



Supplemental Regulatory Capital Disclosure

For the Second Quarter Ended April 30, 2018

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Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's second quarter 2018 Report to Shareholders, Earnings News Release, Supplemental Financial Information, and Investor Presentation, as well as the Bank's 2017 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

How the Bank Reports

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

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.

Basel III Reporting

The Office of the Superintendent of Financial Institutions Canada (OSFI) has implemented a phased-in approach to the Credit Valuation Adjustment (CVA) component included in credit risk-weighted assets (RWA). The CVA capital charge phase-in is based on a scalar approach whereby a CVA capital charge of 80% applies in 2018 for the Common Equity Tier 1 (CET1) calculation and will increase to 100% in 2019. A different scalar applies to the CET1, Tier 1, and Total Capital ratios. Therefore, each capital ratio has its own RWA measure. For fiscal 2017, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, respectively. Effective in the second quarter of 2018, OSFI implemented a revised methodology for calculating the regulatory capital floor. The revised floor is based on the Basel II standardized approach, with the floor factor transitioned in over three quarters. The factor increases from 70% in the second quarter of 2018, to 72.5% in the third quarter, and 75% in the fourth quarter. Under the revised methodology, the Bank is no longer constrained by the capital floor. All three RWA measures are disclosed as part of the RWA disclosures on page 6, as well as the Capital Position disclosures on pages 1 to 2.

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

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Capital Position – Basel III¹

(\$ millions)								
As at	Line #	2018		2017		Cross Reference ²	OSFI Template	
		Q2	Q1	Q4	Q3	Q2		
Common Equity Tier 1 Capital								
Common shares plus related contributed surplus	1	\$ 21,287	\$ 21,228	\$ 20,967	\$ 21,095	\$ 20,762	A1+A2+B 1	
Retained earnings	2	43,363	41,744	40,489	39,473	37,577	C 2	
Accumulated other comprehensive income (loss)	3	5,923	4,472	8,006	6,564	11,853	D 3	
Common Equity Tier 1 Capital before regulatory adjustments	4	70,573	67,444	69,462	67,132	70,192	6	
Common Equity Tier 1 Capital regulatory adjustments								
Goodwill (net of related tax liability)	5	(18,856)	(18,136)	(18,820)	(18,269)	(19,837)	E1+E2-E3 8	
Intangibles (net of related tax liability)	6	(2,274)	(2,242)	(2,310)	(2,261)	(2,350)	F1-F2 9	
Deferred tax assets excluding those arising from temporary differences	7	(121)	(122)	(113)	(120)	(144)	G 10	
Cash flow hedge reserve	8	2,160	1,731	506	278	(488)	H 11	
Shortfall of provisions to expected losses ³	9	(734)	(679)	(805)	(747)	(823)	I 12	
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(118)	(68)	(73)	(103)	(142)	J 14	
Defined benefit pension fund net assets (net of related tax liability)	11	(13)	(13)	(13)	(11)	(11)	K 15	
Investment in own shares	12	-	(21)	-	(157)	-	16	
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	13	(1,132)	(1,085)	(1,206)	(767)	(980)	L1+L2+L3 19	
Total regulatory adjustments to Common Equity Tier 1 Capital	14	(21,088)	(20,635)	(22,834)	(22,157)	(24,775)	28	
Common Equity Tier 1 Capital	15	49,485	46,809	46,628	44,975	45,417	29	
Additional Tier 1 capital instruments								
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	16	4,599	4,246	4,247	4,247	3,896	M+N+O 30/31	
Directly issued capital instruments subject to phase out from Additional Tier 1	17	2,455	2,455	3,229	3,070	3,070	P1+P2+P3 33	
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	18	245	245	-	306	306	Q 34/35	
Additional Tier 1 capital instruments before regulatory adjustments	19	7,299	6,946	7,476	7,623	7,272	36	
Additional Tier 1 capital instruments regulatory adjustments								
Investment in own Additional Tier 1 instruments	20	-	-	(1)	-	-	37	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	21	(350)	(352)	(352)	(352)	(352)	R+S 40	
Total regulatory adjustments to Additional Tier 1 Capital	22	(350)	(352)	(353)	(352)	(352)	43	
Additional Tier 1 Capital	23	6,949	6,594	7,123	7,271	6,920	44	
Tier 1 Capital	24	56,434	53,403	53,751	52,246	52,337	45	
Tier 2 capital instruments and provisions								
Directly issued qualifying Tier 2 instruments plus related stock surplus	25	7,127	7,028	7,156	7,082	5,786	T 46	
Directly issued capital instruments subject to phase out from Tier 2	26	848	836	2,648	2,641	2,646	U 47	
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	27	-	-	-	279	263	48/49	
Collective allowance	28	1,721	1,662	1,668	1,571	1,680	V 50	
Tier 2 Capital before regulatory adjustments	29	9,696	9,526	11,472	11,573	10,375	51	
Tier 2 regulatory adjustments								
Investments in own Tier 2 instruments	30	-	-	(25)	(19)	-	52	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	31	(160)	(160)	(160)	(170)	(170)	W 55	
Total regulatory adjustments to Tier 2 Capital	32	(160)	(160)	(185)	(189)	(170)	57	
Tier 2 Capital	33	9,536	9,366	11,287	11,384	10,205	58	
Total Capital	34	65,970	62,769	65,038	63,630	62,542	59	
Common Equity Tier 1 Capital RWA⁴	35	417,819	441,273	435,750	408,803	420,053	60a	
Tier 1 Capital RWA⁴	36	417,951	441,273	435,750	408,803	420,053	60b	
Total Capital RWA⁴	37	\$ 418,082	\$ 441,273	\$ 435,750	\$ 408,803	\$ 420,053	60c	

¹ Capital position has been calculated using the "all-in" basis.

² Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 5.

³ Effective November 1, 2017, amounts are presented in accordance with IFRS 9. Prior periods have not been restated and are based on IAS 39. Refer to Note 2 of the Bank's second quarter 2018 Interim Consolidated Financial Statements.

⁴ Each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. For fiscal 2017, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, respectively. 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.

Capital Position – Basel III (Continued)

(\$ millions, except as noted)

As at	Line #	2018		2017		OSFI Template	
		Q2	Q1	Q4	Q3		Q2
Capital Ratios¹							
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	38	11.8 %	10.6 %	10.7 %	11.0 %	10.8 %	61
Tier 1 (as percentage of Tier 1 Capital RWA)	39	13.5	12.1	12.3	12.8	12.5	62
Total Capital (as percentage of Total Capital RWA)	40	15.8	14.2	14.9	15.6	14.9	63
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus global systemically important banks (G-SIBs) buffer plus domestic systemically important banks (D-SIBs) buffer requirement expressed as percentage of RWA) ^{2,3}	41	8.0	8.0	8.0	8.0	8.0	64
of which: capital conservation buffer requirement	42	2.5	2.5	2.5	2.5	2.5	65
of which: countercyclical buffer requirement ⁴	43	–	–	–	–	–	66
of which: D-SIB buffer requirement ⁵	44	1.0	1.0	1.0	1.0	1.0	67a
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	45	11.8	10.6	10.7	11.0	10.8	68
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))							
Common Equity Tier 1 all-in target ratio	46	8.0	8.0	8.0	8.0	8.0	69
Tier 1 all-in target ratio	47	9.5	9.5	9.5	9.5	9.5	70
Total Capital all-in target ratio	48	11.5	11.5	11.5	11.5	11.5	71
Amounts below the thresholds for deduction (before risk weighting)							
Non-significant investments in the capital of other financials	49	\$ 4,129	\$ 3,318	\$ 2,624	\$ 1,501	\$ 1,149	72
Significant investments in the common stock of financials	50	5,061	4,789	4,783	4,574	4,640	73
Mortgage servicing rights	51	34	31	31	27	28	74
Deferred tax assets arising from temporary differences (net of related tax liability)	52	1,158	1,100	909	1,073	1,317	75
Applicable caps on the inclusion of allowances in Tier 2							
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	53	1,721	1,662	1,668	1,571	1,680	76
Cap on inclusion of allowances in Tier 2 under standardized approach	54	2,041	1,941	2,029	1,894	2,056	77
Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)							
Current cap on Additional Tier 1 instruments subject to phase out arrangements	55	2,700	2,700	3,376	3,376	3,376	82
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	56	541	535	–	10	33	83
Current cap on Tier 2 instruments subject to phase out arrangements	57	3,505	3,505	4,381	4,381	4,381	84
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	58	–	–	–	–	–	85
Capital Ratios – transitional basis⁶							
Risk-weighted assets	59	\$ n/a ⁷	\$ n/a	\$ 443,186	\$ 416,529	\$ 427,618	
Common Equity Tier 1 Capital	60	n/a	n/a	51,294	49,458	50,267	
Tier 1 Capital	61	n/a	n/a	54,523	52,994	53,110	
Total Capital	62	n/a	n/a	65,646	64,265	63,168	
Common Equity Tier 1 (as percentage of RWA)	63	n/a %	n/a %	11.6 %	11.9 %	11.8 %	
Tier 1 Capital (as percentage of RWA)	64	n/a	n/a	12.3	12.7	12.4	
Total Capital (as percentage of RWA)	65	n/a	n/a	14.8	15.4	14.8	
Capital Ratios for significant bank subsidiaries							
TD Bank, National Association (TD Bank, N.A.)⁸							
Common Equity Tier 1 Capital	66	14.9	14.8	14.8	14.4	14.2	
Tier 1 Capital	67	14.9	14.8	14.8	14.5	14.3	
Total Capital	68	15.7	15.6	15.7	15.5	15.3	
TD Mortgage Corporation							
Common Equity Tier 1 Capital	69	37.2	35.9	35.9	35.5	33.1	
Tier 1 Capital	70	37.2	35.9	35.9	35.5	33.1	
Total Capital	71	38.1	36.7	36.9	36.6	34.1	

¹ Capital position has been calculated using the "all-in" basis.

² The minimum CET1 requirement prior to the buffers is 4.5%.

³ The Financial Stability Board, in consultation with Basel Committee on Banking Supervision and national authorities, has identified the 2017 list of G-SIBs, using 2016 fiscal year-end data. The Bank was not identified as a G-SIB.

⁴ The countercyclical buffer surcharge is in effect.

⁵ Common equity capital D-SIB surcharge is in effect.

⁶ The "transitional" basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014. Effective the first quarter of 2018, the transitional period has ended and thus there is no longer a transitional ratio.

⁷ Not applicable.

⁸ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) on calendar quarter ends.

Flow Statement for Regulatory Capital¹

(\$ millions)

Common Equity Tier 1

	2018		2017		
	Q2	Q1	Q4	Q3	Q2
Balance at beginning of period					
New capital issues					
Redeemed capital ²					
Gross dividends (deductions)					
Shares issued in lieu of dividends (add back)					
Profit attributable to shareholders of the parent company ³					
Removal of own credit spread (net of tax)					
Movements in other comprehensive income					
Currency translation differences					
Available-for-sale investments					
Financial assets at fair value through other comprehensive income					
Other					
Goodwill and other intangible assets (deduction, net of related tax liability)					
Other, including regulatory adjustments and transitional arrangements					
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)					
Prudential valuation adjustments					
Other					
Balance at end of period					

Additional Tier 1 Capital

Balance at beginning of period					
New additional Tier 1 eligible capital issues					
Redeemed capital					
Other, including regulatory adjustments and transitional arrangements					
Balance at end of period					

Total Tier 1 Capital

Tier 2 Capital

Balance at beginning of period					
New Tier 2 eligible capital issues					
Redeemed capital					
Amortization adjustments					
Allowable collective allowance					
Other, including regulatory adjustments and transitional arrangements					
Balance at end of period					
Total Regulatory Capital					

Line #	2018		2017		
	Q2	Q1	Q4	Q3	Q2
1	\$ 46,809	\$ 46,628	\$ 44,975	\$ 45,417	\$ 43,721
2	24	72	27	18	56
3	(44)	-	(517)	-	(880)
4	(1,291)	(1,154)	(1,155)	(1,155)	(1,161)
5	92	91	82	85	84
6	2,898	2,335	2,677	2,740	2,475
7	(50)	5	30	39	(4)
8	2,028	(2,245)	1,638	(4,428)	2,325
9	n/a	n/a	36	(94)	289
10	(156)	34	n/a	n/a	n/a
11	8	(98)	(4)	(1)	(30)
12	(752)	752	(600)	1,657	(937)
13	1	(9)	7	24	45
14	-	-	-	-	-
15	(82)	398	(568)	673	(566)
16	49,485	46,809	46,628	44,975	45,417
17	6,594	7,123	7,271	6,920	6,923
18	350	-	-	350	-
19	-	-	(600)	-	-
20	5	(529)	452	1	(3)
21	6,949	6,594	7,123	7,271	6,920
22	56,434	53,403	53,751	52,246	52,337
23	9,366	11,287	11,384	10,205	10,026
24	-	-	-	1,500	-
25	-	(1,800)	(270)	-	-
26	-	-	-	-	-
27	59	(6)	97	(109)	95
28	111	(115)	76	(212)	84
29	9,536	9,366	11,287	11,384	10,205
30	\$ 65,970	\$ 62,769	\$ 65,038	\$ 63,630	\$ 62,542

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

² Represents impact of shares repurchased for cancellation.

³ Profit attributable to shareholders of the parent company reconciles to the income statement.

Leverage Ratio¹

(\$ millions, except as noted)
As at

Summary comparison of accounting assets vs. leverage ratio exposure measure

Total consolidated assets as per published financial statements	1	\$ 1,283,836	\$ 1,261,316	\$ 1,278,995	\$ 1,202,381	\$ 1,251,920	1
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(5,497)	(5,438)	(5,328)	(4,518)	(4,678)	2
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	-	-	-	-	-	3
Adjustments for derivative financial instruments	4	(6,012)	(19,902)	(11,153)	(21,720)	(16,829)	4
Adjustment for securities financing transactions (SFT)	5	(8,397)	(3,668)	(3,559)	1,993	2,759	5
Adjustment for off-balance sheet items (credit equivalent amounts)	6	137,238	130,589	130,829	128,124	131,619	6
Other adjustments	7	(21,728)	(21,387)	(22,980)	(22,307)	(24,831)	7
Leverage Ratio Exposure	8	\$ 1,379,440	\$ 1,341,510	\$ 1,366,804	\$ 1,283,953	\$ 1,339,960	8

Leverage Ratio Common Disclosure Template

On-balance sheet exposures

On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	9	\$ 1,081,918	\$ 1,070,252	\$ 1,082,418	\$ 1,013,739	\$ 1,070,150	1
Less: Asset amounts deducted in determining Tier 1 Capital	10	(21,319)	(20,918)	(22,355)	(21,675)	(24,233)	2
Total on-balance sheet exposures (excluding derivatives and SFTs)	11	1,060,599	1,049,334	1,060,063	992,064	1,045,917	3

Derivative exposures

Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	12	14,524	13,242	12,074	11,784	14,388	4
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	13	39,472	35,850	38,212	35,865	38,303	5
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	14	-	-	-	-	-	6
Deductions of receivables assets for cash variation margin provided in derivative transactions	15	(5,383)	(9,003)	(5,852)	(6,998)	(7,216)	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	16	-	-	-	-	-	8
Adjusted effective notional amount of written credit derivatives	17	903	840	1,694	1,020	1,284	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	18	(430)	(274)	(1,085)	(299)	(928)	10
Total derivative exposures	19	49,086	40,655	45,043	41,372	45,831	11

Securities financing transaction exposures

Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	20	140,914	124,600	134,429	120,400	113,834	12
Netted amounts of cash payables and cash receivables of gross SFT assets	21	(11,037)	(5,837)	(4,952)	-	-	13
Counterparty credit risk (CCR) exposure for SFTs	22	2,640	2,169	1,392	1,993	2,759	14
Agent transaction exposures	23	-	-	-	-	-	15
Total securities financing transaction exposures	24	132,517	120,932	130,869	122,393	116,593	16

Other off-balance sheet exposures

Off-balance sheet exposure at gross notional amount	25	528,197	506,622	504,441	493,474	500,589	17
Adjustments for conversion to credit equivalent amounts	26	(390,959)	(376,033)	(373,612)	(365,350)	(368,970)	18
Off-balance sheet items	27	137,238	130,589	130,829	128,124	131,619	19

Capital and Total Exposures – Transitional basis

Tier 1 Capital	28	n/a	n/a	54,523	52,994	53,110	
Total Exposures (sum of lines 11, 19, 24, and 27)	29	\$ n/a	\$ n/a	\$ 1,366,804	\$ 1,283,953	\$ 1,339,960	

Leverage Ratio – Transitional basis (line 28 divided by line 29)

	30	n/a %	n/a %	4.0 %	4.1 %	4.0 %	
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"All-in" basis (required by OSFI)

Tier 1 Capital – "All-in" basis (line 24 on page 1)	31	\$ 56,434	\$ 53,403	\$ 53,751	\$ 52,246	\$ 52,337	20
Regulatory adjustments	32	n/a	n/a	(23,114)	(22,406)	(24,984)	
Total Exposures (sum of lines 11, 19, 24 and 27) – All-in basis	33	\$ 1,379,440	\$ 1,341,510	\$ 1,366,045	\$ 1,283,222	\$ 1,339,209	21
Leverage Ratio – "All-in" basis (line 31 divided by line 33)	34	4.1 %	4.0 %	3.9 %	4.1 %	3.9 %	22

¹ Prior to the first quarter of 2018, lines 1 to 27 were measured on the transitional basis. Effective the first quarter of 2018, the transitional period has ended and thus all items are measured on the 'all-in' basis and there is no longer a transitional ratio.

