		000	100	240		441
Real estate													
Residential	7	7	9	-	16	7	7	-	14	7	8	-	15
Non-residential	8	3	9	-	12	2	12	-	14	2	14	-	16
Total real estate Agriculture	9 10	10 2	18	-	28 2	9 2	19	-	28 2	9 1	22	-	31 1
Automotive	11	1	1	_	2	2	- 1	_	3	1	2	_	3
Financial	12	-	3	-	3	-	3	-	3	-	3	-	3
Food, beverage, and tobacco	13	-	2	-	2	-	2	-	2	-	1	-	1
Forestry Government, public sector entities, and education	14 15		5	-	5 1	-	7	-	7	-	6 1	-	6 1
Health and social services	16	6	8	-	14	4	5	-	9	5	6	-	11
Industrial construction and trade contractors	17	19	4	-	23	22	4	-	26	21	5	-	26
Metals and mining	18	1	2	-	3	1	4	-	5	1	4	-	5
Pipelines, oil, and gas Power and utilities	19 20	26	13	-	39	36	25 1	-	61 1	62	25	-	87
Professional and other services	21	8	8	-	16	8	8	-	16	8	10	_	18
Retail sector	22	11	6	-	17	11	8	-	19	11	11	-	22
Sundry manufacturing and wholesale	23	14	5	-	19	16	6	-	22	8	6	-	14
Telecommunications, cable, and media Transportation	24 25	- 2	1		1	2	1	-	1	2	1	_	1
Other	26	3	6	_	9	2	8	_	10	3	4	_	7
Total business and government	27	103	84	_	187	115	104	-	219	132	108	_	240
Other Loans													
Debt securities classified as loans	28	-	135	-	135	-	206	-	206	-	203	-	203
Acquired credit-impaired loans <sup>2</sup> Total other loans	29 30	-	61 196		61 196		62 268		62 268	-	66 269		66 269
Total Allowance for Credit Losses – Counterparty-Specific and	30	-	190	-	190	-	200	-	200	-	209	-	209
Individually Insignificant	31	309	596	-	905	317	675	-	992	328	622	-	950
Allowance for Credit Losses – Incurred but Not Identified –													
On-Balance Sheet Loans													
Personal Residential mortgages	32	10	33	_	43	11	37	_	48	14	50	_	64
Consumer instalment and other personal		10	00		10								
HELOC	33	4	66	-	70	4	60	-	64	5	103	-	108
Indirect auto	34 35	165	222	_	387	168 167	228	-	396 196	158	217	-	375 194
Other Credit card	35	170 452	28 508	_	198 960	450	29 474	_	924	167 468	27 427	_	895
Total personal	37	801	857	-	1,658	800	828	-	1,628	812	824	-	1,636
Business and Government	38	272	942	5	1,219	275	918	5	1,198	279	850	5	1,134
Other Loans													
Debt securities classified as loans	39	-	33	-	33	-	55	-	55	-	53	-	53
Total other loans Total Allowance for Credit Losses – Incurred but Not Identified	40 41	1,073	33 1,832	5	33 2,910	1,075	55 1,801	5	55 2,881	1,091	53 1,727	- 5	53 2,823
Allowance for Loan Losses – On-Balance Sheet Loans	41	1,073	2,428	5	3,815	1,392	2,476	5	3,873	1,419	2,349	5	3,773
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	179	335	2	516	173	325	2	500	172	283	2	457
Total Allowance for Credit Losses	44	\$ 1,561	\$ 2,763 \$	7\$	4,331	\$ 1,565 \$	2,801 \$	7 \$	4,373	\$ 1,591 \$	2,632 \$	7 \$	4,230
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans <sup>3</sup>													
Personal Residential mortgages	45	4.9 %	6.1 %	- %	5.6 %	3.8 %	7.5 %	- %	5.8 %	3.7 %	4.8 %	- %	4.3 %
Residential mongages Consumer instalment and other personal	45	4.9 %	0.1 %	- 70	J.0 %	3.0 %	1.0 %	- 70	5.6 %	3.1 %	4.0 %	- 70	4.3 %
HELOC	46	5.5	7.5	-	7.2	6.0	8.1	-	7.8	5.2	6.2	-	6.1
Indirect auto	47	78.2	2.9	-	18.5	81.6	3.1	-	18.8	59.7	2.2	-	17.7
Other Credit card	48 49	59.3 65.0	50.0 87.4	_	58.1 78.4	61.5 69.7	42.9 82.9	_	59.3 77.5	62.3 69.0	42.9 86.6	-	60.0 78.9
Total personal	49 50	25.8	67.4 17.1	_	19.7	25.2	16.7	_	19.3	23.8	14.3	_	17.4
Business and Government	51	46.0	15.9		24.8	45.6	16.3	-	24.6	48.5	16.4		25.8
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant <sup>3</sup>	52	30.2 %	16.8 %	- %	20.9 %	30.1 %	16.6 %	- %	20.6 %	29.9 %	14.9 %	- %	19.6 %
Total allowance for credit losses as a % of gross loans and acceptances <sup>3</sup>	53	0.4 %	1.3 %	1.1 %	0.7 %	0.4 %	1.3 %	0.7 %	0.7 %	0.4 %	1.2 %	0.7 %	0.7 %
1 Diversity based on the second birth offer of the sector of a state of													

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

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

<sup>3</sup> Excludes ACI loans and prior to November 1, 2017, debt securities classified as loans.

### Allowance for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)<sup>1</sup>

\$ millions, except as noted) As <i>at</i>	LINE #					016 Q2			
		L							
By Industry Sector Allowance for Credit Losses – Counterparty-Specific and					United				
Individually Insignificant – On-Balance Sheet Loans			Canada		States		Int'l		Total
Personal		-	Canada		States		IIILI		TULAI
Residential mortgages	1	s	15	\$	18	\$		\$	33
Consumer instalment and other personal		Ŷ	15	ę	10	φ	-	φ	55
HELOC	2		9		54		_		63
Indirect auto	3		37		4		_		41
Other	4		32		3		_		35
Credit card	5		109		149		_		258
Fotal personal	6		202		228		-		430
Business and Government	0		LUL		220				100
Real estate									
Residential	7		7		8		_		15
Non-residential	8		2		14		-		16
Total real estate	9		9		22		-		31
Agriculture	10		1		_		-		1
Automotive	11		1		2		-		3
inancial	12		-		4		-		4
Food, beverage, and tobacco	13	1	-		2		-		2
Forestry	14	1	_		7		-		7
Government, public sector entities, and education	15	1	2		1		-		3
Health and social services	16	1	6		5		-		11
ndustrial construction and trade contractors	17	1	21		5		-		26
Metals and mining	18	1	_		4		-		4
Pipelines, oil, and gas	19	1	56		24		-		80
Power and utilities	20	1	-		_		-		-
Professional and other services	21		7		8		-		15
Retail sector	22		10		10		-		20
Sundry manufacturing and wholesale	23		2		6		-		8
Felecommunications, cable, and media	24		-		3		-		3
Transportation	25		2		1		-		3
Other	26		4		4		-		8
Total business and government	27		121		108		-		229
Other Loans									
Debt securities classified as loans	28		_		199		_		199
Acquired credit-impaired loans <sup>2</sup>	29		_		71		_		71
Fotal other loans	30		_		270		_		270
Total Allowance for Credit Losses – Counterparty-Specific and	00				210				210
Individually Insignificant	31		323		606				929
Allowance for Credit Losses – Incurred but Not Identified –	51		525		000				323
On-Balance Sheet Loans									
Personal									
	32		10		55				74
Residential mortgages Consumer instalment and other personal	32		16		55		-		71
	00		0						100
HELOC	33		6 147		117		-		123 347
Indirect auto	34				200		-		
Other	35		169		25		-		194
Credit card	36		472		413		-		885
Total personal	37		810		810		-		1,620
Business and Government	38		264		748		5		1,017
Other Loans									
Debt securities classified as loans	39	L			50				50
Fotal other loans	40		-		50		-		50
otal other round	41		1,074		1,608		5		2,687
Allowance for Loan Losses – On-Balance Sheet Loans	42		1,397		2.214		5		3.616
Allowances for Credit Losses – Off-Balance Sheet Loans	42		166		2,214		3		393
	43	¢	1.563	¢	2.438	s	8	s	4.009
otal Allowance for Credit Losses	44	Þ	1,503	φ	2,438	Þ	ö	Þ	4,009
Ilowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans <sup>3</sup>									
Personal	. –					,			
Residential mortgages	45	1	3.5	%	4.4 %	6	- %	6	3.9
Consumer instalment and other personal		1							
HELOC	46	1	5.5		5.2		-		5.3
Indirect auto	47	1	60.7		2.4		-		17.8
Other	48	1	60.4		42.9		-		58.3
Credit card	49	1	69.0		84.7		-		77.2
otal personal	50	1	23.4		12.7		-		16.2
Business and Government	51		48.8		16.3		_		25.2
otal Allowance for Credit Losses – Counterparty-Specific and									
Individually Insignificant <sup>3</sup>	52	1	29.1	%	13.7 %	6	- 9	6	18.5
Fotal allowance for credit losses as a % of gross loans									

