



Supplemental Regulatory Capital Disclosure

For the First Quarter Ended January 31, 2018

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Introduction

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

How the Bank Reports

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

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

Basel III Reporting

The Office of the Superintendent of Financial Institutions Canada (OSFI) has implemented a phased-in approach to the Credit Valuation Adjustment (CVA) component included in credit risk-weighted assets (RWA). The CVA capital charge phase-in is based on a scalar approach whereby a CVA capital charge of 80% applies in 2018 for the Common Equity Tier 1 (CET1) calculation and will increase to 100% in 2019. A different scalar applies to the CET1, Tier 1, and Total Capital ratios. Therefore, each capital ratio has its own RWA measure. For fiscal 2017, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, respectively. As the Bank is constrained by the Basel I regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel I risk weights which are the same for all capital ratios. All three RWA measures are disclosed as part of the RWA disclosures on page 6, as well as the Capital Position disclosures on pages 1 to 2.

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

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Capital Position – Basel III¹

(\$ millions)									
As at		Line #	2018 Q1	Q4	Q3	2017 Q2	Q1	Cross Reference ²	OSFI Template
Common Equity Tier 1 Capital									
Common shares plus related contributed surplus		1	\$ 21,228	\$ 20,967	\$ 21,095	\$ 20,762	\$ 20,822	A1+A2+B	1
Retained earnings		2	41,744	40,489	39,473	37,577	37,330	C	2
Accumulated other comprehensive income (loss)		3	4,472	8,006	6,564	11,853	9,131	D	3
Common Equity Tier 1 Capital before regulatory adjustments		4	67,444	69,462	67,132	70,192	67,283		6
Common Equity Tier 1 Capital regulatory adjustments									
Goodwill (net of related tax liability)		5	(18,136)	(18,820)	(18,269)	(19,837)	(18,986)	E1+E2-E3	8
Intangibles (net of related tax liability)		6	(2,242)	(2,310)	(2,261)	(2,350)	(2,264)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences		7	(122)	(113)	(120)	(144)	(189)	G	10
Cash flow hedge reserve		8	1,731	506	278	(488)	(350)	H	11
Shortfall of provisions to expected losses ³		9	(679)	(805)	(747)	(823)	(769)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities		10	(68)	(73)	(103)	(142)	(138)	J	14
Defined benefit pension fund net assets (net of related tax liability)		11	(13)	(13)	(11)	(11)	(11)	K	15
Investment in own shares		12	(21)	-	(157)	-	-		16
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		13	(1,085)	(1,206)	(767)	(980)	(855)	L1+L2+L3	19
Total regulatory adjustments to Common Equity Tier 1 Capital		14	(20,635)	(22,834)	(22,157)	(24,775)	(23,562)		28
Common Equity Tier 1 Capital		15	46,809	46,628	44,975	45,417	43,721		29
Additional Tier 1 capital instruments									
Directly issued qualifying Additional Tier 1 instruments plus stock surplus		16	4,246	4,247	4,247	3,896	3,899	M+N+O	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1		17	2,455	3,229	3,070	3,070	3,070	P1+P2+P3	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out		18	245	-	306	306	306	Q	34/35
Additional Tier 1 capital instruments before regulatory adjustments		19	6,946	7,476	7,623	7,272	7,275		36
Additional Tier 1 capital instruments regulatory adjustments									
Investment in own Additional Tier 1 instruments		20	-	(1)	-	-	-		37
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		21	(352)	(352)	(352)	(352)	(352)	R+S	40
Total regulatory adjustments to Additional Tier 1 Capital		22	(352)	(353)	(352)	(352)	(352)		43
Additional Tier 1 Capital		23	6,594	7,123	7,271	6,920	6,923		44
Tier 1 Capital		24	53,403	53,751	52,246	52,337	50,644		45
Tier 2 capital instruments and provisions									
Directly issued qualifying Tier 2 instruments plus related stock surplus		25	7,028	7,156	7,082	5,786	5,700	T	46
Directly issued capital instruments subject to phase out from Tier 2		26	836	2,648	2,641	2,646	2,649	U	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out		27	-	-	279	263	262		48/49
General allowances ⁴		28	1,662	1,668	1,571	1,680	1,585	V	50
Tier 2 Capital before regulatory adjustments		29	9,526	11,472	11,573	10,375	10,196		51
Tier 2 regulatory adjustments									
Investments in own Tier 2 instruments		30	-	(25)	(19)	-	-		52
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		31	(160)	(160)	(170)	(170)	(170)	W	55
Total regulatory adjustments to Tier 2 Capital		32	(160)	(185)	(189)	(170)	(170)		57
Tier 2 Capital		33	9,366	11,287	11,384	10,205	10,026		58
Total Capital		34	62,769	65,038	63,630	62,542	60,670		59
Common Equity Tier 1 Capital RWA⁵		35	441,273	435,750	408,803	420,053	402,168		60a
Tier 1 Capital RWA⁵		36	441,273	435,750	408,803	420,053	402,168		60b
Total Capital RWA⁵		37	\$ 441,273	\$ 435,750	\$ 408,803	\$ 420,053	\$ 402,168		60c

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

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

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

⁴ Prior to the first quarter of fiscal 2018, was previously collective allowances under IAS 39.

⁵ Each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. For fiscal 2017, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, respectively. As the Bank is constrained by Basel I regulatory floor, the RWA as it relates to the regulatory floor is calculated based on Basel I risk weights which are the same for all capital ratios.

Capital Position – Basel III (Continued)

(\$ millions, except as noted)

As at

	Line #	2017					OSFI Template
		2018 Q1	Q4	Q3	Q2	Q1	
Capital Ratios¹							
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	38	10.6 %	10.7 %	11.0 %	10.8 %	10.9 %	61
Tier 1 (as percentage of Tier 1 Capital RWA)	39	12.1	12.3	12.8	12.5	12.6	62
Total Capital (as percentage of Total Capital RWA)	40	14.2	14.9	15.6	14.9	15.1	63
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus global systemically important banks (G-SIBs) buffer plus domestic systemically important banks (D-SIBs) buffer requirement expressed as percentage of RWA) ^{2,3}	41	8.0	8.0	8.0	8.0	8.0	64
of which: capital conservation buffer requirement	42	2.5	2.5	2.5	2.5	2.5	65
of which: countercyclical buffer requirement ⁴	43	–	–	–	–	–	66
of which: D-SIB buffer requirement ⁵	44	1.0	1.0	1.0	1.0	1.0	67a
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	45	10.6	10.7	11.0	10.8	10.9	68
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))							
Common Equity Tier 1 all-in target ratio	46	8.0	8.0	8.0	8.0	8.0	69
Tier 1 all-in target ratio	47	9.5	9.5	9.5	9.5	9.5	70
Total Capital all-in target ratio	48	11.5	11.5	11.5	11.5	11.5	71
Amounts below the thresholds for deduction (before risk weighting)							
Non-significant investments in the capital of other financials	49	\$ 3,318	\$ 2,624	\$ 1,501	\$ 1,149	\$ 1,047	72
Significant investments in the common stock of financials	50	4,789	4,783	4,574	4,640	4,458	73
Mortgage servicing rights	51	31	31	27	28	26	74
Deferred tax assets arising from temporary differences (net of related tax liability)	52	1,100	909	1,073	1,317	1,472	75
Applicable caps on the inclusion of allowances in Tier 2							
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	53	1,662	1,668	1,571	1,680	1,585	76
Cap on inclusion of allowances in Tier 2 under standardized approach	54	1,941	2,029	1,894	2,056	1,945	77
Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)							
Current cap on Additional Tier 1 instruments subject to phase out arrangements	55	2,700	3,376	3,376	3,376	3,376	82
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	56	535	–	10	33	21	83
Current cap on Tier 2 instruments subject to phase out arrangements	57	3,505	4,381	4,381	4,381	4,381	84
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	58	–	–	–	–	–	85
Capital Ratios – transitional basis⁶							
Risk-weighted assets	59	\$ n/a ⁷	\$ 443,186	\$ 416,529	\$ 427,618	\$ 409,629	
Common Equity Tier 1 Capital	60	n/a	51,294	49,458	50,267	48,360	
Tier 1 Capital	61	n/a	54,523	52,994	53,110	51,394	
Total Capital	62	n/a	65,646	64,265	63,168	61,291	
Common Equity Tier 1 (as percentage of RWA)	63	n/a %	11.6 %	11.9 %	11.8 %	11.8 %	
Tier 1 Capital (as percentage of RWA)	64	n/a	12.3	12.7	12.4	12.5	
Total Capital (as percentage of RWA)	65	n/a	14.8	15.4	14.8	15.0	
Capital Ratios for significant bank subsidiaries							
TD Bank, National Association (TD Bank, N.A.)⁸							
Common Equity Tier 1 Capital	66	14.8	14.8	14.4	14.2	13.7	
Tier 1 Capital	67	14.8	14.8	14.5	14.3	13.8	
Total Capital	68	15.6	15.7	15.5	15.3	14.8	
TD Mortgage Corporation							
Common Equity Tier 1 Capital	69	35.9	35.9	35.5	33.1	33.2	
Tier 1 Capital	70	35.9	35.9	35.5	33.1	33.2	
Total Capital	71	36.7	36.9	36.6	34.1	34.2	

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

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

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

⁴ The countercyclical buffer surcharge is in effect.

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

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

⁷ Not applicable.

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

Flow Statement for Regulatory Capital¹

(\$ millions)

Line #	2018	2017			
	Q1	Q4	Q3	Q2	Q1
Common Equity Tier 1					
1	\$ 46,628	\$ 44,975	\$ 45,417	\$ 43,721	\$ 42,328
2	72	27	18	56	47
3	-	(517)	-	(880)	-
4	(1,154)	(1,155)	(1,155)	(1,161)	(1,069)
5	91	82	85	84	78
6	2,335	2,677	2,740	2,475	2,504
7	5	30	39	(4)	28
Movements in other comprehensive income					
8	(2,245)	1,638	(4,428)	2,325	(1,423)
9	n/a	36	(94)	289	93
10	34	n/a	n/a	n/a	n/a
11	(98)	(4)	(1)	(30)	(33)
12	752	(600)	1,657	(937)	508
Goodwill and other intangible assets (deduction, net of related tax liability)					
Other, including regulatory adjustments and transitional arrangements					
13	(9)	7	24	45	(17)
14	-	-	-	-	-
15	398	(568)	673	(566)	677
16	46,809	46,628	44,975	45,417	43,721
Additional Tier 1 Capital					
17	7,123	7,271	6,920	6,923	7,069
18	-	-	350	-	-
19	-	(600)	-	-	-
20	(529)	452	1	(3)	(146)
21	6,594	7,123	7,271	6,920	6,923
22	53,403	53,751	52,246	52,337	50,644
Tier 2 Capital					
23	11,287	11,384	10,205	10,026	12,419
24	-	-	1,500	-	-
25	(1,800)	(270)	-	-	(2,250)
26	-	-	-	-	-
27	(6)	97	(109)	95	(75)
28	(115)	76	(212)	84	(68)
29	9,366	11,287	11,384	10,205	10,026
30	\$ 62,769	\$ 65,038	\$ 63,630	\$ 62,542	\$ 60,670

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

² Represents impact of shares repurchased for cancellation.

