



SUPPLEMENTAL FINANCIAL INFORMATION

For the Second Quarter Ended April 30, 2015

Investor Relations Department

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For the Second Quarter Ended April 30, 2015

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's second quarter 2015 Report to Shareholders and Investor Presentation, as well as the Bank's 2014 Annual Report. For financial and banking terms, and acronyms used in this package, see the "Glossary" 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 the "reported" results. The Bank also utilizes non-GAAP financial measures referred to as "adjusted" results to assess each of its segments and to measure overall Bank performance. The Bank removes "items of note", net of income taxes, from reported results to arrive at adjusted results, as items of note relate to items which management does not believe are indicative of underlying business performance. The items of note are listed on page 3 of this package. The Bank believes that adjusted results provide the reader with a better understanding of how management views the Bank's performance.

As explained, adjusted results are different from reported results determined in accordance with IFRS. Adjusted results, items of note, and related terms are non-GAAP financial measures as these are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's reported and adjusted results is provided in the "How the Bank Reports" section of the Bank's second quarter 2015 Management's Discussion and Analysis (MD&A) and second quarter 2015 Earnings News Release (ENR).

The Bank implemented new and amended standards under IFRS (2015 IFRS Standards and Amendments) which required retrospective application, effective the first quarter of fiscal 2015. As a result, certain comparative amounts have been restated where applicable. For more information, refer to Note 2 of the second quarter 2015 Interim Consolidated Financial Statements. The 2015 IFRS Standards and Amendments were not incorporated into the regulatory capital disclosures presented prior to the first quarter of 2015.

Certain other comparative amounts have also been restated/reclassified to conform with the presentation adopted in the current period.

Segmented Information

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

The Bank measures and evaluates the performance of each segment based on adjusted results and adjusted return on common equity (ROE). Adjusted ROE is adjusted net income available to common shareholders as a percentage of average common equity. Adjusted ROE is a non-GAAP financial measure as it is not a defined term under IFRS and, therefore, may not be comparable to similar term used by other issuers. Beginning November 1, 2014, capital allocated to the business segments is based on 9% Common Equity Tier 1 (CET1) Capital.

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

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

Basel III Reporting

Effective the first quarter of 2014, the Office of the Superintendent of Financial Institutions Canada (OSFI) 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 57% applies in 2014 for the CET1 calculation and will increase annually until 100% in 2019. Effective the third quarter of 2014, a different scalar applies to the CET1, Tier 1 and Total Capital ratios. Therefore, each capital ratio has its own RWA measure. For the third and fourth quarters of 2014, the scalars for inclusion of CVA for CET1, Tier 1 and Total Capital RWA were 57%, 65%, and 77%, respectively. For fiscal 2015, the scalars are 64%, 71%, and 77%, respectively. All three RWA measures are disclosed as part of the RWA disclosures on page 74, as well as the Capital Position disclosures on pages 75 to 76. Periods prior to the first quarter of 2014 do not include CVA.

Effective the first quarter of 2015, the leverage ratio replaces the previous assets-to-capital ratio and is calculated as Tier 1 Capital divided by leverage exposures. OSFI's regulatory limit is 3% on an "all-in" basis. Additional details are provided on page 79 using the OSFI-prescribed template to disclose both the "all-in" and transitional ratio.

Effective the second quarter of 2015, the Bank disclosed the Basel III liquidity coverage ratio (LCR). Absent financial stress, OSFI prescribes the minimum LCR requirement for Canadian banks at 100%. Additional details are provided in the Managing Risk section of the MD&A using the OSFI-prescribed disclosure template.

For the Second Quarter Ended April 30, 2015

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Highlights

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

Income Statement

LINE #	2015			2014			2013			Year to date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income	\$ 4,580	\$ 4,560	\$ 4,457	\$ 4,435	\$ 4,391	\$ 4,301	\$ 4,183	\$ 4,145	\$ 3,901	\$ 9,140	\$ 8,692	\$ 17,584	\$ 16,074
Non-interest income	3,179	3,054	2,995	3,074	3,044	3,264	2,817	2,940	2,706	6,233	6,308	12,377	11,185
Total revenue	7,759	7,614	7,452	7,509	7,435	7,565	7,000	7,085	6,607	15,373	15,000	29,961	27,259
Provision for (reversal of) credit losses													
Loans	396	368	397	329	395	454	380	472	402	764	849	1,575	1,614
Debt securities classified as loans	(11)	1	(22)	2	2	2	(27)	(11)	3	(10)	4	(16)	(32)
Acquired credit-impaired loans	(10)	(7)	(4)	7	(5)	—	(1)	16	12	(17)	(5)	(2)	49
Total provision for (reversal of) credit losses	375	362	371	338	392	456	352	477	417	737	848	1,557	1,631
Insurance claims and related expenses	564	699	720	771	659	683	711	1,140	609	1,263	1,342	2,833	3,056
Non-interest expenses	4,705	4,165	4,331	4,040	4,029	4,096	4,164	3,771	3,632	8,870	8,125	16,496	15,069
Income (loss) before provision for income taxes	2,115	2,388	2,030	2,360	2,355	2,330	1,773	1,697	1,949	4,503	4,685	9,075	7,503
Provision for (recovery of) income taxes	344	418	370	330	447	365	238	249	289	762	812	1,512	1,135
Income before equity in net income of an investment in associate	1,771	1,970	1,660	2,030	1,908	1,965	1,535	1,448	1,660	3,741	3,873	7,563	6,368
Equity in net income of an investment in associate, net of income taxes	88	90	86	77	80	77	81	75	57	178	157	320	272
Net income – reported	1,859	2,060	1,746	2,107	1,988	2,042	1,616	1,523	1,717	3,919	4,030	7,883	6,640
Adjustment for items of note, net of income taxes	310	63	116	60	86	(18)	199	61	110	373	68	244	496
Net income – adjusted	2,169	2,123	1,862	2,167	2,074	2,024	1,815	1,584	1,827	4,292	4,098	8,127	7,136
Preferred dividends	24	24	32	25	40	46	49	38	49	48	86	143	185
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	\$ 2,145	\$ 2,099	\$ 1,830	\$ 2,142	\$ 2,034	\$ 1,978	\$ 1,766	\$ 1,546	\$ 1,778	\$ 4,244	\$ 4,012	\$ 7,984	\$ 6,951

Attributable to:

Non-controlling interests – adjusted	\$ 28	\$ 27	\$ 27	\$ 27	\$ 26	\$ 27	\$ 27	\$ 26	\$ 26	\$ 55	\$ 53	\$ 107	\$ 105
Common shareholders – adjusted	2,117	2,072	1,803	2,115	2,008	1,951	1,739	1,520	1,752	4,189	3,959	7,877	6,846

Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions)¹

Basic earnings: Reported	\$ 0.98	\$ 1.09	\$ 0.92	\$ 1.12	\$ 1.05	\$ 1.07	\$ 0.84	\$ 0.79	\$ 0.89	\$ 2.07	\$ 2.12	\$ 4.15	\$ 3.46
Adjusted	1.15	1.12	0.98	1.15	1.09	1.06	0.95	0.82	0.95	2.27	2.16	4.28	3.72
Diluted earnings: Reported	0.97	1.09	0.91	1.11	1.04	1.07	0.84	0.79	0.89	2.06	2.11	4.14	3.44
Adjusted	1.14	1.12	0.98	1.15	1.09	1.06	0.95	0.82	0.95	2.26	2.15	4.27	3.71
Weighted-average number of common shares outstanding													
Basic	1,848.3	1,844.2	1,842.0	1,840.2	1,838.9	1,835.3	1,833.4	1,842.8	1,841.8	1,846.2	1,837.1	1,839.1	1,837.9
Diluted	1,853.4	1,849.7	1,848.2	1,846.5	1,844.8	1,841.1	1,839.0	1,848.1	1,847.4	1,851.6	1,843.0	1,845.3	1,845.1

Balance Sheet (\$ billions)

Total assets	\$ 1,031.0	\$ 1,080.2	\$ 960.5	\$ 939.7	\$ 908.3	\$ 920.4	\$ 862.0	\$ 834.7	\$ 826.2	\$ 1,031.0	\$ 908.3	\$ 960.5	\$ 862.0
Total equity	61.6	62.6	56.2	54.8	53.8	53.9	51.4	50.1	50.1	61.6	53.8	56.2	51.4

Risk Metrics (\$ billions, except as noted)

Common Equity Tier 1 (CET1) Capital risk-weighted assets ^{2,3}	\$ 343.6	\$ 355.6	\$ 328.4	\$ 316.7	\$ 313.2	\$ 313.0	\$ 286.4	\$ 283.5	\$ 281.8	\$ 343.6	\$ 313.2	\$ 328.4	\$ 286.4
Common Equity Tier 1 Capital ²	34.1	33.6	31.0	29.6	29.0	27.8	25.8	25.4	24.7	34.1	29.0	31.0	25.8
Common Equity Tier 1 Capital ratio ^{2,3}	9.9 %	9.5 %	9.4 %	9.3 %	9.2 %	8.9 %	9.0 %	8.9 %	8.8 %	9.9 %	9.2 %	9.4 %	9.0 %
Tier 1 Capital ²	\$ 39.7	\$ 39.1	\$ 36.0	\$ 35.0	\$ 34.0	\$ 32.9	\$ 31.5	\$ 31.1	\$ 30.4	\$ 39.7	\$ 34.0	\$ 36.0	\$ 31.5
Tier 1 Capital ratio ^{2,3}	11.5 %	11.0 %	10.9 %	11.0 %	10.9 %	10.5 %	11.0 %	11.0 %	10.8 %	11.5 %	10.9 %	10.9 %	11.0 %
Total Capital ratio ^{2,3}	13.7	13.0	13.4	13.6	13.6	13.2	14.2	14.2	14.0	13.7	13.6	13.4	14.2
Leverage ratio ⁴	3.7	3.5	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.7	n/a	n/a	n/a
Liquidity coverage ratio (LCR) ⁵	122	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
After-tax impact of 1% increase in interest rates on:													
Economic value of shareholders' equity (\$ millions) ⁶	\$ (189)	\$ (129)	\$ (68)	\$ (40)	\$ (5)	\$ (11)	\$ (31)	\$ (90)	\$ (104)	\$ (189)	\$ (5)	\$ (68)	\$ (31)
Net interest income (\$ millions) ⁷	280	346	313	290	274	256	380	266	298	280	274	313	380
Net impaired loans – personal, business, and government (\$ millions) ⁸	2,381	2,418	2,244	2,139	2,205	2,386	2,243	2,164	2,066	2,381	2,205	2,244	2,243
Net impaired loans – personal, business, and government as a % of net loans and acceptances ⁸	0.46 %	0.47 %	0.46 %	0.45 %	0.48 %	0.52 %	0.50 %	0.50 %	0.48 %	0.46 %	0.48 %	0.46 %	0.50 %
Provision for credit losses as a % of net average loans and acceptances ⁹	0.32	0.29	0.33	0.28	0.35	0.40	0.34	0.43	0.39	0.30	0.38	0.34	0.38
Rating of senior debt:													
Moody's	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1
Standard and Poor's	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

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

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

³ The final CAR Guideline had postponed the CVA capital charge until January 1, 2014. Effective the first quarter of 2014, the CVA is being implemented based on a phase-in approach until the first quarter of 2019. For the third and fourth quarters of 2014, the scalars for inclusion of CVA for CET1, Tier 1 and Total Capital RWA were 57%, 65%, and 77%, respectively. For fiscal 2015, the scalars are 64%, 71%, and 77%, respectively.

⁴ The leverage ratio is effective starting the first quarter of 2015 and is calculated as Tier 1 Capital, based on the "all-in" methodology, divided by leverage exposures. Refer to page 79 for additional details.

⁵ The LCR percentage is calculated as a simple average of the three month ends in the quarter.

⁶ This is also referred to as economic value at risk (EVA_R), and the amounts represent the difference between the change in present value of the Bank's asset portfolio and the change in present value of the Bank's liability portfolio, including off-balance sheet instruments, resulting from an instantaneous change in interest rates.

⁷ Amounts represent the 12-month net interest exposure to an instantaneous and sustained shift in interest rates.

⁸ Excludes acquired credit-impaired (ACI) loans and debt securities classified as loans. For additional information on ACI Loans, see pages 37 to 39.

Shareholder Value

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

(\$ millions, except as noted) For the period ended		LINE #	2015		2014				2013			Year to Date		Full Year	
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Business Performance															
Net income available to common shareholders and non-controlling interests in subsidiaries – reported		1	\$ 1,835	\$ 2,036	\$ 1,714	\$ 2,082	\$ 1,948	\$ 1,996	\$ 1,567	\$ 1,485	\$ 1,668	\$ 3,871	\$ 3,944	\$ 7,740	\$ 6,455
Average common equity		2	57,744	54,580	51,253	49,897	49,480	47,736	45,541	45,359	44,702	55,854	48,489	49,495	44,791
Return on common equity – reported		3	12.8 %	14.6 %	13.1 %	16.3 %	15.9 %	16.4 %	13.4 %	12.8 %	15.1 %	13.8 %	16.2 %	15.4 %	14.2 %
Return on common equity – adjusted		4	15.0	15.1	14.0	16.8	16.6	16.2	15.1	13.3	16.1	15.1	16.5	15.9	15.3
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted ¹		5	2.48	2.40	2.22	2.66	2.63	2.58	2.43	2.14	2.59	2.47	2.62	2.53	2.50
Efficiency ratio – reported		6	60.6	54.7	58.1	53.8	54.2	54.1	59.5	53.2	55.0	57.7	54.2	55.1	55.3
Efficiency ratio – adjusted		7	54.8	53.8	56.2	52.3	52.8	52.5	55.4	52.4	53.1	54.3	52.6	53.4	52.9
Effective tax rate															
Reported		8	16.3	17.5	18.2	14.0	19.0	15.7	13.4	14.7	14.8	16.9	17.3	16.7	15.1
Adjusted (TEB)		9	22.1	22.4	21.6	19.1	22.9	21.0	19.0	19.7	18.7	22.2	22.0	21.1	19.6
Net interest margin		10	2.07	2.10	2.13	2.17	2.26	2.16	2.22	2.22	2.21	2.09	2.21	2.18	2.20
Average number of full-time equivalent staff ²		11	81,853	82,183	82,148	81,542	80,494	80,344	78,896	78,917	78,414	82,021	80,417	81,137	78,748
Common Share Performance															
Closing market price (\$)		12	\$ 55.70	\$ 50.60	\$ 55.47	\$ 57.02	\$ 52.73	\$ 48.16	\$ 47.82	\$ 43.28	\$ 41.30	\$ 55.70	\$ 52.73	\$ 55.47	\$ 47.82
Book value per common share (\$)		13	30.90	31.60	28.45	27.48	27.14	26.91	25.33	24.60	24.52	30.90	27.14	28.45	25.33
Closing market price to book value		14	1.80	1.60	1.95	2.07	1.94	1.79	1.89	1.76	1.68	1.80	1.94	1.95	1.89
Price-earnings ratio															
Reported		15	13.7	12.2	13.4	14.0	14.1	13.4	13.9	12.6	11.7	13.7	14.1	13.4	13.9
Adjusted		16	12.7	11.7	13.0	13.4	13.5	12.7	12.9	11.8	10.8	12.7	13.5	13.0	12.9
Total shareholder return on common shareholders' investment ³		17	9.4 %	8.8 %	20.1 %	36.2 %	32.4 %	20.0 %	22.3 %	13.9 %	2.7 %	9.4 %	32.4 %	20.1 %	22.3 %
Number of common shares outstanding (millions)		18	1,851.6	1,845.5	1,844.6	1,841.6	1,841.7	1,837.7	1,835.0	1,839.7	1,844.1	1,851.6	1,841.7	1,844.6	1,835.0
Total market capitalization (\$ billions)		19	\$ 103.1	\$ 93.4	\$ 102.3	\$ 105.0	\$ 97.1	\$ 88.5	\$ 87.7	\$ 79.6	\$ 76.2	\$ 103.1	\$ 97.1	\$ 102.3	\$ 87.7
Dividend Performance															
Dividend per common share (\$)		20	\$ 0.51	\$ 0.47	\$ 0.47	\$ 0.47	\$ 0.47	\$ 0.43	\$ 0.43	\$ 0.40	\$ 0.40	\$ 0.98	\$ 0.90	\$ 1.84	\$ 1.62
Dividend yield		21	3.6 %	3.5 %	3.4 %	3.3 %	3.5 %	3.4 %	3.5 %	3.7 %	3.7 %	3.6 %	3.5 %	3.5 %	3.7 %
Common dividend payout ratio															
Reported		22	52.2	43.2	51.3	42.0	45.0	40.1	50.6	51.1	45.4	47.4	42.5	44.3	46.9
Adjusted		23	44.5	41.8	48.0	40.9	43.1	40.4	44.8	49.1	42.6	43.2	41.8	43.0	43.5

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

² Effective the first quarter of 2014, the Bank conformed to a standardized definition of full-time equivalent (FTE) staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Comparatives for periods prior to the first quarter of 2014 have not been restated.

³ Return is calculated based on share price movement and reinvested dividends over the trailing twelve month period.

Adjustments for Items of Note, Net of Income Taxes¹

For the period ended

Increase (Decrease) in Net Income Due to Items of Note (\$ millions)

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Amortization of intangibles (Footnote 2)	\$ 65	\$ 63	\$ 62	\$ 60	\$ 63	\$ 61	\$ 59	\$ 59	\$ 58	\$ 128	\$ 124	\$ 246	\$ 232
Restructuring charges (Footnote 3)	228	—	—	—	—	—	90	—	—	228	—	—	90
Litigation and litigation-related charge/reserve (Footnote 4)	32	—	—	—	—	—	30	—	—	32	—	—	100
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 5)	(15)	—	—	(24)	—	(19)	15	(70)	22	(15)	(19)	(43)	(57)
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 6)	—	—	54	27	23	21	14	24	30	—	44	125	92
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts (Footnote 7)	—	—	—	16	—	115	20	—	—	—	115	131	20
Impact of Alberta flood on the loan portfolio (Footnote 8)	—	—	—	(19)	—	—	(29)	48	—	—	—	(19)	19
Gain on sale of TD Waterhouse Institutional Services (Footnote 9)	—	—	—	—	—	(196)	—	—	—	—	(196)	(196)	—
Total	\$ 310	\$ 63	\$ 116	\$ 60	\$ 86	\$ (18)	\$ 199	\$ 61	\$ 110	\$ 373	\$ 68	\$ 244	\$ 496

Increase (Decrease) in Earnings per Share Due to Items of Note (\$) (Footnote 10)

Amortization of intangibles (Footnote 2)	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.07	\$ 0.07	\$ 0.12	\$ 0.13
Restructuring charges (Footnote 3)	0.12	—	—	—	—	—	0.05	—	—	0.12	—	—	0.05
Litigation and litigation-related charge/reserve (Footnote 4)	0.02	—	—	—	—	—	0.02	—	—	0.02	—	—	0.05
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 5)	(0.01)	—	—	(0.01)	—	(0.01)	0.01	(0.04)	0.01	(0.01)	(0.01)	(0.02)	(0.03)
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 6)	—	—	0.03	0.02	0.01	0.01	0.01	0.01	0.02	—	0.02	0.07	0.05
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts (Footnote 7)	—	—	—	0.01	—	0.06	0.01	—	—	—	0.06	0.07	0.01
Impact of Alberta flood on the loan portfolio (Footnote 8)	—	—	—	(0.01)	—	—	(0.02)	0.03	—	—	—	(0.01)	0.01
Gain on sale of TD Waterhouse Institutional Services (Footnote 9)	—	—	—	—	—	(0.10)	—	—	—	—	(0.10)	(0.10)	—
Total	\$ 0.17	\$ 0.03	\$ 0.07	\$ 0.04	\$ 0.05	\$ (0.01)	\$ 0.11	\$ 0.03	\$ 0.06	\$ 0.20	\$ 0.04	\$ 0.13	\$ 0.27

¹ For detailed footnotes to the items of note, see page 80.

Segmented Results Summary

(\$ millions, except as noted)

For the period ended

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net Income (loss) – Adjusted													
Canadian Retail	\$ 1,436	\$ 1,449	\$ 1,358	\$ 1,443	\$ 1,349	\$ 1,340	\$ 1,271	\$ 934	\$ 1,200	\$ 2,885	\$ 2,689	\$ 5,490	\$ 4,681
U.S. Retail	626	625	509	561	548	492	478	513	436	1,251	1,040	2,110	1,852
Total Retail	2,062	2,074	1,867	2,004	1,897	1,832	1,749	1,447	1,636	4,136	3,729	7,600	6,533
Wholesale Banking	246	192	160	216	207	230	122	148	220	438	437	813	650
Corporate	(139)	(143)	(165)	(53)	(30)	(38)	(56)	(11)	(29)	(282)	(68)	(286)	(47)
Total Bank	\$ 2,169	\$ 2,123	\$ 1,862	\$ 2,167	\$ 2,074	\$ 2,024	\$ 1,815	\$ 1,584	\$ 1,827	\$ 4,292	\$ 4,098	\$ 8,127	\$ 7,136
Return on Common Equity – Adjusted¹													
Canadian Retail	42.3 %	41.9 %	42.5 %	44.7 %	43.7 %	43.9 %	45.0 %	33.7 %	46.0 %	42.1 %	43.8 %	43.7 %	43.3 %
U.S. Retail	8.3	8.5	7.6	9.0	9.1	8.0	8.4	9.0	8.1	8.4	8.5	8.4	8.4
Wholesale Banking ²	17.7	13.0	13.0	18.4	18.2	20.6	12.1	14.3	20.9	15.3	19.4	17.5	15.6
Total Bank²	15.0	15.1	14.0	16.8	16.6	16.2	15.1	13.3	16.1	15.1	16.5	15.9	15.3
Percentage of Adjusted Net Income Mix³													
Total Retail	89 %	92 %	92 %	90 %	90 %	89 %	93 %	91 %	88 %	90 %	90 %	90 %	91 %
Wholesale Banking	11	8	8	10	10	11	7	9	12	10	10	10	9
Total Bank	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Geographic Contribution to Total Revenue⁴													
Canada	59 %	69 %	66 %	65 %	63 %	68 %	65 %	65 %	67 %	64 %	66 %	66 %	66 %
United States	31	30	28	27	29	28	28	27	26	31	28	28	26
Other International	10	1	6	8	8	4	7	8	7	5	6	6	8
Total Bank	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

¹ Effective November 1, 2014, capital allocated to the business segments is based on 9% CET1 Capital. These changes have been applied prospectively.

² OSFI guidance issued in November 2012 permitted banks to defer capital relating to CVA capital until January 1, 2014. The Bank had chosen to continue to allocate capital to Wholesale Banking, for fiscal 2013 inclusive of CVA capital. However, total Bank results prior to the first quarter of 2014 excluded CVA capital to align with the revised OSFI guidance issued in November 2012. As of the first quarter of 2014, CVA is being included according to the OSFI guidance.

³ Percentages exclude the Corporate segment results.

⁴ TEB amounts are not included.

Canadian Retail Segment

RESULTS OF OPERATIONS

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

(\$ millions, except as noted) For the period ended		LINE #	2015		2014			2013			Year to Date		Full Year		
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income		1	\$ 2,369	\$ 2,435	\$ 2,435	\$ 2,436	\$ 2,322	\$ 2,345	\$ 2,298	\$ 2,269	\$ 2,149	\$ 4,804	\$ 4,667	\$ 9,538	\$ 8,922
Non-interest income		2	2,409	2,464	2,485	2,498	2,356	2,284	2,299	2,219	2,178	4,873	4,640	9,623	8,860
Total revenue		3	4,778	4,899	4,920	4,934	4,678	4,629	4,597	4,488	4,327	9,677	9,307	19,161	17,782
Provision for (reversal of) credit losses		4	239	190	250	228	238	230	224	216	245	429	468	946	929
Insurance claims and other related expenses		5	564	699	720	771	659	683	711	1,140	609	1,263	1,342	2,833	3,056
Non-interest expenses		6	2,075	2,085	2,224	2,076	2,019	2,119	2,032	1,934	1,921	4,160	4,138	8,438	7,754
Income (loss) before income taxes		7	1,900	1,925	1,726	1,859	1,762	1,597	1,630	1,198	1,552	3,825	3,359	6,944	6,043
Provision for (recovery of) income taxes		8	464	476	422	459	436	393	393	288	382	940	829	1,710	1,474
Net income – reported		9	1,436	1,449	1,304	1,400	1,326	1,204	1,237	910	1,170	2,885	2,530	5,234	4,569
Adjustments for items of note, net of income taxes ¹		10	–	–	54	43	23	136	34	24	30	–	159	256	112
Net income – adjusted		11	\$ 1,436	\$ 1,449	\$ 1,358	\$ 1,443	\$ 1,349	\$ 1,340	\$ 1,271	\$ 934	\$ 1,200	\$ 2,885	\$ 2,689	\$ 5,490	\$ 4,681
Average common equity (\$ billions)		12	\$ 13.9	\$ 13.7	\$ 12.7	\$ 12.8	\$ 12.6	\$ 12.1	\$ 11.2	\$ 11.0	\$ 10.7	\$ 13.8	\$ 12.4	\$ 12.6	\$ 10.8
Return on common equity – reported ²		13	42.3 %	41.9 %	40.8 %	43.4 %	43.0 %	39.4 %	43.8 %	32.8 %	44.8 %	42.1 %	41.2 %	41.7 %	42.3 %
Return on common equity – adjusted ²		14	42.3	41.9	42.5	44.7	43.7	43.9	45.0	33.7	46.0	42.1	43.8	43.7	43.3
Key Performance Indicators (\$ billions, except as noted)															
Common Equity Tier 1 Capital risk-weighted assets ³		15	\$ 104	\$ 102	\$ 100	\$ 99	\$ 98	\$ 98	\$ 93	\$ 94	\$ 91	\$ 104	\$ 98	\$ 100	\$ 93
Average loans – personal															
Residential mortgages		16	175.0	175.2	172.9	168.3	165.9	165.4	162.6	158.4	155.4	175.1	165.6	168.1	157.8
Consumer instalment and other personal															
Home Equity Line of Credit (HELOC)		17	59.7	59.3	59.3	59.7	60.0	60.7	61.4	62.2	62.5	59.5	60.3	59.9	62.3
Indirect auto		18	17.0	16.6	15.9	15.1	14.5	14.4	14.3	14.0	13.7	16.8	14.5	15.0	14.0
Other		19	16.3	16.2	16.0	15.5	15.4	15.2	15.2	15.2	15.4	16.3	15.4	15.5	15.3
Credit card		20	18.2	18.9	19.2	19.3	18.9	17.3	15.9	15.3	15.1	18.6	18.1	18.7	15.4
Total average loans – personal		21	286.2	286.2	283.3	277.9	274.7	273.0	269.4	265.1	262.1	286.3	273.9	277.2	264.8
Average loans and acceptances – business		22	54.5	52.8	52.1	51.1	50.2	48.5	47.2	46.1	44.8	53.6	49.3	50.5	45.2
Average deposits															
Personal		23	160.0	158.5	156.5	154.6	153.6	153.6	152.7	150.3	149.9	159.2	153.6	154.6	150.8
Business		24	81.4	82.6	80.6	78.2	76.5	76.8	75.6	73.9	71.0	82.0	76.7	78.0	73.0
Wealth		25	18.5	17.7	17.5	17.4	17.3	17.2	17.3	17.2	16.9	18.1	17.2	17.3	17.0
Margin on average earning assets including securitized assets – reported		26	2.89 %	2.88 %	2.92 %	2.98 %	2.97 %	2.94 %	2.92 %	2.94 %	2.92 %	2.89 %	2.95 %	2.95 %	2.92 %
Margin on average earning assets including securitized assets – adjusted		27	2.89	2.88	2.92	2.98	2.97	2.94	2.92	2.94	2.92	2.89	2.95	2.95	2.92
Assets under administration		28	\$ 312	\$ 302	\$ 293	\$ 285	\$ 278	\$ 264	\$ 285	\$ 270	\$ 267	\$ 312	\$ 278	\$ 293	\$ 285
Assets under management		29	244	242	227	227	219	211	202	198	204	244	219	227	202
Gross originated insurance premiums (\$ millions)		30	977	861	1,026	1,078	950	839	993	1,049	923	1,838	1,789	3,893	3,772
Efficiency ratio – reported		31	43.4 %	42.6 %	45.2 %	42.1 %	43.2 %	45.8 %	44.2 %	43.1 %	44.4 %	43.0 %	44.5 %	44.0 %	43.6 %
Efficiency ratio – adjusted		32	43.4	42.6	43.7	40.9	42.5	41.8	43.2	42.4	43.4	43.0	42.1	42.2	42.7
Non-interest expenses – adjusted (\$ millions)		33	\$ 2,075	\$ 2,085	\$ 2,151	\$ 2,018	\$ 1,987	\$ 1,935	\$ 1,986	\$ 1,901	\$ 1,880	\$ 4,160	\$ 3,922	\$ 8,091	\$ 7,602
Number of Canadian retail branches at period end		34	1,165	1,164	1,165	1,164	1,174	1,178	1,179	1,169	1,165	1,165	1,174	1,165	1,179
Average number of full-time equivalent staff ⁴		35	39,312	39,602	39,671	39,429	39,171	39,276	39,441	39,604	39,449	39,459	39,224	39,389	39,535

¹ Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up, conversion, and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts. See footnotes 6 and 7, respectively, on page 80.

² Effective November 1, 2014, capital allocated to the business segments is based on 9% CET1 Capital. These changes have been applied prospectively.

³ Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the “all-in” methodology.

⁴ Effective the first quarter of 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Comparatives for periods prior to the first quarter of 2014 have not been restated.

U.S. Retail Segment – Canadian Dollars¹

RESULTS OF OPERATIONS

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

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income	\$ 1,730	\$ 1,642	\$ 1,515	\$ 1,500	\$ 1,508	\$ 1,477	\$ 1,428	\$ 1,375	\$ 1,268	\$ 3,372	\$ 2,985	\$ 6,000	\$ 5,173
Non-interest income	585	582	532	545	576	592	536	655	507	1,167	1,168	2,245	2,149
Total revenue	2,315	2,224	2,047	2,045	2,084	2,069	1,964	2,030	1,775	4,539	4,153	8,245	7,322
Provision for (reversal of) credit losses													
Loans	152	183	165	118	175	236	211	218	182	335	411	694	762
Debt securities classified as loans	(11)	1	(22)	2	2	2	(27)	(11)	3	(10)	4	(16)	(32)
Acquired credit-impaired loans ²	(10)	(7)	(4)	7	(5)	—	(1)	16	12	(17)	(5)	(2)	49
Total provision for (reversal of) credit losses	131	177	139	127	172	238	183	223	197	308	410	676	779
Non-interest expenses	1,579	1,391	1,381	1,320	1,339	1,312	1,344	1,268	1,131	2,970	2,651	5,352	4,768
Income (loss) before income taxes	605	656	527	598	573	519	437	539	447	1,261	1,092	2,217	1,775
Provision for (recovery of) income taxes	96	121	101	113	103	95	66	95	64	217	198	412	269
U.S. Retail Bank net income – reported ³	509	535	426	485	470	424	371	444	383	1,044	894	1,805	1,506
Adjustments for items of note, net of income taxes ⁴	32	—	—	—	—	—	30	—	—	32	—	—	100
U.S. Retail Bank net income – adjusted ³	541	535	426	485	470	424	401	444	383	1,076	894	1,805	1,606
Equity in net income of an investment in associate, net of income taxes ⁵	85	90	83	76	78	68	77	69	53	175	146	305	246
Net income – adjusted	626	625	509	561	548	492	478	513	436	1,251	1,040	2,110	1,852
Net income – reported	\$ 594	\$ 625	\$ 509	\$ 561	\$ 548	\$ 492	\$ 448	\$ 513	\$ 436	\$ 1,219	\$ 1,040	\$ 2,110	\$ 1,752
Average common equity (\$ billions)	\$ 31.0	\$ 29.1	\$ 26.4	\$ 24.8	\$ 24.7	\$ 24.4	\$ 22.5	\$ 22.5	\$ 22.1	\$ 31.0	\$ 24.6	\$ 25.1	\$ 22.0
Return on common equity – reported ⁶	7.9 %	8.5 %	7.6 %	9.0 %	9.1 %	8.0 %	7.9 %	9.0 %	8.1 %	8.2 %	8.5 %	8.4 %	8.0 %
Return on common equity – adjusted ⁶	8.3	8.5	7.6	9.0	9.1	8.0	8.4	9.0	8.1	8.4	8.5	8.4	8.4
Key Performance Indicators (\$ billions, except as noted)													
Common Equity Tier 1 Capital risk-weighted assets ⁷	\$ 173	\$ 180	\$ 158	\$ 151	\$ 149	\$ 149	\$ 138	\$ 136	\$ 134	\$ 173	\$ 149	\$ 158	\$ 138
Average loans – personal													
Residential mortgages	26.4	24.6	23.2	22.5	22.9	22.1	21.4	20.6	19.7	25.5	22.5	22.7	20.0
Consumer instalment and other personal													
HELOC	13.0	12.2	11.6	11.3	11.5	11.1	10.7	10.6	10.5	12.6	11.3	11.4	10.5
Indirect auto	21.5	19.6	18.3	17.2	17.4	17.0	16.2	15.8	14.9	20.6	17.1	17.5	15.2
Other	0.7	0.6	0.6	0.6	0.5	0.5	0.7	0.8	0.5	0.6	0.5	0.5	0.6
Credit card	8.7	8.5	7.6	7.4	7.5	7.6	7.0	6.8	4.2	8.6	7.6	7.5	4.8
Total average loans – personal	70.3	65.5	61.3	59.0	59.8	58.3	56.0	54.6	49.8	67.9	59.0	59.6	51.1
Average loans and acceptances – business	78.2	70.6	64.1	60.5	59.4	56.3	52.8	51.1	49.9	74.3	57.8	60.1	50.4
Average debt securities classified as loans	2.1	2.1	2.1	2.2	2.3	2.5	2.6	2.9	3.2	2.1	2.4	2.3	2.9
Average deposits													
Personal	89.9	80.6	75.1	73.2	74.2	69.4	66.3	65.6	64.2	85.2	71.8	73.0	64.0
Business ^{8,9}	71.8	66.6	63.0	59.5	60.7	58.4	55.9	53.5	52.2	69.2	59.5	60.4	53.0
TD Ameritrade insured deposit accounts	93.1	87.4	82.4	78.4	80.4	77.9	75.3	72.8	68.2	90.2	79.2	79.8	70.4
Margin on average earning assets (TEB) ¹⁰	3.62 %	3.71 %	3.65 %	3.76 %	3.77 %	3.83 %	3.89 %	3.80 %	3.67 %	3.67 %	3.80 %	3.75 %	3.66 %
Assets under administration	\$ 13	\$ 14	\$ 13	\$ 12	\$ 12	\$ 13	\$ 11	\$ 11	\$ 9	\$ 13	\$ 12	\$ 13	\$ 11
Assets under management	88	77	67	61	59	57	53	47	42	88	59	67	53
Efficiency ratio – reported	68.2 %	62.5 %	67.5 %	64.5 %	64.3 %	63.4 %	68.4 %	62.5 %	63.7 %	65.4 %	63.8 %	64.9 %	65.1 %
Efficiency ratio – adjusted	66.0	62.5	67.5	64.5	64.3	63.4	67.0	62.5	63.7	64.3	63.8	64.9	63.4
Non-interest expenses – adjusted (\$ millions)	\$ 1,527	\$ 1,391	\$ 1,381	\$ 1,320	\$ 1,339	\$ 1,312	\$ 1,315	\$ 1,268	\$ 1,131	\$ 2,918	\$ 2,651	\$ 5,352	\$ 4,642
Number of U.S. retail stores as at period end ¹¹	1,302	1,301	1,318	1,306	1,297	1,288	1,317	1,312	1,310	1,302	1,297	1,318	1,317
Average number of full-time equivalent staff ¹²	25,775	26,021	26,162	26,056	25,965	26,108	25,225	25,213	25,018	25,900	26,038	26,074	25,247

¹ Revenue and expenses related to Target are reported on a gross basis on the Consolidated Statement of Income and non-interest expenses include the Bank's expenses related to the business, and amounts due to Target Corporation under the credit card program agreement.

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

³ Excludes TD Ameritrade.

⁴ Items of note relate to the litigation and litigation-related charges/reserve. See footnote 4 on page 80.

⁵ The equity in net income of an investment in associate includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

⁶ Effective November 1, 2014, capital allocated to the business segments is based on 9% CET1 Capital. These changes have been applied prospectively.

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

⁸ Excludes the impact of cash collateral deposited by affiliates.

⁹ Certain comparative amounts have been restated to conform with the presentation adopted in the current period.

¹⁰ The margin on average earning assets excludes the impact related to the TD Ameritrade insured deposit accounts (IDA). On a prospective basis, beginning in Q2 2015, the margin on average earning assets (a) excludes the impact of cash collateral deposited by affiliates with the U.S. banks, which have been eliminated at the U.S. Retail segment level and (b) the allocation of investments to the IDA has been changed to reflect the Basel III liquidity rules.

¹¹ Includes full service retail banking stores.

¹² Effective the first quarter of 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Comparatives for periods prior to the first quarter of 2014 have not been restated.

U.S. Retail Segment – U.S. Dollars¹

RESULTS OF OPERATIONS

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

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income	\$ 1,385	\$ 1,408	\$ 1,370	\$ 1,387	\$ 1,365	\$ 1,381	\$ 1,381	\$ 1,335	\$ 1,244	\$ 2,793	\$ 2,746	\$ 5,503	\$ 5,070
Non-interest income	468	499	481	504	521	554	515	635	499	967	1,075	2,060	2,103
Total revenue	1,853	1,907	1,851	1,891	1,886	1,935	1,896	1,970	1,743	3,760	3,821	7,563	7,173
Provision for (reversal of) credit losses													
Loans	121	159	148	110	157	221	204	213	178	280	378	636	746
Debt securities classified as loans	(9)	1	(20)	2	2	2	(26)	(11)	3	(8)	4	(14)	(31)
Acquired credit-impaired loans ²	(8)	(6)	(3)	6	(4)	—	(1)	15	12	(14)	(4)	(1)	49
Total provision for (reversal of) credit losses	104	154	125	118	155	223	177	217	193	258	378	621	764
Non-interest expenses	1,265	1,193	1,249	1,220	1,213	1,225	1,297	1,231	1,110	2,458	2,438	4,907	4,671
Income (loss) before income taxes	484	560	477	553	518	487	422	522	440	1,044	1,005	2,035	1,738
Provision for (recovery of) income taxes	77	103	92	104	93	89	65	91	63	180	182	378	264
U.S. Retail Bank net income – reported³	407	457	385	449	425	398	357	431	377	864	823	1,657	1,474
Adjustments for items of note, net of income taxes ⁴	26	—	—	—	—	—	29	—	—	26	—	—	100
U.S. Retail Bank – adjusted³	433	457	385	449	425	398	386	431	377	890	823	1,657	1,574
Equity in net income of an investment in associate, net of income taxes ⁵	69	79	77	69	70	65	73	68	52	148	135	281	241
Net income – adjusted	502	536	462	518	495	463	459	499	429	1,038	958	1,938	1,815
Net income – reported	\$ 476	\$ 536	\$ 462	\$ 518	\$ 495	\$ 463	\$ 430	\$ 499	\$ 429	\$ 1,012	\$ 958	\$ 1,938	\$ 1,715
Average common equity (US\$ billions)	24.9	25.0	23.9	22.9	22.4	22.9	21.5	21.6	21.7	25.0	22.6	23.0	21.6
Key Performance Indicators (US\$ billions, except as noted)													
Common Equity Tier 1 Capital risk-weighted assets ⁶	144	141	140	138	136	134	132	132	133	144	136	140	132
Average loans – personal													
Residential mortgages	21.1	21.1	21.0	20.8	20.7	20.7	20.6	20.0	19.3	21.1	20.7	20.8	19.6
Consumer instalment and other personal													
HELOC	10.4	10.4	10.5	10.5	10.4	10.3	10.3	10.3	10.3	10.4	10.3	10.4	10.3
Indirect auto	17.3	16.8	16.6	15.9	15.7	15.9	15.6	15.3	14.7	17.1	15.8	16.1	14.9
Other	0.5	0.6	0.5	0.6	0.5	0.5	0.8	0.7	0.5	0.5	0.5	0.5	0.6
Credit card	7.0	7.3	6.9	6.8	6.8	7.1	6.7	6.6	4.1	7.1	7.0	6.9	4.7
Total average loans – personal	56.3	56.2	55.5	54.6	54.1	54.5	54.0	52.9	48.9	56.2	54.3	54.7	50.1
Average loans and acceptances – business	62.6	60.5	58.0	55.9	53.7	52.6	50.9	49.6	48.9	61.6	53.2	55.1	49.5
Average debt securities classified as loans	1.6	1.8	1.9	2.0	2.1	2.3	2.5	2.8	3.1	1.7	2.2	2.1	2.8
Average deposits													
Personal	72.0	69.1	68.0	67.7	67.2	64.9	63.9	63.6	63.0	70.6	66.0	66.9	62.7
Business ^{7,8}	57.5	57.1	57.0	55.0	54.9	54.7	53.9	51.9	51.2	57.3	54.8	55.4	52.0
TD Ameritrade insured deposit accounts	74.6	74.9	74.6	72.4	72.8	72.9	72.6	70.6	67.0	74.7	72.8	73.2	69.0
Non-interest expenses – adjusted (US\$ millions)	1,223	1,193	1,249	1,220	1,213	1,225	1,269	1,231	1,110	2,416	2,438	4,907	4,545

¹ Revenue and expenses related to Target are reported on a gross basis on the Consolidated Statement of Income and non-interest expenses include the Bank's expenses related to the business, and amounts due to Target Corporation under the credit card program agreement.

² Includes all FDIC covered loans and other ACI loans.

³ Excludes TD Ameritrade.

⁴ Items of note relate to the litigation and litigation-related charge/reserve. See footnote 4 on page 80.

⁵ The equity in net income of an investment in associate includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

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

⁷ Excludes the impact of cash collateral deposited by affiliates.

⁸ Certain comparative amounts have been restated to conform with the presentation adopted in the current period.