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

<sup>3</sup> Excludes ACI loans and prior to November 1, 2017, debt securities classified as loans.

## Provision for Credit Losses<sup>1,2,3,4</sup>

(\$ millions)	LINE	20	018		2017	•			2016		Year to	Date		Full Yea	ar
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2018	2017	20	017	2016
PROVISION FOR CREDIT LOSSES Impaired <sup>5</sup>															
Canadian Retail	1	\$ 219	\$ 237	\$ 244	\$ 238 \$	235 \$	269	\$ 263 \$	258 \$	262	<b>\$</b> 456 \$	504	\$	986 \$	1,011
U.S. Retail	2	199	187	199	176	118	155	175	111	112	386	273		648	534
Wholesale Banking	3	(8)	-	-	-	(4)	(24)	1	11	50	(8)	(28)		(28)	74
Corporate	4	110	133	104	94	84	102	63	49	52	243	186		384	252
Total Provision for Credit Losses – Impaired	5	520	557	547	508	433	502	502	429	476	1,077	935		1,990	1,871
Performing <sup>6</sup>															
Canadian Retail	6	-	33	-	-	-	-	-	-	-	33	-		-	-
U.S. Retail	7	5	60	4	4	34	102	18	57	50	65	136		144	210
Wholesale Banking	8	24	(7)	-	-	-	-	-	-	-	17	-		-	-
Corporate	9	7	50	27	(7)	33	29	28	70	58	57	62		82	249
Total Provision for Credit Losses – Performing	10	36	136	31	(3)	67	131	46	127	108	172	198		226	459
Total Provision for Credit Losses	11	\$ 556	\$ 693	\$ 578	\$ 505 \$	500 \$	633	\$ 548 \$	556 \$	584	<b>\$</b> 1,249 \$	1,133	\$	2,216 \$	2,330
PROVISION FOR CREDIT LOSSES BY SEGMENT															
Canadian Retail	12	\$ 219	\$ 270	\$ 244	\$ 238 \$	235 \$	269	\$ 263 \$	258 \$	262	\$ 489 <b>\$</b>	504	\$	986 \$	1,011
U.S. Retail – in USD	13	161	195	163	137	114	193	146	130	123	356	307		607	559
<ul> <li>foreign exchange</li> </ul>	14	43	52	40	43	38	64	47	38	39	95	102		185	185
	15	204	247	203	180	152	257	193	168	162	451	409		792	744
Wholesale Banking <sup>7</sup>	16	16	(7)	-	-	(4)	(24)	1	11	50	9	(28)		(28)	74
Corporate															
U.S. strategic cards portfolio <sup>8</sup> – in USD	17	91	145	105	68	89	99	72	63	40	236	188		361	262
<ul> <li>– foreign exchange</li> </ul>	18	26	38	27	21	30	34	22	19	12	64	64		112	86
Wholesale Banking – CDS <sup>7</sup>	19	n/a	n/a	(1)	(2)	(2)	(2)	(3)	(3)	(2)	n/a	(4)		(7)	(12)
Increase/(reduction) of allowance for incurred but not															
identifiable credit losses9	20	n/a	n/a	-	-	-	-	-	40	60	n/a	-		-	165
Total Corporate	21	117	183	131	87	117	131	91	119	110	300	248		466	501
Total Provision for Credit Losses	22	\$ 556	\$ 693	\$ 578	\$ 505 \$	500 \$	633	\$ 548 \$	556 \$	584	\$ 1,249 <b>\$</b>	1,133	\$	2.216 \$	2,330

<sup>1</sup> Effective November 1, 2017, results have been prepared in accordance with IFRS 9.

<sup>2</sup> Effective November 1, 2017, the PCL related to the allowances for credit losses for all three stages are recorded within the respective 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.

<sup>3</sup> Includes provision for off-balance sheet positions.

<sup>4</sup> Includes loans and debt securities that are measured at FVOCI and debt securities measured at amortized cost.

<sup>6</sup> PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.

<sup>6</sup> PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, Ioan commitments, and financial guarantees.

<sup>7</sup> Effective November 1, 2017, the accrual costs related to CDS used to manage Wholesale Banking's corporate lending exposure are recorded in non-interest income, previously reported as a component of PCL. The change in market value of the CDS, in excess of the accrual cost, continues to be reported in the Corporate segment.

\* The retailer program partners' share of the U.S. strategic cards portfolio's PCL.

<sup>o</sup> Under IAS 39, the incurred but not identified PCL was included in the Corporate segment's results for management reporting.