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

Leverage Ratio¹

(\$ millions, except as noted)
As at

Summary comparison of accounting assets vs. leverage ratio exposure measure

Total consolidated assets as per published financial statements
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

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 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 24 on page 1)
Regulatory adjustments

Total Exposures (sum of lines 11, 19, 24 and 27) – All-in basis

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

Line #	2018		2017			OSFI Template
	Q1	Q4	Q3	Q2	Q1	
1	\$ 1,261,316	\$ 1,278,995	\$ 1,202,381	\$ 1,251,920	\$ 1,186,883	1
2	(5,438)	(5,328)	(4,518)	(4,678)	(4,777)	2
3	–	–	–	–	–	3
4	(19,902)	(11,153)	(21,720)	(16,829)	(17,604)	4
5	(3,668)	(3,559)	1,993	2,759	1,183	5
6	130,589	130,829	128,124	131,619	126,170	6
7	(21,387)	(22,980)	(22,307)	(24,831)	(23,671)	7
8	\$ 1,341,510	\$ 1,366,804	\$ 1,283,953	\$ 1,339,960	\$ 1,268,184	8
9	\$ 1,070,252	\$ 1,082,418	\$ 1,013,739	\$ 1,070,150	\$ 1,024,472	1
10	(20,918)	(22,355)	(21,675)	(24,233)	(23,050)	2
11	1,049,334	1,060,063	992,064	1,045,917	1,001,422	3
12	13,242	12,074	11,784	14,388	13,543	4
13	35,850	38,212	35,865	38,303	35,806	5
14	–	–	–	–	–	6
15	(9,003)	(5,852)	(6,998)	(7,216)	(6,640)	7
16	–	–	–	–	–	8
17	840	1,694	1,020	1,284	1,024	9
18	(274)	(1,085)	(299)	(928)	(713)	10
19	40,655	45,043	41,372	45,831	43,020	11
20	124,600	134,429	120,400	113,834	96,389	12
21	(5,837)	(4,952)	–	–	–	13
22	2,169	1,392	1,993	2,759	1,183	14
23	–	–	–	–	–	15
24	120,932	130,869	122,393	116,593	97,572	16
25	506,622	504,441	493,474	500,589	478,340	17
26	(376,033)	(373,612)	(365,350)	(368,970)	(352,170)	18
27	130,589	130,829	128,124	131,619	126,170	19
28	n/a	54,523	52,994	53,110	51,394	
29	\$ n/a	\$ 1,366,804	\$ 1,283,953	\$ 1,339,960	\$ 1,268,184	
30	n/a %	4.0 %	4.1 %	4.0 %	4.1 %	
31	\$ 53,403	\$ 53,751	\$ 52,246	\$ 52,337	\$ 50,644	20
32	n/a	(23,114)	(22,406)	(24,984)	(23,776)	
33	\$ 1,341,510	\$ 1,366,045	\$ 1,283,222	\$ 1,339,209	\$ 1,267,458	21
34	4.0 %	3.9 %	4.1 %	3.9 %	4.0 %	22

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

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

(\$ millions)
As at

Line #	2018 Q1		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 3,896	\$ 3,896	
Interest-bearing deposits with banks	44,893	44,788	
Trading loans, securities, and other	111,875	111,875	
Non-trading financial assets at fair value through profit or loss	4,504	4,272	
Derivatives	60,557	60,557	
Financial assets designated at fair value through profit or loss	3,305	1,450	
Financial assets at fair value through other comprehensive income	135,262	133,179	
Debt securities at amortized cost, net of allowance for credit losses	81,695	81,328	
Securities purchased under reverse repurchase agreements	124,600	124,600	
Loans	610,594	610,594	
Allowance for loan losses	(3,465)	(3,465)	
<i>Eligible general allowance reflected in Tier 2 regulatory capital</i>		(1,662)	V
<i>Shortfall of allowance to expected loss</i>		(679)	I
<i>Allowances not reflected in regulatory capital</i>		(1,124)	
Other	83,600	81,735	
Investment in TD Ameritrade		866	L1
<i>Significant investments exceeding regulatory thresholds</i>		3,979	
<i>Significant investments not exceeding regulatory thresholds</i>		2,660	E1
<i>Imputed goodwill</i>		15,558	E2
Goodwill		2,490	F1
Other intangibles		31	
Other intangibles (Mortgage Servicing Rights)			
Deferred tax assets		122	G
<i>Deferred tax assets (DTA) excluding those arising from temporary differences</i>		1,100	
<i>DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback</i>		881	
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback</i>		-	
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds</i>		140	
<i>Other DTA/DTL adjustments⁵</i>			
Significant investments in financials (excluding TD Ameritrade)		13	L2
<i>Significant investments exceeding regulatory thresholds</i>		2	S
<i>Significant investments in Additional Tier 1 Capital</i>		57	
<i>Significant investments not exceeding regulatory thresholds</i>		13	K
Defined pension benefits		53,823	
Other Assets			
TOTAL ASSETS	1,261,316	1,254,809	
LIABILITIES AND EQUITY⁶			
Trading deposits	93,827	93,827	
Derivatives	58,578	58,578	
Securitization liabilities at fair value	11,840	11,840	
Deposits	813,444	813,444	
Other	202,935	196,428	
Deferred tax liabilities		82	E3
Goodwill		248	F2
Intangible assets (excluding mortgage servicing rights)		(292)	
Other deferred tax liabilities (Cash flow hedges and other DTL's)		140	
Other DTA/DTL adjustments ⁵		68	J
Gains and losses due to changes in own credit risk on fair value liabilities		196,182	
Other liabilities			
Subordinated notes and debentures	7,518	7,518	
Directly issued qualifying Tier 2 instruments		7,028	T
Directly issued capital instruments subject to phase out from Tier 2		836	U
Capital instruments not allowed for regulatory capital		(346)	
Liabilities	1,188,142	1,181,635	
Common Shares	21,094	21,094	A1
Preferred Shares	4,750	4,750	
Directly issued qualifying Additional Tier 1 instruments		4,251	M
Directly issued capital instruments subject to phase out from Additional Tier 1		1,358	P1
Preferred shares not allowed for regulatory capital		(859)	
Treasury Shares – Common	(92)	(92)	A2
Treasury Shares – Preferred	(9)	(9)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(8)	N
Treasury Shares – non-NVCC Preferred Shares		(1)	
Contributed Surplus	229	229	
Contributed surplus – Common Shares		226	B
Contributed surplus – Preferred Shares		3	O
Retained Earnings	41,744	41,744	C
Accumulated other comprehensive income (AOCI)	4,472	4,472	D
Cash flow hedges requiring derecognition		(1,731)	H
Net AOCI included as capital		6,203	
Non-controlling interests in subsidiaries	986	986	
Portion allowed for regulatory capital (directly issued)		397	P2
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out – additional Tier 1		245	Q
Portion not allowed for regulatory capital subject to phase out		344	
TOTAL LIABILITIES AND EQUITY	\$ 1,261,316	\$ 1,254,809	

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

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$6.5 billion and total equity of \$1.6 billion, of which \$206 million is deducted from CET1, \$350 million is deducted from additional Tier 1 and \$160 million is deducted from Tier 2 Capital. Cross referenced (L3, R, W) respectively, to the Capital Position – Basel III on page 1.

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

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

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

Risk-Weighted Assets¹

(\$ millions) As at		LINE #	2018 Q1				2017 Q4				2017 Q3			
			Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
			Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total
Credit Risk														
Retail														
	Residential secured	1	\$ 353,180	\$ 1,385	\$ 27,602	\$ 28,987	\$ 355,611	\$ 2,507	\$ 27,993	\$ 30,500	\$ 344,381	\$ 913	\$ 27,783	\$ 28,696
	Qualifying revolving retail	2	92,678	—	19,706	19,706	93,527	—	19,432	19,432	93,504	—	19,230	19,230
	Other retail	3	94,396	13,972	31,136	45,108	94,577	14,163	31,137	45,300	91,554	13,921	29,860	43,781
Non-retail²														
	Corporate	4	433,834	108,980	55,788	164,768	431,488	114,000	54,119	168,119	405,667	107,823	53,141	160,964
	Sovereign	5	243,983	6,988	539	7,527	249,514	7,101	517	7,618	233,178	4,915	551	5,466
	Bank	6	121,480	3,460	5,226	8,686	112,376	3,639	4,636	8,275	105,902	3,365	4,370	7,735
	Securitization exposures	7	72,145	2,981	11,064	14,045	73,553	2,941	11,501	14,442	67,411	2,696	11,266	13,962
	Equity exposures	8	2,740	—	948	948	2,696	—	805	805	2,617	—	888	888
	Exposures subject to standardized or IRB approaches	9	1,414,436	137,766	152,009	289,775	1,413,342	144,351	150,140	294,491	1,344,214	133,633	147,089	280,722
	Adjustment to IRB RWA for scaling factor	10				8,764				8,615			8,422	
	Other assets not included in standardized or IRB approaches ²	11	151,457	n/a	n/a	37,061	146,936	n/a	n/a	36,687	142,855	n/a	n/a	36,945
	Total credit risk	12	\$ 1,565,893			\$ 335,600	\$ 1,560,278			\$ 339,793	\$ 1,487,069			\$ 326,089
Market Risk		13	n/a	106	11,197	11,303	n/a	1,049	12,971	14,020	n/a	552	13,290	13,842
Operational Risk		14	n/a	3,795	45,621	49,416	n/a	3,643	44,749	48,392	n/a	3,487	43,840	47,327
Regulatory Floor		15	n/a			44,954	n/a			33,545	n/a		21,545	
	Total Common Equity Tier 1 Capital risk-weighted assets ³	16				441,273				435,750			408,803	
	Tier 1 Capital risk-weighted assets ³	17				441,273				435,750			408,803	
	Total Capital risk-weighted assets ³	18				\$ 441,273			\$ 435,750				\$ 408,803	

			2017 Q2				2017 Q1			
			Risk-weighted assets				Risk-weighted assets			
			Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total
Credit Risk										
Retail										
	Residential secured	19	\$ 341,818	\$ 972	\$ 27,764	\$ 28,736	\$ 336,744	\$ 870	\$ 27,790	\$ 28,660
	Qualifying revolving retail	20	93,696	—	19,797	19,797	91,856	—	19,266	19,266
	Other retail	21	92,885	14,374	31,544	45,918	90,243	14,050	29,183	43,233
Non-retail²										
	Corporate	22	424,007	117,662	57,071	174,733	387,734	111,121	54,980	166,101
	Sovereign	23	241,654	5,508	554	6,062	224,013	4,814	529	5,343
	Bank	24	106,941	3,562	5,865	9,427	101,622	3,455	5,978	9,433
	Securitization exposures	25	70,898	2,575	12,641	15,216	64,845	2,292	11,564	13,856
	Equity exposures	26	2,827	—	912	912	2,740	—	901	901
	Exposures subject to standardized or IRB approaches	27	1,374,726	144,653	156,148	300,801	1,299,797	136,602	150,191	286,793
	Adjustment to IRB RWA for scaling factor	28				8,908				8,552
	Other assets not included in standardized or IRB approaches ²	29	143,738	n/a	n/a	40,309	126,069	n/a	n/a	39,138
	Total credit risk	30	\$ 1,518,464			\$ 350,018	\$ 1,425,866			\$ 334,483
Market Risk		31	n/a	2,612	11,169	13,781	n/a	1,546	12,041	13,587
Operational Risk		32	n/a	3,298	47,622	50,920	n/a	3,158	45,638	48,796
Regulatory Floor		33	n/a			5,334	n/a			5,302
	Total Common Equity Tier 1 Capital risk-weighted assets ³	34				420,053				402,168
	Tier 1 Capital risk-weighted assets ³	35				420,053				402,168
	Total Capital risk-weighted assets ³	36				\$ 420,053			\$ 402,168	

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

² Non-retail exposures do not include OSFI "deemed" Qualifying Central Counterparty (QCCP) exposures; as such exposures are included in "Other assets not included in standardized or Internal Ratings Based (IRB) approaches", in accordance with the Basel III regulatory framework.

³ Each capital ratio has its own RWA measure due to the OSFI-prescribed scalar for inclusion of the CVA. For fiscal 2017, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86% respectively. As the Bank is constrained by the Basel I regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel I risk weights which are the same for all capital ratios.

Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

(\$ millions) As at	LINE #	2018 Q1									
		Credit risk exposures					Other exposures				
		Drawn		Other exposures			Subject to market risk capital		All other ¹		Total
		Non- retail	Retail	Securitization	Repo-style transactions	Derivatives					
Cash and due from banks	1	\$ 720	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,176	\$ -	\$ 3,896
Interest-bearing deposits with banks	2	44,383	-	-	-	-	91	-	419	-	44,893
Trading loans, securities, and other	3	-	-	-	-	-	-	108,532	3,343	-	111,875
Non-trading financial assets at fair value through profit or loss	4	120	-	3,926	-	-	-	-	458	-	4,504
Derivatives	5	-	-	-	-	60,557	-	-	-	-	60,557
Financial assets designated at fair value through profit or loss	6	1,450	-	-	-	-	-	-	1,855	-	3,305
Financial assets at fair value through other comprehensive income	7	105,892	-	24,736	-	-	-	-	4,634	-	135,262
Debt securities at amortized cost, net of allowance for credit losses	8	57,769	-	23,330	-	-	-	-	596	-	81,695
Securities purchased under reverse repurchase agreements	9	-	-	-	124,600	-	-	-	-	-	124,600
Residential mortgages ²	10	76,519	141,694	-	-	-	-	-	(342)	-	217,871
Consumer instalment and other personal ²	11	15,482	139,208	-	-	-	-	-	3,021	-	157,711
Credit card	12	-	29,762	-	-	-	-	-	3,372	-	33,134
Business and government	13	184,412	11,661	6,286	-	-	-	-	(481)	-	201,878
Allowance for loan losses ³	14	(54)	(389)	-	-	-	-	-	(3,022)	-	(3,465)
Customers' liability under acceptances	15	14,817	-	-	-	-	-	-	-	-	14,817
Investment in TD Ameritrade	16	-	-	-	-	-	-	-	7,505	-	7,505
Goodwill	17	-	-	-	-	-	-	-	15,558	-	15,558
Other intangibles	18	-	-	-	-	-	-	-	2,521	-	2,521
Land, buildings, equipment, and other depreciable assets	19	-	-	-	-	-	-	-	5,102	-	5,102
Deferred tax assets	20	-	-	-	-	-	-	-	2,352	-	2,352
Amounts receivable from brokers, dealers and clients	21	1,438	-	-	-	-	-	-	21,464	-	22,902
Other assets	22	2,720	48	346	-	-	-	-	9,729	-	12,843
Total	23	\$ 505,668	\$ 321,984	\$ 58,624	\$ 124,600	\$ 60,557	\$ 108,623	\$ 81,260	\$ 81,260	\$ 1,261,316	