Wholesale Banking Segment

RESULTS OF OPERATIONS

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

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income (TEB)	\$ 584	\$ 597	\$ 537	\$ 589	\$ 533	\$ 551	\$ 509	\$ 505	\$ 485	\$ 1,181	\$ 1,084	\$ 2,210	\$ 1,982
Non-interest income	200	114	67	91	145	167	94	59	158	314	312	470	428
Total revenue	784	711	604	680	678	718	603	564	643	1,495	1,396	2,680	2,410
Provision for (reversal of) credit losses ¹	—	2	(1)	5	7	—	5	23	3	2	7	11	26
Non-interest expenses	447	433	381	392	405	411	423	351	375	880	816	1,589	1,542
Income (loss) before income taxes	337	276	224	283	266	307	175	190	265	613	573	1,080	842
Income taxes (TEB)	91	84	64	67	59	77	53	42	45	175	136	267	192
Net income (loss) – reported	246	192	160	216	207	230	122	148	220	438	437	813	650
Net income (loss) – adjusted	246	192	160	216	207	230	122	148	220	438	437	813	650
Average common equity (\$ billions)	\$ 5.7	\$ 5.9	\$ 4.9	\$ 4.7	\$ 4.7	\$ 4.4	\$ 4.0	\$ 4.1	\$ 4.3	\$ 5.8	\$ 4.6	\$ 4.7	\$ 4.2
Return on common equity ^{2,3}	17.7 %	13.0 %	13.0 %	18.4 %	18.2 %	20.6 %	12.1 %	14.3 %	20.9 %	15.3 %	19.4 %	17.5 %	15.6 %

Key Performance Indicators

(\$ billions, except as noted)

Common Equity Tier 1 Capital risk-weighted assets ⁴	12	\$ 57	\$ 64	\$ 61	\$ 57	\$ 56	\$ 56	\$ 47	\$ 46	\$ 49	\$ 57	\$ 56	\$ 61	\$ 47
Gross drawn ⁵	13	14	14	12	10	10	9	9	9	9	14	10	12	9
Efficiency ratio	14	57.0 %	60.9 %	63.1 %	57.6 %	59.7 %	57.2 %	70.1 %	62.2 %	58.3 %	58.9 %	58.5 %	59.3 %	64.0 %
Average number of full-time equivalent staff ⁶	15	3,771	3,746	3,727	3,726	3,618	3,544	3,535	3,592	3,549	3,758	3,580	3,654	3,536

Trading-Related Income (Loss) (TEB)⁷

Interest rate and credit	16	\$ 208	\$ 90	\$ 79	\$ 125	\$ 181	\$ 208	\$ 165	\$ 102	\$ 166	\$ 298	\$ 389	\$ 593	\$ 553
Foreign exchange	17	120	134	101	97	83	104	93	92	93	254	187	385	369
Equity and other	18	96	156	116	103	101	96	85	91	94	252	197	416	351
Total trading-related income (loss)	19	424	380	296	325	365	408	343	285	353	804	773	1,394	1,273

¹ Includes the cost of credit protection incurred in hedging the lending portfolio.

² Effective November 1, 2014, capital allocated to the business segments is based on 9% CET1 Capital. These changes have been applied prospectively.

³ OSFI guidance issued in November 2012 permitted banks to defer capital relating to CVA capital until January 1, 2014. The Bank had chosen to continue to allocate capital to Wholesale Banking, for fiscal 2013 inclusive of CVA capital. However, total Bank results prior to the first quarter of 2014 excluded CVA capital to align with the revised OSFI guidance issued in November 2012. As of the first quarter of 2014, CVA is being included according to the OSFI guidance.

⁴ Amounts are calculated in accordance with the Basel III regulatory framework and are presented based on the "all-in" methodology. In accordance with OSFI guidance, CVA capital was deferred until the first quarter of 2014, therefore fiscal 2013 results exclude CVA.

⁵ Includes gross loans and bankers' acceptances, excluding letters of credit and before any cash collateral, credit default swaps (CDS), reserves, etc., for the corporate lending business.

⁶ Effective the first quarter of 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Comparatives for periods prior to the first quarter of 2014 have not been restated.

⁷ Includes trading-related income reported in net interest income and non-interest income.

Corporate Segment

RESULTS OF OPERATIONS

(\$ millions)

For the period ended

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
1	\$ (103)	\$ (114)	\$ (30)	\$ (90)	\$ 28	\$ (72)	\$ (52)	\$ (4)	\$ (1)	\$ (217)	\$ (44)	\$ (164)	\$ (3)
2	(15)	(106)	(89)	(60)	(33)	221	(112)	7	(137)	(121)	188	39	(252)
3	(118)	(220)	(119)	(150)	(5)	149	(164)	3	(138)	(338)	144	(125)	(255)
4	5	(7)	(17)	(22)	(25)	(12)	(60)	15	(28)	(2)	(37)	(76)	(103)
5	604	256	345	252	266	254	365	218	205	860	520	1,117	1,005
6	(727)	(469)	(447)	(380)	(246)	(93)	(469)	(230)	(315)	(1,196)	(339)	(1,166)	(1,157)
7	(307)	(263)	(217)	(309)	(151)	(200)	(274)	(176)	(202)	(570)	(351)	(877)	(800)
8	3	—	3	1	2	9	4	6	4	3	11	15	26
9	(417)	(206)	(227)	(70)	(93)	116	(191)	(48)	(109)	(623)	23	(274)	(331)
10	278	63	62	17	63	(154)	135	37	80	341	(91)	(12)	284
11	\$ (139)	\$ (143)	\$ (165)	\$ (53)	\$ (30)	\$ (38)	\$ (56)	\$ (11)	\$ (29)	\$ (282)	\$ (68)	\$ (286)	\$ (47)
12	\$ 65	\$ 63	\$ 62	\$ 60	\$ 63	\$ 61	\$ 59	\$ 59	\$ 58	\$ 128	\$ 124	\$ 246	\$ 232
13	228	—	—	—	—	—	90	—	—	228	—	—	90
14	(15)	—	—	(24)	—	(19)	15	(70)	22	(15)	(19)	(43)	(57)
15	—	—	—	(19)	—	—	(29)	48	—	—	—	(19)	19
16	—	—	—	—	—	(196)	—	—	—	—	(196)	(196)	—
17	\$ 278	\$ 63	\$ 62	\$ 17	\$ 63	\$ (154)	\$ 135	\$ 37	\$ 80	\$ 341	\$ (91)	\$ (12)	\$ 284
18	\$ (177)	\$ (172)	\$ (233)	\$ (170)	\$ (159)	\$ (165)	\$ (142)	\$ (120)	\$ (118)	\$ (349)	\$ (324)	\$ (727)	\$ (516)
19	10	2	41	90	103	100	59	83	63	12	203	334	364
20	28	27	27	27	26	27	27	26	26	55	53	107	105
21	\$ (139)	\$ (143)	\$ (165)	\$ (53)	\$ (30)	\$ (38)	\$ (56)	\$ (11)	\$ (29)	\$ (282)	\$ (68)	\$ (286)	\$ (47)

¹ Includes the elimination of TEB adjustments reported in Wholesale Banking results.

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

³ For detailed footnotes to the items of note, see page 80.

Net Interest Income and Margin

(\$ millions, except as noted)

For the period ended

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Interest Income													
Loans	\$ 4,941	\$ 5,075	\$ 4,983	\$ 4,950	\$ 4,907	\$ 4,876	\$ 4,788	\$ 4,765	\$ 4,471	\$ 10,016	\$ 9,783	\$ 19,716	\$ 18,498
Securities	1,090	1,057	1,052	1,021	991	1,022	1,016	995	966	2,147	2,013	4,086	4,013
Deposits with banks	36	36	29	31	32	34	27	25	30	72	66	126	104
Total interest income	6,067	6,168	6,064	6,002	5,930	5,932	5,831	5,785	5,467	12,235	11,862	23,928	22,615
Interest Expense													
Deposits	1,039	1,111	1,109	1,060	1,041	1,103	1,126	1,117	1,061	2,150	2,144	4,313	4,461
Securitization liabilities	147	173	184	187	189	217	230	233	225	320	406	777	927
Subordinated notes and debentures	94	100	100	106	101	105	105	110	115	194	206	412	447
Other	207	224	214	214	208	206	187	180	165	431	414	842	706
Total interest expense	1,487	1,608	1,607	1,567	1,539	1,631	1,648	1,640	1,566	3,095	3,170	6,344	6,541
Net Interest Income	4,580	4,560	4,457	4,435	4,391	4,301	4,183	4,145	3,901	9,140	8,692	17,584	16,074
TEB adjustment	91	140	76	131	106	115	100	80	77	231	221	428	332
Net Interest Income (TEB)	\$ 4,671	\$ 4,700	\$ 4,533	\$ 4,566	\$ 4,497	\$ 4,416	\$ 4,283	\$ 4,225	\$ 3,978	\$ 9,371	\$ 8,913	\$ 18,012	\$ 16,406
Average Assets													
Average total assets (\$ billions)	\$ 1,061	\$ 1,004	\$ 962	\$ 939	\$ 923	\$ 909	\$ 854	\$ 855	\$ 846	\$ 1,032	\$ 916	\$ 933	\$ 846
Average earning assets (\$ billions)	906	862	832	810	798	791	748	742	723	884	795	808	731
Net Interest Margin													
Net interest margin as a % of average earning assets	2.07 %	2.10 %	2.13 %	2.17 %	2.26 %	2.16 %	2.22 %	2.22 %	2.21 %	2.09 %	2.21 %	2.18 %	2.20 %
Impact on Net Interest Income due to Impaired Loans													
Net interest income recognized on impaired debt securities classified as loans	\$ (26)	\$ (26)	\$ (22)	\$ (29)	\$ (24)	\$ (21)	\$ (26)	\$ (28)	\$ (35)	\$ (52)	\$ (45)	\$ (96)	\$ (113)
Net interest income foregone on impaired loans	27	27	25	26	26	27	26	25	26	54	53	104	103
Recoveries	(1)	—	(2)	—	(1)	(1)	(2)	(2)	(1)	(1)	(2)	(4)	(6)
Total	\$ —	\$ 1	\$ 1	\$ (3)	\$ 1	\$ 5	\$ (2)	\$ (5)	\$ (10)	\$ 1	\$ 6	\$ 4	\$ (16)

Non-Interest Income

(\$ millions)		LINE #	2015		2014				2013			Year to Date		Full Year		
For the period ended			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013	
Investment and Securities Services																
TD Waterhouse fees and commissions	1	\$ 109	\$ 108	\$ 103	\$ 100	\$ 105	\$ 104	\$ 118	\$ 97	\$ 93	\$ 217	\$ 209	\$ 412	\$ 406		
Full-service brokerage and other securities services	2	189	188	177	171	171	165	139	156	153	377	336	684	596		
Underwriting and advisory	3	149	85	126	148	109	99	84	89	93	234	208	482	365		
Investment management fees	4	118	114	108	105	100	100	90	87	93	232	200	413	326		
Mutual fund management	5	388	375	361	347	328	319	301	295	277	763	647	1,355	1,141		
Total investment and securities services	6	953	870	875	871	813	787	732	724	709	1,823	1,600	3,346	2,834		
Credit fees	7	223	210	212	211	216	206	191	202	189	433	422	845	785		
Net securities gain (loss)	8	(3)	57	20	20	45	88	35	32	107	54	133	173	304		
Trading income (loss)	9	(65)	(52)	(119)	(148)	(66)	(16)	(58)	(106)	(36)	(117)	(82)	(349)	(279)		
Service charges	10	572	551	558	551	520	523	511	512	467	1,123	1,043	2,152	1,966		
Card services	11	426	428	396	373	391	392	353	335	288	854	783	1,552	1,220		
Insurance revenue ¹	12	912	899	1,001	1,036	936	910	968	942	903	1,811	1,846	3,883	3,734		
Trust fees	13	40	35	39	37	39	35	36	37	40	75	74	150	148		
Other income																
Foreign exchange – non-trading	14	111	46	63	50	81	45	50	61	62	157	126	239	222		
Income (loss) from financial instruments designated at fair value through profit or loss																
Trading-related income (loss)	15	3	(8)	1	(5)	1	(3)	11	(13)	11	(5)	(2)	(6)	2		
Related to insurance subsidiaries ¹	16	(16)	80	8	19	18	(5)	17	(40)	10	64	13	40	(18)		
Securitization liabilities	17	2	2	5	10	16	19	17	40	6	4	35	50	99		
Loan commitments	18	(34)	3	(2)	(6)	(14)	(2)	(17)	(163)	(6)	(31)	(16)	(24)	(212)		
Deposits	19	4	(6)	–	–	–	(5)	–	–	–	(2)	(5)	(5)	–		
Other	20	51	(61)	(62)	55	48	290	(29)	377	(44)	(10)	338	331	380		
Total other income (loss)	21	121	56	13	123	150	339	49	262	39	177	489	625	473		
Total non-interest income	22	\$ 3,179	\$ 3,054	\$ 2,995	\$ 3,074	\$ 3,044	\$ 3,264	\$ 2,817	\$ 2,940	\$ 2,706	\$ 6,233	\$ 6,308	\$ 12,377	\$ 11,185		

¹ The results of the Bank's insurance business within Canadian Retail include both insurance revenue and the income from investments that fund policy liabilities which are designated at fair value through profit or loss within the Bank's property and casualty insurance subsidiaries.

Non-Interest Expenses

(\$ millions)		LINE #	2015		2014				2013			Year to Date		Full Year		
For the period ended			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013	
Salaries and Employee Benefits																
Salaries	1	\$ 1,346	\$ 1,336	\$ 1,378	\$ 1,320	\$ 1,236	\$ 1,237	\$ 1,230	\$ 1,223	\$ 1,144	\$ 2,682	\$ 2,473	\$ 5,171	\$ 4,751		
Incentive compensation	2	562	525	446	501	486	494	412	397	417	1,087	980	1,927	1,634		
Pension and other employee benefits	3	400	383	318	331	345	359	294	303	330	783	704	1,353	1,266		
Total salaries and employee benefits	4	2,308	2,244	2,142	2,152	2,067	2,090	1,936	1,923	1,891	4,552	4,157	8,451	7,651		
Occupancy																
Rent	5	215	211	201	204	200	195	193	193	189	426	395	800	755		
Depreciation	6	93	89	85	69	85	85	84	82	82	182	170	324	330		
Other	7	110	117	113	97	120	95	107	82	93	227	215	425	371		
Total occupancy	8	418	417	399	370	405	375	384	357	364	835	780	1,549	1,456		
Equipment																
Rent	9	44	37	33	41	36	37	53	55	54	81	73	147	216		
Depreciation and impairment losses	10	55	54	58	52	51	48	46	49	47	109	99	209	188		
Other	11	126	117	130	119	102	103	126	108	104	243	205	454	443		
Total equipment	12	225	208	221	212	189	188	225	212	205	433	377	810	847		
Amortization of Other Intangibles																
Software	13	91	85	98	70	65	79	83	57	57	176	144	312	249		
Other	14	75	73	70	70	75	71	70	69	67	148	146	286	272		
Total amortization of other intangibles	15	166	158	168	140	140	150	153	126	124	324	290	598	521		
Marketing and Business Development																
Restructuring costs	16	181	157	217	182	186	171	194	171	171	338	357	756	685		
Brokerage-Related Fees	17	337	—	29	—	—	—	129	—	—	337	—	29	129		
Professional and Advisory Services	18	86	82	79	81	80	81	79	79	83	168	161	321	317		
Communications	19	228	241	313	244	214	220	300	247	254	469	434	991	1,009		
Other Expenses	20	70	66	73	73	68	69	70	73	68	136	137	283	281		
Capital and business taxes	21	33	19	45	39	40	36	28	43	40	52	76	160	147		
Postage	22	59	55	58	54	54	46	51	50	54	114	100	212	201		
Travel and relocation	23	43	42	52	44	46	43	50	46	47	85	89	185	186		
Other	24	551	476	535	449	540	627	565	444	331	1,027	1,167	2,151	1,639		
Total other expenses	25	686	592	690	586	680	752	694	583	472	1,278	1,432	2,708	2,173		
Total non-interest expenses	26	\$ 4,705	\$ 4,165	\$ 4,331	\$ 4,040	\$ 4,029	\$ 4,096	\$ 4,164	\$ 3,771	\$ 3,632	\$ 8,870	\$ 8,125	\$ 16,496	\$ 15,069		

Balance Sheet

(\$ millions) As at	LINE #	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2
ASSETS										
Cash and due from banks	1	\$ 2,945	\$ 2,899	\$ 2,781	\$ 3,099	\$ 2,873	\$ 2,874	\$ 3,581	\$ 3,067	\$ 3,042
Interest-bearing deposits with banks	2	45,654	50,624	43,773	36,708	33,726	44,162	28,583	21,538	19,541
Trading loans, securities, and other	3	102,844	107,488	101,173	101,749	99,461	101,144	101,940	96,799	94,615
Derivatives	4	65,072	93,223	55,796	47,092	50,874	57,512	49,461	49,846	60,402
Financial assets designated at fair value through profit or loss	5	3,900	4,097	4,745	5,030	5,952	6,372	6,532	6,153	6,113
Available-for-sale securities	6	70,448	67,424	63,008	61,818	56,751	56,139	79,544	90,318	81,080
	7	242,264	272,232	224,722	215,689	213,038	221,167	237,477	243,116	242,210
Held-to-maturity securities	8	69,342	70,559	56,977	56,522	56,534	55,358	29,961	16,434	12,851
Securities purchased under reverse repurchase agreements	9	89,244	93,411	82,556	88,515	75,503	76,765	64,283	64,030	68,546
Loans										
Residential mortgages	10	201,535	202,821	198,912	193,594	189,344	188,879	185,820	181,510	176,564
Consumer instalment and other personal:	11	72,923	73,103	71,368	71,366	71,847	72,172	72,347	73,027	73,526
HELOC	12	38,575	38,785	35,261	33,499	32,225	32,331	31,037	30,568	29,051
Indirect auto	13	17,429	17,285	16,782	16,526	15,964	15,978	15,808	15,665	15,716
Other	14	25,807	26,404	25,570	25,539	25,399	25,571	22,222	21,503	20,837
Credit card	15	149,666	151,018	131,349	125,651	121,222	120,838	116,799	110,244	110,624
Business and government	16	2,511	2,778	2,695	2,771	2,961	3,758	3,744	4,114	5,099
Debt securities classified as loans	17	508,446	512,194	481,937	468,946	458,962	459,527	447,777	436,631	431,417
Allowance for loan losses	18	(3,150)	(3,263)	(3,028)	(3,005)	(3,049)	(3,079)	(2,855)	(2,863)	(2,737)
Loans, net of allowance for loan losses	19	505,296	508,931	478,909	465,941	455,913	456,448	444,922	433,768	428,680
Other										
Customers' liability under acceptances	20	15,199	12,312	13,080	12,599	12,040	9,011	6,399	7,936	8,829
Investment in TD Ameritrade	21	6,017	6,335	5,569	5,332	5,316	5,451	5,300	5,163	5,337
Goodwill	22	15,122	15,848	14,233	13,822	13,879	14,079	13,293	13,120	12,896
Other intangibles	23	2,636	2,793	2,680	2,662	2,656	2,691	2,493	2,490	2,472
Land, buildings, equipment, and other depreciable assets	24	5,100	5,317	4,930	4,742	4,758	4,840	4,635	4,523	4,421
Deferred tax assets	25	1,931	2,092	2,008	1,917	1,933	1,752	1,800	1,718	1,064
Amounts receivable from brokers, dealers and clients	26	17,643	23,924	17,130	21,438	19,410	15,123	9,183	7,510	6,014
Other assets	27	12,561	12,878	11,163	10,694	10,725	10,703	10,111	10,317	10,261
	28	76,209	81,499	70,793	73,206	70,717	63,650	53,214	52,777	51,294
Total assets	29	\$ 1,030,954	\$ 1,080,155	\$ 960,511	\$ 939,680	\$ 908,304	\$ 920,424	\$ 862,021	\$ 834,730	\$ 826,164
LIABILITIES										
Trading deposits	30	\$ 67,268	\$ 63,365	\$ 59,334	\$ 61,325	\$ 57,141	\$ 62,023	\$ 50,967	\$ 53,750	\$ 43,104
Derivatives	31	60,537	80,674	51,209	45,988	48,413	54,057	49,471	51,751	62,636
Securitization liabilities at fair value	32	10,518	11,564	11,198	13,151	16,224	18,322	21,960	24,649	25,995
Other financial liabilities designated at fair value through profit or loss	33	2,328	2,751	3,250	3,637	4,108	4,389	12	57	15
	34	140,651	158,354	124,991	124,101	125,886	138,791	122,410	130,207	131,750
Deposits										
Personal: Non-term	35	311,293	317,971	290,980	279,850	276,163	276,651	261,463	253,487	242,476
Term	36	51,618	52,559	52,260	52,857	54,070	56,116	58,005	59,237	61,059
Banks	37	22,509	28,337	15,771	16,411	15,763	16,119	17,149	10,467	13,705
Business and government	38	266,671	273,905	241,705	224,560	209,048	213,277	204,988	186,777	185,437
	39	652,091	672,772	600,716	573,678	555,044	562,163	541,605	509,968	502,677
Other										
Acceptances	40	15,199	12,312	13,080	12,599	12,040	9,011	6,399	7,936	8,829
Obligations related to securities sold short	41	32,474	34,878	39,465	39,013	37,516	40,979	41,829	39,865	40,023
Obligations related to securities sold under repurchase agreements	42	59,495	59,623	53,112	55,944	47,933	44,229	34,414	31,786	30,011
Securitization liabilities at amortized cost	43	23,580	24,913	24,960	25,709	25,587	26,148	25,592	25,645	25,623
Amounts payable to brokers, dealers and clients	44	17,428	23,822	18,195	23,171	21,020	16,561	8,882	11,290	7,139
Insurance-related liabilities	45	6,267	6,229	6,079	5,991	5,687	5,649	5,586	5,590	4,825
Other liabilities	46	15,221	16,846	15,897	16,804	15,848	14,997	15,939	14,312	16,318
	47	169,664	178,623	170,788	179,231	165,631	157,574	138,641	136,424	132,768
Subordinated notes and debentures	48	6,951	7,777	7,785	7,915	7,974	7,987	7,982	7,984	8,864
Total liabilities	49	969,357	1,017,526	904,280	884,925	854,535	866,515	810,638	784,583	776,059
EQUITY										
Common shares	50	20,076	19,948	19,811	19,705	19,593	19,452	19,316	19,218	19,133
Preferred shares	51	2,800	2,700	2,200	2,625	2,250	2,925	3,395	3,395	3,395
Treasury shares: Common	52	(11)	(179)	(54)	(92)	(120)	(153)	(145)	(144)	(126)
Preferred	53	(14)	(3)	(1)	(2)	(1)	(3)	(2)	(3)	-
Contributed surplus	54	226	214	205	184	173	163	170	181	190
Retained earnings	55	29,362	28,373	27,585	26,970	26,134	25,108	23,982	23,350	22,619
Accumulated other comprehensive income (loss)	56	7,569	9,956	4,936	3,834	4,206	4,874	3,159	2,651	3,402
	57	60,008	61,009	54,682	53,224	52,235	52,366	49,875	48,648	48,613
Non-controlling interests in subsidiaries										
	58	1,589	1,620	1,549	1,531	1,534	1,543	1,508	1,499	1,492
Total equity	59	61,597	62,629	56,231	54,755	53,769	53,909	51,383	50,147	50,105
Total liabilities and equity	60	\$ 1,030,954	\$ 1,080,155	\$ 960,511	\$ 939,680	\$ 908,304	\$ 920,424	\$ 862,021	\$ 834,730	\$ 826,164

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

(\$ millions) As at		LINE #	2015		2014				2013		
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
Banking Book Equities											
Publicly traded											
Balance sheet and fair value	1	\$	509	\$ 534	\$ 654	\$ 647	\$ 607	\$ 501	\$ 612	\$ 673	\$ 653
Unrealized gain (loss) ¹	2		42	43	51	67	68	40	42	35	24
Privately held											
Balance sheet and fair value	3		1,717	1,762	1,458	1,406	1,355	1,431	1,374	1,610	1,643
Unrealized gain (loss) ¹	4		134	122	135	130	100	81	93	131	118
Total banking book equities											
Balance sheet and fair value	5		2,226	2,296	2,112	2,053	1,962	1,932	1,986	2,283	2,296
Unrealized gain (loss) ¹	6		176	165	186	197	168	121	135	166	142
Assets Under Administration ²											
U.S. Retail	7	\$	13,563	\$ 14,129	\$ 12,858	\$ 12,227	\$ 12,275	\$ 12,332	\$ 11,072	\$ 10,485	\$ 9,486
Canadian Retail	8		311,668	301,996	292,883	284,991	278,110	264,438	284,719	270,371	266,955
Total	9	\$	325,231	\$ 316,125	\$ 305,741	\$ 297,218	\$ 290,385	\$ 276,770	\$ 295,791	\$ 280,856	\$ 276,441
Assets Under Management											
U.S. Retail	10	\$	87,649	\$ 77,010	\$ 66,824	\$ 61,396	\$ 59,459	\$ 57,238	\$ 53,262	\$ 47,590	\$ 42,037
Canadian Retail	11		244,170	242,032	226,939	227,090	218,948	211,214	202,211	197,760	203,793
Total	12	\$	331,819	\$ 319,042	\$ 293,763	\$ 288,486	\$ 278,407	\$ 268,452	\$ 255,473	\$ 245,350	\$ 245,830

¹ Unrealized gain (loss) on publicly traded and privately held AFS securities are included in other comprehensive income (OCI). Unrealized gain (loss) on securities designated at fair value through profit or loss are included in the income statement.

² Excludes mortgage-backed securities (MBS) under Canadian Retail, coming back on balance sheet as mortgages due to IFRS implementation, as they no longer meet OSFI's definition of assets under administration.

Goodwill, Other Intangibles, and Restructuring Costs

(\$ millions) As at	LINE #	2015		2014				2013			Year to Date		Full Year	
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Goodwill														
Balance at beginning of period	1	\$ 15,848	\$ 14,233	\$ 13,822	\$ 13,879	\$ 14,079	\$ 13,293	\$ 13,120	\$ 12,896	\$ 12,291	\$ 14,233	\$ 13,293	\$ 13,293	\$ 12,311
Transition adjustments on adoption of new and amended accounting standards	2	-	-	-	-	-	-	-	-	-	-	-	-	(2)
Epoch acquisition	3	-	-	-	-	-	-	(1)	-	501	-	-	-	500
Other	4	-	-	-	5	-	-	-	-	-	-	-	5	-
Disposals	5	-	-	-	-	-	(13)	-	-	-	-	(13)	(13)	-
Foreign currency translation adjustments and other	6	(726)	1,615	411	(62)	(200)	799	174	224	104	889	599	948	484
Balance at end of period	7	\$ 15,122	\$ 15,848	\$ 14,233	\$ 13,822	\$ 13,879	\$ 14,079	\$ 13,293	\$ 13,120	\$ 12,896	\$ 15,122	\$ 13,879	\$ 14,233	\$ 13,293
Other Intangibles¹														
Balance at beginning of period	8	\$ 1,474	\$ 1,436	\$ 1,480	\$ 1,534	\$ 1,624	\$ 1,478	\$ 1,531	\$ 1,569	\$ 1,382	\$ 1,436	\$ 1,478	\$ 1,478	\$ 1,449
Arising during the period														
Target acquisition	9	-	-	-	-	-	-	-	-	98	-	-	-	98
Epoch acquisition	10	-	-	-	-	-	-	-	-	149	-	-	-	149
Aeroplan acquisition	11	-	-	(3)	-	-	149	-	-	-	-	149	146	-
Other	12	-	-	-	21	-	-	-	-	-	-	-	21	-
Amortized in the period	13	(73)	(73)	(70)	(70)	(75)	(71)	(70)	(69)	(67)	(146)	(146)	(286)	(272)
Foreign currency translation adjustments and other	14	(48)	111	29	(5)	(15)	68	17	31	7	63	53	77	54
Balance at end of period	15	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,480	\$ 1,534	\$ 1,624	\$ 1,478	\$ 1,531	\$ 1,569	\$ 1,353	\$ 1,534	\$ 1,436	\$ 1,478
Deferred Tax Liability on Other Intangibles														
Balance at beginning of period	16	\$ (330)	\$ (313)	\$ (323)	\$ (344)	\$ (370)	\$ (368)	\$ (386)	\$ (399)	\$ (356)	\$ (313)	\$ (368)	\$ (368)	\$ (377)
Arising during the period														
Epoch acquisition	17	-	-	-	-	-	-	3	-	(60)	-	-	-	(57)
Recognized in the period	18	21	20	20	19	21	21	20	21	20	41	42	81	81
Foreign currency translation adjustments and other	19	16	(37)	(10)	2	5	(23)	(5)	(8)	(3)	(21)	(18)	(26)	(15)
Balance at end of period	20	\$ (293)	\$ (330)	\$ (313)	\$ (323)	\$ (344)	\$ (370)	\$ (368)	\$ (386)	\$ (399)	\$ (293)	\$ (344)	\$ (313)	\$ (368)
Net Other Intangibles Closing Balance														
	21	\$ 1,060	\$ 1,144	\$ 1,123	\$ 1,157	\$ 1,190	\$ 1,254	\$ 1,110	\$ 1,145	\$ 1,170	\$ 1,060	\$ 1,190	\$ 1,123	\$ 1,110
Total Goodwill and Net Other Intangibles Closing Balance														
	22	\$ 16,182	\$ 16,992	\$ 15,356	\$ 14,979	\$ 15,069	\$ 15,333	\$ 14,403	\$ 14,265	\$ 14,066	\$ 16,182	\$ 15,069	\$ 15,356	\$ 14,403
Restructuring Costs														
Balance at beginning of period	23	\$ 43	\$ 55	\$ 36	\$ 49	\$ 56	\$ 105	\$ 3	\$ 3	\$ 4	\$ 55	\$ 105	\$ 105	\$ 4
Additions	24	337	-	40	-	-	-	129	-	-	337	-	40	129
Amount used	25	(76)	(13)	(10)	(13)	(7)	(49)	(27)	-	(1)	(89)	(56)	(79)	(28)
Release of unused amounts	26	-	-	(11)	-	-	-	-	-	-	-	-	(11)	-
Foreign currency translation adjustments and other	27	(3)	1	-	-	-	-	-	-	-	(2)	-	-	-
Balance at end of period	28	\$ 301	\$ 43	\$ 55	\$ 36	\$ 49	\$ 56	\$ 105	\$ 3	\$ 3	\$ 301	\$ 49	\$ 55	\$ 105

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

On- and Off-Balance Sheet Loan Securitizations¹

(\$ millions) As at		LIN #	2015		2014				2013			Year to Date		Full Year	
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Residential mortgages securitized and sold to third parties ^{2,3,4}															
Balance at beginning of period	1	\$ 32,840	\$ 33,561	\$ 34,358	\$ 36,050	\$ 38,381	\$ 39,386	\$ 40,693	\$ 42,344	\$ 44,305	\$ 33,561	\$ 39,386	\$ 39,386	\$ 44,622	
Securitized	2	1,897	1,914	2,521	2,823	2,212	2,940	3,323	4,881	3,863	3,811	5,152	10,496	16,147	
Amortization ⁵	3	(2,823)	(2,635)	(3,318)	(4,515)	(4,543)	(3,945)	(4,630)	(6,532)	(5,824)	(5,458)	(8,488)	(16,321)	(21,383)	
Balance at end of period	4	31,914	32,840	33,561	34,358	36,050	38,381	39,386	40,693	42,344	31,914	36,050	33,561	39,386	
Consumer instalment and other personal loans - HELOC and automobile loans ^{6,7,8}															
Balance at beginning of period	5	6,081	6,081	7,181	7,181	6,141	6,141	5,100	5,284	5,365	6,081	6,141	6,141	5,461	
Proceeds reinvested in securitizations	6	495	550	632	801	638	637	678	734	689	1,045	1,275	2,708	2,711	
Securitized	7	780	—	—	—	1,041	—	1,041	—	—	780	1,041	1,041	1,041	
Amortization	8	(1,995)	(550)	(1,732)	(801)	(639)	(637)	(678)	(918)	(770)	(2,545)	(1,276)	(3,809)	(3,072)	
Balance at end of period	9	5,361	6,081	6,081	7,181	7,181	6,141	6,141	5,100	5,284	5,361	7,181	6,081	6,141	
Gross impaired loans ⁹	10	15	19	20	24	23	23	26	19	24	15	23	20	26	
Write-offs net of recoveries ⁹	11	1	—	—	—	—	—	1	—	—	1	—	—	2	
Business and government loans ²															
Balance at beginning of period	12	1,964	2,033	2,071	2,209	2,321	2,357	2,464	2,495	2,532	2,033	2,357	2,357	2,466	
Securitized	13	—	—	—	—	—	—	—	44	58	—	—	—	376	
Amortization	14	(51)	(69)	(38)	(138)	(112)	(36)	(107)	(75)	(95)	(120)	(148)	(324)	(485)	
Balance at end of period	15	1,913	1,964	2,033	2,071	2,209	2,321	2,357	2,464	2,495	1,913	2,209	2,033	2,357	
Credit card															
Balance at beginning of period	16	—	—	—	—	150	300	541	649	1,251	—	300	300	1,251	
Proceeds reinvested in securitizations	17	—	—	—	—	6	166	133	269	80	—	172	172	1,257	
Amortization	18	—	—	—	—	(156)	(316)	(374)	(377)	(682)	—	(472)	(472)	(2,208)	
Balance at end of period	19	—	—	—	—	—	150	300	541	649	—	—	—	300	
Write-offs net of recoveries ⁹	20	\$ —	\$ —	\$ —	\$ —	\$ 1	\$ 1	\$ 5	\$ 2	\$ 10	\$ —	\$ 1	\$ 2	\$ 27	
Total loan securitizations															
	21	\$ 39,188	\$ 40,885	\$ 41,675	\$ 43,610	\$ 45,440	\$ 46,993	\$ 48,184	\$ 48,798	\$ 50,772	\$ 39,188	\$ 45,440	\$ 41,675	\$ 48,184	
Mortgages securitized and retained ²															
Residential mortgages securitized and retained	22	\$ 38,548	\$ 41,077	\$ 41,213	\$ 40,055	\$ 41,275	\$ 42,103	\$ 41,620	\$ 45,137	\$ 41,165	\$ 38,548	\$ 41,275	\$ 41,213	\$ 41,620	
Business and government loans securitized and retained	23	—	—	—	—	—	7	—	—	—	—	—	—	—	
Closing balance	24	\$ 38,548	\$ 41,077	\$ 41,213	\$ 40,055	\$ 41,275	\$ 42,110	\$ 41,620	\$ 45,137	\$ 41,165	\$ 38,548	\$ 41,275	\$ 41,213	\$ 41,620	

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) MBS which do not qualify as securitization exposures as defined by the Basel III regulatory framework.

³ All securitized residential mortgages are insured by Canada Mortgage and Housing Corporation (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 Credit exposure is not retained on \$500 million of HELOC securitizations which are government insured.

⁷ 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.

⁸ 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.

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 additional information, see page 21.

Standardized Charges for Securitization Exposures in the Trading Book

(\$ millions) As at		LINE #	2015 Q2		2015 Q1		2014 Q4			
			Gross securitization exposures		Risk-weighted assets		Gross securitization exposures		Risk-weighted assets	
Market Risk Capital Approach and Risk Weighting Internal Ratings Based ¹										
AA- and above	1		\$ 689	\$ 4	\$ 504	\$ 3	\$ 541	\$ 3		
A+ to A-	2		20	—	21	—	25	1		
BBB+ to BBB-	3		11	1	14	1	4	—		
Below BB- ²	4		1	—	1	—	1	—		
Unrated ³	5		—	—	—	—	—	—		
Total	6		\$ 721	\$ 5	\$ 540	\$ 4	\$ 571	\$ 4		
			2014 Q3		2014 Q2		2014 Q1			
			Gross securitization exposures		Risk-weighted assets		Gross securitization exposures		Risk-weighted assets	
Market Risk Capital Approach and Risk Weighting Internal Ratings Based ¹										
AA- and above	7		\$ 459	\$ 3	\$ 443	\$ 2	\$ 391	\$ 2		
A+ to A-	8		11	—	15	—	7	—		
BBB+ to BBB-	9		5	—	11	1	5	1		
Below BB- ²	10		1	—	1	—	1	—		
Unrated ³	11		—	—	—	—	—	—		
Total	12		\$ 476	\$ 3	\$ 470	\$ 3	\$ 404	\$ 3		
			2013 Q4		2013 Q3		2013 Q2			
			Gross securitization exposures		Risk-weighted assets		Gross securitization exposures		Risk-weighted assets	
Market Risk Capital Approach and Risk Weighting Internal Ratings Based ¹										
AA- and above	13		\$ 432	\$ 2	\$ 254	\$ 2	\$ 263	\$ 2		
A+ to A-	14		7	—	3	—	3	—		
BBB+ to BBB-	15		12	1	3	—	3	—		
Below BB- ²	16		1	1	—	—	—	—		
Unrated ³	17		—	—	—	—	—	—		
Total	18		\$ 452	\$ 4	\$ 260	\$ 2	\$ 269	\$ 2		

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

(\$ millions) As at	LINE #	2015 Q2	2015 Q1	2014 Q4
		</		

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 #	2015 Q2		2015 Q1		2014 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	\$ 6,694	\$ —	\$ 5,848	\$ —	\$ 4,049	\$ —
Asset backed securities								
Residential mortgage loans		2	—	6,328	—	6,301	—	6,394
Personal loans		3	13,283	2,550	13,622	4,080	12,357	4,080
Credit card loans		4	17,631	—	18,376	—	18,259	—
Automobile loans and leases		5	3,777	2,116	3,513	2,306	4,905	2,341
Equipment loans and leases		6	984	—	1,147	—	1,177	—
Trade receivables		7	422	2,228	826	1,989	524	1,753
Other Exposures ³								
Automobile loans and leases		8	—	—	—	—	—	—
Equipment loans and leases		9	—	—	—	—	—	—
Total		10	\$ 42,791	\$ 13,222	\$ 43,332	\$ 14,676	\$ 41,271	\$ 14,568
			2014 Q3		2014 Q2		2014 Q1	
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		11	\$ 2,775	\$ —	\$ 2,767	\$ —	\$ 2,892	\$ —
Asset backed securities								
Residential mortgage loans		12	—	6,017	—	5,857	—	5,869
Personal loans		13	12,372	5,202	12,202	5,202	11,647	5,202
Credit card loans		14	17,800	—	16,078	—	16,441	—
Automobile loans and leases		15	4,882	2,428	4,383	2,456	3,105	2,684
Equipment loans and leases		16	1,228	—	1,246	—	835	—
Trade receivables		17	352	1,742	370	1,721	374	1,887
Other Exposures ³								
Automobile loans and leases		18	—	—	—	—	—	—
Equipment loans and leases		19	—	—	—	—	—	—
Total		20	\$ 39,409	\$ 15,389	\$ 37,046	\$ 15,236	\$ 35,294	\$ 15,642
			2013 Q4		2013 Q3		2013 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	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized mortgage obligations		21	\$ 2,809	\$ —	\$ 2,889	\$ —	\$ 3,531	\$ —
Asset backed securities								
Residential mortgage loans		22	—	5,701	—	5,074	—	4,956
Personal loans		23	10,656	5,202	10,272	5,202	9,176	5,202
Credit card loans		24	14,539	—	13,281	—	11,881	153
Automobile loans and leases		25	3,736	2,729	3,603	2,392	2,751	2,075
Equipment loans and leases		26	1,271	—	1,094	—	1,131	—
Trade receivables		27	312	1,887	315	1,887	299	1,632
Other Exposures ³								
Automobile loans and leases		28	—	—	—	—	—	—
Equipment loans and leases		29	—	—	—	—	—	—
Total		30	\$ 33,323	\$ 15,519	\$ 31,454	\$ 14,555	\$ 28,769	\$ 14,018

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.

³ The Bank consolidates one significant special purpose entity, which is funded by the Bank and purchases senior tranches of securitized assets from the Bank's existing customers. These exposures are included on-balance sheet from a consolidated Bank perspective.

Third-Party Originated Assets Securitized by Bank Sponsored Conduits

(\$ millions) As at		LINE #	2015 Q2					2015 Q1				
			Outstanding exposures			Gross assets past due, but not impaired ^{1,2}	Outstanding exposures			Gross assets past due, but not impaired ^{1,2}		
Exposure Type			Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance			
Residential mortgage loans	1		\$ 6,301	\$ 27	\$ 6,328	\$ 19	\$ 6,395	\$ (94)	\$ 6,301	\$ 23		
Credit card loans	2		—	—	—	—	—	—	—	—		
Automobile loans and leases	3		1,671	(158)	1,513	3	1,777	(106)	1,671	4		
Equipment loans and leases	4		—	—	—	—	—	—	—	—		
Trade receivables	5		2,561	104	2,665	201	2,277	284	2,561	163		
Total	6		\$ 10,533	\$ (27)	\$ 10,506	\$ 223	\$ 10,449	\$ 84	\$ 10,533	\$ 190		
2014 Q4						2014 Q3						
			Outstanding exposures			Gross assets past due, but not impaired ^{1,2}	Outstanding exposures			Gross assets past due, but not impaired ^{1,2}		
Exposure Type			Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance			
Residential mortgage loans	7		\$ 6,017	\$ 378	\$ 6,395	\$ 29	\$ 5,857	\$ 160	\$ 6,017	\$ 20		
Credit card loans	8		—	—	—	—	—	—	—	—		
Automobile loans and leases	9		1,882	(105)	1,777	3	2,456	(574)	1,882	3		
Equipment loans and leases	10		—	—	—	—	—	—	—	—		
Trade receivables	11		2,076	201	2,277	164	2,090	(14)	2,076	151		
Total	12		\$ 9,975	\$ 474	\$ 10,449	\$ 196	\$ 10,403	\$ (428)	\$ 9,975	\$ 174		
2014 Q2						2014 Q1						
			Outstanding exposures			Gross assets past due, but not impaired ^{1,2}	Outstanding exposures			Gross assets past due, but not impaired ^{1,2}		
Exposure Type			Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance			
Residential mortgage loans	13		\$ 5,870	\$ (13)	\$ 5,857	\$ 17	\$ 5,701	\$ 169	\$ 5,870	\$ 17		
Credit card loans	14		—	—	—	—	—	—	—	—		
Automobile loans and leases	15		2,684	(228)	2,456	3	2,729	(45)	2,684	7		
Equipment loans and leases	16		—	—	—	—	—	—	—	—		
Trade receivables	17		2,261	(171)	2,090	152	2,199	62	2,261	150		
Total	18		\$ 10,815	\$ (412)	\$ 10,403	\$ 172	\$ 10,629	\$ 186	\$ 10,815	\$ 174		
2013 Q4						2013 Q3						
			Outstanding exposures			Gross assets past due, but not impaired ^{1,2}	Outstanding exposures			Gross assets past due, but not impaired ^{1,2}		
Exposure Type			Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance			
Residential mortgage loans	19		\$ 5,074	\$ 627	\$ 5,701	\$ 18	\$ 4,956	\$ 118	\$ 5,074	\$ 15		
Credit card loans	20		—	—	—	—	—	—	—	—		
Automobile loans and leases	21		2,393	336	2,729	7	2,075	318	2,393	5		
Equipment loans and leases	22		—	—	—	—	—	—	—	—		
Trade receivables	23		2,202	(3)	2,199	169	1,931	271	2,202	161		
Total	24		\$ 9,669	\$ 960	\$ 10,629	\$ 194	\$ 8,962	\$ 707	\$ 9,669	\$ 181		

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.

