

SUPPLEMENTAL FINANCIAL INFORMATION

For the Fourth Quarter Ended October 31, 2014

Investor Relations Department

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For the Fourth Quarter Ended October 31, 2014

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's fourth quarter 2014 Earnings News Release (ENR), the 2014 Management's Discussion and Analysis (MD&A), Investor Presentation, as well as the Bank's Consolidated Financial Statements for the year ended October 31, 2014. For financial and banking terms, and acronyms used in this package, see the "Glossary" and "Acronyms" pages, respectively.

How the Bank Reports

The Bank prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as the "reported" results. The Bank also utilizes non-GAAP financial measures referred to as "adjusted" results to assess each of its segments and to measure overall Bank performance. The Bank removes "items of note", net of income taxes, from reported results to arrive at adjusted results, as items of note relate to items which management does not believe are indicative of underlying business performance. The items of note are listed on page 3 of this package. The Bank believes that adjusted results provide the reader with a better understanding of how management views the Bank's performance.

As explained, adjusted results are different from reported results determined in accordance with IFRS. Adjusted results, items of note, and related terms are non-GAAP financial measures as these are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's reported and adjusted results is provided in the "How the Bank Reports" section of the Bank's 2014 MD&A and fourth quarter 2014 ENR.

New IFRS Standards and Amendments

The Bank adopted the following new standards and amendments under IFRS which resulted in recognition and measurement changes that were applied retrospectively to all applicable periods presented, allowing for certain practical exceptions and transition relief, effective November 1, 2013. For a complete list of the "New IFRS Standards and Amendments" adopted by the Bank, please refer to Note 4 of the 2014 Consolidated Financial Statements.

- IFRS 10, Consolidated Financial Statements, which replaces IAS 27, Consolidated and Separate Financial Statements, and SIC-12, Consolidation Special-Purpose Entities;
- IFRS 11, Joint Arrangements; and
- Amendments to IAS 19, Employee Benefits, issued in June 2011.

The New IFRS Standards and Amendments had an immaterial impact on regulatory risk-weighted asset calculations, regulatory capital calculations, and the regulatory capital ratios. As a result, the New IFRS Standards and Amendments were not incorporated into the regulatory capital disclosures presented prior to the first quarter of 2014.

Segmented Information

Effective November 1, 2013, the Bank revised its reportable segments, and for management reporting purposes, reports its results under three key business segments: Canadian Retail, which includes the results of the Canadian personal and commercial banking businesses, Canadian credit cards, TD Auto Finance Canada, and Canadian wealth and insurance businesses; U.S. Retail, which includes the results of the U.S. personal and commercial banking businesses, U.S. credit cards, TD Auto Finance U.S., U.S. wealth business, and the Bank's investment in TD Ameritrade; and Wholesale Banking. The Bank's other activities are grouped into the Corporate segment. In this package, the Bank has updated the corresponding segment results, including regulatory capital disclosures, retrospectively for fiscal 2013 and 2012. The appendix pages have been included to facilitate readers' understanding of the Bank's transition to its current reportable segments.

The Bank measures and evaluates the performance of each segment based on adjusted results and adjusted return on common equity (ROE). Adjusted ROE is adjusted net income available to common shareholders as a percentage of average common equity. Adjusted ROE is a non-GAAP financial measure as it is not a defined term under IFRS and, therefore, may not be comparable to similar term used by other issuers.

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

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

Stock Dividend

On January 31, 2014, the Bank paid a stock dividend of one common share per each issued and outstanding common share, which has the same effect as a two-for-one split of the common shares. The effect on the Bank's basic and diluted earnings per share has been presented in this package as if the stock dividend was retrospectively applied to all periods presented that occurred prior to the payment date of the stock dividend.

Basel III Reporting

Effective the first quarter of 2014, the Office of the Superintendent of Financial Institutions (OSFI) implemented a phased-in approach to the Credit Valuation Adjustment (CVA) component included in credit risk-weighted assets (RWA). The CVA capital charge phase-in is based on a scalar approach whereby a CVA capital charge of 57% applies in 2014 for the Common Equity Tier 1 (CET 1) calculation and will increase annually until 100% in 2019. Effective the third quarter of 2014, a different scalar applies to the CET 1, Tier 1 and Total Capital ratios. Therefore, each capital ratio has its own RWA measure. Effective the third quarter of 2014, the scalars for inclusion of CVA for CET1, Tier 1 and Total Capital ratios. All three RWA measures are disclosed as part of the RWA disclosures on page 71, as well as the Capital Position disclosures on pages 72 to 73. Periods prior to the first quarter of 2014 do not include CVA.

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Highlights

Ingingins																							
(\$ millions, except as noted)	LINE			2014				Т			:	2013					2012	Г			Full Year		
For the period ended	#	Q4	Q3		Q2		Q1		Q4		Q3		Q2		Q1		Q4		2014		2013		2012
Income Statement																							
Net interest income	1	\$ 4,457	\$ 4,43	5 \$	4,391	\$	4,301	\$	4,183	\$	4,145	\$	3,901	\$	3,845	\$	3,842	\$	17,584	\$	16,074	\$	15,026
Non-interest income	2	2,995	3,074		3,044		3,264		2,817		2,940		2,706		2,722		2,735		12,377		11,185		10,520
Total revenue Provision for (reversal of) credit losses	3	7,452	7,50	9	7,435		7,565		7,000		7,085		6,607		6,567		6,577		29,961		27,259		25,546
Loans	4	397	32	9	395		454		380		472		402		360		543		1.575		1.614		1.669
Debt securities classified as loans	5	(22)		2	2		2		(27)		(11)		3		3		3		(16)		(32)		12
Acquired credit-impaired loans	6	(4)			(5)		-	_	(1)		16		12		22		19		(2)		49		114
Total provision for (reversal of) credit losses Insurance claims and related expenses	7 8	371 720	33		392 659		456 683		352 711		477 1,140		417 609		385 596		565 688		1,557 2,833		1,631 3,056		1,795 2,424
Non-interest expenses	9	4,331	4,040		4,029		4,096		4,164		3,771		3,632		3,502		3,611		16,496		15,069		14,016
Income (loss) before provision for income taxes	10	2,030	2,36		2,355		2,330		1,773		1,697		1,949		2,084		1,713		9,075		7,503		7,311
Provision for (recovery of) income taxes	11	370	33)	447		365	+	238		249		289		359		176		1,512		1,135		1,085
Income before equity in net income of an investment in associate	12	1,660	2,03)	1,908		1,965		1,535		1,448		1,660		1,725		1,537		7,563		6,368		6,226
Equity in net income of an investment in associate, net of	12	1,000	2,000	,	1,000		1,000		1,000		1,440		1,000		1,720		1,001		1,000		0,000		0,220
income taxes	13	86	7		80		77		81		75		57		59		57		320		272		234
Net income – reported	14	1,746	2,10		1,988		2,042		1,616		1,523		1,717		1,784		1,594		7,883 244		6,640		6,460
Adjustment for items of note, net of income taxes Net income – adjusted	15 16	116 1,862	2,16		86 2.074		(18) 2,024	+-	199 1,815		61 1.584		110 1,827		126 1.910		160 1,754	_	8,127		496 7,136		604 7,064
Preferred dividends	17	32	2,10		40		46		49		38		49		49		49		143		185		196
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	18	\$ 1,830	\$ 2.14	2 \$	2,034	\$	1,978	¢	1,766	\$	1,546	\$	1,778	\$	1,861	¢	1.705	\$	7,984	\$	6,951	\$	6.868
Attributable to:	10	φ 1,000	φ 2,14	<u> </u>	2,034	ψ	1,970	φ	1,700	φ	1,540	φ	1,770	ψ	1,001	φ	1,705	Ψ	7,504	ψ	0,951	ψ	0,000
Non-controlling interests – adjusted	19	\$ 27	\$ 2	7 \$	26	\$	27	\$	27	\$	26	\$	26	\$	26	\$	26	\$	107	\$	105	\$	104
Common shareholders – adjusted	20	1,803	2,11	5	2,008		1,951		1,739		1,520		1,752		1,835		1,679		7,877		6,846		6,764
Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions) ¹																							
Basic earnings: Reported	21	\$ 0.92	\$ 1.1			\$	1.07	\$	0.84	\$	0.79	\$	0.89	\$	0.93	\$	0.83	\$	4.15	\$	3.46	\$	3.40
Adjusted	22 23	0.98	1.1		1.09		1.06		0.95		0.82		0.95		1.00		0.92		4.28		3.72		3.73
Diluted earnings: Reported Adjusted	23 24	0.91 0.98	1.1		1.04 1.09		1.07 1.06		0.84 0.95		0.79 0.82		0.89 0.95		0.93 1.00		0.83 0.91		4.14 4.27		3.44 3.71		3.38 3.71
Weighted-average number of common shares outstanding	24		1.14	,	1.00		1.00		0.00		0.02		0.00		1.00		0.01				0.71		0.71
Basic	25	1,842.0	1,840.		1,838.9		1,835.3		1,833.4		1,842.8		1,841.8		1,833.6		1,824.7		1,839.1		1,837.9		1,813.2
Diluted Balance Sheet (\$ billions)	26	1,848.2	1,846.)	1,844.8		1,841.1		1,839.0		1,848.1		1,847.4		1,845.2		1,840.1		1,845.3		1,845.1		1,829.7
Total assets	27	\$ 944.7	\$ 921.	7 \$	896.5	\$	908.9	\$	862.0	\$	834.7	\$	826.2	\$	818.3	¢	811.1	\$	944.7	\$	862.0	\$	811.1
Total equity	28	56.2	φ <u>521.</u> 54.8		53.8	φ	53.9	φ	51.4	φ	50.1	φ	50.1	φ	48.9	φ	48.1	Ψ	56.2	φ	51.4	φ	48.1
Risk Metrics (\$ billions, except as noted)					• •											•		-					
Common Equity Tier 1 Capital risk-weighted assets ^{2,3}	29	\$ 328.4	\$ 316.			\$	313.0	\$	286.4	\$	283.5	\$	281.8	\$	274.4	\$	245.9	\$	328.4	\$	286.4	\$	245.9
Common Equity Tier 1 (CET1) ⁴	30	31.0	29.0		29.0	0/	27.8	,	25.8	0/	25.4	0/	24.7	,	24.3		n/a		31.0	•/	25.8	0/	n/a
Common Equity Tier 1 Capital ratio ^{3,4} Tier 1 Capital ²	31 32	9.4 \$36.0	% 9.3 \$ 35.0			% \$	8.9 % 32.9	6 \$	9.0 31.5	% \$	8.9 31.1	% \$	8.8 % 30.4	% \$	8.8 % 30.0	¢	n/a 31.0	\$	9.4 36.0	% \$	9.0 31.5	% \$	n/a 31.0
Tier 1 Capital ratio ^{2,3}	33		φ 33.0 % 11.0			%	10.5 %			% *	11.0		10.8 %		10.9 %	Ψ	12.6 %	Ť	10.9			%	12.6 %
Total Capital ratio ^{2,3}	34	13.4	13.0	6	13.6		13.2		14.2		14.2		14.0		14.2		15.7		13.4		14.2		15.7
After-tax impact of 1% increase in interest rates on: Common shareholders' equity (\$ millions)	35	\$ (68)	\$ (40)) \$	(5)	\$	(11)	\$	(31)	\$	(90)	\$	(104)	\$	(107)	¢	(162)	¢	(68)	\$	(31)	\$	(162)
Annual net income (\$ millions)	36	313	290		274	Ψ	256	Ψ	380	Ψ	266	Ψ	298	Ψ	157	Ψ	166	Ψ	313	Ψ	380	Ψ	166
Net impaired loans - personal, business, and government																							
(\$ millions) ⁵	37	2,244	2,13	J	2,205		2,386		2,243		2,164		2,066		2,033	1	2,100		2,244		2,243		2,100
Net impaired loans – personal, business, and government as a % of net loans and acceptances ⁵	38	0.46	% 04	5 %	0.48	%	0.52 %	6	0.50	%	0.50	%	0.48 %	6	0.49 %	1	0.52 %		0.46	%	0.50	%	0.52 %
Provision for credit losses as a % of net average loans and		0.40			3.40		0.02 /	1	0.00		0.00		0.40	-	0.10 /0	1	0.02 /0		5.40		0.00		J.JL /0
acceptances⁵	39	0.33	0.2	3	0.35		0.40		0.34		0.43		0.39		0.35		0.54		0.34		0.38		0.43
Rating of senior debt: Moody's	40	Aa1	Aa	1	Aa1		Aa1		Aa1		Aa1		Aa1		Aa1		Aaa		Aa1		Aa1		Aaa
Standard and Poor's	40 41	AAT AA-	AA		AA-		AA-		AA-		AA-		AA-		AA-		Aaa AA-		AA-		AA-		Aaa AA-
								<u> </u>								4		L					

¹ Basic EPS is computed by dividing net income attributable to common shareholders by the weighted-average number of common shares outstanding during the period. For the calculation of diluted EPS, adjustments are made to the net income attributable to common shareholders to include the effect of dilutive securities. As a result, the sum of the quarterly basic and diluted EPS figures may not equal the year-to-date EPS. ² Effective the first quarter of 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to the first quarter of 2013, amounts were calculated in accordance with the Basel II

regulatory framework.