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

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

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

Gross Credit Risk Exposure¹

(\$ millions)		2018						2017					
As at	LINE #	Q1						Q4					
		Drawn	Undrawn ²	Repo-style transactions	OTC ³ derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 304,100	\$ 49,080	\$ -	\$ -	\$ -	\$ 353,180	\$ 307,097	\$ 48,514	\$ -	\$ -	\$ -	\$ 355,611
Qualifying revolving retail	2	22,420	70,258	-	-	-	92,678	22,385	71,142	-	-	-	93,527
Other retail	3	87,882	6,475	-	-	39	94,396	88,164	6,378	-	-	35	94,577
	4	414,402	125,813	-	-	39	540,254	417,646	126,034	-	-	35	543,715
Non-retail													
Corporate	5	189,652	71,356	145,888	11,476	15,462	433,834	189,523	70,110	143,807	12,218	15,830	431,488
Sovereign	6	193,419	1,379	32,556	14,982	1,647	243,983	205,315	1,314	30,291	11,146	1,448	249,514
Bank	7	30,624	2,344	68,185	16,960	3,367	121,480	24,562	1,808	64,720	17,810	3,476	112,376
	8	413,695	75,079	246,629	43,418	20,476	799,297	419,400	73,232	238,818	41,174	20,754	793,378
Total	9	\$ 828,097	\$ 200,892	\$ 246,629	\$ 43,418	\$ 20,515	\$ 1,339,551	\$ 837,046	\$ 199,266	\$ 238,818	\$ 41,174	\$ 20,789	\$ 1,337,093
By Country of Risk													
Canada	10	\$ 453,895	\$ 129,455	\$ 85,018	\$ 11,083	\$ 9,274	\$ 688,725	\$ 445,745	\$ 127,430	\$ 80,313	\$ 14,456	\$ 9,438	\$ 677,382
United States	11	304,383	68,201	83,675	12,397	10,366	479,022	325,848	68,344	84,398	10,809	10,526	499,925
Other International													
Europe	12	48,246	2,514	56,327	15,338	508	122,933	43,555	2,637	52,937	12,686	440	112,255
Other	13	21,573	722	21,609	4,600	367	48,871	21,898	855	21,170	3,223	385	47,531
	14	69,819	3,236	77,936	19,938	875	171,804	65,453	3,492	74,107	15,909	825	159,786
Total	15	\$ 828,097	\$ 200,892	\$ 246,629	\$ 43,418	\$ 20,515	\$ 1,339,551	\$ 837,046	\$ 199,266	\$ 238,818	\$ 41,174	\$ 20,789	\$ 1,337,093
By Residual Contractual Maturity													
Within 1 year	16	\$ 286,323	\$ 141,323	\$ 246,629	\$ 21,483	\$ 8,412	\$ 704,170	\$ 283,032	\$ 139,296	\$ 238,818	\$ 19,163	\$ 8,817	\$ 689,126
Over 1 year to 5 years	17	375,838	57,279	-	15,224	11,421	459,762	384,192	57,418	-	15,477	11,307	468,394
Over 5 years	18	165,936	2,290	-	6,711	682	175,619	169,822	2,552	-	6,534	665	179,573
Total	19	\$ 828,097	\$ 200,892	\$ 246,629	\$ 43,418	\$ 20,515	\$ 1,339,551	\$ 837,046	\$ 199,266	\$ 238,818	\$ 41,174	\$ 20,789	\$ 1,337,093
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 23,385	\$ 2,464	\$ 1	\$ 28	\$ 1,503	\$ 27,381	\$ 22,780	\$ 2,401	\$ 17	\$ 43	\$ 1,594	\$ 26,835
Non-residential	21	35,177	4,409	16	227	361	40,190	35,677	4,347	30	331	365	40,750
Total real-estate	22	58,562	6,873	17	255	1,864	67,571	58,457	6,748	47	374	1,959	67,585
Agriculture	23	6,303	280	4	10	20	6,617	6,027	349	5	13	53	6,447
Automotive	24	10,727	4,594	1	629	81	16,032	9,775	4,654	16	486	84	15,015
Financial	25	41,880	10,503	202,065	22,375	1,220	278,043	34,905	9,759	196,673	24,849	1,357	267,543
Food, beverage, and tobacco	26	4,743	2,940	-	314	465	8,462	5,147	3,031	-	405	469	9,052
Forestry	27	1,270	702	-	7	40	2,019	1,139	705	-	8	46	1,898
Government, public sector entities, and education	28	205,985	3,283	33,173	16,592	4,941	263,974	218,563	3,226	30,802	11,982	5,061	269,634
Health and social services	29	16,555	1,180	400	68	1,745	19,948	16,134	1,091	404	98	1,937	19,664
Industrial construction and trade contractors	30	3,823	1,510	57	7	617	6,014	3,863	1,452	36	11	650	6,012
Metals and mining	31	3,197	3,384	235	265	1,024	8,105	3,271	3,336	203	233	987	8,030
Pipelines, oil, and gas	32	6,262	10,009	87	800	2,074	19,232	6,728	9,831	26	656	1,956	19,197
Power and utilities	33	5,318	6,489	16	288	3,418	15,529	5,303	6,833	27	346	3,398	15,907
Professional and other services	34	13,592	4,081	174	125	724	18,696	12,951	4,438	361	94	582	18,426
Retail sector	35	5,854	2,215	389	73	219	8,750	6,332	2,026	448	52	221	9,079
Sundry manufacturing and wholesale	36	9,240	6,072	195	368	553	16,428	9,605	6,422	111	228	516	16,882
Telecommunications, cable, and media	37	4,805	6,857	-	627	275	12,564	5,457	5,447	13	526	296	11,739
Transportation	38	11,298	2,098	110	257	1,086	14,849	11,387	1,962	23	390	1,059	14,821
Other	39	4,281	2,009	9,706	358	110	16,464	4,356	1,922	9,623	423	123	16,447
Total	40	\$ 413,695	\$ 75,079	\$ 246,629	\$ 43,418	\$ 20,476	\$ 799,297	\$ 419,400	\$ 73,232	\$ 238,818	\$ 41,174	\$ 20,754	\$ 793,378

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

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

³ Over-the-counter (OTC).

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2017 Q3						2017 Q2					
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	\$ 297,264	\$ 47,117	\$ –	\$ –	\$ –	\$ 344,381	\$ 295,341	\$ 46,477	\$ –	\$ –	\$ –	\$ 341,818
Qualifying revolving retail	2	22,772	70,732	–	–	–	93,504	22,293	71,403	–	–	–	93,696
Other retail	3	85,338	6,182	–	–	34	91,554	86,564	6,287	–	–	34	92,885
	4	405,374	124,031	–	–	34	529,439	404,198	124,167	–	–	34	528,399
Non-retail													
Corporate	5	181,633	68,004	129,865	11,041	15,124	405,667	189,580	71,234	133,299	13,354	16,540	424,007
Sovereign	6	182,994	1,257	35,764	11,791	1,372	233,178	194,175	1,405	32,242	12,396	1,436	241,654
Bank	7	25,723	1,610	58,883	16,326	3,360	105,902	32,029	1,550	52,129	17,960	3,273	106,941
	8	390,350	70,871	224,512	39,158	19,856	744,747	415,784	74,189	217,670	43,710	21,249	772,602
Total	9	\$ 795,724	\$ 194,902	\$ 224,512	\$ 39,158	\$ 19,890	\$ 1,274,186	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001
By Country of Risk													
Canada	10	\$ 440,089	\$ 125,253	\$ 75,148	\$ 11,751	\$ 9,203	\$ 661,444	\$ 429,950	\$ 124,041	\$ 73,070	\$ 17,480	\$ 8,942	\$ 653,483
United States	11	289,678	66,278	75,244	10,993	10,022	452,215	318,914	70,893	71,548	13,078	11,741	486,174
Other International													
Europe	12	47,090	2,578	52,368	11,403	381	113,820	51,792	2,543	55,012	9,884	333	119,564
Other	13	18,867	793	21,752	5,011	284	46,707	19,326	879	18,040	3,268	267	41,780
	14	65,957	3,371	74,120	16,414	665	160,527	71,118	3,422	73,052	13,152	600	161,344
Total	15	\$ 795,724	\$ 194,902	\$ 224,512	\$ 39,158	\$ 19,890	\$ 1,274,186	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001
By Residual Contractual Maturity													
Within 1 year	16	\$ 264,024	\$ 138,058	\$ 224,512	\$ 18,867	\$ 8,638	\$ 654,099	\$ 257,689	\$ 138,964	\$ 217,670	\$ 18,712	\$ 9,157	\$ 642,192
Over 1 year to 5 years	17	373,748	54,574	–	14,024	10,603	452,949	398,263	56,881	–	17,590	11,339	484,073
Over 5 years	18	157,952	2,270	–	6,267	649	167,138	164,030	2,511	–	7,408	787	174,736
Total	19	\$ 795,724	\$ 194,902	\$ 224,512	\$ 39,158	\$ 19,890	\$ 1,274,186	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 21,881	\$ 2,580	\$ 1	\$ 46	\$ 1,508	\$ 26,016	\$ 21,763	\$ 2,693	\$ 1	\$ 57	\$ 1,589	\$ 26,103
Non-residential	21	34,429	4,405	8	409	385	39,636	35,792	4,409	9	539	401	41,150
Total real-estate	22	56,310	6,985	9	455	1,893	65,652	57,555	7,102	10	596	1,990	67,253
Agriculture	23	5,912	355	5	13	26	6,311	5,840	323	5	25	22	6,215
Automotive	24	9,605	4,069	57	469	80	14,280	10,042	4,428	3	528	108	15,109
Financial	25	27,483	8,716	176,415	21,523	1,266	235,403	33,704	9,043	173,661	25,143	826	242,377
Food, beverage, and tobacco	26	4,593	3,076	–	448	469	8,586	4,903	3,216	–	683	425	9,227
Forestry	27	1,298	663	–	9	42	2,012	1,264	625	–	12	47	1,948
Government, public sector entities, and education	28	196,645	2,941	36,631	13,105	4,879	254,201	208,337	3,135	33,224	13,093	5,310	263,099
Health and social services	29	14,997	941	452	99	1,745	18,234	16,036	1,057	523	137	2,103	19,856
Industrial construction and trade contractors	30	3,795	1,114	67	15	697	5,688	3,886	1,103	54	22	733	5,798
Metals and mining	31	2,948	3,179	252	181	839	7,399	3,205	3,342	582	181	931	8,241
Pipelines, oil, and gas	32	6,291	9,589	25	577	1,912	18,394	6,539	10,052	31	802	1,835	19,259
Power and utilities	33	5,556	6,265	21	359	3,329	15,530	5,505	6,257	39	449	3,737	15,987
Professional and other services	34	12,222	4,558	150	154	558	17,642	13,840	4,273	181	84	822	19,200
Retail sector	35	5,966	2,114	457	99	206	8,842	6,227	2,279	296	37	223	9,062
Sundry manufacturing and wholesale	36	9,470	6,059	32	340	435	16,336	9,843	6,110	43	259	549	16,804
Telecommunications, cable, and media	37	5,613	6,402	–	581	309	12,905	5,946	7,858	–	602	301	14,707
Transportation	38	11,272	1,944	31	341	1,031	14,619	12,499	1,991	68	750	1,142	16,450
Other	39	10,374	1,901	9,908	390	140	22,713	10,613	1,995	8,950	307	145	22,010
Total	40	\$ 390,350	\$ 70,871	\$ 224,512	\$ 39,158	\$ 19,856	\$ 744,747	\$ 415,784	\$ 74,189	\$ 217,670	\$ 43,710	\$ 21,249	\$ 772,602

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

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

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2017 Q1					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	\$ 291,422	\$ 45,322	\$ –	\$ –	\$ –	\$ 336,744
Qualifying revolving retail	2	21,700	70,156	–	–	–	91,856
Other retail	3	83,979	6,232	–	–	32	90,243
	4	397,101	121,710	–	–	32	518,843
Non-retail							
Corporate	5	181,471	68,551	111,795	11,006	14,911	387,734
Sovereign	6	187,438	1,403	23,046	10,756	1,370	224,013
Bank	7	27,948	1,599	49,431	19,169	3,475	101,622
	8	396,857	71,553	184,272	40,931	19,756	713,369
Total	9	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212
By Country of Risk							
Canada	10	\$ 422,869	\$ 122,075	\$ 69,048	\$ 13,942	\$ 8,632	\$ 636,566
United States	11	306,161	68,093	59,856	12,927	10,651	457,688
Other International							
Europe	12	46,698	2,290	41,934	9,737	294	100,953
Other	13	18,230	805	13,434	4,325	211	37,005
	14	64,928	3,095	55,368	14,062	505	137,958
Total	15	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212
By Residual Contractual Maturity							
Within 1 year	16	\$ 246,215	\$ 136,331	\$ 184,165	\$ 17,228	\$ 7,343	\$ 591,282
Over 1 year to 5 years	17	387,017	54,767	107	16,492	11,733	470,116
Over 5 years	18	160,726	2,165	–	7,211	712	170,814
Total	19	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 21,520	\$ 2,651	\$ 2	\$ 55	\$ 1,525	\$ 25,753
Non-residential	21	30,789	2,635	16	409	348	34,197
Total real-estate	22	52,309	5,286	18	464	1,873	59,950
Agriculture	23	5,638	282	4	9	32	5,965
Automotive	24	9,633	4,475	2	605	108	14,823
Financial	25	33,073	10,266	148,557	24,034	1,232	217,162
Food, beverage, and tobacco	26	4,239	2,521	6	652	457	7,875
Forestry	27	1,281	631	–	9	47	1,968
Government, public sector entities, and education	28	199,882	2,963	24,317	11,508	5,072	243,742
Health and social services	29	17,617	1,322	548	129	1,923	21,539
Industrial construction and trade contractors	30	2,813	1,036	70	21	595	4,535
Metals and mining	31	3,516	3,213	554	180	888	8,351
Pipelines, oil, and gas	32	5,702	9,689	35	872	1,305	17,603
Power and utilities	33	4,592	6,487	38	490	3,429	15,036
Professional and other services	34	10,423	3,092	217	92	699	14,523
Retail sector	35	5,281	2,183	379	62	195	8,100
Sundry manufacturing and wholesale	36	10,965	6,232	29	206	448	17,880
Telecommunications, cable, and media	37	7,339	7,536	–	371	282	15,528
Transportation	38	12,587	1,866	61	784	1,032	16,330
Other	39	9,967	2,473	9,437	443	139	22,459
Total	40	\$ 396,857	\$ 71,553	\$ 184,272	\$ 40,931	\$ 19,756	\$ 713,369

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

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

Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured¹

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

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

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

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

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

⁶ Loss Given Default (LGD).