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

(\$ millions)
As at

Line #	2018 Q2		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 4,197	\$ 4,197	
Interest-bearing deposits with banks	36,387	36,302	
Trading loans, securities, and other	114,017	114,017	
Non-trading financial assets at fair value through profit or loss	4,087	3,865	
Derivatives	55,098	55,098	
Financial assets designated at fair value through profit or loss	3,442	1,518	
Financial assets at fair value through other comprehensive income	134,011	131,921	
Debt securities at amortized cost, net of allowance for credit losses	90,106	89,666	
Securities purchased under reverse repurchase agreements	140,914	140,914	
Loans	625,548	625,548	
Allowance for loan losses	(3,549)	(3,549)	
Eligible allowance reflected in Tier 2 regulatory capital		(1,721)	V
Shortfall of allowance to expected loss		(734)	I
Allowances not reflected in regulatory capital		(1,094)	
Other	79,578	77,735	
Investment in TD Ameritrade			
Significant investments exceeding regulatory thresholds		906	L1
Significant investments not exceeding regulatory thresholds		4,221	
Imputed goodwill		2,777	E1
Goodwill		16,169	E2
Other intangibles		2,475	F1
Other intangibles (Mortgage Servicing Rights)		34	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		121	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,158	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		967	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds		–	
Other DTA/DTL adjustments ⁴		316	
Significant investments in financials (excluding TD Ameritrade)			
Significant investments exceeding regulatory thresholds		14	L2
Significant investments in Additional Tier 1 Capital		–	S
Significant investments not exceeding regulatory thresholds		61	
Defined pension benefits		13	K
Other Assets		48,503	
TOTAL ASSETS	1,283,836	1,277,232	
LIABILITIES AND EQUITY⁵			
Trading deposits	103,393	103,393	
Derivatives	47,905	47,905	
Securitization liabilities at fair value	12,240	12,240	
Deposits	829,801	829,801	
Other	206,204	199,600	
Deferred tax liabilities			
Goodwill		90	E3
Intangible assets (excluding mortgage servicing rights)		201	F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		(429)	
Other DTA/DTL adjustments ⁴		316	
Gains and losses due to changes in own credit risk on fair value liabilities		118	J
Other liabilities		199,304	
Subordinated notes and debentures	7,631	7,631	
Directly issued qualifying Tier 2 instruments		7,127	T
Directly issued capital instruments subject to phase out from Tier 2		848	U
Capital instruments not allowed for regulatory capital		(344)	
Liabilities	1,207,174	1,200,570	
Common Shares	21,203	21,203	A1
Preferred Shares	5,100	5,100	
Directly issued qualifying Additional Tier 1 instruments		4,601	M
Directly issued capital instruments subject to phase out from Additional Tier 1		1,358	P1
Preferred shares not allowed for regulatory capital		(859)	
Treasury Shares – Common	(108)	(108)	A2
Treasury Shares – Preferred	(5)	(5)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(4)	N
Treasury Shares – non-NVCC Preferred Shares		(1)	
Contributed Surplus	194	194	
Contributed surplus – Common Shares		192	B
Contributed surplus – Preferred Shares		2	O
Retained Earnings	43,363	43,363	C
Accumulated other comprehensive income (AOCI)	5,923	5,923	D
Cash flow hedges requiring derecognition		(2,160)	H
Net AOCI included as capital		8,083	
Non-controlling interests in subsidiaries	992	992	
Portion allowed for regulatory capital (directly issued) subject to phase out – additional Tier 1		397	P2
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out – additional Tier 1		245	Q
Portion not allowed for regulatory capital subject to phase out		350	
TOTAL LIABILITIES AND EQUITY	\$ 1,283,836	\$ 1,277,232	

¹ As per Balance Sheet on page 12 in the Supplemental Financial Information Package.

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$6.6 billion and total equity of \$1.7 billion, of which \$212 million is deducted from CET1, \$350 million is deducted from additional Tier 1 and \$160 million is deducted from Tier 2 Capital. Cross referenced (L3, R, W) respectively, to the Capital Position – Basel III on page 1.

³ Cross referenced to the current period on the Capital Position – Basel III on pages 1 and 2.

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

⁵ Included in current cap on additional Tier 1 instruments is \$1.7 billion related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust). The allowed for regulatory capital is \$700 million (P3 – cross referenced to Capital Position – Basel III on page 1).

Risk-Weighted Assets¹

(\$ millions) As at	LINE #	2018 Q2				2018 Q1				2017 Q4			
		Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
		Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total
Credit Risk													
Retail													
Residential secured	1	\$ 358,299	\$ 1,430	\$ 28,333	\$ 29,763	\$ 353,180	\$ 1,385	\$ 27,602	\$ 28,987	\$ 355,611	\$ 2,507	\$ 27,993	\$ 30,500
Qualifying revolving retail	2	91,883	—	20,190	20,190	92,678	—	19,706	19,706	93,527	—	19,432	19,432
Other retail	3	96,072	13,886	33,484	47,370	94,396	13,972	31,136	45,108	94,577	14,163	31,137	45,300
Non-retail²													
Corporate	4	463,767	114,905	59,821	174,726	433,834	108,980	55,788	164,768	431,488	114,000	54,119	168,119
Sovereign	5	238,397	7,583	506	8,089	243,983	6,988	539	7,527	249,514	7,101	517	7,618
Bank	6	116,188	3,513	5,693	9,206	121,480	3,460	5,226	8,686	112,376	3,639	4,636	8,275
Securitization exposures	7	76,023	3,534	10,111	13,645	72,145	2,981	11,064	14,045	73,553	2,941	11,501	14,442
Equity exposures	8	2,815	—	951	951	2,740	—	948	948	2,696	—	805	805
Exposures subject to standardized or IRB approaches	9	1,443,444	144,851	159,089	303,940	1,414,436	137,766	152,009	289,775	1,413,342	144,351	150,140	294,491
Adjustment to IRB RWA for scaling factor	10				9,249				8,764				8,615
Other assets not included in standardized or IRB approaches²	11	152,093	n/a	n/a	38,990	151,457	n/a	n/a	37,061	146,936	n/a	n/a	36,687
Total credit risk	12	\$ 1,595,537		\$ 14,804	\$ 352,179	\$ 1,565,893		\$ 11,197	\$ 335,600	\$ 1,560,278		\$ 12,971	\$ 339,793
Market Risk	13	n/a	444	14,804	15,248	n/a	106	11,197	11,303	n/a	1,049	12,971	14,020
Operational Risk	14	n/a	3,827	46,565	50,392	n/a	3,795	45,621	49,416	n/a	3,643	44,749	48,392
Regulatory Floor	15	n/a			—	n/a			44,954	n/a			33,545
Total Common Equity Tier 1 Capital risk-weighted assets³	16				417,819				441,273				435,750
Tier 1 Capital risk-weighted assets³	17				417,951				441,273				435,750
Total Capital risk-weighted assets³	18				\$ 418,082				\$ 441,273				\$ 435,750

	LINE #	2017 Q3				2017 Q2			
		Risk-weighted assets				Risk-weighted assets			
		Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total
Credit Risk									
Retail									
Residential secured	19	\$ 344,381	\$ 913	\$ 27,783	\$ 28,696	\$ 341,818	\$ 972	\$ 27,764	\$ 28,736
Qualifying revolving retail	20	93,504	—	19,230	19,230	93,696	—	19,797	19,797
Other retail	21	91,554	13,921	29,860	43,781	92,885	14,374	31,544	45,918
Non-retail²									
Corporate	22	405,667	107,823	53,141	160,964	424,007	117,662	57,071	174,733
Sovereign	23	233,178	4,915	551	5,466	241,654	5,508	554	6,062
Bank	24	105,902	3,365	4,370	7,735	106,941	3,562	5,865	9,427
Securitization exposures	25	67,411	2,696	11,266	13,962	70,898	2,575	12,641	15,216
Equity exposures	26	2,617	—	888	888	2,827	—	912	912
Exposures subject to standardized or IRB approaches	27	1,344,214	133,633	147,089	280,722	1,374,726	144,653	156,148	300,801
Adjustment to IRB RWA for scaling factor	28				8,422				8,908
Other assets not included in standardized or IRB approaches²	29	142,855	n/a	n/a	36,945	143,738	n/a	n/a	40,309
Total credit risk	30	\$ 1,487,069		\$ 13,290	\$ 326,089	\$ 1,518,464		\$ 11,169	\$ 350,018
Market Risk	31	n/a	552	13,290	13,842	n/a	2,612	11,169	13,781
Operational Risk	32	n/a	3,487	43,840	47,327	n/a	3,298	47,622	50,920
Regulatory Floor	33	n/a			21,545	n/a			5,334
Total Common Equity Tier 1 Capital risk-weighted assets³	34				408,803				420,053
Tier 1 Capital risk-weighted assets³	35				408,803				420,053
Total Capital risk-weighted assets³	36				\$ 408,803				\$ 420,053

¹ Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
² Non-retail exposures do not include OSFI "deemed" Qualifying Central Counterparty (QCCP) exposures; as such exposures are included in "Other assets not included in standardized or Internal Ratings Based (IRB) approaches", in accordance with the Basel III regulatory framework.
³ Each capital ratio has its own RWA measure due to the OSFI-prescribed scalar for inclusion of the CVA. For fiscal 2018, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 80%, 83%, and 86%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81% respectively. 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.

Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

(\$ millions) As at	LINE #	2018 Q2								
		Credit risk exposures					Other exposures			
		Drawn		Other exposures			Subject to market risk capital		All other ¹	Total
		Non-retail	Retail	Securitization	Repo-style transactions	Derivatives				
Cash and due from banks	1	\$ 1,026	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,171	\$ 4,197
Interest-bearing deposits with banks	2	35,767	-	-	-	-	129	-	491	36,387
Trading loans, securities, and other	3	-	-	-	-	-	-	111,800	2,217	114,017
Non-trading financial assets at fair value through profit or loss	4	142	-	3,376	-	-	-	-	569	4,087
Derivatives	5	-	-	-	-	55,098	-	-	-	55,098
Financial assets designated at fair value through profit or loss	6	1,519	-	-	-	-	-	-	1,923	3,442
Financial assets at fair value through other comprehensive income	7	105,308	-	24,061	-	-	-	-	4,642	134,011
Debt securities at amortized cost, net of allowance for credit losses	8	60,377	-	28,972	-	-	-	-	757	90,106
Securities purchased under reverse repurchase agreements	9	-	-	-	140,914	-	-	-	-	140,914
Residential mortgages ²	10	74,153	145,312	-	-	-	-	-	(313)	219,152
Consumer instalment and other personal ²	11	15,208	143,764	-	-	-	-	-	3,034	162,006
Credit card	12	-	30,814	-	-	-	-	-	2,850	33,664
Business and government	13	192,593	12,274	6,215	-	-	-	-	(356)	210,726
Allowance for loan losses ³	14	(60)	(241)	-	-	-	-	-	(3,248)	(3,549)
Customers' liability under acceptances	15	14,913	-	-	-	-	-	-	-	14,913
Investment in TD Ameritrade	16	-	-	-	-	-	-	-	7,904	7,904
Goodwill	17	-	-	-	-	-	-	-	16,169	16,169
Other intangibles	18	-	-	-	-	-	-	-	2,509	2,509
Land, buildings, equipment, and other depreciable assets	19	-	-	-	-	-	-	-	5,187	5,187
Deferred tax assets	20	-	-	-	-	-	-	-	2,661	2,661
Amounts receivable from brokers, dealers and clients	21	1,524	-	-	-	-	-	-	14,302	15,826
Other assets	22	4,297	48	308	-	-	-	-	9,756	14,409
Total	23	\$ 506,767	\$ 331,971	\$ 62,932	\$ 140,914	\$ 55,098	\$ 111,929	\$ 74,225	\$ 1,283,836	

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

² Includes Canada Mortgage and Housing Corporation (CMHC) insured exposures classified as sovereign exposures under Basel III and therefore included in the non-retail category.

³ Allowances related to exposures under standardized methodology are included under non-retail or retail.

Gross Credit Risk Exposure¹

(\$ millions) As at		2018 Q2					2018 Q1						
LINE #		Drawn	Undrawn ²	Repo-style transactions	OTC ³ derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
1	Residential secured	\$ 308,413	\$ 49,886	\$ -	\$ -	\$ -	\$ 358,299	\$ 304,100	\$ 49,080	\$ -	\$ -	\$ -	\$ 353,180
2	Qualifying revolving retail	23,637	68,246	-	-	-	91,883	22,420	70,258	-	-	-	92,678
3	Other retail	89,553	6,476	-	-	43	96,072	87,882	6,475	-	-	39	94,396
4		421,603	124,608	-	-	43	546,254	414,402	125,813	-	-	39	540,254
Non-retail													
5	Corporate	200,108	76,987	159,375	11,514	15,783	463,767	189,652	71,356	145,888	11,476	15,462	433,834
6	Sovereign	190,424	1,456	29,721	15,100	1,696	238,397	193,419	1,379	32,556	14,982	1,647	243,983
7	Bank	26,912	3,006	62,912	19,720	3,638	116,188	30,624	2,344	68,185	16,960	3,367	121,480
8		417,444	81,449	252,008	46,334	21,117	818,352	413,695	75,079	246,629	43,418	20,476	799,297
9	Total	\$ 839,047	\$ 206,057	\$ 252,008	\$ 46,334	\$ 21,160	\$ 1,364,606	\$ 828,097	\$ 200,892	\$ 246,629	\$ 43,418	\$ 20,515	\$ 1,339,551
By Country of Risk													
10	Canada	\$ 461,084	\$ 127,685	\$ 91,852	\$ 13,233	\$ 9,038	\$ 702,892	\$ 453,895	\$ 129,455	\$ 85,018	\$ 11,083	\$ 9,274	\$ 688,725
11	United States	315,556	74,958	81,751	13,520	11,136	496,921	304,383	68,201	83,675	12,397	10,366	479,022
Other International													
12	Europe	42,937	2,804	59,444	15,879	619	121,683	48,246	2,514	56,327	15,338	508	122,933
13	Other	19,470	610	18,961	3,702	367	43,110	21,573	722	21,609	4,600	367	48,871
14		62,407	3,414	78,405	19,581	986	164,793	69,819	3,236	77,936	19,938	875	171,804
15	Total	\$ 839,047	\$ 206,057	\$ 252,008	\$ 46,334	\$ 21,160	\$ 1,364,606	\$ 828,097	\$ 200,892	\$ 246,629	\$ 43,418	\$ 20,515	\$ 1,339,551
By Residual Contractual Maturity													
16	Within 1 year	\$ 271,086	\$ 140,912	\$ 252,008	\$ 22,106	\$ 9,758	\$ 695,870	\$ 286,323	\$ 141,323	\$ 246,629	\$ 21,483	\$ 8,412	\$ 704,170
17	Over 1 year to 5 years	394,728	62,814	-	16,823	10,508	484,873	375,838	57,279	-	15,224	11,421	459,762
18	Over 5 years	173,233	2,331	-	7,405	894	183,863	165,936	2,290	-	6,711	682	175,619
19	Total	\$ 839,047	\$ 206,057	\$ 252,008	\$ 46,334	\$ 21,160	\$ 1,364,606	\$ 828,097	\$ 200,892	\$ 246,629	\$ 43,418	\$ 20,515	\$ 1,339,551
Non-Retail Exposures by Industry Sector													
Real estate													
20	Residential	\$ 23,833	\$ 2,648	\$ 1	\$ 29	\$ 1,556	\$ 28,067	\$ 23,385	\$ 2,464	\$ 1	\$ 28	\$ 1,503	\$ 27,381
21	Non-residential	36,437	4,967	13	227	390	42,034	35,177	4,409	16	227	361	40,190
22	Total real-estate	60,270	7,615	14	256	1,946	70,101	58,562	6,873	17	255	1,864	67,571
23	Agriculture	6,584	226	7	12	23	6,852	6,303	280	4	10	20	6,617
24	Automotive	11,212	5,928	13	689	89	17,931	10,727	4,594	1	629	81	16,032
25	Financial	38,649	11,366	210,795	25,576	1,514	287,900	41,880	10,503	202,065	22,375	1,220	278,043
26	Food, beverage, and tobacco	5,239	3,099	-	367	491	9,196	4,743	2,940	-	314	465	8,462
27	Forestry	1,252	843	-	7	43	2,145	1,270	702	-	7	40	2,019
28	Government, public sector entities, and education	203,326	3,485	30,324	16,045	4,978	258,158	205,985	3,283	33,173	16,592	4,941	263,974
29	Health and social services	17,417	1,232	327	60	1,902	20,938	16,555	1,180	400	68	1,745	19,948
30	Industrial construction and trade contractors	4,032	1,395	58	5	762	6,252	3,823	1,510	57	7	617	6,014
31	Metals and mining	3,653	3,419	71	272	951	8,366	3,197	3,384	235	265	1,024	8,105
32	Pipelines, oil, and gas	6,551	11,057	85	1,085	1,760	20,538	6,262	10,009	87	800	2,074	19,232
33	Power and utilities	4,766	7,203	22	266	3,538	15,795	5,318	6,489	16	288	3,418	15,529
34	Professional and other services	14,366	4,735	154	82	772	20,109	13,592	4,081	174	125	724	18,696
35	Retail sector	6,128	2,205	412	43	242	9,030	5,854	2,215	389	73	219	8,750
36	Sundry manufacturing and wholesale	9,593	6,642	44	345	619	17,243	9,240	6,072	195	368	553	16,428
37	Telecommunications, cable, and media	8,033	6,947	-	618	294	15,892	4,805	6,857	-	627	275	12,564
38	Transportation	11,749	2,083	41	284	1,066	15,223	11,298	2,098	110	257	1,086	14,849
39	Other	4,624	1,969	9,641	322	127	16,683	4,281	2,009	9,706	358	110	16,464
40	Total	\$ 417,444	\$ 81,449	\$ 252,008	\$ 46,334	\$ 21,117	\$ 818,352	\$ 413,695	\$ 75,079	\$ 246,629	\$ 43,418	\$ 20,476	\$ 799,297

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

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

³ Over-the-counter (OTC).