³ The final CAR Guideline had postponed the CVA capital charge until January 1, 2014. Effective the first quarter of 2014, the CVA is being implemented based on a phase-in approach until the first quarter of 2019. Effective the third quarter of 2014, the scalars

for inclusion of CVA for CET1, Tier 1 and Total Capital RWA are 57%, 65% and 77% respectively. ⁴ Effective the first quarter of 2013, the Bank implemented the Basel III regulatory framework. As a result, the Bank began reporting the measures, CET1 and CET1 Capital ratio, in accordance with the "all-in" methodology. Accordingly, amounts for periods prior to the first quarter of 2013 are not applicable (n/a).

⁵ Excludes acquired credit-impaired (ACI) loans and debt securities classified as loans. For additional information on ACI Loans, see pages 37 to 39.

Shareholder Value

(\$ millions, except as noted)	LINE		1	2014					2	2013			2012			Full Year	
For the period ended	#	Q4	Q3	Q2		Q1	Q4		Q3	٩	2	Q1	Q4		2014	2013	2012
Business Performance																	
Net income available to common shareholders																	
and non-controlling interests in																	
subsidiaries – reported	1	\$ 1,714	\$ 2,082	\$ 1,9	8	\$ 1,996	\$ 1,567	\$	1,485	\$1,	668	\$ 1,735	\$ 1,545	\$	7,740	\$ 6,455	\$ 6,264
Average common equity	2	51,253	49,897	49,4	30	47,736	45,541		45,359	44,	702	43,584	42,560		49,495	44,791	41,102
Return on common equity – reported	3	13.1 %	16.3	% 15	.9 %	16.4 %	13.4	%	12.8	%	15.1 %	15.6 %	14.2 %		15.4 %	14.2 %	15.0 %
Return on common equity – adjusted	4	14.0	16.8	16	.6	16.2	15.1		13.3		16.1	16.7	15.7		15.9	15.3	16.5
Return on Common Equity Tier 1 Capital																	
risk-weighted assets – adjusted ¹	5	2.22	2.66	2.	33	2.58	2.43		2.14	2	2.59	2.81	2.72		2.53	2.50	2.83
Efficiency ratio – reported	6	58.1	53.8	54	.2	54.1	59.5		53.2	;	55.0	53.3	54.9		55.1	55.3	54.9
Efficiency ratio – adjusted	7	56.2	52.3	52	.8	52.5	55.4		52.4	;	53.1	50.6	52.9		53.4	52.9	51.3
Effective tax rate																	
Reported	8	18.2	14.0	19	.0	15.7	13.4		14.7		14.8	17.2	10.3		16.7	15.1	14.8
Adjusted (TEB)	9	21.6	19.1	22	.9	21.0	19.0		19.7		18.7	20.9	17.1		21.1	19.6	20.3
Net interest margin	10	2.15	2.18	2.	26	2.17	2.22		2.22	2	2.21	2.15	2.22		2.19	2.20	2.23
Average number of full-time equivalent staff ²	11	82,148	81,542	80,4	94	80,344	78,896		78,917	78,	414	78,756	79,000		81,137	78,748	78,397
										•				-			
Common Share Performance																	
Closing market price (\$)	12	\$ 55.47	\$ 57.02	\$ 52.	'3	\$ 48.16	\$ 47.82	\$	43.28	\$ 4	1.30	\$ 41.65	\$ 40.62	\$	55.47	\$ 47.82	\$ 40.62
Book value per common share (\$)	13	28.45	27.48	27.	4	26.91	25.33		24.60	24	1.52	23.89	23.60		28.45	25.33	23.60
Closing market price to book value	14	1.95	2.07	1.	94	1.79	1.89		1.76		1.68	1.74	1.72		1.95	1.89	1.72
Price-earnings ratio																	
Reported	15	13.4	14.0	14	.1	13.4	13.9		12.6		1.7	11.8	12.0		13.4	13.9	12.0
Adjusted	16	13.0	13.4	13	.5	12.7	12.9		11.8		10.8	11.0	11.0		13.0	12.9	11.0
Total shareholder return on common shareholders'																	
investment ³	17	20.1 %	36.2	% 32	.4 %	20.0 %	22.3	%	13.9	%	2.7 %	11.3 %	11.9 %		20.1 %	22.3 %	11.9 %
Number of common shares outstanding (millions)	18	1,844.6	1,841.6	1,841	.7	1,837.7	1,835.0		1,839.7	1,84	14.1	1,841.1	1,832.3		1,844.6	1,835.0	1,832.3
Total market capitalization (\$ billions)	19	\$ 102.3	\$ 105.0	\$ 97	.1	\$ 88.5	\$ 87.7	\$	79.6	\$	76.2	\$ 76.7	\$ 74.4	\$	102.3	\$ 87.7	\$ 74.4
Dividend Performance						<u>.</u>				. .	<u> </u>		 1	-		<u> </u>	• · · · · · · · ·
Dividend per common share (\$)	20	\$ 0.47	\$ 0.47	\$ 0.4	7	\$ 0.43	\$ 0.43	\$	0.40	\$ (0.40	\$ 0.39	\$ 0.39	\$	1.84	\$ 1.62	\$ 1.45
Dividend yield	21	3.4 %	3.3	% 3	.5 %	3.4 %	3.5	%	3.7	%	3.7 %	3.7 %	3.6 %		3.5 %	3.7 %	3.8 %
Common dividend payout ratio																	
Reported	22	51.3	42.0	45	.0	40.1	50.6		51.1	4	15.4	41.3	46.2		44.3	46.9	42.5
Adjusted	23	48.0	40.9	43	.1	40.4	44.8		49.1	4	12.6	38.5	41.8		43.0	43.5	38.7
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¹ Effective the first quarter of 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to the first quarter of 2013, amounts were calculated in accordance with the Basel II regulatory framework.

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

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

Adjustments for Items of Note, Net of Income Taxes¹

	LINE			2014					2013			2012			Full Year	
For the period ended	#	Q4		Q3	Q2	Q1		Q4	Q3	Q2	Q1	Q4		2014	2013	2012
Increase (Decrease) in Net Income Due to Items of Note (\$ millions)																
Amortization of intangibles (Footnote 2)	1	\$ 62	\$	60 \$	63 \$	61	\$	59 \$	59 \$	58 \$	56	\$ 6	0	\$ 246 \$	232 \$	238
Integration charges and direct transaction costs relating to the acquisition of						•	*						-	· · · ·	+	
the credit card portfolio of MBNA Canada (Footnote 3)	2	54		27	23	21		14	24	30	24	2	5	125	92	104
Fair value of derivatives hedging the reclassified available-for-sale securities													-			
portfolio (Footnote 4)	3	-		(24)	-	(19)		15	(70)	22	(24)	3	5	(43)	(57)	89
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and				()		(-)			(-)		()	-	-	. ,	()	
acquisition of Aeroplan Visa credit card accounts (Footnote 5)	4	-		16	-	115		20	-	-	_		-	131	20	_
Impact of Alberta flood on the loan portfolio (Footnote 6)	5	-		(19)	-	_		(29)	48	-	_		-	(19)	19	_
Gain on sale of TD Waterhouse Institutional Services (Footnote 7)	6	-		· _	-	(196)		`_`	-	-	_		-	(196)	-	_
Litigation and litigation-related charge/reserve (Footnote 8)	7	-		-	-			30	-	-	70		-	-	100	248
Restructuring charges (Footnote 9)	8	-		-	-	_		90	-	-	_		-	-	90	_
Impact of Superstorm Sandy (Footnote 10)	9	-		-	-	_		-	-	-	_	3	7	-	-	37
Integration charges, direct transaction costs, and changes in fair value of contingent																
consideration relating to the Chrysler Financial acquisition (Footnote 11)	10	-		-	-	_		-	-	-	_		3	-	-	17
Reduction of allowance for incurred but not identified credit losses (Footnote 12)	11	-		-	-	_		-	-	-	_		-	-	-	(120)
Positive impact due to changes in statutory income tax rates (Footnote 13)	12	-		-	-	_		-	-	-	_		-	-	-	(18)
Integration charges and direct transaction costs relating to U.S. Retail																. ,
acquisitions (Footnote 14)	13	-		-	-	-		_	-	-	-		-	-	-	9
Total	14	\$ 116	\$	60 \$	86 \$	(18)	\$	199 \$	61 \$	110 \$	126	\$ 16	0	\$ 244 S	496 \$	604
			÷			(12)	Ţ		••••				<u> </u>	· ·		
Increase (Decrease) in Earnings per Share Due to Items of Note (\$) (Footnote 15)			-				-					r				
Amortization of intangibles (Footnote 2)	15	\$ 0.04	\$	0.03 \$	0.04 \$	0.03	\$	0.03 \$	0.03 \$	0.03 \$	0.03	\$ 0.0	3	\$ 0.12 \$	0.13 \$	0.13
Integration charges and direct transaction costs relating to the acquisition of																
the credit card portfolio of MBNA Canada (Footnote 3)	16	0.03		0.02	0.01	0.01		0.01	0.01	0.02	0.01	0.0	1	0.07	0.05	0.06
Fair value of derivatives hedging the reclassified available-for-sale securities																
portfolio (Footnote 4)	17	-		(0.01)	-	(0.01)		0.01	(0.04)	0.01	(0.01)	0.0	2	(0.02)	(0.03)	0.05
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and																
acquisition of Aeroplan Visa credit card accounts (Footnote 5)	18	-		0.01	-	0.06		0.01	-	-	-		-	0.07	0.01	-
Impact of Alberta flood on the loan portfolio (Footnote 6)	19	-		(0.01)	-	-		(0.02)	0.03	-	-		-	(0.01)	0.01	-
Gain on sale of TD Waterhouse Institutional Services (Footnote 7)	20	-		-	-	(0.10)		-	-	-	-		-	(0.10)	-	-
Litigation and litigation-related charge/reserve (Footnote 8)	21	-		-	-	-		0.02	-	-	0.04		-	-	0.05	0.14
Restructuring charges (Footnote 9)	22	-		-	-	-		0.05	-	-	-		-	-	0.05	-
Impact of Superstorm Sandy (Footnote 10)	23	-		-	-	-		-	-	-	-	0.0	2	-	-	0.02
Integration charges, direct transaction costs, and changes in fair value of contingent																
consideration relating to the Chrysler Financial acquisition (Footnote 11)	24	-	1	-	-	-		-	-	-	-	· ·	-	-	-	0.01
Reduction of allowance for incurred but not identified credit losses (Footnote 12)	25		1	-	-	-		-	-	-	-	· ·	-	-	-	(0.07)
Positive impact due to changes in statutory income tax rates (Footnote 13)	26	-		-	-	-		-	-	-	-		-	-	-	(0.01)
Integration charges and direct transaction costs relating to U.S. Retail																
acquisitions (Footnote 14)	27	-	_	-	-	-		-	-	-	-	· ·	-	-	-	-
Total	28	\$ 0.07	\$	0.04 \$	0.05 \$	(0.01)	\$	0.11 \$	0.03 \$	0.06 \$	0.07	\$ 0.0	R	\$ 0.13 \$	0.27 \$	0.33

¹ For detailed footnotes to the items of note, see page 77.