## Provision for Loan Losses by Industry Sector and Geographic Location (Under IFRS 9)<sup>1,2,3</sup>

(\$ millions, except as noted) For the period ended	LINE #				2	2018 Q2								018 Q1			
By Industry Sector Stage 3 provision for Ioan losses (impaired)		Ca	nada		United States		Int'l		Total	1	Canada		United States		Int'l		Total
Personal			indud		otatoo				. otai		oundud		olutoo				. otal
Residential mortgages	1	\$	3	\$	4	\$	-	\$	7	\$	-	\$	2	\$	-	\$	2
Consumer Instalment and Other Personal																	
HELOC	2		(1)		7		-		6		2		2		-		4
Indirect auto Other	3 4		42 40		63 38		-		105 78		57 45		73 35		-		130 80
Credit card	5		120		193		-		313		123		222		_		345
Total personal	6		204		305		_		509		227		334		-		561
Business and Government	Ũ	-									221		004				001
Real estate																	
Residential	7		-		-		-		-		(2)		(2)		-		(4)
Non-residential	8		1		6		-		7		1		(4)		-		(3)
Total real estate	9		1		6		-		7		(1)		(6)		-		(7)
Agriculture	10		-		-		-		-		-		-		-		-
Automotive	11		-		-		-		-		2		-		-		2
Financial	12 13	I	Ξ		4		_		4	I	-		3		-		3
Food, beverage, and tobacco Forestry	13		-		-		-		-		_		(1)		_		(1)
Government, public sector entities, and education	14	I			(1)		-		(1)	I	_		1		_		-
Health and social services	16		_		-		_		(1)		1		_		-		1
Industrial construction and trade contractors	17		2		1		-		3		_		(2)		-		(2)
Metals and mining	18		3		-		-		3		(1)		-		-		(1)
Pipelines, oil, and gas	19		1		(7)		-		(6)		-		(1)		-		(1)
Power and utilities	20		-		-		-		-		-		-		-		-
Professional and other services	21		1		-		-		1		_		(1)		-		(1)
Retail sector	22		3		_		-		3		3		(1)		_		2
Sundry manufacturing and wholesale Telecommunications, cable, and media	23 24		_		-		-		-		_		-		-		_
Transportation	24		-		(1)				(1)		1		(3)		_		(2)
Other	26		4		(.)		_		4		5		6		_		11
Total business and government	27		15		2		-		17		10		(5)		-		5
Other Loans		-											(•)				
Acquired credit-impaired loans	28		-		(6)		-		(6)		-		(9)		-		(9)
Total other loans	29		-		(6)		-		(6)		-		(9)		-		(9)
Total Stage 3 provision for loan losses (impaired)	30		219		301		-		520	ļ	237		320		-		557
Stage 1 and Stage 2 provision for loan losses																	
Personal, business and government	31		-		22		-		22		32		100		-		132
Total provision for loan losses	32	\$	219	\$	323	\$	-	\$	542	\$	269	\$	420	\$	-	\$	689
Stage 3 provision for Ioan Iosses (impaired) as a % of Average Net Loans and Acceptances Personal		_								_							
Residential mortgages	33		0.01	%	0.06	%	_ ?	6	0.01 %	1	- 9	%	0.03	%	- 9	6	- %
Consumer instalment and other personal																	
HELOC	34		0.01)		0.24		-		0.03		0.01		0.07		-		0.02
Indirect auto	35		0.77		0.90		-		0.85		1.02		1.02		-		1.02
Other Credit card	36 37		0.92 2.90		19.93 5.25		-		1.73 4.01	I	1.04 2.76		17.42 5.84		-		1.76 4.18
Total personal	37 38		2.90 0.26		5.25 1.47		-		4.01 0.51	I	0.28		5.84 1.58		_		4.18 0.55
Business and Government	39		0.20		0.01		_		0.03	I	0.28		(0.02)		_		0.01
Total Stage 3 provision for loan losses (impaired)	40		0.21		0.62		-		0.34	1	0.22		0.65		-		0.36
Total Stage 3 provision for loan losses	.5				0.04				0.0.	1	U		0.00				5.00
(impaired) Excluding Other Loans	41		0.21		0.63		-		0.34	ļ	0.22		0.67		-		0.36
Total Provision for Loan Losses as a % of Average Net Loans and Acceptances																	
Total Provision for Loan Losses Total Provision for Loan Losses Excluding Other Loans	42 43		0.21 0.21	%	0.66 0.68	%	- 9	6	0.35 % 0.36		0.25 9 0.25	6	0.85 0.87	%	- %	6	0.44 % 0.45
<sup>1</sup> Primarily based on the geographic location of the customer's address.	43	L			0.00				0.30	I	0.20	· ·	0.07				0.40

Primarily based on the geographic location of the customer's address.
 Includes loans that are measured at FVOCI.
 Includes provision for off-balance sheet positions.

## Provision for Credit Losses by Industry Sector and Geographic Location (Under IAS 39)<sup>1.2</sup>

(\$ 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		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Individually Insignificant													
Personal Residential mortgages	1	\$ 6 \$	4 \$	- \$	10	\$5\$	7 \$	- \$	12	\$ 4 \$	(3) \$	- \$	1
Consumer Instalment and Other Personal				Ŷ				÷		• • •		Ŷ	
HELOC	2	2 63	7 60	-	9 123	3 60	8 54	-	11 114	1 47	(5) 54	-	(4) 101
Indirect auto Other	3	43	39	_	82	41	54 31	-	72	47	54 25	-	66
Credit card	5	121	185	-	306	113	165	-	278	127	156	-	283
Total personal	6	235	295	-	530	222	265	-	487	220	227	-	447
Business and Government Real estate													
Residential	7	-	-	_	-	(1)	1	-	_	1	(2)	-	(1)
Non-residential	8		3	-	3	-	-	-	-	-	(3)	-	(3)
Total real estate	9	-	3	-	3	(1)	1	-	-	1	(5)	-	(4)
Agriculture Automotive	10 11		_	_	_	_	- 1	-	- 1	_	(2)	-	(2)
Financial	12	-	15	-	15	-	4	-	4	-	(_)	-	-
Food, beverage, and tobacco	13	-	-	-	-	-	-	-	-	-	1	-	1
Forestry Government, public sector entities, and education	14 15		_	_	_	_	(1)	_	(1)	1	(5)	_	(4)
Health and social services	16	1	(2)	-	(1)	-	(3)	-	(3)	1	6	-	7
Industrial construction and trade contractors	17	3	-	-	3	2	7	-	9	4	-	-	4
Metals and mining Pipelines, oil, and gas	18 19	_	_	_	_	5 (1)	_ 1	_	5	(2)	(5)	_	_ (7)
Power and utilities	20	-	-	-	-	-	-	-	-	-	-	-	-
Professional and other services	21	-	-	-	_	3	1	-	4	1	2	-	3
Retail sector Sundry manufacturing and wholesale	22 23	3	_	_	3	3	1 (3)	_	4 (2)	3	2 (3)	-	5 (3)
Telecommunications, cable, and media	24	-	-	-	-	-	(1)	-	(1)	1	(0)	-	1
Transportation	25	-	1	-	1	1	(1)	-	-	1	1	-	2
Other Total business and government	26 27	1 8	2 19		3 27	1	9 16	_	10 30	2 13	(1) (9)		4
Other Loans	21	0	19	-	21	14	10	_	30	15	(9)	_	4
Debt securities classified as loans	28	-	3	-	3	-	-	-	-	-	(5)	-	(5)
Acquired credit-impaired loans <sup>3</sup>	29		(13)	-	(13)	-	(9)	-	(9)	-	(13)	-	(13)
Total other loans Total Provision for Credit Losses – Counterparty-Specific and	30		(10)	-	(10)	-	(9)	-	(9)	-	(18)	-	(18)
Individually Insignificant	31	243	304	-	547	236	272	-	508	233	200	_	433
Provisions for Credit Losses – Incurred but not Identified													
Personal, business and government Other Loans	32	(6)	48	3	45	1	(7)	1	(5)	9	58	-	67
Debt securities classified as loans	33	(1)	(13)	_	(14)	1	1	-	2	-	_	-	-
Total other loans	34	(1)	(13)	-	(14)	1	1	-	2	-	-	-	-
Total Provisions for Credit Losses – Incurred but not Identified	35	(7)	35	3	31	2	(6)	1	(3)	9	58	-	67
Total Provision for Credit Losses	36	\$ 236 \$	339 \$	3 \$	578	\$ 238 \$	266 \$	1 \$	505	\$ 242 \$	258 \$	- \$	500
Provision for Credit Losses – Counterparty-Specific and Individually													
Insignificant as a % of Average Net Loans and Acceptances Personal													
Residential mortgages	37	0.01 %	0.06 %	- %	0.02 %	0.01 %	0.10 %	- %	0.02 %	0.01 %	(0.04) %	- %	- %
Consumer instalment and other personal													
HELOC Indirect auto	38 39	0.01 1.15	0.23 0.85	_	0.04 0.98	0.02 1.13	0.26 0.78	-	0.05 0.93	0.01 0.94	(0.16) 0.79	-	(0.02) 0.86
Other	40	1.00	19.27	_	1.83	0.95	15.32	_	1.60	1.00	13.23	_	1.54
Credit card	41	2.75	5.39	-	3.91	2.58	4.92	-	3.59	3.06	4.80	-	3.83
Total personal Business and Government	42 43	0.29 0.03	1.41 0.07	_	0.52 0.05	0.28 0.06	1.30 0.06	-	0.49 0.06	0.29 0.06	1.13 (0.03)	_	0.47 0.01
Total Provision for Credit Losses – Counterparty-Specific and	-+0	0.00	0.07		0.00	0.00	0.00		0.00	0.00	(0.00)		0.01
Individually Insignificant	44	0.23	0.62	-	0.35	0.23	0.56	-	0.33	0.24	0.42	-	0.29
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	0.23 %	0.65 %	- %	0.36 %	0.23 %	0.58 %	- %	0.34 %	0.24 %	0.46 %	- %	0.31 %
manadany magnineant Excluding Other Loans	40	0.23 70	0.00 %	- 70	0.30 %	0.23 70	0.00 %	- 70	0.34 %	0.24 70	0.40 %	- 70	0.31 %
Total Provision for Loan Losses as a % of Average Net Loans													
and Acceptances Total Provision for Loan Losses	46	0.22 %	0.69 %	0.88 %	0.37 %	0.23 %	0.55 %	0.32 %	0.33 %	0.25 %	0.54 %	- %	0.34 %
Total Provision for Loan Losses Total Provision for Loan Losses Excluding Other Loans	46 47	0.22 %	0.69 %	0.88 %	0.37 %	0.23 % 0.23	0.55 %	0.32 %	0.33 %	0.25 %	0.54 %	- % -	0.34 %
<sup>1</sup> Primarily based on the geographic location of the customer's addres	•												