Gross Credit Risk Exposure (Continued)¹

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

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

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

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2017 Q2					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail							
Residential secured	1	\$ 295,341	\$ 46,477	\$ –	\$ –	\$ –	\$ 341,818
Qualifying revolving retail	2	22,293	71,403	–	–	–	93,696
Other retail	3	86,564	6,287	–	–	34	92,885
	4	404,198	124,167	–	–	34	528,399
Non-retail							
Corporate	5	189,580	71,234	133,299	13,354	16,540	424,007
Sovereign	6	194,175	1,405	32,242	12,396	1,436	241,654
Bank	7	32,029	1,550	52,129	17,960	3,273	106,941
	8	415,784	74,189	217,670	43,710	21,249	772,602
Total	9	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001
By Country of Risk							
Canada	10	\$ 429,950	\$ 124,041	\$ 73,070	\$ 17,480	\$ 8,942	\$ 653,483
United States	11	318,914	70,893	71,548	13,078	11,741	486,174
Other International							
Europe	12	51,792	2,543	55,012	9,884	333	119,564
Other	13	19,326	879	18,040	3,268	267	41,780
	14	71,118	3,422	73,052	13,152	600	161,344
Total	15	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001
By Residual Contractual Maturity							
Within 1 year	16	\$ 257,689	\$ 138,964	\$ 217,670	\$ 18,712	\$ 9,157	\$ 642,192
Over 1 year to 5 years	17	398,263	56,881	–	17,590	11,339	484,073
Over 5 years	18	164,030	2,511	–	7,408	787	174,736
Total	19	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 21,763	\$ 2,693	\$ 1	\$ 57	\$ 1,589	\$ 26,103
Non-residential	21	35,792	4,409	9	539	401	41,150
Total real-estate	22	57,555	7,102	10	596	1,990	67,253
Agriculture	23	5,840	323	5	25	22	6,215
Automotive	24	10,042	4,428	3	528	108	15,109
Financial	25	33,704	9,043	173,661	25,143	826	242,377
Food, beverage, and tobacco	26	4,903	3,216	–	683	425	9,227
Forestry	27	1,264	625	–	12	47	1,948
Government, public sector entities, and education	28	208,337	3,135	33,224	13,093	5,310	263,099
Health and social services	29	16,036	1,057	523	137	2,103	19,856
Industrial construction and trade contractors	30	3,886	1,103	54	22	733	5,798
Metals and mining	31	3,205	3,342	582	181	931	8,241
Pipelines, oil, and gas	32	6,539	10,052	31	802	1,835	19,259
Power and utilities	33	5,505	6,257	39	449	3,737	15,987
Professional and other services	34	13,840	4,273	181	84	822	19,200
Retail sector	35	6,227	2,279	296	37	223	9,062
Sundry manufacturing and wholesale	36	9,843	6,110	43	259	549	16,804
Telecommunications, cable, and media	37	5,946	7,858	–	602	301	14,707
Transportation	38	12,499	1,991	68	750	1,142	16,450
Other	39	10,613	1,995	8,950	307	145	22,010
Total	40	\$ 415,784	\$ 74,189	\$ 217,670	\$ 43,710	\$ 21,249	\$ 772,602

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

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

Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured¹

(\$ millions, except as noted) As at		LINE #	2018 Q2											
			PD range	EAD ⁴	Notional of undrawn commitments	Average EAD	Average PD ⁵	Average LGD ⁶	RWA	Average risk weighting	EL ⁷	EL adjusted average risk weight ⁸		
Insured Drawn and Undrawn^{2,3}														
Low Risk		1	0.00 to 0.15 % \$	106,695 \$	20,916 \$	90.43 %	0.01 %	20.98 % \$	98	0.09 % \$	–	0.09 %		
Normal Risk		2	0.16 to 0.41	4,734	–	100.00	0.25	8.28	185	3.91	1	4.17		
		3	0.42 to 1.10	1,940	–	100.00	0.63	8.28	146	7.53	1	8.17		
Medium Risk		4	1.11 to 2.93	639	–	100.00	1.74	7.53	85	13.30	1	15.26		
		5	2.94 to 4.74	134	–	100.00	3.67	6.93	26	19.40	–	19.40		
High Risk		6	4.75 to 7.59	127	–	100.00	6.05	6.25	29	22.83	–	22.83		
		7	7.60 to 18.20	187	–	100.00	10.64	6.05	52	27.81	1	34.49		
		8	18.21 to 99.99	69	–	100.00	34.80	5.33	19	27.54	1	45.65		
Default		9	100.00	23	–	100.00	100.00	6.37	18	78.26	–	78.26		
Total		10		\$ 114,548	\$ 20,916	91.02 %	0.11 %	20.10 % \$	658	0.57 % \$	5	0.63 %		
Uninsured Undrawn²														
Low Risk		11	0.00 to 0.15 % \$	29,062 \$	57,018 \$	50.97 %	0.03 %	20.55 % \$	602	2.07 % \$	2	2.16 %		
Normal Risk		12	0.16 to 0.41	2,037	3,256	62.56	0.26	32.44	322	15.81	2	17.03		
		13	0.42 to 1.10	440	594	74.06	0.60	36.51	140	31.82	1	34.66		
Medium Risk		14	1.11 to 2.93	69	87	79.55	1.60	31.54	37	53.62	–	53.62		
		15	2.94 to 4.74	5	6	85.03	3.62	26.41	4	80.00	–	80.00		
High Risk		16	4.75 to 7.59	2	2	91.27	5.86	25.59	2	100.00	–	100.00		
		17	7.60 to 18.20	1	1	98.25	10.99	20.22	1	100.00	–	100.00		
		18	18.21 to 99.99	–	–	–	–	–	–	–	–	–		
Default		19	100.00	–	–	–	–	–	–	–	–	–		
Total		20		\$ 31,616	\$ 60,964	51.86 %	0.06 %	21.57 % \$	1,108	3.50 % \$	5	3.70 %		
Uninsured Drawn²														
Low Risk		21	0.00 to 0.15 % \$	104,266	n/a	n/a	0.06 %	23.68 % \$	3,700	3.55 % \$	14	3.72 %		
Normal Risk		22	0.16 to 0.41	37,129	n/a	n/a	0.24	26.54	4,546	12.24	24	13.05		
		23	0.42 to 1.10	13,251	n/a	n/a	0.65	27.82	3,416	25.78	24	28.04		
Medium Risk		24	1.11 to 2.93	4,856	n/a	n/a	1.68	26.73	2,250	46.33	22	52.00		
		25	2.94 to 4.74	977	n/a	n/a	3.69	24.53	671	68.68	9	80.19		
High Risk		26	4.75 to 7.59	697	n/a	n/a	5.96	20.50	514	73.74	9	89.89		
		27	7.60 to 18.20	664	n/a	n/a	11.10	19.99	615	92.62	14	118.98		
		28	18.21 to 99.99	419	n/a	n/a	38.96	16.94	342	81.62	30	171.12		
Default		29	100.00	152	n/a	n/a	100.00	19.35	252	165.79	9	239.80		
Total		30		\$ 162,411	n/a	n/a	0.48 %	24.72 % \$	16,306	10.04 % \$	155	11.23 %		
U.S. Retail Uninsured Drawn and Undrawn														
Low Risk		31	0.00 to 0.15 % \$	20,877 \$	10,349 \$	86.11 %	0.06 %	24.00 % \$	711	3.41 % \$	3	3.59 %		
Normal Risk		32	0.16 to 0.41	10,959	901	96.38	0.25	20.45	1,070	9.76	6	10.45		
		33	0.42 to 1.10	7,394	584	96.14	0.68	24.84	1,764	23.86	13	26.05		
Medium Risk		34	1.11 to 2.93	4,096	783	91.65	1.79	31.95	2,391	58.37	24	65.70		
		35	2.94 to 4.74	1,064	135	93.97	3.69	36.31	1,080	101.50	14	117.95		
High Risk		36	4.75 to 7.59	592	73	93.98	5.97	37.10	791	133.61	13	161.06		
		37	7.60 to 18.20	842	143	91.87	11.72	35.00	1,405	166.86	35	218.82		
		38	18.21 to 99.99	319	25	95.95	33.88	36.07	622	194.98	40	351.72		
Default		39	100.00	786	–	100.00	100.00	29.83	427	54.33	200	372.39		
Total		40		\$ 46,929	\$ 12,993	91.00 %	2.62 %	24.82 % \$	10,261	21.86 % \$	348	31.13 %		

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

² Includes Canadian residential mortgages and home equity lines of credit (HELOC).

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

⁶ Loss Given Default (LGD).

⁷ Expected Loss (EL).

⁸ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)¹

(\$ millions, except as noted) As at	LINE #	2018 Q1																
		PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWA	Average risk weighting		EL	EL adjusted average risk weight	
Insured Drawn and Undrawn^{2,3}																		
Low Risk	1	0.00 to 0.15	% \$	108,637	\$	21,051	90.50	%	–	%	24.22	% \$	107	0.10	% \$	–	0.10	%
Normal Risk	2	0.16 to 0.41		5,079		–	100.00		0.25		8.96		215	4.23		1	4.48	
	3	0.42 to 1.10		2,460		–	100.00		0.64		9.05		204	8.29		1	8.80	
Medium Risk	4	1.11 to 2.93		849		–	100.00		1.73		9.27		139	16.37		1	17.84	
	5	2.94 to 4.74		186		–	100.00		3.69		9.38		49	26.34		1	33.06	
High Risk	6	4.75 to 7.59		132		–	100.00		6.12		8.66		42	31.82		1	41.29	
	7	7.60 to 18.20		208		–	100.00		10.67		8.04		77	37.02		2	49.04	
	8	18.21 to 99.99		89		–	100.00		31.35		8.88		43	48.31		2	76.40	
Default	9	100.00		23		–	100.00		100.00		8.03		24	104.35		–	104.35	
Total	10			\$ 117,663	\$	21,051	91.16	%	0.12	%	23.05	% \$	900	0.76	% \$	9	0.86	%
Uninsured Undrawn²																		
Low Risk	11	0.00 to 0.15	% \$	28,237	\$	54,846	51.48	%	0.03	%	21.11	% \$	603	2.14	% \$	2	2.22	%
Normal Risk	12	0.16 to 0.41		2,689		3,986	67.46		0.25		35.40		458	17.03		2	17.96	
	13	0.42 to 1.10		406		613	66.25		0.61		31.40		113	27.83		1	30.91	
Medium Risk	14	1.11 to 2.93		86		99	86.88		1.63		32.63		48	55.81		–	55.81	
	15	2.94 to 4.74		9		10	85.68		3.67		25.29		6	66.67		–	66.67	
High Risk	16	4.75 to 7.59		4		5	84.25		5.92		22.23		3	75.00		–	75.00	
	17	7.60 to 18.20		2		3	95.89		11.41		18.87		2	100.00		–	100.00	
	18	18.21 to 99.99		1		1	98.31		28.95		13.07		1	100.00		–	100.00	
Default	19	100.00		–		–	–		–		–		–	–		–	–	
Total	20			\$ 31,434	\$	59,563	52.78	%	0.07	%	22.50	% \$	1,234	3.93	% \$	5	4.12	%
Uninsured Drawn²																		
Low Risk	21	0.00 to 0.15	% \$	100,237		n/a	n/a		0.06	%	23.53	% \$	3,450	3.44	% \$	13	3.60	%
Normal Risk	22	0.16 to 0.41		33,751		n/a	n/a		0.25		26.56		4,221	12.51		22	13.32	
	23	0.42 to 1.10		15,195		n/a	n/a		0.64		25.39		3,558	23.42		25	25.48	
Medium Risk	24	1.11 to 2.93		4,977		n/a	n/a		1.70		26.89		2,339	47.00		23	52.77	
	25	2.94 to 4.74		914		n/a	n/a		3.68		25.70		657	71.88		9	84.19	
High Risk	26	4.75 to 7.59		518		n/a	n/a		6.01		22.70		425	82.05		7	98.94	
	27	7.60 to 18.20		708		n/a	n/a		11.44		19.60		652	92.09		16	120.34	
	28	18.21 to 99.99		351		n/a	n/a		35.84		16.14		302	86.04		20	157.26	
Default	29	100.00		150		n/a	n/a		100.00		18.62		262	174.67		7	233.00	
Total	30			\$ 156,801		n/a	n/a		0.47	%	24.44	% \$	15,866	10.12	% \$	142	11.25	%
U.S. Retail Uninsured Drawn and Undrawn																		
Low Risk	31	0.00 to 0.15	% \$	20,906	\$	9,736	86.53	%	0.06	%	23.22	% \$	695	3.32	% \$	3	3.50	%
Normal Risk	32	0.16 to 0.41		9,990		847	96.26		0.25		21.06		1,004	10.05		5	10.68	
	33	0.42 to 1.10		6,562		537	95.99		0.67		25.70		1,615	24.61		11	26.71	
Medium Risk	34	1.11 to 2.93		3,712		668	92.11		1.79		31.99		2,166	58.35		22	65.76	
	35	2.94 to 4.74		952		123	94.15		3.69		36.48		972	102.10		13	119.17	
High Risk	36	4.75 to 7.59		540		68	93.47		5.94		37.88		737	136.48		12	164.26	
	37	7.60 to 18.20		824		137	91.52		11.70		35.20		1,385	168.08		34	219.66	
	38	18.21 to 99.99		302		27	95.82		34.93		37.82		619	204.97		39	366.39	
Default	39	100.00		769		–	100.00		100.00		29.74		409	53.19		196	371.78	
Total	40			\$ 44,557	\$	12,143	90.97	%	2.66	%	24.72	% \$	9,602	21.55	% \$	335	30.95	%

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

² Includes Canadian residential mortgages and HELOC.

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.

Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)¹

(\$ millions, except as noted) As at	LINE #	2017 Q4											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Insured Drawn and Undrawn^{2,3}													
Low Risk	1	0.00 to 0.15	\$ 111,737	\$ 21,056	90.75	–	24.44	105	0.09	–	0.09	%	%
Normal Risk	2	0.16 to 0.41	5,505	–	100.00	0.25	8.97	233	4.23	1	4.46		
	3	0.42 to 1.10	2,546	–	100.00	0.63	8.98	208	8.17	1	8.66		
Medium Risk	4	1.11 to 2.93	872	–	100.00	1.72	9.29	143	16.40	1	17.83		
	5	2.94 to 4.74	200	–	100.00	3.67	9.42	53	26.50	1	32.75		
High Risk	6	4.75 to 7.59	159	–	100.00	6.26	8.35	49	30.82	1	38.68		
	7	7.60 to 18.20	200	–	100.00	10.59	8.07	75	37.50	2	50.00		
	8	18.21 to 99.99	88	–	100.00	32.76	8.73	42	47.73	3	90.34		
Default	9	100.00	29	–	100.00	100.00	8.09	29	100.00	–	100.00		
Total	10		\$ 121,336	\$ 21,056	91.42	0.12	23.22	937	0.77	10	0.88	%	%
Uninsured Undrawn²													
Low Risk	11	0.00 to 0.15	\$ 27,900	\$ 53,564	52.09	0.03	21.39	607	2.18	2	2.27	%	%
Normal Risk	12	0.16 to 0.41	2,216	3,328	66.59	0.25	34.72	366	16.52	2	17.64		
	13	0.42 to 1.10	457	628	72.85	0.61	32.12	132	28.88	1	31.62		
Medium Risk	14	1.11 to 2.93	86	98	87.70	1.63	32.88	48	55.81	–	55.81		
	15	2.94 to 4.74	8	10	82.15	3.65	28.61	7	87.50	–	87.50		
High Risk	16	4.75 to 7.59	3	3	100.00	5.91	18.35	2	66.67	–	66.67		
	17	7.60 to 18.20	2	3	93.55	10.41	16.86	2	100.00	–	100.00		
	18	18.21 to 99.99	1	1	75.41	36.41	13.15	1	100.00	–	100.00		
Default	19	100.00	–	–	–	–	–	–	–	–	–		
Total	20		\$ 30,673	\$ 57,635	53.22	0.07	22.55	1,165	3.80	5	4.00	%	%
Uninsured Drawn²													
Low Risk	21	0.00 to 0.15	\$ 96,157	n/a	n/a	0.06	23.30	3,284	3.42	12	3.57	%	%
Normal Risk	22	0.16 to 0.41	32,471	n/a	n/a	0.25	26.11	3,974	12.24	21	13.05		
	23	0.42 to 1.10	15,188	n/a	n/a	0.64	25.57	3,585	23.60	25	25.66		
Medium Risk	24	1.11 to 2.93	4,967	n/a	n/a	1.70	26.71	2,319	46.69	23	52.48		
	25	2.94 to 4.74	866	n/a	n/a	3.69	25.78	625	72.17	8	83.72		
High Risk	26	4.75 to 7.59	539	n/a	n/a	6.03	22.46	438	81.26	7	97.50		
	27	7.60 to 18.20	662	n/a	n/a	11.32	19.41	604	91.24	14	117.67		
	28	18.21 to 99.99	365	n/a	n/a	37.52	16.30	312	85.48	21	157.40		
Default	29	100.00	154	n/a	n/a	100.00	18.57	269	174.68	7	231.49		
Total	30		\$ 151,369	n/a	n/a	0.49	24.21	15,410	10.18	138	11.32	%	%
U.S. Retail Uninsured Drawn and Undrawn													
Low Risk	31	0.00 to 0.15	\$ 20,825	\$ 9,921	86.12	0.06	23.66	709	3.40	3	3.58	%	%
Normal Risk	32	0.16 to 0.41	10,655	944	96.19	0.25	21.66	1,103	10.35	6	11.06		
	33	0.42 to 1.10	7,225	582	96.06	0.67	26.08	1,799	24.90	13	27.15		
Medium Risk	34	1.11 to 2.93	4,060	673	92.63	1.78	32.59	2,406	59.26	24	66.65		
	35	2.94 to 4.74	999	119	94.69	3.68	36.98	1,033	103.40	14	120.92		
High Risk	36	4.75 to 7.59	586	73	93.50	5.98	37.37	790	134.81	13	162.54		
	37	7.60 to 18.20	892	150	91.57	11.73	35.74	1,521	170.52	37	222.37		
	38	18.21 to 99.99	317	29	95.72	33.44	38.66	669	211.04	41	372.71		
Default	39	100.00	812	–	100.00	100.00	30.87	453	55.79	215	386.76		
Total	40		\$ 46,371	\$ 12,491	90.99	2.71	25.28	10,483	22.61	366	32.47	%	%

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

² Includes Canadian residential mortgages and HELOC.

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.

Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)¹

(\$ millions, except as noted) As at	LINE #	2017 Q3											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Insured Drawn and Undrawn^{2,3}													
Low Risk	1	0.00 to 0.15	\$ 114,234	\$ 21,301	90.76	–	25.21	104	0.09	–	0.09	%	%
Normal Risk	2	0.16 to 0.41	5,996	–	100.00	0.25	9.23	264	4.40	1	4.61		
	3	0.42 to 1.10	2,613	–	100.00	0.63	9.23	219	8.38	2	9.34		
Medium Risk	4	1.11 to 2.93	871	–	100.00	1.73	9.41	145	16.65	1	18.08		
	5	2.94 to 4.74	201	–	100.00	3.71	9.41	53	26.37	1	32.59		
High Risk	6	4.75 to 7.59	143	–	100.00	6.09	8.88	46	32.17	1	40.91		
	7	7.60 to 18.20	240	–	100.00	10.19	7.96	86	35.83	2	46.25		
	8	18.21 to 99.99	96	–	100.00	31.90	8.91	47	48.96	3	88.02		
Default	9	100.00	38	–	100.00	100.00	8.09	38	100.00	–	100.00		
Total	10		\$ 124,432	\$ 21,301	91.45	0.13	23.90	1,002	0.81	11	0.92	%	%
Uninsured Undrawn²													
Low Risk	11	0.00 to 0.15	\$ 25,882	\$ 50,709	51.04	0.03	19.97	519	2.01	2	2.10	%	%
Normal Risk	12	0.16 to 0.41	3,347	4,405	76.00	0.26	38.71	634	18.94	3	20.06		
	13	0.42 to 1.10	395	535	73.87	0.58	30.37	103	26.08	1	29.24		
Medium Risk	14	1.11 to 2.93	56	73	76.36	1.61	33.09	31	55.36	–	55.36		
	15	2.94 to 4.74	6	7	87.07	3.67	24.68	4	66.67	–	66.67		
High Risk	16	4.75 to 7.59	3	3	80.08	5.91	21.11	2	66.67	–	66.67		
	17	7.60 to 18.20	1	1	100.00	11.36	20.67	1	100.00	–	100.00		
	18	18.21 to 99.99	1	1	84.43	26.67	12.83	1	100.00	–	100.00		
Default	19	100.00	–	–	–	–	–	–	–	–	–		
Total	20		\$ 29,691	\$ 55,734	53.27	0.07	22.25	1,295	4.36	6	4.61	%	%
Uninsured Drawn²													
Low Risk	21	0.00 to 0.15	\$ 90,705	n/a	n/a	0.06	22.95	3,028	3.34	12	3.50	%	%
Normal Risk	22	0.16 to 0.41	32,670	n/a	n/a	0.25	26.92	4,191	12.83	22	13.67		
	23	0.42 to 1.10	13,896	n/a	n/a	0.64	24.32	3,115	22.42	22	24.40		
Medium Risk	24	1.11 to 2.93	4,506	n/a	n/a	1.70	25.67	2,027	44.98	20	50.53		
	25	2.94 to 4.74	817	n/a	n/a	3.69	24.74	566	69.28	7	79.99		
High Risk	26	4.75 to 7.59	550	n/a	n/a	5.98	22.00	436	79.27	7	95.18		
	27	7.60 to 18.20	647	n/a	n/a	11.35	19.66	597	92.27	14	119.32		
	28	18.21 to 99.99	370	n/a	n/a	38.77	16.37	317	85.68	22	160.00		
Default	29	100.00	159	n/a	n/a	100.00	19.74	288	181.13	8	244.03		
Total	30		\$ 144,320	n/a	n/a	0.51	24.03	14,565	10.09	134	11.25	%	%
U.S. Retail Uninsured Drawn and Undrawn													
Low Risk	31	0.00 to 0.15	\$ 12,956	\$ 9,390	80.40	0.07	31.15	569	4.39	2	4.58	%	%
Normal Risk	32	0.16 to 0.41	13,981	892	97.14	0.26	19.45	1,317	9.42	7	10.05		
	33	0.42 to 1.10	9,459	565	97.03	0.66	23.85	2,134	22.56	15	24.54		
Medium Risk	34	1.11 to 2.93	4,579	632	93.82	1.76	30.73	2,545	55.58	25	62.40		
	35	2.94 to 4.74	1,123	119	95.04	3.67	35.04	1,097	97.68	14	113.27		
High Risk	36	4.75 to 7.59	655	62	95.35	5.94	36.02	848	129.47	14	156.18		
	37	7.60 to 18.20	717	139	90.52	11.46	39.58	1,344	187.45	33	244.98		
	38	18.21 to 99.99	284	30	95.20	34.41	39.78	606	213.38	39	385.04		
Default	39	100.00	796	–	100.00	100.00	31.96	461	57.91	217	398.68		
Total	40		\$ 44,550	\$ 11,829	91.12	2.79	26.26	10,921	24.51	366	34.78	%	%

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

² Includes Canadian residential mortgages and HELOC.

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.

Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)¹

(\$ millions, except as noted) As at	LINE #	2017 Q2										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Insured Drawn and Undrawn^{2,3}												
Low Risk	1	0.00 to 0.15 %	\$ 118,022	\$ 21,678	90.93 %	– %	25.72 %	\$ 102	0.09 %	–	0.09 %	
Normal Risk	2	0.16 to 0.41	6,333	–	100.00	0.25	9.21	275	4.34	1	4.54	
	3	0.42 to 1.10	3,104	–	100.00	0.63	9.34	263	8.47	2	9.28	
Medium Risk	4	1.11 to 2.93	983	–	100.00	1.73	9.48	165	16.79	2	19.33	
	5	2.94 to 4.74	220	–	100.00	3.73	9.47	59	26.82	1	32.50	
High Risk	6	4.75 to 7.59	136	–	100.00	6.03	9.23	46	33.82	1	43.01	
	7	7.60 to 18.20	286	–	100.00	10.38	7.99	105	36.71	2	45.45	
	8	18.21 to 99.99	107	–	100.00	31.47	8.99	53	49.53	3	84.58	
Default	9	100.00	39	–	100.00	100.00	8.17	40	102.56	–	102.56	
Total	10		\$ 129,230	\$ 21,678	91.65 %	0.14 %	24.29 %	\$ 1,108	0.86 %	\$ 12	0.97 %	
Uninsured Undrawn²												
Low Risk	11	0.00 to 0.15 %	\$ 25,982	\$ 50,092	51.87 %	0.03 %	20.45 %	\$ 534	2.06 %	\$ 2	2.15 %	
Normal Risk	12	0.16 to 0.41	1,843	2,906	63.40	0.24	34.93	289	15.68	2	17.04	
	13	0.42 to 1.10	401	552	72.59	0.61	33.64	122	30.42	1	33.54	
Medium Risk	14	1.11 to 2.93	75	81	92.23	1.56	40.98	49	65.33	–	65.33	
	15	2.94 to 4.74	6	6	93.22	3.62	26.62	4	66.67	–	66.67	
High Risk	16	4.75 to 7.59	3	3	94.00	5.86	20.18	2	66.67	–	66.67	
	17	7.60 to 18.20	2	2	90.89	11.67	19.05	2	100.00	–	100.00	
	18	18.21 to 99.99	1	1	72.62	36.97	11.88	1	100.00	–	100.00	
Default	19	100.00	–	–	–	–	–	–	–	–	–	
Total	20		\$ 28,313	\$ 53,643	52.78 %	0.06 %	21.64 %	\$ 1,003	3.54 %	\$ 5	3.76 %	
Uninsured Drawn²												
Low Risk	21	0.00 to 0.15 %	\$ 84,358	n/a	n/a	0.06 %	23.05 %	\$ 2,849	3.38 %	\$ 11	3.54 %	
Normal Risk	22	0.16 to 0.41	28,863	n/a	n/a	0.25	25.43	3,413	11.82	18	12.60	
	23	0.42 to 1.10	13,774	n/a	n/a	0.64	24.48	3,112	22.59	22	24.59	
Medium Risk	24	1.11 to 2.93	4,650	n/a	n/a	1.70	25.54	2,077	44.67	20	50.04	
	25	2.94 to 4.74	851	n/a	n/a	3.68	25.20	600	70.51	8	82.26	
High Risk	26	4.75 to 7.59	523	n/a	n/a	5.99	21.85	412	78.78	7	95.51	
	27	7.60 to 18.20	717	n/a	n/a	11.35	20.31	683	95.26	16	123.15	
	28	18.21 to 99.99	380	n/a	n/a	37.91	16.66	333	87.63	23	163.29	
Default	29	100.00	186	n/a	n/a	100.00	19.28	324	174.19	10	241.40	
Total	30		\$ 134,302	n/a	n/a	0.57 %	23.77 %	\$ 13,803	10.28 %	\$ 135	11.53 %	
U.S. Retail Uninsured Drawn and Undrawn												
Low Risk	31	0.00 to 0.15 %	\$ 13,851	\$ 9,984	80.41 %	0.07 %	31.17 %	\$ 615	4.44 %	\$ 2	4.62 %	
Normal Risk	32	0.16 to 0.41	15,043	976	97.16	0.26	19.71	1,435	9.54	8	10.20	
	33	0.42 to 1.10	10,569	642	96.93	0.66	23.65	2,363	22.36	17	24.37	
Medium Risk	34	1.11 to 2.93	5,090	701	93.78	1.76	30.49	2,812	55.25	28	62.12	
	35	2.94 to 4.74	1,315	128	95.30	3.68	34.65	1,273	96.81	17	112.97	
High Risk	36	4.75 to 7.59	693	62	95.15	5.91	36.01	895	129.15	15	156.20	
	37	7.60 to 18.20	750	103	93.24	11.47	36.67	1,307	174.27	32	227.60	
	38	18.21 to 99.99	306	26	95.87	34.50	38.95	634	207.19	41	374.67	
Default	39	100.00	881	–	100.00	100.00	32.00	516	58.57	241	400.51	
Total	40		\$ 48,498	\$ 12,622	91.24 %	2.82 %	26.22 %	\$ 11,850	24.43 %	\$ 401	34.77 %	

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

² Includes Canadian residential mortgages and HELOC.

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.

Retail Advanced IRB Exposures – By Obligor Grade – Qualifying Revolving Retail¹

(\$ millions, except as noted)
As at

LINE #		2018										
		Q2										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	1	0.00 to 0.15 %	\$ 53,035	\$ 72,172	69.43 %	0.04 %	88.01 %	\$ 1,351	2.55 %	\$ 20	3.02 %	
Normal Risk	2	0.16 to 0.41	11,760	12,934	73.57	0.25	89.55	1,352	11.50	27	14.37	
	3	0.42 to 1.10	10,671	9,403	76.11	0.71	89.16	2,766	25.92	67	33.77	
Medium Risk	4	1.11 to 2.93	8,381	5,062	80.14	1.85	89.99	4,543	54.21	139	74.94	
	5	2.94 to 4.74	3,233	1,374	85.66	3.71	90.08	2,902	89.76	108	131.52	
High Risk	6	4.75 to 7.59	2,119	680	89.67	5.94	90.26	2,603	122.84	114	190.09	
	7	7.60 to 18.20	1,783	384	94.09	11.06	89.02	3,095	173.58	175	296.27	
	8	18.21 to 99.99	773	167	96.19	37.89	79.43	1,549	200.39	246	598.19	
Default	9	100.00	128	–	100.00	100.00	73.65	29	22.66	92	921.09	
Total	10		\$ 91,883	\$ 102,176	73.03 %	1.25 %	88.57 %	\$ 20,190	21.97 %	\$ 988	35.41 %	

2018										
Q1										

		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	11	0.00 to 0.15 %	\$ 55,744	\$ 69,858	75.25 %	0.04 %	88.08 %	\$ 1,387	2.49 %	\$ 21	2.96 %
Normal Risk	12	0.16 to 0.41	11,272	12,327	74.09	0.25	89.54	1,295	11.49	25	14.26
	13	0.42 to 1.10	9,823	8,808	75.43	0.70	89.21	2,525	25.70	61	33.47
Medium Risk	14	1.11 to 2.93	7,763	4,995	78.86	1.84	89.51	4,176	53.79	128	74.40
	15	2.94 to 4.74	3,121	1,427	85.02	3.72	89.39	2,782	89.14	104	130.79
High Risk	16	4.75 to 7.59	2,123	721	89.55	5.95	89.76	2,596	122.28	113	188.81
	17	7.60 to 18.20	1,894	430	94.71	11.09	88.45	3,272	172.76	185	294.85
	18	18.21 to 99.99	818	177	96.65	37.36	79.53	1,654	202.20	256	593.40
Default	19	100.00	120	–	100.00	100.00	71.63	19	15.83	85	901.25
Total	20		\$ 92,678	\$ 98,743	76.49 %	1.23 %	88.49 %	\$ 19,706	21.26 %	\$ 978	34.45 %