⁷ Expected Loss (EL).

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

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

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

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

² Includes Canadian residential mortgages and HELOC.

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

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

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

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

² Includes Canadian residential mortgages and HELOC.

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

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

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

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

² Includes Canadian residential mortgages and HELOC.

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

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

(\$ millions, except as noted) As at	LINE #	2017 Q1										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Insured Drawn and Undrawn^{2,3}												
Low Risk	1	0.00 to 0.15 %	\$ 121,111	\$ 21,822	91.07 %	– %	27.44 %	\$ 110	0.09 %	–	0.09 %	
Normal Risk	2	0.16 to 0.41	6,550	–	100.00	0.25	9.51	296	4.52	2	4.90	
	3	0.42 to 1.10	3,136	–	100.00	0.62	9.58	271	8.64	2	9.44	
Medium Risk	4	1.11 to 2.93	983	–	100.00	1.72	9.66	167	16.99	2	19.53	
	5	2.94 to 4.74	222	–	100.00	3.69	9.69	60	27.03	1	32.66	
High Risk	6	4.75 to 7.59	148	–	100.00	6.12	9.14	49	33.11	1	41.55	
	7	7.60 to 18.20	279	–	100.00	10.29	8.39	107	38.35	2	47.31	
	8	18.21 to 99.99	99	–	100.00	32.35	9.04	49	49.49	3	87.37	
Default	9	100.00	37	–	100.00	100.00	8.24	38	102.70	–	102.70	
Total	10		\$ 132,565	\$ 21,822	91.78 %	0.13 %	25.89 %	\$ 1,147	0.87 %	\$ 13	0.99 %	
Uninsured Undrawn²												
Low Risk	11	0.00 to 0.15 %	\$ 25,031	\$ 47,947	52.21 %	0.03 %	23.18 %	\$ 581	2.32 %	2	2.42 %	
Normal Risk	12	0.16 to 0.41	2,282	3,491	65.38	0.23	38.53	390	17.09	2	18.19	
	13	0.42 to 1.10	353	560	62.98	0.60	32.28	101	28.61	1	32.15	
Medium Risk	14	1.11 to 2.93	68	89	76.77	1.63	31.60	37	54.41	–	54.41	
	15	2.94 to 4.74	9	12	79.40	3.66	24.76	7	77.78	–	77.78	
High Risk	16	4.75 to 7.59	4	4	94.95	5.84	25.79	4	100.00	–	100.00	
	17	7.60 to 18.20	3	3	91.51	11.10	21.83	3	100.00	–	100.00	
	18	18.21 to 99.99	2	2	86.71	36.47	14.51	1	50.00	–	50.00	
Default	19	100.00	–	–	–	–	–	–	–	–	–	
Total	20		\$ 27,752	\$ 52,108	53.26 %	0.07 %	24.58 %	\$ 1,124	4.05 %	\$ 5	4.28 %	
Uninsured Drawn²												
Low Risk	21	0.00 to 0.15 %	\$ 81,591	n/a	n/a	0.06 %	24.68 %	\$ 2,912	3.57 %	11	3.74 %	
Normal Risk	22	0.16 to 0.41	27,640	n/a	n/a	0.25	27.45	3,507	12.69	19	13.55	
	23	0.42 to 1.10	12,740	n/a	n/a	0.64	25.94	3,046	23.91	21	25.97	
Medium Risk	24	1.11 to 2.93	4,371	n/a	n/a	1.69	27.24	2,078	47.54	20	53.26	
	25	2.94 to 4.74	826	n/a	n/a	3.70	26.44	612	74.09	8	86.20	
High Risk	26	4.75 to 7.59	522	n/a	n/a	6.00	24.13	454	86.97	8	106.13	
	27	7.60 to 18.20	656	n/a	n/a	11.32	21.36	657	100.15	16	130.64	
	28	18.21 to 99.99	381	n/a	n/a	37.64	18.15	365	95.80	25	177.82	
Default	29	100.00	193	n/a	n/a	100.00	20.65	377	195.34	10	260.10	
Total	30		\$ 128,920	n/a	n/a	0.57 %	25.45 %	\$ 14,008	10.87 %	\$ 138	12.20 %	
U.S. Retail Uninsured Drawn and Undrawn												
Low Risk	31	0.00 to 0.15 %	\$ 13,039	\$ 9,299	80.28 %	0.07 %	30.99 %	\$ 579	4.44 %	2	4.63 %	
Normal Risk	32	0.16 to 0.41	14,366	925	97.21	0.26	20.10	1,399	9.74	8	10.43	
	33	0.42 to 1.10	10,079	572	97.15	0.66	23.86	2,278	22.60	16	24.59	
Medium Risk	34	1.11 to 2.93	4,887	652	93.76	1.76	30.16	2,663	54.49	26	61.14	
	35	2.94 to 4.74	1,195	112	95.38	3.66	34.96	1,165	97.49	15	113.18	
High Risk	36	4.75 to 7.59	676	60	95.53	5.92	36.13	878	129.88	15	157.62	
	37	7.60 to 18.20	756	109	92.34	11.40	38.12	1,367	180.82	33	235.38	
	38	18.21 to 99.99	317	26	95.73	34.92	40.23	686	216.40	45	393.85	
Default	39	100.00	837	–	100.00	100.00	32.36	496	59.26	231	404.24	
Total	40		\$ 46,152	\$ 11,755	91.29 %	2.85 %	26.34 %	\$ 11,511	24.94 %	\$ 391	35.53 %	

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

² Includes Canadian residential mortgages and HELOC.

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

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

(\$ millions, except as noted)
As at

		2018 Q1										
		Q1										
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	1	0.00 to 0.15	% \$ 55,744	\$ 69,858	75.25 %	0.04 %	88.08 %	\$ 1,387	2.49 %	\$ 21	2.96 %	
Normal Risk	2	0.16 to 0.41	11,272	12,327	74.09	0.25	89.54	1,295	11.49	25	14.26	
	3	0.42 to 1.10	9,823	8,808	75.43	0.70	89.21	2,525	25.70	61	33.47	
Medium Risk	4	1.11 to 2.93	7,763	4,995	78.86	1.84	89.51	4,176	53.79	128	74.40	
	5	2.94 to 4.74	3,121	1,427	85.02	3.72	89.39	2,782	89.14	104	130.79	
High Risk	6	4.75 to 7.59	2,123	721	89.55	5.95	89.76	2,596	122.28	113	188.81	
	7	7.60 to 18.20	1,894	430	94.71	11.09	88.45	3,272	172.76	185	294.85	
	8	18.21 to 99.99	818	177	96.65	37.36	79.53	1,654	202.20	256	593.40	
Default	9	100.00	120	–	100.00	100.00	71.63	19	15.83	85	901.25	
Total	10		\$ 92,678	\$ 98,743	76.49 %	1.23 %	88.49 %	\$ 19,706	21.26 %	\$ 978	34.45 %	

2017 Q4											
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		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	11	0.00 to 0.15	% \$ 56,813	\$ 69,849	76.69 %	0.04 %	88.11 %	\$ 1,409	2.48 %	\$ 21	2.94 %
Normal Risk	12	0.16 to 0.41	11,251	12,128	74.84	0.25	89.42	1,290	11.47	25	14.24
	13	0.42 to 1.10	9,883	8,764	75.99	0.70	89.17	2,542	25.72	62	33.56
Medium Risk	14	1.11 to 2.93	7,689	4,821	79.51	1.84	89.53	4,135	53.78	127	74.42
	15	2.94 to 4.74	3,082	1,369	85.60	3.71	89.32	2,743	89.00	102	130.37
High Risk	16	4.75 to 7.59	2,062	656	90.61	5.96	89.88	2,525	122.45	110	189.14
	17	7.60 to 18.20	1,829	394	95.19	11.09	88.39	3,158	172.66	179	295.00
	18	18.21 to 99.99	797	165	97.26	37.52	79.29	1,610	202.01	250	594.10
Default	19	100.00	121	–	100.00	100.00	71.64	20	16.53	85	894.63
Total	20		\$ 93,527	\$ 98,146	77.60 %	1.20 %	88.49 %	\$ 19,432	20.78 %	\$ 961	33.62 %

2017 Q3											
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		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	21	0.00 to 0.15	% \$ 57,297	\$ 70,575	76.22 %	0.04 %	88.13 %	\$ 1,426	2.49 %	\$ 21	2.95 %
Normal Risk	22	0.16 to 0.41	11,272	12,004	75.51	0.25	89.35	1,291	11.45	25	14.23
	23	0.42 to 1.10	9,437	8,135	76.47	0.70	88.93	2,410	25.54	58	33.22
Medium Risk	24	1.11 to 2.93	7,644	4,699	79.95	1.85	89.09	4,099	53.62	126	74.23
	25	2.94 to 4.74	3,051	1,340	85.34	3.71	88.97	2,705	88.66	101	130.04
High Risk	26	4.75 to 7.59	2,027	630	90.35	5.96	89.38	2,469	121.81	108	188.41
	27	7.60 to 18.20	1,838	387	94.95	11.13	87.78	3,157	171.76	179	293.50
	28	18.21 to 99.99	812	172	97.42	35.87	78.56	1,659	204.31	240	573.77
Default	29	100.00	126	–	100.00	100.00	73.48	14	11.11	92	923.81
Total	30		\$ 93,504	\$ 97,942	77.46 %	1.19 %	88.38 %	\$ 19,230	20.57 %	\$ 950	33.27 %

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

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

(\$ millions, except as noted) As at		LINE #	2017 Q2									
	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	0.00 to 0.15	% \$ 56,158	\$ 69,658	76.20	% 0.04	% 88.24	% \$ 1,428	2.54	% \$ 21	3.01	%	
Normal Risk	0.16 to 0.41	11,804	12,751	75.53	0.25	89.45	1,353	11.46	27	14.32		
	0.42 to 1.10	9,813	8,647	76.45	0.70	88.97	2,508	25.56	61	33.33		
Medium Risk	1.11 to 2.93	7,839	4,978	79.60	1.85	89.16	4,213	53.74	129	74.31		
	2.94 to 4.74	3,141	1,437	84.49	3.72	89.08	2,789	88.79	104	130.18		
High Risk	4.75 to 7.59	2,087	674	89.66	5.96	89.47	2,546	121.99	111	188.48		
	7.60 to 18.20	1,890	413	94.52	11.12	87.81	3,245	171.69	184	293.39		
	18.21 to 99.99	833	190	97.10	36.27	78.95	1,700	204.08	250	579.23		
Default	100.00	131	–	100.00	100.00	74.20	15	11.45	96	927.48		
Total		\$ 93,696	\$ 98,748	77.41	% 1.23	% 88.49	% \$ 19,797	21.13	% \$ 983	34.24	%	

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

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

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

(\$ millions, except as noted)
As at

LINE #		2018 Q1											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	1	0.00 to 0.15 %	\$ 13,379	\$ 4,147	90.18 %	0.07 %	41.74 %	\$ 1,066	7.97 %	\$ 4	8.34 %		
Normal Risk	2	0.16 to 0.41	18,757	3,454	91.73	0.29	39.08	3,701	19.73	21	21.13		
	3	0.42 to 1.10	14,557	1,807	95.76	0.72	47.68	5,985	41.11	50	45.41		
Medium Risk	4	1.11 to 2.93	13,286	707	98.19	1.85	49.35	8,151	61.35	121	72.73		
	5	2.94 to 4.74	5,152	332	97.03	3.73	49.59	3,664	71.12	95	94.17		
High Risk	6	4.75 to 7.59	3,658	118	98.22	5.97	49.49	2,723	74.44	108	111.34		
	7	7.60 to 18.20	3,982	58	99.63	11.50	48.51	3,409	85.61	221	154.98		
	8	18.21 to 99.99	2,007	37	98.85	35.32	47.77	2,249	112.06	337	321.95		
Default	9	100.00	398	4	100.00	100.00	47.96	188	47.24	176	600.00		
Total	10		\$ 75,176	\$ 10,664	94.59 %	3.18 %	45.04 %	\$ 31,136	41.42 %	\$ 1,133	60.26 %		