Segmented Results Summary

(\$ millions, except as noted)	LINE			2014							:	2013				2012		F	ull Year		
For the period ended	#	Q4	Q3		Q2		Q1		Q4		Q3		Q2	Q1		Q4	2014		2013		2012
Net Income (loss) – Adjusted																					
Canadian Retail	1	\$ 1,358	\$ 1,443	\$	1,349	\$	1,340	\$	1,271	\$	934	\$	1,200	5 1,276	\$	1,077	\$ 5,490	\$	4,681	\$	4,567
U.S. Retail	2	509	561		548		492		478		513		436	425		397	2,110		1,852		1,619
Total Retail	3	1,867	2,004		1,897		1,832		1,749		1,447		1,636	1,701		1,474	7,600		6,533		6,186
Wholesale Banking	4	160	216		207		230		122		148		220	160		309	813		650		880
Corporate	5	(165)	(53)		(30)		(38)		(56)		(11)		(29)	49		(29)	(286)		(47)		(2)
Total Bank	6	\$ 1,862	\$ 2,167	\$	2,074	\$	2,024	\$	1,815	\$	1,584	\$	1,827	\$ 1,910	\$	1,754	\$ 8,127	\$	7,136	\$	7,064
Return on Common Equity – Adjusted																					
Canadian Retail	7	42.5 %	44.7	%	43.7	%	43.9 %	6	45.0	%	33.7	%	46.0 %	48.7	%	39.3 %	43.7 %	,	43.3	%	42.3
U.S. Retail	8	7.6	9.0		9.1		8.0		8.4		9.0		8.1	8.0		7.6	8.4		8.4		7.7
Wholesale Banking ¹	9	13.0	18.4		18.2		20.6		12.1		14.3		20.9	15.1		30.3	17.5		15.6		21.2
Total Bank ¹	10	14.0	16.8		16.6		16.2		15.1		13.3		16.1	16.7		15.7	15.9		15.3		16.5
Percentage of Adjusted Net Income Mix ²																					
Total Retail	11	92 %	90	%	90	%	89 %	ó	93	%	91 9	%	88 %	91	%	83 %	90 %	,	91	%	88
Wholesale Banking	12	8	10		10		11		7		9		12	9		17	10		9		12
Total Bank	13	100 %	100	%	100	%	100 %	ó	100 (%	100 9	%	100 %	100	%	100 %	100 %	,	100	%	100
Geographic Contribution to Total Revenue ³			_																		
Canada	14	66 %	65	%	63	%	68 %	ó	65	%	65	%	67 %	67	%	69 %	66 %	,	66	%	68
United States	15	28	27		29		28	1	28		27		26	24		23	28		26		24
Other International	16	6	8		8		4		7		8		7	9		8	6		8		8
Total Bank	17	100 %	100	%	100	%	100 %	6	100	%	100 9	%	100 %	100	%	100 %	100 %	, ,	100	%	100

¹ OSFI guidance issued in November 2012 permitted banks to defer capital relating to CVA capital until January 1, 2014. The Bank had chosen to continue to allocate capital to Wholesale Banking, for fiscal 2013 inclusive of CVA capital. However, total Bank results prior to the first quarter of 2014 excluded CVA capital to align with the revised OSFI guidance issued in November 2012. As of the first quarter of 2014, CVA is being included according to the OSFI guidance. ² Percentages exclude the Corporate segment results. ³ TEB amounts are not included.

Canadian Retail Segment

RESULTS OF OPERATIONS

(\$ millions, except as noted)	LINE				014				-				2013				2012	_			ull Year		
For the period ended	#	Q4		Q3 2	.014	Q2		Q1		Q4		Q3	2013	Q2		Q1	Q4		2014	ſ	2013		2012
		<u> </u>				-						40		-		<u>.</u>	~.						
Net interest income	1	\$ 2,435	\$	2,436	\$	2,322	\$	2,345	\$	2,298	\$	2,269	\$	2,149	\$	2,206	\$ 2,218	\$	9,538	\$	8,922	\$	8,606
Non-interest income	2	2,485		2,498		2,356		2,284		2,299		2,219		2,178		2,164	2,157		9,623		8,860		8,387
Total revenue	3	4,920		4,934		4,678		4,629		4,597		4,488		4,327		4,370	4,375		19,161		17,782		16,993
Provision for (reversal of) credit losses	4	250		228		238		230		224		216		245		244	306		946		929		1,151
Insurance claims and other related expenses	5	720		771		659		683		711		1,140		609		596	688		2,833		3,056		2,424
Non-interest expenses	6	2,224		2,076		2,019		2,119		2,032		1,934		1,921		1,867	1,988		8,438		7,754		7,485
Income (loss) before income taxes	7	1,726		1,859		1,762		1,597		1,630		1,198		1,552		1,663	1,393		6,944		6,043		5,933
Provision for (recovery of) income taxes	8	422		459		436		393		393		288		382		411	341		1,710		1,474		1,470
Net income – reported	9	1,304		1,400		1,326		1,204		1,237		910		1,170		1,252	1,052		5,234		4,569		4,463
Adjustments for items of note, net of income taxes ¹	10	54		43		23		136		34		24		30		24	25		256		112		104
Net income – adjusted	11	\$ 1,358	\$	1,443	\$	1,349	\$	1,340	\$	1,271	\$	934	\$	1,200	\$	1,276	\$ 1,077	\$	5,490	\$	4,681	\$	4,567
		b																-					
Average common equity (\$ billions)	12	\$ 12.7	\$	12.8	\$	12.6	\$	12.1	\$	11.2	\$	11.0	\$	10.7	\$	10.4	\$ 10.9	\$	12.6	\$	10.8	\$	10.8
Return on common equity – reported	13	40.8 %		43.4	%	43.0	%	39.4	6	43.8	%	32.8	%	44.8 %	6	47.8 %	38.4 %		41.7	%	42.3 %	6	41.3 %
Return on common equity – adjusted	14	42.5		44.7		43.7		43.9		45.0		33.7		46.0		48.7	39.3		43.7		43.3		42.3
Key Performance Indicators (\$ billions, except as noted)																							
Common Equity Tier 1 Capital risk-weighted assets ^{2,3}	15	\$ 100	\$	99	\$	98	\$	98	\$	93	\$	94	\$	91	\$	90	\$ 87	\$	100	\$	93	\$	87
Average loans – personal																							
Residential mortgages	16	172.9		168.3		165.9		165.4		162.6		158.4		155.4		154.7	152.8		168.1		157.8		147.7
Consumer instalment and other personal																							
Home Equity Line of Credit (HELOC)	17	59.3		59.7		60.0		60.7		61.4		62.2		62.5		63.1	63.4		59.9		62.3		63.5
Indirect Auto	18	15.9		15.1		14.5		14.4		14.3		14.0		13.7		13.8	13.9		15.0		14.0		13.7
Other	19	16.0		15.5		15.4		15.2		15.2		15.2		15.4		15.5	15.6		15.5		15.3		15.9
Credit card	20	19.2		19.3		18.9		17.3		15.9		15.3		15.1		15.2	15.1		18.7		15.4		14.9
Total average loans – personal	21	283.3		277.9		274.7		273.0		269.4		265.1		262.1		262.3	260.8		277.2		264.8		255.7
Average loans and acceptances – business	22	52.1		51.1		50.2		48.5		47.2		46.1		44.8		42.9	42.1		50.5		45.2		40.0
Average deposits	~~	450.5		454.0		450.0		450.0		450 7		450.0							454.0		450.0		
Personal	23	156.5		154.6		153.6		153.6		152.7		150.3		149.9		150.4	149.1		154.6		150.8		144.5
Business	24	80.6 17.5		78.2		76.5		76.8		75.6		73.9		71.0		71.3	70.3		78.0 17.3		73.0		67.8
Wealth	25	17.5		17.4		17.3		17.2		17.3		17.2		16.9		16.4	16.1		17.3		17.0		16.1
Margin on average earning assets including securitized assets – reported	26	2.92 %		2.98	<i>.</i> /	2.97	%	2.94	v	2.92	0/	2.94	%	2.92 %	/	2.91 %	2.96 %		2.95	<i>v.</i>	2.92 %	,	2.95 %
Margin on average earning assets including	20	2.52 /	'	2.90	/0	2.97	70	2.94	/0	2.92	70	2.94	70	2.92 7	0	2.91 70	2.90 %		2.55	/0	2.92 7	0	2.95 %
securitized assets – adjusted	27	2.92		2.98		2.97		2.94		2.92		2.94		2.92		2.91	2.96		2.95		2.92		2.96
Assets under administration ⁴	28	\$ 293	\$	2.90	\$	2.37	\$	2.54	\$	2.92	\$	2.94	\$	2.52	\$	2.91	\$ 250	\$	293	\$	2.92	\$	2.50
Assets under management ⁵	20	¢ 233 227	φ	203	φ	219	φ	204	φ	203	φ	198	φ	207	φ	197	\$ 230 194	φ	233	φ	203	φ	194
Gross originated insurance premiums (\$ millions)	30	1.026	1	1.078		950		839		993		1.049		923		807	943		3.893		3.772		3.572
Efficiency ratio – reported	31	45.2 %	1	42.1	%		%		%	44.2	%		%	44.4 %	6	42.7 %	45.4 %		44.0	%	43.6 %	6	44.0 %
Efficiency ratio – adjusted	32	43.7	1	40.9		42.5	,	41.8		43.2	, ,	42.4	,0	43.4	•	42.0	44.7		42.2		42.7	•	43.3
Non-interest expenses – adjusted (\$ millions)	33	\$ 2,151	\$	2,018	\$	1.987	\$	1,935	\$	1,986	\$	1,901	\$	1,880	\$		\$ 1,955	\$	8.091	\$	7.602	\$	7,381
Number of Canadian retail branches at period end	34	1,165	Ť	1.164	Ŷ	1,007	Ŷ	1,000	Ť	1,000	Ŷ	1,169	Ŷ	1,165	Ŷ	1,166	1,168	Ť	1,165	Ŧ	1,179	¥	1,168
Average number of full-time equivalent staff ⁶	35	39,671	1	39.429		39.171		39.276		39.441		39.604		39,449		39.644	39.981		39,389		39.535		41.971
		,		20,120								20,001		20,110			00,001	L			,000		,0.1

¹ Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up, conversion, and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts. See footnotes 3 and 5, respectively, on page 77.

² Effective the first quarter of 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to the first quarter of 2013, amounts were calculated in accordance with the Basel II regulatory framework.

³ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

⁴ Effective the fourth quarter of 2014, includes \$8 billion related to purchase of the remaining stake in NatWest Stockbrokers Limited by the Bank.

⁵ Certain comparative amounts have been restated to conform with the presentation adopted in the current period.