Loans Managed^{1,2,3,4}

(\$ millions)
As at

Type of Loan	LINE #	2015 Q2			2015 Q1			2014 Q4		
		Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries
Residential mortgages	1	\$ 203,538	\$ 781	\$ 11	\$ 205,016	\$ 810	\$ 3	\$ 200,935	\$ 752	\$ 23
Consumer instalment and other personal	2	128,764	981	273	128,987	962	138	123,230	853	568
Credit card	3	25,807	284	446	26,404	321	219	25,564	294	937
Business and government ⁵	4	150,663	859	57	151,895	874	36	132,306	832	124
Total loans managed	5	508,772	2,905	787	512,302	2,967	396	482,035	2,731	1,652
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	6	2,452	—	—	2,687	—	—	2,475	—	—
Business and government	7	1,911	—	—	1,962	—	—	2,031	—	—
Total loans securitized and sold to third parties	8	4,363	—	—	4,649	—	—	4,506	—	—
Total loans managed, net of loans securitized	9	\$ 504,409	\$ 2,905	\$ 787	\$ 507,653	\$ 2,967	\$ 396	\$ 477,529	\$ 2,731	\$ 1,652

Type of Loan		2014 Q3			2014 Q2			2014 Q1		
		Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries
Residential mortgages	10	\$ 195,631	\$ 718	\$ 18	\$ 191,473	\$ 740	\$ 11	\$ 190,884	\$ 780	\$ 7
Consumer instalment and other personal	11	121,192	783	423	119,814	782	297	120,224	806	161
Credit card	12	25,527	282	716	25,384	299	500	25,544	304	242
Business and government ⁵	13	126,557	853	87	122,075	925	56	121,586	971	31
Total loans managed	14	468,907	2,636	1,244	458,746	2,746	864	458,238	2,861	441
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	15	2,492	—	—	2,602	—	—	2,505	—	—
Business and government	16	2,069	—	—	2,194	—	—	2,305	—	—
Total loans securitized and sold to third parties	17	4,561	—	—	4,796	—	—	4,810	—	—
Total loans managed, net of loans securitized	18	\$ 464,346	\$ 2,636	\$ 1,244	\$ 453,950	\$ 2,746	\$ 864	\$ 453,428	\$ 2,861	\$ 441

Type of Loan		2013 Q4			2013 Q3			2013 Q2		
		Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries
Residential mortgages	19	\$ 187,664	\$ 706	\$ 33	\$ 182,688	\$ 684	\$ 27	\$ 177,049	\$ 704	\$ 18
Consumer instalment and other personal	20	118,913	737	640	118,937	705	477	117,915	702	336
Credit card	21	22,188	269	639	21,446	238	442	20,744	175	289
Business and government ⁵	22	117,449	980	218	110,757	1,001	162	110,917	950	119
Total loans managed	23	446,214	2,692	1,530	433,828	2,628	1,108	426,625	2,531	762
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	24	2,330	—	—	1,684	—	—	1,008	—	—
Business and government	25	2,336	—	—	2,433	—	—	2,463	—	—
Total loans securitized and sold to third parties	26	4,666	—	—	4,117	—	—	3,471	—	—
Total loans managed, net of loans securitized	27	\$ 441,548	\$ 2,692	\$ 1,530	\$ 429,711	\$ 2,628	\$ 1,108	\$ 423,154	\$ 2,531	\$ 762

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

² Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

³ Amounts include securitized mortgages that remain on balance sheet under IFRS.

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

⁵ Includes additional securitized commercial loans.

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

Gross Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

LINE #		2015 Q2				2015 Q1				2014 Q4			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
Residential mortgages ²	1	\$ 175,930	\$ 25,156	\$ –	\$ 201,086	\$ 175,895	\$ 26,434	\$ –	\$ 202,329	\$ 175,125	\$ 23,335	\$ –	\$ 198,460
Consumer instalment and other personal													
HELOC	2	60,376	12,423	–	72,799	59,851	13,113	–	72,964	59,568	11,665	–	71,233
Indirect auto	3	17,475	21,098	–	38,573	16,881	21,902	–	38,783	16,475	18,782	–	35,257
Other	4	16,680	704	8	17,392	16,547	685	8	17,240	16,116	615	9	16,740
Credit card	5	17,524	8,283	–	25,807	17,362	9,042	–	26,404	17,927	7,637	–	25,564
Total personal	6	287,985	67,664	8	355,657	286,536	71,176	8	357,720	285,211	62,034	9	347,254
Business and Government²													
Real estate													
Residential	7	14,833	4,726	–	19,559	14,988	4,726	–	19,714	14,604	4,294	–	18,898
Non-residential	8	10,327	16,013	185	26,525	10,092	16,539	191	26,822	9,768	14,037	180	23,985
Total real estate	9	25,160	20,739	185	46,084	25,080	21,265	191	46,536	24,372	18,331	180	42,883
Agriculture	10	5,132	414	–	5,546	4,872	428	–	5,300	4,587	363	–	4,950
Automotive	11	4,138	2,699	72	6,909	3,752	2,902	74	6,728	3,288	2,530	74	5,892
Financial	12	9,278	3,496	1,159	13,933	8,816	3,978	1,523	14,317	7,616	3,344	1,386	12,346
Food, beverage, and tobacco	13	1,417	2,256	28	3,701	1,552	2,372	22	3,946	1,642	2,086	30	3,758
Forestry	14	486	513	8	1,007	425	514	8	947	379	470	8	857
Government, public sector entities, and education	15	6,964	7,797	121	14,882	6,740	7,712	45	14,497	4,494	6,423	–	10,917
Health and social services	16	4,539	8,290	–	12,829	4,338	8,289	–	12,627	4,300	7,376	–	11,676
Industrial construction and trade contractors	17	1,985	1,473	–	3,458	1,835	1,539	–	3,374	1,894	1,306	–	3,200
Metals and mining	18	1,331	1,266	–	2,597	1,266	1,234	–	2,500	1,147	1,076	–	2,223
Pipelines, oil, and gas	19	3,500	1,054	–	4,554	3,442	1,055	–	4,497	2,695	940	–	3,635
Power and utilities	20	1,832	1,467	–	3,299	1,791	1,261	18	3,070	1,594	1,269	21	2,884
Professional and other services	21	3,524	7,579	57	11,160	3,367	7,919	58	11,344	3,497	6,412	–	9,909
Retail sector	22	2,213	3,439	–	5,652	2,189	3,495	–	5,684	2,212	3,159	–	5,371
Sundry manufacturing and wholesale	23	2,142	5,574	41	7,757	2,215	5,186	34	7,435	1,821	4,269	41	6,131
Telecommunications, cable, and media	24	1,834	3,227	146	5,207	1,335	2,378	153	3,866	946	1,987	127	3,060
Transportation	25	1,289	8,740	23	10,052	1,188	9,068	29	10,285	1,072	7,166	45	8,283
Other	26	3,892	1,224	208	5,324	3,907	1,096	289	5,292	4,258	910	212	5,380
Total business and government	27	80,656	81,247	2,048	163,951	78,110	81,691	2,444	162,245	71,814	69,417	2,124	143,355
Other Loans													
Debt securities classified as loans	28	–	1,911	600	2,511	–	2,125	653	2,778	–	2,047	648	2,695
Acquired credit-impaired loans ³	29	–	1,526	–	1,526	–	1,763	–	1,763	6	1,707	–	1,713
Total other loans	30	–	3,437	600	4,037	–	3,888	653	4,541	6	3,754	648	4,408
Total Gross Loans and Acceptances	31	\$ 368,641	\$ 152,348	\$ 2,656	\$ 523,645	\$ 364,646	\$ 156,755	\$ 3,105	\$ 524,506	\$ 357,031	\$ 135,205	\$ 2,781	\$ 495,017

Portfolio as a % of Total Gross Loans and Acceptances

Personal													
Residential mortgages ²	32	33.6 %	4.7 %	– %	38.3 %	33.5 %	5.0 %	– %	38.5 %	35.4 %	4.7 %	– %	40.1 %
Consumer instalment and other personal													
HELOC	33	11.6	2.3	–	13.9	11.4	2.5	–	13.9	12.0	2.4	–	14.4
Indirect auto	34	3.3	4.1	–	7.4	3.2	4.2	–	7.4	3.3	3.8	–	7.1
Other	35	3.2	0.1	–	3.3	3.2	0.1	–	3.3	3.3	0.1	–	3.4
Credit card	36	3.3	1.6	–	4.9	3.3	1.7	–	5.0	3.6	1.5	–	5.1
Total personal	37	55.0	12.8	–	67.8	54.6	13.5	–	68.1	57.6	12.5	–	70.1
Business and Government²	38	15.4	15.6	0.4	31.4	14.9	15.7	0.5	31.1	14.6	14.0	0.5	29.1
Other Loans													
Debt securities classified as loans	39	–	0.4	0.1	0.5	–	0.4	0.1	0.5	–	0.4	0.1	0.5
Acquired credit-impaired loans ³	40	–	0.3	–	0.3	–	0.3	–	0.3	–	0.3	–	0.3
Total other loans	41	–	0.7	0.1	0.8	–	0.7	0.1	0.8	–	0.7	0.1	0.8
Total Gross Loans and Acceptances	42	70.4 %	29.1 %	0.5 %	100.0 %	69.5 %	29.9 %	0.6 %	100.0 %	72.2 %	27.2 %	0.6 %	100.0 %

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

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

³ Includes all FDIC covered loans and other ACI loans.

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

(\$ millions, except as noted)
As at

By Industry Sector

LINE #		2014 Q3				2014 Q2				2014 Q1			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages ²	1	\$ 170,746	\$ 22,393	\$ –	\$ 193,139	\$ 166,496	\$ 22,375	\$ –	\$ 188,871	\$ 165,821	\$ 22,558	\$ –	\$ 188,379
Consumer instalment and other personal													
HELOC	2	59,957	11,268	–	71,225	60,409	11,288	–	71,697	60,612	11,398	–	72,010
Indirect auto	3	15,694	17,797	–	33,491	14,976	17,234	–	32,210	14,611	17,690	–	32,301
Other	4	15,875	592	9	16,476	15,318	580	9	15,907	15,336	568	9	15,913
Credit card	5	18,165	7,362	–	25,527	18,065	7,319	–	25,384	17,815	7,729	–	25,544
Total personal	6	280,437	59,412	9	339,858	275,264	58,796	9	334,069	274,195	59,943	9	334,147
Business and Government²													
Real estate													
Residential	7	14,312	3,888	–	18,200	14,214	3,734	–	17,948	13,886	3,699	–	17,585
Non-residential	8	9,484	13,653	184	23,321	8,804	13,413	185	22,402	8,708	13,384	183	22,275
Total real estate	9	23,796	17,541	184	41,521	23,018	17,147	185	40,350	22,594	17,083	183	39,860
Agriculture	10	4,351	309	–	4,660	4,349	303	–	4,652	4,297	306	–	4,603
Automotive	11	3,403	2,244	41	5,688	3,257	2,113	76	5,446	2,511	2,088	73	4,672
Financial	12	9,114	2,234	1,321	12,669	8,593	1,995	1,397	11,985	8,244	2,116	1,622	11,982
Food, beverage, and tobacco	13	1,617	1,945	26	3,588	1,861	1,810	20	3,691	1,613	1,776	14	3,403
Forestry	14	413	467	8	888	483	547	9	1,039	401	536	9	946
Government, public sector entities, and education	15	4,348	5,860	–	10,208	3,511	5,368	–	8,879	3,571	5,185	–	8,756
Health and social services	16	4,252	6,835	–	11,087	4,051	6,179	–	10,230	4,026	6,325	–	10,351
Industrial construction and trade contractors	17	1,963	1,294	–	3,257	1,782	1,265	–	3,047	1,649	1,228	–	2,877
Metals and mining	18	1,028	1,109	–	2,137	938	1,139	–	2,077	975	1,146	–	2,121
Pipelines, oil, and gas	19	2,372	795	–	3,167	2,399	778	–	3,177	2,337	714	–	3,051
Power and utilities	20	1,470	1,202	21	2,693	1,409	1,303	22	2,734	1,362	1,373	22	2,757
Professional and other services	21	3,334	5,997	–	9,331	2,766	5,924	–	8,690	2,774	6,004	–	8,778
Retail sector	22	2,208	2,881	–	5,089	2,178	2,873	–	5,051	2,211	2,754	–	4,965
Sundry manufacturing and wholesale	23	1,685	4,167	36	5,888	1,691	4,068	36	5,795	1,993	4,010	36	6,039
Telecommunications, cable, and media	24	1,143	1,866	124	3,133	1,156	1,743	121	3,020	1,083	1,756	122	2,961
Transportation	25	1,109	6,464	25	7,598	1,032	6,248	37	7,317	1,002	5,146	33	6,181
Other	26	3,432	850	203	4,485	3,567	998	176	4,741	2,893	889	207	3,989
Total business and government	27	71,038	64,060	1,989	137,087	68,041	61,801	2,079	131,921	65,536	60,435	2,321	128,292
Other Loans													
Debt securities classified as loans	28	–	2,115	656	2,771	–	2,248	713	2,961	168	2,402	1,188	3,758
Acquired credit-impaired loans ³	29	14	1,815	–	1,829	21	2,030	–	2,051	30	2,311	–	2,341
Total other loans	30	14	3,930	656	4,600	21	4,278	713	5,012	198	4,713	1,188	6,099
Total Gross Loans and Acceptances	31	\$ 351,489	\$ 127,402	\$ 2,654	\$ 481,545	\$ 343,326	\$ 124,875	\$ 2,801	\$ 471,002	\$ 339,929	\$ 125,091	\$ 3,518	\$ 468,538

Portfolio as a % of Total Gross Loans and Acceptances

Personal													
Residential mortgages ²	32	35.4 %	4.7 %	– %	40.1 %	35.3 %	4.7 %	– %	40.0 %	35.4 %	4.8 %	– %	40.2 %
Consumer instalment and other personal													
HELOC	33	12.5	2.3	–	14.8	12.8	2.4	–	15.2	12.9	2.4	–	15.3
Indirect auto	34	3.2	3.7	–	6.9	3.2	3.7	–	6.9	3.1	3.8	–	6.9
Other	35	3.3	0.1	–	3.4	3.3	0.1	–	3.4	3.3	0.1	–	3.4
Credit card	36	3.8	1.5	–	5.3	3.8	1.6	–	5.4	3.8	1.7	–	5.5
Total personal	37	58.2	12.3	–	70.5	58.4	12.5	–	70.9	58.5	12.8	–	71.3
Business and Government²	38	14.8	13.3	0.4	28.5	14.5	13.1	0.4	28.0	14.0	12.9	0.5	27.4
Other Loans													
Debt securities classified as loans	39	–	0.5	0.1	0.6	–	0.5	0.2	0.7	–	0.5	0.3	0.8
Acquired credit-impaired loans ³	40	–	0.4	–	0.4	–	0.4	–	0.4	–	0.5	–	0.5
Total other loans	41	–	0.9	0.1	1.0	–	0.9	0.2	1.1	–	1.0	0.3	1.3
Total Gross Loans and Acceptances	42	73.0 %	26.5 %	0.5 %	100.0 %	72.9 %	26.5 %	0.6 %	100.0 %	72.5 %	26.7 %	0.8 %	100.0 %

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

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

³ Includes all FDIC covered loans and other ACI loans.

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

(\$ millions, except as noted)
As at

(\$ millions, except as noted) As at		LINE #	2013 Q4				2013 Q3				2013 Q2			
By Industry Sector			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal														
Residential mortgages ²		1	\$ 164,389	\$ 20,945	\$ –	\$ 185,334	\$ 160,632	\$ 20,372	\$ –	\$ 181,004	\$ 156,749	\$ 19,292	\$ –	\$ 176,041
Consumer instalment and other personal														
HELOC		2	61,581	10,607	–	72,188	62,436	10,426	–	72,862	63,113	10,241	–	73,354
Indirect auto		3	14,666	16,323	–	30,989	14,504	15,988	–	30,492	14,041	14,895	–	28,936
Other		4	15,193	533	10	15,736	15,054	519	10	15,583	15,134	481	10	15,625
Credit card		5	15,288	6,900	–	22,188	14,745	6,701	–	21,446	14,351	6,393	–	20,744
Total personal		6	271,117	55,308	10	326,435	267,371	54,006	10	321,387	263,388	51,302	10	314,700
Business and Government ²														
Real estate														
Residential		7	13,685	3,470	–	17,155	13,501	3,341	–	16,842	13,123	3,176	–	16,299
Non-residential		8	8,153	12,084	167	20,404	8,150	11,828	156	20,134	8,071	11,398	156	19,625
Total real estate		9	21,838	15,554	167	37,559	21,651	15,169	156	36,976	21,194	14,574	156	35,924
Agriculture		10	3,914	289	–	4,203	3,733	277	–	4,010	3,540	273	–	3,813
Automotive		11	2,326	1,850	74	4,250	2,258	1,697	32	3,987	2,165	1,629	–	3,794
Financial		12	8,812	2,006	1,582	12,400	7,512	2,052	1,535	11,099	8,559	2,101	2,097	12,757
Food, beverage, and tobacco		13	1,250	1,654	16	2,920	1,220	1,565	57	2,842	1,231	1,437	65	2,733
Forestry		14	423	531	8	962	445	479	7	931	470	399	6	875
Government, public sector entities, and education		15	4,471	4,466	–	8,937	4,127	3,975	–	8,102	7,091	3,693	–	10,784
Health and social services		16	3,686	5,785	–	9,471	3,650	5,455	–	9,105	3,469	5,277	–	8,746
Industrial construction and trade contractors		17	1,600	1,222	–	2,822	1,625	1,206	–	2,831	1,529	1,176	–	2,705
Metals and mining		18	871	1,056	–	1,927	900	1,039	–	1,939	995	1,019	23	2,037
Pipelines, oil, and gas		19	2,194	521	–	2,715	2,082	607	–	2,689	2,122	636	–	2,758
Power and utilities		20	1,506	1,155	21	2,682	1,467	1,381	20	2,868	1,287	1,354	20	2,661
Professional and other services		21	2,674	5,353	–	8,027	2,662	5,279	–	7,941	2,697	5,171	–	7,868
Retail sector		22	2,144	2,578	–	4,722	2,094	2,428	–	4,522	2,075	2,458	–	4,533
Sundry manufacturing and wholesale		23	1,821	3,717	31	5,569	1,852	3,314	–	5,166	1,832	3,364	–	5,196
Telecommunications, cable, and media		24	1,029	1,663	116	2,808	1,032	1,513	111	2,656	922	1,440	7	2,369
Transportation		25	771	4,886	25	5,682	660	4,518	15	5,193	627	3,788	43	4,458
Other		26	2,942	714	200	3,856	2,648	669	86	3,403	2,681	540	51	3,272
Total business and government		27	64,272	55,000	2,240	121,512	61,618	52,623	2,019	116,260	64,486	50,329	2,468	117,283
Other Loans														
Debt securities classified as loans		28	157	2,459	1,128	3,744	360	2,613	1,141	4,114	607	3,338	1,154	5,099
Acquired credit-impaired loans ³		29	21	2,464	–	2,485	36	2,770	–	2,806	48	3,116	–	3,164
Total other loans		30	178	4,923	1,128	6,229	396	5,383	1,141	6,920	655	6,454	1,154	8,263
Total Gross Loans and Acceptances		31	\$ 335,567	\$ 115,231	\$ 3,378	\$ 454,176	\$ 329,385	\$ 112,012	\$ 3,170	\$ 444,567	\$ 328,529	\$ 108,085	\$ 3,632	\$ 440,246
Portfolio as a % of Total Gross Loans and Acceptances														
Personal														
Residential mortgages ²		32	36.2 %	4.6 %	– %	40.8 %	36.0 %	4.6 %	– %	40.6 %	35.6 %	4.4 %	– %	40.0 %
Consumer instalment and other personal														
HELOC		33	13.6	2.3	–	15.9	14.1	2.3	–	16.4	14.3	2.3	–	16.6
Indirect auto		34	3.2	3.6	–	6.8	3.3	3.6	–	6.9	3.2	3.4	–	6.6
Other		35	3.3	0.2	–	3.5	3.4	0.1	–	3.5	3.4	0.1	–	3.5
Credit card		36	3.4	1.5	–	4.9	3.3	1.5	–	4.8	3.3	1.5	–	4.8
Total personal		37	59.7	12.2	–	71.9	60.1	12.1	–	72.2	59.8	11.7	–	71.5
Business and Government ²		38	14.2	12.1	0.5	26.8	13.9	11.8	0.5	26.2	14.7	11.3	0.6	26.6
Other Loans														
Debt securities classified as loans		39	–	0.5	0.2	0.7	0.1	0.6	0.3	1.0	0.1	0.8	0.3	1.2
Acquired credit-impaired loans ³		40	–	0.6	–	0.6	–	0.6	–	0.6	–	0.7	–	0.7
Total other loans		41	–	1.1	0.2	1.3	0.1	1.2	0.3	1.6	0.1	1.5	0.3	1.9
Total Gross Loans and Acceptances		42	73.9 %	25.4 %	0.7 %	100.0 %	74.1 %	25.1 %	0.8 %	100.0 %	74.6 %	24.5 %	0.9 %	100.0 %

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

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

³ Includes all FDIC covered loans and other ACI loans.

Impaired Loans^{1,2}

(\$ millions, except as noted)

As at

CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Impaired loans at beginning of period	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 2,628	\$ 2,531	\$ 2,494	\$ 2,731	\$ 2,692	\$ 2,692	\$ 2,518
Classified as impaired during the period													
Canadian Retail ³	655	702	711	695	722	757	712	722	715	1,357	1,479	2,885	2,857
U.S. Retail - in USD ³	365	390	406	368	365	442	456	410	389	755	807	1,581	1,607
- foreign exchange ³	88	76	46	29	38	34	20	18	7	164	72	147	43
	453	466	452	397	403	476	476	428	396	919	879	1,728	1,650
Wholesale Banking	16	—	—	—	—	—	22	17	—	16	—	—	39
Total classified as impaired during the period	1,124	1,168	1,163	1,092	1,125	1,233	1,210	1,167	1,111	2,292	2,358	4,613	4,546
Transferred to not impaired during the period	(290)	(290)	(304)	(373)	(367)	(308)	(353)	(354)	(387)	(580)	(675)	(1,352)	(1,431)
Net repayments	(265)	(281)	(276)	(291)	(288)	(302)	(297)	(285)	(233)	(546)	(590)	(1,157)	(1,080)
Disposals of loans	—	(8)	—	—	—	(7)	—	(2)	(3)	(8)	(7)	(7)	(5)
Net classified as impaired during the period	569	589	583	428	470	616	560	526	488	1,158	1,086	2,097	2,030
Amounts written off	(535)	(557)	(539)	(531)	(559)	(549)	(519)	(454)	(463)	(1,092)	(1,108)	(2,178)	(1,914)
Recoveries of loans and advances previously written off	—	—	—	—	—	—	—	—	—	—	—	—	—
Exchange and other movements	(96)	204	51	(7)	(26)	102	23	25	12	108	76	120	58
Change during the period	(62)	236	95	(110)	(115)	169	64	97	37	174	54	39	174
Total Gross Impaired Loans – Balance at End of Period	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 2,628	\$ 2,531	\$ 2,905	\$ 2,746	\$ 2,731	\$ 2,692

GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	17	\$ 1,076	\$ 1,105	\$ 1,112	\$ 1,126	\$ 1,182	\$ 1,210	\$ 1,158	\$ 1,175	\$ 1,218	\$ 1,076	\$ 1,182	\$ 1,112	\$ 1,158
U.S. Retail - in USD	18	1,493	1,455	1,426	1,366	1,390	1,446	1,405	1,368	1,272	1,493	1,390	1,426	1,405
- foreign exchange	19	308	394	181	123	133	164	60	38	10	308	133	181	60
	20	1,801	1,849	1,607	1,489	1,523	1,610	1,465	1,406	1,282	1,801	1,523	1,607	1,465
Wholesale Banking	21	28	13	12	21	41	41	69	47	31	28	41	12	69
Total Gross Impaired Loans	22	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 2,628	\$ 2,531	\$ 2,905	\$ 2,746	\$ 2,731	\$ 2,692

NET IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	23	\$ 797	\$ 824	\$ 834	\$ 838	\$ 893	\$ 928	\$ 882	\$ 880	\$ 909	\$ 797	\$ 893	\$ 834	\$ 882
U.S. Retail - in USD	24	1,299	1,252	1,250	1,192	1,192	1,301	1,273	1,236	1,132	1,299	1,192	1,250	1,273
- foreign exchange	25	268	340	159	108	114	148	54	35	9	268	114	159	54
	26	1,567	1,592	1,409	1,300	1,306	1,449	1,327	1,271	1,141	1,567	1,306	1,409	1,327
Wholesale Banking	27	17	2	1	1	6	9	34	13	16	17	6	1	34
Total Net Impaired Loans	28	\$ 2,381	\$ 2,418	\$ 2,244	\$ 2,139	\$ 2,205	\$ 2,386	\$ 2,243	\$ 2,164	\$ 2,066	\$ 2,381	\$ 2,205	\$ 2,244	\$ 2,243
Net Impaired Loans as a % of Net Loans and Acceptances	29	0.46 %	0.47 %	0.46 %	0.45 %	0.48 %	0.52 %	0.50 %	0.50 %	0.48 %	0.46 %	0.48 %	0.46 %	0.50 %

¹ Includes customers' liability under acceptances.

² Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

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

Impaired Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

(\$ millions, except as noted) As at					LINE #	2015 Q2	2015 Q1				2014 Q4														
By Industry Sector						United				United				United											
Personal						Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total								
Residential mortgages	1	\$	436	\$	345	\$	—	\$	781	\$	451	\$	359	\$	—	\$	810	\$	440	\$	312	\$	—	\$	752
Consumer instalment and other personal																									
HELOC ²	2		242		482		—		724		260		435		—		695		268		344		—		612
Indirect auto	3		44		142		—		186		44		153		—		197		39		133		—		172
Other	4		65		6		—		71		64		6		—		70		63		6		—		69
Credit card	5		162		122		—		284		167		154		—		321		171		123		—		294
Total personal	6		949		1,097		—		2,046		986		1,107		—		2,093		981		918		—		1,899
Business and Government																									
Real estate																									
Residential	7		15		84		—		99		17		95		—		112		22		85		—		107
Non-residential	8		11		193		—		204		7		179		—		186		6		168		—		174
Total real estate	9		26		277		—		303		24		274		—		298		28		253		—		281
Agriculture	10		6		1		—		7		4		1		—		5		6		1		—		7
Automotive	11		2		11		—		13		1		14		—		15		1		15		—		16
Financial	12		—		29		—		29		—		31		—		31		1		27		—		28
Food, beverage, and tobacco	13		2		14		—		16		3		12		—		15		1		10		—		11
Forestry	14		—		2		—		2		—		2		—		2		2		2		—		4
Government, public sector entities, and education	15		5		11		—		16		5		12		—		17		5		17		—		22
Health and social services	16		5		55		—		60		8		51		—		59		7		54		—		61
Industrial construction and trade contractors	17		7		29		—		36		8		30		—		38		7		32		—		39
Metals and mining	18		3		14		—		17		—		9		—		9		2		10		—		12
Pipelines, oil, and gas	19		15		7		—		22		6		—		—		6		6		—		—		6
Power and utilities	20		—		—		—		—		—		—		—		—		—		—		—		—
Professional and other services	21		33		82		—		115		32		98		—		130		30		93		—		123
Retail sector	22		20		83		—		103		19		93		—		112		18		89		—		107
Sundry manufacturing and wholesale	23		9		64		—		73		6		73		—		79		12		51		—		63
Telecommunications, cable, and media	24		1		13		—		14		2		17		—		19		2		18		—		20
Transportation	25		3		16		—		19		3		20		—		23		3		17		—		20
Other	26		4		10		—		14		4		12		—		16		5		7		—		12
Total business and government	27		141		718		—		859		125		749		—		874		136		696		—		832
Total Gross Impaired Loans ³	28	\$	1,090	\$	1,815	\$	—	\$	2,905	\$	1,111	\$	1,856	\$	—	\$	2,967	\$	1,117	\$	1,614	\$	—	\$	2,731
Gross Impaired Loans as a % of Gross Loans and Acceptances																									
Personal																									
Residential mortgages	29		0.25 %		1.37 %		— %		0.39 %		0.26 %		1.36 %		— %		0.40 %		0.25 %		1.34 %		— %		0.38 %
Consumer instalment and other personal																									
HELOC ²	30		0.40		3.88		—		0.99		0.43		3.32		—		0.95		0.45		2.95		—		0.86
Indirect auto	31		0.25		0.67		—		0.48		0.26		0.70		—		0.51		0.24		0.71		—		0.49
Other	32		0.39		0.85		—		0.41		0.39		0.88		—		0.41		0.39		0.98		—		0.41
Credit card	33		0.92		1.47		—		1.10		0.96		1.70		—		1.22		0.95		1.61		—		1.15
Total personal	34		0.33		1.62		—		0.58		0.34		1.56		—		0.59		0.34		1.48		—		0.55
Business and Government	35		0.17		0.88		—		0.52		0.16		0.92		—		0.54		0.19		1.00		—		0.58
Total Gross Impaired Loans ³	36		0.30 %		1.22 %		— %		0.56 %		0.30 %		1.21 %		— %		0.57 %		0.31 %		1.23 %		— %		0.56 %

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

² Includes certain Canadian personal past due accounts.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

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

(\$ millions, except as noted)
As at

(\$ millions, except as noted) As at					LINE #	2014 Q3				2014 Q2				2014 Q1													
By Industry Sector						United				United				United													
Personal						Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total										
Residential mortgages	1	\$	439	\$	279	\$	–	\$	718	\$	463	\$	277	\$	–	\$	740	\$	494	\$	286	\$	–	\$	780		
Consumer instalment and other personal																											
HELOC ²	2		273		285		–		558		295		276		–		571		313		263		–		576		
Indirect auto	3		40		116		–		156		35		104		–		139		46		107		–		153		
Other	4		64		5		–		69		67		6		–		73		71		6		–		77		
Credit card	5		167		115		–		282		173		126		–		299		168		136		–		304		
Total personal	6		983		800		–		1,783		1,033		789		–		1,822		1,092		798		–		1,890		
Business and Government																											
Real estate																											
Residential	7		20		86		–		106		24		99		–		123		27		114		–		141		
Non-residential	8		7		191		–		198		6		189		–		195		6		227		–		233		
Total real estate	9		27		277		–		304		30		288		–		318		33		341		–		374		
Agriculture	10		7		1		–		8		6		1		–		7		4		1		–		5		
Automotive	11		1		16		–		17		1		17		–		18		1		14		–		15		
Financial	12		–		22		–		22		3		23		–		26		2		24		–		26		
Food, beverage, and tobacco	13		7		10		–		17		2		14		–		16		3		12		–		15		
Forestry	14		5		2		–		7		3		2		–		5		1		2		–		3		
Government, public sector entities, and education	15		5		17		–		22		13		20		–		33		12		16		–		28		
Health and social services	16		6		52		–		58		5		43		–		48		3		44		–		47		
Industrial construction and trade contractors	17		12		33		–		45		13		37		–		50		12		40		–		52		
Metals and mining	18		4		12		–		16		4		11		–		15		7		8		–		15		
Pipelines, oil, and gas	19		6		–		–		6		7		–		–		7		7		–		–		7		
Power and utilities	20		–		3		–		3		–		–		–		–		–		–		–		–		
Professional and other services	21		35		82		–		117		37		81		–		118		14		89		–		103		
Retail sector	22		30		93		–		123		46		100		–		146		42		118		–		160		
Sundry manufacturing and wholesale	23		4		44		–		48		5		34		–		39		4		34		–		38		
Telecommunications, cable, and media	24		2		15		–		17		1		20		–		21		1		20		–		21		
Transportation	25		2		10		–		12		1		43		–		44		2		45		–		47		
Other	26		5		6		–		11		7		6		–		13		5		10		–		15		
Total business and government	27		158		695		–		853		184		740		–		924		153		818		–		971		
Total Gross Impaired Loans ³	28	\$	1,141	\$	1,495	\$	–	\$	2,636	\$	1,217	\$	1,529	\$	–	\$	2,746	\$	1,245	\$	1,616	\$	–	\$	2,861		
Gross Impaired Loans as a % of Gross Loans and Acceptances																											
Personal																											
Residential mortgages	29		0.26	%	1.25	%	–	%	0.37	%	0.28	%	1.24	%	–	%	0.39	%	0.30	%	1.27	%	–	%	0.41	%	
Consumer instalment and other personal																											
HELOC ²	30		0.46		2.53		–		0.78		0.49		2.45		–		0.80		0.52		2.31		–		0.80		
Indirect auto	31		0.25		0.65		–		0.47		0.23		0.60		–		0.43		0.31		0.60		–		0.47		
Other	32		0.40		0.84		–		0.42		0.44		1.03		–		0.46		0.46		1.06		–		0.48		
Credit card	33		0.92		1.56		–		1.10		0.96		1.72		–		1.18		0.94		1.76		–		1.19		
Total personal	34		0.35		1.35		–		0.52		0.38		1.34		–		0.55		0.40		1.33		–		0.57		
Business and Government	35		0.22		1.08		–		0.62		0.27		1.20		–		0.70		0.23		1.35		–		0.76		
Total Gross Impaired Loans ³	36		0.32	%	1.21	%	–	%	0.55	%	0.35	%	1.27	%	–	%	0.59	%	0.37	%	1.34	%	–	%	0.62	%	

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

² Includes certain Canadian personal past due accounts.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

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

(\$ millions, except as noted)
As at

LINE #	2013 Q4	2013 Q3	2013 Q2
	Canada United States Int'l Total	Canada United States Int'l Total	Canada United States Int'l Total
By Industry Sector			
Personal			
Residential mortgages	\$ 448 \$ 258 \$ – \$ 706	\$ 437 \$ 247 \$ – \$ 684	\$ 465 \$ 239 \$ – \$ 704
Consumer instalment and other personal			
HELOC ²	321 220 – 541	317 216 – 533	316 222 – 538
Indirect auto	41 80 – 121	40 59 – 99	38 48 – 86
Other	73 2 – 75	71 2 – 73	74 4 – 78
Credit card	158 111 – 269	152 86 – 238	160 15 – 175
Total personal	1,041 671 – 1,712	1,017 610 – 1,627	1,053 528 – 1,581
Business and Government			
Real estate			
Residential	25 110 – 135	22 123 – 145	33 128 – 161
Non-residential	7 225 – 232	6 239 – 245	7 210 – 217
Total real estate	32 335 – 367	28 362 – 390	40 338 – 378
Agriculture	5 1 – 6	6 1 – 7	5 2 – 7
Automotive	1 14 – 15	1 14 – 15	2 10 – 12
Financial	2 9 – 11	2 6 – 8	2 6 – 8
Food, beverage, and tobacco	5 11 – 16	7 11 – 18	3 12 – 15
Forestry	1 2 – 3	3 1 – 4	4 1 – 5
Government, public sector entities, and education	6 22 – 28	7 18 – 25	4 6 – 10
Health and social services	3 35 – 38	3 15 – 18	2 16 – 18
Industrial construction and trade contractors	12 54 – 66	13 52 – 65	14 54 – 68
Metals and mining	14 19 – 33	13 22 – 35	15 20 – 35
Pipelines, oil, and gas	27 – – 27	17 – – 17	24 – – 24
Power and utilities	– – – –	– – – –	– – – –
Professional and other services	8 82 – 90	26 73 – 99	25 68 – 93
Retail sector	44 110 – 154	51 123 – 174	27 119 – 146
Sundry manufacturing and wholesale	12 31 – 43	13 36 – 49	13 33 – 46
Telecommunications, cable, and media	1 19 – 20	1 12 – 13	1 10 – 11
Transportation	2 43 – 45	4 41 – 45	4 52 – 56
Other	6 12 – 18	5 14 – 19	6 12 – 18
Total business and government	181 799 – 980	200 801 – 1,001	191 759 – 950
Total Gross Impaired Loans³	\$ 1,222 \$ 1,470 \$ – \$ 2,692	\$ 1,217 \$ 1,411 \$ – \$ 2,628	\$ 1,244 \$ 1,287 \$ – \$ 2,531
Gross Impaired Loans as a % of Gross Loans and Acceptances			
Personal			
Residential mortgages	0.27 % 1.23 % – % 0.38 %	0.27 % 1.21 % – % 0.38 %	0.30 % 1.24 % – % 0.40 %
Consumer instalment and other personal			
HELOC ²	0.52 2.07 – 0.75	0.51 2.07 – 0.73	0.50 2.17 – 0.73
Indirect auto	0.28 0.49 – 0.39	0.28 0.37 – 0.32	0.27 0.32 – 0.30
Other	0.48 0.38 – 0.48	0.47 0.39 – 0.47	0.49 0.83 – 0.50
Credit card	1.03 1.61 – 1.21	1.03 1.28 – 1.11	1.11 0.23 – 0.84
Total personal	0.38 1.21 – 0.52	0.38 1.13 – 0.51	0.40 1.03 – 0.50
Business and Government	0.28 1.45 – 0.81	0.32 1.52 – 0.86	0.30 1.51 – 0.81
Total Gross Impaired Loans³	0.36 % 1.33 % – % 0.60 %	0.37 % 1.32 % – % 0.60 %	0.38 % 1.27 % – % 0.59 %

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

² Includes certain Canadian personal past due accounts.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

Allowance for Credit Losses

(\$ millions)

As at

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
COUNTERPARTY-SPECIFIC ALLOWANCE													
Change in Allowance for Credit Losses – Counterparty-Specific													
1	\$ 380	\$ 355	\$ 352	\$ 376	\$ 359	\$ 348	\$ 375	\$ 391	\$ 372	\$ 355	\$ 348	\$ 348	\$ 386
2	5	4	21	5	44	22	24	49	63	9	66	92	185
3	(20)	(17)	(35)	(54)	(28)	(35)	(53)	(54)	(55)	(37)	(63)	(152)	(233)
4	21	10	19	32	14	11	4	14	17	31	25	76	46
5	–	(3)	–	–	–	–	–	(22)	–	(3)	–	–	(22)
6	(22)	31	(2)	(7)	(13)	13	(2)	(3)	(6)	9	–	(9)	(14)
7	364	380	355	352	376	359	348	375	391	364	376	355	348
COLLECTIVELY ASSESSED ALLOWANCE													
Change in Allowance for Credit Losses – Individually Insignificant													
8	514	442	442	450	412	391	391	384	394	442	391	391	317
9	367	395	364	339	363	326	318	304	321	762	689	1,392	1,296
10	(520)	(540)	(492)	(464)	(446)	(413)	(413)	(397)	(413)	(1,060)	(859)	(1,815)	(1,585)
11	131	157	115	120	125	97	93	100	79	288	222	457	348
12	–	–	–	–	–	–	–	–	–	–	–	–	–
13	(14)	60	13	(3)	(4)	11	2	–	3	46	7	17	15
14	478	514	442	442	450	412	391	391	384	478	450	442	391
Change in Allowance for Credit Losses – Incurred but not Identified													
15	2,645	2,505	2,473	2,486	2,524	2,328	2,300	2,175	2,133	2,505	2,328	2,328	2,152
16	3	(37)	(14)	(6)	(15)	108	10	124	33	(34)	93	73	150
17	–	–	–	–	–	–	–	(19)	–	–	–	–	(19)
18	(77)	177	46	(7)	(23)	88	18	20	9	100	65	104	45
19	2,571	2,645	2,505	2,473	2,486	2,524	2,328	2,300	2,175	2,571	2,486	2,505	2,328
20	3,413	3,539	3,302	3,267	3,312	3,295	3,067	3,066	2,950	3,413	3,312	3,302	3,067
Consisting of:													
Allowance for loan losses													
21	1,259	1,260	1,258	1,271	1,293	1,283	1,288	1,356	1,314	1,259	1,293	1,258	1,288
22	1,881	1,995	1,763	1,727	1,749	1,789	1,562	1,505	1,422	1,881	1,749	1,763	1,562
23	10	8	7	7	7	7	5	2	1	10	7	7	5
24	3,150	3,263	3,028	3,005	3,049	3,079	2,855	2,863	2,737	3,150	3,049	3,028	2,855
25	263	276	274	262	263	216	212	203	213	263	263	274	212
26	\$ 3,413	\$ 3,539	\$ 3,302	\$ 3,267	\$ 3,312	\$ 3,295	\$ 3,067	\$ 3,066	\$ 2,950	\$ 3,413	\$ 3,312	\$ 3,302	\$ 3,067

Allowance for Credit Losses by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

By Industry Sector

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

Personal

Residential mortgages
HELOC
Indirect auto
Other

Credit card

Total personal

Business and Government

Real estate

Residential

Non-residential

Total real estate

Agriculture

Automotive

Financial

Food, beverage, and tobacco

Forestry

Government, public sector entities, and education

Health and social services

Industrial construction and trade contractors

Metals and mining

Pipelines, oil, and gas

Power and utilities

Professional and other services

Retail sector

Sundry manufacturing and wholesale

Telecommunications, cable, and media

Transportation

Other

Total business and government

Other Loans

Debt securities classified as loans

Acquired credit-impaired loans²

Total other loans

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

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

Personal

Residential mortgages

HELOC

Indirect auto

Other

Credit card

Total personal

Business and Government

Other Loans

Debt securities classified as loans

Total other loans

Total Allowance for Credit Losses – Incurred but Not Identified

Allowance for Loan Losses – On-Balance Sheet Loans

Allowances for Credit Losses – Off-Balance Sheet Instruments

Total Allowance for Credit Losses

Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³

Personal

Residential mortgages

Consumer instalment and other personal

HELOC

Indirect auto

Other

Credit card

Total personal

Business and Government

Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant¹

Total allowance for credit losses as a % of gross loans and acceptances³

LINE #	2015 Q2				2015 Q1				2014 Q4			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
1	\$ 16	\$ 28	\$ -	\$ 44	\$ 13	\$ 15	\$ -	\$ 28	\$ 13	\$ 9	\$ -	\$ 22
2	17	21	-	38	18	33	-	51	19	19	-	38
3	24	6	-	30	23	9	-	32	22	5	-	27
4	37	2	-	39	39	2	-	41	43	2	-	45
5	113	98	-	211	117	119	-	236	105	94	-	199
6	207	155	-	362	210	178	-	388	202	129	-	331
7	7	8	-	15	8	10	-	18	12	6	-	18
8	4	17	-	21	1	16	-	17	2	14	-	16
9	11	25	-	36	9	26	-	35	14	20	-	34
10	1	-	-	1	1	-	-	1	1	-	-	1
11	1	1	-	2	1	1	-	2	-	1	-	1
12	-	3	-	3	-	2	-	2	-	2	-	2
13	1	4	-	5	1	1	-	2	1	1	-	2
14	1	1	-	2	1	1	-	2	-	1	-	1
15	2	1	-	3	2	1	-	3	2	1	-	3
16	3	3	-	6	3	7	-	10	2	5	-	7
17	5	6	-	11	8	6	-	14	6	6	-	12
18	-	2	-	2	-	2	-	2	1	1	-	2
19	5	-	-	5	5	-	-	5	5	-	-	5
20	-	-	-	-	-	-	-	-	-	-	-	-
21	28	9	-	37	27	9	-	36	26	9	-	35
22	10	9	-	19	10	10	-	20	11	9	-	20
23	4	15	-	19	3	12	-	15	10	12	-	22
24	-	2	-	2	1	2	-	3	1	2	-	3
25	2	1	-	3	2	2	-	4	2	2	-	4
26	3	3	-	6	2	3	-	5	-	2	-	2
27	77	85	-	162	76	85	-	161	82	74	-	156
28	-	225	-	225	-	240	-	240	-	213	-	213
29	-	93	-	93	-	105	-	105	-	97	-	97
30	-	318	-	318	-	345	-	345	-	310	-	310
31	284	558	-	842	286	608	-	894	284	513	-	797
32	13	42	-	55	14	39	-	53	14	34	-	48
33	5	135	-	140	6	131	-	137	5	111	-	116
34	115	178	-	293	110	188	-	298	95	200	-	295
35	147	24	-	171	145	28	-	173	142	24	-	166
36	467	346	-	813	475	378	-	853	493	308	-	801
37	747	725	-	1,472	750	764	-	1,514	749	677	-	1,426
38	228	547	10	785	224	558	8	790	225	514	7	746
39	-	51	-	51	-	65	-	65	-	59	-	59
40	-	51	-	51	-	65	-	65	-	59	-	59
41	975	1,323	10	2,308	974	1,387	8	2,369	974	1,250	7	2,231
42	1,259	1,881	10	3,150	1,260	1,995	8	3,263	1,258	1,763	7	3,028
43	124	137	2	263	124	150	2	276	128	144	2	274
44	\$ 1,383	\$ 2,018	\$ 12	\$ 3,413	\$ 1,384	\$ 2,145	\$ 10	\$ 3,539	\$ 1,386	\$ 1,907	\$ 9	\$ 3,302
45	3.7 %	8.1 %	- %	5.6 %	2.9 %	4.2 %	- %	3.5 %	3.0 %	2.9 %	- %	2.9 %
46	7.0	4.4	-	5.2	6.9	7.6	-	7.3	7.1	5.5	-	6.2
47	54.5	4.2	-	16.1	52.3	5.9	-	16.2	56.4	3.8	-	15.7
48	56.9	33.3	-	54.9	60.9	33.3	-	58.6	68.3	33.3	-	65.2
49	69.8	80.3	-	74.3	70.1	77.3	-	73.5	61.4	76.4	-	67.7
50	21.8	14.1	-	17.7	21.3	16.1	-	18.5	20.6	14.1	-	17.4
51	54.6	11.8	-	18.8	60.8	11.3	-	18.4	60.3	10.6	-	18.8
52	26.0 %	13.2 %	- %	18.0 %	25.7 %	14.2 %	- %	18.5 %	25.4 %	12.6 %	- %	17.8 %
53	0.4 %	1.4 %	0.6 %	0.7 %	0.4 %	1.4 %	0.4 %	0.7 %	0.4 %	1.1 %	0.3 %	0.5 %