2017										
Q4										

		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	21	0.00 to 0.15 %	\$ 56,813	\$ 69,849	76.69 %	0.04 %	88.11 %	\$ 1,409	2.48 %	\$ 21	2.94 %
Normal Risk	22	0.16 to 0.41	11,251	12,128	74.84	0.25	89.42	1,290	11.47	25	14.24
	23	0.42 to 1.10	9,883	8,764	75.99	0.70	89.17	2,542	25.72	62	33.56
Medium Risk	24	1.11 to 2.93	7,689	4,821	79.51	1.84	89.53	4,135	53.78	127	74.42
	25	2.94 to 4.74	3,082	1,369	85.60	3.71	89.32	2,743	89.00	102	130.37
High Risk	26	4.75 to 7.59	2,062	656	90.61	5.96	89.88	2,525	122.45	110	189.14
	27	7.60 to 18.20	1,829	394	95.19	11.09	88.39	3,158	172.66	179	295.00
	28	18.21 to 99.99	797	165	97.26	37.52	79.29	1,610	202.01	250	594.10
Default	29	100.00	121	–	100.00	100.00	71.64	20	16.53	85	894.63
Total	30		\$ 93,527	\$ 98,146	77.60 %	1.20 %	88.49 %	\$ 19,432	20.78 %	\$ 961	33.62 %

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

Retail Advanced IRB Exposures – By Obligor Grade – Qualifying Revolving Retail (Continued)¹

(\$ millions, except as noted)
As at

LINE #		2017										
		Q3										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
		% \$	\$		%	%	% \$		% \$		%	
Low Risk	1	0.00 to 0.15	57,297	70,575	76.22	0.04	88.13	1,426	2.49	21	2.95	
Normal Risk	2	0.16 to 0.41	11,272	12,004	75.51	0.25	89.35	1,291	11.45	25	14.23	
	3	0.42 to 1.10	9,437	8,135	76.47	0.70	88.93	2,410	25.54	58	33.22	
Medium Risk	4	1.11 to 2.93	7,644	4,699	79.95	1.85	89.09	4,099	53.62	126	74.23	
	5	2.94 to 4.74	3,051	1,340	85.34	3.71	88.97	2,705	88.66	101	130.04	
High Risk	6	4.75 to 7.59	2,027	630	90.35	5.96	89.38	2,469	121.81	108	188.41	
	7	7.60 to 18.20	1,838	387	94.95	11.13	87.78	3,157	171.76	179	293.50	
	8	18.21 to 99.99	812	172	97.42	35.87	78.56	1,659	204.31	240	573.77	
Default	9	100.00	126	–	100.00	100.00	73.48	14	11.11	92	923.81	
Total	10		\$ 93,504	\$ 97,942	77.46 %	1.19 %	88.38 % \$	19,230	20.57 % \$	950	33.27 %	

2017										
Q2										

		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
		% \$	\$		%	%	% \$		% \$		%
Low Risk	11	0.00 to 0.15	56,158	69,658	76.20	0.04	88.24	1,428	2.54	21	3.01
Normal Risk	12	0.16 to 0.41	11,804	12,751	75.53	0.25	89.45	1,353	11.46	27	14.32
	13	0.42 to 1.10	9,813	8,647	76.45	0.70	88.97	2,508	25.56	61	33.33
Medium Risk	14	1.11 to 2.93	7,839	4,978	79.60	1.85	89.16	4,213	53.74	129	74.31
	15	2.94 to 4.74	3,141	1,437	84.49	3.72	89.08	2,789	88.79	104	130.18
High Risk	16	4.75 to 7.59	2,087	674	89.66	5.96	89.47	2,546	121.99	111	188.48
	17	7.60 to 18.20	1,890	413	94.52	11.12	87.81	3,245	171.69	184	293.39
	18	18.21 to 99.99	833	190	97.10	36.27	78.95	1,700	204.08	250	579.23
Default	19	100.00	131	–	100.00	100.00	74.20	15	11.45	96	927.48
Total	20		\$ 93,696	\$ 98,748	77.41 %	1.23 %	88.49 % \$	19,797	21.13 % \$	983	34.24 %

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

Retail Advanced IRB Exposures – By Obligor Grade – Other Retail^{1,2}

(\$ millions, except as noted)
As at

LINE #		2018										
		Q2										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	1	0.00 to 0.15 %	\$ 12,895	\$ 4,123	89.88 %	0.07 %	45.14 %	\$ 1,118	8.67 %	\$ 4	9.06 %	
Normal Risk	2	0.16 to 0.41	19,051	3,494	91.75	0.30	40.59	3,912	20.53	22	21.98	
	3	0.42 to 1.10	14,865	1,853	95.62	0.72	49.08	6,287	42.29	53	46.75	
Medium Risk	4	1.11 to 2.93	13,984	707	98.19	1.86	50.17	8,729	62.42	130	74.04	
	5	2.94 to 4.74	5,549	293	97.45	3.72	50.29	4,001	72.10	104	95.53	
High Risk	6	4.75 to 7.59	4,045	174	97.70	5.97	50.40	3,067	75.82	122	113.52	
	7	7.60 to 18.20	4,332	55	99.61	11.46	49.34	3,768	86.98	244	157.39	
	8	18.21 to 99.99	2,059	29	99.20	34.98	48.91	2,374	115.30	350	327.78	
Default	9	100.00	390	4	100.00	100.00	48.42	228	58.46	170	603.33	
Total	10		\$ 77,170	\$ 10,732	94.63 %	3.22 %	46.69 %	\$ 33,484	43.39 %	\$ 1,199	62.81 %	

		2018										
		Q1										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	11	0.00 to 0.15 %	\$ 13,379	\$ 4,147	90.18 %	0.07 %	41.74 %	\$ 1,066	7.97 %	\$ 4	8.34 %	
Normal Risk	12	0.16 to 0.41	18,757	3,454	91.73	0.29	39.08	3,701	19.73	21	21.13	
	13	0.42 to 1.10	14,557	1,807	95.76	0.72	47.68	5,985	41.11	50	45.41	
Medium Risk	14	1.11 to 2.93	13,286	707	98.19	1.85	49.35	8,151	61.35	121	72.73	
	15	2.94 to 4.74	5,152	332	97.03	3.73	49.59	3,664	71.12	95	94.17	
High Risk	16	4.75 to 7.59	3,658	118	98.22	5.97	49.49	2,723	74.44	108	111.34	
	17	7.60 to 18.20	3,982	58	99.63	11.50	48.51	3,409	85.61	221	154.98	
	18	18.21 to 99.99	2,007	37	98.85	35.32	47.77	2,249	112.06	337	321.95	
Default	19	100.00	398	4	100.00	100.00	47.96	188	47.24	176	600.00	
Total	20		\$ 75,176	\$ 10,664	94.59 %	3.18 %	45.04 %	\$ 31,136	41.42 %	\$ 1,133	60.26 %	

		2017										
		Q4										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	21	0.00 to 0.15 %	\$ 13,651	\$ 4,083	90.58 %	0.07 %	42.19 %	\$ 1,095	8.02 %	\$ 4	8.39 %	
Normal Risk	22	0.16 to 0.41	18,500	3,450	91.58	0.29	39.76	3,718	20.10	21	21.52	
	23	0.42 to 1.10	14,933	1,787	95.79	0.72	47.45	6,104	40.88	51	45.15	
Medium Risk	24	1.11 to 2.93	13,613	738	98.08	1.85	48.90	8,277	60.80	123	72.10	
	25	2.94 to 4.74	5,076	263	97.52	3.70	49.31	3,587	70.67	93	93.57	
High Risk	26	4.75 to 7.59	3,616	111	98.31	5.97	49.29	2,681	74.14	106	110.79	
	27	7.60 to 18.20	3,899	58	99.58	11.42	48.73	3,346	85.82	216	155.07	
	28	18.21 to 99.99	1,907	35	99.05	34.97	48.17	2,163	113.42	319	322.52	
Default	29	100.00	371	4	100.00	100.00	46.88	166	44.74	160	583.83	
Total	30		\$ 75,566	\$ 10,529	94.65 %	3.06 %	45.17 %	\$ 31,137	41.21 %	\$ 1,093	59.29 %	

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

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

Retail Advanced IRB Exposures – By Obligor Grade – Other Retail (Continued)^{1,2}

(\$ millions, except as noted)
As at

LINE #		2017 Q3										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	1	0.00 to 0.15 %	\$ 13,380	\$ 4,014	90.49 %	0.07 %	42.80 %	\$ 1,082	8.09 %	\$ 4	8.46 %	
Normal Risk	2	0.16 to 0.41	18,096	3,249	91.95	0.29	39.46	3,609	19.94	20	21.33	
	3	0.42 to 1.10	14,474	1,735	95.83	0.72	47.87	5,991	41.39	50	45.71	
Medium Risk	4	1.11 to 2.93	12,992	717	98.04	1.85	49.15	7,942	61.13	118	72.48	
	5	2.94 to 4.74	4,783	218	97.99	3.71	49.47	3,391	70.90	88	93.90	
High Risk	6	4.75 to 7.59	3,402	99	98.41	5.98	49.72	2,545	74.81	101	111.92	
	7	7.60 to 18.20	3,595	56	99.59	11.43	49.29	3,123	86.87	202	157.11	
	8	18.21 to 99.99	1,721	29	99.05	34.41	49.32	2,012	116.91	291	328.27	
Default	9	100.00	370	5	100.00	100.00	47.41	165	44.59	162	591.89	
Total	10		\$ 72,813	\$ 10,122	94.71 %	2.97 %	45.37 %	\$ 29,860	41.01 %	\$ 1,036	58.79 %	

LINE #		2017 Q2										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	11	0.00 to 0.15 %	\$ 11,636	\$ 3,002	90.87 %	0.07 %	42.96 %	\$ 966	8.30 %	\$ 4	8.73 %	
Normal Risk	12	0.16 to 0.41	17,118	2,837	92.18	0.30	39.41	3,424	20.00	19	21.39	
	13	0.42 to 1.10	14,863	2,039	95.79	0.72	48.49	6,257	42.10	53	46.56	
Medium Risk	14	1.11 to 2.93	14,390	1,289	97.90	1.85	48.46	8,672	60.26	128	71.38	
	15	2.94 to 4.74	5,262	338	98.43	3.72	48.29	3,644	69.25	95	91.82	
High Risk	16	4.75 to 7.59	3,881	193	98.65	5.96	48.09	2,807	72.33	111	108.08	
	17	7.60 to 18.20	4,028	169	99.82	11.33	48.56	3,443	85.48	222	154.37	
	18	18.21 to 99.99	1,821	31	99.14	34.51	49.94	2,151	118.12	312	332.29	
Default	19	100.00	388	4	100.00	100.00	46.47	180	46.39	166	581.19	
Total	20		\$ 73,387	\$ 9,902	95.15 %	3.18 %	45.48 %	\$ 31,544	42.98 %	\$ 1,110	61.89 %	

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

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

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

(\$ millions, except as noted)
As at

LINE #	Internal ratings grade (BRR) ²	External rating equivalent	2018 Q2					2018 Q1					2017 Q4					
			EAD ³	Average PD	Average LGD	RWA	Average risk weighting	EAD ³	Average PD	Average LGD	RWA	Average risk weighting	EAD ³	Average PD	Average LGD	RWA	Average risk weighting	
																		%
	PD Range ¹																	
	Investment Grade (%)																	
	0.00 to 0.01	AAA/Aaa	1	\$ 12,229	–	67.41	\$ 23	0.19	\$ 11,840	–	67.31	\$ 26	0.22	\$ 11,572	–	67.16	\$ 25	0.22
	0.01 to 0.03	AA+/Aa1	2	30,441	0.03	1.46	66	0.22	28,806	0.03	1.99	77	0.27	24,636	0.03	1.79	71	0.29
	0.03 to 0.03	AA/Aa2	3	32,275	0.03	3.37	249	0.77	22,722	0.03	3.11	195	0.86	22,145	0.03	3.35	216	0.98
	0.03 to 0.04	AA-/Aa3	4	13,851	0.04	13.84	849	6.13	12,689	0.04	15.64	896	7.06	14,306	0.04	13.90	810	5.66
	0.04 to 0.05	A+/A1	5	19,559	0.05	10.80	856	4.38	17,160	0.05	12.48	878	5.12	18,504	0.05	11.26	875	4.73
	0.05 to 0.07	A/A2	6	10,519	0.06	32.84	1,820	17.30	9,360	0.06	29.99	1,459	15.59	9,406	0.06	26.39	1,233	13.11
	0.07 to 0.09	A-/A3	7	23,755	0.07	10.88	1,483	6.24	21,948	0.07	11.75	1,365	6.22	27,113	0.07	9.71	1,419	5.23
	0.09 to 0.11	BBB+/Baa1	8	33,355	0.09	19.96	4,013	12.03	29,858	0.09	19.29	3,559	11.92	28,349	0.09	18.26	3,351	11.82
	0.11 to 0.16	BBB-/Baa2	9	28,953	0.12	19.49	4,611	15.93	32,459	0.12	17.38	4,377	13.48	31,741	0.12	17.28	4,390	13.83
	0.16 to 0.22	BBB-/Baa3	10	33,206	0.16	18.55	5,919	17.83	31,340	0.16	18.26	5,493	17.53	26,712	0.16	21.71	5,583	20.90
	Non-Investment Grade																	
	0.22 to 0.32	BB+/Ba1	11	25,856	0.23	14.40	4,142	16.02	25,896	0.23	14.49	4,157	16.05	26,182	0.23	13.29	3,983	15.21
	0.32 to 0.48	BB/Ba2	12	17,263	0.32	24.73	5,523	31.99	15,729	0.32	25.74	5,204	33.09	15,802	0.32	24.53	4,812	30.45
	0.48 to 0.74	BB-/Ba3	13	13,001	0.49	25.53	5,445	41.88	10,458	0.49	24.85	3,983	38.09	10,241	0.49	25.20	3,999	39.05
	0.74 to 1.12	B+/B1	14	8,527	0.74	29.99	4,662	54.67	8,108	0.74	29.34	4,390	54.14	7,014	0.74	28.99	3,815	54.39
	1.12 to 2.39	B/B2	15	8,800	1.13	32.55	6,077	69.06	8,815	1.13	33.13	6,243	70.82	8,768	1.13	32.80	6,099	69.56
	2.39 to 10.81	B-/B3	16	22,846	2.39	14.96	9,015	39.46	23,224	2.40	14.29	8,736	37.62	20,410	2.39	15.94	8,546	41.87
	Watch and Classified																	
	10.81 to 20.32	CCC+/Caa1	17	1,077	10.81	40.39	1,948	180.87	1,008	10.81	33.64	1,472	146.03	966	10.81	34.41	1,429	147.93
	20.32 to 44.71		18	1,435	20.32	30.08	2,223	154.91	1,443	20.32	32.04	2,398	166.18	1,613	20.32	31.11	2,605	161.50
	44.71 to 99.99	CC/Ca	19	244	44.72	44.08	538	220.49	215	44.72	44.95	483	224.65	207	44.72	46.56	481	232.37
	Impaired/Default																	
	100.00	D	20	140	100.00	53.69	359	256.43	183	100.00	47.70	397	216.94	180	100.00	47.39	377	209.44
	Total		21	\$ 337,332	0.51 %	17.64 %	\$ 59,821	17.73 %	\$ 313,261	0.55 %	17.84 %	\$ 55,788	17.81 %	\$ 305,867	0.54 %	17.56 %	\$ 54,119	17.69 %