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

U.S. Retail Segment – Canadian Dollars¹

RESULTS OF OPERATIONS

(\$ millions, except as noted)	LINE				2014				1				2013				2)12			F	ull Year		
For the period ended	#	Q4		Q3		Q2		Q1		Q4		Q3		Q2		Q1		24		2014		2013		2012
									ï															
Net interest income	1	\$ 1,515		\$ 1,500	\$	1,508	\$	1,477	\$ 1	1,428	\$	1,375	\$	1,268	\$	1,102	\$ 1	,148	\$	6,000	\$	5,173	\$	4,663
Non-interest income	2	532		545		576		592		536		655		507		451		400	{	2,245		2,149		1,570
Total revenue	3	2,047		2,045		2,084		2,069	1	1,964		2,030		1,775		1,553	1	,548		8,245		7,322		6,233
Provision for (reversal of) credit losses																								
Loans	4	165		118		175		236		211		218		182		151		231		694		762		652
Debt securities classified as loans	5	(22)		2		2		2		(27)		(11)		3		3		3		(16)		(32)		12
Acquired credit-impaired loans ²	6	(4))	7		(5)		-		(1)		16		12		22		20	{	(2)		49		115
Total provision for (reversal of) credit losses	7	139		127		172		238		183		223		197		176		254		676		779		779
Non-interest expenses	8	1,381		1,320		1,339		1,312	1	1,344		1,268		1,131		1,025		965	Į	5,352		4,768		4,246
Income (loss) before income taxes	9	527		598		573		519		437		539		447		352		329		2,217		1,775		1,208
Provision for (recovery of) income taxes	10	101		113		103		95		66		95		64		44		20	ᆝ└	412		269		92
U.S. Retail Bank net income – reported ³	11	426		485		470		424		371		444		383		308		309		1,805		1,506		1,116
Adjustments for items of note, net of income taxes ⁴	12	-		-		-		-		30		-		-		70		37		-		100		294
U.S. Retail Bank net income – adjusted ³	13	426		485		470		424		401		444		383		378		346		1,805		1,606		1,410
Equity in net income of an investment in associate, net of																								
income taxes ⁵	14	83		76		78		68		77		69		53		47		51		305		246		209
Net income – adjusted	15	509		561		548		492		478		513		436		425		397		2,110		1,852		1,619
Net income – reported	16	\$ 509		\$ 561	\$	548	\$	492	\$	448	\$	513	\$	436	\$	355	\$	360	\$	2,110	\$	1,752	\$	1,325
Augrana common equity (Chillione)	17	\$ 26.4		\$ 24.8	\$	24.7	\$	24.4	\$	22.5	\$	22.5	\$	22.1	\$	21.0	\$	00.7	\$	05.4		00.0		04.4
Average common equity (\$ billions)	17 18	\$ 20.4 7.6	0/		э %	24.7 9.1	э %	24.4 8.0 %	φ	7.9		22.5 9.0	Ψ		э %		¢	20.7 6.9 %	Ŷ	25.1	\$ %	22.0 8.0	\$	21.1
Return on common equity – reported Return on common equity – adjusted	10	7.6		9.0 9.0	70	9.1	70	8.0 % 8.0			/0		70		70	0.1 /0				0.4	70		/0	6.3 %
	19	7.0		9.0		9.1		6.0		8.4		9.0		8.1		8.0		7.6		8.4		8.4		7.7
Key Performance Indicators (\$ billions, except as noted)									1.															
Common Equity Tier 1 Capital risk-weighted assets ^{6,7}	20	\$ 158		\$ 151	\$	149	\$	149	\$	138	\$	136	\$	134	\$	126	\$	111	\$	158	\$	138	\$	111
Average loans – personal																								
Residential mortgages	21	23.2		22.5		22.9		22.1		21.4		20.6		19.7		18.3		17.1		22.7		20.0		15.6
Consumer instalment and other personal	~~									40 -		40.0		10 5								10 5		10.1
HELOC	22	11.6		11.3		11.5		11.1		10.7		10.6		10.5		10.3		10.1		11.4		10.5		10.1
Indirect Auto	23	18.3		17.2		17.4		17.0		16.2		15.8		14.9		14.0		13.2		17.5		15.2		12.1
Other	24	0.6		0.6		0.5		0.5		0.7		0.8		0.5		0.4		0.5		0.5		0.6		0.6
Credit card	25	7.6		7.4		7.5		7.6		7.0		6.8		4.2		1.2		1.2	{	7.5		4.8		1.1
Total average loans – personal	26	61.3		59.0		59.8		58.3		56.0		54.6		49.8		44.2		42.1		59.6		51.1		39.5
Average loans and acceptances – business	27	64.1		60.5		59.4		56.3		52.8		51.1		49.9		48.0		46.8		60.1		50.4		45.9
Average debt securities classified as loans	28	2.1		2.2		2.3		2.5		2.6		2.9		3.2		2.8		3.1		2.3		2.9		3.4
Average deposits																								
Personal	29	75.1		73.2		74.2		69.4		66.3		65.6		64.2		60.0		58.2		73.0		64.0		57.7
Business	30	64.9		61.0		62.9		59.9		56.8		54.4		52.9		50.9		50.5		62.2		53.7		50.4
TD Ameritrade insured deposit accounts	31	82.4		78.4	A (80.4	~	77.9		75.3		72.8		68.2		65.4		61.4		79.8	0/	70.4		60.3
Margin on average earning assets (TEB) ⁸	32	3.65			%		%	3.83 %			%		%		%	3.28 %		3.48 %			%		%	3.60 %
Assets under administration	33	\$ 24		\$ 23	\$	23	\$	23	\$	21	\$	21	\$	20	\$	20	\$	21	\$	24	\$	21	\$	21
Assets under management ⁹	34	67	۰,	61	0/	59	0/	57		53		47	0/	42	0/	14		13	11	67	%	53	o./	13
Efficiency ratio – reported	35	67.5			%		%	63.4 %			%		%		%	66.0 %		62.3 %			70		%	68.1 %
Efficiency ratio – adjusted	36	67.5		64.5	•	64.3	^	63.4		67.0	•	62.5	•	63.7	<u> </u>	59.8		61.8		64.9	•	63.4	•	61.2
Non-interest expenses – adjusted (\$ millions)	37	\$ 1,381		\$ 1,320	\$	1,339	\$	1,312		1,315	\$	1,268	\$	1,131	\$	928	\$	958	\$	5,352	\$	4,642	\$	3,815
Number of U.S. retail stores as at period end ¹⁰	38	1,318		1,306		1,297		1,288		1,317		1,312		1,310		1,325		,315		1,318		1,317		1,315
Average number of full-time equivalent staff ¹¹	39	26,162		26,056		25,965		26,108	25	5,225		25,213		25,018		25,526	25	,611		26,074		25,247		25,340

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

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

³ Excludes TD Ameritrade.

⁴ Items of note relate primarily to litigation and litigation-related charge/reserve, the impact of Superstorm Sandy, and integration charges and direct transaction costs recorded in connection with U.S. Retail acquisitions. See footnotes 8, 10 and 14, respectively, on page 77.

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

⁶ Effective the first quarter of 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to the first quarter of 2013, amounts were calculated in accordance with the Basel III regulatory framework.

⁷ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

* For calculating margin on average earning assets, TEB is included. The impact of TEB is not material. However, TEB is not included in the separate disclosure for total revenue and income taxes.

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

¹⁰ Includes full service retail banking stores.

¹¹ Effective the first quarter of 2014 have not been restated. 6

U.S. Retail Segment – U.S. Dollars¹

RESULTS OF OPERATIONS

(US\$ millions, except as noted)	LINE		2014					2013			20	012			Full Year	
For the period ended	#	Q4	Q3	Q2	Q1		Q4	Q3	Q2	Q1	(Q4		2014	2013	2012
N				4 005 0	4 004	<u> </u>	1001 0	4 005 0			\$		\$		5 0 70 0	
Net interest income	2	5 1,370 481	\$ 1,387 \$ 504	1,365 \$ 521	1,381 554	\$	1,381 \$ 515	1,335 \$ 635	1,244 \$ 499	1,110 454	Ф	1,164 406	Þ	5,503 \$ 2,060	5,070 \$ 2,103	4,643 1,565
Non-interest income Total revenue	2	1.851	1.891	1,886	1,935		1.896	1.970	1.743	454		406		7.563	7,173	6,208
Provision for (reversal of) credit losses	3	1,851	1,891	1,886	1,935		1,896	1,970	1,743	1,564		1,570		7,563	7,173	6,208
Loans	4	148	110	157	221		204	213	178	151		234		636	746	651
Debt securities classified as loans	4 5	(20)	2	2	221		(26)	(11)	3	3		234		(14)	(31)	12
Acquired credit-impaired loans ²	6	(20)	6	(4)	-		(20)	15	12	23		20		(14)	49	115
Total provision for (reversal of) credit losses	7	(3)	118	155	223		177	217	193	177	-	257		621	764	778
Non-interest expenses	8	1.249	1.220	1.213	1.225		1.297	1,231	1,110	1.033		978		4.907	4.671	4,228
Income (loss) before income taxes	9	477	553	518	487		422	522	440	354	-	335		2,035	1,738	1,202
Provision for (recovery of) income taxes	9 10	92	104	93	407		65	91	63	45		22		378	264	91
U.S. Retail Bank net income – reported ³	11	385	449	425	398		357	431	377	309	-	313		1.657	1,474	1,111
Adjustments for items of note, net of income taxes ⁴	12	305	449	423	390		29	431	511	71		313		1,057	1,474	293
U.S. Retail Bank – adjusted ³	13	385	449	425	398		386	431	377	380		350		1,657	1,574	1,404
Equity in net income of an investment in associate, net of	15	305	449	425	290		300	431	311	360		350		1,657	1,574	1,404
income taxes ⁵	14	77	69	70	65		73	68	52	48		51		281	241	207
Net income – adjusted	15	462	518	495	463		459	499	429	428	-	401		1,938	1,815	1.611
Net income – reported	16 \$	462	\$	495 \$	463	\$	439 \$	499 499 \$	429 \$	357	¢	364	\$	1,938 \$	1,715 \$	1,318
Net income – reported	iu 🌢	402	φ 510 φ	400 ψ	400	Ψ.	400 φ	400 ψ	425 ψ		Ψ	504	Ψ	1,330 φ	1,710 ψ	1,510
Average common equity (US\$ billions)	17 \$	23.9	\$ 22.9 \$	22.4 \$	22.9	\$	21.5 \$	21.6 \$	21.7 \$	21.0	\$	20.9	\$	23.0 \$	21.6 \$	20.9
Key Performance Indicators (US\$ billions, except as noted)																
Common Equity Tier 1 Capital risk-weighted assets ^{6,7}	18 \$	5 140	\$ 138 \$	136 \$	134	\$	132 \$	132 \$	133 \$	127	\$	111	\$	140 \$	132 \$	111
Average loans – personal						*					•					
Residential mortgages	19	21.0	20.8	20.7	20.7		20.6	20.0	19.3	18.4		17.4		20.8	19.6	15.6
Consumer instalment and other personal																
HELOC	20	10.5	10.5	10.4	10.3		10.3	10.3	10.3	10.3		10.2		10.4	10.3	10.0
Indirect Auto	21	16.6	15.9	15.7	15.9		15.6	15.3	14.7	14.1		13.4		16.1	14.9	12.1
Other	22	0.5	0.6	0.5	0.5		0.8	0.7	0.5	0.5		0.6		0.5	0.6	0.6
Credit card	23	6.9	6.8	6.8	7.1		6.7	6.6	4.1	1.2		1.2		6.9	4.7	1.1
Total average loans – personal	24	55.5	54.6	54.1	54.5		54.0	52.9	48.9	44.5		42.8		54.7	50.1	39.4
Average loans and acceptances – business	25	58.0	55.9	53.7	52.6		50.9	49.6	48.9	48.4		47.4		55.1	49.5	45.7
Average debt securities classified as loans	26	1.9	2.0	2.1	2.3		2.5	2.8	3.1	2.8		3.1		2.1	2.8	3.4
Average deposits																
Personal	27	68.0	67.7	67.2	64.9		63.9	63.6	63.0	60.4		59.0		66.9	62.7	57.5
Business	28	58.7	56.4	56.9	56.1		54.7	52.8	52.0	51.2		51.3		57.0	52.7	50.1
TD Ameritrade insured deposit accounts	29	74.6	72.4	72.8	72.9		72.6	70.6	67.0	65.9		62.2		73.2	69.0	60.0
Non-interest expenses – adjusted (US\$ millions)	30	1,249	1,220	1,213	1,225		1,269	1,231	1,110	935		971		4,907	4,545	3,799

¹ Revenue and expenses related to Target are reported on a gross basis on the Consolidated Statement of Income and non-interest expenses include the Bank's expenses related to the business, and amounts due to Target Corporation under the credit card program agreement. ² Includes all FDIC covered loans and other ACI loans.

³ Excludes TD Ameritrade.

⁴ Items of note relate primarily to litigation and litigation-related charge/reserve, the impact of Superstorm Sandy, and integration charges and direct transaction costs recorded in connection with U.S. Retail acquisitions. See footnotes 8, 10 and 14, respectively, on page 77. * The equity in net income of an investment in associate includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

* Effective the first quarter of 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to the first quarter of 2013, amounts were calculated in accordance with the Basel II

regulatory framework.