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

² Includes all FDIC covered loans and other ACI loans.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)¹

(\$ millions, except as noted)

As at

By Industry Sector

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

Personal

Residential mortgages	
Consumer instalment and other personal	
HELOC	
Indirect auto	
Other	
Credit card	
Total personal	

Business and Government

Real estate	7		12		7		–		19		12		10		–		22		12		12		–		24
Residential	8		2		12		–		14		2		17		–		19		2		22		–		24
Non-residential	9		14		19		–		33		14		27		–		41		14		34		–		48
Total real estate	10		1		–		–		1		1		–		–		1		1		–		–		1
Agriculture	11		1		1		–		2		1		2		–		2		1		2		–		3
Automotive	12		–		3		–		3		1		3		–		4		1		4		–		5
Financial	13		4		1		–		5		1		1		–		2		–		2		–		2
Food, beverage, and tobacco	14		–		1		–		1		–		1		–		1		–		1		–		1
Forestry	15		2		1		–		3		2		5		–		7		2		2		–		4
Government, public sector entities, and education	16		1		9		–		10		1		7		–		8		1		9		–		10
Health and social services	17		8		5		–		13		9		6		–		15		7		9		–		16
Industrial construction and trade contractors	18		4		–		–		4		3		2		–		5		4		1		–		5
Metals and mining	19		5		–		–		5		5		–		–		5		5		–		–		5
Pipelines, oil, and gas	20		–		–		–		–		–		–		–		–		–		–		–		–
Power and utilities	21		28		8		–		36		28		10		–		38		9		16		–		25
Professional and other services	22		19		8		–		27		30		11		–		41		27		15		–		42
Retail sector	23		2		9		–		11		3		4		–		7		2		5		–		7
Sundry manufacturing and wholesale	24		–		2		–		2		–		8		–		8		–		8		–		8
Telecommunications, cable, and media	25		2		1		–		3		1		4		–		5		1		4		–		5
Transportation	26		2		3		–		5		4		–		–		4		3		1		–		4
Other	27		93		71		–		164		103		91		–		194		78		113		–		191

Other Loans

Debt securities classified as loans	28		–		195		–		195		–		186		–		186		–		186		–		186
Acquired credit-impaired loans ²	29		–		102		–		102		–		99		–		99		–		110		–		110
Total other loans	30		–		297		–		297		–		285		–		285		–		296		–		296

Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant

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

Personal

Residential mortgages	32		14		34		–		48		39		34		–		73		38		46		–		84
Consumer instalment and other personal	33		6		95		–		101		6		92		–		98		7		101		–		108
HELOC	34		88		195		–		283		95		199		–		294		99		196		–		295
Indirect auto	35		143		23		–		166		155		22		–		177		165		21		–		186
Other	36		507		298		–		805		477		290		–		767		470		365		–		835
Credit card	37		758		645		–		1,403		772		637		–		1,409		779		729		–		1,508
Total personal	38		210		498		7		715		204		500		7		711		197		490		7		694

Business and Government

Other Loans

Debt securities classified as loans	39		–		93		–		93		–		103		–		103		–		106		–		106
Total other loans	40		–		93		–		93		–		103		–		103		–		106		–		106

Total Allowance for Credit Losses – Incurred but Not Identified

Allowance for Loan Losses – On-Balance Sheet Loans

Allowances for Credit Losses – Off-Balance Sheet Instruments

Total Allowance for Credit Losses

	41		968		1,236		7		2,211		976		1,240		7		2,223		976		1,325		7		2,308
	42		1,271		1,727		7		3,005		1,293		1,749		7		3,049		1,283		1,789		7		3,079
	43		128		133		1		262		123		138		2		263		121		93		2		216
	44		\$ 1,399		\$ 1,860		\$ 8		\$ 3,267		\$ 1,416		\$ 1,887		\$ 9		\$ 3,312		\$ 1,404		\$ 1,882		\$ 9		\$ 3,295
	45		3.0 %		2.9 %		– %		2.9 %		3.0 %		4.0 %		– %		3.4 %		2.8 %		3.5 %		– %		3.1 %
	46		7.0		6.7		–		6.8		6.8		6.5		–		6.7		6.4		6.5		–		6.4
	47		60.0		4.3		–		18.6		57.1		4.8		–		18.0		58.7		6.5		–		22.2
	48		68.8		40.0		–		66.7		67.2		33.3		–		64.4		67.6		16.7		–		63.6
	49		65.9		77.4		–		70.6		66.5		77.0		–		70.9		67.6		14.7		–		46.1
	50		21.4		15.4		–		18.7		20.7		16.9		–		19.0		21.0		6.9		–		15.0
	51		58.9		10.2		–		19.2		56.0		12.3		–		21.0		51.0		13.8		–		19.7
	52		26.6 %		13.0 %		– %		18.9 %		26.0 %		14.7 %		– %		19.7 %		24.7 %		10.4 %		– %		16.6 %
	53		0.4 %		1.2 %		0.4 %		0.6 %		0.4 %		1.2 %		0.4 %		0.6 %		0.4 %		1.2 %		0.4 %		0.6 %

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

² Includes all FDIC covered loans and other ACI loans.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)¹

(\$ millions, except as noted)

As at

By Industry Sector

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

Personal

Residential mortgages	
Consumer instalment and other personal	
HELOC	
Indirect auto	
Other	
Credit card	
Total personal	

Business and Government

Real estate	8																								
Residential	9		12		12		–		24		12		14		–		26		16		22		–		38
Non-residential	10		2		20		–		22		2		25		–		27		2		16		–		18
Total real estate	11		14		32		–		46		14		39		–		53		18		38		–		56
Agriculture	12		–		–		–		–		2		–		–		2		2		1		–		3
Automotive	13		1		2		–		3		1		2		–		3		1		1		–		2
Financial	14		1		1		–		2		1		3		–		4		1		1		–		2
Food, beverage, and tobacco	15		2		1		–		3		3		2		–		5		1		2		–		3
Forestry	16		–		1		–		1		1		–		–		1		2		1		–		2
Government, public sector entities, and education	17		2		3		–		5		3		2		–		5		2		1		–		3
Health and social services	18		1		12		–		13		1		2		–		3		–		3		–		3
Industrial construction and trade contractors	19		6		8		–		14		7		5		–		12		7		8		–		15
Metals and mining	20		5		1		–		6		5		1		–		6		5		1		–		6
Pipelines, oil, and gas	21		7		–		–		7		17		–		–		17		21		–		–		21
Power and utilities	22		–		–		–		–		–		–		–		–		–		–		–		–
Professional and other services	23		5		14		–		19		11		10		–		21		11		9		–		20
Retail sector	24		26		11		–		37		28		19		–		47		11		14		–		25
Sundry manufacturing and wholesale	25		5		3		–		8		6		3		–		9		7		2		–		9
Telecommunications, cable, and media	26		1		7		–		8		–		6		–		6		1		5		–		6
Transportation	27		1		4		–		5		3		4		–		7		2		8		–		10
Other	28		4		–		–		4		4		2		–		6		3		2		–		5
Total business and government	29		81		100		–		181		107		100		–		207		95		96		–		191

Other Loans

Debt securities classified as loans	30		–		173		–		173		–		171		–		171		–		188		–		188
Acquired credit-impaired loans ²	31		–		117		–		117		–		131		–		131		–		122		–		122
Total other loans	32		–		290		–		290		–		302		–		302		–		310		–		310

Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant

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

Personal

Residential mortgages	
Consumer instalment and other personal	
HELOC	
Indirect auto	
Other	
Credit card	
Total personal	

Business and Government

Other Loans

Debt securities classified as loans

Total other loans	40		–		98		–		98		–		122		–		122		–		161		–		161
Total Allowance for Credit Losses – Incurred but Not Identified	41		981		1,130		5		2,116		1,032		1,063		2		2,097		994		967		1		1,962

Allowance for Loan Losses – On-Balance Sheet Loans

Allowances for Credit Losses – Off-Balance Sheet Instruments

Total Allowance for Credit Losses

	42		1,288		1,562		5		2,855		1,356		1,505		2		2,863		1,314		1,422		1		2,737
	43		117		93		2		212		113		90		–		203		114		98		1		213
	44		\$ 1,405		\$ 1,655		\$ 7		\$ 3,067		\$ 1,469		\$ 1,595		\$ 2		\$ 3,066		\$ 1,428		\$ 1,520		\$ 2		\$ 2,950

Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³

Personal

Residential mortgages	
Consumer instalment and other personal	
HELOC	
Indirect auto	
Other	
Credit card	
Total personal	
Business and Government	

Business and Government

Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³

	52		25.1 %		9.7 %		– %		16.7 %		26.6 %		9.9 %		– %		17.7 %		25.7 %		11.3 %		– %		18.4 %
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Total allowance for credit losses as a % of gross loans and acceptances³

	53		0.4 %		1.1 %		0.3 %		0.6 %		0.4 %		1.1 %		0.1 %		0.6 %		0.4 %		1.0 %		0.1 %		0.6 %
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¹ Primarily based on the geographic location of the customer's address.

² Includes all FDIC covered loans and other ACI loans.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

Provision for Credit Losses¹

(\$ millions)

For the period ended

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
PROVISION FOR (REVERSAL OF) CREDIT LOSSES													
Provision for Credit losses for Counterparty-Specific and Individually Insignificant													
Provision for credit losses – counterparty-specific	\$ 26	\$ 14	\$ 40	\$ 37	\$ 58	\$ 33	\$ 28	\$ 63	\$ 80	\$ 40	\$ 91	\$ 168	\$ 231
Provision for credit losses – individually insignificant	498	552	479	459	488	423	411	404	400	1,050	911	1,849	1,644
Recoveries	(152)	(167)	(134)	(152)	(139)	(108)	(97)	(114)	(96)	(319)	(247)	(533)	(394)
Total provision for credit losses for counterparty-specific and individually insignificant	372	399	385	344	407	348	342	353	384	771	755	1,484	1,481
Provision for Credit Losses – Incurred But Not Identified													
Canadian Retail and Wholesale Banking	8	–	9	(3)	3	(1)	(40)	37	(25)	8	2	8	(53)
U.S. Retail – in USD	(4)	(28)	(20)	(3)	(16)	103	48	84	57	(32)	87	64	197
– foreign exchange	(1)	(9)	(3)	–	(2)	6	2	3	1	(10)	4	1	6
Other	(5)	(37)	(23)	(3)	(18)	109	50	87	58	(42)	91	65	203
Total provision for credit losses – incurred but not identified	–	–	–	–	–	–	–	–	–	–	–	–	–
Total provision for credit losses – incurred but not identified	3	(37)	(14)	(6)	(15)	108	10	124	33	(34)	93	73	150
Total Provision for Credit Losses	\$ 375	\$ 362	\$ 371	\$ 338	\$ 392	\$ 456	\$ 352	\$ 477	\$ 417	\$ 737	\$ 848	\$ 1,557	\$ 1,631

PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT

Canadian Retail	\$ 239	\$ 190	\$ 250	\$ 228	\$ 238	\$ 230	\$ 224	\$ 216	\$ 245	\$ 429	\$ 468	\$ 946	\$ 929
U.S. Retail – in USD	104	154	125	118	155	223	177	217	193	258	378	621	764
– foreign exchange	27	23	14	9	17	15	6	6	4	50	32	55	15
Wholesale Banking ²	131	177	139	127	172	238	183	223	197	308	410	676	779
Corporate	–	2	(1)	5	7	–	5	23	3	2	7	11	26
Wholesale Banking – CDS ²	(3)	(3)	(2)	(2)	(5)	(5)	(6)	(4)	(4)	(6)	(10)	(14)	(18)
Increase/(reduction) of allowance for incurred but not identified credit losses	8	(4)	(14)	(20)	(20)	(7)	(54)	19	(25)	4	(27)	(61)	(85)
Other	–	–	(1)	–	–	–	–	–	1	–	–	(1)	–
Total Corporate	5	(7)	(17)	(22)	(25)	(12)	(60)	15	(28)	(2)	(37)	(76)	(103)
Total Provision for Credit Losses	\$ 375	\$ 362	\$ 371	\$ 338	\$ 392	\$ 456	\$ 352	\$ 477	\$ 417	\$ 737	\$ 848	\$ 1,557	\$ 1,631

¹ Includes provision for off-balance sheet positions.

² Premiums on CDS recorded in provision for credit losses (PCL) for Wholesale Banking are reclassified to trading income in the Corporate segment.

Provision for Credit Losses by Industry Sector and Geographic Location^{1,2}

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

	\$ millions, except as noted) For the period ended	LINE #	2015 Q2	2015 Q1	2014 Q4
By Industry Sector					
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant					
Personal					
Residential mortgages	1				
Consumer Instalment and Other Personal					
HELOC	2				
Indirect auto	3				
Other	4				
Credit card	5				
Total personal	6				
Business and Government					
Real estate					
Residential	7				
Non-residential	8				
Total real estate	9				
Agriculture	10				
Automotive	11				
Financial	12				
Food, beverage, and tobacco	13				
Forestry	14				
Government, public sector entities, and education	15				
Health and social services	16				
Industrial construction and trade contractors	17				
Metals and mining	18				
Pipelines, oil, and gas	19				
Power and utilities	20				
Professional and other services	21				
Retail sector	22				
Sundry manufacturing and wholesale	23				
Telecommunications, cable, and media	24				
Transportation	25				
Other	26				
Total business and government	27				
Other Loans					
Debt securities classified as loans	28				
Acquired credit-impaired loans ²	29				
Total other loans	30				
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant					
Provision for Credit Losses – Incurred but not Identified					
Personal, business and government	32				
Other Loans					
Debt securities classified as loans	33				
Total other loans	34				
Total Provision for Credit Losses – Incurred but not Identified					
Total Provision for Credit Losses	35				
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances					
Personal					
Residential mortgages	37				
Consumer instalment and other personal					
HELOC	38				
Indirect auto	39				
Other	40				
Credit card	41				
Total personal	42				
Business and Government					
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44				
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45				
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances					
Total Provision for Credit Losses	46				
Total Provision for Credit Losses Excluding Other Loans	47				

³ Includes all FDIC covered loans and other ACI loans

Provision for Credit Losses by Industry Sector and Geographic Location (Continued)^{1,2}

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

LINE #	2014 Q3	2014 Q2	2014 Q1
	Canada United States Int'l Total	Canada United States Int'l Total	Canada United States Int'l Total
By Industry Sector			
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant			
Personal			
Residential mortgages	1 \$ 4 \$ – \$ – \$ 4	\$ 3 \$ 2 \$ – \$ 5	\$ 4 \$ 4 \$ – \$ 8
Consumer Instalment and Other Personal			
HELOC	2 2 9 – 11	2 11 – 13	1 11 – 12
Indirect auto	3 35 27 – 62	27 34 – 61	37 53 – 90
Other	4 42 14 – 56	39 13 – 52	44 15 – 59
Credit card	5 112 75 – 187	110 133 – 243	122 19 – 141
Total personal	6 195 125 – 320	181 193 – 374	208 102 – 310
Business and Government			
Real estate			
Residential	7 – (6) – (6)	– (5) – (5)	(1) 3 – 2
Non-residential	8 – (6) – (6)	– (5) – (5)	2 8 – 10
Total real estate	9 – (12) – (12)	– (10) – (10)	1 11 – 12
Agriculture	10 1 – – 1	– – – –	– – – –
Automotive	11 1 – – 1	– 1 – 1	1 – – 1
Financial	12 – (16) – (16)	1 – – 1	– 4 – 4
Food, beverage, and tobacco	13 3 (1) – 2	1 (1) – –	(1) 1 – –
Forestry	14 – – – –	– – – –	– – – –
Government, public sector entities, and education	15 – (4) – (4)	– 4 – 4	– (1) – (1)
Health and social services	16 – 16 – 16	– (2) – (2)	– (3) – (3)
Industrial construction and trade contractors	17 1 (1) – –	3 – – 3	2 2 – 4
Metals and mining	18 1 – – 1	(1) 1 – (2)	2 (2) – –
Pipelines, oil, and gas	19 – – – –	– – – –	(2) – – (2)
Power and utilities	20 – – – –	– – – –	– – – –
Professional and other services	21 – 2 – 2	23 (1) – 22	3 5 – 8
Retail sector	22 6 (1) – 5	7 (1) – 6	5 4 – 9
Sundry manufacturing and wholesale	23 1 – – 1	1 3 – 4	(1) 2 – 1
Telecommunications, cable, and media	24 1 – – 1	– – – –	– – – –
Transportation	25 2 (2) – –	1 (1) – –	1 – – 1
Other	26 1 6 – 7	– 6 – 6	– 3 – 3
Total business and government	27 18 (13) – 5	36 (1) – 35	11 26 – 37
Other Loans			
Debt securities classified as loans	28 – 12 – 12	– 3 – 3	– 1 – 1
Acquired credit-impaired loans ³	29 – 7 – 7	– (5) – (5)	– – – –
Total other loans	30 – 19 – 19	– (2) – (2)	– 1 – 1
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31 213 131 – 344	217 190 – 407	219 129 – 348
Provision for Credit Losses – Incurred but not Identified			
Personal, business and government			
Other Loans	32 (2) 7 (1) 4	2 (16) – (14)	(3) 108 2 107
Debt securities classified as loans	33 – (10) – (10)	– (1) – (1)	– 1 – 1
Total other loans	34 – (10) – (10)	– (1) – (1)	– 1 – 1
Total Provision for Credit Losses – Incurred but not Identified	35 (2) (3) (1) (6)	2 (17) – (15)	(3) 109 2 108
Total Provision for Credit Losses	36 \$ 211 \$ 128 \$ (1) \$ 338	\$ 219 \$ 173 \$ – \$ 392	\$ 216 \$ 238 \$ 2 \$ 456
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances			
Personal			
Residential mortgages	37 0.01 % – % – % 0.01 %	0.01 % 0.04 % – % 0.01 %	0.01 % 0.07 % – % 0.02 %
Consumer instalment and other personal			
HELOC	38 0.01 0.32 – 0.06	0.01 0.40 – 0.07	0.01 0.40 – 0.07
Indirect auto	39 0.91 0.63 – 0.76	0.76 0.82 – 0.79	1.01 1.24 – 1.13
Other	40 1.10 9.00 – 1.41	1.05 8.80 – 1.35	1.18 9.99 – 1.52
Credit card	41 2.53 4.36 – 3.04	2.63 7.84 – 4.13	3.06 1.05 – 2.43
Total personal	42 0.28 0.86 – 0.38	0.27 1.36 – 0.46	0.30 0.70 – 0.37
Business and Government	43 0.10 (0.08) – 0.02	0.22 (0.01) – 0.11	0.07 0.18 – 0.12
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44 0.25 0.42 – 0.29	0.26 0.64 – 0.36	0.26 0.43 – 0.30
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45 0.25 % 0.37 % – % 0.28 %	0.26 % 0.67 % – % 0.36 %	0.26 % 0.44 % – % 0.30 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances			
Total Provision for Credit Losses	46 0.24 % 0.41 % (0.15) % 0.29 %	0.26 % 0.58 % – % 0.35 %	0.26 % 0.79 % 0.24 % 0.40 %
Total Provision for Credit Losses Excluding Other Loans	47 0.24 0.40 (0.20) 0.28	0.27 0.61 – 0.35	0.26 0.82 0.36 0.40

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

Provision for Credit Losses by Industry Sector and Geographic Location (Continued)^{1,2}

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

LINE #	2013 Q4	2013 Q3	2013 Q2
	Canada United States Int'l Total	Canada United States Int'l Total	Canada United States Int'l Total
By Industry Sector			
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant			
Personal			
Residential mortgages	4	2	–
Consumer instalment and other personal	–	–	–
HELOC	5	12	–
Indirect auto	37	46	–
Other	52	17	–
Credit card	121	13	–
Total personal	219	90	–
Business and Government			
Real estate			
Residential	(1)	–	–
Non-residential	–	1	–
Total real estate	(1)	1	–
Agriculture	–	–	–
Automotive	1	–	–
Financial	–	(1)	–
Food, beverage, and tobacco	–	–	–
Forestry	–	1	–
Government, public sector entities, and education	–	1	–
Health and social services	1	10	–
Industrial construction and trade contractors	5	3	–
Metals and mining	–	–	–
Pipelines, oil, and gas	(5)	–	–
Power and utilities	–	(1)	–
Professional and other services	(3)	7	–
Retail sector	2	2	–
Sundry manufacturing and wholesale	2	2	–
Telecommunications, cable, and media	–	1	–
Transportation	1	1	–
Other	1	3	–
Total business and government	4	30	–
Other Loans			
Debt securities classified as loans	–	–	–
Acquired credit-impaired loans ³	–	(1)	–
Total other loans	–	(1)	–
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	223	119	–
Provision for Credit Losses – Incurred but not Identified			
Personal, business and government			
Other Loans			
Debt securities classified as loans	–	(27)	–
Total other loans	–	(27)	–
Total Provision for Credit Losses – Incurred but not Identified	(46)	51	5
Total Provision for Credit Losses	177	170	5
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances			
Personal			
Residential mortgages	0.01 %	0.04 %	– %
Consumer instalment and other personal	–	–	–
HELOC	0.03	0.45	–
Indirect auto	1.01	1.14	–
Other	1.40	11.90	–
Credit card	3.30	0.78	–
Total personal	0.32	0.65	–
Business and Government			
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.27	0.42	–
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.27 %	0.44 %	– %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances			
Total Provision for Credit Losses	0.21 %	0.60 %	0.61 %
Total Provision for Credit Losses Excluding Other Loans	0.21	0.73	0.95

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

Acquired Credit-Impaired Loans by Geographic Location¹

(\$ millions) For the period ended		LINE #	2015 Q2				2015 Q1				2014 Q4			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans														
Residential mortgages		1	\$ –	\$ 449	\$ –	\$ 449	\$ –	\$ 492	\$ –	\$ 492	\$ –	\$ 452	\$ –	\$ 452
Consumer instalment and other personal														
HELOC		2	–	124	–	124	–	139	–	139	–	135	–	135
Indirect auto		3	–	2	–	2	–	2	–	2	–	4	–	4
Other		4	–	37	–	37	–	45	–	45	–	42	–	42
Credit cards		5	–	–	–	–	–	–	–	–	6	–	–	6
Business and government		6	–	914	–	914	–	1,085	–	1,085	–	1,074	–	1,074
Total Gross Loans		7	\$ –	\$ 1,526	\$ –	\$ 1,526	\$ –	\$ 1,763	\$ –	\$ 1,763	\$ 6	\$ 1,707	\$ –	\$ 1,713
Change in Allowance for Credit Losses														
Balance at beginning of period		8	\$ –	\$ 105	\$ –	\$ 105	\$ –	\$ 97	\$ –	\$ 97	\$ –	\$ 102	\$ –	\$ 102
Provision for credit losses – counterparty-specific		9	–	(2)	–	(2)	–	(2)	–	(2)	–	(4)	–	(4)
Provision for credit losses – individually insignificant impaired loans		10	–	(8)	–	(8)	–	(5)	–	(5)	–	–	–	–
Write-offs ²		11	–	(2)	–	(2)	–	(1)	–	(1)	–	(4)	–	(4)
Recoveries		12	–	8	–	8	–	6	–	6	–	3	–	3
Foreign exchange and other adjustments		13	–	(8)	–	(8)	–	10	–	10	–	–	–	–
Balance at end of period		14	\$ –	\$ 93	\$ –	\$ 93	\$ –	\$ 105	\$ –	\$ 105	\$ –	\$ 97	\$ –	\$ 97
Allowance for Credit Losses														
Residential mortgages		15	\$ –	\$ 26	\$ –	\$ 26	\$ –	\$ 29	\$ –	\$ 29	\$ –	\$ 27	\$ –	\$ 27
HELOC		16	–	5	–	5	–	7	–	7	–	5	–	5
Indirect auto		17	–	–	–	–	–	–	–	–	–	–	–	–
Other		18	–	5	–	5	–	5	–	5	–	5	–	5
Business and government		19	–	57	–	57	–	64	–	64	–	60	–	60
Total Allowance for Credit Losses		20	\$ –	\$ 93	\$ –	\$ 93	\$ –	\$ 105	\$ –	\$ 105	\$ –	\$ 97	\$ –	\$ 97
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³														
Provision for credit losses – counterparty-specific		21	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (4)	\$ –	\$ (4)
Provision for credit losses – individually insignificant		22	–	(8)	–	(8)	–	(5)	–	(5)	–	–	–	–
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		23	\$ –	\$ (10)	\$ –	\$ (10)	\$ –	\$ (7)	\$ –	\$ (7)	\$ –	\$ (4)	\$ –	\$ (4)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant														
Residential mortgages		24	\$ –	\$ –	\$ –	\$ –	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (1)	\$ –	\$ (1)
Consumer instalment and other personal														
HELOC		25	–	(1)	–	(1)	–	–	–	–	–	(1)	–	(1)
Indirect auto		26	–	–	–	–	–	–	–	–	–	(1)	–	(1)
Other		27	–	–	–	–	–	–	–	–	–	–	–	–
Business and government		28	–	(9)	–	(9)	–	(5)	–	(5)	–	(1)	–	(1)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		29	\$ –	\$ (10)	\$ –	\$ (10)	\$ –	\$ (7)	\$ –	\$ (7)	\$ –	\$ (4)	\$ –	\$ (4)

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

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

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

Acquired Credit-Impaired Loans by Geographic Location (Continued)¹

(\$ millions) For the period ended		LINE #	2014 Q3				2014 Q2				2014 Q1			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans														
Residential mortgages		1	\$ —	\$ 455	\$ —	\$ 455	\$ —	\$ 473	\$ —	\$ 473	\$ —	\$ 500	\$ —	\$ 500
Consumer instalment and other personal														
HELOC		2	—	141	—	141	—	150	—	150	—	162	—	162
Indirect auto		3	—	8	—	8	—	15	—	15	1	29	—	30
Other		4	3	47	—	50	6	51	—	57	9	56	—	65
Credit cards		5	11	1	—	12	15	—	—	15	20	7	—	27
Business and government		6	—	1,163	—	1,163	—	1,341	—	1,341	—	1,557	—	1,557
Total Gross Loans		7	\$ 14	\$ 1,815	\$ —	\$ 1,829	\$ 21	\$ 2,030	\$ —	\$ 2,051	\$ 30	\$ 2,311	\$ —	\$ 2,341
Change in Allowance for Credit Losses														
Balance at beginning of period		8	\$ —	\$ 99	\$ —	\$ 99	\$ —	\$ 110	\$ —	\$ 110	\$ —	\$ 117	\$ —	\$ 117
Provision for credit losses – counterparty-specific		9	—	1	—	1	—	—	—	—	—	(4)	—	(4)
Provision for credit losses – individually insignificant impaired loans		10	—	6	—	6	—	(5)	—	(5)	—	4	—	4
Write-offs ²		11	—	(2)	—	(2)	—	(2)	—	(2)	—	(12)	—	(12)
Recoveries		12	—	1	—	1	—	3	—	3	—	—	—	—
Foreign exchange and other adjustments		13	—	(3)	—	(3)	—	(7)	—	(7)	—	5	—	5
Balance at end of period		14	\$ —	\$ 102	\$ —	\$ 102	\$ —	\$ 99	\$ —	\$ 99	\$ —	\$ 110	\$ —	\$ 110
Allowance for Credit Losses														
Residential mortgages		15	\$ —	\$ 26	\$ —	\$ 26	\$ —	\$ 27	\$ —	\$ 27	\$ —	\$ 29	\$ —	\$ 29
Consumer instalment and other personal														
HELOC		16	—	7	—	7	—	6	—	6	—	6	—	6
Indirect auto		17	—	—	—	—	—	—	—	—	—	—	—	—
Other		18	—	4	—	4	—	5	—	5	—	5	—	5
Business and government		19	—	65	—	65	—	61	—	61	—	70	—	70
Total Allowance for Credit Losses		20	\$ —	\$ 102	\$ —	\$ 102	\$ —	\$ 99	\$ —	\$ 99	\$ —	\$ 110	\$ —	\$ 110
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³														
Provision for credit losses – counterparty-specific		21	\$ —	\$ 1	\$ —	\$ 1	\$ —	\$ —	\$ —	\$ —	\$ —	\$ (4)	\$ —	\$ (4)
Provision for credit losses – individually insignificant		22	—	6	—	6	—	(5)	—	(5)	—	4	—	4
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		23	\$ —	\$ 7	\$ —	\$ 7	\$ —	\$ (5)	\$ —	\$ (5)	\$ —	\$ —	\$ —	\$ —
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant														
Residential mortgages		24	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3	\$ —	\$ 3
Consumer instalment and other personal														
HELOC		25	—	1	—	1	—	—	—	—	—	2	—	2
Indirect auto		26	—	—	—	—	—	—	—	—	—	—	—	—
Other		27	—	—	—	—	—	—	—	—	—	—	—	—
Business and government		28	—	6	—	6	—	(5)	—	(5)	—	(5)	—	(5)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		29	\$ —	\$ 7	\$ —	\$ 7	\$ —	\$ (5)	\$ —	\$ (5)	\$ —	\$ —	\$ —	\$ —

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

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

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

Acquired Credit-Impaired Loans by Geographic Location (Continued)¹

(\$ millions) For the period ended		2013 Q4				2013 Q3				2013 Q2			
LINE #		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
	Residential mortgages	\$ —	\$ 486	\$ —	\$ 486	\$ —	\$ 506	\$ —	\$ 506	\$ —	\$ 523	\$ —	\$ 523
	Consumer instalment and other personal												
	HELOC	—	159	—	159	—	165	—	165	—	172	—	172
	Indirect auto	1	47	—	48	2	74	—	76	3	112	—	115
	Other	14	58	—	72	20	62	—	82	28	63	—	91
	Credit cards	6	28	—	34	14	43	—	57	17	76	—	93
	Business and government	—	1,686	—	1,686	—	1,920	—	1,920	—	2,170	—	2,170
	Total Gross Loans	\$ 21	\$ 2,464	\$ —	\$ 2,485	\$ 36	\$ 2,770	\$ —	\$ 2,806	\$ 48	\$ 3,116	\$ —	\$ 3,164
Change in Allowance for Credit Losses													
	Balance at beginning of period	\$ —	\$ 131	\$ —	\$ 131	\$ —	\$ 122	\$ —	\$ 122	\$ 1	\$ 117	\$ —	\$ 118
	Provision for credit losses – counterparty-specific	—	3	—	3	—	(6)	—	(6)	—	5	—	5
	Provision for credit losses – individually insignificant impaired loans	—	(4)	—	(4)	—	22	—	22	—	7	—	7
	Write-offs ²	—	(11)	—	(11)	—	(5)	—	(5)	—	(9)	—	(9)
	Recoveries	—	—	—	—	—	6	—	6	—	3	—	3
	Foreign exchange and other adjustments	—	(2)	—	(2)	—	(8)	—	(8)	(1)	(1)	—	(2)
	Balance at end of period	\$ —	\$ 117	\$ —	\$ 117	\$ —	\$ 131	\$ —	\$ 131	\$ —	\$ 122	\$ —	\$ 122
Allowance for Credit Losses													
	Residential mortgages	\$ —	\$ 24	\$ —	\$ 24	\$ —	\$ 27	\$ —	\$ 27	\$ —	\$ 28	\$ —	\$ 28
	Consumer instalment and other personal												
	HELOC	—	5	—	5	—	6	—	6	—	5	—	5
	Indirect auto	—	—	—	—	—	—	—	—	—	—	—	—
	Other	—	5	—	5	—	6	—	6	—	7	—	7
	Business and government	—	83	—	83	—	92	—	92	—	82	—	82
	Total Allowance for Credit Losses	\$ —	\$ 117	\$ —	\$ 117	\$ —	\$ 131	\$ —	\$ 131	\$ —	\$ 122	\$ —	\$ 122
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
	Provision for credit losses – counterparty-specific	\$ —	\$ 3	\$ —	\$ 3	\$ —	\$ (6)	\$ —	\$ (6)	\$ —	\$ 5	\$ —	\$ 5
	Provision for credit losses – individually insignificant	—	(4)	—	(4)	—	22	—	22	—	7	—	7
	Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	\$ —	\$ (1)	\$ —	\$ (1)	\$ —	\$ 16	\$ —	\$ 16	\$ —	\$ 12	\$ —	\$ 12
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
	Residential mortgages	\$ —	\$ (2)	\$ —	\$ (2)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
	Consumer instalment and other personal												
	HELOC	—	—	—	—	—	2	—	2	—	2	—	2
	Indirect auto	—	—	—	—	—	—	—	—	—	—	—	—
	Other	—	—	—	—	—	—	—	—	—	1	—	1
	Business and government	—	1	—	1	—	14	—	14	—	9	—	9
	Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	\$ —	\$ (1)	\$ —	\$ (1)	\$ —	\$ 16	\$ —	\$ 16	\$ —	\$ 12	\$ —	\$ 12

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

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

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

Analysis of Change in Equity

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

(\$ millions, except as noted) For the period ended		LINE #	2015		2014		2013		Year to Date		Full Year			
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014
Common Shares														
Balance at beginning of period	1	\$ 19,948	\$ 19,811	\$ 19,705	\$ 19,593	\$ 19,452	\$ 19,316	\$ 19,218	\$ 19,133	\$ 19,023	\$ 19,811	\$ 19,316	\$ 19,316	\$ 18,691
Issued														
Options	2	47	42	24	61	67	47	112	90	33	89	114	199	297
Dividend reinvestment plan	3	81	95	82	94	74	89	86	82	77	176	163	339	515
Purchase of shares for cancellation	4	—	—	—	(43)	—	—	(100)	(87)	—	—	—	(43)	(187)
Balance at end of period	5	20,076	19,948	19,811	19,705	19,593	19,452	19,316	19,218	19,133	20,076	19,593	19,811	19,316
Preferred Shares														
Balance at beginning of period	6	2,700	2,200	2,625	2,250	2,925	3,395	3,395	3,395	3,395	2,200	3,395	3,395	3,395
Issue of shares	7	550	500	—	1,000	—	—	—	—	—	1,050	—	1,000	—
Redemption of shares	8	(450)	—	(425)	(625)	(675)	(470)	—	—	—	(450)	(1,145)	(2,195)	—
Balance at end of period	9	2,800	2,700	2,200	2,625	2,250	2,925	3,395	3,395	3,395	2,800	2,250	2,200	3,395
Treasury Shares – Common														
Balance at beginning of period	10	(179)	(54)	(92)	(120)	(153)	(145)	(144)	(126)	(135)	(54)	(145)	(145)	(166)
Purchase of shares	11	(1,485)	(1,163)	(1,122)	(1,044)	(912)	(1,119)	(987)	(1,031)	(728)	(2,648)	(2,031)	(4,197)	(3,552)
Sale of shares	12	1,653	1,038	1,160	1,072	945	1,111	986	1,013	737	2,691	2,056	4,288	3,573
Balance at end of period	13	(11)	(179)	(54)	(92)	(120)	(153)	(145)	(144)	(126)	(11)	(120)	(54)	(145)
Treasury Shares – Preferred														
Balance at beginning of period	14	(3)	(1)	(2)	(1)	(3)	(2)	(3)	—	(3)	(1)	(2)	(2)	(1)
Purchase of shares	15	(118)	(32)	(43)	(58)	(34)	(19)	(29)	(24)	(18)	(150)	(53)	(154)	(86)
Sale of shares	16	107	30	44	57	36	18	30	21	21	137	54	155	85
Balance at end of period	17	(14)	(3)	(1)	(2)	(1)	(3)	(2)	(3)	—	(14)	(1)	(1)	(2)
Contributed Surplus														
Balance at beginning of period	18	214	205	184	173	163	170	181	190	185	205	170	170	196
Net premium (discount) on treasury shares	19	17	13	19	14	12	3	—	(1)	5	30	15	48	(3)
Stock options expensed	20	6	6	6	5	7	8	5	6	6	12	15	26	25
Stock options exercised	21	(8)	(6)	(3)	(9)	(10)	(9)	(16)	(14)	(6)	(14)	(19)	(31)	(50)
Other	22	(3)	(4)	(1)	1	1	(9)	—	—	—	(7)	(8)	(8)	2
Balance at end of period	23	226	214	205	184	173	163	170	181	190	226	173	205	170
Retained Earnings														
Balance at beginning of period	24	28,373	27,585	26,970	26,134	25,108	23,982	23,350	22,619	21,858	27,585	23,982	23,982	20,863
Net income	25	1,831	2,033	1,719	2,080	1,962	2,015	1,589	1,497	1,691	3,864	3,977	7,776	6,535
Dividends														
Common	26	(943)	(867)	(866)	(864)	(865)	(789)	(779)	(746)	(746)	(1,810)	(1,654)	(3,384)	(2,977)
Preferred	27	(24)	(24)	(32)	(25)	(40)	(46)	(49)	(38)	(49)	(48)	(86)	(143)	(185)
Share issue expenses and others	28	(7)	(19)	—	(11)	—	—	—	—	—	(26)	—	(11)	—
Net premium on repurchase of common shares	29	—	—	—	(177)	—	—	(324)	(269)	—	—	—	(177)	(593)
Net premium on redemption of preferred shares	30	(11)	—	—	—	—	—	—	—	—	(11)	—	—	—
Actuarial gains (losses) on employee benefit plans	31	143	(335)	(206)	(167)	(31)	(54)	195	287	(135)	(192)	(85)	(458)	339
Balance at end of period	32	29,362	28,373	27,585	26,970	26,134	25,108	23,982	23,350	22,619	29,362	26,134	27,585	23,982
Accumulated Other Comprehensive Income (loss)														
Balance at beginning of period	33	9,956	4,936	3,834	4,206	4,874	3,159	2,651	3,402	3,058	4,936	3,159	3,159	3,645
Net change in unrealized gains (losses) on AFS securities	34	(55)	69	(48)	1	23	(70)	(46)	(573)	59	14	(47)	(94)	(743)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	35	(1,925)	4,173	1,036	(154)	(482)	1,907	427	519	251	2,248	1,425	2,307	1,148
Net change in gains (losses) on derivatives designated as cash flow hedges	36	(407)	778	114	(219)	(209)	(122)	127	(697)	34	371	(331)	(436)	(891)
Balance at end of period	37	7,569	9,956	4,936	3,834	4,206	4,874	3,159	2,651	3,402	7,569	4,206	4,936	3,159
Non-Controlling Interests in Subsidiaries														
Balance at end of period	38	1,589	1,620	1,549	1,531	1,534	1,543	1,508	1,499	1,492	1,589	1,534	1,549	1,508
Total Equity														
	39	\$ 61,597	\$ 62,629	\$ 56,231	\$ 54,755	\$ 53,769	\$ 53,909	\$ 51,383	\$ 50,147	\$ 50,105	\$ 61,597	\$ 53,769	\$ 56,231	\$ 51,383
NUMBER OF COMMON SHARES OUTSTANDING (thousands)														
Balance at beginning of period	40	1,845,511	1,844,631	1,841,558	1,841,739	1,837,674	1,834,957	1,839,661	1,844,134	1,841,092	1,844,631	1,834,957	1,834,957	1,832,259
Issued														
Options	41	1,255	1,068	526	1,505	1,814	1,130	3,238	2,541	858	2,323	2,944	4,975	8,372
Dividend reinvestment plan	42	1,446	1,840	1,504	1,668	1,433	1,823	1,828	1,848	1,892	3,286	3,256	6,428	12,094
Purchase of shares for cancellation	43	—	—	—	(4,059)	—	—	(9,636)	(8,400)	—	—	—	(4,059)	(18,036)
Impact of treasury shares ¹	44	3,348	(2,028)	1,043	705	818	(236)	(134)	(462)	292	1,320	582	2,330	268
Balance at end of period	45	1,851,560	1,845,511	1,844,631	1,841,558	1,841,739	1,837,674	1,834,957	1,839,661	1,844,134	1,851,560	1,841,739	1,844,631	1,834,957

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

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(\$ millions)		LINE #	2015		2014		2013			Year to Date		Full Year			
For the period ended			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Unrealized Gains (Losses) on Available-for-Sale Securities															
Balance at beginning of period	1	\$ 707	\$ 638	\$ 686	\$ 685	\$ 662	\$ 732	\$ 778	\$ 1,351	\$ 1,292	\$ 638	\$ 732	\$ 732	\$ 1,475	
Change in unrealized gains (losses)	2	(27)	90	(26)	29	76	(10)	14	(536)	143	63	66	69	(472)	
Reclassification to earnings of losses (gains)	3	(28)	(21)	(22)	(28)	(53)	(60)	(60)	(37)	(84)	(49)	(113)	(163)	(271)	
Net change for the period	4	(55)	69	(48)	1	23	(70)	(46)	(573)	59	14	(47)	(94)	(743)	
Balance at end of period	5	652	707	638	686	685	662	732	778	1,351	652	685	638	732	
Unrealized Foreign Currency Translation Gains (Losses)															
on Investments in Foreign Operations, Net of Hedging Activities															
Balance at beginning of period	6	7,202	3,029	1,993	2,147	2,629	722	295	(224)	(475)	3,029	722	722	(426)	
Investment in foreign operations	7	(2,878)	6,289	1,568	(247)	(730)	3,106	752	823	397	3,411	2,376	3,697	1,885	
Hedging activities	8	1,295	(2,871)	(717)	126	339	(1,626)	(439)	(415)	(198)	(1,576)	(1,287)	(1,878)	(1,001)	
Recovery of (provision for) income taxes	9	(342)	755	185	(33)	(91)	427	114	111	52	413	336	488	264	
Net change for the period	10	(1,925)	4,173	1,036	(154)	(482)	1,907	427	519	251	2,248	1,425	2,307	1,148	
Balance at end of period	11	5,277	7,202	3,029	1,993	2,147	2,629	722	295	(224)	5,277	2,147	3,029	722	
Gains (losses) on Derivatives Designated as Cash Flow Hedges															
Balance at beginning of period	12	2,047	1,269	1,155	1,374	1,583	1,705	1,578	2,275	2,241	1,269	1,705	1,705	2,596	
Change in gains (losses)	13	(546)	2,286	762	(49)	(173)	1,107	619	(251)	358	1,740	934	1,647	668	
Reclassification to earnings of losses (gains)	14	139	(1,508)	(648)	(170)	(36)	(1,229)	(492)	(446)	(324)	(1,369)	(1,265)	(2,083)	(1,559)	
Net change for the period	15	(407)	778	114	(219)	(209)	(122)	127	(697)	34	371	(331)	(436)	(891)	
Balance at end of period	16	1,640	2,047	1,269	1,155	1,374	1,583	1,705	1,578	2,275	1,640	1,374	1,269	1,705	
Accumulated Other Comprehensive Income at End of Period	17	\$ 7,569	\$ 9,956	\$ 4,936	\$ 3,834	\$ 4,206	\$ 4,874	\$ 3,159	\$ 2,651	\$ 3,402	\$ 7,569	\$ 4,206	\$ 4,936	\$ 3,159	