LINE #	Internal ratings grade (BRR)	External rating equivalent	2017 Q3					2017 Q2										
			EAD ³	Average PD	Average LGD	RWA	Average risk weighting	EAD ³	Average PD	Average LGD	RWA	Average risk weighting						
													%	%	%	%	%	
	PD Range																	
	Investment Grade (%)																	
	0.00 to 0.01	AAA/Aaa	22	\$ 11,768	–	65.37	\$ 26	0.22	\$ 12,196	–	63.82	\$ 35	0.29	\$ 11,768	–	63.82	\$ 35	0.29
	0.01 to 0.03	AA+/Aa1	23	19,632	0.03	2.42	70	0.36	19,170	0.03	2.54	76	0.40	19,170	0.03	2.54	76	0.40
	0.03 to 0.04	AA/Aa2	24	16,154	0.03	3.16	166	1.03	24,340	0.03	3.04	236	0.97	24,340	0.03	3.04	236	0.97
	0.04 to 0.05	AA-/Aa3	25	15,917	0.04	12.68	825	5.18	16,654	0.04	13.81	947	5.69	16,654	0.04	13.81	947	5.69
	0.05 to 0.06	A+/A1	26	14,968	0.05	13.98	854	5.71	14,847	0.05	15.81	947	6.38	14,847	0.05	15.81	947	6.38
	0.06 to 0.07	A/A2	27	11,649	0.06	19.23	1,166	10.01	11,939	0.06	22.94	1,497	12.54	11,939	0.06	22.94	1,497	12.54
	0.07 to 0.08	A-/A3	28	19,169	0.07	13.15	1,322	6.90	23,395	0.07	12.96	1,676	7.16	23,395	0.07	12.96	1,676	7.16
	0.09 to 0.11	BBB+/Baa1	29	32,974	0.09	15.24	3,239	9.82	30,147	0.09	20.13	4,003	13.28	30,147	0.09	20.13	4,003	13.28
	0.12 to 0.15	BBB-/Baa2	30	32,268	0.12	16.49	4,268	13.23	29,992	0.12	19.78	4,702	15.68	29,992	0.12	19.78	4,702	15.68
	0.16 to 0.23	BBB-/Baa3	31	22,459	0.16	22.34	4,766	21.22	22,852	0.17	22.57	4,945	21.64	22,852	0.17	22.57	4,945	21.64
	Non-Investment Grade																	
	0.24 to 0.33	BB+/Ba1	32	24,409	0.23	14.68	4,138	16.95	19,204	0.25	16.04	3,739	19.47	19,204	0.25	16.04	3,739	19.47
	0.34 to 0.52	BB/Ba2	33	14,943	0.32	27.25	5,041	33.73	17,001	0.36	26.18	5,863	34.49	17,001	0.36	26.18	5,863	34.49
	0.53 to 0.79	BB-/Ba3	34	11,129	0.49	23.65	4,044	36.34	14,245	0.54	22.34	5,143	36.10	14,245	0.54	22.34	5,143	36.10
	0.80 to 1.22	B+/B1	35	7,048	0.74	28.93	3,847	54.58	6,780	0.82	30.05	3,919	57.80	6,780	0.82	30.05	3,919	57.80
	1.23 to 2.50	B/B2	36	8,333	1.13	33.14	5,920	71.04	7,625	1.24	33.06	5,426	71.16	7,625	1.24	33.06	5,426	71.16
	2.51 to 10.95	B-/B3	37	20,268	2.40	15.45	8,249	40.70	19,745	2.59	15.67	8,265	41.86	19,745	2.59	15.67	8,265	41.86
	Watch and Classified																	
	10.96 to 20.10	CCC+/Caa1	38	1,123	10.81	39.00	1,876	167.05	1,045	11.20	38.57	1,774	169.76	1,045	11.20	38.57	1,774	169.76
	21.11 to 45.99		39	1,541	20.32	29.06	2,354	152.76	1,750	21.43	30.66	2,845	162.57	1,750	21.43	30.66	2,845	162.57
	46.00 to 99.99	CC/Ca	40	215	44.72	48.40	518	240.93	233	46.46	37.48	436	187.12	233	46.46	37.48	436	187.12
	Impaired/Default																	
	100.00	D	41	197	100.00	49.10	452	229.44	231	100.00	45.24	597	258.44	231	100.00	45.24	597	258.44
	Total		42	\$ 286,164	0.58 %	18.25 %	\$ 53,141	18.57 %	\$ 293,391	0.62 %	19.12 %	\$ 57,071	19.45 %	\$ 286,164	0.58 %	18.25 %	\$ 53,141	18.57 %

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

² Borrower Risk Rating (BRR).

³ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2018 Q2					2018 Q1					2017 Q4				
				EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	1	\$ 181,641	–	13.59	\$ 74	0.04	\$ 195,079	–	15.14	\$ 72	0.04	\$ 205,476	–	14.83	\$ 69	0.03
0.01 to 0.03	1A	AA+/Aa1	2	9,641	0.01	2.67	52	0.54	9,789	0.01	2.54	50	0.51	9,866	0.01	2.63	53	0.54
0.03 to 0.03	1B	AA/Aa2	3	16,367	0.03	2.16	97	0.59	15,008	0.03	2.72	95	0.63	12,956	0.03	2.63	102	0.79
0.03 to 0.04	1C	AA-/Aa3	4	15,507	0.04	1.67	120	0.77	16,353	0.04	1.55	120	0.73	14,854	0.04	1.60	115	0.77
0.04 to 0.05	2A	A+/A1	5	9,082	0.05	2.29	58	0.64	13,751	0.05	1.89	72	0.52	7,719	0.05	3.00	66	0.86
0.05 to 0.07	2B	A/A2	6	3,256	0.06	2.23	30	0.92	2,667	0.06	2.71	29	1.09	8,397	0.06	1.13	39	0.46
0.07 to 0.09	2C	A-/A3	7	1,497	0.07	2.48	30	2.00	1,316	0.07	2.82	30	2.28	1,406	0.07	2.42	28	1.99
0.09 to 0.11	3A	BBB+/Baa1	8	465	0.09	5.91	17	3.66	702	0.09	5.47	21	2.99	389	0.09	5.33	15	3.86
0.11 to 0.16	3B	BBB/Baa2	9	1,163	0.12	3.19	17	1.46	1,909	0.12	3.31	29	1.52	1,492	0.12	3.27	22	1.47
0.16 to 0.22	3C	BBB-/Baa3	10	226	0.16	3.38	7	3.10	261	0.16	6.51	12	4.60	209	0.16	3.27	6	2.87
Non-Investment Grade																		
0.22 to 0.32	4A	BB+/Ba1	11	2	0.23	23.82	–	–	–	–	–	–	–	–	–	–	–	–
0.32 to 0.48	4B	BB/Ba2	12	–	–	–	–	–	21	0.30	6.00	1	4.80	20	0.30	3.30	1	5.00
0.48 to 0.74	4C	BB-/Ba3	13	121	0.49	2.74	4	3.31	12	0.49	56.00	8	66.67	–	–	–	–	–
0.74 to 1.12	5A	B+/B1	14	3	0.74	6.11	–	–	–	–	–	–	–	2	0.74	56.00	1	50.00
1.12 to 2.39	5B	B/B2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.39 to 10.81	5C	B-/B3	16	1	2.39	13.50	–	–	–	–	–	–	–	–	–	–	–	–
Watch and Classified																		
10.81 to 20.32	6	CCC+/Caa1	17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
20.32 to 44.71	7	–	18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
44.71 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			21	\$ 238,972	0.01	10.86	\$ 506	0.21	\$ 256,868	0.01	12.05	\$ 539	0.21	\$ 262,786	0.01	12.08	\$ 517	0.20

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2017 Q3					2017 Q2				
				EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting
				\$	%	%	\$	%	\$	%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	22	\$ 197,158	–	16.21	\$ 65	0.03	\$ 198,739	–	16.82	\$ 68	0.03
0.01 to 0.03	1A	AA+/Aa1	23	10,186	0.01	2.56	55	0.54	18,030	0.01	2.33	67	0.37
0.03 to 0.04	1B	AA/Aa2	24	16,563	0.03	2.60	101	0.61	19,238	0.03	2.16	138	0.72
0.04 to 0.05	1C	AA-/Aa3	25	12,677	0.04	1.58	88	0.69	8,461	0.04	1.68	64	0.76
0.05 to 0.06	2A	A+/A1	26	10,438	0.05	2.50	93	0.89	9,118	0.05	2.82	102	1.12
0.06 to 0.07	2B	A/A2	27	10,617	0.06	1.49	53	0.50	7,553	0.06	1.28	41	0.54
0.07 to 0.08	2C	A-/A3	28	1,265	0.07	2.70	28	2.21	1,444	0.07	1.69	18	1.25
0.09 to 0.11	3A	BBB+/Baa1	29	229	0.09	7.34	14	6.11	328	0.09	4.32	12	3.66
0.12 to 0.15	3B	BBB/Baa2	30	1,104	0.12	6.17	32	2.90	384	0.12	9.99	18	4.69
0.16 to 0.23	3C	BBB-/Baa3	31	208	0.16	5.58	9	4.33	278	0.17	7.32	14	5.04
Non-Investment Grade													
0.24 to 0.33	4A	BB+/Ba1	32	7	0.23	9.54	–	–	5	0.25	15.17	1	20.00
0.34 to 0.52	4B	BB/Ba2	33	24	0.32	24.84	5	20.83	19	0.36	33.03	6	31.58
0.53 to 0.79	4C	BB-/Ba3	34	–	–	–	–	–	–	–	–	–	–
0.80 to 1.22	5A	B+/B1	35	10	0.74	56.00	8	80.00	6	0.82	56.89	5	83.33
1.23 to 2.50	5B	B/B2	36	–	–	–	–	–	–	–	–	–	–
2.51 to 10.95	5C	B-/B3	37	–	–	–	–	–	1	2.59	13.87	–	–
Watch and Classified													
10.96 to 21.10	6	CCC+/Caa1	38	–	–	–	–	–	–	–	–	–	–
21.11 to 45.99	7	–	39	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	8	CC/Ca	40	–	–	–	–	–	–	–	–	–	–
Impaired/Default													
100.00	9	D	41	–	–	–	–	–	–	–	–	–	–
Total			42	\$ 260,486	0.01	12.83	\$ 551	0.21	\$ 263,604	0.01	13.23	\$ 554	0.21

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

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2018 Q2					2018 Q1					2017 Q4										
				EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting						
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%						
0.00 to 0.01	0	AAA/Aaa	1	795	—	13.48	—	—	—	717	—	13.48	—	—	—	—	478	—	13.48	—	—	—		
0.01 to 0.03	1A	AA+/Aa1	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
0.03 to 0.03	1B	AA/Aa2	3	1,150	0.03	8.68	15	1.30	1,656	0.03	9.42	22	1.33	606	0.03	2.27	4	0.66	12,286	0.04	22.24	880	7.16	
0.03 to 0.04	1C	AA-/Aa3	4	14,739	0.04	23.00	1,047	7.10	15,741	0.04	18.57	883	5.61	41,973	0.05	13.82	1,881	4.48	52,147	0.05	11.61	1,872	3.59	
0.04 to 0.05	2A	A+/A1	5	47,793	0.05	13.95	2,169	4.54	52,147	0.05	11.61	1,872	3.59	23,102	0.06	12.02	939	4.06	15,681	0.06	18.36	992	6.33	
0.05 to 0.07	2B	A/A2	6	14,939	0.06	18.38	925	6.19	15,681	0.06	18.36	992	6.33	6,118	0.07	23.69	476	7.78	6,343	0.09	12.87	441	6.95	
0.07 to 0.09	2C	A-/A3	7	6,601	0.07	19.73	410	6.21	6,118	0.07	23.69	476	7.78	2,435	0.12	8.03	126	5.17	2,435	0.12	8.03	126	5.17	
0.09 to 0.11	3A	BBB+/Baa1	8	5,893	0.09	13.81	431	7.31	6,343	0.09	12.87	441	6.95	2,412	0.16	9.70	160	6.63	2,412	0.16	9.70	160	6.63	
0.11 to 0.16	3B	BBB-/Baa2	9	2,795	0.12	8.51	145	5.19	2,435	0.12	8.03	126	5.17	—	—	—	—	—	2,472	0.12	7.98	130	5.26	
0.16 to 0.22	3C	BBB-/Baa3	10	2,332	0.16	10.32	161	6.90	2,412	0.16	9.70	160	6.63	1,864	0.16	9.27	117	6.28	1,864	0.16	9.27	117	6.28	
Non-Investment Grade																								
0.22 to 0.32	4A	BB+/Ba1	11	1,016	0.23	4.05	42	4.13	409	0.23	9.10	36	8.80	691	0.23	8.50	58	8.39	92	0.32	3.35	3	3.26	
0.32 to 0.48	4B	BB/Ba2	12	88	0.32	7.37	6	6.82	92	0.32	3.35	3	3.26	299	0.32	11.35	39	13.04	278	0.49	13.55	55	19.78	
0.48 to 0.74	4C	BB-/Ba3	13	212	0.49	15.49	47	22.17	278	0.49	13.55	55	19.78	68	0.49	17.73	17	25.00	2	0.74	44.77	2	100.00	
0.74 to 1.12	5A	B+/B1	14	1	0.74	13.14	—	—	2	0.74	44.77	2	100.00	6	1.13	10.08	1	16.67	6	1.13	10.08	1	16.67	
1.12 to 2.39	5B	B/B2	15	2	1.13	17.78	1	50.00	6	1.13	10.08	1	16.67	3	2.39	36.32	3	100.00	3	2.39	36.32	3	100.00	
2.39 to 10.81	5C	B-/B3	16	262	2.39	55.47	292	111.45	142	2.39	52.97	156	109.86	—	—	—	—	—	—	—	—	—	—	—
Watch and Classified																								
10.81 to 20.32	6	CCC+/Caa1	17	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20.32 to 44.71	7	to	18	4	20.32	7.93	2	50.00	4	20.32	5.56	1	25.00	1	20.32	21.52	1	100.00	—	—	—	—	—	—
44.71 to 99.99	8	CC/Ca	19	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																								
100.00	9	D	20	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			21	\$ 98,622	0.07 %	16.05 %	\$ 5,693	5.77 %	\$ 104,183	0.06 %	14.36 %	\$ 5,226	5.02 %	\$ 94,181	0.06 %	13.94 %	\$ 4,636	4.92 %						

PD Range	Internal ratings grade (BRR)	External rating equivalent	LINE #	2017 Q3					2017 Q2															
				EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting											
				\$	%	%	\$	%	\$	%	%	\$	%											
0.00 to 0.01	0	AAA/Aaa	22	442	—	13.49	—	—	1	—	11.75	—	—	—	—									
0.01 to 0.03	1A	AA+/Aa1	23	—	—	—	—	—	—	—	—	—	—	—	—									
0.03 to 0.04	1B	AA/Aa2	24	1,091	0.03	1.57	5	0.46	589	0.03	4.93	8	1.36	11,126	0.04	35.96	1,042	9.37						
0.04 to 0.05	1C	AA-/Aa3	25	9,020	0.04	21.28	629	6.97	11,126	0.04	35.96	1,042	9.37	31,239	0.05	17.81	1,874	6.00						
0.05 to 0.06	2A	A+/A1	26	38,539	0.05	14.92	1,885	4.89	31,239	0.05	17.81	1,874	6.00	24,028	0.06	11.15	945	3.93						
0.06 to 0.07	2B	A/A2	27	24,028	0.06	11.15	945	3.93	32,067	0.06	14.68	1,660	5.18	5,990	0.07	11.51	282	4.71						
0.07 to 0.08	2C	A-/A3	28	5,990	0.07	11.51	282	4.71	5,817	0.07	24.57	491	8.44	4,615	0.09	11.38	288	6.24						
0.09 to 0.11	3A	BBB+/Baa1	29	4,615	0.09	11.38	288	6.24	4,310	0.09	14.94	371	8.61	2,001	0.12	8.59	110	5.50						
0.12 to 0.15	3B	BBB-/Baa2	30	2,001	0.12	8.59	110	5.50	1,155	0.12	10.21	64	5.54	2,221	0.16	6.30	105	4.73						
0.16 to 0.23	3C	BBB-/Baa3	31	2,221	0.16	6.30	105	4.73	1,592	0.17	12.28	135	8.48	—	—	—	—	—	—	—	—	—		
Non-Investment Grade																								
0.24 to 0.33	4A	BB+/Ba1	32	564	0.23	9.01	49	8.69	355	0.25	10.01	47	13.24	391	0.32	9.41	43	11.00	632	0.36	13.89	108	17.09	
0.34 to 0.52	4B	BB/Ba2	33	391	0.32	9.41	43	11.00	632	0.36	13.89	108	17.09	50	0.49	25.05	18	36.00	61	0.54	31.76	29	47.54	
0.53 to 0.79	4C	BB-/Ba3	34	50	0.49	25.05	18	36.00	61	0.54	31.76	29	47.54	2	0.74	45.96	2	100.00	6	0.82	16.77	2	33.33	
0.80 to 1.22	5A	B+/B1	35	2	0.74	45.96	2	100.00	15	1.24	4.69	2	13.33	5	1.13	14.87	2	40.00	15	1.24	4.69	2	13.33	
1.23 to 2.50	5B	B/B2	36	5	1.13	14.87	2	40.00	6	0.82	16.77	2	33.33	6	2.40	50.29	6	100.00	27	2.59	55.57	32	118.52	
2.51 to 10.95	5C	B-/B3	37	6	2.40	50.29	6	100.00	27	2.59	55.57	32	118.52	—	—	—	—	—	—	—	—	—	—	—
Watch and Classified																								
10.96 to 21.10	6	CCC+/Caa1	38	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
21.11 to 45.99	7	to	39	1	20.32	21.15	1	100.00	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
46.00 to 99.99	8	CC/Ca	40	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																								
100.00	9	D	41	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			42	\$ 88,966	0.06 %	13.55 %	\$ 4,370	4.91 %	\$ 88,992	0.06 %	18.93 %	\$ 5,865	6.59 %											

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

² EAD includes the effects of credit risk mitigation.