⁷ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Wholesale Banking Segment

RESULTS OF OPERATIONS

(\$ millions, except as noted)	LINE			2014							2	2013					2012			F	ull Year		
For the period ended	#	Q4	Q3		Q2		Q1		Q4		Q3		Q2		Q1		Q4		2014		2013		2012
Net interest income (TEB)	1	\$ 537	\$ 589	\$	533	\$	551	\$	509	\$	505	\$	485	\$	483	\$	481	\$	2,210	\$	1,982	\$	1,805
Non-interest income	2	67	91		145		167		94		59		158		117		244		470		428		849
Total revenue	3	604	680		678		718		603		564		643		600		725		2,680		2,410		2,654
Provision for (reversal of) credit losses ¹	4	(1)	5		7		-		5		23		3		(5)		8		11		26		47
Non-interest expenses	5	381	392		405		411		423		351		375		393		374		1,589		1,542		1,570
Income (loss) before income taxes	6	224	283		266		307		175		190		265		212		343		1,080		842		1,037
Income taxes (TEB)	7	64	67		59		77		53		42		45		52		34		267		192		157
Net income (loss) – reported	8	160	216		207		230		122		148		220		160		309		813		650		880
Net income (loss) – adjusted	9	\$ 160	\$ 216	\$	207	\$	230	\$	122	\$	148	\$	220	\$	160	\$	309	\$	813	\$	650	\$	880
																		-					
Average common equity (\$ billions)	10	\$ 4.9	\$ 4.7	\$	4.7	\$	4.4	\$	4.0	\$	4.1	\$	4.3	\$	4.2	\$	4.1	\$	4.7	\$	4.2	\$	4.1
Return on common equity ²	11	13.0	6 18.4	%	18.2	%	20.6 %		12.1	%	14.3 %	%	20.9 %	b	15.1 %		30.3 %		17.5	%	15.6	%	21.2 %
Key Performance Indicators (\$ billions, except as noted)																							
Common Equity Tier 1 Capital risk-weighted assets ^{3,4}	12	\$ 61	\$ 57	\$	56	\$	56	\$	47	\$	46	\$	49	\$	50	\$	43	\$	61	\$	47	\$	43
Gross drawn ⁵	13	12	10		10		9		9		9		9		8		8		12		9		8
Efficiency ratio	14	63.1	6 57.6	%	59.7	%	57.2 %		70.1	%	62.2 %	%	58.3 %	b	65.5 %		51.6 %		59.3	%	64.0	%	59.2 %
Average number of full-time equivalent staff ⁶	15	3,727	3,726		3,618		3,544		3,535		3,592		3,549		3,470		3,545		3,654		3,536		3,553
Trading-Related Income (Loss) (TEB) ⁷																							
Interest rate and credit	16	\$ 79	\$ 125	\$	181	\$	208	\$	165	\$	102	\$	166	\$	120	\$	107	\$	593	\$	553	\$	531
Foreign exchange	17	101	97		83		104	Ľ	93		92		93		91	Ľ	96		385		369		374
Equity and other	18	116	103		101		96		85		91		94		81		113		416		351		429
Total trading-related income (loss)	19	\$ 296	\$ 325	\$	365	\$	408	\$	343	\$	285	\$	353	\$	292	\$	316	\$	1,394	\$	1,273	\$	1,334
,														,				<u> </u>	-				

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

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

³ Effective the first quarter of 2013, amounts are calculated in accordance with the Basel III regulatory framework and are presented based on the "all-in" methodology. In accordance with OSFI guidance, CVA capital was deferred until the first quarter of 2014, therefore fiscal 2013 results exclude CVA. In 2012, amounts were calculated in accordance with the Basel III regulatory framework inclusive of Market Risk Amendments.

⁴ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

⁶ Includes gross loans and bankers' acceptances, excluding letters of credit and before any cash collateral, credit default swaps (CDS), reserves, etc., for the corporate lending business.

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

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

Corporate Segment

RESULTS OF OPERATIONS

(\$ millions)	LINE		2014				2013			2012		Full Year	
For the period ended	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2014	2013	2012
Net interest income (loss) ^{1,2}	1	\$ (30) \$	(90) \$	28 \$	(72) \$	(52) \$	(4) \$	(1) \$	54 \$	(5)	\$ (164) \$	(3) \$	(48)
Non-interest income (loss) ²	2	(89)	(60)	(33)	221	(112)	(4) ¢ 7	(137)	(10)	(66)	39	(252)	(286)
Total revenue	3	(119)	(150)	(5)	149	(164)	3	(138)	44	(71)	(125)	(255)	(334)
Provision for (reversal of) credit losses ²	4	(17)	(22)	(25)	(12)	(104)	15	(28)	(30)	(3)	(76)	(103)	(182)
Non-interest expenses	5	345	252	266	254	365	218	205	217	284	1,117	1.005	715
Income (loss) before income taxes and equity in net income of an investment	Ū		202	200	201	000	210	200	217	204	.,	1,000	110
in associate	6	(447)	(380)	(246)	(93)	(469)	(230)	(315)	(143)	(352)	(1,166)	(1,157)	(867)
Provision for (recovery of) income taxes ¹	7	(217)	(309)	(151)	(200)	(274)	(176)	(202)	(143)	(219)	(1,100)	(800)	(634)
Equity in net income of an investment in associate, net of income taxes	8	3	(000)	2	9	(274)	6	(202)	12	(213)	(077)	26	25
Net income (loss) – reported	9	(227)	(70)	(93)	116	(191)	(48)	(109)	17	(127)	(274)	(331)	(208)
Adjustments for items of note, net of income taxes ³	10	62	17	63	(154)	135	37	80	32	98	(274)	284	206
Net income (loss) – adjusted	10	\$ (165) \$	(53) \$	(30) \$	(38) \$	(56) \$	(11) \$	(29) \$	49 \$	(29)	\$ (286) \$	(47) \$	(2)
Net income (1055) – aujusteu	11	φ (105) φ	(55) \$	(30) \$	(30) \$	(50) \$	(II) \$	(29) \$	49 J	(29)	φ (200) φ	(47) \$	(2)
Decomposition of Adjustments for Items of Note, Net of Income Taxes ³													
Amortization of intangibles (Footnote 2)	12	\$ 62 \$	60 \$	63 \$	61 \$	59 \$	59 \$	58 \$	56 \$	60	\$ 246 \$	232 \$	238
Fair value of derivatives hedging the reclassified available-for-sale securities													
portfolio (Footnote 4)	13	-	(24)	_	(19)	15	(70)	22	(24)	35	(43)	(57)	89
Impact of Alberta flood on the loan portfolio (Footnote 6)	14	-	(19)	_	_	(29)	48	_	_	_	(19)	19	_
Gain on sale of TD Waterhouse Institutional Services (Footnote 7)	15	-	_	_	(196)	()	_	_	_	_	(196)	_	_
Restructuring charges (Footnote 9)	16	-	_	_	_	90	_	_	-	-	_	90	-
Integration charges, direct transaction costs, and changes in fair value of contingen													
consideration relating to the Chrysler Financial acquisition (Footnote 11)	17	-	_	_	-	_	_	_	_	3	-	_	17
Reduction of allowance for incurred but not identified credit losses (Footnote 12)	18	-	_	_	-	_	_	_	_	_	-	_	(120)
Positive impact due to changes in statutory income tax rates (Footnote 13)	19		_	_	-	_	-	-	-	-	-	-	(18)
Total adjustments for items of note	20	\$ 62 \$	17 \$	63 \$	(154) \$	135 \$	37 \$	80 \$	32 \$	98	\$ (12) \$	284 \$	206
Decomposition of Items included in Net Income (Loss) – Adjusted													
Net corporate expenses	21	\$ (233) \$	(170) \$	(159) \$	(165) \$	(142) \$	(120) \$	(118) \$	(136) \$	(191)	\$ (727) \$	(516) \$	(433)
Other	21	φ (233) φ 41	90	103	100	(142) \$ 59	(120) \$ 83	(118) \$ 63	(136) ¥ 159	(191) 136	φ (727) φ 334	(516) \$ 364	(433) 327
Non-controlling interests	22	27	27	26	27	59 27	83 26	26	26	26	107	364 105	327 104
Non-controlling interests Net income (loss) – adjusted	23 24	\$ (165) \$	(53) \$	(30) \$	(38) \$	(56) \$	(11) \$	(29) \$	49 \$	(29)	\$ (286) \$	(47) \$	(2)
Net income (ioss) – adjusted	24	φ (cor) φ	(53)\$	(30)\$	(38) \$	(50) \$	(11)\$	(29) \$	49 \$	(29)	φ (∠00) \$	(47) \$	(2)

^a Operating segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment. ^a For detailed footnotes to the items of note, see page 77.

Net Interest Income and Margin

(\$ millions, except as noted)	LINE			2014				2013		2012		Full Year	
For the period ended	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2014	2013	2012
Interest Income													
Loans	1	\$ 4,996	\$ 4,962	\$ 4,91	7 \$ 4,883	\$ 4.793	\$ 4,769	\$ 4,476	\$ 4.476	\$ 4,558	\$ 19,758	\$ 18,514	\$ 17,951
Securities	2	φ 1 ,050 1,052	\$ 4,902 1,021	99 99		³ 4,793	995 ⁹	966 ⁹	1.036	\$ 4,338 1.042	4,086	4,013	4,199
Deposits with banks	3	16	1,021	2	1-	22	21	25	20	22	84	4,013	-,133
Total interest income	4	6.064	6,002	5,93		5.831	5.785	5,467	5,532	5.622	23.928	22.615	22,238
	7	0,004	0,002	5,55	0 5,352	3,031	5,705	5,407	5,552	3,022	20,020	22,013	22,200
Interest Expense													
Deposits	5	1,109	1,060	1,04	1 1,103	1,126	1,117	1,061	1,157	1,163	4,313	4,461	4,670
Securitization liabilities	6	184	187	18	9 217	230	233	225	239	243	777	927	1,026
Subordinated notes and debentures	7	100	106	10	1 105	105	110	115	117	152	412	447	612
Other	8	214	214	20	8 206	187	180	165	174	222	842	706	904
Total interest expense	9	1,607	1,567	1,53	9 1,631	1,648	1,640	1,566	1,687	1,780	6,344	6,541	7,212
Net Interest Income	10	4.457	4,435	4,39	1 4,301	4.183	4,145	3,901	3,845	3.842	17,584	16.074	15,026
TEB adjustment	11	76	131	10		100	80	77	75	112	428	332	327
Net Interest Income (TEB)	12	\$ 4,533	\$ 4,566	\$ 4,49	7 \$ 4,416	\$ 4,283	\$ 4,225	\$ 3,978	\$ 3,920	\$ 3,954	\$ 18,012	\$ 16,406	\$ 15,353
Average total assets (\$ billions)	13	\$ 946	\$ 921	\$ 91		\$ 854	\$ 855	\$ 846	\$ 828	\$ 807	\$ 919	\$ 846	\$ 793
Average earning assets (\$ billions)	14	824	806	79	5 787	748	742	723	709	689	803	731	674
Net interest margin as a % of average earning assets	15	2.15	6 2.18	% 2.2	6 % 2.17	% 2.22	% 2.22	% 2.21	% 2.15 %	6 2.22 %	2.19	% 2.20	% 2.23
Impact on Net Interest Income due to Impaired Loans													
Net interest income recognized on impaired debt securities													
classified as loans	16	\$ (22)	\$ (29)	\$ (2		\$ (26)	\$ (28)	\$ (35)	\$ (24)	\$ (24)	\$ (96)	\$ (113)	\$ (121)
Net interest income foregone on impaired loans	17	25	26	2		26	25	26	26	27	104	103	105
Recoveries	18	(2)	-	(1) (1)	(2)	(2)	(1)	(1)	(1)	(4)	(6)	(4)
Total	19	\$1	\$ (3)	\$	1 \$ 5	\$ (2)	\$ (5)	\$ (10)	\$1	\$2	\$ 4	\$ (16)	\$ (20)