<sup>1</sup> Primarily based on the geographic location of the customer's address. <sup>2</sup> Includes provision for off-balance sheet positions.

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

## Provision for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)<sup>1,2</sup>

(\$ millions, except as noted) For the period ended	LINE #		2017 Q1				2016 Q4				2016 Q3		
By Industry Sector Provision for Credit Losses – Counterparty-Specific and		Constr	United	1-41	Tatal	Consta	United	1-411	Tabel	Constr	United	1-4"	Tetel
Individually Insignificant		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Personal Residential mortgages	1	\$ 7 \$	(1) \$	- \$	6	\$ 5 \$	18 \$	- \$	23	\$ 3 \$	4 \$	- \$	7
Consumer Instalment and Other Personal HELOC	2	1	(3)	_	(2)	3	27	_	30	1	4	_	5
Indirect auto	3	75	61	-	136	63	46	-	109	67	32	-	99
Other Credit card	4 5	47 124	33 182	_	80 306	42 126	26 128	_	68 254	47 124	23 101	_	70 225
Total personal	6	254	272	-	526	239	245	-	484	242	164	_	406
Business and Government Real estate													
Residential Non-residential	7 8	- 1	2 (3)	_	2 (2)	_	(1) 1	-	(1)	(1)	(1)	_	(1) (1)
Total real estate	9	1	(1)	-	-	_	-	-	-	(1)	(1)	-	(2)
Agriculture Automotive	10 11	-	_	-	_	1	_ (1)	-	1	(1)	- 1	-	(1)
Financial	12	_	_	-	-	-	-	_	-	_	(1)	_	(1)
Food, beverage, and tobacco Forestry	13 14		(2)	_	(2)		1 1	_	1 1		(1) (1)	_	(1) (1)
Government, public sector entities, and education	15	-	(1)	-	(1)	- 1	-	-	-	(1)	(5)	-	(6) 6
Health and social services Industrial construction and trade contractors	16 17	2	(7)	_	(5)	1 3	(2) (1)	_	(1) 2	1 2	5 1	_	6 3
Metals and mining Pipelines, oil, and gas	18 19	-	(1)	-	(1)	- (1)	1	-	1	1 8	1	-	2 8
Power and utilities	20	(8)	(11) (1)	_	(19) (1)	(1)	1	-	1	-	_	-	-
Professional and other services Retail sector	21 22	2	(3)	-	2 (1)	3	(1) (3)	-	2 2	2	2	-	4 6
Sundry manufacturing and wholesale	23	-	(3)	-	(1)	6	-	_	6	7	(1)	_	6
Telecommunications, cable, and media Transportation	24 25	_	_	_	_	1	(1)	_	- 1	- 1	2	_	2 2
Other	26	1	6	-	7	1	6	-	7	1	2	-	3
Total business and government Other Loans	27	_	(21)	-	(21)	22	2	-	24	23	8	-	31
Debt securities classified as loans	28	-	-	-	-	-	1	-	1	-	-	-	-
Acquired credit-impaired loans <sup>3</sup> Total other loans	29 30		(3)	-	(3) (3)	-	(7) (6)	-	(7) (6)	-	(8) (8)	-	(8) (8)
Total Provision for Credit Losses – Counterparty-Specific and													
Individually Insignificant Provisions for Credit Losses – Incurred but not Identified	31	254	248	-	502	261	241	-	502	265	164	-	429
Personal, business and government	32	4	126	-	130	(15)	61	-	46	23	104	(1)	126
Other Loans Debt securities classified as loans	33	_	1	_	1	_	_	_	_	_	1	_	1
Total other loans	34	_	1	-	1	-	-	-	-	-	1	-	1
Total Provisions for Credit Losses – Incurred but not Identified Total Provision for Credit Losses	35 36	4 \$ 258 \$	127 375 \$	- - \$	131 633	(15) \$ 246 \$	61 302 \$	- - \$	46 548	23 \$ 288 \$	105 269 \$	(1) (1) \$	127 556
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances		¢ 200 ¢	010 Q	Ŷ		¥ 210 ¥	002 ¢	Ý	010	¥ 200 ¥	100 \$	(.) 🗸	000
Personal Residential mortgages Consumer instalment and other personal	37	0.01 %	(0.01) %	- %	0.01 %	0.01 %	0.27 %	- %	0.04 %	0.01 %	0.06 %	- %	0.01 %
HELOC	38	0.01	(0.09)	-	(0.01)	0.02	0.83	-	0.15	0.01	0.12	-	0.03
Indirect auto Other	39 40	1.46 1.14	0.87 16.74	_	1.12 1.86	1.24 1.04	0.66 13.36	_	0.91 1.61	1.35 1.17	0.48 12.02	_	0.85 1.66
Credit card	41	2.81	5.31	-	3.91	2.89	4.04	-	3.37	2.85	3.36	-	3.06
Total personal Business and Government	42 43	0.33	1.31 (0.07)	_	0.53 (0.04)	0.31 0.10	1.21 0.01	_	0.50 0.05	0.32 0.10	0.83 0.03	_	0.42 0.06
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	0.25	0.50	_	0.33	0.26	0.50	-	0.34	0.27	0.35	_	0.29
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	0.25 %	0.51 %	- %	0.34 %	0.26 %	0.52 %	- %	0.34 %	0.27 %	0.37 %	- %	0.30 %
Total Provision for Loan Losses as a % of Average Net Loans													
and Acceptances Total Provision for Loan Losses	46	0.26 %	0.76 %	- %	0.42 %	0.25 %	0.63 %	- %	0.37 %	0.29 %	0.58 %	(0.25) %	0.38 %
Total Provision for Loan Losses Excluding Other Loans	47	0.26	0.77	-	0.42	0.25	0.65	-	0.37	0.29	0.60	(0.31)	0.39
<sup>1</sup> Primarily based on the geographic location of the customer's addres	is.												