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

(\$ millions)		2015		2014				2013			Year to Date		Full Year	
For the period ended		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
NON-CONTROLLING INTERESTS IN SUBSIDIARIES														
Balance at beginning of period	1	\$ 1,620	\$ 1,549	\$ 1,531	\$ 1,534	\$ 1,543	\$ 1,508	\$ 1,499	\$ 1,492	\$ 1,485	\$ 1,549	\$ 1,508	\$ 1,508	\$ 1,477
On account of income	2	28	27	27	27	26	27	27	26	26	55	53	107	105
Foreign exchange and other adjustments	3	(59)	44	(9)	(30)	(35)	8	(18)	(19)	(19)	(15)	(27)	(66)	(74)
Balance at end of period	4	\$ 1,589	\$ 1,620	\$ 1,549	\$ 1,531	\$ 1,534	\$ 1,543	\$ 1,508	\$ 1,499	\$ 1,492	\$ 1,589	\$ 1,534	\$ 1,549	\$ 1,508
INVESTMENT IN TD AMERITRADE														
Balance at beginning of period	5	\$ 6,335	\$ 5,569	\$ 5,332	\$ 5,316	\$ 5,451	\$ 5,300	\$ 5,163	\$ 5,337	\$ 5,248	\$ 5,569	\$ 5,300	\$ 5,300	\$ 5,344
Increase (decrease) in reported investment through direct ownership	6	—	—	—	—	(95)	(126)	—	(328)	—	—	(221)	(221)	(328)
Decrease in reported investment through dividends received	7	(83)	(38)	(28)	(30)	(30)	(151)	(22)	(22)	(22)	(121)	(181)	(239)	(211)
Equity in net income, net of income taxes	8	88	90	86	77	80	77	81	75	57	178	157	320	272
Foreign exchange and other adjustments	9	(323)	714	179	(31)	(90)	351	78	101	54	391	261	409	223
Balance at end of period	10	\$ 6,017	\$ 6,335	\$ 5,569	\$ 5,332	\$ 5,316	\$ 5,451	\$ 5,300	\$ 5,163	\$ 5,337	\$ 6,017	\$ 5,316	\$ 5,569	\$ 5,300

Derivatives – Notional

(\$ billions)
As at

LINE #	2015 Q2	2015 Q1
	Trading	Trading
	Over-the-counter ¹	Over-the-counter ¹
	Clearing house ² Non-Clearing house Exchange-traded Total Non-trading Total	Clearing house ² Non-Clearing house Exchange-traded Total Non-trading Total
Interest Rate Contracts		
Futures	\$ – \$ – \$ 400 \$ 400 \$ – \$ 400	\$ – \$ – \$ 503 \$ 503 \$ – \$ 503
Forward rate agreements	240 94 – 334 – 334	255 83 – 338 – 338
Swaps	2,171 1,023 – 3,194 871 4,065	2,707 1,102 – 3,809 871 4,680
Options written	– 23 59 82 – 82	– 25 14 39 – 39
Options purchased	– 25 39 64 2 66	– 25 12 37 1 38
	2,411 1,165 498 4,074 873 4,947	2,962 1,235 529 4,726 872 5,598
Foreign Exchange Contracts		
Futures	– – – – – –	– – – – – –
Forward contracts	– 617 – 617 44 661	– 550 – 550 46 596
Swaps	– – – – – –	– – – – 1 1
Cross-currency interest rate swaps	– 452 – 452 80 532	– 470 – 470 67 537
Options written	– 24 – 24 – 24	– 26 – 26 – 26
Options purchased	– 24 – 24 – 24	– 24 – 24 – 24
	– 1,117 – 1,117 124 1,241	– 1,070 – 1,070 114 1,184
Credit Derivative Contracts		
Credit default swaps		
Protection purchased	– 5 – 5 5 10	– 2 – 2 8 10
Protection sold	– 1 – 1 – 1	– 1 – 1 – 1
	– 6 – 6 5 11	– 3 – 3 8 11
Other Contracts		
Equity contracts	– 34 35 69 35 104	– 39 33 72 33 105
Commodity contracts	– 8 16 24 – 24	– 10 16 26 – 26
	– 42 51 93 35 128	– 49 49 98 33 131
Total	\$ 2,411 \$ 2,330 \$ 549 \$ 5,290 \$ 1,037 \$ 6,327	\$ 2,962 \$ 2,357 \$ 578 \$ 5,897 \$ 1,027 \$ 6,924
	2014 Q4	2014 Q3
	Trading	Trading
	Over-the-counter ¹	Over-the-counter ¹
	Clearing house ² Non-Clearing house Exchange-traded Total Non-trading Total	Clearing house ² Non-Clearing house Exchange-traded Total Non-trading Total
Interest Rate Contracts		
Futures	\$ – \$ – \$ 263 \$ 263 \$ – \$ 263	\$ – \$ – \$ 323 \$ 323 \$ – \$ 323
Forward rate agreements	216 67 – 283 – 283	193 64 – 257 – 257
Swaps	2,524 1,030 – 3,554 702 4,256	2,441 960 – 3,401 587 3,988
Options written	– 25 12 37 – 37	– 25 13 38 – 38
Options purchased	– 24 16 40 2 42	– 21 15 36 4 40
	2,740 1,146 291 4,177 704 4,881	2,634 1,070 351 4,055 591 4,646
Foreign Exchange Contracts		
Futures	– – – – – –	– – – – – –
Forward contracts	– 508 – 508 41 549	– 418 – 418 45 463
Swaps	– – – – 1 1	– – – – 1 1
Cross-currency interest rate swaps	– 444 – 444 51 495	– 443 – 443 43 486
Options written	– 19 – 19 – 19	– 15 – 15 – 15
Options purchased	– 19 – 19 – 19	– 14 – 14 – 14
	– 990 – 990 93 1,083	– 890 – 890 89 979
Credit Derivative Contracts		
Credit default swaps		
Protection purchased	– 2 – 2 5 7	– 2 – 2 5 7
Protection sold	– 1 – 1 – 1	– 1 – 1 – 1
	– 3 – 3 5 8	– 3 – 3 5 8
Other Contracts		
Equity contracts	– 41 34 75 33 108	– 41 34 75 32 107
Commodity contracts	– 10 20 30 – 30	– 10 20 30 – 30
	– 51 54 105 33 138	– 51 54 105 32 137
Total	\$ 2,740 \$ 2,190 \$ 345 \$ 5,275 \$ 835 \$ 6,110	\$ 2,634 \$ 2,014 \$ 405 \$ 5,053 \$ 717 \$ 5,770

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

² Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions. The Bank also receives preferential capital treatment relative to those settled with non-central clearing house counterparties.

Derivatives – Notional (Continued)

(\$ billions)
As at

	LINE #	2014 Q2						2014 Q1					
		Trading						Trading					
		Over-the-counter ¹						Over-the-counter ¹					
		Clearing house ²	Non-Clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-Clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	1	\$ —	\$ —	\$ 301	\$ 301	\$ —	\$ 301	\$ —	\$ —	\$ 358	\$ 358	\$ —	\$ 358
Forward rate agreements	2	91	138	—	229	—	229	157	79	—	236	—	236
Swaps	3	1,886	1,380	—	3,266	522	3,788	2,138	908	—	3,046	483	3,529
Options written	4	—	30	17	47	—	47	—	36	19	55	—	55
Options purchased	5	—	26	20	46	3	49	—	32	15	47	2	49
	6	1,977	1,574	338	3,889	525	4,414	2,295	1,055	392	3,742	485	4,227
Foreign Exchange Contracts													
Futures	7	—	—	—	—	—	—	—	—	1	1	—	1
Forward contracts	8	—	396	—	396	48	444	—	400	—	400	48	448
Swaps	9	—	—	—	—	—	—	—	—	—	—	—	—
Cross-currency interest rate swaps	10	—	443	—	443	38	481	—	425	—	425	37	462
Options written	11	—	13	—	13	—	13	—	14	—	14	—	14
Options purchased	12	—	13	—	13	—	13	—	14	—	14	—	14
	13	—	865	—	865	86	951	—	853	1	854	85	939
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	—	2	—	2	5	7	—	2	—	2	5	7
Protection sold	15	—	2	—	2	—	2	—	1	—	1	—	1
	16	—	4	—	4	5	9	—	3	—	3	5	8
Other Contracts													
Equity contracts	17	—	42	31	73	31	104	—	45	27	72	31	103
Commodity contracts	18	—	10	24	34	—	34	—	9	22	31	—	31
	19	—	52	55	107	31	138	—	54	49	103	31	134
Total	20	\$ 1,977	\$ 2,495	\$ 393	\$ 4,865	\$ 647	\$ 5,512	\$ 2,295	\$ 1,965	\$ 442	\$ 4,702	\$ 606	\$ 5,308
		2013 Q4						2013 Q3					
		Trading						Trading					
		Over-the-counter ¹						Over-the-counter ¹					
		Clearing house ²	Non-Clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-Clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	21	\$ —	\$ —	\$ 338	\$ 338	\$ —	\$ 338	\$ —	\$ —	\$ 154	\$ 154	\$ —	\$ 154
Forward rate agreements	22	111	61	—	172	1	173	119	54	—	173	3	176
Swaps	23	1,778	904	—	2,682	405	3,087	1,613	882	—	2,495	359	2,854
Options written	24	—	30	12	42	—	42	—	21	12	33	—	33
Options purchased	25	—	30	10	40	3	43	—	20	18	38	3	41
	26	1,889	1,025	360	3,274	409	3,683	1,732	977	184	2,893	365	3,258
Foreign Exchange Contracts													
Futures	27	—	—	1	1	—	1	—	—	—	—	—	—
Forward contracts	28	—	378	—	378	48	426	—	355	—	355	45	400
Swaps	29	—	—	—	—	—	—	—	—	—	—	—	—
Cross-currency interest rate swaps	30	—	412	—	412	34	446	—	399	—	399	29	428
Options written	31	—	13	—	13	—	13	—	12	—	12	—	12
Options purchased	32	—	12	—	12	—	12	—	11	—	11	—	11
	33	—	815	1	816	82	898	—	777	—	777	74	851
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	—	4	—	4	5	9	—	4	—	4	5	9
Protection sold	35	—	4	—	4	—	4	—	2	—	2	—	2
	36	—	8	—	8	5	13	—	6	—	6	5	11
Other Contracts													
Equity contracts	37	—	40	18	58	29	87	—	55	28	83	29	112
Commodity contracts	38	—	7	24	31	—	31	—	8	12	20	—	20
	39	—	47	42	89	29	118	—	63	40	103	29	132
Total	40	\$ 1,889	\$ 1,895	\$ 403	\$ 4,187	\$ 525	\$ 4,712	\$ 1,732	\$ 1,823	\$ 224	\$ 3,779	\$ 473	\$ 4,252

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

² Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions. The Bank also receives preferential capital treatment relative to those settled with non-central clearing house counterparties.

Derivatives – Credit Exposure

(\$ millions) As at			LINE #	2015 Q2			2015 Q1			2014 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	\$	25	\$	75	\$	32	\$	30	\$	77	\$	28	\$	22	\$	74	\$	25
Swaps	2		22,777		28,114		14,875		29,043		34,900		19,158		20,919		26,737		14,571
Options purchased	3		820		921		430		1,071		1,162		554		614		707		363
	4		23,622		29,110		15,337		30,144		36,139		19,740		21,555		27,518		14,959
Foreign Exchange Contracts																			
Forward contracts	5		13,337		21,894		5,043		22,555		30,479		6,687		9,492		16,556		3,778
Swaps	6		—		—		—		—		—		—		—		—		—
Cross-currency interest rate swaps	7		20,810		46,149		16,343		30,669		55,863		20,781		14,936		37,891		14,397
Options purchased	8		486		744		185		988		1,248		278		346		558		145
	9		34,633		68,787		21,571		54,212		87,590		27,746		24,774		55,005		18,320
Other Contracts																			
Credit derivatives	10		6		204		82		6		382		203		13		184		106
Equity contracts	11		1,292		4,665		1,156		1,733		5,426		1,455		6,156		9,949		1,275
Commodity contracts	12		425		1,174		265		595		1,442		444		343		1,207		368
	13		1,723		6,043		1,503		2,334		7,250		2,102		6,512		11,340		1,749
Total	14		59,978		103,940		38,411		86,690		130,979		49,588		52,841		93,863		35,028
Less: impact of master netting agreements	15		42,824		62,677		26,871		60,179		80,164		34,938		39,783		58,632		23,988
Total after netting	16		17,154		41,263		11,540		26,511		50,815		14,650		13,058		35,231		11,040
Less: impact of collateral	17		8,866		9,219		3,151		12,078		12,296		4,341		5,678		6,002		2,135
Net	18		8,288		32,044		8,389		14,433		38,519		10,309		7,380		29,229		8,905
Qualifying Central Counterparty (QCCP) Contracts ²	19		1,419		12,173		1,526		2,991		14,714		2,171		998		11,700		1,659
Total	20	\$	9,707	\$	44,217	\$	9,915	\$	17,424	\$	53,233	\$	12,480	\$	8,378	\$	40,929	\$	10,564

		2014 Q3			2014 Q2			2014 Q1		
		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	21	\$ 12	\$ 49	\$ 20	\$ 47	\$ 68	\$ 17	\$ 39	\$ 46	\$ 10
Swaps	22	22,384	28,415	14,519	23,199	29,885	15,354	24,115	30,957	16,040
Options purchased	23	546	654	343	558	675	356	591	714	400
	24	22,942	29,118	14,882	23,804	30,628	15,727	24,745	31,717	16,450
Foreign Exchange Contracts										
Forward contracts	25	3,855	10,150	2,535	3,880	10,079	2,565	7,067	13,093	2,941
Swaps	26	—	—	—	—	—	—	—	—	—
Cross-currency interest rate swaps	27	10,633	32,758	12,530	12,665	35,179	13,280	15,026	36,887	13,666
Options purchased	28	190	356	105	215	400	124	329	554	164
	29	14,678	43,264	15,170	16,760	45,658	15,969	22,422	50,534	16,771
Other Contracts										
Credit derivatives	30	11	189	108	25	271	151	8	245	133
Equity contracts	31	6,977	10,601	1,231	8,071	11,745	1,188	8,353	11,980	1,085
Commodity contracts	32	382	1,209	378	499	1,356	450	442	1,163	364
	33	7,370	11,999	1,717	8,595	13,372	1,789	8,803	13,388	1,582
Total	34	44,990	84,381	31,769	49,159	89,658	33,485	55,970	95,639	34,803
Less: impact of master netting agreements	35	34,538	53,340	22,017	36,272	55,097	20,600	41,927	60,829	22,754
Total after netting	36	10,452	31,041	9,752	12,887	34,561	12,885	14,043	34,810	12,049
Less: impact of collateral	37	4,668	5,106	1,796	6,607	7,516	4,255	6,260	6,889	3,756
Net	38	5,784	25,935	7,956	6,280	27,045	8,630	7,783	27,921	8,293
Qualifying Central Counterparty (QCCP) Contracts ²	39	350	10,369	1,382	218	6,410	1,208	282	6,070	1,222
Total	40	\$ 6,134	\$ 36,304	\$ 9,338	\$ 6,498	\$ 33,455	\$ 9,838	\$ 8,065	\$ 33,991	\$ 9,515

¹ Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines. Exchange traded instruments are included with QCCP effective the third quarter of 2014, while they were previously excluded.

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.

Derivatives – Credit Exposure (Continued)

(\$ millions) As at	LINE #	2013 Q4			2013 Q3			2013 Q2		
		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	\$ 26	\$ 14	\$ 3	\$ 21	\$ 42	\$ 10	\$ 27	\$ 17	\$ 4
Swaps	2	24,460	31,331	16,773	24,186	31,099	17,623	34,288	41,416	24,632
Options purchased	3	604	746	440	646	760	426	791	918	525
	4	25,090	32,091	17,216	24,853	31,901	18,059	35,106	42,351	25,161
Foreign Exchange Contracts										
Forward contracts	5	3,656	9,303	2,174	3,947	9,395	2,333	6,025	11,151	2,646
Swaps	6	—	—	—	214	306	97	464	952	364
Cross-currency interest rate swaps	7	10,321	31,288	11,955	10,397	30,753	12,574	7,851	27,803	12,260
Options purchased	8	190	395	126	215	418	151	205	412	160
	9	14,167	40,986	14,255	14,773	40,872	15,155	14,545	40,318	15,430
Other Contracts										
Credit derivatives	10	60	479	277	42	395	239	21	272	154
Equity contracts	11	8,721	12,269	1,168	8,946	13,375	948	9,364	13,996	959
Commodity contracts	12	271	927	280	390	1,083	319	329	964	298
	13	9,052	13,675	1,725	9,378	14,853	1,506	9,714	15,232	1,411
Total	14	48,309	86,752	33,196	49,004	87,626	34,720	59,365	97,901	42,002
Less: impact of master netting agreements	15	37,918	56,795	21,562	40,688	60,306	23,994	46,128	63,809	27,917
Total after netting	16	10,391	29,957	11,634	8,316	27,320	10,726	13,237	34,092	14,085
Less: impact of collateral	17	4,998	5,592	3,523	2,875	3,799	2,933	7,224	8,617	5,103
Net	18	5,393	24,365	8,111	5,441	23,521	7,793	6,013	25,475	8,982
Qualifying Central Counterparty (QCCP) Contracts ²	19	37	4,966	866	6	4,117	579	36	3,579	457
Total	20	\$ 5,430	\$ 29,331	\$ 8,977	\$ 5,447	\$ 27,638	\$ 8,372	\$ 6,049	\$ 29,054	\$ 9,439

* Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines. Exchange traded instruments are included with QCCP effective the third quarter of 2014, while they were previously excluded.

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.

Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

(\$ millions) As at		LINE #	2015 Q2							
			Credit Risk Exposures					Other Exposures		
			Drawn		Other Exposures			Subject to		
			Non-Retail	Retail	Securitization	Repo-style transactions	OTC derivatives	Market Risk Capital	All other ¹	Total
Cash and due from banks	1	\$	504	\$ 3	\$ -	\$ -	\$ -	\$ -	2,438	\$ 2,945
Interest-bearing deposits with banks	2		45,046	-	-	-	-	393	215	45,654
Trading loans, securities, and other	3		79	-	-	-	-	98,906	3,859	102,844
Derivatives	4		-	-	-	-	65,041	-	31	65,072
Financial assets designated at fair value through profit or loss	5		2,364	-	-	-	-	-	1,536	3,900
Available-for-sale securities	6		47,470	-	18,057	-	-	-	4,921	70,448
Held-to-maturity securities	7		47,720	-	21,622	-	-	-	-	69,342
Securities purchased under reversed repurchase agreements	8		-	-	-	89,244	-	-	-	89,244
Residential mortgages ²	9		104,945	96,150	-	-	-	-	440	201,535
Consumer instalment and other personal ²	10		21,965	101,600	-	-	-	-	5,362	128,927
Credit card	11		-	25,807	-	-	-	-	-	25,807
Business and government	12		137,482	10,829	1,101	-	-	-	254	149,666
Debt securities classified as loans	13		420	-	1,890	-	-	-	201	2,511
Allowance for loan losses ³	14		(68)	-	(225)	-	-	-	(2,857)	(3,150)
Customers' liability under acceptances	15		15,191	-	-	-	-	-	8	15,199
Investment in TD Ameritrade	16		-	-	-	-	-	-	6,017	6,017
Goodwill	17		-	-	-	-	-	-	15,122	15,122
Other intangibles	18		-	-	-	-	-	-	2,636	2,636
Land, buildings, equipment, and other depreciable assets	19		-	-	-	-	-	-	5,100	5,100
Deferred tax assets	20		-	-	-	-	-	-	1,931	1,931
Amounts receivable from brokers, dealers and clients	21		532	-	-	-	-	-	17,111	17,643
Other assets	22		3,622	64	121	-	-	-	8,754	12,561
Total	23	\$	427,272	\$ 234,453	\$ 42,566	\$ 89,244	\$ 65,041	\$ 99,299	\$ 73,079	\$ 1,030,954

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

² Includes 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		LINE #	2015 Q2						2015 Q1					
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	\$ 261,315	\$ 33,807	\$ –	\$ –	\$ –	\$ 295,122	\$ 261,424	\$ 33,599	\$ –	\$ –	\$ –	\$ 295,023
Qualifying revolving retail		2	16,245	45,002	–	–	–	61,247	15,940	44,164	–	–	–	60,104
Other retail		3	83,786	5,448	–	–	35	89,269	85,439	5,452	–	–	34	90,925
		4	361,346	84,257	–	–	35	445,638	362,803	83,215	–	–	34	446,052
Non-retail														
Corporate		5	143,218	46,642	84,240	9,384	13,528	297,012	143,664	46,624	77,224	14,816	14,471	296,799
Sovereign		6	130,171	1,519	21,048	7,585	1,049	161,372	132,129	1,499	21,625	8,207	1,123	164,583
Bank		7	27,059	1,338	59,749	24,293	2,433	114,872	26,388	1,151	63,791	27,792	2,038	121,160
		8	300,448	49,499	165,037	41,262	17,010	573,256	302,181	49,274	162,640	50,815	17,632	582,542
Total		9	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594
By Country of Risk														
Canada		10	\$ 380,161	\$ 101,796	\$ 59,476	\$ 15,948	\$ 7,357	\$ 564,738	\$ 371,111	\$ 99,488	\$ 53,167	\$ 21,931	\$ 7,362	\$ 553,059
United States		11	225,539	28,875	43,079	10,498	9,219	317,210	237,648	29,936	42,791	12,167	9,746	332,288
Other International														
Europe		12	38,551	2,401	41,983	10,591	383	93,909	35,903	2,389	46,760	13,216	422	98,690
Other		13	17,543	684	20,499	4,225	86	43,037	20,322	676	19,922	3,501	136	44,557
		14	56,094	3,085	62,482	14,816	469	136,946	56,225	3,065	66,682	16,717	558	143,247
Total		15	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594
By Residual Contractual Maturity														
Within 1 year		16	\$ 227,239	\$ 92,539	\$ 164,704	\$ 9,617	\$ 7,543	\$ 501,642	\$ 223,677	\$ 92,748	\$ 162,203	\$ 14,703	\$ 7,122	\$ 500,453
Over 1 year to 5 years		17	291,386	38,600	333	20,372	8,851	359,542	295,053	37,429	437	23,032	9,839	365,790
Over 5 years		18	143,169	2,617	–	11,273	651	157,710	146,254	2,312	–	13,080	705	162,351
Total		19	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 18,805	\$ 2,254	\$ 17	\$ 76	\$ 1,430	\$ 22,582	\$ 18,976	\$ 2,042	\$ 21	\$ 101	\$ 1,482	\$ 22,622
Non-residential		21	26,244	2,231	9	620	258	29,362	26,677	2,187	11	806	268	29,949
Total real-estate		22	45,049	4,485	26	696	1,688	51,944	45,653	4,229	32	907	1,750	52,571
Agriculture		23	4,380	306	6	18	43	4,753	4,088	290	5	89	38	4,510
Automotive		24	6,362	3,407	3	606	113	10,491	6,098	3,229	9	618	108	10,062
Financial		25	28,029	5,531	134,548	28,109	1,286	197,503	29,637	4,792	132,759	35,755	1,415	204,358
Food, beverage, and tobacco		26	3,707	2,189	2	504	411	6,813	4,002	2,091	3	568	386	7,050
Forestry		27	1,299	501	41	24	60	1,925	1,298	501	43	46	54	1,942
Government, public sector entities, and education		28	141,863	3,135	23,069	8,188	4,877	181,132	143,788	3,199	23,706	8,850	5,227	184,770
Health and social services		29	12,061	888	405	186	1,846	15,386	11,833	1,008	496	235	1,877	15,449
Industrial construction and trade contractors		30	2,932	987	54	16	569	4,558	2,887	1,048	65	19	524	4,543
Metals and mining		31	2,773	2,608	186	103	452	6,122	2,470	2,350	124	168	362	5,474
Pipelines, oil, and gas		32	4,740	6,920	27	673	909	13,269	4,773	6,712	32	953	995	13,465
Power and utilities		33	3,478	4,129	–	540	2,485	10,632	3,280	4,191	–	695	2,534	10,700
Professional and other services		34	9,459	3,054	230	112	565	13,420	9,530	2,768	257	156	580	13,291
Retail sector		35	4,424	1,647	342	70	155	6,638	4,389	1,673	445	58	156	6,721
Sundry manufacturing and wholesale		36	7,568	4,072	274	180	271	12,365	7,086	5,076	122	188	207	12,679
Telecommunications, cable, and media		37	5,906	2,551	1	442	158	9,058	4,453	2,787	1	558	167	7,966
Transportation		38	9,932	1,728	6	705	990	13,361	10,297	1,728	21	839	1,024	13,909
Other		39	6,486	1,361	5,817	90	132	13,886	6,619	1,602	4,520	113	228	13,082
Total		40	\$ 300,448	\$ 49,499	\$ 165,037	\$ 41,262	\$ 17,010	\$ 573,256	\$ 302,181	\$ 49,274	\$ 162,640	\$ 50,815	\$ 17,632	\$ 582,542

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 #	2014 Q4						2014 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	\$ 257,358	\$ 32,304	\$ –	\$ –	\$ –	\$ 289,662	\$ 251,193	\$ 32,205	\$ –	\$ –	\$ –	\$ 283,398
Qualifying revolving retail		2	15,869	43,447	–	–	–	59,316	15,379	37,458	–	–	–	52,837
Other retail		3	79,341	5,400	–	–	32	84,773	77,435	5,324	–	–	31	82,790
		4	352,568	81,151	–	–	32	433,751	344,007	74,987	–	–	31	419,025
Non-retail														
Corporate		5	129,591	41,040	71,376	8,422	13,345	263,774	123,205	40,935	76,584	6,553	13,208	260,485
Sovereign		6	109,668	989	16,217	4,783	1,079	132,736	102,182	975	16,440	5,284	1,044	125,925
Bank		7	21,658	1,051	61,950	22,026	1,845	108,530	22,893	930	67,921	19,204	1,956	112,904
		8	260,917	43,080	149,543	35,231	16,269	505,040	248,280	42,840	160,945	31,041	16,208	499,314
Total		9	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339
By Country of Risk														
Canada		10	\$ 363,928	\$ 97,455	\$ 50,007	\$ 13,123	\$ 7,212	\$ 531,725	\$ 357,513	\$ 91,515	\$ 54,635	\$ 12,779	\$ 7,496	\$ 523,938
United States		11	209,581	24,041	40,762	8,383	8,675	291,442	193,832	23,557	42,666	6,215	8,248	274,518
Other International														
Europe		12	24,549	2,162	42,492	10,654	320	80,177	24,931	2,208	46,835	9,223	387	83,584
Other		13	15,427	573	16,282	3,071	94	35,447	16,011	547	16,809	2,824	108	36,299
		14	39,976	2,735	58,774	13,725	414	115,624	40,942	2,755	63,644	12,047	495	119,883
Total		15	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339
By Residual Contractual Maturity														
Within 1 year		16	\$ 211,478	\$ 87,459	\$ 149,107	\$ 8,531	\$ 7,257	\$ 463,832	\$ 207,583	\$ 82,060	\$ 153,012	\$ 6,444	\$ 7,744	\$ 456,843
Over 1 year to 5 years		17	274,132	34,874	436	16,453	8,061	333,956	265,075	34,040	7,933	15,266	7,943	330,257
Over 5 years		18	127,875	1,898	–	10,247	983	141,003	119,629	1,727	–	9,331	552	131,239
Total		19	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 18,358	\$ 1,998	\$ 8	\$ 66	\$ 1,410	\$ 21,840	\$ 17,714	\$ 1,696	\$ 7	\$ 57	\$ 1,308	\$ 20,782
Non-residential		21	23,713	2,162	11	467	264	26,617	23,269	2,099	19	428	313	26,128
Total real-estate		22	42,071	4,160	19	533	1,674	48,457	40,983	3,795	26	485	1,621	46,910
Agriculture		23	3,741	303	1	26	53	4,124	3,471	290	1	12	51	3,825
Automotive		24	5,331	2,771	4	407	103	8,616	5,159	2,748	1	277	99	8,284
Financial		25	25,231	4,417	125,584	26,414	1,250	182,896	26,178	4,112	136,749	22,399	1,322	190,760
Food, beverage, and tobacco		26	3,800	1,909	3	268	373	6,353	3,652	2,134	4	123	446	6,359
Forestry		27	1,211	472	27	16	61	1,787	1,242	437	41	11	85	1,816
Government, public sector entities, and education		28	119,286	2,560	17,812	5,258	4,820	149,736	110,693	2,548	17,767	5,724	4,562	141,294
Health and social services		29	10,953	834	430	171	1,718	14,106	10,387	749	395	168	1,676	13,375
Industrial construction and trade contractors		30	2,738	969	30	10	598	4,345	2,751	1,021	56	10	603	4,441
Metals and mining		31	2,216	2,070	77	82	344	4,789	2,095	2,089	167	48	314	4,713
Pipelines, oil, and gas		32	3,763	5,705	31	540	743	10,782	3,351	5,550	26	619	962	10,508
Power and utilities		33	3,109	3,855	–	433	2,217	9,614	2,981	4,172	1	353	2,242	9,749
Professional and other services		34	8,313	2,378	246	99	572	11,608	7,826	2,327	167	85	500	10,905
Retail sector		35	4,115	1,313	380	48	136	5,992	3,896	1,314	482	50	127	5,869
Sundry manufacturing and wholesale		36	6,380	4,061	113	110	333	10,997	6,160	4,024	53	101	309	10,647
Telecommunications, cable, and media		37	3,967	2,647	–	273	178	7,065	3,508	2,896	3	255	185	6,847
Transportation		38	8,185	1,344	21	383	955	10,888	7,438	1,332	17	204	929	9,920
Other		39	6,507	1,312	4,765	160	141	12,885	6,509	1,302	4,989	117	175	13,092
Total		40	\$ 260,917	\$ 43,080	\$ 149,543	\$ 35,231	\$ 16,269	\$ 505,040	\$ 248,280	\$ 42,840	\$ 160,945	\$ 31,041	\$ 16,208	\$ 499,314

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 #	2014 Q2						2014 Q1					
			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
By Counterparty Type														
Retail														
Residential secured		1	\$ 248,391	\$ 32,323	\$ —	\$ —	\$ —	\$ 280,714	\$ 248,066	\$ 32,314	\$ —	\$ —	\$ —	\$ 280,380
Qualifying revolving retail		2	15,008	30,354	—	—	—	45,362	14,676	29,752	—	—	—	44,428
Other retail		3	76,045	5,211	—	—	31	81,287	76,658	5,181	—	—	31	81,870
		4	339,444	67,888	—	—	31	407,363	339,400	67,247	—	—	31	406,678
Non-retail														
Corporate		5	120,421	38,486	73,073	8,182	13,044	253,206	116,733	38,284	61,021	10,261	13,511	239,810
Sovereign		6	95,071	977	13,704	5,516	1,051	116,319	99,552	1,009	14,975	6,261	1,080	122,877
Bank		7	22,799	1,062	54,030	20,863	2,102	100,856	30,043	1,006	59,176	18,288	2,120	110,633
		8	238,291	40,525	140,807	34,561	16,197	470,381	246,328	40,299	135,172	34,810	16,711	473,320
Total		9	\$ 577,735	\$ 108,413	\$ 140,807	\$ 34,561	\$ 16,228	\$ 877,744	\$ 585,728	\$ 107,546	\$ 135,172	\$ 34,810	\$ 16,742	\$ 879,998
By Country of Risk														
Canada		10	\$ 353,055	\$ 83,287	\$ 56,281	\$ 14,267	\$ 6,720	\$ 513,610	\$ 349,405	\$ 83,086	\$ 49,014	\$ 15,853	\$ 7,060	\$ 504,418
United States		11	181,733	22,288	41,085	6,753	8,834	260,693	185,156	21,725	43,037	6,784	9,037	265,739
Other International		12	27,788	2,310	27,833	10,149	492	68,572	34,513	2,210	27,180	9,985	471	74,359
Europe		13	15,159	528	15,608	3,392	182	34,869	16,654	525	15,941	2,188	174	35,482
Other		14	42,947	2,838	43,441	13,541	674	103,441	51,167	2,735	43,121	12,173	645	109,841
Total		15	\$ 577,735	\$ 108,413	\$ 140,807	\$ 34,561	\$ 16,228	\$ 877,744	\$ 585,728	\$ 107,546	\$ 135,172	\$ 34,810	\$ 16,742	\$ 879,998
By Residual Contractual Maturity														
Within 1 year		16	\$ 197,757	\$ 74,673	\$ 136,774	\$ 7,452	\$ 7,001	\$ 423,657	\$ 210,730	\$ 74,121	\$ 132,762	\$ 8,913	\$ 7,590	\$ 434,116
Over 1 year to 5 years		17	264,606	32,404	4,033	17,337	8,548	326,928	260,264	32,439	2,410	16,750	8,525	320,388
Over 5 years		18	115,372	1,336	—	9,772	679	127,159	114,734	986	—	9,147	627	125,494
Total		19	\$ 577,735	\$ 108,413	\$ 140,807	\$ 34,561	\$ 16,228	\$ 877,744	\$ 585,728	\$ 107,546	\$ 135,172	\$ 34,810	\$ 16,742	\$ 879,998
			2013 Q4						2013 Q3					
			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
By Counterparty Type														
Retail														
Residential secured		20	\$ 245,812	\$ 31,668	\$ —	\$ —	\$ —	\$ 277,480	\$ 243,441	\$ 20,921	\$ —	\$ —	\$ —	\$ 264,362
Qualifying revolving retail		21	14,873	28,989	—	—	—	43,862	14,750	28,642	—	—	—	43,392
Other retail		22	70,441	5,222	—	—	27	75,690	68,944	5,147	—	—	27	74,118
		23	331,126	65,879	—	—	27	397,032	327,135	54,710	—	—	27	381,872
Non-retail														
Corporate		24	110,228	35,191	51,194	6,827	11,689	215,129	105,254	33,234	53,259	6,514	11,245	209,506
Sovereign		25	85,063	1,083	14,720	4,896	510	106,272	76,088	1,089	11,662	5,719	457	95,015
Bank		26	30,431	1,028	60,108	18,234	2,321	112,122	31,080	951	53,061	15,087	1,946	102,125
		27	225,722	37,302	126,022	29,957	14,520	433,523	212,422	35,274	117,982	27,320	13,648	406,646
Total		28	\$ 556,848	\$ 103,181	\$ 126,022	\$ 29,957	\$ 14,547	\$ 830,555	\$ 539,557	\$ 89,984	\$ 117,982	\$ 27,320	\$ 13,675	\$ 788,518
By Country of Risk														
Canada		29	\$ 344,963	\$ 80,825	\$ 46,451	\$ 11,488	\$ 5,783	\$ 489,510	\$ 342,147	\$ 69,548	\$ 38,034	\$ 10,950	\$ 5,224	\$ 465,903
United States		30	161,612	19,854	34,279	6,051	8,044	229,840	152,558	18,068	40,102	5,912	7,786	224,426
Other International		31	32,964	2,030	30,444	9,321	469	75,228	29,976	1,897	29,202	7,968	513	69,556
Europe		32	17,309	472	14,848	3,097	251	35,977	14,876	471	10,644	2,490	152	28,633
Other		33	50,273	2,502	45,292	12,418	720	111,205	44,852	2,368	39,846	10,458	665	98,189
Total		34	\$ 556,848	\$ 103,181	\$ 126,022	\$ 29,957	\$ 14,547	\$ 830,555	\$ 539,557	\$ 89,984	\$ 117,982	\$ 27,320	\$ 13,675	\$ 788,518
By Residual Contractual Maturity														
Within 1 year		35	\$ 197,086	\$ 71,937	\$ 121,731	\$ 5,940	\$ 5,839	\$ 402,533	\$ 187,411	\$ 59,354	\$ 116,535	\$ 5,991	\$ 6,092	\$ 375,383
Over 1 year to 5 years		36	249,913	29,590	4,291	14,796	8,098	306,688	248,333	29,827	1,447	12,792	7,127	299,526
Over 5 years		37	109,849	1,654	—	9,221	610	121,334	103,813	803	—	8,537	456	113,609
Total		38	\$ 556,848	\$ 103,181	\$ 126,022	\$ 29,957	\$ 14,547	\$ 830,555	\$ 539,557	\$ 89,984	\$ 117,982	\$ 27,320	\$ 13,675	\$ 788,518

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.

Exposures Covered By Credit Risk Mitigation

(\$ millions) As at		LINE #	2015 Q2	2015 Q1	2014 Q4
			Standardized	Standardized	Standardized
			AIRB ¹	AIRB ¹	AIRB ¹
			Eligible financial collateral ²	Eligible financial collateral ²	Eligible financial collateral ²
			Guarantees / credit derivatives	Guarantees / credit derivatives	Guarantees / credit derivatives
			Guarantees / credit derivatives	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type					
Retail					
Residential secured	1	\$	–	\$	487
Qualifying revolving retail	2	\$	–	\$	153,212
Other retail	3		510		414
	4		755		717
Non-retail					
Corporate	5		2,122		1,869
Sovereign	6		8,247		6,408
Bank	7		1,169		1,133
	8		9,416		7,541
Gross Credit Risk Exposure	9	\$	2,632	\$	2,283
		\$	10,171	\$	8,258
		\$	167,273	\$	171,695
			2014 Q3	2014 Q2	2014 Q1
			Standardized	Standardized	Standardized
			AIRB ¹	AIRB ¹	AIRB ¹
			Eligible financial collateral ²	Eligible financial collateral ²	Eligible financial collateral ²
			Guarantees / credit derivatives	Guarantees / credit derivatives	Guarantees / credit derivatives
			Guarantees / credit derivatives	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type					
Retail					
Residential secured	10	\$	–	\$	325
Qualifying revolving retail	11	\$	–	\$	157,967
Other retail	12		474		380
	13		696		705
Non-retail					
Corporate	14		1,855		101
Sovereign	15		5,712		4,615
Bank	16		1,145		1,529
	17		6,857		7,664
Gross Credit Risk Exposure	18	\$	2,329	\$	2,108
		\$	7,553	\$	8,369
		\$	171,426	\$	175,519
			2013 Q4	2013 Q3	2013 Q2
			Standardized	Standardized	Standardized
			AIRB ¹	AIRB ¹	AIRB ¹
			Eligible financial collateral ²	Eligible financial collateral ²	Eligible financial collateral ²
			Guarantees / credit derivatives	Guarantees / credit derivatives	Guarantees / credit derivatives
			Guarantees / credit derivatives	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type					
Retail					
Residential secured	19	\$	–	\$	236
Qualifying revolving retail	20	\$	–	\$	156,182
Other retail	21		–		–
	22		657		395
Non-retail					
Corporate	23		95		92
Sovereign	24		4,409		3,171
Bank	25		1,510		1,451
	26		9,279		6,400
Gross Credit Risk Exposure	27	\$	1,605	\$	1,543
		\$	9,936	\$	10,202
		\$	176,127	\$	173,618

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

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.

Standardized Credit Risk Exposures¹

(\$ millions) As at		LINE #	2015 Q2								2015 Q1							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	1	\$	284	\$ 127	\$ 27,382	\$ –	\$ 2,601	\$ 408	\$ –	\$ 30,802	\$ 346	\$ 140	\$ 28,692	\$ –	\$ 2,754	\$ 427	\$ –	\$ 32,359
Other retail ²	2		578	276	–	–	49,973	–	543	51,370	666	307	–	–	52,043	–	613	53,629
	3		862	403	27,382	–	52,574	408	543	82,172	1,012	447	28,692	–	54,797	427	613	85,988
Non-retail																		
Corporate	4		10,186	183	–	–	–	85,761	577	96,707	10,530	198	–	–	–	89,500	646	100,874
Sovereign	5		26,938	17,050	–	–	–	–	–	43,988	29,486	18,706	–	–	–	–	–	48,192
Bank	6		1,169	10,879	–	–	–	–	8	12,056	1,218	9,836	–	1	–	–	13	11,068
	7		38,293	28,112	–	–	–	85,761	585	152,751	41,234	28,740	–	1	–	89,500	659	160,134
Total	8	\$	39,155	\$ 28,515	\$ 27,382	\$ –	\$ 52,574	\$ 86,169	\$ 1,128	\$ 234,923	\$ 42,246	\$ 29,187	\$ 28,692	\$ 1	\$ 54,797	\$ 89,927	\$ 1,272	\$ 246,122
			2014 Q4								2014 Q3							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	9	\$	244	\$ 129	\$ 25,561	\$ –	\$ 2,344	\$ 321	\$ –	\$ 28,599	\$ 214	\$ 132	\$ 24,511	\$ –	\$ 2,300	\$ 307	\$ –	\$ 27,464
Other retail ²	10		472	286	–	–	46,797	–	538	48,093	530	293	–	–	45,652	–	507	46,982
	11		716	415	25,561	–	49,141	321	538	76,692	744	425	24,511	–	47,952	307	507	74,446
Non-retail																		
Corporate	12		8,084	193	–	–	–	76,990	615	85,882	7,347	220	–	–	–	72,800	654	81,021
Sovereign	13		18,420	17,368	–	–	–	–	–	35,788	13,954	16,895	–	–	–	–	–	30,849
Bank	14		1,133	8,649	–	1	–	–	11	9,794	1,145	9,123	–	–	–	–	12	10,280
	15		27,637	26,210	–	1	–	76,990	626	131,464	22,446	26,238	–	–	–	72,800	666	122,150
Total	16	\$	28,353	\$ 26,625	\$ 25,561	\$ 1	\$ 49,141	\$ 77,311	\$ 1,164	\$ 208,156	\$ 23,190	\$ 26,663	\$ 24,511	\$ –	\$ 47,952	\$ 73,107	\$ 1,173	\$ 196,596
			2014 Q2								2014 Q1							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	17	\$	193	\$ 140	\$ 24,544	\$ –	\$ 2,200	\$ 311	\$ –	\$ 27,388	\$ 178	\$ 147	\$ 24,700	\$ –	\$ 2,247	\$ 301	\$ –	\$ 27,573
Other retail ²	18		451	308	–	–	45,145	–	508	46,412	54	325	–	–	46,518	–	481	47,378
	19		644	448	24,544	–	47,345	311	508	73,800	232	472	24,700	–	48,765	301	481	74,951
Non-retail																		
Corporate	20		6,716	423	–	–	–	70,453	747	78,339	4,272	444	–	–	–	69,970	856	75,542
Sovereign	21		13,921	16,474	–	–	–	–	–	30,395	16,288	15,260	–	–	–	–	–	31,548
Bank	22		1,216	11,009	–	–	–	–	22	12,247	5,057	11,305	–	1	–	–	18	16,381
	23		21,853	27,906	–	–	–	70,453	769	120,981	25,617	27,009	–	1	–	69,970	874	123,471
Total	24	\$	22,497	\$ 28,354	\$ 24,544	\$ –	\$ 47,345	\$ 70,764	\$ 1,277	\$ 194,781	\$ 25,849	\$ 27,481	\$ 24,700	\$ 1	\$ 48,765	\$ 70,271	\$ 1,355	\$ 198,422
			2013 Q4								2013 Q3							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	25	\$	146	\$ 143	\$ 22,942	\$ –	\$ 2,170	\$ 270	\$ –	\$ 25,671	\$ 109	\$ 146	\$ 22,318	\$ –	\$ 2,231	\$ 282	\$ –	\$ 25,086
Other retail ²	26		50	318	–	–	40,451	–	406	41,225	51	326	–	–	39,101	–	429	39,907
	27		196	461	22,942	–	42,621	270	406	66,896	160	472	22,318	–	41,332	282	429	64,993
Non-retail																		
Corporate	28		4,087	416	–	–	–	63,958	852	69,313	3,728	231	–	–	–	61,004	871	65,834
Sovereign	29		10,537	14,246	–	–	–	–	–	24,783	9,517	13,065	–	–	–	–	–	22,582
Bank	30		6,380	10,401	–	1	–	32	13	16,827	7,393	9,890	–	–	–	24	10	17,317
	31		21,004	25,063	–	1	–	63,990	865	110,923	20,638	23,186	–	–	–	61,028	881	105,733
Total	32	\$	21,200	\$ 25,524	\$ 22,942	\$ 1	\$ 42,621	\$ 64,260	\$ 1,271	\$ 177,819	\$ 20,798	\$ 23,658	\$ 22,318	\$ –	\$ 41,332	\$ 61,310	\$ 1,310	\$ 170,726

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 exposures.