Non-Interest Income¹

(\$ millions)	LINE		2014				2013			2012			Full Year	
For the period ended	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4		2014	2013	2012
Investment and Securities Services														
TD Waterhouse fees and commissions	1	\$ 103	\$ 100 \$	105 \$	104	\$ 118 \$	97 \$	93 \$	98	\$ 93	\$	412 \$	406 \$	384
Full-service brokerage and other securities services	2	177	171	171	165	139	156	153	148	136		684	596	562
Underwriting and advisory	3	126	148	109	99	84	89	93	99	108		482	365	437
Investment management fees	4	108	105	100	100	90	87	93	56	63		413	326	241
Mutual fund management	5	361	347	328	319	301	295	277	268	260		1,355	1,141	997
Total investment and securities services	6	875	871	813	787	732	724	709	669	660		3,346	2,834	2,621
Credit fees	7	212	211	216	206	191	202	189	203	185		845	785	745
Net securities gains (losses)	8	20	20	45	88	35	32	107	130	178		173	304	373
Trading income (loss)	9	(119)	(148)	(66)	(16)	(58)	(106)	(36)	(79)	(66)		(349)	(279)	(41)
Service charges	10	558	551	520	523	511	512	467	476	472		2,152	1,966	1,849
Card services	11	396	373	391	392	353	335	288	244	249		1,552	1,220	942
Insurance revenue ²	12	1,001	1,036	936	910	968	942	903	921	920		3,883	3,734	3,537
Trust fees	13	39	37	39	35	36	37	40	35	34		150	148	149
Other income														
Foreign exchange – non-trading	14	63	50	81	45	50	61	62	49	53		239	222	187
Income (loss) from financial instruments designated														
at fair value through profit or loss														
Trading-related income (loss) ³	15	1	(5)	1	(3)	11	(13)	11	(7)	7		(6)	2	14
Related to insurance subsidiaries ²	16	8	19	18	(5)	17	(40)	10	(5)	(6)		40	(18)	5
Securitization liabilities	17	5	10	16	19	17	40	6	36	15		50	99	68
Loan commitments	18	(2)	(6)	(14)	(2)	(17)	(163)	(6)	(26)	(11)		(24)	(212)	(92)
Deposits	19	-	-	_	(5)	_	_	_	_	-		(5)	_	_
Other ⁴	20	(62)	55	48	290	(29)	377	(44)	76	45		331	380	163
Total other income (loss)	21	13	123	150	339	49	262	39	123	103	1	625	473	345
Total non-interest income	22	\$ 2.995	\$ 3.074 \$	3,044 \$	3,264	\$ 2,817 \$	2,940 \$	2,706 \$	2,722	\$ 2,735	\$	12,377 \$	11,185 \$	10,520

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

² The results of the Bank's insurance business within Canadian Retail include both insurance revenue and the income from investments that fund policy liabilities which are designated at fair value through profit or loss within the Bank's property and casualty insurance subsidiaries.

³ Includes \$1 million for Q4 2014 (Q3 2014 - \$(4) million; Q2 2014 - \$1 million; Q1 2014 - \$(2) million; Q3 2013 - \$(11) million; Q2 2013 - \$(11) million; Q2 2013 - \$(11) million; Q1 2013 - \$(5) million; Q4 2012 - \$(5) million; Q2 2012 - \$(34) million; Q1 2012 - \$(34) million; Q2 2013 - \$(11) million; Q1 2013 - \$(5) million; Q4 2012 - \$(7) million; Q2 2012 - \$(34) million; Q1 2012 - \$(34) mi

⁴ Includes changes in fair value of CDS hedging the corporate loan book and a substantial portion of change in fair value of derivatives hedging the reclassified available-for-sale (AFS) securities portfolio.

Non-Interest Expenses

(\$ millions)	LINE		2014				2013			2012		Full Year	
For the period ended	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2014	2013	2012
Salaries and Employee Benefits													
Salaries	1	\$ 1,378	\$ 1,320 \$	1,236 \$	1,237	\$ 1,230 \$	1,223 \$	1,144 \$	1,154	\$ 1,218	\$ 5,171 \$	4,751 \$	4,647
Incentive compensation	2	446	501	486	494	412	397	417	408	375	1,927	1,634	1,561
Pension and other employee benefits	3	318	331	345	359	294	303	330	339	249	1,353	1,266	1,051
Total salaries and employee benefits	4	2,142	2,152	2,067	2,090	1,936	1,923	1,891	1,901	1,842	8,451	7,651	7,259
Occupancy													
Rent	5	201	204	200	195	193	193	189	180	181	800	755	704
Depreciation	6	85	69	85	85	84	82	82	82	86	324	330	324
Other	7	113	97	120	95	107	82	93	89	88	425	371	346
Total occupancy	8	399	370	405	375	384	357	364	351	355	1,549	1,456	1,374
Equipment													
Rent	9	33	41	36	37	53	55	54	54	57	147	216	210
Depreciation	10	58	52	51	48	46	49	47	46	44	209	188	184
Other	11	130	119	102	103	126	108	104	105	127	454	443	431
Total equipment	12	221	212	189	188	225	212	205	205	228	810	847	825
Amortization of Other Intangibles													
Software	13	98	70	65	79	83	57	57	52	64	312	249	200
Other	14	70	70	75	71	70	69	67	66	69	286	272	277
Total amortization of other intangibles	15	168	140	140	150	153	126	124	118	133	598	521	477
Marketing and Business Development	16	217	182	186	171	194	171	171	149	221	756	685	668
Restructuring costs	17	29	-	_	_	129	_	_	-	_	29	129	_
Brokerage-Related Fees	18	79	81	80	81	79	79	83	76	71	321	317	296
Professional and Advisory Services	19	313	244	214	220	300	247	254	208	311	991	1,009	925
Communications	20	73	73	68	69	70	73	68	70	71	283	281	282
Other Expenses													
Capital and business taxes	21	45	39	40	36	28	43	40	36	41	160	147	149
Postage	22	58	54	54	46	51	50	54	46	49	212	201	196
Travel and relocation	23	52	44	46	43	50	46	47	43	45	185	186	175
Other	24	535	449	540	627	565	444	331	299	244	2,151	1,639	1,390
Total other expenses	25	690	586	680	752	694	583	472	424	379	2,708	2,173	1,910
Total non-interest expenses	26	\$ 4,331	\$ 4,040 \$	4,029 \$	4,096	\$ 4,164 \$	3,771 \$	3,632 \$	3,502	\$ 3,611	\$ 16,496 \$	15,069 \$	14,016