<sup>1</sup> Primarily based on the geographic location of the customer's address. <sup>2</sup> Includes provision for off-balance sheet positions.

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

## Provision for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)<sup>1,2</sup>

(\$ millions, except as noted) For the period ended	LINE #				2016 Q2				
By Industry Sector Provision for Credit Losses – Counterparty-Specific and		Canad	a	United States		Int'l		Total	al
Individually Insignificant									
Personal									
Residential mortgages Consumer Instalment and Other Personal	1	\$ 3	\$	3	\$	-	\$	6	i .
HELOC	2	2	,	13				15	
Indirect auto	2	60		31		_		91	
Other	4	45		20		_		65	
Credit card	5	135		104		_		239	
Total personal	6	245		171		-		416	
Business and Government									
Real estate									
Residential	7	-	-	-		-		-	
Non-residential	8	-	-	2		-		2	
Total real estate	9	-		2		-		2	
Agriculture	10	-		-		-		-	
Automotive Financial	11 12	-	-	-		-		-	
Food, beverage, and tobacco	12	(3	-	(2) (1)		_		(2) (4)	
Forestry	14	(0	-	(1)		_		(+)	
Government, public sector entities, and education	15	_	-	_		_		-	
Health and social services	16	2	2	(1)		-		1	
Industrial construction and trade contractors	17	7	,	(2)		-		5	j
Metals and mining	18	-	-	1		-		1	
Pipelines, oil, and gas	19	25	5	24		-		49	1
Power and utilities	20	- 3	-	(2)		-		- 1	
Professional and other services Retail sector	21 22	2		(2)		_		(2)	
Sundry manufacturing and wholesale	23	-		(3)		_		(2)	
Telecommunications, cable, and media	24	_		2		_		2	í.
Transportation	25	2	2	-		-		2	
Other	26	2	2	13		-		15	j –
Total business and government	27	40	)	27		-		67	·
Other Loans									
Debt securities classified as loans	28	-	-	2		-		2	
Acquired credit-impaired loans <sup>3</sup>	29	-	-	(9)		-		(9)	
Total other loans	30	-		(7)				(7)	)
Total Provision for Credit Losses – Counterparty-Specific and	31	0.05		404				470	
Individually Insignificant Provisions for Credit Losses – Incurred but not Identified	31	285	)	191		-		476	-
Personal, business and government	32	62	,	48		(1)		109	,
Other Loans	02	02	•	40		(1)		103	
Debt securities classified as loans	33	-	-	(1)		-		(1)	)
Total other loans	34	-		(1)		-		(1)	
Total Provisions for Credit Losses – Incurred but not Identified	35	62	2	47		(1)		108	ŕ
Total Provision for Credit Losses	36	\$ 347	'\$	238	\$	(1)	\$	584	,
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances Personal									
Residential mortgages	37	0.01	%	0.05	%	-	%	0.01	
Consumer instalment and other personal									
HELOC	38	0.01		0.41		-		0.08	
Indirect auto	39	1.27		0.49		-		0.83	
Other Credit card	40 41	1.16		11.19 3.59		-		1.61 3.38	
Credit card Total personal	41 42	3.24		3.59		_		3.38	
Business and Government	42	0.33		0.90				0.45	
Total Provision for Credit Losses – Counterparty-Specific and		0.10		2				5.14	
Individually Insignificant	44	0.30	)	0.43		-		0.34	
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	0.30	) %	0.45	%	-	%	0.35	;
Total Provision for Loan Losses as a % of Average Net Loans and Acceptances									
Total Provision for Loan Losses as a % of Average Net Loans and Acceptances Total Provision for Loan Losses	46	0.36	i %	0.54	%	(0.19)	%	0.42	2

<sup>2</sup> Includes provision for off-balance sheet positions.
 <sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Analysis of Change in Equity<sup>1</sup>