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

(\$ millions, except as noted)
As at

LINE #	2015 Q2																			
	PD range		EAD ⁴		Notional of undrawn commitments		Average EAD		Average PD ⁵		Average LGD		RWAs		Average risk weighting		Expected Loss (EL)		EL adjusted average risk weight ⁶	
1	0.00 to 0.15	% \$	143,070	\$	23,862		91.60	%	—	%	29.15	% \$	82		0.06	% \$	—		0.06	%
2	0.16 to 0.41		3,427		—		100.00		0.25		9.33		152		4.44		1		4.80	
3	0.42 to 1.10		2,435		—		100.00		0.67		9.50		220		9.03		2		10.06	
4	1.11 to 2.93		1,221		—		100.00		1.73		9.75		211		17.28		2		19.33	
5	2.94 to 4.74		294		—		100.00		3.70		9.77		81		27.55		1		31.80	
6	4.75 to 7.59		164		—		100.00		5.98		9.74		57		34.76		1		42.38	
7	7.60 to 18.20		192		—		100.00		11.71		9.18		84		43.75		2		56.77	
8	18.21 to 99.99		112		—		100.00		31.89		9.14		57		50.89		3		84.38	
9	100.00		32		—		100.00		100.00		9.10		36		112.50		—		112.50	
10		\$	150,947	\$	23,862		92.00	%	0.11	%	28.12	% \$	980		0.65	% \$	12		0.75	%
11	0.00 to 0.15	% \$	21,317	\$	39,925		53.39	%	0.03	%	23.82	% \$	508		2.38	% \$	2		2.50	%
12	0.16 to 0.41		1,282		2,180		58.81		0.25		34.18		210		16.38		1		17.36	
13	0.42 to 1.10		310		500		62.07		0.60		32.13		88		28.39		1		32.42	
14	1.11 to 2.93		62		79		77.70		1.64		32.24		34		54.84		—		54.84	
15	2.94 to 4.74		9		10		84.43		3.61		29.94		7		77.78		—		77.78	
16	4.75 to 7.59		4		5		91.10		5.92		23.54		4		100.00		—		100.00	
17	7.60 to 18.20		2		2		100.00		11.33		22.93		2		100.00		—		100.00	
18	18.21 to 99.99		3		4		82.28		41.71		12.72		2		66.67		—		66.67	
19	100.00		—		—		—		—		—		—		—		—		—	
20		\$	22,989	\$	42,705		53.83	%	0.07	%	24.53	% \$	855		3.72	% \$	4		3.94	%
21	0.00 to 0.15	% \$	49,318	\$	n/a		n/a	%	0.06	%	26.32	% \$	1,901		3.85	% \$	7		4.03	%
22	0.16 to 0.41		19,791		n/a		n/a		0.26		27.67		2,617		13.22		14		14.11	
23	0.42 to 1.10		13,126		n/a		n/a		0.66		27.31		3,364		25.63		24		27.91	
24	1.11 to 2.93		5,302		n/a		n/a		1.69		29.30		2,710		51.11		26		57.24	
25	2.94 to 4.74		961		n/a		n/a		3.69		29.03		781		81.27		10		94.28	
26	4.75 to 7.59		603		n/a		n/a		5.97		27.11		589		97.68		10		118.41	
27	7.60 to 18.20		637		n/a		n/a		11.68		23.30		705		110.68		17		144.03	
28	18.21 to 99.99		406		n/a		n/a		35.56		19.82		433		106.65		27		189.78	
29	100.00		240		n/a		n/a		100.00		21.52		485		202.08		13		269.79	
30		\$	90,384	\$	n/a		n/a	%	0.87	%	26.90	% \$	13,585		15.03	% \$	148		17.08	%

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.

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 pages 66 to 67.

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

⁶ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

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

(\$ millions, except as noted)
As at

LINE #	2015 Q1																			
	PD range		EAD ⁴		Notional of undrawn commitments		Average EAD		Average PD ⁵		Average LGD		RWAs		Average risk weighting		Expected Loss (EL)		EL adjusted average risk weight ⁶	
1	0.00 to 0.15	% \$	145,192	\$	24,294	91.58	%	—	%	29.62	% \$	82	0.06	% \$	—	0.06	%			
2	0.16 to 0.41		3,443		—	100.00		0.25		9.31		153	4.44		1	4.81				
3	0.42 to 1.10		2,484		—	100.00		0.67		9.48		223	8.98		2	9.98				
4	1.11 to 2.93		1,278		—	100.00		1.73		9.74		220	17.21		2	19.17				
5	2.94 to 4.74		304		—	100.00		3.70		9.82		84	27.63		1	31.74				
6	4.75 to 7.59		167		—	100.00		5.91		9.61		58	34.73		1	42.22				
7	7.60 to 18.20		202		—	100.00		11.70		9.28		89	44.06		2	56.44				
8	18.21 to 99.99		115		—	100.00		32.16		8.99		57	49.57		3	82.17				
9	100.00		28		—	100.00		100.00		9.24		32	114.29		—	114.29				
10		\$	153,213	\$	24,294	91.98	%	0.11	%	28.56	% \$	998	0.65	% \$	12	0.75	%			
11	0.00 to 0.15	% \$	19,935	\$	37,810	52.72	%	0.03	%	23.07	% \$	457	2.29	% \$	2	2.42	%			
12	0.16 to 0.41		2,192		3,383	64.79		0.25		38.67		413	18.84		2	19.98				
13	0.42 to 1.10		357		580	61.57		0.61		31.16		99	27.73		1	31.23				
14	1.11 to 2.93		78		104	74.96		1.66		29.61		40	51.28		—	51.28				
15	2.94 to 4.74		12		14	85.09		3.62		27.00		9	75.00		—	75.00				
16	4.75 to 7.59		5		5	100.00		6.00		24.59		5	100.00		—	100.00				
17	7.60 to 18.20		3		3	100.00		10.83		25.29		3	100.00		—	100.00				
18	18.21 to 99.99		6		8	80.81		48.93		12.36		4	66.67		—	66.67				
19	100.00		—		—	—		—		—		—	—		—	—				
20		\$	22,588	\$	41,907	53.90	%	0.09	%	24.73	% \$	1,030	4.56	% \$	5	4.84	%			
21	0.00 to 0.15	% \$	46,975	\$	n/a	n/a	%	0.06	%	26.48	% \$	1,809	3.85	% \$	7	4.04	%			
22	0.16 to 0.41		19,331		n/a	n/a		0.26		28.57		2,650	13.71		14	14.61				
23	0.42 to 1.10		12,567		n/a	n/a		0.66		27.31		3,228	25.69		23	27.97				
24	1.11 to 2.93		5,163		n/a	n/a		1.70		29.66		2,677	51.85		26	58.14				
25	2.94 to 4.74		953		n/a	n/a		3.68		29.33		782	82.06		10	95.17				
26	4.75 to 7.59		605		n/a	n/a		5.96		27.54		600	99.17		10	119.83				
27	7.60 to 18.20		629		n/a	n/a		11.75		24.57		736	117.01		18	152.78				
28	18.21 to 99.99		411		n/a	n/a		36.05		20.29		447	108.76		29	196.96				
29	100.00		229		n/a	n/a		100.00		22.53		484	211.35		13	282.31				
30		\$	86,863	\$	n/a	n/a	%	0.88	%	27.24	% \$	13,413	15.44	% \$	150	17.60	%			

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.

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 pages 66 to 67.

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

⁶ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

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

(\$ millions, except as noted)
As at

LINE #	2014 Q4																										
	PD range		EAD ⁴		Notional of undrawn commitments		Average EAD		Average PD ⁵		Average LGD		RWAs		Average risk weighting		Expected Loss (EL)		EL adjusted average risk weight ⁶								
1	0.00 to 0.15		%	\$	147,585	\$	24,599	91.55	%	—	%	29.98	%	\$	83	0.06	%	\$	—	0.06	%						
2	0.16 to 0.41				3,482		—	100.00		0.25		9.31			155	4.45		1		4.81							
3	0.42 to 1.10				2,600		—	100.00		0.67		9.51			235	9.04		2		10.00							
4	1.11 to 2.93				1,258		—	100.00		1.74		9.75			218	17.33		2		19.32							
5	2.94 to 4.74				299		—	100.00		3.68		9.81			82	27.42		1		31.61							
6	4.75 to 7.59				154		—	100.00		6.00		9.55			53	34.42		1		42.53							
7	7.60 to 18.20				192		—	100.00		11.66		9.22			84	43.75		2		56.77							
8	18.21 to 99.99				126		—	100.00		32.86		9.10			64	50.79		4		90.48							
9	100.00				30		—	100.00		100.00		9.29			35	116.67		—		116.67							
10			\$		155,726	\$		24,599	91.96	%		0.11	%		28.91	%	\$		1,009	0.65	%	\$		13		0.75	%
11	0.00 to 0.15		%	\$	19,604	\$		37,271	52.60	%		0.03	%		23.54	%	\$		459	2.34	%	\$		2		2.47	%
12	0.16 to 0.41				1,231			2,142	57.46		0.24		32.66			189	15.35		1		16.37						
13	0.42 to 1.10				335			551	60.89		0.61		31.82			95	28.36		1		32.09						
14	1.11 to 2.93				72			94	76.42		1.65		32.91			40	55.56		—		55.56						
15	2.94 to 4.74				11			13	84.05		3.66		27.90			9	81.82		—		81.82						
16	4.75 to 7.59				5			5	100.00		5.84		28.83			5	100.00		—		100.00						
17	7.60 to 18.20				3			3	96.24		11.55		22.25			3	100.00		—		100.00						
18	18.21 to 99.99				6			8	78.95		52.97		12.98			4	66.67		—		66.67						
19	100.00				—			—	—		—		—			—	—		—		—						
20			\$		21,267	\$		40,087	53.05	%		0.08	%		24.23	%	\$		804	3.78	%	\$		4		4.02	%
21	0.00 to 0.15		%	\$	45,786			n/a	n/a		0.06	%		26.83	%	\$		1,818	3.97	%	\$		7		4.16	%	
22	0.16 to 0.41				18,704			n/a	n/a		0.25		28.05			2,502	13.38		13		14.25						
23	0.42 to 1.10				12,224			n/a	n/a		0.65		27.97			3,194	26.13		22		28.39						
24	1.11 to 2.93				4,511			n/a	n/a		1.70		30.00			2,370	52.54		23		58.91						
25	2.94 to 4.74				912			n/a	n/a		3.70		30.36			777	85.20		10		98.90						
26	4.75 to 7.59				606			n/a	n/a		5.95		28.38			619	102.15		10		122.77						
27	7.60 to 18.20				674			n/a	n/a		11.67		24.87			796	118.10		19		153.34						
28	18.21 to 99.99				415			n/a	n/a		35.76		21.21			471	113.49		30		203.86						
29	100.00				238			n/a	n/a		100.00		22.43			498	209.24		14		282.77						
30			\$		84,070			n/a	n/a		0.91	%		27.43	%	\$		13,045	15.52	%	\$		148		17.72	%	

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.

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 pages 66 to 67.

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

⁶ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)^{1,2,3}

(\$ millions, except as noted)
As at

LINE #	2014 Q3																			
	PD range		EAD ⁵		Notional of undrawn commitments		Average EAD		Average PD ⁶		Average LGD		RWAs		Average risk weighting		Expected Loss (EL)		EL adjusted average risk weight ⁷	
1	0.00 to 0.15	% \$	147,255	\$	25,068	91.39	%	—	%	30.25	% \$	82	0.06	% \$	—	0.06	%			
2	0.16 to 0.41		3,571		—	100.00		0.25		9.28		158	4.42		1	4.77				
3	0.42 to 1.10		2,638		—	100.00		0.67		9.44		236	8.95		2	9.89				
4	1.11 to 2.93		1,278		—	100.00		1.73		9.75		221	17.29		2	19.25				
5	2.94 to 4.74		304		—	100.00		3.69		9.83		84	27.63		1	31.74				
6	4.75 to 7.59		177		—	100.00		5.91		9.68		62	35.03		1	42.09				
7	7.60 to 18.20		193		—	100.00		11.74		9.24		85	44.04		2	56.99				
8	18.21 to 99.99		137		—	100.00		32.40		9.18		69	50.36		4	86.86				
9	100.00		36		—	100.00		100.00		9.06		41	113.89		—	113.89				
10		\$	155,589	\$	25,068	91.82	%	0.11	%	29.13	% \$	1,038	0.67	% \$	13	0.77	%			
11	0.00 to 0.15	% \$	18,939	\$	36,228	52.28	%	0.03	%	23.37	% \$	439	2.32	% \$	1	2.38	%			
12	0.16 to 0.41		1,577		2,601	60.61		0.24		36.77		265	16.80		1	17.60				
13	0.42 to 1.10		328		547	60.03		0.61		31.45		92	28.05		1	31.86				
14	1.11 to 2.93		72		96	75.23		1.67		32.31		40	55.56		—	55.56				
15	2.94 to 4.74		12		13	94.30		3.66		30.10		10	83.33		—	83.33				
16	4.75 to 7.59		5		5	97.85		5.93		27.92		5	100.00		—	100.00				
17	7.60 to 18.20		2		2	100.00		11.11		27.25		2	100.00		—	100.00				
18	18.21 to 99.99		5		7	79.31		52.01		14.25		3	60.00		—	60.00				
19	100.00		—		—	—		—		—		—	—		—	—				
20		\$	20,940	\$	39,499	53.01	%	0.08	%	24.54	% \$	856	4.09	% \$	3	4.27	%			
21	0.00 to 0.15	% \$	43,265		n/a	n/a		0.06	%	27.01	% \$	1,697	3.92	% \$	6	4.10	%			
22	0.16 to 0.41		17,603		n/a	n/a		0.25		28.74		2,402	13.65		13	14.57				
23	0.42 to 1.10		11,348		n/a	n/a		0.65		27.97		2,966	26.14		21	28.45				
24	1.11 to 2.93		4,350		n/a	n/a		1.71		30.30		2,322	53.38		23	59.99				
25	2.94 to 4.74		918		n/a	n/a		3.68		30.73		789	85.95		10	99.56				
26	4.75 to 7.59		615		n/a	n/a		5.95		29.11		643	104.55		11	126.91				
27	7.60 to 18.20		641		n/a	n/a		11.73		26.20		798	124.49		19	161.54				
28	18.21 to 99.99		440		n/a	n/a		35.42		21.67		513	116.59		32	207.50				
29	100.00		225		n/a	n/a		100.00		23.40		493	219.11		13	291.33				
30		\$	79,405		n/a	n/a		0.94	%	27.72	% \$	12,623	15.90	% \$	148	18.23	%			

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.

³ Effective the third quarter of 2014, this table provides additional information as requested by OSFI on a prospective basis.

⁴ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 66 to 67.

⁵ Exposure at Default (EAD).

⁶ Probability of Default (PD).

⁷ 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 #	2014 Q2								2014 Q1							
		PD range	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting			PD range	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting		
Low Risk	1	0.00 to 0.15	% \$ 64,710	0.05 %	24.13 %	\$ 2,096	3.24 %			0.00 to 0.15	% \$ 64,590	0.05 %	23.74 %	\$ 2,047	3.17 %		
Normal Risk	2	0.16 to 0.41	21,083	0.25	25.24	2,527	11.99			0.16 to 0.41	21,012	0.25	25.39	2,527	12.03		
	3	0.42 to 1.10	14,359	0.66	24.76	3,325	23.16			0.42 to 1.10	13,770	0.66	24.44	3,157	22.93		
Medium Risk	4	1.11 to 2.93	5,892	1.72	25.65	2,664	45.21			1.11 to 2.93	5,715	1.72	25.11	2,529	44.25		
	5	2.94 to 4.74	1,324	3.69	25.25	937	70.77			2.94 to 4.74	1,309	3.71	25.22	927	70.82		
High Risk	6	4.75 to 7.59	842	5.92	25.22	761	90.38			4.75 to 7.59	816	5.96	24.89	732	89.71		
	7	7.60 to 18.20	936	11.62	22.52	998	106.62			7.60 to 18.20	934	11.64	21.93	971	103.96		
	8	18.21 to 99.99	594	35.28	18.48	591	99.49			18.21 to 99.99	556	35.21	18.47	553	99.46		
Default	9	100.00	275	100.00	21.01	552	200.73			100.00	275	100.00	19.81	522	189.82		
Total	10		\$ 110,015	0.88 %	24.48 %	\$ 14,451	13.14 %				\$ 108,977	0.87 %	24.19 %	\$ 13,965	12.81 %		

		2013 Q4								2013 Q3							
		PD range	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting			PD range	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting		
Low Risk	11	0.00 to 0.15	% \$ 61,021	0.05 %	22.89 %	\$ 1,894	3.10 %			0.00 to 0.15	% \$ 40,543	0.06 %	18.38 %	\$ 1,106	2.73 %		
Normal Risk	12	0.16 to 0.41	21,733	0.26	24.43	2,544	11.71			0.16 to 0.41	21,452	0.25	16.42	1,677	7.82		
	13	0.42 to 1.10	14,937	0.65	24.62	3,407	22.81			0.42 to 1.10	16,056	0.68	16.97	2,608	16.24		
Medium Risk	14	1.11 to 2.93	5,643	1.72	24.73	2,463	43.65			1.11 to 2.93	15,243	1.82	15.47	4,308	28.26		
	15	2.94 to 4.74	1,271	3.70	24.57	876	68.92			2.94 to 4.74	2,478	3.73	16.56	1,156	46.65		
High Risk	16	4.75 to 7.59	825	6.00	24.15	719	87.15			4.75 to 7.59	1,800	5.94	17.37	1,125	62.50		
	17	7.60 to 18.20	945	11.66	21.44	960	101.59			7.60 to 18.20	1,713	11.42	17.30	1,402	81.84		
	18	18.21 to 99.99	551	35.14	18.28	544	98.73			18.21 to 99.99	1,097	40.16	17.41	950	86.60		
Default	19	100.00	267	100.00	20.73	533	199.63			100.00	289	100.00	17.70	372	128.72		
Total	20		\$ 107,193	0.88 %	23.53 %	\$ 13,940	13.00 %				\$ 100,671	1.58 %	17.21 %	\$ 14,704	14.61 %		

2013 Q2							
		PD range	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
Low Risk	21	0.00 to 0.15	% \$ 35,395	0.06 %	16.78 %	\$ 908	2.57 %
Normal Risk	22	0.16 to 0.41	20,769	0.25	15.79	1,562	7.52
	23	0.42 to 1.10	16,163	0.69	16.40	2,555	15.81
Medium Risk	24	1.11 to 2.93	14,284	1.86	15.38	4,066	28.47
	25	2.94 to 4.74	2,573	3.70	16.72	1,206	46.87
High Risk	26	4.75 to 7.59	1,754	5.95	17.47	1,103	62.88
	27	7.60 to 18.20	1,674	11.43	17.34	1,372	81.96
	28	18.21 to 99.99	1,091	40.98	17.29	929	85.15
Default	29	100.00	296	100.00	17.10	361	121.96
Total	30		\$ 93,999	1.69 %	16.31 %	\$ 14,062	14.96 %

¹ Includes Residential mortgages and HELOCs in the IRB portfolio, which are Canadian exposures. EAD includes drawn and undrawn exposures after credit risk migration. CMHC insured exposures are included under sovereign exposures. LGD adjustment is applied to exposures insured by corporate entities.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

LINE
#

2015
Q2

		Notional of undrawn commitments										Average risk weighting		Expected Loss (EL)		EL adjusted average risk weight ²		
		PD range		EAD		Average EAD		Average PD		Average LGD		RWAs						
Low Risk	1	0.00 to 0.15	% \$	36,656	\$	40,797	83.03	%	0.04	%	87.63	% \$	902	2.46	% \$	13	2.90	%
Normal Risk	2	0.16 to 0.41		7,659		6,504	88.67		0.25		86.64		850	11.10		17	13.87	
	3	0.42 to 1.10		6,634		4,243	90.63		0.69		86.82		1,641	24.74		40	32.27	
Medium Risk	4	1.11 to 2.93		5,156		1,935	96.50		1.86		86.51		2,695	52.27		83	72.39	
	5	2.94 to 4.74		1,890		441	98.68		3.73		86.30		1,630	86.24		61	126.59	
High Risk	6	4.75 to 7.59		1,330		223	99.37		5.97		85.88		1,560	117.29		68	181.20	
	7	7.60 to 18.20		1,346		170	99.83		11.25		83.93		2,222	165.08		127	283.02	
	8	18.21 to 99.99		461		67	99.86		28.63		76.28		1,002	217.35		99	485.79	
Default	9	100.00		115		—	100.00		100.00		73.96		14	12.17		84	925.22	
Total	10		\$	61,247	\$	54,380	86.72	%	1.18	%	87.06	% \$	12,516	20.44	% \$	592	32.52	%

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

² EL adjusted average risk weight is calculated as $(RWA + 12.5 \times EL) / EAD$.

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

(\$ millions, except as noted)
As at

LINE #		2015 Q1											
		PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	Expected Loss (EL)	EL adjusted average risk weight ³	
Low Risk	1	0.00 to 0.15	% \$	36,421	\$ 40,405	82.98	% 0.04	% 87.58	% \$ 890	2.44	% \$ 13	2.89	%
Normal Risk	2	0.16 to 0.41		7,335	6,214	88.52	0.25	86.48	811	11.06	16	13.78	
	3	0.42 to 1.10		6,359	4,081	89.96	0.69	86.67	1,565	24.61	38	32.08	
Medium Risk	4	1.11 to 2.93		4,905	1,824	96.31	1.85	86.47	2,559	52.17	79	72.30	
	5	2.94 to 4.74		1,872	482	98.36	3.72	86.15	1,609	85.95	60	126.01	
High Risk	6	4.75 to 7.59		1,311	244	99.31	5.97	85.84	1,536	117.16	67	181.05	
	7	7.60 to 18.20		1,330	201	99.63	11.25	83.82	2,194	164.96	125	282.44	
	8	18.21 to 99.99		460	78	99.72	28.60	76.12	998	216.96	99	485.98	
Default	9	100.00		111	—	100.00	100.00	73.62	13	11.71	80	912.61	
Total	10		\$	60,104	\$ 53,529	86.52	% 1.18	% 86.98	% \$ 12,175	20.26	% \$ 577	32.26	%

2014 Q4													
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		PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	Expected Loss (EL)	EL adjusted average risk weight ³	
Low Risk	11	0.00 to 0.15	% \$	36,242	\$ 40,020	83.18	% 0.04	% 87.62	% \$ 886	2.44	% \$ 13	2.89	%
Normal Risk	12	0.16 to 0.41		7,225	6,074	88.62	0.25	86.49	799	11.06	16	13.83	
	13	0.42 to 1.10		6,049	3,809	90.16	0.69	86.69	1,491	24.65	36	32.09	
Medium Risk	14	1.11 to 2.93		4,738	1,718	96.32	1.86	86.50	2,477	52.28	76	72.33	
	15	2.94 to 4.74		1,829	458	98.39	3.73	86.20	1,574	86.06	59	126.38	
High Risk	16	4.75 to 7.59		1,309	238	99.20	5.98	85.81	1,534	117.19	67	181.17	
	17	7.60 to 18.20		1,333	190	99.50	11.29	83.90	2,204	165.34	126	283.50	
	18	18.21 to 99.99		478	85	99.54	28.73	76.17	1,038	217.15	103	486.51	
Default	19	100.00		113	—	100.00	100.00	74.15	13	11.50	83	929.65	
Total	20		\$	59,316	\$ 52,592	86.64	% 1.20	% 87.01	% \$ 12,016	20.26	% \$ 579	32.46	%

2014 Q3													
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		PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	Expected Loss (EL)	EL adjusted average risk weight ³	
Low Risk	21	0.00 to 0.15	% \$	29,697	\$ 36,913	73.91	% 0.05	% 87.82	% \$ 777	2.62	% \$ 12	3.12	%
Normal Risk	22	0.16 to 0.41		7,205	7,433	76.45	0.25	86.34	797	11.06	16	13.84	
	23	0.42 to 1.10		6,099	4,453	84.03	0.68	86.50	1,495	24.51	36	31.89	
Medium Risk	24	1.11 to 2.93		4,721	1,937	93.34	1.86	86.15	2,458	52.07	76	72.19	
	25	2.94 to 4.74		1,838	495	96.73	3.73	85.66	1,574	85.64	59	125.76	
High Risk	26	4.75 to 7.59		1,358	277	97.83	5.96	85.23	1,578	116.20	69	179.71	
	27	7.60 to 18.20		1,339	198	98.73	11.28	83.52	2,203	164.53	126	282.15	
	28	18.21 to 99.99		448	68	98.89	28.33	75.91	965	215.40	95	480.47	
Default	29	100.00		132	—	100.00	100.00	75.11	15	11.36	98	939.39	
Total	30		\$	52,837	\$ 51,774	78.68	% 1.36	% 86.93	% \$ 11,862	22.45	% \$ 587	36.34	%

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

² Effective the third quarter of 2014, this table provides additional information as requested by OSFI on a prospective basis.

³ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

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

(\$ millions, except as noted)
As at

	LINE #	2014 Q2							2014 Q1						
		PD range	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting		PD range	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	
Low Risk	1	0.00 to 0.15 %	\$ 18,733	0.05 %	83.86 %	\$ 545	2.91 %		0.00 to 0.15 %	\$ 18,394	0.05 %	83.80 %	\$ 531	2.89 %	
Normal Risk	2	0.16 to 0.41	7,696	0.26	84.20	844	10.97		0.16 to 0.41	7,475	0.26	84.19	819	10.96	
	3	0.42 to 1.10	7,300	0.69	85.46	1,782	24.41		0.42 to 1.10	7,167	0.69	85.36	1,753	24.46	
Medium Risk	4	1.11 to 2.93	5,754	1.83	85.96	2,963	51.49		1.11 to 2.93	5,625	1.83	85.78	2,888	51.34	
	5	2.94 to 4.74	2,458	3.70	86.12	2,104	85.60		2.94 to 4.74	2,421	3.70	86.02	2,069	85.46	
High Risk	6	4.75 to 7.59	1,611	5.93	85.44	1,871	116.14		4.75 to 7.59	1,570	5.92	85.33	1,820	115.92	
	7	7.60 to 18.20	1,281	11.09	82.76	2,069	161.51		7.60 to 18.20	1,250	11.09	82.68	2,016	161.28	
	8	18.21 to 99.99	400	28.63	74.72	852	213.00		18.21 to 99.99	403	28.80	74.78	859	213.15	
Default	9	100.00	129	100.00	74.20	8	6.20		100.00	123	100.00	74.60	8	6.50	
Total	10		\$ 45,362	1.67 %	84.48 %	\$ 13,038	28.74 %			\$ 44,428	1.67 %	84.40 %	\$ 12,763	28.73 %	

		2013 Q4								2013 Q3							
		PD range		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	PD range		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting		
Low Risk	11	0.00 to 0.15	% \$	18,119	0.05 %	83.82 %	\$ 525	2.90 %	0.00 to 0.15	% \$	17,938	0.05 %	83.79 %	\$ 518	2.89 %		
Normal Risk	12	0.16 to 0.41		7,471	0.26	84.20	820	10.98	0.16 to 0.41		7,279	0.26	84.12	797	10.95		
	13	0.42 to 1.10		7,023	0.69	85.41	1,714	24.41	0.42 to 1.10		6,877	0.69	85.35	1,679	24.41		
Medium Risk	14	1.11 to 2.93		5,568	1.84	85.89	2,865	51.45	1.11 to 2.93		5,521	1.84	85.84	2,843	51.49		
	15	2.94 to 4.74		2,366	3.70	86.04	2,025	85.59	2.94 to 4.74		2,362	3.71	86.06	2,023	85.65		
High Risk	16	4.75 to 7.59		1,561	5.92	85.30	1,809	115.89	4.75 to 7.59		1,593	5.92	85.35	1,846	115.88		
	17	7.60 to 18.20		1,241	11.09	82.68	2,002	161.32	7.60 to 18.20		1,281	11.10	82.82	2,071	161.67		
	18	18.21 to 99.99		388	28.72	74.29	820	211.34	18.21 to 99.99		415	28.94	74.73	885	213.25		
Default	19	100.00		125	100.00	74.23	8	6.40	100.00		126	100.00	73.83	8	6.35		
Total	20		\$	43,862	1.67 %	84.43 %	\$ 12,588	28.70 %		\$	43,392	1.72 %	84.39 %	\$ 12,670	29.20 %		

2013 Q2						
		PD range	EAD ¹	Average PD	Average LGD	Average risk weighting
Low Risk	21	0.00 to 0.15 %	\$ 17,901	0.05 %	83.86 %	\$ 519
Normal Risk	22	0.16 to 0.41	7,341	0.26	84.05	804
	23	0.42 to 1.10	6,875	0.69	85.23	1,675
Medium Risk	24	1.11 to 2.93	5,560	1.84	85.74	2,861
	25	2.94 to 4.74	2,388	3.71	85.97	2,043
High Risk	26	4.75 to 7.59	1,614	5.92	85.32	1,868
	27	7.60 to 18.20	1,289	11.09	82.81	2,083
	28	18.21 to 99.99	406	28.79	74.30	860
Default	29	100.00	140	100.00	73.54	9
Total	30		\$ 43,514	1.75 %	84.37 %	\$ 12,722

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)	LINE
As at	#

[illegible]

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.

³ EL adjusted average risk weight is calculated as $(RWA + 12.5 \times EL) / EAD$.

Retail Advanced IRB Exposures – By Obligor Grade – Other Retail (Continued)^{1,2,3}

(\$ millions, except as noted)
As at

(\$ millions, except as noted) As at		LINE #	2015 Q1																
			PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWAs	Average risk weighting		Expected Loss (EL)	EL adjusted average risk weight ⁴	
Low Risk	1		0.00 to 0.15	% \$	7,132	\$	3,252	83.44	%	0.07	%	54.43	% \$	730	10.24	% \$	3	10.76	%
Normal Risk	2		0.16 to 0.41		5,633		1,402	92.12		0.26		54.38		1,463	25.97		8	27.75	
	3		0.42 to 1.10		12,116		1,445	97.17		0.62		45.72		4,529	37.38		36	41.09	
Medium Risk	4		1.11 to 2.93		6,506		972	97.61		1.92		56.84		4,663	71.67		72	85.51	
	5		2.94 to 4.74		2,344		267	98.89		3.73		54.13		1,820	77.65		47	102.71	
High Risk	6		4.75 to 7.59		1,705		143	99.24		5.96		53.09		1,361	79.82		54	119.41	
	7		7.60 to 18.20		1,405		183	99.35		10.83		53.35		1,303	92.74		82	165.69	
	8		18.21 to 99.99		301		12	99.83		29.22		55.52		396	131.56		48	330.90	
Default	9		100.00		154		4	100.00		100.00		51.96		150	97.40		68	649.35	
Total	10			\$	37,296	\$	7,680	93.82	%	2.15	%	51.89	% \$	16,415	44.01	% \$	418	58.02	%

		2014 Q4													
		PD range		EAD	Notional of undrawn commitments	Average EAD		Average PD		Average LGD		RWAs	Average risk weighting	Expected Loss (EL)	EL adjusted average risk weight ⁴
Low Risk	11	0.00 to 0.15	% \$	7,187	\$ 3,233	83.84	%	0.07	%	54.44	% \$	734	10.21	% \$ 3	10.73 %
Normal Risk	12	0.16 to 0.41		5,601	1,379	92.22		0.26		54.47		1,456	26.00	8	27.78
	13	0.42 to 1.10		11,777	1,416	97.12		0.62		46.23		4,454	37.82	36	41.64
Medium Risk	14	1.11 to 2.93		6,229	956	97.54		1.90		56.19		4,399	70.62	68	84.27
	15	2.94 to 4.74		2,333	267	98.89		3.73		53.77		1,799	77.11	47	102.29
High Risk	16	4.75 to 7.59		1,683	148	99.22		5.95		53.28		1,349	80.15	53	119.52
	17	7.60 to 18.20		1,407	185	99.34		10.86		53.75		1,317	93.60	83	167.34
	18	18.21 to 99.99		308	18	99.86		29.06		54.43		397	128.90	47	319.64
Default	19	100.00		155	4	100.00		100.00		51.38		151	97.42	68	645.81
Total	20		\$	36,680	\$ 7,606	93.83	%	2.17	%	51.97	% \$	16,056	43.77	% \$ 413	57.85 %

		2014 Q3																			
		PD range		EAD		Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWAs		Average risk weighting		Expected Loss (EL)		EL adjusted average risk weight ⁴	
Low Risk	21	0.00 to 0.15	% \$	7,036	\$	3,090		84.24	%	0.07	%	54.31	% \$	711		10.11	% \$	3		10.64	%
Normal Risk	22	0.16 to 0.41		5,553		1,343		92.94		0.26		54.67		1,454		26.18		8		27.98	
	23	0.42 to 1.10		11,448		1,367		96.74		0.63		46.39		4,371		38.18		35		42.00	
Medium Risk	24	1.11 to 2.93		5,870		1,002		96.97		1.87		55.01		4,037		68.77		61		81.76	
	25	2.94 to 4.74		2,269		270		98.85		3.73		53.39		1,738		76.60		45		101.39	
High Risk	26	4.75 to 7.59		1,707		171		99.16		5.95		52.43		1,346		78.85		53		117.66	
	27	7.60 to 18.20		1,424		195		99.33		10.91		53.40		1,326		93.12		84		166.85	
	28	18.21 to 99.99		343		47		98.42		36.47		59.89		399		116.33		84		422.45	
Default	29	100.00		158		4		100.00		100.00		47.71		158		100.00		63		598.42	
Total	30		\$	35,808	\$	7,489		93.81	%	2.31	%	51.79	% \$	15,540		43.40	% \$	436		58.62	%

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.

³ Effective the third quarter of 2014, this table provides additional information as requested by OSFI on a prospective basis.

⁴ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

Retail Advanced IRB Exposures – By Obligor Grade – Other Retail (Continued)

(\$ millions, except as noted)
As at

	LINE #	2014 Q2								2014 Q1							
		PD range		EAD ¹	Average PD	Average LGD	RWAs		Average risk weighting	PD range		EAD ¹	Average PD	Average LGD	RWAs		Average risk weighting
Low Risk	1	0.00 to 0.15	% \$	6,938	0.07 %	53.71 %	\$	698	10.06 %	0.00 to 0.15	% \$	6,993	0.07 %	53.39 %	\$	695	9.94 %
Normal Risk	2	0.16 to 0.41		5,418	0.26	54.08		1,400	25.84	0.16 to 0.41		5,386	0.26	53.52		1,375	25.53
	3	0.42 to 1.10		10,892	0.62	45.68		4,090	37.55	0.42 to 1.10		10,754	0.81	60.49		6,010	55.89
Medium Risk	4	1.11 to 2.93		5,668	1.88	54.02		3,829	67.55	1.11 to 2.93		5,449	1.87	53.07		3,615	66.34
	5	2.94 to 4.74		2,289	3.74	53.59		1,760	76.89	2.94 to 4.74		2,226	3.74	52.84		1,688	75.83
High Risk	6	4.75 to 7.59		1,715	5.97	52.72		1,360	79.30	4.75 to 7.59		1,702	5.96	51.55		1,320	77.56
	7	7.60 to 18.20		1,472	10.89	54.72		1,403	95.31	7.60 to 18.20		1,480	10.86	53.76		1,386	93.65
	8	18.21 to 99.99		328	28.92	56.22		437	133.23	18.21 to 99.99		328	29.32	54.89		426	129.88
Default	9	100.00		155	100.00	49.39		148	95.48	100.00		174	100.00	49.99		166	95.40
Total	10		\$	34,875	2.27 %	51.30 %	\$	15,125	43.37 %		\$	34,492	2.39 %	55.46 %	\$	16,681	48.36 %

		2013 Q4								2013 Q3							
		PD range		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting		PD range		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	
Low Risk	11	0.00 to 0.15	% \$	7,174	0.07 %	53.58 %	\$ 715	9.97 %		0.00 to 0.15	% \$	7,131	0.07 %	53.54 %	\$ 707	9.91 %	
Normal Risk	12	0.16 to 0.41		5,470	0.26	53.64	1,399	25.58		0.16 to 0.41		5,388	0.26	53.61	1,376	25.54	
	13	0.42 to 1.10		10,527	0.81	60.19	5,836	55.44		0.42 to 1.10		10,350	0.80	60.05	5,721	55.28	
Medium Risk	14	1.11 to 2.93		5,379	1.87	52.80	3,552	66.03		1.11 to 2.93		5,362	1.86	52.57	3,520	65.65	
	15	2.94 to 4.74		2,212	3.74	53.14	1,686	76.22		2.94 to 4.74		2,260	3.74	52.80	1,712	75.75	
High Risk	16	4.75 to 7.59		1,728	5.95	51.78	1,345	77.84		4.75 to 7.59		1,704	5.97	52.80	1,354	79.46	
	17	7.60 to 18.20		1,487	10.88	53.50	1,387	93.28		7.60 to 18.20		1,526	10.86	53.04	1,410	92.40	
	18	18.21 to 99.99		320	28.98	54.95	417	130.31		18.21 to 99.99		326	28.78	54.98	424	130.06	
Default	19	100.00		168	100.00	50.11	156	92.86		100.00		164	100.00	49.67	154	93.90	
Total	20		\$	34,465	2.36 %	55.36 %	\$ 16,493	47.85 %			\$	34,211	2.37 %	55.25 %	\$ 16,378	47.87 %	

		2013 Q2									
		PD range		EAD ¹	Average PD	Average LGD	RWAs		Average risk weighting		
Low Risk	21	0.00 to 0.15	% \$	7,083	0.07 %	53.70 %	% \$	704	9.94 %		
Normal Risk	22	0.16 to 0.41		5,309	0.26	53.58		1,358	25.58		
	23	0.42 to 1.10		10,148	0.80	59.95		5,592	55.10		
Medium Risk	24	1.11 to 2.93		5,259	1.86	52.71		3,460	65.79		
	25	2.94 to 4.74		2,258	3.74	52.51		1,701	75.33		
High Risk	26	4.75 to 7.59		1,690	5.97	53.10		1,350	79.88		
	27	7.60 to 18.20		1,502	10.85	53.01		1,387	92.34		
	28	18.21 to 99.99		322	28.49	55.59		423	131.37		
Default	29	100.00		162	100.00	48.29		153	94.44		
Total	30		\$	33,733	2.37 %	55.26 %	% \$	16,128	47.81 %		

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

			LINE #	2015 Q2	2015 Q1	2014 Q4
PD Range ¹	Internal ratings grade (BRR)	External rating equivalent				
Investment Grade (%)						
				EAD ² Average PD Average LGD RWAs Average risk weighting	EAD ² Average PD Average LGD RWAs Average risk weighting	EAD ² Average PD Average LGD RWAs Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,778 – % 69.31 % \$ 29 0.27 %	\$ 10,851 – % 64.54 % \$ 36 0.33 %	\$ 10,778 – % 64.85 % \$ 20 0.19 %
0.01 to 0.03	1A	AA+/Aa1	2	2,117 0.03 2.92 28 1.32	1,992 0.03 3.19 24 1.20	2,098 0.03 2.32 28 1.33
0.03 to 0.03	1B	AA/Aa2	3	14,448 0.03 4.59 217 1.50	14,516 0.04 6.43 352 2.42	13,713 0.04 6.23 358 2.61
0.04 to 0.04	1C	AA-/Aa3	4	30,148 0.04 7.12 815 2.70	34,016 0.05 6.97 1,032 3.03	28,224 0.05 6.52 855 3.03
0.05 to 0.05	2A	A+/A1	5	6,667 0.05 26.38 922 13.83	6,296 0.06 28.45 960 15.25	5,584 0.06 24.73 791 14.17
0.06 to 0.07	2B	A/A2	6	12,435 0.06 28.60 2,177 17.51	12,206 0.07 30.35 2,384 19.53	9,913 0.07 31.66 2,032 20.50
0.08 to 0.10	2C	A-/A3	7	8,428 0.08 28.96 1,574 18.68	9,148 0.09 35.02 2,213 24.19	9,445 0.09 33.09 2,244 23.76
0.11 to 0.14	3A	BBB+/Baa1	8	12,184 0.11 23.22 2,235 18.34	10,184 0.13 27.88 2,489 24.44	9,020 0.13 29.06 2,241 24.84
0.15 to 0.19	3B	BBB/Baa2	9	11,558 0.15 24.92 2,754 23.83	12,238 0.18 28.04 3,692 30.17	11,575 0.18 27.92 3,370 29.11
0.20 to 0.26	3C	BBB-/Baa3	10	23,309 0.20 18.26 4,803 20.61	21,103 0.23 25.26 5,974 28.31	17,552 0.23 23.52 4,843 27.59
Non-Investment Grade						
0.27 to 0.36	4A	BB+/Ba1	11	12,466 0.27 22.01 3,302 26.49	14,054 0.30 18.74 3,239 23.05	11,805 0.30 20.07 2,965 25.12
0.37 to 0.55	4B	BB/Ba2	12	11,314 0.37 23.19 3,475 30.71	11,451 0.39 23.23 3,747 32.72	11,331 0.39 22.19 3,507 30.95
0.56 to 0.85	4C	BB-/Ba3	13	15,234 0.56 18.83 4,723 31.00	11,082 0.59 23.55 4,278 38.60	10,573 0.59 21.54 3,786 35.81
0.86 to 1.29	5A	B+/B1	14	6,510 0.86 27.51 3,345 51.38	5,864 0.91 27.82 3,135 53.46	5,005 0.91 28.57 2,746 54.87
1.30 to 2.69	5B	B/B2	15	4,205 1.30 30.39 2,882 68.54	4,256 1.39 30.73 3,049 71.64	4,063 1.39 31.76 2,978 73.30
2.70 to 11.72	5C	B-/B3	16	17,331 2.70 13.30 6,341 36.59	15,608 2.82 14.77 6,390 40.94	16,164 2.82 14.25 6,361 39.35
Watch and Classified						
11.73 to 22.12	6	CCC+/Caa1	17	429 11.73 35.15 663 154.55	404 11.68 35.73 638 157.92	501 11.68 32.55 709 141.52
22.13 to 45.99	7	to	18	477 22.13 36.38 913 191.40	402 22.22 34.36 726 180.60	284 22.22 32.52 479 168.66
46.00 to 99.99	8	CC/Ca	19	81 46.00 25.20 102 125.93	90 50.00 24.54 105 116.67	95 50.00 27.53 123 129.47
Impaired/Default						
100.00	9	D	20	118 100.00 55.92 242 205.08	92 100.00 62.91 165 179.35	103 100.00 61.62 184 178.64
Total			21	\$ 200,237 0.58 % 21.02 % \$ 41,542 20.75 %	\$ 195,853 0.56 % 22.56 % \$ 44,628 22.79 %	\$ 177,826 0.61 % 22.43 % \$ 40,620 22.84 %