Standardized Credit Risk Exposures¹

(\$ millions) As at	LINE #	2018 Q2								2018 Q1							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%			0%	20%	35%	50%	75%	100%	
By Counterparty Type																	
Retail																	
Residential secured	1	\$ -	\$ 11	\$ 1,661	\$ -	\$ 1,103	\$ 20	\$ -	\$ 2,795	\$ -	\$ 12	\$ 1,643	\$ -	\$ 1,049	\$ 21	\$ -	\$ 2,725
Other retail ²	2	340	176	-	-	17,822	-	323	18,661	583	150	-	-	17,899	-	345	18,977
	3	340	187	1,661	-	18,925	20	323	21,456	583	162	1,643	-	18,948	21	345	21,702
Non-retail																	
Corporate	4	10,527	1,299	-	-	-	114,358	192	126,376	10,657	1,212	-	-	-	108,478	173	120,520
Sovereign	5	60,519	37,915	-	-	-	-	-	98,434	53,859	34,940	-	-	-	-	-	88,799
Bank	6	-	17,566	-	-	-	-	-	17,566	-	17,297	-	-	-	-	-	17,297
	7	71,046	56,780	-	-	-	114,358	192	242,376	64,516	53,449	-	-	-	108,478	173	226,616
Total	8	\$ 71,386	\$ 56,967	\$ 1,661	\$ -	\$ 18,925	\$ 114,378	\$ 515	\$ 263,832	\$ 65,099	\$ 53,611	\$ 1,643	\$ -	\$ 18,948	\$ 108,499	\$ 518	\$ 248,318

	LINE #	2017 Q4								2017 Q3							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%			0%	20%	35%	50%	75%	100%	
By Counterparty Type																	
Retail																	
Residential secured	9	\$ -	\$ 13	\$ 4,719	\$ -	\$ 1,107	\$ 23	\$ -	\$ 5,862	\$ -	\$ 110	\$ 183	\$ -	\$ 1,071	\$ 24	\$ -	\$ 1,388
Other retail ²	10	411	131	-	-	18,089	-	380	19,011	498	110	-	-	17,733	-	400	18,741
	11	411	144	4,719	-	19,196	23	380	24,873	498	220	183	-	18,804	24	400	20,129
Non-retail																	
Corporate	12	10,608	1,333	-	-	-	113,425	205	125,571	10,715	1,270	-	-	-	107,266	202	119,453
Sovereign	13	56,063	35,504	-	-	-	-	-	91,567	55,817	24,574	-	-	-	-	-	80,391
Bank	14	-	18,195	-	-	-	-	-	18,195	115	16,820	-	1	-	-	-	16,936
	15	66,671	55,032	-	-	-	113,425	205	235,333	66,647	42,664	-	1	-	107,266	202	216,780
Total	16	\$ 67,082	\$ 55,176	\$ 4,719	\$ -	\$ 19,196	\$ 113,448	\$ 585	\$ 260,206	\$ 67,145	\$ 42,884	\$ 183	\$ 1	\$ 18,804	\$ 107,290	\$ 602	\$ 236,909

	LINE #	2017 Q2							
		Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%	
By Counterparty Type									
Retail									
Residential secured	17	\$ -	\$ 129	\$ 174	\$ -	\$ 1,145	\$ 27	\$ -	\$ 1,475
Other retail ²	18	686	108	-	-	18,273	-	431	19,498
	19	686	237	174	-	19,418	27	431	20,973
Non-retail									
Corporate	20	11,911	1,404	-	-	-	117,001	254	130,570
Sovereign	21	62,132	27,538	-	-	-	-	-	89,670
Bank	22	140	17,807	-	1	-	-	1	17,949
	23	74,183	46,749	-	1	-	117,001	255	238,189
Total	24	\$ 74,869	\$ 46,986	\$ 174	\$ 1	\$ 19,418	\$ 117,028	\$ 686	\$ 259,162

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

² Under the Standardized approach, "Other retail" includes qualifying revolving retail (QRR) exposures.

AIRB Credit Risk Exposures: Undrawn Commitments and EAD on Undrawn Commitments^{1,2}

(\$ millions) As at	LINE #	2018 Q2		2018 Q1		2017 Q4	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type							
Retail							
Residential secured	1	\$ 94,873	\$ 49,586	\$ 92,757	\$ 48,802	\$ 91,182	\$ 48,240
Qualifying revolving retail	2	102,176	68,246	98,743	70,258	98,146	71,141
Other retail	3	10,732	6,353	10,664	6,364	10,529	6,259
	4	207,781	124,185	202,164	125,424	199,857	125,640
Non-retail							
Corporate	5	78,818	54,465	73,341	50,581	70,921	48,872
Sovereign	6	1,773	1,229	1,657	1,148	1,500	1,039
Bank	7	2,400	1,663	1,656	1,148	1,017	705
	8	82,991	57,357	76,654	52,877	73,438	50,616
Total	9	\$ 290,772	\$ 181,542	\$ 278,818	\$ 178,301	\$ 273,295	\$ 176,256

		2017 Q3		2017 Q2	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type					
Retail					
Residential secured	10	\$ 88,864	\$ 46,848	\$ 87,943	\$ 46,186
Qualifying revolving retail	11	97,942	70,732	98,748	71,403
Other retail	12	10,122	6,055	9,902	6,158
	13	196,928	123,635	196,593	123,747
Non-retail					
Corporate	14	68,788	47,335	71,369	50,149
Sovereign	15	1,391	964	1,507	1,067
Bank	16	1,019	706	998	707
	17	71,198	49,005	73,874	51,923
Total	18	\$ 268,126	\$ 172,640	\$ 270,467	\$ 175,670

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

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

AIRB Credit Risk Exposures: Loss Experience

(Percentage)	LINE #	2018 Q2		2018 Q1		2017 Q4			2017 Q3		2017 Q2	
By Counterparty Type		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
Retail												
Residential secured	1	0.02 %	0.11 %	0.02 %	0.11 %	0.03 %	0.02 %	0.11 %	0.01 %	0.06 %	0.01 %	0.06 %
Qualifying revolving retail	2	2.79	3.85	2.49	3.63	3.31	2.37	3.65	2.16	3.04	2.10	2.98
Other retail	3	1.02	1.30	0.86	1.21	1.05	0.76	1.19	0.95	1.14	0.99	1.14
Non-retail												
Corporate	4	(0.03)	0.53	(0.01)	0.53	0.21	(0.02)	0.61	(0.01)	0.63	—	0.57
Sovereign	5	—	—	—	—	—	—	—	—	—	—	—
Bank	6	—	0.04	—	0.04	—	—	0.03	—	0.03	—	0.01

¹ Retail actual and expected loss rates are measured as follows:

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

² Non-retail actual and expected loss rates are measured as follows:

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

³ The historical loss rate equals total actual losses for all years in the historically measured period divided by total outstanding balances for all years in the historically measured period. Currently, the Bank includes comparable data from fiscal 2002 through to the current year in the historically measured period. This historical data will be updated annually until a complete business cycle is included in the historically measured period. A business cycle is estimated to be 10 to 15 years in duration.

Commentary:

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

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

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

Retail:

Actual loss rates are below the expected loss rates and is a reflection of prudent assumptions and good quality of originations.

Non-retail:

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

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2018 Q2					2018 Q1						
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	1	0.64 %	0.39 %	29.47 %	14.29 %	96.28 %	98.38 %	0.66 %	0.40 %	29.42 %	15.48 %	96.41 %	97.45 %
Residential secured insured ⁴	2	0.45	0.26	n/a	n/a	99.40	99.34	0.60	0.29	n/a	n/a	99.37	99.34
Qualifying revolving retail	3	1.54	1.47	87.17	79.89	92.53	90.09	1.60	1.49	86.69	80.15	92.96	90.58
Other retail	4	2.47	2.01	53.21	45.38	99.28	91.01	2.44	2.06	50.98	43.51	99.28	90.72
Non-Retail													
Corporate	5	1.24	0.32	17.64	24.06	91.27	53.33	1.22	0.35	17.84	23.97	91.35	81.20
Sovereign	6	0.11	-	10.86	n/a	99.72	n/a	0.11	-	12.04	-	99.74	n/a
Bank	7	0.19	-	16.05	n/a	97.49	n/a	0.18	-	14.36	-	98.43	n/a
		2017 Q4					2017 Q3						
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	8	0.66 %	0.41 %	29.38 %	15.35 %	96.49 %	96.92 %	0.63 %	0.43 %	29.43 %	14.24 %	96.63 %	97.21 %
Residential secured insured ⁴	9	0.59	0.31	n/a	n/a	99.35	99.29	0.61	0.34	n/a	n/a	99.31	99.41
Qualifying revolving retail	10	1.55	1.47	86.56	78.38	93.05	91.12	1.52	1.60	86.18	79.33	93.01	88.88
Other retail	11	2.35	2.12	50.56	42.07	99.22	91.05	2.27	2.12	50.94	42.20	99.15	91.15
Non-Retail													
Corporate	12	1.19	0.41	17.56	21.54	91.53	54.65	1.19	0.47	18.25	16.90	91.43	58.54
Sovereign	13	0.08	-	12.08	n/a	99.78	n/a	0.08	-	12.83	-	99.77	n/a
Bank	14	0.17	-	13.94	n/a	98.78	n/a	0.17	-	13.55	-	98.83	n/a
		2017 Q2											
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD						
Retail													
Residential secured uninsured	15	0.64 %	0.44 %	29.57 %	14.95 %	96.90 %	96.99 %						
Residential secured insured ⁴	16	0.65	0.38	n/a	n/a	99.36	99.50						
Qualifying revolving retail	17	1.56	1.58	86.11	80.30	93.09	88.86						
Other retail	18	2.41	2.00	51.87	42.23	99.05	91.26						
Non-Retail													
Corporate	19	1.27	0.56	19.12	17.69	91.87	68.03						
Sovereign	20	0.09	-	13.23	n/a	99.78	n/a						
Bank	21	0.18	-	18.93	n/a	99.12	n/a						

¹ Estimated PD reflects a one-year through-the-cycle time horizon and is based on long run economic conditions.

² Estimated LGD reflects loss estimates for the full portfolio under a severe downturn economic scenario.

³ Represents average LGD of the impaired portfolio over trailing 12 months.

⁴ LGD for the residential secured insured portfolio is n/a due to the effect of credit risk mitigation from government backed entities.

Exposures Covered By Credit Risk Mitigation

(\$ millions) As at		2018 Q2			2018 Q1			2017 Q4		
LINE #		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type										
Retail										
Residential secured	1	\$ -	\$ 11	\$ 114,549	\$ -	\$ 12	\$ 117,662	\$ -	\$ 13	\$ 121,336
Qualifying revolving retail	2	-	-	-	-	-	-	-	-	-
Other retail	3	340	176	-	583	150	-	411	131	-
	4	340	187	114,549	583	162	117,662	411	144	121,336
Non-retail										
Corporate	5	1,689	10,137	15,558	2,023	9,846	15,180	2,132	9,810	14,740
Sovereign	6	-	-	191	-	-	205	-	-	186
Bank	7	-	-	817	-	-	738	-	-	500
	8	1,689	10,137	16,566	2,023	9,846	16,123	2,132	9,810	15,426
Gross Credit Risk Exposure	9	\$ 2,029	\$ 10,324	\$ 131,115	\$ 2,606	\$ 10,008	\$ 133,785	\$ 2,543	\$ 9,954	\$ 136,762

		2017 Q3			2017 Q2		
		Standardized		AIRB ¹	Standardized		AIRB ¹
		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type							
Retail							
Residential secured	10	\$ -	\$ 110	\$ 124,431	\$ -	\$ 129	\$ 129,229
Qualifying revolving retail	11	-	-	-	-	-	-
Other retail	12	498	110	-	686	108	-
	13	498	220	124,431	686	237	129,229
Non-retail							
Corporate	14	2,315	9,670	14,895	2,512	10,803	14,983
Sovereign	15	-	-	108	-	-	94
Bank	16	-	115	464	-	140	25
	17	2,315	9,785	15,467	2,512	10,943	15,102
Gross Credit Risk Exposure	18	\$ 2,813	\$ 10,005	\$ 139,898	\$ 3,198	\$ 11,180	\$ 144,331

¹ For exposures under the AIRB approach, eligible financial collateral is taken into account in the Bank's LGD models. Separate disclosure of eligible financial collateral is, therefore, not required.

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

Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2017 Q2					
		Over-the-counter ¹			Trading		
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 886,722	\$ 886,722	\$ –	\$ 886,722
Forward rate agreements	2	615,718	138,393	–	754,111	187	754,298
Swaps	3	5,537,176	530,692	–	6,067,868	1,359,823	7,427,691
Options written	4	–	16,568	123,313	139,881	309	140,190
Options purchased	5	–	17,061	155,112	172,173	2,405	174,578
	6	6,152,894	702,714	1,165,147	8,020,755	1,362,724	9,383,479
Foreign Exchange Contracts							
Futures	7	–	–	7	7	–	7
Forward contracts	8	–	1,235,757	–	1,235,757	31,818	1,267,575
Swaps	9	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	580,918	–	580,918	84,940	665,858
Options written	11	–	23,584	–	23,584	–	23,584
Options purchased	12	–	22,376	–	22,376	–	22,376
	13	–	1,862,635	7	1,862,642	116,758	1,979,400
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	4,908	915	–	5,823	3,042	8,865
Protection sold	15	853	431	–	1,284	–	1,284
	16	5,761	1,346	–	7,107	3,042	10,149
Other Contracts							
Equity contracts	17	–	56,942	41,638	98,580	31,543	130,123
Commodity contracts	18	335	28,887	25,726	54,948	–	54,948
	19	335	85,829	67,364	153,528	31,543	185,071
Total	20	\$ 6,158,990	\$ 2,652,524	\$ 1,232,518	\$ 10,044,032	\$ 1,514,067	\$ 11,558,099

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

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

Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2018 Q2			2018 Q1			2017 Q4		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 56	\$ 122	\$ 40	\$ 51	\$ 135	\$ 42	\$ 22	\$ 202	\$ 86
Swaps	2	12,742	16,749	5,188	12,440	16,480	5,475	13,516	17,710	6,493
Options purchased	3	426	625	272	341	466	218	370	433	167
	4	13,224	17,496	5,500	12,832	17,081	5,735	13,908	18,345	6,746
Foreign Exchange Contracts										
Forward contracts	5	17,560	34,640	4,291	19,743	34,654	4,428	16,816	32,408	4,156
Swaps	6	49	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	20,504	38,120	6,989	23,715	40,512	7,384	20,388	37,415	7,041
Options purchased	8	359	846	200	447	813	176	330	685	153
	9	38,472	73,606	11,480	43,905	75,979	11,988	37,534	70,508	11,350
Other Contracts										
Credit derivatives	10	5	308	119	4	310	128	5	360	148
Equity contracts	11	1,243	4,944	829	1,551	5,453	942	1,553	5,152	952
Commodity contracts	12	1,156	2,714	511	1,006	2,304	442	645	1,779	371
	13	2,404	7,966	1,459	2,561	8,067	1,512	2,203	7,291	1,471
Total	14	54,100	99,068	18,439	59,298	101,127	19,235	53,645	96,144	19,567
Less: impact of master netting agreements	15	34,276	52,734	12,407	39,836	57,709	13,377	36,522	54,970	13,606
Total after netting	16	19,824	46,334	6,032	19,462	43,418	5,858	17,123	41,174	5,961
Less: impact of collateral	17	8,604	9,391	1,122	8,276	8,890	1,199	6,889	7,672	1,141
Net	18	11,220	36,943	4,910	11,186	34,528	4,659	10,234	33,502	4,820
Qualifying Central Counterparty (QCCP) contracts ²	19	3,409	17,062	2,688	2,163	14,676	2,189	1,566	16,322	1,864
Total	20	\$ 14,629	\$ 54,005	\$ 7,598	\$ 13,349	\$ 49,204	\$ 6,848	\$ 11,800	\$ 49,824	\$ 6,684