		2017 Q4											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	11	0.00 to 0.15 %	\$ 13,651	\$ 4,083	90.58 %	0.07 %	42.19 %	\$ 1,095	8.02 %	\$ 4	8.39 %		
Normal Risk	12	0.16 to 0.41	18,500	3,450	91.58	0.29	39.76	3,718	20.10	21	21.52		
	13	0.42 to 1.10	14,933	1,787	95.79	0.72	47.45	6,104	40.88	51	45.15		
Medium Risk	14	1.11 to 2.93	13,613	738	98.08	1.85	48.90	8,277	60.80	123	72.10		
	15	2.94 to 4.74	5,076	263	97.52	3.70	49.31	3,587	70.67	93	93.57		
High Risk	16	4.75 to 7.59	3,616	111	98.31	5.97	49.29	2,681	74.14	106	110.79		
	17	7.60 to 18.20	3,899	58	99.58	11.42	48.73	3,346	85.82	216	155.07		
	18	18.21 to 99.99	1,907	35	99.05	34.97	48.17	2,163	113.42	319	322.52		
Default	19	100.00	371	4	100.00	100.00	46.88	166	44.74	160	583.83		
Total	20		\$ 75,566	\$ 10,529	94.65 %	3.06 %	45.17 %	\$ 31,137	41.21 %	\$ 1,093	59.29 %		

		2017 Q3											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	21	0.00 to 0.15 %	\$ 13,380	\$ 4,014	90.49 %	0.07 %	42.80 %	\$ 1,082	8.09 %	\$ 4	8.46 %		
Normal Risk	22	0.16 to 0.41	18,096	3,249	91.95	0.29	39.46	3,609	19.94	20	21.33		
	23	0.42 to 1.10	14,474	1,735	95.83	0.72	47.87	5,991	41.39	50	45.71		
Medium Risk	24	1.11 to 2.93	12,992	717	98.04	1.85	49.15	7,942	61.13	118	72.48		
	25	2.94 to 4.74	4,783	218	97.99	3.71	49.47	3,391	70.90	88	93.90		
High Risk	26	4.75 to 7.59	3,402	99	98.41	5.98	49.72	2,545	74.81	101	111.92		
	27	7.60 to 18.20	3,595	56	99.59	11.43	49.29	3,123	86.87	202	157.11		
	28	18.21 to 99.99	1,721	29	99.05	34.41	49.32	2,012	116.91	291	328.27		
Default	29	100.00	370	5	100.00	100.00	47.41	165	44.59	162	591.89		
Total	30		\$ 72,813	\$ 10,122	94.71 %	2.97 %	45.37 %	\$ 29,860	41.01 %	\$ 1,036	58.79 %		

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

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

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

(\$ millions, except as noted) As at		LINE #	2017 Q2										
			PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk		1	0.00 to 0.15 %	\$ 11,636	\$ 3,002	90.87 %	0.07 %	42.96 %	\$ 966	8.30 %	4	8.73 %	
Normal Risk		2	0.16 to 0.41	17,118	2,837	92.18	0.30	39.41	3,424	20.00	19	21.39	
		3	0.42 to 1.10	14,863	2,039	95.79	0.72	48.49	6,257	42.10	53	46.56	
Medium Risk		4	1.11 to 2.93	14,390	1,289	97.90	1.85	48.46	8,672	60.26	128	71.38	
		5	2.94 to 4.74	5,262	338	98.43	3.72	48.29	3,644	69.25	95	91.82	
High Risk		6	4.75 to 7.59	3,881	193	98.65	5.96	48.09	2,807	72.33	111	108.08	
		7	7.60 to 18.20	4,028	169	99.82	11.33	48.56	3,443	85.48	222	154.37	
		8	18.21 to 99.99	1,821	31	99.14	34.51	49.94	2,151	118.12	312	332.29	
Default		9	100.00	388	4	100.00	100.00	46.47	180	46.39	166	581.19	
Total		10		\$ 73,387	\$ 9,902	95.15 %	3.18 %	45.48 %	\$ 31,544	42.98 %	1,110	61.89 %	

			2017 Q1										
			PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk		11	0.00 to 0.15 %	\$ 11,804	\$ 3,080	90.91 %	0.07 %	41.98 %	\$ 955	8.09 %	4	8.51 %	
Normal Risk		12	0.16 to 0.41	16,854	2,835	92.13	0.29	38.61	3,298	19.57	19	20.98	
		13	0.42 to 1.10	14,240	1,821	96.10	0.72	46.51	5,713	40.12	48	44.33	
Medium Risk		14	1.11 to 2.93	13,560	1,254	97.96	1.83	47.28	7,954	58.66	117	69.44	
		15	2.94 to 4.74	5,044	374	98.19	3.72	46.92	3,393	67.27	88	89.08	
High Risk		16	4.75 to 7.59	3,657	194	98.76	5.96	47.06	2,588	70.77	103	105.97	
		17	7.60 to 18.20	3,760	176	99.79	11.30	47.55	3,144	83.62	203	151.10	
		18	18.21 to 99.99	1,692	33	99.04	35.16	48.79	1,939	114.60	288	327.36	
Default		19	100.00	415	4	100.00	100.00	47.27	199	47.95	180	590.12	
Total		20		\$ 71,026	\$ 9,771	95.12 %	3.17 %	44.20 %	\$ 29,183	41.09 %	1,050	59.57 %	

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

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

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

(\$ millions, except as noted) As at		LINE #	2018 Q1					2017 Q4					2017 Q3				
PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR) ²	External rating equivalent	EAD ³	Average PD	Average LGD	RWA	Average risk weighting	EAD ³	Average PD	Average LGD	RWA	Average risk weighting	EAD ³	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	\$ 11,840	–	67.31	\$ 26	0.22	\$ 11,572	–	67.16	\$ 25	0.22	\$ 11,768	–	65.37	\$ 26	0.22
0.01 to 0.03	1A	AA+/Aa1	28,806	0.03	1.99	77	0.27	24,636	0.03	1.79	71	0.29	19,632	0.03	2.42	70	0.36
0.03 to 0.03	1B	AA/Aa2	22,722	0.03	3.11	195	0.86	22,145	0.03	3.35	216	0.98	16,154	0.03	3.16	166	1.03
0.03 to 0.04	1C	AA-/Aa3	12,689	0.04	15.64	896	7.06	14,306	0.04	13.90	810	5.66	15,917	0.04	12.68	825	5.18
0.04 to 0.05	2A	A+/A1	17,160	0.05	12.48	878	5.12	18,504	0.05	11.26	875	4.73	14,968	0.05	13.98	854	5.71
0.05 to 0.07	2B	A/A2	9,360	0.06	29.99	1,459	15.59	9,406	0.06	26.39	1,233	13.11	11,649	0.06	19.23	1,166	10.01
0.07 to 0.09	2C	A-/A3	21,948	0.07	11.75	1,365	6.22	27,113	0.07	9.71	1,419	5.23	19,169	0.07	13.15	1,322	6.90
0.09 to 0.11	3A	BBB+/Baa1	29,858	0.09	19.29	3,559	11.92	28,349	0.09	18.26	3,351	11.82	32,974	0.09	15.24	3,239	9.82
0.11 to 0.16	3B	BBB/Baa2	32,459	0.12	17.38	4,377	13.48	31,741	0.12	17.28	4,390	13.83	32,268	0.12	16.49	4,268	13.23
0.16 to 0.22	3C	BBB-/Baa3	31,340	0.16	18.26	5,493	17.53	26,712	0.16	21.71	5,583	20.90	22,459	0.16	22.34	4,766	21.22
Non-Investment Grade																	
0.22 to 0.32	4A	BB+/Ba1	25,896	0.23	14.49	4,157	16.05	26,182	0.23	13.29	3,983	15.21	24,409	0.23	14.68	4,138	16.95
0.32 to 0.48	4B	BB/Ba2	15,729	0.32	25.74	5,204	33.09	15,802	0.32	24.53	4,812	30.45	14,943	0.32	27.25	5,041	33.73
0.48 to 0.74	4C	BB-/Ba3	10,458	0.49	24.85	3,983	38.09	10,241	0.49	25.20	3,999	39.05	11,129	0.49	23.65	4,044	36.34
0.74 to 1.12	5A	B+/B1	8,108	0.74	29.34	4,390	54.14	7,014	0.74	28.99	3,815	54.39	7,048	0.74	28.93	3,847	54.58
1.12 to 2.39	5B	B/B2	8,815	1.13	33.13	6,243	70.82	8,768	1.13	32.80	6,099	69.56	8,333	1.13	33.14	5,920	71.04
2.39 to 10.81	5C	B-/B3	23,224	2.40	14.29	8,736	37.62	20,410	2.39	15.94	8,546	41.87	20,268	2.40	15.45	8,249	40.70
Watch and Classified																	
10.81 to 20.32	6	CCC+/Caa1	1,008	10.81	33.64	1,472	146.03	966	10.81	34.41	1,429	147.93	1,123	10.81	39.00	1,876	167.05
20.32 to 44.71	7	to	1,443	20.32	32.04	2,398	166.18	1,613	20.32	31.11	2,605	161.50	1,541	20.32	29.06	2,354	152.76
44.71 to 99.99	8	CC/Ca	215	44.72	44.95	483	224.65	207	44.72	46.56	481	232.37	215	44.72	48.40	518	240.93
Impaired/Default																	
100.00	9	D	183	100.00	47.70	397	216.94	180	100.00	47.39	377	209.44	197	100.00	49.10	452	229.44
Total			\$ 313,261	0.55	17.84	\$ 55,788	17.81	\$ 305,867	0.54	17.56	\$ 54,119	17.69	\$ 286,164	0.58	18.25	\$ 53,141	18.57

			2017 Q2					2017 Q1				
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	EAD ³	Average PD	Average LGD	RWA	Average risk weighting	EAD ³	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	\$ 12,196	–	63.82	\$ 35	0.29	\$ 11,963	–	64.22	\$ 57	0.48
0.01 to 0.03	1A	AA+/Aa1	19,170	0.03	2.54	76	0.40	15,321	0.03	2.02	55	0.36
0.03 to 0.04	1B	AA/Aa2	24,340	0.03	3.04	236	0.97	19,905	0.03	3.43	225	1.13
0.04 to 0.05	1C	AA-/Aa3	16,654	0.04	13.81	947	5.69	15,706	0.04	12.47	896	5.70
0.05 to 0.06	2A	A+/A1	14,847	0.05	15.81	947	6.38	11,392	0.05	19.51	919	8.07
0.06 to 0.07	2B	A/A2	11,939	0.06	22.94	1,497	12.54	11,600	0.06	23.46	1,455	12.54
0.07 to 0.08	2C	A-/A3	23,395	0.07	12.96	1,676	7.16	17,364	0.07	17.47	1,702	9.80
0.09 to 0.11	3A	BBB+/Baa1	30,147	0.09	20.13	4,003	13.28	24,541	0.09	22.73	3,791	15.45
0.12 to 0.15	3B	BBB/Baa2	29,992	0.12	19.78	4,702	15.68	24,212	0.12	23.06	4,486	18.53
0.16 to 0.23	3C	BBB-/Baa3	22,852	0.17	22.57	4,945	21.64	18,090	0.17	28.08	4,938	27.30
Non-Investment Grade												
0.24 to 0.33	4A	BB+/Ba1	19,204	0.25	16.04	3,739	19.47	17,620	0.25	16.76	3,595	20.40
0.34 to 0.52	4B	BB/Ba2	17,001	0.36	26.18	5,863	34.49	18,352	0.36	23.78	5,822	31.72
0.53 to 0.79	4C	BB-/Ba3	14,245	0.54	22.34	5,143	36.10	18,712	0.54	17.09	5,104	27.28
0.80 to 1.22	5A	B+/B1	6,780	0.82	30.05	3,919	57.80	9,292	0.82	21.78	3,883	41.79
1.23 to 2.50	5B	B/B2	7,625	1.24	33.06	5,426	71.16	7,175	1.24	33.94	5,338	74.40
2.51 to 10.95	5C	B-/B3	19,745	2.59	15.67	8,265	41.86	19,372	2.59	14.70	7,573	39.09
Watch and Classified												
10.96 to 20.10	6	CCC+/Caa1	1,045	11.20	38.57	1,774	169.76	1,048	11.20	32.58	1,502	143.32
21.11 to 45.99	7	to	1,750	21.43	30.66	2,845	162.57	1,498	21.43	30.21	2,395	159.88
46.00 to 99.99	8	CC/Ca	233	46.46	37.48	436	187.12	342	46.46	36.73	625	182.75
Impaired/Default												
100.00	9	D	231	100.00	45.24	597	258.44	254	100.00	43.54	619	243.70
Total			\$ 293,391	0.62	19.12	\$ 57,071	19.45	\$ 263,759	0.70	20.36	\$ 54,980	20.84

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

² Borrower Risk Rating (BRR).

³ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted) As at		LINE #	2018 Q1					2017 Q4					2017 Q3				
PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	Average		Average LGD	RWA	Average		Average LGD	RWA	Average		Average LGD	RWA	Average		
			EAD ²	PD			EAD ²	PD			EAD ²	PD					
0.00 to 0.01	0	AAA/Aaa	\$ 195,079	– %	15.14 %	\$ 72	0.04 %	\$ 205,476	– %	14.83 %	\$ 69	0.03 %	\$ 197,158	– %	16.21 %	\$ 65	0.03 %
0.01 to 0.03	1A	AA+/Aa1	9,789	0.01	2.54	50	0.51	9,866	0.01	2.63	53	0.54	10,186	0.01	2.56	55	0.54
0.03 to 0.03	1B	AA/Aa2	15,008	0.03	2.72	95	0.63	12,956	0.03	2.63	102	0.79	16,563	0.03	2.60	101	0.61
0.03 to 0.04	1C	AA-/Aa3	16,353	0.04	1.55	120	0.73	14,854	0.04	1.60	115	0.77	12,677	0.04	1.58	88	0.69
0.04 to 0.05	2A	A+/A1	13,751	0.05	1.89	72	0.52	7,719	0.05	3.00	66	0.86	10,438	0.05	2.50	93	0.89
0.05 to 0.07	2B	A/A2	2,667	0.06	2.71	29	1.09	8,397	0.06	1.13	39	0.46	10,617	0.06	1.49	53	0.50
0.07 to 0.09	2C	A-/A3	1,316	0.07	2.82	30	2.28	1,406	0.07	2.42	28	1.99	1,265	0.07	2.70	28	2.21
0.09 to 0.11	3A	BBB+/Baa1	702	0.09	5.47	21	2.99	389	0.09	5.33	15	3.86	229	0.09	7.34	14	6.11
0.11 to 0.16	3B	BBB/Baa2	1,909	0.12	3.31	29	1.52	1,492	0.12	3.27	22	1.47	1,104	0.12	6.17	32	2.90
0.16 to 0.22	3C	BBB-/Baa3	261	0.16	6.51	12	4.60	209	0.16	3.27	6	2.87	208	0.16	5.58	9	4.33
Non-Investment Grade																	
0.22 to 0.32	4A	BB+/Ba1	–	–	–	–	–	–	–	–	–	–	7	0.23	9.54	–	–
0.32 to 0.48	4B	BB/Ba2	21	0.30	6.00	1	4.80	20	0.30	3.30	1	5.00	24	0.32	24.84	5	20.83
0.48 to 0.74	4C	BB-/Ba3	12	0.49	56.00	8	66.67	–	–	–	–	–	–	–	–	–	–
0.74 to 1.12	5A	B+/B1	–	–	–	–	–	2	0.74	56.00	1	50.00	10	0.74	56.00	8	80.00
1.12 to 2.39	5B	B/B2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.39 to 10.81	5C	B-/B3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Watch and Classified																	
10.81 to 20.32	6	CCC+/Caa1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
20.32 to 44.71	7	to	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
44.71 to 99.99	8	CC/Ca	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																	
100.00	9	D	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			\$ 256,868	0.01 %	12.05 %	\$ 539	0.21 %	\$ 262,786	0.01 %	12.08 %	\$ 517	0.20 %	\$ 260,486	0.01 %	12.83 %	\$ 551	0.21 %

		LINE #	2017 Q2					2017 Q1				
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	Average		Average LGD	RWA	Average		Average LGD	RWA	Average	
			EAD ²	PD			EAD ²	PD			EAD ²	PD
0.00 to 0.01	0	AAA/Aaa	\$ 198,739	– %	16.82 %	\$ 68	0.03 %	\$ 200,363	– %	18.00 %	\$ 68	0.03 %
0.01 to 0.03	1A	AA+/Aa1	18,030	0.01	2.33	67	0.37	15,472	0.01	2.17	65	0.42
0.03 to 0.04	1B	AA/Aa2	19,238	0.03	2.16	138	0.72	16,623	0.03	2.44	116	0.70
0.04 to 0.05	1C	AA-/Aa3	8,461	0.04	1.68	64	0.76	6,540	0.04	1.83	55	0.84
0.05 to 0.06	2A	A+/A1	9,118	0.05	2.82	102	1.12	9,956	0.05	2.78	113	1.13
0.06 to 0.07	2B	A/A2	7,553	0.06	1.28	41	0.54	2,787	0.06	4.57	43	1.54
0.07 to 0.08	2C	A-/A3	1,444	0.07	1.69	18	1.25	1,542	0.07	1.73	17	1.10
0.09 to 0.11	3A	BBB+/Baa1	328	0.09	4.32	12	3.66	323	0.09	4.58	12	3.72
0.12 to 0.15	3B	BBB/Baa2	384	0.12	9.99	18	4.69	311	0.12	9.16	13	4.18
0.16 to 0.23	3C	BBB-/Baa3	278	0.17	7.32	14	5.04	245	0.17	7.22	13	5.31
Non-Investment Grade												
0.24 to 0.33	4A	BB+/Ba1	5	0.25	15.17	1	20.00	3	0.25	24.38	1	33.33
0.34 to 0.52	4B	BB/Ba2	19	0.36	33.03	6	31.58	27	0.36	52.22	13	48.15
0.53 to 0.79	4C	BB-/Ba3	–	–	–	–	–	–	–	–	–	–
0.80 to 1.22	5A	B+/B1	6	0.82	56.89	5	83.33	–	–	–	–	–
1.23 to 2.50	5B	B/B2	–	–	–	–	–	–	–	–	–	–
2.51 to 10.95	5C	B-/B3	1	2.59	13.87	–	–	–	–	–	–	–
Watch and Classified												
10.96 to 21.10	6	CCC+/Caa1	–	–	–	–	–	–	–	–	–	–
21.11 to 45.99	7	to	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	8	CC/Ca	–	–	–	–	–	–	–	–	–	–
Impaired/Default												
100.00	9	D	–	–	–	–	–	–	–	–	–	–
Total			\$ 263,604	0.01 %	13.23 %	\$ 554	0.21 %	\$ 254,192	0.01 %	14.73 %	\$ 529	0.21 %

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

² EAD includes the effects of credit risk mitigation.

Standardized Credit Risk Exposures¹

(\$ millions) As at	LINE #	2018 Q1								2017 Q4							
		Risk-weight								Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	1	\$ -	\$ 12	\$ 1,643	\$ -	\$ 1,049	\$ 21	\$ -	\$ 2,725	\$ -	\$ 13	\$ 4,719	\$ -	\$ 1,107	\$ 23	\$ -	\$ 5,862
Other retail ²	2	583	150	-	-	17,899	-	345	18,977	411	131	-	-	18,089	-	380	19,011
	3	583	162	1,643	-	18,948	21	345	21,702	411	144	4,719	-	19,196	23	380	24,873
Non-retail																	
Corporate	4	10,657	1,212	-	-	-	108,478	173	120,520	10,608	1,333	-	-	-	113,425	205	125,571
Sovereign	5	53,859	34,940	-	-	-	-	-	88,799	56,063	35,504	-	-	-	-	-	91,567
Bank	6	-	17,297	-	-	-	-	-	17,297	-	18,195	-	-	-	-	-	18,195
	7	64,516	53,449	-	-	-	108,478	173	226,616	66,671	55,032	-	-	-	113,425	205	235,333
Total	8	\$ 65,099	\$ 53,611	\$ 1,643	\$ -	\$ 18,948	\$ 108,499	\$ 518	\$ 248,318	\$ 67,082	\$ 55,176	\$ 4,719	\$ -	\$ 19,196	\$ 113,448	\$ 585	\$ 260,206

	LINE #	2017 Q3								2017 Q2							
		Risk-weight								Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	9	\$ -	\$ 110	\$ 183	\$ -	\$ 1,071	\$ 24	\$ -	\$ 1,388	\$ -	\$ 129	\$ 174	\$ -	\$ 1,145	\$ 27	\$ -	\$ 1,475
Other retail ²	10	498	110	-	-	17,733	-	400	18,741	686	108	-	-	18,273	-	431	19,498
	11	498	220	183	-	18,804	24	400	20,129	686	237	174	-	19,418	27	431	20,973
Non-retail																	
Corporate	12	10,715	1,270	-	-	-	107,266	202	119,453	11,911	1,404	-	-	-	117,001	254	130,570
Sovereign	13	55,817	24,574	-	-	-	-	-	80,391	62,132	27,538	-	-	-	-	-	89,670
Bank	14	115	16,820	-	1	-	-	-	16,936	140	17,807	-	1	-	-	1	17,949
	15	66,647	42,664	-	1	-	107,266	202	216,780	74,183	46,749	-	1	-	117,001	255	238,189
Total	16	\$ 67,145	\$ 42,884	\$ 183	\$ 1	\$ 18,804	\$ 107,290	\$ 602	\$ 236,909	\$ 74,869	\$ 46,986	\$ 174	\$ 1	\$ 19,418	\$ 117,028	\$ 686	\$ 259,162

	LINE #	2017 Q1							
		Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total
Retail									
Residential secured	17	\$ -	\$ 208	\$ 98	\$ -	\$ 1,023	\$ 26	\$ -	\$ 1,355
Other retail ²	18	786	158	-	-	17,855	-	418	19,217
	19	786	366	98	-	18,878	26	418	20,572
Non-retail									
Corporate	20	11,802	1,421	-	-	-	110,411	284	123,918
Sovereign	21	60,190	24,069	-	-	-	-	-	84,259
Bank	22	147	17,275	-	1	-	-	-	17,423
	23	72,139	42,765	-	1	-	110,411	284	225,600
Total	24	\$ 72,925	\$ 43,131	\$ 98	\$ 1	\$ 18,878	\$ 110,437	\$ 702	\$ 246,172

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

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

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

(\$ millions) As at	LINE #	2018 Q1		2017 Q4		2017 Q3	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type							
Retail							
Residential secured	1	\$ 92,757	\$ 48,802	\$ 91,182	\$ 48,240	\$ 88,864	\$ 46,848
Qualifying revolving retail	2	98,743	70,258	98,146	71,141	97,942	70,732
Other retail	3	10,664	6,364	10,529	6,259	10,122	6,055
	4	202,164	125,424	199,857	125,640	196,928	123,635
Non-retail							
Corporate	5	73,341	50,581	70,921	48,872	68,788	47,335
Sovereign	6	1,657	1,148	1,500	1,039	1,391	964
Bank	7	1,656	1,148	1,017	705	1,019	706
	8	76,654	52,877	73,438	50,616	71,198	49,005
Total	9	\$ 278,818	\$ 178,301	\$ 273,295	\$ 176,256	\$ 268,126	\$ 172,640

		2017 Q2		2017 Q1	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type					
Retail					
Residential secured	10	\$ 87,943	\$ 46,186	\$ 85,685	\$ 45,054
Qualifying revolving retail	11	98,748	71,403	97,179	70,156
Other retail	12	9,902	6,158	9,771	6,126
	13	196,593	123,747	192,635	121,336
Non-retail					
Corporate	14	71,369	50,149	67,954	47,752
Sovereign	15	1,507	1,067	1,356	960
Bank	16	998	707	917	650
	17	73,874	51,923	70,227	49,362
Total	18	\$ 270,467	\$ 175,670	\$ 262,862	\$ 170,698

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

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

AIRB Credit Risk Exposures: Loss Experience

(Percentage)	LINE #	2018 Q1		2017 Q4			2017 Q3		2017 Q2		2017 Q1	
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type												
Retail												
Residential secured	1	0.02 %	0.11 %	0.03 %	0.02 %	0.11 %	0.01 %	0.06 %	0.01 %	0.06 %	0.01 %	0.06 %
Qualifying revolving retail	2	2.49	3.63	3.31	2.37	3.65	2.16	3.04	2.10	2.98	2.34	2.94
Other retail	3	0.86	1.21	1.05	0.76	1.19	0.95	1.14	0.99	1.14	1.00	1.12
Non-retail												
Corporate	4	(0.01)	0.53	0.21	(0.02)	0.61	(0.01)	0.63	—	0.57	0.06	0.47
Sovereign	5	—	—	—	—	—	—	—	—	—	—	—
Bank	6	—	0.04	—	—	0.03	—	0.03	—	0.01	—	0.03

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

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

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

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

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

Commentary:

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

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

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

Retail:

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

Non-retail:

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

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2018 Q1					2017 Q4						
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	1	0.66 %	0.40 %	29.42 %	15.48 %	96.41 %	97.45 %	0.66 %	0.41 %	29.38 %	15.35 %	96.49 %	96.92 %
Residential secured insured ⁴	2	0.60	0.29	n/a	n/a	99.37	99.34	0.59	0.31	n/a	n/a	99.35	99.29
Qualifying revolving retail	3	1.60	1.49	86.69	80.15	92.96	90.58	1.55	1.47	86.56	78.38	93.05	91.12
Other retail	4	2.44	2.06	50.98	43.51	99.28	90.72	2.35	2.12	50.56	42.07	99.22	91.05
Non-Retail													
Corporate	5	1.22	0.35	17.84	23.97	91.35	81.20	1.19	0.41	17.56	21.54	91.53	54.65
Sovereign	6	0.11	-	12.04	-	99.74	n/a	0.08	-	12.08	n/a	99.78	n/a
Bank	7	0.18	-	14.36	-	98.43	n/a	0.17	-	13.94	n/a	98.78	n/a
2017 Q3						2017 Q2							
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	8	0.63 %	0.43 %	29.43 %	14.24 %	96.63 %	97.21 %	0.64 %	0.44 %	29.57 %	14.95 %	96.90 %	96.99 %
Residential secured insured ⁴	9	0.61	0.34	n/a	n/a	99.31	99.41	0.65	0.38	n/a	n/a	99.36	99.50
Qualifying revolving retail	10	1.52	1.60	86.18	79.33	93.01	88.88	1.56	1.58	86.11	80.30	93.09	88.86
Other retail	11	2.27	2.12	50.94	42.20	99.15	91.15	2.41	2.00	51.87	42.23	99.05	91.26
Non-Retail													
Corporate	12	1.19	0.47	18.25	16.90	91.43	58.54	1.27	0.56	19.12	17.69	91.87	68.03
Sovereign	13	0.08	-	12.83	-	99.77	n/a	0.09	-	13.23	n/a	99.78	n/a
Bank	14	0.17	-	13.55	-	98.83	n/a	0.18	-	18.93	n/a	99.12	n/a
2017 Q1													
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD						
Retail													
Residential secured uninsured	15	0.65 %	0.45 %	30.53 %	14.41 %	97.12 %	97.37 %						
Residential secured insured ⁴	16	0.62	0.38	n/a	n/a	99.39	99.41						
Qualifying revolving retail	17	1.53	1.55	85.91	80.11	93.37	84.66						
Other retail	18	2.37	1.94	51.04	42.50	99.06	91.44						
Non-Retail													
Corporate	19	1.24	0.56	20.36	17.21	91.90	66.17						
Sovereign	20	0.09	-	14.73	n/a	99.79	n/a						
Bank	21	0.17	-	18.86	n/a	99.08	n/a						

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

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

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

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

Exposures Covered By Credit Risk Mitigation

(\$ millions) As at	LINE #	2018 Q1			2017 Q4			2017 Q3		
		Eligible financial collateral ²	Standardized Guarantees / credit derivatives	AIRB ¹ Guarantees / credit derivatives	Eligible financial collateral ²	Standardized Guarantees / credit derivatives	AIRB ¹ Guarantees / credit derivatives	Eligible financial collateral ²	Standardized Guarantees / credit derivatives	AIRB ¹ Guarantees / credit derivatives
By Counterparty Type										
Retail										
	1	\$ -	\$ 12	\$ 117,662	\$ -	\$ 13	\$ 121,336	\$ -	\$ 110	\$ 124,431
Residential secured	2	-	-	-	-	-	-	-	-	-
Qualifying revolving retail	3	583	150	-	411	131	-	498	110	-
Other retail	4	583	162	117,662	411	144	121,336	498	220	124,431
Non-retail										
Corporate	5	2,023	9,846	15,180	2,132	9,810	14,740	2,315	9,670	14,895
Sovereign	6	-	-	205	-	-	186	-	-	108
Bank	7	-	-	738	-	-	500	-	115	464
	8	2,023	9,846	16,123	2,132	9,810	15,426	2,315	9,785	15,467
Gross Credit Risk Exposure	9	\$ 2,606	\$ 10,008	\$ 133,785	\$ 2,543	\$ 9,954	\$ 136,762	\$ 2,813	\$ 10,005	\$ 139,898

	LINE #	2017 Q2			2017 Q1		
		Eligible financial collateral ²	Standardized Guarantees / credit derivatives	AIRB ¹ Guarantees / credit derivatives	Eligible financial collateral ²	Standardized Guarantees / credit derivatives	AIRB ¹ Guarantees / credit derivatives
By Counterparty Type							
Retail							
	10	\$ -	\$ 129	\$ 129,229	\$ -	\$ 208	\$ 132,567
Residential secured	11	-	-	-	-	-	-
Qualifying revolving retail	12	686	108	-	786	158	-
Other retail	13	686	237	129,229	786	366	132,567
Non-retail							
Corporate	14	2,512	10,803	14,983	2,646	10,577	14,954
Sovereign	15	-	-	94	-	-	96
Bank	16	-	140	25	-	147	28
	17	2,512	10,943	15,102	2,646	10,724	15,078
Gross Credit Risk Exposure	18	\$ 3,198	\$ 11,180	\$ 144,331	\$ 3,432	\$ 11,090	\$ 147,645

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

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

Derivatives – Notional

(\$ millions) As at	LINE #	2018 Q1						2017 Q4					
		Trading						Trading					
		Over-the-counter ¹			Non-trading			Over-the-counter ¹			Non-trading		
		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	\$ –	\$ –	\$ 912,680	\$ 912,680	\$ –	\$ 912,680	\$ –	\$ –	\$ 445,848	\$ 445,848	\$ –	\$ 445,848
Forward rate agreements	2	542,276	107,616	–	649,892	145	650,037	392,742	136,008	–	528,750	195	528,945
Swaps	3	5,913,608	488,357	–	6,401,965	1,237,184	7,639,149	5,534,758	506,189	–	6,040,947	1,336,421	7,377,368
Options written	4	–	31,758	57,487	89,245	228	89,473	–	17,629	90,214	107,843	292	108,135
Options purchased	5	–	26,829	74,252	101,081	1,482	102,563	–	13,163	112,087	125,250	1,535	126,785
	6	6,455,884	654,560	1,044,419	8,154,863	1,239,039	9,393,902	5,927,500	672,989	648,149	7,248,638	1,338,443	8,587,081
Foreign Exchange Contracts													
Futures	7	–	–	1	1	–	1	–	–	3	3	–	3
Forward contracts	8	–	1,425,216	–	1,425,216	25,463	1,450,679	–	1,457,790	–	1,457,790	27,162	1,484,952
Swaps	9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	593,426	–	593,426	78,846	672,272	–	592,222	–	592,222	82,311	674,533
Options written	11	–	22,279	–	22,279	–	22,279	–	22,272	–	22,272	–	22,272
Options purchased	12	–	21,850	–	21,850	–	21,850	–	22,713	–	22,713	–	22,713
	13	–	2,062,771	1	2,062,772	104,309	2,167,081	–	2,094,997	3	2,095,000	109,473	2,204,473
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	8,394	474	–	8,868	2,771	11,639	8,973	581	–	9,554	2,673	12,227
Protection sold	15	610	230	–	840	–	840	1,427	267	–	1,694	–	1,694
	16	9,004	704	–	9,708	2,771	12,479	10,400	848	–	11,248	2,673	13,921
Other Contracts													
Equity contracts	17	–	54,796	76,956	131,752	32,595	164,347	–	51,535	58,367	109,902	32,502	142,404
Commodity contracts	18	169	28,351	28,228	56,748	–	56,748	210	22,869	24,719	47,798	–	47,798
	19	169	83,147	105,184	188,500	32,595	221,095	210	74,404	83,086	157,700	32,502	190,202
Total	20	\$ 6,465,057	\$ 2,801,182	\$ 1,149,604	\$ 10,415,843	\$ 1,378,714	\$ 11,794,557	\$ 5,938,110	\$ 2,843,238	\$ 731,238	\$ 9,512,586	\$ 1,483,091	\$ 10,995,677
		2017 Q3						2017 Q2					
		Trading						Trading					
		Over-the-counter ¹			Non-trading			Over-the-counter ¹			Non-trading		
		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	\$ –	\$ –	\$ 917,857	\$ 917,857	\$ –	\$ 917,857	\$ –	\$ –	\$ 886,722	\$ 886,722	\$ –	\$ 886,722
Forward rate agreements	22	379,757	128,271	–	508,028	179	508,207	615,718	138,393	–	754,111	187	754,298
Swaps	23	5,308,908	482,129	–	5,791,037	1,370,365	7,161,402	5,537,176	530,692	–	6,067,868	1,359,823	7,427,691
Options written	24	–	19,065	74,332	93,397	269	93,666	–	16,568	123,313	139,881	309	140,190
Options purchased	25	–	18,176	91,836	110,012	1,274	111,286	–	17,061	155,112	172,173	2,405	174,578
	26	5,688,665	647,641	1,084,025	7,420,331	1,372,087	8,792,418	6,152,894	702,714	1,165,147	8,020,755	1,362,724	9,383,479
Foreign Exchange Contracts													
Futures	27	–	–	3	3	–	3	–	–	7	7	–	7
Forward contracts	28	–	1,256,594	–	1,256,594	29,136	1,285,730	–	1,235,757	–	1,235,757	31,818	1,267,575
Swaps	29	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	30	–	559,791	–	559,791	77,473	637,264	–	580,918	–	580,918	84,940	665,858
Options written	31	–	21,947	–	21,947	–	21,947	–	23,584	–	23,584	–	23,584
Options purchased	32	–	22,030	–	22,030	–	22,030	–	22,376	–	22,376	–	22,376
	33	–	1,860,362	3	1,860,365	106,609	1,966,974	–	1,862,635	7	1,862,642	116,758	1,979,400
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	4,785	686	–	5,471	2,264	7,735	4,908	915	–	5,823	3,042	8,865
Protection sold	35	743	277	–	1,020	–	1,020	853	431	–	1,284	–	1,284
	36	5,528	963	–	6,491	2,264	8,755	5,761	1,346	–	7,107	3,042	10,149
Other Contracts													
Equity contracts	37	–	41,076	44,704	85,780	31,639	117,419	–	56,942	41,638	98,580	31,543	130,123
Commodity contracts	38	261	27,721	20,554	48,536	–	48,536	335	28,887	25,726	54,948	–	54,948
	39	261	68,797	65,258	134,316	31,639	165,955	335	85,829	67,364	153,528	31,543	185,071
Total	40	\$ 5,694,454	\$ 2,577,763	\$ 1,149,286	\$ 9,421,503	\$ 1,512,599	\$ 10,934,102	\$ 6,158,990	\$ 2,652,524	\$ 1,232,518	\$ 10,044,032	\$ 1,514,067	\$ 11,558,099

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 for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2017 Q1					
		Over-the-counter ¹			Trading		
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 549,709	\$ 549,709	\$ –	\$ 549,709
Forward rate agreements	2	346,516	126,807	–	473,323	123	473,446
Swaps	3	4,618,792	545,181	–	5,163,973	1,204,406	6,368,379
Options written	4	–	14,499	91,087	105,586	206	105,792
Options purchased	5	–	13,075	119,246	132,321	1,256	133,577
	6	4,965,308	699,562	760,042	6,424,912	1,205,991	7,630,903
Foreign Exchange Contracts							
Futures	7	–	–	6	6	–	6
Forward contracts	8	–	1,269,060	–	1,269,060	30,872	1,299,932
Swaps	9	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	549,963	–	549,963	83,798	633,761
Options written	11	–	27,160	–	27,160	–	27,160
Options purchased	12	–	26,687	–	26,687	–	26,687
	13	–	1,872,870	6	1,872,876	114,670	1,987,546
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	4,268	1,162	–	5,430	3,622	9,052
Protection sold	15	581	443	–	1,024	–	1,024
	16	4,849	1,605	–	6,454	3,622	10,076
Other Contracts							
Equity contracts	17	–	54,514	44,477	98,991	31,440	130,431
Commodity contracts	18	268	24,782	23,158	48,208	–	48,208
	19	268	79,296	67,635	147,199	31,440	178,639
Total	20	\$ 4,970,425	\$ 2,653,333	\$ 827,683	\$ 8,451,441	\$ 1,355,723	\$ 9,807,164

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

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

Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2018 Q1			2017 Q4			2017 Q3		
		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	\$ 51	\$ 135	\$ 42	\$ 22	\$ 202	\$ 86	\$ 72	\$ 225	\$ 79
Swaps	2	12,440	16,480	5,475	13,516	17,710	6,493	13,764	17,980	6,957
Options purchased	3	341	466	218	370	433	167	374	443	188
	4	12,832	17,081	5,735	13,908	18,345	6,746	14,210	18,648	7,224
Foreign Exchange Contracts										
Forward contracts	5	19,743	34,654	4,428	16,816	32,408	4,156	19,580	32,919	4,226
Swaps	6	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	23,715	40,512	7,384	20,388	37,415	7,041	24,093	40,636	7,785
Options purchased	8	447	813	176	330	685	153	490	814	174
	9	43,905	75,979	11,988	37,534	70,508	11,350	44,163	74,369	12,185
Other Contracts										
Credit derivatives	10	4	310	128	5	360	148	5	362	155
Equity contracts	11	1,551	5,453	942	1,553	5,152	952	1,236	4,193	812
Commodity contracts	12	1,006	2,304	442	645	1,779	371	618	1,906	376
	13	2,561	8,067	1,512	2,203	7,291	1,471	1,859	6,461	1,343
Total	14	59,298	101,127	19,235	53,645	96,144	19,567	60,232	99,478	20,752
Less: impact of master netting agreements	15	39,836	57,709	13,377	36,522	54,970	13,606	43,138	60,320	14,947
Total after netting	16	19,462	43,418	5,858	17,123	41,174	5,961	17,094	39,158	5,805
Less: impact of collateral	17	8,276	8,890	1,199	6,889	7,672	1,141	6,703	7,730	1,301
Net	18	11,186	34,528	4,659	10,234	33,502	4,820	10,391	31,428	4,504
Qualifying Central Counterparty (QCCP) contracts ²	19	2,163	14,676	2,189	1,566	16,322	1,864	1,536	15,952	1,697
Total	20	\$ 13,349	\$ 49,204	\$ 6,848	\$ 11,800	\$ 49,824	\$ 6,684	\$ 11,927	\$ 47,380	\$ 6,201