Balance Sheet

G Allionis LFC D344 D D4 D4 D4 D4 D4 Call and some interal minimum interal minimum interal some factors makes and back minimum interal some factors makes and makes and makes and back minimum interal some factors makes and m	Dalance Sheet										
Aut Col Col <th>(\$ millions)</th> <th></th> <th>r</th> <th>2014</th> <th></th> <th></th> <th></th> <th>2013</th> <th></th> <th>1</th> <th>2012</th>	(\$ millions)		r	2014				2013		1	2012
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bitest Sinth Sinth <t< td=""><td>Cash and due from banks</td><td>1</td><td>\$ 2.781</td><td>\$ 3.099 \$</td><td>2.873 \$</td><td>2.874</td><td>\$ 3.581 \$</td><td>3.067 \$</td><td>3.042 \$</td><td>3,136</td><td>\$ 3.436</td></t<>	Cash and due from banks	1	\$ 2.781	\$ 3.099 \$	2.873 \$	2.874	\$ 3.581 \$	3.067 \$	3.042 \$	3,136	\$ 3.436
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Held substry scripts 7 74.488 70.055 23.57 23.747 20.176 20.276 23.641 90.686 Base scripts 9 80.05 83.55	Financial assets designated at fair value through profit or loss	5									
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Other											
Curbon Constraints Constraints <td></td> <td>19</td> <td>478,909</td> <td>465,941</td> <td>455,913</td> <td>456,448</td> <td>444,922</td> <td>433,768</td> <td>428,680</td> <td>414,480</td> <td>408,848</td>		19	478,909	465,941	455,913	456,448	444,922	433,768	428,680	414,480	408,848
Investment in D Aronetasic 1 5.69 5.32 5.516 6.645 5.500 6.163 5.337 5.248 5.344 Cookall 13.222 13.259 13.259 13.259 13.250 12.261<		20	12 090	10 500	40.040	0.014	6 200	7.000	0.000	0.050	7 000
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Cotal assets 62,082 60,151 62,094 57,122 53,214 52,717 51,294 51,202 74,7892 LABLINES											
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Other financial liabilities designated at fair value through profit or loss 3.2200 3.827 4.108 4.380 1.2 5.7 1.5 2.5 1.7 Deposits -											
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Deposits Term Data Data <thdata< th=""> Data Data</thdata<>	Other financial liabilities designated at fair value through profit or loss										
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Term 36 52,260 52,857 54,070 66,161 58,005 59,237 61,069 64,13 67,302 Busines and government 38 241,705 224,560 200,048 213,277 224,989 186,777 185,437 182,39 181,038 Other 600,716 573,678 555,044 562,133 541,605 509,998 502,677 495,043 487,754 Obligations related to securities sold inder repurchase agreements 42 39,465 39,013 37,516 40,979 441,829 39,865 40,023 37,344 38,816 Securitization liabilities at amorized cost under repurchase agreements 42 45,867 51,703 44,741 39,578 34,414 31,786 40,023 37,344 38,816 Securitization liabilities at amorized cost under repurchase agreements 43 24,960 25,567 26,148 25,592 25,645 25,623 25,284 26,592 Insurance related liabilities 6,079 5,991 5,687 5,690 5,590 4,825		35	290.980	279.850	276 163	276 651	261 463	253 487	242 476	235 052	224 457
Banks 37 16,771 16,411 15,783 16,119 17,149 10,467 13,705 12,169 14,957 Business and government 38 241,705 224,500 200,048 213,277 204,988 186,777 185,437 182,273 181,038 186,777 195,437 182,273 181,038 Objert 600,716 573,678 555,044 562,163 541,605 509,968 502,677 496,043 487,754 Objigations related to securities sold wher repurchase agreements 42 33,465 33,013 37,516 40,977 34,414 31,766 30,011 37,344 38,485 Securitization liabilities at amortized to securities sold wher repurchase agreements 42,660 25,709 25,687 26,107 34,414 31,766 30,613 37,344 34,843 Securitization liabilities at amortized to securities sold wher repurchase agreements 42,660 25,709 25,687 26,107 34,414 31,766 30,405 34,444 31,766 31,204 32,824 36,901 <tr< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr<>											
Busines and government 38 241,705 224,500 200,08 213,277 204,988 186,777 182,739 181,038 Other 600,716 573,678 555,044 562,163 510,005 509,976 502,677 495,043 487,754 Obligations related to sourcites sold solt 41 39,465 39,013 37,516 40,079 41,829 39,865 40,023 34,209 33,435 Obligations related to sourcites sold under repurchase agreements 42 45,857 51,703 44,741 39,678 34,414 31,786 30,011 37,344 38,816 Securitization liabilities at amortized cost 44 6,079 59,91 56,87 26,448 25,592 25,645 25,623 25,882 26,190 Amounts payable to brokers, delears and clients 45 6,079 59,91 56,87 56,491 5,580 4,343 4,624 Other liabilities 60,779 7,974 7,982 7,982 7,982 7,984 8,84 13,103 Subord											
Other 500,716 573,678 555,044 562,163 541,005 509,968 502,677 496,043 447,754 Acceptances 40 13,080 12,599 12,040 9,011 6,399 7,936 8,829 8,352 7,223 Obligations related to securities sold under repurchase agreements 42 45,687 51,703 44,741 39,578 34,414 31,786 30,013 37,314 38,865 30,013 37,344 38,865 30,013 37,344 38,865 30,013 37,344 38,865 40,023 34,209 33,435 34,414 31,786 30,011 37,344 38,865 30,011 37,344 38,865 40,023 34,269 34,852 4,824 4,824 4,824 4,824 4,824 4,824 4,824 4,824 4,824 4,824 4,824 4,824 4,824 4,824 16,318 14,246 16,013 13,844 13,186 14,246 16,013 13,844 13,186 14,246 16,103 14,120	Business and government	38	241,705	224,560	209,048	213,277	204,988	186,777			
Acceptances 40 13,080 12,699 12,040 9,011 6,399 7,936 8,829 8,352 7,223 Obligations related to securities sold under repurchase agreements 42 45,587 51,703 44,741 39,578 34,414 31,786 30,011 37,344 38,816 Securitization inabilities at mutatized cost 43 24,960 25,779 26,188 25,592 25,645 26,623 25,288 26,190 Amounts payable to brokers, dealers and clients 44 10,116 12,907 10,073 8,882 11,290 7,193 8,582 5,592 Insurance-related liabilities 46 15,897 16,804 15,848 14,907 15,393 14,312 16,318 14,246 16,100 Insurance-related liabilities 47 15,895 164,325 138,641 36,424 132,704 132,540 Subordinated notes and debentures 48 7,775 7,974 7,987 7,984 8,864 8,834 11,315 Liability for capital trust secur		39	600,716	573,678	555,044	562,163	541,605	509,968	502,677	495,043	487,754
Obligations related to securities sold short 41 33,465 39,013 37,516 40,979 41,829 39,865 40,023 34,209 33,3455 Obligations related to securities sold under repurchase agreements 43 24,860 25,709 25,587 26,148 25,592 25,645 25,623 25,263 25,263 25,263 25,263 25,263 42,25 25,263 25,263 25,263 25,263 25,263 25,263 25,263 25,263 25,263 25,263 25,263 4,263 4,243 4,264 Other labilities 46 10,116 12,907 10,073 8,882 14,397 15,859 14,312 16,318 14,243 4,264 Other capital trust securities 46 15,897 16,848 14,997 15,859 14,312 16,318 14,245 132,764 132,764 132,540 Subordinated notes and debentures 47 7,855 7,974 7,987 7,987 7,982 7,984 8,864 8,864 8,864 132,764	Other										
Obligations related to securities sold under repurchase agreements 42 44,587 51,703 44,741 39,578 34,414 31,786 30,011 37,344 83,816 Securitization ibilities at montized cost 43 24,960 25,579 25,587 26,148 25,563 25,623 25,623 25,623 25,623 25,623 25,623 25,623 25,623 25,623 25,623 25,623 25,623 25,623 25,623 4,825 4,433 4,824 Other liabilities 46 15,897 16,804 15,847 15,893 146,435 138,641 136,424 132,764 132,540 Subordinated notes and debentures 48 7,785 7,915 7,974 7,987 7,984 8,640 8,834 11,318 Liabilities 7 16,804 16,809 842,699 854,987 810,638 764,598 769,94 76,994 76,994 76,994 76,994 76,994 76,994 76,994 76,994 76,993 3,945 3,395 3,395 <td></td> <td>7,223</td>											7,223
Securitization liabilities at amortized cost 43 24,960 25,709 25,587 26,148 25,592 25,645 25,623 25,288 26,190 Amounts payable to brokers, dealers and clients 44 10,384 10,116 12,907 10,073 8,882 11,290 7,139 8,582 5,952 Other liabilities 46 6,079 5,991 5,687 5,649 5,586 5,590 4,825 4,743 4,824 Other liabilities 46 15,847 16,804 15,848 14,997 15,939 14,312 16,318 14,246 16,100 Subordinated notes and debentures 48 7,785 7,915 7,974 7,987 7,982 7,984 8,864 8,834 11,318 Liabilities 49 - - - - - - - - 2,224 Total liabilities 5 888,511 866,995 824,699 810,638 784,583 776.99 769,344 762,948 EQUITY											33,435
Amounts payable to brokers, dealers and clients 44 10.384 10.116 12.907 10.073 8.882 11.200 7.139 8.882 5.952 Insurance-related liabilities 45 6,079 5,991 5,687 5,649 5,586 5,590 4,825 4,743 4,824 Other liabilities 46 15,897 16,004 15,848 14,997 15,599 14,312 16,318 14,244 16,100 Subordinated notes and debentures 48 7,785 7,915 7,974 7,987 7,982 7,984 8,864 8,134 11,118 Liability for capital trust securities 49 - 16,202 112,											
Insurance-related liabilities 45 6,079 5,091 5,687 5,689 5,586 5,500 4,825 4,743 4,824 Other liabilities 46 16,897 16,804 15,848 14,997 15,939 14,312 16,318 14,246 16,204 Subordinated notes and debentures 47 155,452 161,935 146,435 138,641 138,424 132,764 136,761											
Other liabilities 46 15,897 16,804 15,848 14,997 15,939 14,312 16,318 14,246 16,100 Vol 155,452 161,035 154,326 146,435 138,641 136,642 132,768 132,768 132,764 132,84 132,84 132,768 132,768 132,764											
47 155,452 161,935 154,326 146,435 138,641 136,424 132,768 132,764 132,640 Subordinated notes and debentures 48 7,785 7,915 7,974 7,987 7,982 7,984 8,864 8,834 11,318 Liability for capital trust securities 49 - - - - - - - 2,224 Total liabilities 50 888,511 866,995 842,699 854,987 810,638 784,583 776,059 769,984 762,948 EQUITY - - - - - - - - - - 2,224 769,984 760,59 769,984 762,948 EQUITY - - - - - - - - - 12,240 76,2948 Treasury shares: Common shares 51 19,811 19,705 19,933 19,452 19,316 19,218 19,313 19,023 18,691											
Subordinated notes and debentures 48 7,785 7,915 7,974 7,987 7,982 7,984 8,864 8,834 11,318 Liability for capital trust securities 49 -											
Liability for capital trust securities 49 - - - - - - - 122 2,224 Total liabilities 50 888,511 866,995 842,699 854,987 810,638 784,583 776,059 769,384 762,948 EQUTY Common shares 51 19,811 19,705 19,593 19,452 19,316 19,218 19,023 18,691 Preferred shares 52 2,200 2,625 2,250 2,925 3,395 <td>Subordinated notes and debentures</td> <td>48</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Subordinated notes and debentures	48									
Total liabilities 50 888,511 866,995 842,699 854,987 810,638 784,583 776,059 769,384 762,948 EQUITY Common shares 51 19,811 19,705 19,933 19,452 19,316 19,218 19,133 19,023 18,691 Prefered shares 52 2,200 2,625 2,250 2,925 3,39					-	-		-	-		
EQUITY Common shares 51 19,811 19,705 19,593 19,452 19,316 19,218 19,133 19,023 18,691 Preferred shares 52 2,200 2,625 2,250 2,925 3,395 3,4			888.511	866.995	842.699	854,987	810.638	784.583	776.059		
Common shares 51 19,811 19,705 19,593 19,452 19,316 19,218 19,133 19,023 18,691 Preferred shares 52 2,200 2,625 2,250 2,925 3,395 3,455 5,555 5,356							-,			.,	
Preferred shares 52 2,200 2,625 2,250 2,925 3,395		51	19 811	19 705	19 593	19 452	19 316	19 218	19 133	19 023	18 691
Treasury shares: Common 53 (154) (92) (120) (153) (144) (126) (135) (166) Preferred 54 (1) (2) (1) (3) (2) (3) - (3) (16) Contributed surplus 55 205 184 173 163 170 181 190 185 196 Retained earnings 56 27,585 26,970 26,134 25,108 23,982 23,350 22,619 21,858 20,868 Accumulated other comprehensive income (loss) 57 4,936 3,834 4,206 4,874 3,159 2,651 3,402 3,058 3,645 Mon-controlling interests in subsidiaries 59 1,543 1,534 1,543 1,648 48,613 47,381 4,628 Von equity 60 56,231 54,755 53,769 53,909 51,383 50,147 50,105 48,866 48,105											
Preferred 54 (1) (2) (1) (3) (2) (3) (-) (3) (1) Contributed surplus 55 205 184 173 163 170 181 190 185 196 Retained earnings 56 27,585 26,6970 26,134 25,108 23,982 23,350 22,619 21,88 20,868 Accumulated other comprehensive income (loss) 57 4,936 3,834 4,206 4,874 3,159 2,651 3,402 3,058 3,645 Non-controlling interests in subsidiaries 59 1,534 1,534 1,543 1,509 1,499 1,492 4,866 48,610 Total equity 60 56,231 54,755 53,769 53,909 51,383 50,147 50,105 4,866 48,610											
Contributed surplus 55 205 184 173 163 170 181 190 185 196 Retained earnings 56 27,585 26,970 26,134 25,108 23,982 23,350 22,619 21,858 20,688 Accumulated other comprehensive income (loss) 57 4,936 3,834 4,206 4,874 3,159 2,651 3,020 3,058 26,670 3,645 Non-controlling interests in subsidiaries 59 54,682 53,224 52,235 52,366 49,875 48,643 48,613 47,381 46,628 Non-controlling interests in subsidiaries 59 1,534 1,534 1,543 1,508 1,499 1,492 1,485 1,471 Total equity 60 56,231 54,755 53,769 53,909 51,383 50,147 50,105 48,866 48,105		54	(1)	(2)		(3)		(3)	-	(3)	
Accumulated other comprehensive income (loss) 57 4,936 3,834 4,206 4,874 3,159 2,651 3,402 3,058 3,645 58 54,682 53,224 52,235 52,366 49,875 48,648 48,613 47,381 46,628 Non-controlling interests in subsidiaries 59 1,549 1,534 1,543 1,508 1,499 1,492 48,668 48,610 Total equity 60 56,231 54,755 53,769 53,009 51,883 50,147 50,105 48,666 48,610		55	205	184	173	163	170	181		185	196
58 54,682 53,224 52,235 52,366 49,875 48,648 48,613 47,381 46,628 Non-controlling interests in subsidiaries 59 1,549 1,531 1,534 1,543 1,508 1,499 1,492 1,485 1,477 Total equity 60 56,231 54,755 53,769 53,909 51,383 50,147 50,105 48,866 48,105											
Non-controlling interests in subsidiaries 59 1,549 1,531 1,534 1,543 1,508 1,499 1,492 1,485 1,477 Total equity 60 56,231 54,755 53,769 53,909 51,383 50,147 50,105 48,866 48,105	Accumulated other comprehensive income (loss)		1					1			- 1
Total equity 60 56,231 54,755 53,769 53,909 51,383 50,147 50,105 48,866 48,105											
				1	1	1		1			
Total liabilities and equity 61 944,742 921,750 896,668 908,896 862,021 834,730 826,164 818,250 811,053											
	Total liabilities and equity	61	\$ 944,742	\$ 921,750 \$	896,468 \$	908,896	\$ 862,021 \$	834,730 \$	826,164 \$	818,250	\$ 811,053

Unrealized Gain (Loss) on Banking Book Equities and Assets Under Administration and Management¹

(\$ millions)	LINE			2014			1			2013			2012
As at	#	Q4	Q3		Q2	Q1		Q4	Q3		Q2	Q1	Q4
Banking Book Equities Publicly traded													
Balance sheet and fair value	1	\$ 654	\$ 647	\$	607	\$ 501	\$	612	\$ 673	\$	653	\$ 583	\$ 524
Unrealized gain (loss) ²	2	51	67		68	40		42	35		24	31	19
Privately held													
Balance sheet and fair value	3	1,458	1,406		1,355	1,431		1,374	1,610		1,643	1,633	1,616
Unrealized gain (loss) ²	4	135	130		100	81		93	131		118	116	122
Total banking book equities													
Balance sheet and fair value	5	2,112	2,053		1,962	1,932		1,986	2,283		2,296	2,216	2,140
Unrealized gain (loss) ²	6	186	197		168	121		135	166		142	147	141
Assets Under Administration ³													
U.S. Retail	7	\$ 24,109	\$ 22,552	\$	22,816	\$ 23,192	\$	21,310	\$ 20,694	\$	20,379	\$ 20,037	\$ 20,557
Canadian Retail	8	292,883	284,991		278,110	264,438		284,719	270,371		266,955	261,074	249,984
Total	9	\$ 316,992	\$ 307,543	\$	300,926	\$ 287,630	\$	306,029	\$ 291,065	\$	287,334	\$ 281,111	\$ 270,541
Assets Under Management													
U.S. Retail	10	\$ 66,824	\$ 61,396	\$	59,459	\$ 57,238	\$	53,262	\$ 47,590	\$	42,037	\$ 13,793	\$ 13,071
Canadian Retail	11	226,939	227,090		218,948	211,214		202,211	197,760		203,793	196,915	194,231
Total	12	\$ 293,763	\$ 288,486	\$	278,407	\$ 268,452	\$	255,473	\$ 245,350	\$	245,830	\$ 210,708	\$ 207,302

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

³ Excludes mortgage-backed securities (MBS) under Canadian Retail, coming back on balance sheet as mortgages due to IFRS implementation, as they no longer meet OSFI's definition of assets under administration.