(\$ millions, except as noted) For the period ended	LINE #	20 Q2	18 Q1	Q4	2017 Q3	Q2	Q1	Q4	2016 Q3	Q2	Year to Date 2018 2017		Full Y 2017	ear 2016
Common Shares	-										-		r	
Balance at beginning of period Issued	1	\$ 21,094	\$ 20,931 \$	20,912 \$	20,809 \$	20,836 \$	20,711	\$ 20,597 \$	20,499 \$	20,395	\$ 20,931 \$	20,711	\$ 20,711 \$	20,294
Options	2	24	72	27	18	56	47	30	12	20	96	103	148	186
Dividend reinvestment plan	3	92	91	82	85	84	78	84	86	84	183	162	329	335
Purchase of shares for cancellation Balance at end of period	4 5	(7) 21,203	21,094	(90) 20,931	20,912	(167) 20,809	- 20,836	20.711	20,597	20,499	(7) 21,203	(167) 20,809	(257) 20,931	(104) 20,711
•	5	21,205	21,094	20,931	20,912	20,009	20,030	20,711	20,397	20,433	21,203	20,009	20,931	20,711
Preferred Shares Balance at beginning of period	6	4.750	4,750	4,750	4,400	4,400	4,400	3,400	3,400	3,400	4.750	4,400	4,400	2,700
Issue of shares	7	350	-	-	350	-	-	1,000	-	-	350	-	350	1,700
Balance at end of period	8	5,100	4,750	4,750	4,750	4,400	4,400	4,400	3,400	3,400	5,100	4,400	4,750	4,400
Treasury Shares – Common														
Balance at beginning of period Purchase of shares	9 10	(92) (1,691)	(176) (1,899)	(22) (2,684)	(245) (2,180)	(218) (2,312)	(31) (2,478)	(42) (1,361)	(4) (1,389)	(51) (1,405)	(176) (3,590)	(31) (4,790)	(31) (9,654)	(49) (5,769)
Sale of shares	10	1,675	(1,899)	2,530	2,403	2,285	(2,478) 2,291	1,372	1,351	1,405)	3,658	(4,790) 4,576	(9,654) 9,509	(5,769) 5,787
Balance at end of period	12	(108)	(92)	(176)	(22)	(245)	(218)	(31)	(42)	(4)	(108)	(245)	(176)	(31)
Treasury Shares – Preferred														
Balance at beginning of period	13	(9)	(7)	(8)	(7)	(5)	(5)	(5)	(4)	(4)	(7)	(5)	(5)	(3)
Purchase of shares Sale of shares	14 15	(48) 52	(31) 29	(38) 39	(46) 45	(41) 39	(50) 50	(58) 58	(23) 22	(17) 17	(79) 81	(91) 89	(175) 173	(115) 113
Balance at end of period	15	52	(9)	(7)	(8)	(7)	(5)	(5)	(5)	(4)	(5)	(7)	(7)	(5)
Contributed Surplus		(-)	(0)	(.)	(0)	(.)	(0)	(0)	(0)	(.)		(. )	(1)	(0)
Balance at beginning of period	17	229	214	207	200	206	203	197	189	198	214	203	203	214
Net premium (discount) on treasury shares	18	(34)	24	6	9	1	7	10	10	1	(10)	8	23	26
Stock options expensed	19 20	3	3	3	3	4	5	3	3 (2)	1 (7)	6 (15)	9	15	6 (34)
Stock options exercised Other	20	(4)	(11) (1)	(3) 1	(3) (2)	(9) (2)	(8) (1)	(4) (3)	(2)	(7)	(13)	(17) (3)	(23) (4)	(34)
Balance at end of period	22	194	229	214	207	200	206	203	197	189	194	200	214	203
Retained Earnings														
Balance at beginning of period	23	41,744	40,489	39,473	37,577	37,330	35,452	34,387	33,442	32,585	40,489	35,452	35,452	32,053
Impact of adoption of IFRS 9 Net income	24 25	2,898	53 2,335	n/a 2,677	n/a 2,740	n/a 2,475	n/a 2,504	n/a 2,274	n/a 2,329	n/a 2,024	53 5,233	n/a 4,979	n/a 10,396	n/a 8,821
Dividends	25	2,090	2,335	2,077	2,740	2,475	2,304	2,274	2,329	2,024	5,255	4,979	10,390	0,021
Common	26	(1,239)	(1,102)	(1,105)	(1,108)	(1,113)	(1,021)	(1,019)	(1,020)	(1,017)	(2,341)	(2,134)	(4,347)	(4,002)
Preferred Share issue expenses and others	27 28	(52) (4)	(52)	(50)	(47)	(48)	(48)	(43)	(36)	(37)	(104) (4)	(96)	(193)	(141) (14)
Net premium on repurchase of common shares	28	(4)	_	(427)	(4)	(713)	_	(8)	_	_	(37)	(713)	(1,140)	(383)
Actuarial gains (losses) on employee benefit plans	30	53	20	(79)	315	(354)	443	(139)	(328)	(113)	73	89	325	(882)
Realized gains (losses) on equity securities at fair value through other comprehensive income	31	_	1	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1	n/a	n/a	n/a
Balance at end of period	31	43,363	41.744	40.489	39.473	37.577	37.330	35.452	34.387	33.442	43,363	37.577	40.489	35.452
Accumulated Other Comprehensive Income (loss)		.,		,			.,		,					
Balance at beginning of period	33	4,472	8,006	6,564	11,853	9,131	11,834	11,037	8,689	13,467	8,006	11,834	11,834	10,209
Impact of adoption of IFRS 9	34	-	(77)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(77)	n/a	n/a	n/a
Change in unrealized gains (losses) on debt securities at fair value through other comprehensive income	35	(167)	6	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(161)	n/a	n/a	n/a
Reclassification to earnings of changes in allowance for credit	55	(101)	0	11/4	1i/a	n/a	11/4	Ti/a	11/4	11/4	(101)	11/4	11/4	1// 4
losses on debt securities at fair value through other														
comprehensive income Reclassification to earnings of net losses (gains) in respect	36	12	4	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16	n/a	n/a	n/a
of debt securities at fair value through other comprehensive														
income	37	(3)	(2)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(5)	n/a	n/a	n/a
Change in unrealized gains (losses) on equity securities at fair value through other comprehensive income	38	2	26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	28	n/a	n/a	n/a
Net change in unrealized gains (losses) on AFS securities	39	n/a	n/a	36	(94)	289	93	26	207	230	n/a	382	324	218
Net change in unrealized foreign currency translation														
gains (losses) on investment in subsidiaries, net of hedging activities	40	2,028	(2,245)	1,638	(4,428)	2,325	(1,423)	1,290	1,635	(4,535)	(217)	902	(1,888)	1,324
Net change in gains (losses) on derivatives designated as		,									. ,			
cash flow hedges	41	(421)	(1,246)	(232)	(767)	108	(1,373)	(519)	506	(473)	(1,667)	(1,265)	(2,264)	83
Balance at end of period Non-Controlling Interests in Subsidiaries	42 43	5,923 992	4,472 986	8,006 983	6,564 1,588	11,853 1,652	9,131 1,622	11,834 1,650	11,037 1,633	8,689 1,612	5,923 992	11,853 1,652	8,006 983	11,834 1,650
Total Equity	43 44	992 \$ 76,662	986 \$ 73,174 \$		73,464 \$	76,239 \$	73,302	\$ 74,214 \$	71,204 \$	67,823	992 \$ 76,662 \$		983 \$ 75,190 \$	74.214
		÷ 10,002	φ 10,114 ψ	10,100 ψ	.ο,-ο- ψ	.0,200 ψ	10,002	Ψ /-τ, <b>Σ</b> Ι-τ Ψ	<i>ν</i> ι, <b>2</b> 0-τ ψ	01,020	φ 10,002 φ	10,200	φ 10,100 ψ	77,217

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

## Analysis of Change in Equity (continued)

(\$ millions, except as noted) LIN		2018			20	17			2016		Year t	o Date	Full Year		
For the period ended	#	Q2 Q1		Q4	Q3 Q2		Q1	Q4 Q3		Q2	2018	2017	2017	2016	
NUMBER OF COMMON SHARES OUTSTANDING (thousands) <sup>1</sup>	_										_				
Balance at beginning of period Issued	45	1,843,656	1,839,589	1,848,593	1,843,449	1,856,383	1,857,180	1,854,821	1,853,509	1,850,269	1,839,589	1,857,180	1,857,180	1,855,145	
Options	46	469	1,473	433	372	1,162	1,020	679	273	923	1,942	2,182	2,987	4,918	
Dividend reinvestment plan	47	1,288	1,232	1,137	1,309	1,287	1,142	1,378	1,506	1,508	2,520	2,429	4,875	5,977	
Purchase of shares for cancellation	48	(600)	· -	(7,980)	-	(15,000)	-	-	· _	-	(600)	(15,000)	(22,980)	(9,500)	
Impact of treasury shares	49	(223)	1,362	(2,594)	3,463	(383)	(2,959)	302	(467)	809	1,139	(3,342)	(2,473)	640	
Balance at end of period	50	1.844.590	1,843,656	1,839,589	1.848.593	1.843.449	1,856,383	1,857,180	1,854,821	1,853,509	1,844,590	1,843,449	1,839,589	1,857,180	