		2017 Q2			2017 Q1		
		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	\$ 90	\$ 220	\$ 75	\$ 60	\$ 240	\$ 87
Swaps	22	16,838	21,341	8,701	16,320	20,656	8,690
Options purchased	23	420	492	224	378	436	205
	24	17,348	22,053	9,000	16,758	21,332	8,982
Foreign Exchange Contracts							
Forward contracts	25	16,829	31,615	4,792	16,122	30,124	4,915
Swaps	26	–	–	–	–	–	–
Cross-currency interest rate swaps	27	23,578	41,082	9,018	22,234	39,159	8,530
Options purchased	28	336	666	167	421	764	177
	29	40,743	73,363	13,977	38,777	70,047	13,622
Other Contracts							
Credit derivatives	30	–	395	181	8	380	166
Equity contracts	31	1,507	5,465	1,033	1,398	5,434	1,186
Commodity contracts	32	682	1,973	462	803	1,950	492
	33	2,189	7,833	1,676	2,209	7,764	1,844
Total	34	60,280	103,249	24,653	57,744	99,143	24,448
Less: impact of master netting agreements	35	41,124	59,539	17,371	40,032	58,212	16,813
Total after netting	36	19,156	43,710	7,282	17,712	40,931	7,635
Less: impact of collateral	37	7,666	7,893	1,435	8,430	9,088	1,934
Net	38	11,490	35,817	5,847	9,282	31,843	5,701
QCCP contracts ²	39	1,345	15,682	1,798	1,535	14,624	2,208
Total	40	\$ 12,835	\$ 51,499	\$ 7,645	\$ 10,817	\$ 46,467	\$ 7,909

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

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

On- and Off-Balance Sheet Loan Securitizations¹

(\$ millions) As at	LINE #	2017					Full Year	
		2018 Q1	Q4	Q3	Q2	Q1	2017	2016
Residential mortgages securitized and sold to third parties^{2,3,4}								
Balance at beginning of period	1	\$ 24,985	\$ 25,434	\$ 26,460	\$ 26,782	\$ 26,742	\$ 26,742	\$ 30,211
Securitized	2	2,061	2,256	2,105	1,977	2,567	8,905	8,393
Amortization ⁵	3	(2,610)	(2,705)	(3,131)	(2,299)	(2,527)	(10,662)	(11,862)
Balance at end of period	4	24,436	24,985	25,434	26,460	26,782	24,985	26,742
Consumer instalment and other personal loans – HELOC and automobile loans^{6,7}								
Balance at beginning of period	5	2,481	2,449	2,462	3,642	3,642	3,642	3,642
Securitized	6	–	–	–	–	–	–	–
Proceeds reinvested in securitizations ⁸	7	343	350	399	325	764	1,838	2,172
Amortization	8	(340)	(318)	(412)	(1,505)	(764)	(2,999)	(2,172)
Balance at end of period	9	2,484	2,481	2,449	2,462	3,642	2,481	3,642
Gross impaired loans ⁹	10	10	10	11	10	18	10	16
Write-offs net of recoveries ⁹	11	–	–	–	1	–	1	–
Business and government loans²								
Balance at beginning of period	12	1,428	1,514	1,554	1,636	1,664	1,664	1,828
Amortization	13	(80)	(86)	(40)	(82)	(28)	(236)	(164)
Balance at end of period	14	1,348	1,428	1,514	1,554	1,636	1,428	1,664
Credit card								
Balance at beginning of period	15	3,354	2,493	2,730	2,602	2,012	2,012	–
Securitized	16	–	774	–	–	671	1,445	1,944
Proceeds reinvested in securitizations	17	5,200	4,323	4,000	3,543	3,905	15,771	5,162
Amortization	18	(5,046)	(4,323)	(4,000)	(3,543)	(3,905)	(15,771)	(5,162)
Foreign exchange	19	(310)	87	(237)	128	(81)	(103)	68
Balance at end of period	20	3,198	3,354	2,493	2,730	2,602	3,354	2,012
Write-offs net of recoveries ⁹	21	\$ 16	\$ 13	\$ 12	\$ 15	\$ 14	\$ 54	\$ 20
Total loan securitizations	22	\$ 31,466	\$ 32,248	\$ 31,890	\$ 33,206	\$ 34,662	\$ 32,248	\$ 34,060
Mortgages securitized and retained²								
Residential mortgages securitized and retained	23	\$ 37,699	\$ 31,761	\$ 32,093	\$ 33,427	\$ 35,381	\$ 31,761	\$ 33,859

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

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

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

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

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

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

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

⁸ Includes restricted cash reinvested to support the securitization structure.

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

Standardized Charges for Securitization Exposures in the Trading Book

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

		2017 Q2		2017 Q1	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹					
AA- and above	7	\$ 854	\$ 61	\$ 585	\$ 41
A+ to A-	8	53	4	3	—
BBB+ to BBB-	9	1	1	6	4
Below BB ²	10	1	2	1	2
Unrated ³	11	—	—	—	—
Total	12	\$ 909	\$ 68	\$ 595	\$ 47

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

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

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

Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #	2018 Q1		2017 Q4		2017 Q3	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	2	-	-	-	-	-	-
Commercial mortgage loans	3	4	-	11	-	7	-
Credit card loans	4	104	-	59	-	242	-
Automobile loans and leases	5	422	-	281	-	277	-
Other	6	50	-	88	-	71	-
Total	7	\$ 580	\$ -	\$ 439	\$ -	\$ 597	\$ -
		2017 Q2		2017 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		
Collateralized debt obligations	8	\$ -	\$ -	\$ -	\$ -		
Asset backed securities							
Residential mortgage loans	9	-	-	-	-		
Commercial mortgage loans	10	24	-	31	-		
Credit card loans	11	293	-	274	-		
Automobile loans and leases	12	316	-	251	-		
Other	13	276	-	39	-		
Total	14	\$ 909	\$ -	\$ 595	\$ -		

¹ Primarily comprised of trading securities held by the Bank.

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

Securitization Exposures in the Banking Book

(\$ millions) As at	LINE #	2018 Q1		2017 Q4		2017 Q3	
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	\$ 13,318	\$ –	\$ 13,140	\$ –	\$ 12,098	\$ –
Collateralized loan obligations	2	652	–	553	–	532	–
Asset backed securities							
Residential mortgage loans	3	790	8,458	903	8,627	831	9,022
Personal loans	4	12,579	–	12,149	547	10,565	1,071
Credit card loans	5	16,144	–	17,560	–	14,785	–
Automobile loans and leases	6	11,486	4,553	12,521	4,080	11,131	3,791
Equipment loans and leases	7	1,578	291	1,600	168	1,374	71
Trade receivables	8	2,194	102	787	918	865	1,275
Total	9	\$ 58,741	\$ 13,404	\$ 59,213	\$ 14,340	\$ 52,181	\$ 15,230

		2017 Q2		2017 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
Collateralized mortgage obligations	10	\$ 12,241	\$ –	\$ 11,284	\$ –
Collateralized loan obligations	11	–	–	–	–
Asset backed securities					
Residential mortgage loans	12	231	9,380	–	9,761
Personal loans	13	10,592	857	10,495	1,071
Credit card loans	14	18,853	–	16,284	–
Automobile loans and leases	15	10,386	4,592	8,711	4,364
Equipment loans and leases	16	1,503	49	1,094	25
Trade receivables	17	939	1,275	838	918
Total	18	\$ 54,745	\$ 16,153	\$ 48,706	\$ 16,139

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

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

Securitization and Resecuritization Exposures in the Banking Book¹

(\$ millions) As at	LINE #	2018 Q1			2017 Q4			2017 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
Capital Approach and Risk Weighting										
Standardized Approach³										
AA- and above	1	\$ 14,907	\$ -	\$ 2,981	\$ 14,706	\$ -	\$ 2,941	\$ 13,481	\$ -	\$ 2,696
A+ to A-	2	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	3	-	-	-	-	-	-	-	-	-
BB+ to BB-	4	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	5	-	-	-	-	-	-	-	-	-
Ratings Based Approach⁴										
AA- and above	6	34,517	-	2,452	35,184	-	2,500	30,055	-	2,138
A+ to A-	7	313	-	62	525	-	88	471	-	77
BBB+ to BBB-	8	908	6	889	839	6	822	824	6	812
BB+ to BB-	9	128	2	487	80	2	277	78	2	265
Below BB-/Unrated	10	594	-	5,952	650	-	6,551	658	-	6,722
Internal Assessment Approach⁵										
AA- and above	11	19,925	-	1,109	20,698	-	1,147	20,830	-	1,118
A+ to A-	12	845	-	113	863	-	116	1,006	-	134
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
Total	17	\$ 72,137	\$ 8	\$ 14,045	\$ 73,545	\$ 8	\$ 14,442	\$ 67,403	\$ 8	\$ 13,962

		2017 Q2			2017 Q1		
		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	\$ 12,874	\$ -	\$ 2,575	\$ 11,459	\$ -	\$ 2,292
A+ to A-	19	-	-	-	-	-	-
BBB+ to BBB-	20	-	-	-	-	-	-
BB+ to BB-	21	-	-	-	-	-	-
Below BB-/Unrated	22	-	-	-	-	-	-
Ratings Based Approach⁴							
AA- and above	23	36,368	-	2,598	32,617	-	2,334
A+ to A-	24	1,206	-	173	998	-	143
BBB+ to BBB-	25	931	8	920	181	7	170
BB+ to BB-	26	89	2	306	91	2	311
Below BB-/Unrated	27	748	-	7,676	747	-	7,650
Internal Assessment Approach⁵							
AA- and above	28	18,088	-	898	17,995	-	866
A+ to A-	29	584	-	70	748	-	90
BBB+ to BBB-	30	-	-	-	-	-	-
BB+ to BB-	31	-	-	-	-	-	-
Below BB-/Unrated	32	-	-	-	-	-	-
Gains on sale recorded upon securitization	33	-	-	n/a	-	-	n/a
Total	34	\$ 70,888	\$ 10	\$ 15,216	\$ 64,836	\$ 9	\$ 13,856

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

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

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

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

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

Third-Party Originated Assets Securitized by Bank Sponsored Conduits

(\$ millions) As at	LINE #	2018 Q1				2017 Q4			
		Outstanding exposures				Outstanding exposures			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans	1	\$ 8,294	\$ (169)	\$ 8,125	\$ 25	\$ 8,689	\$ (395)	\$ 8,294	\$ 22
Automobile loans and leases	2	3,306	755	4,061	22	3,043	263	3,306	20
Equipment leases	3	168	123	291	-	71	97	168	-
Trade receivables	4	1,465	(1,363)	102	138	2,346	(881)	1,465	164
Total	5	\$ 13,233	\$ (654)	\$ 12,579	\$ 185	\$ 14,149	\$ (916)	\$ 13,233	\$ 206
		2017 Q3				2017 Q2			
		Outstanding exposures				Outstanding exposures			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans	6	\$ 9,380	\$ (691)	\$ 8,689	\$ 25	\$ 9,761	\$ (381)	\$ 9,380	\$ 26
Automobile loans and leases	7	3,261	(218)	3,043	17	3,096	165	3,261	21
Equipment leases	8	49	22	71	-	25	24	49	-
Trade receivables	9	2,132	214	2,346	178	1,989	143	2,132	188
Total	10	\$ 14,822	\$ (673)	\$ 14,149	\$ 220	\$ 14,871	\$ (49)	\$ 14,822	\$ 235
		2017 Q1							
		Outstanding exposures				Outstanding exposures			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}				
Residential mortgage loans	11	\$ 9,826	\$ (65)	\$ 9,761	\$ 25				
Automobile loans and leases	12	2,637	459	3,096	18				
Equipment leases	13	-	25	25	-				
Trade receivables	14	1,989	-	1,989	131				
Total	15	\$ 14,452	\$ 419	\$ 14,871	\$ 174				

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

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

Glossary – Basel

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. There are three different measures of RWA used for each capital ratio due to the different scalars used for the phase-in of the CVA. For fiscal 2017, the scalars inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, respectively. As the Bank is constrained by the Basel I regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel I risk weights which are the same for all capital ratios.

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, and collateral.
- Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.

Advanced Internal Ratings Based (AIRB) Approach

For Operational Risk

Advanced Measurement Approach (AMA)

- Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital.
- Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (such as, Corporate Finance, Retail Banking, Asset Management).

The Standardized Approach (TSA)

For Market Risk

Standardized Approach
Internal Models Approach

- Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.
- Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.

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 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.

Equities

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 (for instance, the unused portion of a line of credit / committed credit facility).
- Repurchase and reverse repurchase agreements, securities borrowing and lending.
- Privately negotiated derivative contracts.
- All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).

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.
- 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.

Credit Valuation Adjustment (CVA)

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.

Countercyclical Capital Buffer (CCB)

- CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.

Acronyms

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