			LINE #	2014 Q3	2014 Q2	2014 Q1
PD Range	Internal ratings grade (BRR)	External rating equivalent				
Investment Grade (%)						
				EAD ² Average PD Average LGD RWAs Average risk weighting	EAD ² Average PD Average LGD RWAs Average risk weighting	EAD ² Average PD Average LGD RWAs Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	\$ 10,651 – % 65.15 % \$ 20 0.19 %	\$ 10,546 – % 64.94 % \$ 16 0.15 %	\$ 10,745 – % 64.63 % \$ 20 0.19 %
0.02 to 0.03	1A	AA+/Aa1	23	2,268 0.03 2.33 27 1.19	11,964 0.03 1.58 58 0.48	6,192 0.03 2.00 49 0.79
0.04 to 0.04	1B	AA/Aa2	24	13,482 0.04 4.34 210 1.56	5,256 0.04 9.18 160 3.04	6,713 0.04 13.07 263 3.92
0.05 to 0.05	1C	AA-/Aa3	25	25,038 0.05 6.34 741 2.96	25,375 0.05 5.86 737 2.90	23,554 0.05 7.17 841 3.57
0.06 to 0.06	2A	A+/A1	26	5,929 0.06 21.83 759 12.80	5,298 0.06 22.34 690 13.02	6,182 0.06 19.60 692 11.19
0.07 to 0.08	2B	A/A2	27	11,219 0.07 26.51 1,935 17.25	10,339 0.07 28.80 1,944 18.80	9,894 0.07 30.34 1,983 20.04
0.09 to 0.12	2C	A-/A3	28	11,815 0.09 27.31 2,346 19.86	15,199 0.09 21.38 2,292 15.08	12,286 0.09 23.65 2,156 17.55
0.13 to 0.17	3A	BBB+/Baa1	29	9,688 0.13 26.51 2,195 22.66	8,423 0.13 31.71 2,192 26.02	8,655 0.13 32.86 2,289 26.45
0.18 to 0.22	3B	BBB/Baa2	30	10,150 0.18 29.19 3,038 29.93	9,786 0.18 29.67 3,036 31.02	10,032 0.18 29.34 3,090 30.80
0.23 to 0.29	3C	BBB-/Baa3	31	13,212 0.23 31.41 4,915 37.20	12,320 0.23 33.02 4,757 38.61	12,606 0.23 30.24 4,515 35.82
Non-Investment Grade						
0.30 to 0.38	4A	BB+/Ba1	32	13,308 0.30 18.12 3,079 23.14	10,043 0.30 21.53 2,711 26.99	10,006 0.30 22.21 2,793 27.91
0.39 to 0.58	4B	BB/Ba2	33	13,830 0.39 17.55 3,409 24.65	13,163 0.39 17.98 3,300 25.07	12,205 0.39 17.57 2,980 24.42
0.59 to 0.90	4C	BB-/Ba3	34	9,780 0.59 22.38 3,655 37.37	9,772 0.59 21.68 3,469 35.50	8,429 0.59 24.20 3,403 40.37
0.91 to 1.38	5A	B+/B1	35	7,010 0.91 19.06 2,617 37.33	4,765 0.91 26.83 2,505 52.57	4,881 0.91 24.20 2,296 47.04
1.39 to 2.81	5B	B/B2	36	4,110 1.39 31.59 3,010 73.24	4,113 1.39 30.25 2,847 69.22	4,140 1.39 28.61 2,679 64.71
2.82 to 11.67	5C	B-/B3	37	16,952 2.82 13.38 6,250 36.87	17,274 2.82 12.53 5,784 33.48	16,480 2.82 12.65 5,628 34.15
Watch and Classified						
11.68 to 22.21	6	CCC+/Caa1	38	452 11.68 30.63 606 134.07	580 11.68 29.53 750 129.31	614 11.68 22.35 596 97.07
22.22 to 49.99	7	to	39	294 22.22 34.56 530 180.27	345 22.22 36.91 671 194.49	358 22.22 40.91 771 215.36
50.00 to 99.99	8	CC/Ca	40	91 50.00 29.81 128 140.66	72 50.00 25.68 88 122.22	86 50.00 22.65 93 108.14
Impaired/Default						
100.00	9	D	41	118 100.00 65.06 243 205.93	146 100.00 64.97 307 210.27	112 100.00 58.01 219 195.54
Total			42	\$ 179,397 0.63 % 21.52 % \$ 39,713 22.14 %	\$ 174,779 0.66 % 21.63 % \$ 38,314 21.92 %	\$ 164,170 0.67 % 22.89 % \$ 37,356 22.75 %

¹ These ranges were in effect from Q2 2015.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

			LINE #	2013 Q4					2013 Q3					2013 Q2				
PD Range	Internal ratings grade (BRR)	External rating equivalent		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting
Investment Grade (%)																		
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,163	— %	64.36 %	\$ 18	0.18 %	\$ 9,996	— %	62.58 %	\$ 17	0.17 %	\$ 9,712	— %	62.28 %	\$ 19	0.20 %
0.02 to 0.03	1A	AA+/Aa1	2	7,563	0.03	1.90	66	0.87	6,498	0.03	4.80	74	1.14	15,657	0.03	0.99	55	0.35
0.04 to 0.04	1B	AA/Aa2	3	4,296	0.04	13.17	213	4.96	5,340	0.04	10.11	201	3.76	4,892	0.04	11.26	194	3.97
0.05 to 0.05	1C	AA-/Aa3	4	14,798	0.05	9.65	662	4.47	17,198	0.05	7.24	617	3.59	18,401	0.05	5.67	525	2.85
0.06 to 0.07	2A	A+/A1	5	6,885	0.06	16.90	668	9.70	7,465	0.06	14.52	627	8.40	7,844	0.06	15.29	703	8.96
0.08 to 0.10	2B	A/A2	6	8,052	0.07	26.43	1,370	17.01	6,240	0.08	31.75	1,365	21.88	6,313	0.08	25.87	1,122	17.77
0.11 to 0.14	2C	A-/A3	7	11,591	0.09	29.33	2,573	22.20	11,662	0.11	27.90	2,690	23.07	12,320	0.11	28.80	3,016	24.48
0.15 to 0.20	3A	BBB+/Baa1	8	7,466	0.13	34.80	2,136	28.61	7,879	0.15	29.32	2,061	26.16	7,043	0.15	31.77	2,017	28.64
0.21 to 0.26	3B	BBB-/Baa2	9	8,585	0.18	31.07	2,768	32.24	8,826	0.21	28.84	2,839	32.17	7,957	0.21	29.55	2,623	32.96
0.27 to 0.33	3C	BBB-/Baa3	10	10,866	0.23	32.66	4,198	38.63	10,433	0.27	33.28	4,427	42.43	10,894	0.27	30.69	4,172	38.30
Non-Investment Grade																		
0.34 to 0.42	4A	BB+/Ba1	11	9,730	0.30	20.19	2,458	25.26	9,258	0.34	21.03	2,607	28.16	9,063	0.34	22.04	2,699	29.78
0.43 to 0.64	4B	BB/Ba2	12	9,991	0.39	21.97	3,060	30.63	8,604	0.43	24.55	3,140	36.49	8,493	0.43	24.69	3,031	35.69
0.65 to 0.96	4C	BB-/Ba3	13	8,465	0.59	21.59	3,029	35.78	10,876	0.65	15.99	3,024	27.80	7,397	0.65	22.17	2,854	38.58
0.97 to 1.45	5A	B+/B1	14	5,636	0.91	19.77	2,128	37.76	4,260	0.97	25.13	2,144	50.33	3,884	0.97	26.93	2,097	53.99
1.46 to 2.88	5B	B/B2	15	3,915	1.39	28.54	2,515	64.24	3,671	1.46	29.33	2,529	68.89	3,500	1.46	27.91	2,237	63.91
2.89 to 11.30	5C	B-/B3	16	16,674	2.82	10.65	4,788	28.72	14,307	2.89	12.25	4,734	33.09	17,813	2.89	9.97	4,808	26.99
Watch and Classified																		
11.31 to 23.27	6	CCC+/Caa1	17	520	11.68	25.04	578	111.15	524	11.31	24.12	558	106.49	541	11.31	26.98	642	118.67
23.28 to 55.12	7	to	18	331	22.22	38.06	658	198.79	283	23.28	38.31	560	197.88	306	23.28	33.59	539	176.14
55.13 to 99.99	8	CC/Ca	19	66	50.00	27.24	85	128.79	98	55.13	21.06	91	92.86	95	55.13	30.61	130	136.84
Impaired/Default																		
100.00	9	D	20	125	100.00	57.88	318	254.40	152	100.00	47.04	211	138.82	140	100.00	45.43	229	163.57
Total			21	\$ 145,718	0.73 %	23.69 %	\$ 34,289	23.53 %	\$ 143,570	0.75 %	23.00 %	\$ 34,516	24.04 %	\$ 152,265	0.75 %	21.01 %	\$ 33,712	22.14 %

¹ 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 #	2015 Q2					2015 Q1					2014 Q4				
				Average		Average		RWAs	Average		Average		RWAs	Average		Average		RWAs
				EAD ²	PD	LGD	weighting		EAD ²	PD	LGD	weighting		EAD ²	PD	LGD	weighting	
0.00 to 0.01	0	AAA/Aaa	1	\$ 207,069	—	% 21.08	% \$ 80	0.04	\$ 210,086	—	% 21.83	% \$ 105	0.05	\$ 205,034	—	% 22.84	% \$ 72	0.04
0.01 to 0.03	1A	AA+/Aa1	2	13,135	0.01	2.06	65	0.49	11,193	0.02	6.09	121	1.08	10,845	0.02	5.16	105	0.97
0.03 to 0.03	1B	AA/Aa2	3	8,567	0.03	2.16	76	0.89	8,873	0.04	4.79	122	1.37	5,935	0.04	3.56	59	0.99
0.04 to 0.04	1C	AA-/Aa3	4	9,878	0.04	3.52	128	1.30	10,970	0.05	2.92	129	1.18	6,135	0.05	4.52	91	1.48
0.05 to 0.05	2A	A+/A1	5	1,478	0.05	1.68	12	0.81	1,137	0.06	3.21	20	1.76	1,409	0.06	2.56	20	1.42
0.06 to 0.07	2B	A/A2	6	12,355	0.06	1.19	70	0.57	11,125	0.07	3.21	117	1.05	7,501	0.07	1.61	55	0.73
0.08 to 0.10	2C	A-/A3	7	2,294	0.08	21.87	198	8.63	2,363	0.09	23.77	241	10.20	1,690	0.09	13.19	107	6.33
0.11 to 0.14	3A	BBB+/Baa1	8	27	0.11	1.26	—	—	52	0.13	12.53	3	5.77	119	0.13	0.16	—	—
0.15 to 0.19	3B	BBB/Baa2	9	151	0.15	8.84	7	4.64	285	0.18	6.25	11	3.86	275	0.18	6.03	11	4.00
0.20 to 0.26	3C	BBB-/Baa3	10	105	0.20	7.32	6	5.71	45	0.23	21.90	8	17.78	24	0.23	7.72	2	8.33
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	4	0.27	42.73	1	25.00	7	0.30	43.57	3	42.86	17	0.30	19.88	3	17.65
0.37 to 0.55	4B	BB/Ba2	12	7	0.37	1.00	—	—	—	—	—	—	—	1	0.39	13.65	—	—
0.56 to 0.85	4C	BB-/Ba3	13	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
0.86 to 1.29	5A	B+/B1	14	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.30 to 2.69	5B	B/B2	15	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2.70 to 11.72	5C	B-/B3	16	2	2.70	34.39	2	100.00	—	—	—	—	—	—	—	—	—	—
Watch and Classified																		
11.73 to 22.12	6	CCC+/Caa1	17	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22.13 to 45.99	7	to	18	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
46.00 to 99.99	8	CC/Ca	19	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																		
100.00	9	D	20	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			21	\$ 255,072	0.01	% 17.70	% \$ 645	0.25	\$ 256,136	0.01	% 18.85	% \$ 880	0.34	\$ 238,985	0.01	% 20.20	% \$ 525	0.22

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2014 Q3					2014 Q2					2014 Q1				
				Average		Average		RWAs	Average		Average		RWAs	Average		Average		RWAs
				EAD ²	PD	LGD	weighting		EAD ²	PD	LGD	weighting		EAD ²	PD	LGD	weighting	
0.00 to 0.01	0	AAA/Aaa	22	\$ 203,504	—	% 29.88	% \$ 78	0.04	\$ 196,341	—	% 24.29	% \$ 69	0.04	\$ 189,506	—	% 24.78	% \$ 51	0.03
0.02 to 0.03	1A	AA+/Aa1	23	9,706	0.02	5.88	101	1.04	14,110	0.02	4.29	99	0.70	22,360	0.02	3.73	136	0.61
0.04 to 0.04	1B	AA/Aa2	24	6,154	0.04	3.22	58	0.94	5,559	0.04	2.75	51	0.92	5,887	0.04	2.13	40	0.68
0.05 to 0.05	1C	AA-/Aa3	25	6,245	0.05	3.21	80	1.28	5,481	0.05	3.22	72	1.31	5,870	0.05	3.16	70	1.19
0.06 to 0.06	2A	A+/A1	26	1,083	0.06	3.08	19	1.75	1,302	0.06	2.63	18	1.38	1,233	0.06	3.27	20	1.62
0.07 to 0.08	2B	A/A2	27	8,077	0.07	0.61	29	0.36	4,515	0.07	0.64	14	0.31	8,516	0.07	1.46	47	0.55
0.09 to 0.12	2C	A-/A3	28	1,760	0.09	10.51	98	5.57	1,685	0.09	12.86	108	6.41	1,535	0.09	12.99	112	7.30
0.13 to 0.17	3A	BBB+/Baa1	29	13	0.13	12.38	2	15.38	4	0.13	3.04	—	—	58	0.13	2.36	—	—
0.18 to 0.22	3B	BBB/Baa2	30	241	0.18	6.60	10	4.15	179	0.18	7.62	9	5.03	153	0.18	9.43	9	5.88
0.23 to 0.29	3C	BBB-/Baa3	31	21	0.23	7.25	1	4.76	32	0.23	9.71	3	9.38	19	0.23	6.10	1	5.26
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	32	12	0.30	18.17	2	16.67	25	0.30	16.92	4	16.00	15	0.30	26.35	3	20.00
0.39 to 0.58	4B	BB/Ba2	33	1	0.39	13.65	—	—	2	0.39	13.65	—	—	5	0.39	4.73	—	—
0.59 to 0.90	4C	BB-/Ba3	34	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
0.91 to 1.38	5A	B+/B1	35	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.39 to 2.81	5B	B/B2	36	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2.82 to 11.67	5C	B-/B3	37	—	—	—	—	—	—	—	—	—	—	2	2.82	13.65	1	50.00
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	38	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22.22 to 49.99	7	to	39	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
50.00 to 99.99	8	CC/Ca	40	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																		
100.00	9	D	41	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			42	\$ 236,817	0.01	% 26.21	% \$ 478	0.20	\$ 229,235	0.01	% 21.34	% \$ 447	0.19	\$ 235,159	0.01	% 20.62	% \$ 490	0.21

¹ These ranges were in effect from Q2 2015.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		2013 Q4							2013 Q3							2013 Q2									
				Average		Average		RWAs	Average		Average		RWAs	Average		Average		RWAs									
				EAD ¹	PD	LGD	weighting		EAD ¹	PD	LGD	weighting		EAD ¹	PD	LGD	weighting										
0.00 to 0.01	0	AAA/Aaa	1	\$ 187,017	—	%	18.13	%	\$ 77	0.04	%	\$ 180,528	—	%	18.07	%	\$ 60	0.03	%	\$ 178,999	—	%	17.11	%	\$ 47	0.03	%
0.02 to 0.03	1A	AA+/Aa1	2	19,116	0.02		4.11		127	0.66		15,769	0.02		3.65		128	0.81		11,571	0.02		3.56		120	1.04	
0.04 to 0.04	1B	AA/Aa2	3	2,251	0.04		4.18		24	1.07		2,130	0.04		3.74		16	0.75		2,297	0.04		2.07		13	0.57	
0.05 to 0.05	1C	AA-/Aa3	4	7,372	0.05		2.46		73	0.99		4,996	0.05		2.63		58	1.16		4,860	0.05		2.62		58	1.19	
0.06 to 0.07	2A	A+/A1	5	1,399	0.06		2.76		20	1.43		931	0.06		4.08		21	2.26		927	0.06		3.71		18	1.94	
0.08 to 0.10	2B	A/A2	6	7,218	0.07		2.35		60	0.83		5,144	0.08		0.93		28	0.54		3,367	0.08		1.68		28	0.83	
0.11 to 0.14	2C	A-/A3	7	1,494	0.09		8.96		98	6.56		1,358	0.11		10.70		114	8.39		1,830	0.11		16.23		182	9.95	
0.15 to 0.20	3A	BBB+/Baa1	8	—	—		—		—	—		2	0.15		3.00		—	—		—	—		—		—	—	
0.21 to 0.26	3B	BBB/Baa2	9	106	0.18		8.63		6	5.66		56	0.21		12.63		5	8.93		100	0.21		12.60		9	9.00	
0.27 to 0.33	3C	BBB-/Baa3	10	20	0.23		7.93		2	10.00		26	0.27		11.57		2	7.69		28	0.27		10.76		3	10.71	
Non-Investment Grade																											
0.34 to 0.42	4A	BB+/Ba1	11	2	0.30		57.32		1	50.00		3	0.34		37.86		1	33.33		2	0.34		28.80		—	—	
0.43 to 0.64	4B	BB/Ba2	12	12	0.39		13.65		2	16.67		1	0.43		13.65		—	—		12	0.43		47.42		9	75.00	
0.65 to 0.96	4C	BB-/Ba3	13	—	—		—		—	—		—	—		—		—	—		—	—		—		—	—	
0.97 to 1.45	5A	B+/B1	14	—	—		—		—	—		—	—		—		—	—		—	—		—		—	—	
1.46 to 2.88	5B	B/B2	15	—	—		—		—	—		—	—		—		—	—		—	—		—		—	—	
2.89 to 11.30	5C	B-/B3	16	98	2.82		0.30		1	1.02		94	2.89		0.02		—	—		93	2.89		0.01		—	—	
Watch and Classified																											
11.31 to 23.27	6	CCC+/Caa1	17	—	—		—		—	—		—	—		—		—	—		—	—		—		—	—	
23.28 to 55.12	7	to	18	—	—		—		—	—		—	—		—		—	—		—	—		—		—	—	
55.13 to 99.99	8	CC/Ca	19	—	—		—		—	—		—	—		—		—	—		—	—		—		—	—	
Impaired/Default																											
100.00	9	D	20	—	—		—		—	—		—	—		—		—	—		—	—		—		—	—	
Total			21	\$ 226,105	0.01	%	15.62	%	\$ 491	0.22	%	\$ 211,038	0.01	%	15.94	%	\$ 433	0.21	%	\$ 204,086	0.01	%	15.55	%	\$ 487	0.24	%

¹ 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		2015 Q2						2015 Q1						2014 Q4							
				Average PD		Average LGD		RWAs		Average risk weighting		Average PD		Average LGD		RWAs		Average risk weighting					
				EAD ²	%	%	%	%	%	EAD ²	%	%	%	EAD ²	%	%	%	%	%				
0.00 to 0.01	0	AAA/Aaa	1	\$ 147	—	11.46	%	\$ —	—	%	\$ 705	—	57.24	%	\$ —	—	%	\$ 17	—	53.98	%	—	—
0.01 to 0.03	1A	AA+/Aa1	2	1,426	0.03	4.80		27	1.89		1,475	0.03	57.32		210	14.24		827	0.03	57.32		115	13.91
0.03 to 0.03	1B	AA/Aa2	3	1,034	0.03	3.53		10	0.97		1,402	0.04	46.48		161	11.48		982	0.04	43.89		117	11.91
0.04 to 0.04	1C	AA-/Aa3	4	14,099	0.04	32.54		1,801	12.77		13,763	0.05	34.34		1,950	14.17		11,870	0.05	31.55		1,570	13.23
0.05 to 0.05	2A	A+/A1	5	26,934	0.05	19.30		2,230	8.28		22,561	0.06	20.08		2,173	9.63		20,356	0.06	18.27		1,720	8.45
0.06 to 0.07	2B	A/A2	6	30,679	0.06	14.43		2,217	7.23		35,623	0.07	13.58		2,555	7.17		29,371	0.07	15.24		2,421	8.24
0.08 to 0.10	2C	A-/A3	7	14,141	0.08	13.45		1,146	8.10		21,862	0.09	13.01		1,957	8.95		21,552	0.09	13.17		2,027	9.41
0.11 to 0.14	3A	BBB+/Baa1	8	7,795	0.11	15.20		966	12.39		6,509	0.13	15.47		880	13.52		6,405	0.13	16.06		890	13.90
0.15 to 0.19	3B	BBB/Baa2	9	2,369	0.15	9.38		211	8.91		2,188	0.18	12.56		277	12.66		2,278	0.18	10.56		258	11.33
0.20 to 0.26	3C	BBB-/Baa3	10	3,157	0.20	19.25		575	18.21		2,904	0.23	22.73		689	23.73		3,465	0.23	18.85		825	23.81
Non-Investment Grade																							
0.27 to 0.36	4A	BB+/Ba1	11	473	0.27	7.73		43	9.09		431	0.30	11.99		68	15.78		684	0.30	7.52		64	9.36
0.37 to 0.55	4B	BB/Ba2	12	357	0.37	21.02		85	23.81		335	0.39	25.04		106	31.64		662	0.39	7.28		59	8.91
0.56 to 0.85	4C	BB-/Ba3	13	152	0.56	1.14		3	1.97		222	0.59	17.27		65	29.28		189	0.59	13.73		44	23.28
0.86 to 1.29	5A	B+/B1	14	2	0.86	50.87		2	100.00		90	0.91	0.14		—	—		5	0.91	8.34		1	20.00
1.30 to 2.69	5B	B/B2	15	18	1.30	60.00		24	133.33		18	1.39	57.32		25	138.89		30	1.39	57.32		41	136.67
2.70 to 11.72	5C	B-/B3	16	33	2.70	49.04		35	106.06		4	2.82	15.63		2	50.00		43	2.82	35.08		51	118.60
Watch and Classified																							
11.73 to 22.12	6	CCC+/Caa1	17	—	—	—		—	—		—	—	—		—	—		—	—	—		—	—
22.13 to 45.99	7	to	18	—	—	—		—	—		—	—	—		—	—		—	—	—		—	—
46.00 to 99.99	8	CC/Ca	19	—	—	—		—	—		—	—	—		—	—		—	—	—		—	—
Impaired/Default																							
100.00	9	D	20	—	—	—		—	—		—	—	—		—	—		—	—	—		—	—
Total			21	\$ 102,816	0.07 %	17.89 %	\$ 9,375	9.12 %		\$ 110,092	0.08 %	19.04 %	\$ 11,118	10.10 %		\$ 98,736	0.09 %	18.00 %	\$ 10,203	10.33 %			

			2014 Q3						2014 Q2						2014 Q1						
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		Average		RWAs	Average risk weighting		Average		RWAs	Average risk weighting		Average		RWAs	Average risk weighting				
				EAD ²	PD				LGD	PD				LGD	EAD ²			PD	LGD	PD	LGD
0.00 to 0.01	0	AAA/Aaa	22	\$ 16	—	% 53.93	% \$ —	—	%	\$ 235	0.01	% 57.08	% \$ 6	2.55	%	\$ 313	0.01	% 57.14	% \$ 8	2.56	%
0.02 to 0.03	1A	AA+/Aa1	23	606	0.03	57.32	90	14.85		43	0.03	57.32	11	25.58		1,587	0.02	57.32	145	9.14	
0.04 to 0.04	1B	AA/Aa2	24	916	0.04	42.22	112	12.23		1,239	0.04	46.11	191	15.42		1,197	0.04	48.58	174	14.54	
0.05 to 0.05	1C	AA-/Aa3	25	12,760	0.05	30.89	1,639	12.84		15,333	0.05	28.94	1,862	12.14		13,928	0.05	32.62	1,784	12.81	
0.06 to 0.06	2A	A+/A1	26	21,750	0.06	17.77	1,785	8.21		19,641	0.06	23.35	2,112	10.75		19,017	0.06	23.55	2,011	10.57	
0.07 to 0.08	2B	A/A2	27	35,933	0.07	11.13	2,295	6.39		27,440	0.07	14.29	2,264	8.25		26,934	0.07	14.67	2,211	8.21	
0.09 to 0.12	2C	A-/A3	28	17,312	0.09	15.34	1,920	11.09		10,829	0.09	22.68	1,829	16.89		16,740	0.09	17.20	2,059	12.30	
0.13 to 0.17	3A	BBB+/Baa1	29	5,552	0.13	16.24	798	14.37		6,609	0.13	16.92	947	14.33		6,922	0.13	17.76	1,021	14.75	
0.18 to 0.22	3B	BBB/Baa2	30	2,402	0.18	10.60	258	10.74		3,198	0.18	8.37	278	8.69		2,981	0.18	8.81	274	9.19	
0.23 to 0.29	3C	BBB-/Baa3	31	2,344	0.23	17.30	365	15.57		2,279	0.23	18.84	373	16.37		1,897	0.23	18.61	307	16.18	
Non-Investment Grade																					
0.30 to 0.38	4A	BB+/Ba1	32	1,040	0.30	4.29	49	4.71		759	0.30	4.98	41	5.40		1,968	0.30	2.69	60	3.05	
0.39 to 0.58	4B	BB/Ba2	33	1,734	0.39	2.03	41	2.36		750	0.39	6.04	52	6.93		402	0.39	11.80	57	14.18	
0.59 to 0.90	4C	BB-/Ba3	34	222	0.59	8.69	34	15.32		210	0.59	4.03	16	7.62		294	0.59	1.65	11	3.74	
0.91 to 1.38	5A	B+/B1	35	2	0.91	9.30	—	—		2	0.91	25.16	1	50.00		5	0.91	11.95	1	20.00	
1.39 to 2.81	5B	B/B2	36	30	1.39	57.32	42	140.00		28	1.39	57.32	40	142.86		24	1.39	57.32	36	150.00	
2.82 to 11.67	5C	B-/B3	37	5	2.82	24.00	4	80.00		14	2.82	25.79	10	71.43		43	2.82	32.13	36	86.72	
Watch and Classified																					
11.68 to 22.21	6	CCC+/Caa1	38	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
22.22 to 49.99	7	to	39	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
50.00 to 99.99	8	CC/Ca	40	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
Impaired/Default																					
100.00	9	D	41	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
Total			42	\$ 102,624	0.09 %	16.45 %	\$ 9,432	9.19 %		\$ 88,609	0.09 %	20.38 %	\$ 10,033	11.32 %		\$ 94,252	0.09 %	20.69 %	\$ 10,195	10.82 %	

¹ These ranges were in effect from Q2 2015.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2013 Q4					2013 Q3					2013 Q2				
				EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 1,814	0.01 %	57.29 %	\$ 47	2.59 %	\$ 2,077	0.01 %	55.95 %	\$ 62	2.99 %	\$ 2,287	0.01 %	55.96 %	\$ 69	3.02 %
0.02 to 0.03	1A	AA+/Aa1	2	730	0.03	57.32	121	16.58	649	0.03	48.50	82	12.63	1,157	0.03	55.98	97	8.38
0.04 to 0.04	1B	AA/Aa2	3	980	0.04	56.01	170	17.35	902	0.04	54.57	170	18.85	654	0.04	54.05	138	21.10
0.05 to 0.05	1C	AA-/Aa3	4	12,732	0.05	30.81	1,589	12.48	11,815	0.05	30.96	1,600	13.54	14,001	0.05	29.45	1,935	13.82
0.06 to 0.07	2A	A+/A1	5	21,147	0.06	18.69	1,850	8.75	16,960	0.06	20.67	1,775	10.47	18,936	0.06	17.05	1,678	8.86
0.08 to 0.10	2B	A/A2	6	23,303	0.07	14.68	1,936	8.31	18,347	0.08	17.21	1,874	10.21	25,869	0.08	12.43	2,008	7.76
0.11 to 0.14	2C	A-/A3	7	19,464	0.09	17.52	2,474	12.71	16,214	0.11	18.97	2,469	15.23	16,480	0.11	18.28	2,430	14.75
0.15 to 0.20	3A	BBB+/Baa1	8	8,161	0.13	17.04	1,119	13.71	10,704	0.15	10.18	1,047	9.78	10,456	0.15	12.62	1,225	11.72
0.21 to 0.26	3B	BBB-/Baa2	9	4,100	0.18	7.49	259	6.32	1,621	0.21	12.61	208	12.83	1,608	0.21	11.31	177	11.01
0.27 to 0.33	3C	BBB-/Baa3	10	1,591	0.23	23.22	328	20.62	2,441	0.27	18.29	459	18.80	2,214	0.27	17.77	447	20.19
Non-Investment Grade																		
0.34 to 0.42	4A	BB+/Ba1	11	821	0.30	4.52	43	5.24	2,049	0.34	3.85	92	4.49	1,597	0.34	7.22	141	8.83
0.43 to 0.64	4B	BB/Ba2	12	330	0.39	12.70	47	14.24	180	0.43	10.87	25	13.89	210	0.43	9.37	28	13.33
0.65 to 0.96	4C	BB-/Ba3	13	69	0.59	7.72	11	15.94	157	0.65	4.13	15	9.55	126	0.65	23.94	54	42.86
0.97 to 1.45	5A	B+/B1	14	2	0.91	24.45	1	50.00	3	0.97	36.49	2	66.67	2	0.97	36.31	2	100.00
1.46 to 2.88	5B	B/B2	15	42	1.39	57.32	63	150.00	41	1.46	55.92	55	134.15	3	1.46	8.42	1	33.33
2.89 to 11.30	5C	B-/B3	16	9	2.82	34.99	8	88.89	38	2.89	20.70	31	81.58	58	2.89	16.41	37	63.79
Watch and Classified																		
11.31 to 23.27	6	CCC+/Caa1	17	–	–	–	–	–	610	11.31	0.19	6	0.98	–	–	–	–	–
23.28 to 55.12	7	to	18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
55.13 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			21	\$ 95,295	0.08 %	19.82 %	\$ 10,066	10.56 %	\$ 84,808	0.18 %	20.33 %	\$ 9,972	11.76 %	\$ 95,658	0.10 %	18.74 %	\$ 10,467	10.94 %

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions) As at	LINE #	2015 Q2	2015 Q1	2014 Q4
By Counterparty Type				
Retail				
Residential secured	1	\$ 66,567 \$ 33,730	\$ 66,201 \$ 33,526	\$ 64,686 \$ 32,242
Qualifying revolving retail	2	54,380 45,002	53,529 44,164	52,592 43,447
Other retail	3	7,719 5,218	7,680 5,222	7,606 5,193
	4	128,666 83,950	127,410 82,912	124,884 80,882
Non-retail				
Corporate	5	41,881 30,900	42,631 30,141	38,748 27,330
Sovereign	6	1,504 1,119	1,483 1,075	1,364 989
Bank	7	994 739	934 676	828 600
	8	44,379 32,758	45,048 31,892	40,940 28,919
Total	9	\$ 173,045 \$ 116,708	\$ 172,458 \$ 114,804	\$ 165,824 \$ 109,801

		2014 Q3		2014 Q2		2014 Q1	
By Counterparty Type		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Retail							
Residential secured	10	\$ 64,567	\$ 32,144	\$ 64,503	\$ 32,256	\$ 64,330	\$ 32,236
Qualifying revolving retail	11	51,774	37,458	50,864	30,354	49,825	29,752
Other retail	12	7,489	5,126	7,411	5,020	7,370	5,005
	13	123,830	74,728	122,778	67,630	121,525	66,993
Non-retail							
Corporate	14	38,689	27,339	36,842	26,008	36,975	26,048
Sovereign	15	1,345	975	1,349	978	1,384	1,003
Bank	16	744	539	723	523	707	509
	17	40,778	28,853	38,914	27,509	39,066	27,560
Total	18	\$ 164,608	\$ 103,581	\$ 161,692	\$ 95,139	\$ 160,591	\$ 94,553

		2013 Q4		2013 Q3		2013 Q2	
By Counterparty Type		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Retail							
Residential secured	19	\$ 63,774	\$ 31,586	\$ 63,617	\$ 20,822	\$ 63,556	\$ 20,877
Qualifying revolving retail	20	48,488	28,989	48,097	28,642	47,660	28,864
Other retail	21	7,411	5,052	7,350	4,999	7,308	4,983
	22	119,673	65,627	119,064	54,463	118,524	54,724
Non-retail							
Corporate	23	34,131	24,079	32,776	22,869	31,785	22,128
Sovereign	24	1,494	1,083	1,519	1,089	1,825	1,308
Bank	25	743	537	698	499	691	494
	26	36,368	25,699	34,993	24,457	34,301	23,930
Total	27	\$ 156,041	\$ 91,326	\$ 154,057	\$ 78,920	\$ 152,825	\$ 78,654

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 #	2015 Q2	2015 Q1	2014 Q4	2014 Q3
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}
Retail					
Residential secured	1	0.01 %	0.07 %	0.01 %	0.01 %
Qualifying revolving retail	2	2.14	3.31	3.37	2.45
Other retail	3	0.76	1.13	1.04	0.77
Non-retail					
Corporate	4	0.02	0.44	0.28	0.07
Sovereign	5	—	—	—	—
Bank	6	—	0.05	—	0.05
2014 Q2					
2014 Q1					
2013 Q4					
2013 Q3					
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}
Retail					
Residential secured	7	0.01 %	0.10 %	0.01 %	0.02 %
Qualifying revolving retail	8	2.54	3.39	3.48	2.87
Other retail	9	0.78	1.11	1.06	0.91
Non-retail					
Corporate	10	0.05	0.44	0.31	0.05
Sovereign	11	—	—	—	—
Bank	12	—	0.04	—	0.05
2013 Q2					
By Counterparty Type		Actual loss rate ^{1,2} Expected loss rate ^{1,2}			
Retail					
Residential secured	13	0.01 %	0.10 %		
Qualifying revolving retail	14	3.02	3.57		
Other retail	15	0.94	1.41		
Non-retail					
Corporate	16	0.07	0.46		
Sovereign	17	—	—		
Bank	18	—	0.04		

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 (i.e., 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 our models and risk parameters continue to be reasonable predictors of potential loss, we assess and review our risk parameters against actual loss experience and public sources of information at least annually and we update our models as required.

Retail:

Actual loss rates for retail exposures in the four quarters ending April 30, 2015 remain below their long term historical levels. This is a reflection of the consistently good quality of recent originations.

Non-retail:

Actual loss rates for non-retail exposures were lower in the four quarters ending April 30, 2015, than they were during 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 Parameters¹

(Percentage) As at		LINE #	2015 Q2						2015 Q1					
			Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured	1		0.33 %	0.25 %	26.73 %	7.16 %	99.25 %	99.45 %	0.34 %	0.26 %	27.06 %	7.10 %	99.14 %	99.23 %
Residential secured insured ⁴	2		0.49	0.29	n/a	n/a	99.65	99.79	0.50	0.30	n/a	n/a	99.66	99.81
Qualifying revolving retail	3		1.34	1.25	85.44	78.78	98.73	95.85	1.31	1.26	85.36	79.26	98.79	96.19
Other retail	4		1.84	1.73	55.41	46.98	98.37	93.14	1.87	1.73	56.06	46.91	98.40	93.26
Non-Retail														
Corporate	5		1.23	0.33	21.02	32.77	94.07	73.26	1.10	0.34	22.56	25.97	93.30	77.12
Sovereign	6		0.58	—	17.70	n/a	99.71	n/a	0.59	—	18.85	n/a	99.69	n/a
Bank	7		0.36	—	17.89	n/a	99.09	n/a	0.35	—	19.04	n/a	99.06	n/a
			2014 Q4						2014 Q3					
			Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured	8		0.34 %	0.27 %	27.54 %	7.62 %	99.13 %	99.19 %	0.35 %	0.28 %	27.94 %	7.52 %	99.14 %	99.25 %
Residential secured insured ⁴	9		0.50	0.31	n/a	n/a	99.64	99.68	0.51	0.31	n/a	n/a	99.65	99.55
Qualifying revolving retail	10		1.34	1.32	85.29	79.81	98.90	96.43	1.41	1.36	85.06	80.33	96.75	95.48
Other retail	11		1.87	1.78	55.69	46.37	98.45	93.23	1.87	1.86	55.01	46.25	98.33	93.41
Non-Retail														
Corporate	12		1.19	0.31	22.43	32.09	93.22	83.36	1.23	0.30	21.52	20.04	92.87	81.62
Sovereign	13		0.66	—	20.20	n/a	99.66	n/a	0.63	—	26.21	n/a	99.64	n/a
Bank	14		0.39	—	18.00	n/a	98.99	n/a	0.40	—	16.45	n/a	99.13	n/a
			2014 Q2						2014 Q1					
			Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured	15		0.37 %	0.29 %	27.80 %	8.16 %	99.22 %	98.63 %	0.39 %	0.30 %	32.24 %	6.90 %	99.05 %	98.59 %
Residential secured insured ⁴	16		0.53	0.31	n/a	n/a	99.66	99.75	0.57	0.32	n/a	n/a	99.67	100.10
Qualifying revolving retail	17		1.57	1.41	84.66	80.67	91.66	91.40	1.68	1.51	85.17	81.54	92.30	89.56
Other retail	18		1.92	1.86	55.31	46.97	98.35	93.34	1.96	1.86	54.61	48.81	98.50	93.57
Non-Retail														
Corporate	19		1.26	0.27	21.63	18.66	93.11	81.23	1.25	0.35	23.65	42.80	88.46	73.26
Sovereign	20		0.63	—	21.34	n/a	99.62	n/a	0.54	—	16.01	n/a	99.73	n/a
Bank	21		0.41	—	20.38	n/a	99.15	n/a	0.51	—	18.02	n/a	97.29	n/a

¹ Prior to the second quarter of 2014, actual and estimated parameters are reported by the Bank on a three-month lag.

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

³ Estimated LGD reflects loss estimates under a severe downturn economic scenario.

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

Securitization and Resecuritization Exposures in the Banking Book¹

(\$ millions) As at		LINE #	2015 Q2			2015 Q1			2014 Q4			2014 Q3		
			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	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting														
Standardized Approach³														
AA- and above		1	\$ 38,166	\$ —	\$ 7,633	\$ 38,283	\$ —	\$ 7,657	\$ 36,472	\$ —	\$ 7,295	\$ 34,840	\$ —	\$ 6,967
A+ to A-		2	—	—	—	—	—	—	—	—	—	—	—	—
BBB+ to BBB-		3	—	—	—	—	—	—	—	—	—	—	—	—
BB+ to BB-		4	—	—	—	—	—	—	—	—	—	—	—	—
Below BB-/Unrated		5	—	—	—	—	—	—	—	—	—	—	—	—
Ratings Based Approach⁴														
AA- and above		6	2,893	181	273	3,186	201	300	3,077	189	285	2,860	195	277
A+ to A-		7	143	841	866	159	918	946	154	845	872	166	860	892
BBB+ to BBB-		8	97	75	222	112	83	253	114	77	240	138	78	253
BB+ to BB-		9	41	3	163	45	4	180	42	3	170	24	3	89
Below BB-/Unrated		10	84	346	2,567	88	372	2,758	82	335	2,553	83	321	2,608
Internal Assessment Approach⁵														
AA- and above		11	13,143	—	554	14,557	—	615	14,449	—	599	15,230	—	662
A+ to A-		12	—	—	—	—	—	—	—	—	—	—	—	—
BBB+ to BBB-		13	—	—	—	—	—	—	—	—	—	—	—	—
BB+ to BB-		14	—	—	—	—	—	—	—	—	—	—	—	—
Below BB-/Unrated		15	—	—	—	—	—	—	—	—	—	—	—	—
Gains on sale recorded upon securitization		16	—	—	n/a	—	—	n/a	—	—	n/a	—	—	n/a
Total		17	\$ 54,567	\$ 1,446	\$ 12,278	\$ 56,430	\$ 1,578	\$ 12,709	\$ 54,390	\$ 1,449	\$ 12,014	\$ 53,341	\$ 1,457	\$ 11,748
			2014 Q2			2014 Q1			2013 Q4			2013 Q3		
			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	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting														
Standardized Approach³														
AA- and above		18	\$ 32,335	\$ —	\$ 6,467	\$ 30,809	\$ —	\$ 6,162	\$ 28,759	\$ —	\$ 5,752	\$ 26,429	\$ —	\$ 5,286
A+ to A-		19	—	—	—	—	—	—	—	—	—	—	—	—
BBB+ to BBB-		20	—	—	—	—	—	—	—	—	—	—	—	—
BB+ to BB-		21	—	—	—	—	—	—	—	—	—	—	—	—
Below BB-/Unrated		22	5	—	64	5	—	67	12	—	144	233	—	2,912
Ratings Based Approach⁴														
AA- and above		23	2,952	205	281	2,638	217	258	2,756	214	265	2,646	229	261
A+ to A-		24	151	899	925	154	941	968	152	918	944	121	943	963
BBB+ to BBB-		25	147	82	266	161	87	281	162	87	281	169	92	292
BB+ to BB-		26	25	4	96	27	4	103	27	4	105	68	4	211
Below BB-/Unrated		27	82	318	2,670	85	324	2,785	82	308	2,710	52	310	2,391
Internal Assessment Approach⁵														
AA- and above		28	15,077	—	662	15,484	—	691	15,361	—	693	14,697	—	686
A+ to A-		29	—	—	—	—	—	—	—	—	—	16	—	3
BBB+ to BBB-		30	—	—	—	—	—	—	—	—	—	—	—	—
BB+ to BB-		31	—	—	—	—	—	—	—	—	—	—	—	—
Below BB-/Unrated		32	—	—	—	—	—	—	—	—	—	—	—	—
Gains on sale recorded upon securitization		33	—	—	n/a	—	—	n/a	—	—	n/a	—	—	n/a
Total		34	\$ 50,774	\$ 1,508	\$ 11,431	\$ 49,363	\$ 1,573	\$ 11,315	\$ 47,311	\$ 1,531	\$ 10,894	\$ 44,431	\$ 1,578	\$ 13,005

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

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 ABCP conduits.