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

### Change in Accumulated Other Comprehensive Income, Net of Income Taxes<sup>1</sup>

( <b>A</b> === 1111 = == = )					2017			1	2016		Maran (a	Data	E.U.S	
(\$ millions) For the period ended	LINE #	Q2	018 Q1	Q4	Q3	Q2	Q1	Q4	2016 Q3	Q2	Year to 2018	2017	Full Y 2017	2016
Foi the period ended	#	42	G I	44	45	QZ	Q.I	44	43	42	2010	2017	2017	2010
Unrealized Gains (Losses) on Debt Securities at Fair Value through Other Comprehensive Income														
Balance at beginning of period	1	\$ 537	\$ 510	\$ n/a \$	n/a \$	n/a \$	n/a	\$ n/a \$	n/a \$	n/a	<b>\$</b> 510 \$	n/a	\$ n/a \$	n/a
Impact of adoption of IFRS 9	2	-	19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19	n/a	n/a	n/a
Change in unrealized gains (losses)	3	(167)	6	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(161)	n/a	n/a	n/a
Change in allowance for expected credit losses on debt securities														
at fair value through other comprehensive income	4	12	4	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16	n/a	n/a	n/a
Reclassification to earnings of losses (gains)	5	(3)	(2)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(5)	n/a	n/a	n/a
Net change for the period	6	(158)	8	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(150)	n/a	n/a	n/a
Balance at end of period	7	379	537	n/a	n/a	n/a	n/a	n/a	n/a	n/a	379	n/a	n/a	n/a
Unrealized Gains (Losses) on Available-for-Sale Securities														
Balance at beginning of period	8	n/a	n/a	587	681	392	299	273	66	(164)	n/a	299	299	81
Change in unrealized gains (losses)	9	n/a	n/a	97	(46)	296	120	39	233	265	n/a	416	467	274
Reclassification to earnings of losses (gains)	10	n/a	n/a	(61)	(48)	(7)	(27)	(13)	(26)	(35)	n/a	(34)	(143)	(56)
Net change for the period	11	n/a	n/a	36	(94)	289	93	26	207	230	n/a	382	324	218
Balance at end of period	12	n/a	n/a	623	587	681	392	299	273	66	n/a	681	623	299
Unrealized Gains (Losses) on Equity Securities at Fair Value through Other Comprehensive Income														
Balance at beginning of period	13	43	113	n/a	n/a	n/a	n/a	n/a	n/a	n/a	113	n/a	n/a	n/a
Impact of adoption of IFRS 9	14	-	(96)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(96)	n/a	n/a	n/a
Change in unrealized gains (losses)	15	2	27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29	n/a	n/a	n/a
Reclassification to retained earnings of losses (gains)	16	-	(1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(1)	n/a	n/a	n/a
Net change for the period	17	2	26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	28	n/a	n/a	n/a
Balance at end of period	18	45	43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	45	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	5,546	7,791	6,153	10,581	8,256	9,679	8,389	6,754	11,289	7,791	9,679	9,679	8,355
Investment in foreign operations	20	2,791	(3,086)	2,275	(6,112)	3,210	(1,907)	1,639	2,268	(6,670)	(295)	1,303	(2,534)	1,290
Reclassification to earnings of net losses (gains) on investment in	21		_		(25)	(9)	17	_	_		_	8	(17)	
foreign operations	21	(1.038)	1,145	(864)	(25) 2,309	(9) (1,201)	652	(475)	(861)	2,900	107	o (549)	(17) 896	43
Hedging activities Reclassification to earnings of net losses (gains) on hedges of	22	(1,030)	1,145	(004)	2,309	(1,201)	052	(475)	(001)	2,900	107	(549)	690	43
investments in foreign operations	23	_	_	_	13	9	(17)	_	-	_	_	(8)	5	_
Recovery of (provision for) income taxes	23	275	(304)	227	(613)	316	(168)	126	228	(765)	(29)	148	(238)	(9)
	24	2.028	(2.245)	1.638	(4,428)	2,325	(1.423)	1.290	1.635	(4,535)	(217)	902	(1,888)	1.324
Net change for the period	25	7.574	5.546	7,791	6.153	10,581	8.256	9.679	8.389	6.754	7.574	10,581	7,791	9.679
Balance at end of period	20	7,374	5,540	7,791	0,155	10,561	6,200	9,079	0,309	0,794	7,574	10,561	7,791	9,079
Gains (losses) on Derivatives Designated as Cash Flow Hedges														
Balance at beginning of period	27	(1,654)	(408)	(176)	591	483	1.856	2.375	1.869	2.342	(408)	1,856	1.856	1,773
Change in gains (losses)	28	393	(2,395)	888	(2,503)	1.375	(1,214)	591	1.530	(3,215)	(2,002)	161	(1,454)	835
Reclassification to earnings of losses (gains)	29	(814)	1.149	(1,120)	1.736	(1,267)	(159)	(1,110)	(1,024)	2.742	335	(1,426)	(810)	(752)
Net change for the period	30	(421)	(1,246)	(232)	(767)	108	(1,373)	(519)	506	(473)	(1,667)	(1,265)	(2,264)	83
Balance at end of period	31	(2,075)	(1,654)	(408)	(176)	591	483	1,856	2,375	1,869	(2,075)	591	(408)	1,856
Accumulated Other Comprehensive Income at End of Period	32	\$ 5,923	\$ 4,472	\$ 8,006 \$	6,564 \$	11,853 \$	9,131	\$ 11,834 \$	11,037 \$	8,689	\$ 5,923 \$	11,853	\$ 8,006 \$	
Accumulated other comprehensive income at Lind of Period	32	ψ 3,323	φ 4,47Ζ	φ 0,000 Φ	0,004 <b>ð</b>	11,000 \$	9,131	φ 11,034 Φ	11,037 <b>\$</b>	0,009	ψ 3,323 ֆ	11,000	φ 0,000 Φ	11,034

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

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

(\$ millions) LINE 2018						2017							2016			Year to D	ato	I —	Full Yea	
For the period ended	#		Q2 20		Q1		Q4	Q3	Q2	Q1		Q4	Q3	Q2		2018	2017		2017	2016
For the period ended	"		QZ		941		44	45	42	<b>u</b> (1		4	45	QZ	L	2010	2017		2017	2010
NON-CONTROLLING INTERESTS IN SUBSIDIARIES																				
Balance at beginning of period	1	\$	986	\$	983	\$	1,588 \$	1,652 \$	1,622 \$	1,650	\$	1,633 \$	1,612 \$	1,684	\$	983 <b>\$</b>	1,650	\$	1,650 \$	1,610
On account of income	2		18		18		35	29	28	29		29	29	28		36	57		121	115
On account of redemption of REIT preferred shares	3		-		-		(617)	-	-	-		-	-	-		-	-		(617)	-
Foreign exchange and other adjustments	4		(12)		(15)		(23)	(93)	2	(57)		(12)	(8)	(100)		(27)	(55)		(171)	(75)
Balance at end of period	5	\$	992	\$	986	\$	983 \$	1,588 \$	1,652 \$	1,622	\$	1,650 \$	1,633 \$	1,612	\$	992 \$	1,652	\$	983 \$	1,650
INVESTMENT IN TD AMERITRADE																				
Balance at beginning of period	6	\$	7,505	\$	7,784	\$	6,714 \$	7,281 \$	6,883 \$	7,091	\$	6,859 \$	6,473 \$	7,220	\$	7,784 \$	7,091	\$	7,091 \$	6,683
Increase in reported investment through direct																				
ownership	7		-		-		487	-	-	-		-	-	-		-	-		487	-
Dilution gain on the Scottrade transaction	8		-		-		204	-	-	-		-	-	-		-	-		204	-
Decrease in reported investment through																				
dividends received	9		(62)		(63)		-	(51)	(54)	(107)		(49)	-	(101)		(125)	(161)		(212)	(200)
Equity in net income, net of income taxes	10		131		147		103	122	111	113		94	121	109		278	224		449	433
Foreign exchange and other adjustments	11		330		(363)		276	(638)	341	(214)		187	265	(755)		(33)	127		(235)	175
Balance at end of period	12	\$	7,904	\$	7,505	\$	7,784 \$	6,714 \$	7,281 \$	6,883	\$	7,091 \$	6,859 \$	6,473	\$	7,904 \$	7,281	\$	7,784 \$	7,091