		2017 Q3			2017 Q2		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
Forward rate agreements	21	\$ 72	\$ 225	\$ 79	\$ 90	\$ 220	\$ 75
Swaps	22	13,764	17,980	6,957	16,838	21,341	8,701
Options purchased	23	374	443	188	420	492	224
	24	14,210	18,648	7,224	17,348	22,053	9,000
Foreign Exchange Contracts							
Forward contracts	25	19,580	32,919	4,226	16,829	31,615	4,792
Swaps	26	–	–	–	–	–	–
Cross-currency interest rate swaps	27	24,093	40,636	7,785	23,578	41,082	9,018
Options purchased	28	490	814	174	336	666	167
	29	44,163	74,369	12,185	40,743	73,363	13,977
Other Contracts							
Credit derivatives	30	5	362	155	–	395	181
Equity contracts	31	1,236	4,193	812	1,507	5,465	1,033
Commodity contracts	32	618	1,906	376	682	1,973	462
	33	1,859	6,461	1,343	2,189	7,833	1,676
Total	34	60,232	99,478	20,752	60,280	103,249	24,653
Less: impact of master netting agreements	35	43,138	60,320	14,947	41,124	59,539	17,371
Total after netting	36	17,094	39,158	5,805	19,156	43,710	7,282
Less: impact of collateral	37	6,703	7,730	1,301	7,666	7,893	1,435
Net	38	10,391	31,428	4,504	11,490	35,817	5,847
QCCP contracts ²	39	1,536	15,952	1,697	1,345	15,682	1,798
Total	40	\$ 11,927	\$ 47,380	\$ 6,201	\$ 12,835	\$ 51,499	\$ 7,645

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

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

On- and Off-Balance Sheet Loan Securitizations¹

(\$ millions) As at	LINE #	2018		2017		Year to Date		Full Year		
		Q2	Q1	Q4	Q3	Q2	2018	2017	2017	2016
Residential mortgages securitized and sold to third parties^{2,3,4}										
Balance at beginning of period	1	\$ 24,436	\$ 24,985	\$ 25,434	\$ 26,460	\$ 26,782	\$ 24,985	\$ 26,742	\$ 26,742	\$ 30,211
Securitized	2	1,647	2,061	2,256	2,105	1,977	3,708	4,544	8,905	8,393
Amortization ⁵	3	(1,948)	(2,610)	(2,705)	(3,131)	(2,299)	(4,558)	(4,826)	(10,662)	(11,862)
Balance at end of period	4	24,135	24,436	24,985	25,434	26,460	24,135	26,460	24,985	26,742
Consumer instalment and other personal loans – HELOC and automobile loans^{6,7}										
Balance at beginning of period	5	2,484	2,481	2,449	2,462	3,642	2,481	3,642	3,642	3,642
Securitized	6	–	–	–	–	–	–	–	–	–
Proceeds reinvested in securitizations ⁸	7	326	343	350	399	325	669	1,089	1,838	2,172
Amortization	8	(358)	(340)	(318)	(412)	(1,505)	(698)	(2,269)	(2,999)	(2,172)
Balance at end of period	9	2,452	2,484	2,481	2,449	2,462	2,452	2,462	2,481	3,642
Gross impaired loans ⁹	10	10	10	10	11	10	20	10	10	16
Write-offs net of recoveries ⁹	11	–	–	–	–	1	–	1	1	–
Business and government loans²										
Balance at beginning of period	12	1,348	1,428	1,514	1,554	1,636	1,428	1,664	1,664	1,828
Amortization	13	(44)	(80)	(86)	(40)	(82)	(124)	(110)	(236)	(164)
Balance at end of period	14	1,304	1,348	1,428	1,514	1,554	1,304	1,554	1,428	1,664
Credit card										
Balance at beginning of period	15	3,198	3,354	2,493	2,730	2,602	3,354	2,012	2,012	–
Securitized	16	770	–	774	–	–	770	671	1,445	1,944
Proceeds reinvested in securitizations	17	4,328	5,200	4,323	4,000	3,543	9,528	7,448	15,771	5,162
Amortization	18	(5,612)	(5,046)	(4,323)	(4,000)	(3,543)	(10,658)	(7,448)	(15,771)	(5,162)
Foreign exchange	19	141	(310)	87	(237)	128	(169)	47	(103)	68
Balance at end of period	20	2,825	3,198	3,354	2,493	2,730	2,825	2,730	3,354	2,012
Write-offs net of recoveries ⁹	21	15	16	13	12	15	31	29	54	20
Total loan securitizations	22	\$ 30,716	\$ 31,466	\$ 32,248	\$ 31,890	\$ 33,206	\$ 30,716	\$ 33,206	\$ 32,248	\$ 34,060
Mortgages securitized and retained²										
Residential mortgages securitized and retained	23	\$ 35,791	\$ 37,699	\$ 31,761	\$ 32,093	\$ 33,427	\$ 35,791	\$ 33,427	\$ 31,761	\$ 33,859

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

² Balances are comprised of National Housing Act (NHA) Mortgage-Backed Security (MBS) which do not qualify as securitization exposures as defined by the Basel III regulatory framework.

³ All securitized residential mortgages are insured by CMHC or third-party insurance providers.

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

⁵ Mark-to-market adjustments recorded during the period are included in amortization.

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

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

⁸ Includes restricted cash reinvested to support the securitization structure.

⁹ Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For further details, refer to page 15 of the Supplemental Financial Information package.

Standardized Charges for Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #	2018 Q2		2018 Q1		2017 Q4	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹							
AA- and above	1	\$ 692	\$ 49	\$ 548	\$ 39	\$ 429	\$ 30
A+ to A-	2	12	1	23	2	3	-
BBB+ to BBB-	3	7	4	9	5	7	4
Below BB- ²	4	-	-	-	-	-	-
Unrated ³	5	-	-	-	-	-	-
Total	6	\$ 711	\$ 54	\$ 580	\$ 46	\$ 439	\$ 34
		2017 Q3		2017 Q2			
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets		
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹							
AA- and above	7	\$ 593	\$ 42	\$ 854	\$ 61		
A+ to A-	8	3	-	53	4		
BBB+ to BBB-	9	-	-	1	1		
Below BB- ²	10	1	2	1	2		
Unrated ³	11	-	-	-	-		
Total	12	\$ 597	\$ 44	\$ 909	\$ 68		

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

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

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

Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #	2018 Q2		2018 Q1		2017 Q4	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	2	-	-	-	-	-	-
Commercial mortgage loans	3	1	-	4	-	11	-
Credit card loans	4	190	-	104	-	59	-
Automobile loans and leases	5	426	-	422	-	281	-
Other	6	94	-	50	-	88	-
Total	7	\$ 711	\$ -	\$ 580	\$ -	\$ 439	\$ -

		2017 Q3		2017 Q2	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations	8	\$ -	\$ -	\$ -	\$ -
Asset backed securities					
Residential mortgage loans	9	-	-	-	-
Commercial mortgage loans	10	7	-	24	-
Credit card loans	11	242	-	293	-
Automobile loans and leases	12	277	-	316	-
Other	13	71	-	276	-
Total	14	\$ 597	\$ -	\$ 909	\$ -

¹ Primarily comprised of trading securities held by the Bank.

² Primarily comprised of the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Banking Book

(\$ millions) As at	LINE #	2018 Q2		2018 Q1		2017 Q4	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized mortgage obligations	1	\$ 14,458	\$ -	\$ 13,318	\$ -	\$ 13,140	\$ -
Collateralized loan obligations	2	1,364	-	652	-	553	-
Asset backed securities							
Residential mortgage loans	3	712	8,239	790	8,458	903	8,627
Personal loans	4	12,134	-	12,579	-	12,149	547
Credit card loans	5	16,990	-	16,144	-	17,560	-
Automobile loans and leases	6	13,013	4,279	11,486	4,553	12,521	4,080
Equipment loans and leases	7	2,749	369	1,578	291	1,600	168
Trade receivables	8	1,614	102	2,194	102	787	918
Total	9	\$ 63,034	\$ 12,989	\$ 58,741	\$ 13,404	\$ 59,213	\$ 14,340

		2017 Q3		2017 Q2	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized mortgage obligations	10	\$ 12,098	\$ -	\$ 12,241	\$ -
Collateralized loan obligations	11	532	-	-	-
Asset backed securities					
Residential mortgage loans	12	831	9,022	231	9,380
Personal loans	13	10,565	1,071	10,592	857
Credit card loans	14	14,785	-	18,853	-
Automobile loans and leases	15	11,131	3,791	10,386	4,592
Equipment loans and leases	16	1,374	71	1,503	49
Trade receivables	17	865	1,275	939	1,275
Total	18	\$ 52,181	\$ 15,230	\$ 54,745	\$ 16,153

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

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

Securitization and Resecuritization Exposures in the Banking Book¹

(\$ millions) As at	LINE #	2018 Q2			2018 Q1			2017 Q4		
		Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting										
Standardized Approach³										
	1	\$ 17,668	\$ -	\$ 3,534	\$ 14,907	\$ -	\$ 2,981	\$ 14,706	\$ -	\$ 2,941
	2	-	-	-	-	-	-	-	-	-
	3	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-
Ratings Based Approach⁴										
	6	36,737	-	2,607	34,517	-	2,452	35,184	-	2,500
	7	293	-	58	313	-	62	525	-	88
	8	837	6	822	908	6	889	839	6	822
	9	126	2	476	128	2	487	80	2	277
	10	498	-	4,945	594	-	5,952	650	-	6,551
Internal Assessment Approach⁵										
	11	19,025	-	1,088	19,925	-	1,109	20,698	-	1,147
	12	831	-	115	845	-	113	863	-	116
	13	-	-	-	-	-	-	-	-	-
	14	-	-	-	-	-	-	-	-	-
	15	-	-	-	-	-	-	-	-	-
	16	-	-	n/a	-	-	n/a	-	-	n/a
Total	17	\$ 76,015	\$ 8	\$ 13,645	\$ 72,137	\$ 8	\$ 14,045	\$ 73,545	\$ 8	\$ 14,442

		2017 Q3			2017 Q2		
		Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting							
Standardized Approach³							
	18	\$ 13,481	\$ -	2,696	\$ 12,874	\$ -	2,575
	19	-	-	-	-	-	-
	20	-	-	-	-	-	-
	21	-	-	-	-	-	-
	22	-	-	-	-	-	-
Ratings Based Approach⁴							
	23	30,055	-	2,138	36,368	-	2,598
	24	471	-	77	1,206	-	173
	25	824	6	812	931	8	920
	26	78	2	265	89	2	306
	27	658	-	6,722	748	-	7,676
Internal Assessment Approach⁵							
	28	20,830	-	1,118	18,088	-	898
	29	1,006	-	134	584	-	70
	30	-	-	-	-	-	-
	31	-	-	-	-	-	-
	32	-	-	-	-	-	-
	33	-	-	n/a	-	-	n/a
Total	34	\$ 67,403	\$ 8	\$ 13,962	\$ 70,888	\$ 10	\$ 15,216

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

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

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

⁴ Securitization exposures subject to the Ratings Based approach primarily include liquidity facilities, credit enhancements, letters of credit, and investments held in the Banking book.

⁵ Securitization exposures subject to the Internal Assessment approach are primarily comprised of liquidity facilities provided to the Bank's asset-backed commercial paper (ABCP) conduits.

Third-Party Originated Assets Securitized by Bank Sponsored Conduits

(\$ millions) As at	LINE #	2018 Q2				2018 Q1			
Exposure Type		Outstanding exposures		Gross assets past due, but not impaired ^{1,2}	Outstanding exposures		Gross assets past due, but not impaired ^{1,2}		
		Beginning balance	Activity	Ending balance	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	
Residential mortgage loans	1	\$ 8,125	\$ (219)	\$ 7,906	\$ 8,294	\$ (169)	\$ 8,125	\$ 25	
Automobile loans and leases	2	4,061	(296)	3,765	3,306	755	4,061	22	
Equipment leases	3	291	78	369	168	123	291	-	
Trade receivables	4	102	-	102	1,465	(1,363)	102	138	
Total	5	\$ 12,579	\$ (437)	\$ 12,142	\$ 13,233	\$ (654)	\$ 12,579	\$ 185	
		2017 Q4				2017 Q3			
Exposure Type		Outstanding exposures		Gross assets past due, but not impaired ^{1,2}	Outstanding exposures		Gross assets past due, but not impaired ^{1,2}		
		Beginning balance	Activity	Ending balance	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	
Residential mortgage loans	6	\$ 8,689	\$ (395)	\$ 8,294	\$ 9,380	\$ (691)	\$ 8,689	\$ 25	
Automobile loans and leases	7	3,043	263	3,306	3,261	(218)	3,043	17	
Equipment leases	8	71	97	168	49	22	71	-	
Trade receivables	9	2,346	(881)	1,465	2,132	214	2,346	178	
Total	10	\$ 14,149	\$ (916)	\$ 13,233	\$ 14,822	\$ (673)	\$ 14,149	\$ 220	
		2017 Q2							
Exposure Type		Outstanding exposures		Gross assets past due, but not impaired ^{1,2}					
		Beginning balance	Activity	Ending balance					
Residential mortgage loans	11	\$ 9,761	\$ (381)	\$ 9,380					
Automobile loans and leases	12	3,096	165	3,261					
Equipment leases	13	25	24	49					
Trade receivables	14	1,989	143	2,132					
Total	15	\$ 14,871	\$ (49)	\$ 14,822					

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

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

Glossary – Basel

<p>Risk-weighted assets (RWA)</p>	<ul style="list-style-type: none"> Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational and market risks using the approaches described below. There are three different measures of RWA used for each capital ratio due to the different scalars used for the phase-in of the CVA. For fiscal 2017, the scalars inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, respectively.
<p>Approaches used by the Bank to calculate RWA</p> <p>For Credit Risk</p> <p>Standardized Approach</p> <p>Advanced Internal Ratings Based (AIRB) Approach</p> <p>For Operational Risk</p> <p>Advanced Measurement Approach (AMA)</p> <p>The Standardized Approach (TSA)</p> <p>For Market Risk</p> <p>Standardized Approach</p> <p>Internal Models Approach</p>	<ul style="list-style-type: none"> Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, and collateral. Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval. Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital. Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (such as, Corporate Finance, Retail Banking, Asset Management). Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk. Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.
<p>Credit Risk Terminology</p> <p>Gross credit risk exposure</p> <p>Counterparty Type / Exposure Classes:</p> <p>Retail</p> <p>Residential Secured</p> <p>Qualifying Revolving Retail (QRR)</p> <p>Other Retail</p> <p>Non-retail</p> <p>Corporate</p> <p>Sovereign</p> <p>Bank</p> <p>Equities</p> <p>Exposure Types:</p> <p>Drawn</p> <p>Undrawn (commitment)</p> <p>Repo-style transactions</p> <p>OTC derivatives</p> <p>Other off-balance sheet</p> <p>AIRB Credit Risk Parameters:</p> <p>Probability of Default (PD)</p> <p>Exposure at Default (EAD)</p> <p>Loss Given Default (LGD)</p>	<ul style="list-style-type: none"> The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk. Includes residential mortgages and home equity lines of credit extended to individuals. Includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals (in the case of the Standardized approach to credit risk, credit card exposures are included in the "Other Retail" category). Includes all other loans (such as, personal loans, student lines of credit and small business loans) extended to individuals and small businesses. Includes exposures to corporations, partnerships or proprietorships. Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities. Includes exposures to deposit-taking institutions, securities firms and certain public sector entities. Equities exposures in the banking book comprise mainly of exposures held with the objective of earning profits or to meet regulatory requirements in the United States (including Federal Reserve Bank and Federal Home Loan Bank equities). A small portfolio is held for strategic and other reasons. The amount of funds advanced to a borrower. The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit / committed credit facility). Repurchase and reverse repurchase agreements, securities borrowing and lending. Privately negotiated derivative contracts. All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee). The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon. The total amount the Bank is exposed to at the time of default. The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD. CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. As per OSFI's final Capital Adequacy Requirements (CAR) guideline, the CVA capital charge has been implemented for 2014 and will be fully phased in by 2019.
<p>Credit Valuation Adjustment (CVA)</p> <p>Common Equity Tier 1 (CET1)</p> <p>CET1 Ratio</p> <p>Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets</p> <p>Liquidity Coverage Ratio (LCR)</p> <p>Countercyclical Capital Buffer (CCB)</p>	<ul style="list-style-type: none"> This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets and shortfalls in allowances. CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA. Net income available to common shareholders as a percentage of average CET1 Capital RWA. LCR is calculated by dividing the total stock of unencumbered high quality liquid assets by the expected next 30 day stressed cash outflow. CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.

Acronyms

Acronym	Definition	Acronym	Definition
ABCP	Asset-Backed Commercial Paper	IFRS	International Financial Reporting Standards
AOCI	Accumulated Other Comprehensive Income	IRB	Internal Ratings Based
BRR	Borrower Risk Rating	MBS	Mortgage-Backed Security
CCP	Central Counterparty	N/A	Not Applicable
CDS	Credit Default Swaps	NHA	National Housing Act
CMHC	Canada Mortgage and Housing Corporation	OCC	Office of the Comptroller of the Currency
D-SIBs	Domestic Systemically Important Banks	OCI	Other Comprehensive Income
FVOCI	Fair Value Through Other Comprehensive Income	OSFI	Office of the Superintendent of Financial Institutions Canada
G-SIBs	Global Systemically Important Banks	PFE	Potential Future Exposure
HELOC	Home Equity Line of Credit	QCCP	Qualifying Central Counterparty