Risk-Weighted Assets¹

\$ millions) As at		LINE #	2015 Q2				2015 Q1				2014 Q4				2014 Q3			
			Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets			
					Internal Ratings Based				Internal Ratings Based				Internal Ratings Based				Internal Ratings Based	
			Gross exposures	Standardized		Total	Gross exposures	Standardized		Total	Gross exposures	Standardized		Total	Gross exposures	Standardized		Total
Credit Risk																		
Retail																		
Residential secured	1	\$	295,122	\$ 11,968	\$ 15,420	\$ 27,388	\$ 295,023	\$ 12,562	\$ 15,441	\$ 28,003	\$ 289,662	\$ 11,052	\$ 14,858	\$ 25,910	\$ 283,398	\$ 10,637	\$ 14,517	\$ 25,154
Qualifying revolving retail	2		61,247	—	12,516	12,516	60,104	—	12,175	12,175	59,316	—	12,016	12,016	52,837	—	11,862	11,862
Other retail	3		89,269	38,349	16,614	54,963	90,925	40,013	16,415	56,428	84,773	35,962	16,056	52,018	82,790	35,057	15,540	50,597
Non-retail ²																		
Corporate	4		297,012	86,663	41,542	128,205	296,799	90,510	44,628	135,138	263,774	77,951	40,620	118,571	260,485	73,826	39,713	113,539
Sovereign	5		161,372	3,410	645	4,055	164,583	3,741	880	4,621	132,736	3,474	525	3,999	125,925	3,379	478	3,857
Bank	6		114,872	2,187	9,375	11,562	121,160	1,986	11,118	13,104	108,530	1,746	10,203	11,949	112,904	1,842	9,432	11,274
Securitization exposures	7		56,013	7,633	4,645	12,278	58,008	7,657	5,052	12,709	55,839	7,294	4,720	12,014	54,798	6,968	4,780	11,748
Equity exposures	8		2,583		905	905	2,717		980	980	2,304		926	926	2,284		964	964
Exposures subject to standardized or IRB approaches	9		1,077,490	150,210	101,662	251,872	1,089,319	156,469	106,689	263,158	996,934	137,479	99,924	237,403	975,421	131,709	97,286	228,995
Adjustment to IRB RWA for scaling factor	10					5,946				6,236				5,842				5,681
Other assets not included in standardized or IRB approaches ²	11		126,702			33,334	114,219			35,308	93,291			32,680	94,078			30,865
Total credit risk	12	\$	1,204,192		\$	291,152	\$ 1,203,538		\$	304,702	\$ 1,090,225		\$	275,925	\$ 1,069,499		\$	265,541
Market Risk																		
Trading book	13		n/a			12,913	n/a			12,201	n/a			14,376	n/a			13,713
Operational Risk																		
Standardized approach	14		n/a			39,531	n/a			38,694	n/a			38,092	n/a			37,462
Total Common Equity Tier 1 Capital risk-weighted assets	15					343,596				355,597				328,393				316,716
Tier 1 Capital risk-weighted assets ³	16					344,252				356,352				329,268				317,526
Total Capital risk-weighted assets ³	17				\$	344,813			\$	356,999			\$	330,581			\$	318,743

			2014 Q2				2014 Q1				2013 Q4				2013 Q3			
			Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets			
					Internal Ratings Based				Internal Ratings Based				Internal Ratings Based				Internal Ratings Based	
			Gross exposures	Standardized		Total	Gross exposures	Standardized		Total	Gross exposures	Standardized		Total	Gross exposures	Standardized		Total
Credit Risk																		
Retail																		
Residential secured	18	\$	280,714	\$ 10,580	\$ 14,451	\$ 25,031	\$ 280,380	\$ 10,660	\$ 13,965	\$ 24,625	\$ 277,480	\$ 9,955	\$ 13,940	\$ 23,895	\$ 264,362	\$ 9,796	\$ 14,704	\$ 24,500
Qualifying revolving retail	19		45,362	—	13,038	13,038	44,428	—	12,763	12,763	43,862	—	12,588	12,588	43,392	—	12,670	12,670
Other retail	20		81,287	34,683	15,125	49,808	81,870	35,674	16,681	52,355	75,690	31,011	16,493	47,504	74,118	30,034	16,378	46,412
Non-retail ²																		
Corporate	21		253,206	71,658	38,314	109,972	239,810	71,343	37,356	108,699	215,129	65,319	34,289	99,608	209,506	62,357	34,516	96,873
Sovereign	22		116,319	3,295	447	3,742	122,877	3,052	490	3,542	106,272	2,849	491	3,340	95,015	2,613	433	3,046
Bank	23		100,856	2,234	10,033	12,267	110,633	2,289	10,195	12,484	112,122	2,132	10,066	12,198	102,125	2,016	9,972	11,988
Securitization exposures	24		52,282	6,531	4,900	11,431	50,936	6,229	5,086	11,315	48,842	5,896	4,998	10,894	46,009	8,198	4,807	13,005
Equity exposures	25		2,214		911	911	2,256		875	875	2,168		885	885	2,427		1,169	1,169
Exposures subject to standardized or IRB approaches	26		932,240	128,981	97,219	226,200	933,190	129,247	97,411	226,658	881,565	117,162	93,750	210,912	836,954	115,014	94,649	209,663
Adjustment to IRB RWA for scaling factor	27					5,673				5,678				5,463				5,536
Other assets not included in standardized or IRB approaches ²	28		84,384			31,859	89,847			31,635	88,135			23,177	80,549			22,729
Total credit risk	29	\$	1,016,624		\$	263,732	\$ 1,023,037		\$	263,971	\$ 969,700		\$	239,552	\$ 917,503		\$	237,928
Market Risk																		
Trading book	30		n/a			12,848	n/a			13,177	n/a			11,734	n/a			11,134
Operational Risk																		
Standardized approach	31		n/a			36,658	n/a			35,824	n/a			35,069	n/a			34,459
Total Common Equity Tier 1 Capital risk-weighted assets	32					313,238				312,972				286,355				283,521
Tier 1 Capital risk-weighted assets ³	33					313,238				312,972				286,355				283,521
Total Capital risk-weighted assets ³	34				\$	313,238			\$	312,972			\$	286,355			\$	283,521

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" QCCP exposures; as such exposures are included in "Other assets not included in standardized or IRB approaches", in accordance with the Basel III regulatory framework.

³ Effective the third quarter of 2014, each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. For the third and fourth quarters of 2014, the scalars for inclusion of CVA for CET1, Tier 1 and Total Capital RWA were 57%, 65%, and 77%, respectively. For fiscal 2015, the scalars are 64%, 71%, and 77%, respectively.

Capital Position – Basel III Q3 2013 to Q2 2015¹

(\$ millions)

As at

Line #	2015		2014				2013		Cross Reference ²	OSFI Template
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
Common Equity Tier 1 Capital (CET1)										
Common shares plus related contributed surplus	\$ 20,289	\$ 19,982	\$ 19,961	\$ 19,796	\$ 19,646	\$ 19,462	\$ 19,341	\$ 19,255	A1+A2+B	1
Retained earnings	29,362	28,373	27,585	26,970	26,134	25,108	24,565	24,122	C	2
Accumulated other comprehensive income (loss)	7,569	9,956	4,936	3,834	4,206	4,874	3,166	2,650	D	3
Common Equity Tier 1 Capital before regulatory adjustments	57,220	58,311	52,482	50,600	49,986	49,444	47,072	46,027		6
Common Equity Tier 1 Capital regulatory adjustments										
Goodwill (net of related tax liability)	(17,767)	(18,639)	(16,709)	(16,220)	(13,867)	(14,058)	(13,280)	(13,107)	E1+E2-E3	8
Intangibles (net of related tax liability)	(2,254)	(2,432)	(2,355)	(2,327)	(2,299)	(2,307)	(2,097)	(2,077)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	(595)	(604)	(485)	(536)	(525)	(488)	(519)	(364)	G	10
Cash flow hedge reserve	(1,271)	(1,658)	(711)	(607)	(791)	(954)	(1,005)	(823)	H	11
Shortfall of provisions to expected losses	(132)	(71)	(91)	(101)	(96)	(93)	(116)	(202)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	(94)	(115)	(98)	(77)	(84)	(96)	(89)	(75)	J	14
Defined benefit pension fund net assets (net of related tax liability)	(16)	(17)	(15)	(61)	(60)	(60)	(389)	(368)	K	15
Investment in own shares	-	-	(7)	-	-	-	(183)	(166)		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)	(951)	(1,167)	(1,046)	(1,080)	(3,293)	(3,544)	(3,572)	(3,492)	L1+L2+L3	19
Amounts exceeding the 15% threshold	-	-	-	-	-	(31)	-	-		22
of which: significant investments in the common stocks of financials	-	-	-	-	-	(10)	-	-		23
of which: deferred tax assets arising from temporary differences	-	-	-	-	-	-	-	-		25
Total regulatory adjustments to Common Equity Tier 1 Capital	(23,080)	(24,703)	(21,517)	(21,009)	(21,015)	(21,641)	(21,250)	(20,674)		28
Common Equity Tier 1 Capital	34,140	33,608	30,965	29,591	28,971	27,803	25,822	25,353		29
Additional Tier 1 capital instruments										
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	2,047	1,501	1,001	1,001	-	-	-	-	M+N	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1	3,484	3,941	3,941	4,364	4,911	4,911	5,524	5,524	O1+O2+O3+O4	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	368	388	444	429	490	490	552	552	P	34/35
Additional Tier 1 capital instruments before regulatory adjustments	5,899	5,830	5,386	5,794	5,401	5,401	6,076	6,076		36
Additional Tier 1 capital instruments regulatory adjustments										
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)	Q+R	40
Total regulatory adjustments to Additional Tier 1 Capital	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)		43
Additional Tier 1 Capital	5,547	5,478	5,034	5,442	5,049	5,049	5,724	5,724		44
Tier 1 Capital	39,687	39,086	35,999	35,033	34,020	32,852	31,546	31,077		45
Tier 2 capital instruments and provisions										
Directly issued capital instruments subject to phase out from Tier 2	5,927	5,927	6,773	6,773	6,774	6,774	7,564	7,620	S	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	207	207	237	237	237	237	297	267	T1+T2	48/49
Collective allowances	1,498	1,536	1,416	1,389	1,632	1,633	1,472	1,439	U	50
Tier 2 Capital before regulatory adjustments	7,632	7,670	8,426	8,399	8,643	8,644	9,333	9,326		51
Tier 2 regulatory adjustments										
Investment in own Tier 2 instruments	-	-	-	-	-	-	(19)	(9)		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	(170)	(170)	(170)	(170)	(170)	(170)	(170)	(170)	V	55
Total regulatory adjustments to Tier 2 Capital	(170)	(170)	(170)	(170)	(170)	(170)	(189)	(179)		57
Tier 2 Capital	7,462	7,500	8,256	8,229	8,473	8,474	9,144	9,147		58
Total Capital	47,149	46,586	44,255	43,262	42,493	41,326	40,690	40,224		59
Common Equity Tier 1 Capital RWA³	343,596	355,597	328,393	316,716	313,238	312,972	286,355	283,521		60a
Tier 1 Capital RWA³	344,252	356,352	329,268	317,526	313,238	312,972	286,355	283,521		60b
Total Capital RWA³	\$ 344,813	\$ 356,999	\$ 330,581	\$ 318,743	\$ 313,238	\$ 312,972	\$ 286,355	\$ 283,521		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 77.

³ Effective the third quarter of 2014, each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. For the third and fourth quarters of 2014, the scalars for inclusion of CVA for CET1, Tier 1 and Total Capital RWA were 57%, 65%, and 77%, respectively. For fiscal 2015, the scalars are 64%, 71%, and 77%, respectively.

Capital Position – Basel III Q3 2013 to Q2 2015 (Continued)

(\$ millions, except as noted)

As at

Line #	2015		2014				2013		Cross Reference ¹	OSFI Template
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
38	9.9 %	9.5 %	9.4 %	9.3 %	9.2 %	8.9 %	9.0 %	8.9 %		61
39	11.5	11.0	10.9	11.0	10.9	10.5	11.0	11.0		62
40	13.7	13.0	13.4	13.6	13.6	13.2	14.2	14.2		63
41	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0		64
42	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5		65
43	9.9	9.5	9.4	9.3	9.2	8.9	9.0	8.9		68
44	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0		69
45	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5		70
46	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5		71
47	\$ 674	\$ 1,689	\$ 1,006	\$ 741	\$ 1,044	\$ 819	\$ 934	\$ 1,715		72
48	3,509	3,478	3,201	3,067	3,226	3,108	3,034	2,976		73
49	15	10	9	17	—	—	—	—		74
50	1,047	1,276	948	979	1,088	1,062	922	891		75
51	1,498	1,536	1,416	1,389	1,633	1,633	1,472	1,439		76
52	2,145	2,240	1,983	1,895	1,866	1,868	1,621	1,590		77
53	4,726	4,726	5,401	5,401	5,401	5,401	6,076	6,076		82
54	—	—	—	—	128	813	567	564		83
55	6,134	6,134	7,010	7,010	7,010	7,010	7,887	7,887		84
56	849	1,676	804	784	845	858	—	5		85
57	\$ 362,871	\$ 364,957	\$ 347,005	\$ 333,679	\$ 330,255	\$ 326,853	\$ 307,840	\$ 301,305		
58	41,994	41,565	39,095	38,179	38,022	36,977	37,011	36,321		
59	41,994	41,565	39,095	38,179	38,022	36,977	37,011	36,321		
60	49,233	48,796	47,032	46,072	45,276	44,131	44,500	43,800		
61	11.6 %	11.4 %	11.3 %	11.4 %	11.5 %	11.3 %	12.0 %	12.1 %		
62	11.6	11.4	11.3	11.4	11.5	11.3	12.0	12.1		
63	13.6	13.4	13.6	13.8	13.7	13.5	14.5	14.5		
64	13.6	12.7	12.7	12.1	12.0	n/a	n/a	n/a		
65	13.7	12.9	12.9	12.3	12.2	11.1	11.3	11.6		
66	14.7	13.9	13.9	13.4	13.3	12.3	12.4	12.8		
67	29.4	27.8	28.0	27.8	27.0	25.8	25.5	23.7		
68	29.4	27.8	28.0	27.8	27.0	25.8	25.5	23.7		
69	30.8	29.2	29.6	29.4	28.5	27.3	27.2	25.4		

¹ Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 77.

² The "all-in" basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.

³ The "transitional" basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014, while retaining the phase-out rules for non-qualifying capital instruments. In addition, 100% of the CVA is included for calculation of the transitional ratios.

⁴ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) on calendar quarter ends.

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

(\$ millions)
As at

	2015 Q2		
Line #	Balance Sheet ¹	Under Regulatory scope of consolidation ²	Cross Reference ³
Cash and due from banks	\$ 2,945	\$ 2,945	
Interest-bearing deposits with banks	45,654	45,633	
Trading loans, securities, and other	102,844	102,844	
Derivatives	65,072	65,041	
Financial assets designated at fair value through profit or loss	3,900	2,455	
Held-to-maturity securities	69,342	69,342	
Available-for-sale securities	70,448	68,606	
Securities purchased under reverse repurchase agreements	89,244	89,244	
Loans	508,446	508,246	
Allowance for loan losses	(3,150)	(3,150)	
Eligible general allowance reflected in Tier 2 regulatory capital		(1,498)	U
Shortfall of allowance to expected loss		(132)	I
Allowances not reflected in regulatory capital		(1,520)	
Other	76,209	74,493	
Investment in TD Ameritrade		689	L1
Significant investments exceeding regulatory thresholds		2,659	
Significant investments not exceeding regulatory thresholds		2,669	E2
Imputed goodwill		15,122	E1
Goodwill		2,621	F1
Other intangibles		15	
Other intangibles (Mortgage Servicing Rights)		595	G
Deferred tax assets		1,047	
Deferred tax assets (DTA) excluding those arising from temporary differences		1,009	
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		(848)	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback			
Other DTA/DTL adjustments ⁴			
Significant investments in financials (excluding TD Ameritrade)		15	L2
Significant investments exceeding regulatory thresholds		2	R
Significant investments in Additional Tier 1 Capital		54	
Significant investments not exceeding regulatory thresholds		16	K
Defined pension benefits		48,828	
Other Assets			
TOTAL ASSETS	1,030,954	1,025,699	
LIABILITIES AND EQUITY⁵			
Trading deposits	67,268	67,268	
Derivatives	60,537	60,537	
Securitization liabilities at fair value	10,518	10,518	
Other financial liabilities designated at fair value through profit or loss	2,328	2,328	
Deposits	652,091	652,091	
Other	169,664	164,409	
Deferred tax liabilities		24	E3
Goodwill		367	F2
Intangible assets (excluding mortgage servicing rights)		1,037	
Other deferred tax liabilities (Cash flow hedges and other DTL's)		(1,120)	
Other DTA/DTL adjustments ⁴		94	J
Gains and losses due to changes in own credit risk on fair value liabilities		18	T2
Liability for Preferred Shares		14	
Capital instruments issued by subsidiaries and held by third parties		163,975	
Instruments not allowed for regulatory capital subject to phase out			
Other liabilities			
Subordinated notes and debentures	6,951	6,951	
Regulatory capital amortization of maturing debentures		-	
Directly issued capital instruments subject to phase out from Tier 2		5,927	S
Capital instruments issued by subsidiaries and held by third parties-Tier 2		189	T1
Capital instruments not allowed for regulatory capital		835	
Liabilities	969,357	964,102	
Common Shares	20,076	20,076	A1
Preferred Shares	2,800	2,800	
Directly issued qualifying Additional Tier 1 instruments		2,045	M
Directly issued capital instruments subject to phase out from Additional Tier 1		755	O2
Treasury Shares - Common	(11)	(11)	A2
Treasury Shares - Preferred	(14)	(14)	O4
Contributed Surplus	226	226	
Contributed surplus - Common Shares		224	B
Contributed surplus - Preferred Shares		2	N
Retained Earnings	29,362	29,362	C
Accumulated other comprehensive income	7,569	7,569	D
Cash flow hedges requiring derecognition		1,271	H
Net AOCI included as capital		6,298	
Non-controlling interests in subsidiaries	1,589	1,589	
Portion allowed for regulatory capital (directly issued)		994	O3
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out		368	P
Portion not allowed for regulatory capital subject to phase out		227	
TOTAL LIABILITIES AND EQUITY	1,030,954	1,025,699	

¹ As per Balance Sheet on page 13.

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, TD Reinsurance (Barbados) Inc. and TD Reinsurance (Ireland) Limited which have total assets included in the consolidated Bank of \$5.3 billion and total equity of \$1.7 billion of which \$247 million is deducted from CET1, \$350 million is deducted from additional Tier 1 and \$170 million is deducted from Tier 2 Capital. Cross referenced (L3, Q, V) respectively, to the Capital Position - Basel III Q3 2013 to Q2 2015 on page 75.

³ Cross referenced to the current period on the Capital Position - Basel III Q3 2013 to Q2 2015 on pages 75 and 76.

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 (O1 - cross referenced to Capital Position - Basel III Q3 2013 to Q2 2015 on page 75) related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust).

Flow Statement for Regulatory Capital¹

(\$ millions)	Line #	2015		2014				2013	
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Common Equity Tier 1									
Balance at beginning of period	1	\$ 33,608	\$ 30,965	\$ 29,591	\$ 28,971	\$ 27,803	\$ 25,822	\$ 25,353	\$ 24,677
New capital issues	2	47	42	24	61	67	47	112	90
Redeemed capital ²	3	—	—	—	(220)	—	—	(424)	(356)
Gross dividends (deductions)	4	(967)	(891)	(898)	(889)	(905)	(835)	(828)	(784)
Shares issued in lieu of dividends (add back)	5	81	95	82	94	74	89	86	82
Profit attributable to shareholders of the parent company ³	6	1,831	2,033	1,719	2,080	1,962	2,015	1,595	1,501
Removal of own credit spread (net of tax)	7	21	(17)	(21)	7	12	(7)	(14)	(5)
Movements in other comprehensive income									
Currency translation differences	8	(1,925)	4,173	1,036	(154)	(482)	1,900	435	519
Available-for-sale investments	9	(55)	69	(48)	1	23	(70)	(46)	(573)
Other	10	(20)	(170)	11	(35)	(46)	(71)	(56)	544
Goodwill and other intangible assets (deduction, net of related tax liability)	11	1,050	(2,007)	(517)	(2,380)	199	(989)	(192)	(259)
Other, including regulatory adjustments and transitional arrangements									
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12	9	(119)	51	(11)	(37)	31	(155)	(68)
Prudential valuation adjustments	13	—	—	—	—	—	—	—	—
Other	14	460	(565)	(65)	2,066	301	(129)	(44)	(15)
Balance at end of period	15	34,140	33,608	30,965	29,591	28,971	27,803	25,822	25,353
Additional Tier 1 Capital									
Balance at beginning of period	16	5,478	5,034	5,442	5,049	5,049	5,724	5,724	5,724
New additional Tier 1 eligible capital issues	17	550	500	—	1,000	—	—	—	—
Redeemed capital	18	(450)	—	(425)	(625)	—	—	—	—
Other, including regulatory adjustments and transitional arrangements	19	(31)	(56)	17	18	—	(675)	—	—
Balance at end of period	20	5,547	5,478	5,034	5,442	5,049	5,049	5,724	5,724
Total Tier 1 Capital	21	39,687	39,086	35,999	35,033	34,020	32,852	31,546	31,077
Tier 2 Capital									
Balance at beginning of period	22	7,500	8,256	8,229	8,473	8,474	9,144	9,147	9,012
New Tier 2 eligible capital issues	23	—	—	—	—	—	—	—	—
Redeemed capital	24	—	—	—	—	—	—	—	—
Amortization adjustments	25	—	—	—	—	—	—	(29)	—
Allowable collective allowance	26	(38)	120	27	(245)	—	161	33	143
Other, including regulatory adjustments and transitional arrangements	27	—	(876)	—	1	(1)	(831)	(7)	(8)
Balance at end of period	28	7,462	7,500	8,256	8,229	8,473	8,474	9,144	9,147
Total Regulatory Capital	29	\$ 47,149	\$ 46,586	\$ 44,255	\$ 43,262	\$ 42,493	\$ 41,326	\$ 40,690	\$ 40,224

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 Ratio

(\$ millions, except as noted)
As at

Summary comparison of accounting assets vs. leverage ratio exposure measure – Transitional basis

Total consolidated assets as per published financial statements
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure
Adjustments for derivative financial instruments
Adjustment for securities financing transactions (SFT)
Adjustment for off-balance sheet items (credit equivalent amounts)
Other adjustments

Leverage Ratio Exposure – Transitional basis

Line #	2015		OSFI Template
	Q2	Q1	

1	\$ 1,030,954	\$ 1,080,155	1
2	(3,814)	(3,804)	2
3	–	–	3
4	(24,240)	(41,952)	4
5	1,501	1,555	5
6	96,540	98,120	6
7	(21,928)	(22,656)	7
8	\$ 1,079,013	\$ 1,111,418	8

Leverage Ratio Common Disclosure Template

On-balance sheet exposures

On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)
Less: Asset amounts deducted in determining Basel III transitional Tier 1 Capital
Total on-balance sheet exposures (excluding derivatives and SFTs)

Derivative exposures

Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework
Deductions of receivables assets for cash variation margin provided in derivative transactions
Exempted central counterparty (CCP)-leg of client cleared trade exposures
Adjusted effective notional amount of written credit derivatives
Adjusted effective notional offsets and add-on deductions for written credit derivatives

Total derivative exposures

Securities financing transaction exposures

Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions
Netted amounts of cash payables and cash receivables of gross SFT assets
Counterparty credit risk (CCR) exposure for SFTs
Agent transaction exposures

Total securities financing transaction exposures

Other off-balance sheet exposures

Off-balance sheet exposure at gross notional amount
Adjustments for conversion to credit equivalent amounts
Off-balance sheet items

Capital and Total Exposures – Transitional basis

Tier 1 Capital
Total Exposures (sum of lines 11, 19, 24 and 27)

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

“All-in” basis (required by OSFI)

Tier 1 Capital – “All-in” basis (line 25 on page 75)
Regulatory adjustments

Total Exposures (sum of lines 29 and 32, less the amount reported in line 10) – “All-in” basis

Leverage Ratio – “All-in” basis (line 31 divided by line 33)

9	\$ 872,009	\$ 889,624	1
10	(21,083)	(22,525)	2
11	850,926	867,099	3
12	13,259	21,788	4
13	34,463	35,611	5
14	–	–	6
15	(7,419)	(6,668)	7
16	–	–	8
17	711	723	9
18	(213)	(221)	10
19	40,801	51,233	11
20	114,589	111,050	12
21	(25,342)	(17,643)	13
22	1,499	1,559	14
23	–	–	15
24	90,746	94,966	16
25	365,833	367,440	17
26	(269,293)	(269,320)	18
27	96,540	98,120	19
28	41,994	41,565	20
29	\$ 1,079,013	\$ 1,111,418	21
30	3.9 %	3.7 %	22
31	\$ 39,687	\$ 39,086	23
32	(23,337)	(24,938)	24
33	\$ 1,076,759	\$ 1,109,005	25
34	3.7 %	3.5 %	26

Adjustments for Items of Note, Net of Income Taxes - Footnotes¹

- 1 The adjustments for items of note, net of income taxes, are removed from reported results to compute adjusted results.
- 2 Amortization of intangibles relate to intangibles acquired as a result of asset acquisitions and business combinations. Although the amortization of software and asset servicing rights are recorded in amortization of intangibles, they are not included for purposes of the items of note.
- 3 The Bank recorded \$337 million (\$228 million after tax) of restructuring charges in the second quarter of 2015, to reduce costs and manage expenses in a sustainable manner and to achieve greater operational efficiencies. These measures include process redesign and business restructuring, retail branch and real estate optimization, and organizational review. In the fourth quarter of 2013, the Bank recorded restructuring charges of \$129 million (\$90 million after tax) for initiatives related primarily to retail branch and real estate optimization.
- 4 As a result of an adverse judgment and evaluation of certain other developments and exposures in the U.S. in 2015, the Bank took prudent steps to reassess its litigation provision. Having considered these factors, including related or analogous cases, the Bank determined, in accordance with applicable accounting standards, that an increase of \$52 million (\$32 million after tax) to the Bank's litigation provision was required in the second quarter of 2015. As a result of certain adverse judgments and settlements reached in fiscal 2013, the Bank took prudent steps to determine, in accordance with applicable accounting standards, that litigation and litigation-related charges of \$30 million (\$30 million after tax) in the fourth quarter of 2013 were required.
- 5 During 2008, as a result of deterioration in markets and severe dislocation in the credit market, the Bank changed its trading strategy with respect to certain trading debt securities. Since the Bank no longer intended to actively trade in these debt securities, the Bank reclassified these debt securities from trading to the available-for-sale category effective August 1, 2008. As part of the Bank's trading strategy, these debt securities are economically hedged, primarily with CDS and interest rate swap contracts. These derivatives are recorded on a fair value basis with changes in fair value recorded in the period's earnings. Management believes that this asymmetry in the accounting treatment between derivatives and the reclassified debt securities results in volatility in earnings from period to period that is not indicative of the economics of the underlying business performance in Wholesale Banking. The Bank may from time to time replace securities within the portfolio to best utilize the initial, matched fixed term funding. As a result, the derivatives are accounted for on an accrual basis in Wholesale Banking and the gains and losses related to the derivatives in excess of the accrued amounts are reported in the Corporate segment. Adjusted results of the Bank exclude the gains and losses of the derivatives in excess of the accrued amount.
- 6 As a result of the acquisition of the credit card portfolio of MBNA Canada, as well as certain other assets and liabilities, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication, rebranding and certain charges against revenues related to promotional-rate card origination activities), integration-related travel costs, employee severance costs, the cost of amending certain executive employment and award agreements, and contract termination fees. The Bank's integration charges related to the MBNA acquisition were higher than what were anticipated when the transaction was first announced. The elevated spending was primarily due to additional costs incurred (other than the amounts capitalized) to build out technology platforms for the business. Direct transaction costs are expenses directly incurred in effecting the business combination and consist primarily of finders' fees, advisory fees and legal fees. Integration charges and direct transaction costs related to this acquisition were incurred by the Canadian Retail segment. The fourth quarter of 2014 was the last quarter Canadian Retail included any further MBNA-related integration charges as an item of note.
- 7 On December 27, 2013, the Bank acquired approximately 50% of the existing Aeroplan credit card portfolio from CIBC and on January 1, 2014, the Bank became the primary issuer of Aeroplan Visa credit cards. The Bank incurred program set-up, conversion and other one-time costs related to the acquisition of the portfolio and related affinity agreement, consisting of information technology, external professional consulting, marketing, training, and program management as well as a commercial subsidy payment of \$127 million (\$94 million after tax) payable to CIBC. These costs are included as an item of note in the Canadian Retail segment. The third quarter of 2014 was the last quarter Canadian Retail included any set-up, conversion or other one-time costs related to the acquired Aeroplan credit card portfolio as an item of note.
- 8 In the third quarter of 2013, the Bank recorded a provision for credit losses of \$65 million (\$48 million after tax) for residential loan losses from Alberta flooding. In the fourth quarter of 2013, a provision of \$40 million (\$29 million after tax) was released. In the third quarter of 2014, the Bank released the remaining provision of \$25 million (\$19 million after tax). The release of the remaining provision reflects low levels of delinquency and impairments to date, as well as a low likelihood of future material losses within the portfolio.
- 9 On November 12, 2013, TD Waterhouse Canada Inc., a subsidiary of the Bank, completed the sale of the Bank's institutional services business, known as TD Waterhouse Institutional Services, to a subsidiary of National Bank of Canada. The transaction price was \$250 million in cash, subject to certain price adjustment mechanisms that were settled in the third quarter of 2014. A gain of \$196 million after-tax was recorded in the Corporate segment in other income in the first quarter of 2014. The gain is not considered to be in the normal course of business for the Bank.
- 10 The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted-average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.

Glossary

Regulatory Capital

Risk-weighted assets (RWA)

- 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. Effective the third quarter of 2014, 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 the third and fourth quarters of 2014, the scalars for inclusion of CVA for CET 1 Capital RWA, Tier 1 Capital RWA and Total Capital RWA were 57%, 65%, and 77%, respectively. For fiscal 2015, the scalars are 64%, 71%, and 77%, respectively.

Approaches used by the Bank to calculate RWA

For Credit Risk

Standardized Approach

- 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, collateral, etc.

Advanced Internal Ratings Based (AIRB) Approach

- 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.

For Operational Risk

Standardized Approach

- 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).

For Market Risk

Standardized Approach

- Under this approach, banks use standardized capital changes prescribed by the regulator to calculate general and specific risk components of market risk.

Internal Models Approach

- Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk changes.

Credit Risk Terminology

Gross credit risk exposure

- 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.

Counterparty Type / Exposure Classes:

Retail

Residential Secured

Qualifying Revolving Retail (QRR)

- 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.

Other Retail

Non-retail

Corporate

Sovereign

Bank

- 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

- 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.

Exposure Types:

Drawn

Undrawn (commitment)

Repo-style transactions

OTC derivatives

Other off-balance sheet

- The amount of funds advanced to a borrower.
- The difference between the authorized and drawn amounts (e.g. 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).

AIRB Credit Risk Parameters:

Probability of Default (PD)

Exposure at Default (EAD)

Loss Given Default (LGD)

- 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.

Credit Valuation Adjustment (CVA)

- 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.

Common Equity Tier 1 (CET1)

- 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

- CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA.

Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets

- Net income available to common shareholders as a percentage of average CET1 Capital RWA.

Liquidity Coverage Ratio (LCR)

- LCR is calculated by dividing the total stock of unencumbered high quality liquid assets by the expected next 30 day stressed cash outflow.

Acronyms

Acronym	Definition	Acronym	Definition
ABCP	Asset-Backed Commercial Paper	IRB	Internal Ratings Based
ACI	Acquired Credit-Impaired	LCR	Liquidity Coverage Ratio
AFS	Available-For-Sale	LGD	Loss Given Default
AIRB	Advanced Internal Ratings Based	MBS	Mortgage-Backed Security
AOCI	Accumulated Other Comprehensive Income	N/A	Not Applicable
CAD P&C	Canadian Personal and Commercial Banking	NII	Net Interest Income
CAR	Capital Adequacy Requirements	NHA	National Housing Act
CCP	Central Counterparty	OCC	Office of the Comptroller of the Currency
CDS	Credit Default Swap	OCI	Other Comprehensive Income
CICA	Canadian Institute of Chartered Accountants	OSFI	Office of the Superintendent of Financial Institutions Canada
CVA	Credit Valuation Adjustment	PCL	Provision for Credit Losses
D-SIBs	Domestic Systemically Important Banks	PD	Probability of Default
EAD	Exposure at Default	PFE	Potential Future Exposure
FDIC	Federal Deposit Insurance Corporation	QRR	Qualifying Revolving Retail
FTE	Full Time Equivalent	QCCP	Qualifying Central Counterparty
GAAP	Generally Accepted Accounting Principles	ROE	Return on Common Equity
HELOC	Home Equity Line of Credit		

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

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

(\$ millions, except as noted) For the period ended	LINE #	2015		2014				2013			Year to Date		Full Year	
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income	1	\$ 2,223	\$ 2,280	\$ 2,280	\$ 2,285	\$ 2,177	\$ 2,196	\$ 2,151	\$ 2,126	\$ 2,010	\$ 4,503	\$ 4,373	\$ 8,938	\$ 8,345
Non-interest income	2	770	764	755	739	729	723	680	695	655	1,534	1,452	2,946	2,695
Total revenue	3	2,993	3,044	3,035	3,024	2,906	2,919	2,831	2,821	2,665	6,037	5,825	11,884	11,040
Provision for (reversal of) credit losses	4	239	190	250	228	238	230	224	216	245	429	468	946	929
Non-interest expenses	5	1,319	1,336	1,469	1,350	1,327	1,444	1,362	1,281	1,267	2,655	2,771	5,590	5,136
Income (loss) before income taxes	6	1,435	1,518	1,316	1,446	1,341	1,245	1,245	1,324	1,153	2,953	2,586	5,348	4,975
Provision for (recovery of) income taxes	7	379	401	349	383	356	331	331	351	306	780	687	1,419	1,321
Net income – reported	8	1,056	1,117	967	1,063	985	914	914	973	847	2,173	1,899	3,929	3,654
Adjustments for items of note, net of income taxes ¹	9	–	–	54	43	23	136	34	24	30	–	159	256	112
Net income – adjusted	10	\$ 1,056	\$ 1,117	\$ 1,021	\$ 1,106	\$ 1,008	\$ 1,050	\$ 948	\$ 997	\$ 877	\$ 2,173	\$ 2,058	\$ 4,185	\$ 3,766
Average common equity (\$ billions)	11	\$ 10.4	\$ 10.3	\$ 9.4	\$ 9.3	\$ 9.1	\$ 8.6	\$ 7.9	\$ 7.8	\$ 7.8	\$ 10.3	\$ 8.9	\$ 9.1	\$ 7.8
Return on common equity – reported ²	12	41.8 %	43.0 %	41.1 %	45.1 %	44.2 %	42.0 %	45.8 %	49.4 %	44.6 %	42.4 %	43.1 %	43.1 %	46.8 %
Return on common equity – adjusted ²	13	41.8	43.0	43.4	46.9	45.2	48.3	47.5	50.6	46.3	42.4	46.7	45.9	48.3

Key Performance Indicators

(\$ billions, except as noted)

Common Equity Tier 1 Capital risk-weighted assets ³	14	\$ 95	\$ 93	\$ 91	\$ 90	\$ 90	\$ 87	\$ 82	\$ 83	\$ 81	\$ 95	\$ 90	\$ 91	\$ 82
Average loans – personal														
Residential mortgages	15	175.0	175.2	172.9	168.3	165.9	165.4	162.6	158.4	155.4	175.1	165.6	168.1	157.8
Consumer instalment and other personal														
HELOC	16	59.7	59.3	59.3	59.7	60.0	60.7	61.4	62.2	62.5	59.5	60.3	59.9	62.3
Indirect auto	17	17.0	16.6	15.9	15.1	14.5	14.4	14.3	14.0	13.7	16.8	14.5	15.0	14.0
Other	18	12.6	12.6	12.5	12.2	12.2	12.2	12.3	12.3	12.5	12.6	12.2	12.3	12.4
Credit card	19	18.2	18.9	19.2	19.3	18.9	17.3	15.9	15.3	15.1	18.6	18.1	18.7	15.4
Total average loans – personal	20	282.5	282.6	279.8	274.6	271.5	270.0	266.5	262.2	259.2	282.6	270.7	274.0	261.9
Average loans and acceptances – business	21	54.5	52.8	52.1	51.1	50.2	48.5	47.2	46.1	44.8	53.6	49.3	50.5	45.2
Average deposits														
Personal	22	160.0	158.5	156.5	154.6	153.6	153.6	152.7	150.3	149.9	159.2	153.6	154.6	150.8
Business	23	81.4	82.6	80.6	78.2	76.5	76.8	75.6	73.9	71.0	82.0	76.7	78.0	73.0
Margin on average earning assets including securitized assets – reported	24	2.79 %	2.78 %	2.81 %	2.87 %	2.87 %	2.83 %	2.81 %	2.83 %	2.80 %	2.79 %	2.85 %	2.85 %	2.81 %
Margin on average earning assets including securitized assets – adjusted	25	2.79	2.78	2.81	2.87	2.87	2.83	2.81	2.83	2.80	2.79	2.85	2.85	2.81
Efficiency ratio – reported	26	44.1	43.9	48.4	44.6	45.7	49.5	48.1	45.4	47.5	44.0	47.6	47.0	46.5
Efficiency ratio – adjusted	27	44.1	43.9	46.0	42.7	44.6	43.2	46.5	44.2	46.0	44.0	43.9	44.1	45.1
Non-interest expenses – adjusted (\$ millions)	28	\$ 1,319	\$ 1,336	\$ 1,396	\$ 1,292	\$ 1,295	\$ 1,260	\$ 1,316	\$ 1,248	\$ 1,226	\$ 2,655	\$ 2,555	\$ 5,243	\$ 4,984
Number of Canadian retail branches at period end	29	1,165	1,164	1,165	1,164	1,174	1,178	1,179	1,169	1,165	1,165	1,174	1,165	1,179
Average number of full-time equivalent staff ⁴	30	27,870	28,215	28,319	28,146	27,877	28,296	28,418	28,345	28,048	28,045	28,090	28,162	28,301

¹ Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up, conversion, and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts. See footnotes 6 and 7, respectively, on page 80.

² Effective November 1, 2014, capital allocated to the business segments is based on 9% CET1 Capital. These changes have been applied prospectively.

³ Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

⁴ Effective the first quarter of 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Comparatives for periods prior to the first quarter of 2014 have not been restated.

Appendix – Canadian Wealth and Insurance

RESULTS OF OPERATIONS

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

(\$ millions, except as noted) For the period ended		LINE #	2015		2014				2013			Year to Date		Full Year												
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013											
Net interest income	1	\$	146	155	\$	155	\$	151	\$	145	\$	149	\$	147	\$	143	\$	139	\$	301	\$	294	\$	600	\$	577
Insurance revenue	2		912	899		1,001		1,036		936		910		968		942		903		1,811		1,846		3,883		3,734
Income (loss) from financial instruments designated at fair value through profit or loss	3		(16)	80		8		19		18		(5)		17		(40)		10		64		13		40		(18)
Other non-interest income	4		743	721		721		704		673		656		634		622		610		1,464		1,329		2,754		2,449
Total revenue	5		1,785	1,855		1,885		1,910		1,772		1,710		1,766		1,667		1,662		3,640		3,482		7,277		6,742
Insurance claims and related expenses	6		564	699		720		771		659		683		711		1,140		609		1,263		1,342		2,833		3,056
Non-interest expenses	7		756	749		755		726		692		675		670		653		654		1,505		1,367		2,848		2,618
Income (loss) before income taxes	8		465	407		410		413		421		352		385		(126)		399		872		773		1,596		1,068
Provision for (recovery of) income taxes	9		85	75		73		76		80		62		62		(63)		76		160		142		291		153
Total Wealth and Insurance net income – reported	10		380	332		337		337		341		290		323		(63)		323		712		631		1,305		915
Total Wealth and Insurance net income – adjusted	11	\$	380	332	\$	337	\$	337	\$	341	\$	290	\$	323	\$	(63)	\$	323	\$	712	\$	631	\$	1,305	\$	915

Breakdown of Total Net Income (loss)

Wealth	12	\$ 205	\$ 201	\$ 201	\$ 205	\$ 192	\$ 198	\$ 182	\$ 180	\$ 170	\$ 406	\$ 390	\$ 796	\$ 699
Insurance	13	175	131	136	132	149	92	141	(243)	153	306	241	509	216

Total Wealth and Insurance

Average common equity (\$ billions)	14	\$ 3.5	\$ 3.4	\$ 3.3	\$ 3.5	\$ 3.5	\$ 3.5	\$ 3.3	\$ 3.2	\$ 2.9	\$ 3.5	\$ 3.5	\$ 3.5	\$ 3.0
Return on common equity ¹	15	44.0 %	38.3 %	40.1 %	38.6 %	39.8 %	33.0 %	38.8 %	(7.8) %	45.7 %	41.2 %	36.4 %	37.9 %	30.5 %

Key Performance Indicators

(\$ billions, except as noted)

Assets under administration	16	\$ 312	\$ 302	\$ 293	\$ 285	\$ 278	\$ 264	\$ 285	\$ 270	\$ 267	\$ 312	\$ 278	\$ 293	\$ 285
Assets under management	17	244	242	227	227	219	211	202	198	204	244	219	227	202
Gross originated insurance premiums (\$ millions)	18	977	861	1,026	1,078	950	839	993	1,049	923	1,838	1,789	3,893	3,772
Common Equity Tier 1 Capital risk-weighted assets ²	19	9	9	9	9	8	11	11	11	10	9	8	9	11
Efficiency ratio	20	42.4 %	40.4 %	40.1 %	38.0 %	39.1 %	39.5 %	37.9 %	39.2 %	39.4 %	41.3 %	39.3 %	39.1 %	38.8 %
Average number of full-time equivalent staff ³	21	11,442	11,387	11,352	11,283	11,294	10,980	11,023	11,259	11,401	11,414	11,134	11,227	11,234

¹ Effective November 1, 2014, capital allocated to the business segments is based on 9% CET1 Capital. These changes have been applied prospectively.

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

³ Effective the first quarter of 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Comparatives for periods prior to the first quarter of 2014 have not been restated.