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 Securities
AUA	Assets under Administration	N/A	Not Applicable
AUM	Assets under Management	OCI	Other Comprehensive Income
BRR	Borrower Risk Rating	OSFI	Office of the Superintendent of Financial Institutions Canada
CDS	Credit Default Swaps	PCL	Provision for Credit Losses
EPS	Earnings Per Share	RESL	Real Estate Secured Lending
EVaR	Economic Value at Risk	ROE	Return on Common Equity
FDIC	Federal Deposit Insurance Corporation	ТЕВ	Taxable Equivalent Basis

FVOCI Fair Value Through Other Comprehensive Income

#### RESULTS OF OPERATIONS

(\$ millions, except as noted)	LINE	2018		2017				2016				ar to Date	Full Year			
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2018	2017	2017	2016		
Net interest income	1	\$ 2,598	\$ 2,645	\$ 2,603	\$ 2,526	\$ 2,369	\$ 2,445	\$ 2,396	\$ 2,364	\$ 2,270	\$ 5,243	\$ 4,814	\$ 9,943	\$ 9,367		
Non-interest income	2	872	902	857	902	838	869	829	821	790	1,774	1,707	3,466	3,245		
Total revenue	3	3,470	3,547	3,460	3,428	3,207	3,314	3,225	3,185	3,060	7,017	6,521	13,409	12,612		
Provision for credit losses <sup>2</sup>																
Impaired <sup>3</sup>	4	219	237	244	238	235	269	263	258	262	456	504	986	1,011		
Performing <sup>4</sup>	5	-	33	-	-	-	-	-	-	-	33	-	-	-		
Total provision for credit losses	6	219	270	244	238	235	269	263	258	262	489	504	986	1,011		
Non-interest expenses	7	1,421	1,478	1,465	1,418	1,407	1,407	1,443	1,358	1,337	2,899	2,814	5,697	5,456		
Income (loss) before income taxes	8	1,830	1,799	1,751	1,772	1,565	1,638	1,519	1,569	1,461	3,629	3,203	6,726	6,145		
Provision for (recovery of) income taxes	9	488	480	469	473	418	438	406	418	390	968	856	1,798	1,637		
Net income – reported	10	\$ 1,342	\$ 1,319	\$ 1,282	\$ 1,299	\$ 1,147	\$ 1,200	\$ 1,113	\$ 1,151	\$ 1,071	\$ 2,661	\$ 2,347	\$ 4,928	\$ 4,508		
Average common equity (\$ billions)	11	\$ 11.5	\$ 11.3	\$ 11.1	\$ 11.2	\$ 11.1	\$ 11.0	\$ 11.0	\$ 10.9	\$ 10.7	\$ 11.4	\$ 11.0	\$ 11.1	\$ 10.8		
Return on common equity – reported <sup>5</sup>	12	47.8 %	46.1 %	45.9 %			\$ 11.0 % 43.3 %	40.3			46.9		44.4 %			
	12	41.0 /	40.1 /0	40.0 70	40.0	/0 42.5	/0 40.0 /0	40.0	/0 42.0 /0	40.3 /0	40.0	70 42.3 70		41.0 /0		
Key Performance Indicators																
(\$ billions, except as noted)			1					1								
Common Equity Tier 1 Capital risk-weighted assets <sup>6</sup>	13	\$98	\$ 96	\$ 94	\$ 92	\$ 93	\$ 91	\$ 91	\$91	\$ 101	\$ 98	\$ 93	\$ 94	\$ 91		
Average loans – personal																
Real estate secured lending																
Residential mortgages	14	189.8	190.0	189.4	188.0	187.5	188.2	188.0	185.6	185.3	189.9	187.8	188.2	186.0		
HELOC – amortizing <sup>7</sup>	15	42.1	40.0	37.5	33.6	31.4	30.1	28.3	26.7	25.2	41.0	30.7	33.2	26.2		
Real estate secured lending – amortizing	16	231.9	230.0	226.9	221.6	218.9	218.3	216.3	212.3	210.5	230.9	218.5	221.4	212.2		
HELOC – non-amortizing <sup>7</sup>	17	35.5	35.7	35.9	36.0	35.1	35.2	35.8	36.1	36.0	35.6	35.2	35.6	36.1		
Indirect auto <sup>7</sup>	18	22.9	22.8	22.3	21.6	20.9	20.8	20.6	19.9	19.2	22.9	20.8	21.4	19.7		
Other <sup>7</sup>	19	12.9	12.7	12.8	12.7	12.5	12.4	12.4	12.6	12.3	12.8	12.5	12.6	12.4		
Credit card	20	18.8	19.6	19.3	19.2	18.8	19.3	19.1	19.1	18.7	19.2	19.0	19.1	19.0		
Total average loans – personal	21	322.0	320.8	317.2	311.1	306.2	306.0	304.2	300.0	296.7	321.4	306.0	310.1	299.4		
Average loans and acceptances – business	22	71.8	69.7	68.1	66.5	65.4	63.8	62.7	61.6	60.4	70.7	64.6	66.0	60.8		
Average deposits		400.0	400.0	400.4	405.0	404.0	170.0	170.4	170.0	100.0	400.4	100 -	100.0			
Personal	23	189.6	189.2	186.4	185.0	181.6	179.8	176.1	172.2	168.9	189.4	180.7	183.2	171.1		
Business	24	109.7 2.80 %	109.3	107.4	105.6 2.75	99.2 % 2.71	99.0 % 2.72 %	95.6 2.69	90.6 % 2.69 %	85.0 2.68 %	109.5 2.79	99.1	102.8 2.74 %	89.1		
Net interest margin including securitized assets	25 26		2.78 %	2.77 % 42.3		% 2.71 43.9	% 2.72 % 42.5		% 2.69 % 42.6				42.5			
Efficiency ratio – reported Number of Canadian retail branches at period end	26 27	41.0 1,121	41.7 1,129	42.3	41.4 1,138	43.9 1.153	42.5 1,154	44.7 1,156	42.6	43.7 1,152	41.3 1,121	43.2 1,153	42.5	43.3 1,156		
Average number of full-time equivalent staff	27	26,657	26,958	27,280	27,532	27,561	27,866	27,875	27,688	27,109	26,810	27,716	27,560	27,523		
0	20	20,057	20,956	27,200	27,532	27,501	27,000	27,675	27,000	27,109	20,010	27,710	27,500	27,523		
Additional Information on Canadian																
Wealth and Insurance																
Breakdown of Total Net Income (loss)			1					r						1		
Wealth	29	\$ 293	\$ 311	\$ 272	\$ 268	\$ 244	\$ 244	\$ 250	\$ 250	\$ 223	\$ 604	\$ 488	\$ 1,028	\$ 935		
Insurance	30	198	127	110	158	179	122	139	108	170	325	301	569	545		

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

<sup>2</sup> Effective November 1, 2017, the PCL related to the allowances for credit losses for all three stages are recorded within the respective 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.

<sup>3</sup> PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.

PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, Ioan commitments, and financial guarantees.
 Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2016, 2017, and 2018.

<sup>6</sup> Amountational are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
 <sup>7</sup> HELOC, Indirect auto, and Other are included in Consumer instalment and other personal on the Interim Consolidated Balance Sheet.