Goodwill, Other Intangibles, and Restructuring Costs

(\$ millions)	LINE		2014				2013			2012		Full Year	
As at	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2014	2013	2012
Goodwill													
Balance at beginning of period	1 \$	13,822 \$	13,879 \$	14,079 \$	13,293 \$	13,120 \$	12,896 \$	12,291 \$	12,311 \$	12,463	\$ 13,293	\$ 12,311 \$	12,257
Transition adjustments on adoption of new and											-		·
amended accounting standards	2	-	-	-	-	-	-	-	(2)	-	-	(2)	-
Arising during the period													
MBNA acquisition	3	-	-	-	-	-	-	-	-	(29)	-	-	93
Epoch acquisition	4	-	-	-	-	(1)	-	501	-	_	-	500	-
Other	5	-	5	-	-	-	-	-	-	-	5	-	(1
Disposals	6	-	-	-	(13)	-	-	-	-	-	(13)	-	-
Foreign currency translation adjustments and other	7	411	(62)	(200)	799	174	224	104	(18)	(123)	948	484	(38
Balance at end of period	8 \$	14,233 \$	13,822 \$	13,879 \$	14,079 \$	13,293 \$	13,120 \$	12,896 \$	12,291 \$	12,311	\$ 14,233	\$ 13,293 \$	12,311
Other Intangibles ¹													
Balance at beginning of period	9 \$	1,480 \$	1,534 \$	1,624 \$	1.478 \$	1,531 \$	1,569 \$	1,382 \$	1.449 \$	1,493	\$ 1,478	\$ 1,449 \$	1,274
Arising during the period	Ŭ	.,ψ	1,004 ψ	1,02-1 Ψ	1,470 φ	1,001 φ	1,000 ψ	1,00£ ψ	ι,Ο	1,400	÷ .,	φ 1,	·,_/-
MBNA acquisition	10	_	_	_	_	_	_	_	_	39	-	_	458
Target acquisition	11	_	_	_	_	_	_	98	_	-	_	98	
Epoch acquisition	12	_	_	_	_	_	_	149	_	_	_	149	_
Aeroplan acquisition	13	(3)	_	_	149	_	_	-	_	_	146	-	_
Other	14	(0)	21	_	-	_	_	_	_	_	21	_	_
Amortized in the period	15	(70)	(70)	(75)	(71)	(70)	(69)	(67)	(66)	(69)	(286)	(272)	(277
Foreign currency translation adjustments and other	16	29	(5)	(15)	68	17	31	7	(1)	(14)	77	54	(6
Balance at end of period	17 \$	1,436 \$	1,480 \$	1,534 \$	1,624 \$	1,478 \$	1,531 \$	1,569 \$	1,382 \$	1,449	\$ 1,436		1,449
					•				•				
Deferred Tax Liability on Other Intangibles					1								
Balance at beginning of period	18 \$	(323) \$	(344) \$	(370) \$	(368) \$	(386) \$	(399) \$	(356) \$	(377) \$	(400)	\$ (368)	\$ (377) \$	(461
Arising during the period													
Epoch acquisition	19	-	_	_	-	3	_	(60)	-	-	_	(57)	-
Recognized in the period	20	20	19	21	21	20	21	20	20	19	81	81	83
Foreign currency translation adjustments and other	21	(10)	2	5	(23)	(5)	(8)	(3)	1	4	(26)	(15)	1
Balance at end of period	22 \$	(313) \$	(323) \$	(344) \$	(370) \$	(368) \$	(386) \$	(399) \$	(356) \$	(377)	\$ (313)	\$ (368) \$	(377
Net Other Intangibles Closing Balance	23 \$	1,123 \$	1,157 \$	1,190 \$	1,254 \$	1,110 \$	1,145 \$	1,170 \$	1,026 \$	1,072	\$ 1,123	\$ 1,110 \$	1,072
Total Goodwill and Net Other Intangibles	_												
Closing Balance	24 \$	15,356 \$	14,979 \$	15,069 \$	15,333 \$	14,403 \$	14,265 \$	14,066 \$	13,317 \$	13,383	\$ 15,356	\$ 14,403 \$	13,383
Restructuring Costs													
Balance at beginning of period	25 \$	36 \$	49 \$	56 \$	105 \$	3 \$	3 \$	4 \$	4 \$	3	\$ 105	§ 4 \$	Ę
Additions	26	40	_		_	129	_	_	- [*	_	40	129	-
Amount used	27	(10)	(13)	(7)	(49)	(27)	_	(1)	-	_	(79)	(28)	(2
Release of unused amounts	28	(11)	-	-	_	_	_	_	-	_	(11)	()	
Foreign currency translation adjustments and other	29	`_́	_	_	-	_	_	_	-	1	-	_	
Balance at end of period	30 \$	55 \$	36 \$	49 \$	56 \$	105 \$	3 \$	3 \$	4 \$	4	\$ 55		4

¹ Excludes the balance and amortization of software, which is otherwise included in other intangibles.

On- and Off-Balance Sheet Loan Securitizations¹

(\$ millions)	LINE		2014				2013			2012		Full Year	
As at	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2014	2013	2012
Residential mortgages securitized and sold to third parties ^{2,3,4}													
Balance at beginning of period	1 \$	34,358 \$	36,050 \$	38,381 \$	39,386	\$ 40,693 \$	42,344 \$	44,305 \$	44,622	\$ 45,082	\$ 39,386 \$	44,622 \$	44,870
Securitized	2	2,521	2,823	2,212	2,940	3,323	4,881	3,863	4,080	4,343	10,496	16,147	19,805
Amortization ⁵	3	(3,318)	(4,515)	(4,543)	(3,945)	(4,630)	(6,532)	(5,824)	(4,397)	(4,803)	(16,321)	(21,383)	(20,053)
Balance at end of period	4	33,561	34,358	36,050	38,381	39,386	40,693	42,344	44,305	44,622	33,561	39,386	44,622
Consumer instalment and other personal loans - HELOC and automobile loans ^{6,7,8}													
Balance at beginning of period	5	7,181	7,181	6,141	6,141	5,100	5,284	5,365	5,461	5,752	6,141	5,461	7,175
Proceeds reinvested in securitizations	6	632	801	638	637	678	734	689	610	655	2,708	2,711	3,004
Securitized	7	-	-	1,041	-	1,041	-	-	-	-	1,041	1,041	-
Amortization	8	(1,732)	(801)	(639)	(637)	(678)	(918)	(770)	(706)	(946)	(3,809)	(3,072)	(4,718)
Balance at end of period	9	6,081	7,181	7,181	6,141	6,141	5,100	5,284	5,365	5,461	6,081	6,141	5,461
Gross impaired loans ⁹	10	20	24	23	23	26	19	24	25	19	20	26	19
Write-offs net of recoveries9	11	-	-	-	-	1	-	-	1	1	-	2	13
Business and government loans ²													
Balance at beginning of period	12	2,071	2,209	2,321	2,357	2,464	2,495	2,532	2,466	2,443	2,357	2,466	2,406
Securitized	13	-	-	-	-	-	44	58	274	116	-	376	349
Amortization	14	(38)	(138)	(112)	(36)	(107)	(75)	(95)	(208)	(93)	(324)	(485)	(289)
Balance at end of period	15	2,033	2,071	2,209	2,321	2,357	2,464	2,495	2,532	2,466	2,033	2,357	2,466
Credit card													
Balance at beginning of period	16	-	-	150	300	541	649	1,251	1,251	1,251	300	1,251	-
Proceeds reinvested in securitizations	17	-	-	6	166	133	269	80	775	728	172	1,257	2,619
Additions due to acquisitions	18	-	-	-	-	-	-	-	-	-	-	-	1,251
Amortization	19	-	-	(156)	(316)	(374)	(377)	(682)	(775)	(728)	(472)	(2,208)	(2,619)
Balance at end of period	20	-	-	-	150	300	541	649	1,251	1,251	-	300	1,251
Write-offs net of recoveries9	21 \$	- \$	- \$	1 \$	1	\$5\$	2 \$	10 \$	10	\$ 14	\$ 2\$	27 \$	44
Total loan securitizations	22 \$	41,675 \$	43,610 \$	45,440 \$	46,993	\$ 48,184 \$	48,798 \$	50,772 \$	53,453	\$ 53,800	\$ 41,675 \$	48,184 \$	53,800
Mortgages securitized and retained ²													
Residential mortgages securitized and retained	23 \$	41,213 \$	40,055 \$	41,275 \$	42,103	\$ 41,620 \$	45,137 \$	41,165 \$	33,946	\$ 32,132	\$ 41,213 \$	41,620 \$	32,132
Business and government loans securitized and retained	24	-	-	-	7	-	-	-	1	29	-	-	29
Closing balance	25 \$	41,213 \$	40,055 \$	41,275 \$	42,110	\$ 41,620 \$	45,137 \$	41,165 \$	33,947	\$ 32,161	\$ 41,213 \$	41,620 \$	32,161

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

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

³ All securitized residential mortgages are insured by Canada Mortgage and Housing Corporation (CMHC) or third-party insurance providers.

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

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

⁶ Credit exposure is not retained on \$1 billion of HELOC securitizations which are government insured.

⁷ Certain HELOC and credit card structures are subject to early amortization provisions which, if triggered, would result in the repayment of the related asset backed securities from the collections of the securitized HELOC or credit card portfolio prior to the expected principal payment dates.

* 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. Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For additional information see page 21.

Standardized Charges for Securitization Exposures in the Trading Book¹

(\$ millions)	LINE			2014				2014				2014	
As at	#			Q4				Q3				Q2	
			Gross		Risk-		Gross		Risk-		Gross		Risk-
			securitization		weighted		securitization		weighted		securitization		weighted
Market Risk Capital Approach and Risk			exposures		assets		exposures		assets		exposures		assets
Weighting Internal Ratings Based ²													
AA- and above	1	\$	541	\$	3	\$	459	\$	3	\$	443	\$	2
A+ to A-	2		25		1		11		-		15		-
BBB+ to BBB-	3		4		-		5		-		11		1
Below BB- ³	4		1		-		1		-		1		-
Unrated ⁴	5		-		-		-		-		-		-
Total	6	\$	571	\$	4	\$	476	\$	3	\$	470	\$	3
						-							
				2014				2013				2013	
				Q1				Q4				Q3	
			Gross		Risk-		Gross		Risk-		Gross		Risk-
			securitization										
					weighted		securitization		weighted		securitization		weighted
Market Risk Capital Approach and Risk			exposures		weighted assets		securitization exposures		weighted assets		exposures		assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based ²			exposures		assets		exposures		assets		exposures		
Weighting Internal Ratings Based ² AA- and above	7	\$		\$		\$		\$		\$		\$	
Weighting Internal Ratings Based ² AA- and above A+ to A-	8	\$	exposures	\$	assets	\$	exposures 432 7	\$	assets	\$	exposures	\$	assets
Weighting Internal Ratings Based ² AA- and above A+ to A- BBB+ to BBB-	8 9	\$	exposures	\$	assets 2	\$	exposures	\$	assets 2	\$	exposures	\$	assets
Weighting Internal Ratings Based ² AA- and above A+ to A- BBB+ to BBB- Below BB- ³	8	\$	exposures	\$	assets 2	\$	exposures 432 7	\$	assets 2	\$	exposures	\$	assets
Weighting Internal Ratings Based ² AA- and above A+ to A- BBB+ to BBB- Below BB- ³ Unrated ⁴	8 9	·	exposures 391 7 5 1 -	Ť	assets 2 - 1 -		exposures 432 7 12 1 -	•	2 - 1 1 -	Ť	exposures 254 3 3 - -		assets 2 - - -
Weighting Internal Ratings Based ² AA- and above A+ to A- BBB+ to BBB- Below BB- ³	8 9 10	\$	exposures	\$	assets 2 - 1 -	\$	exposures 432 7	\$	assets 2 - 1 1	\$	exposures	\$	assets
Weighting Internal Ratings Based ² AA- and above A+ to A- BBB+ to BBB- Below BB- ³ Unrated ⁴	8 9 10 11	·	exposures 391 7 5 1 -	Ť	assets 2 - 1 -		exposures 432 7 12 1 -	•	2 - 1 1 -	Ť	exposures 254 3 3 - -		assets 2 - - -
Weighting Internal Ratings Based ² AA- and above A+ to A- BBB+ to BBB- Below BB- ³ Unrated ⁴	8 9 10 11	·	exposures 391 7 5 1 -	\$	assets 2 - 1 -		exposures 432 7 12 1 -	\$	2 - 1 1 -	Ť	exposures 254 3 3 - -	\$	assets 2 - - -
Weighting Internal Ratings Based ² AA- and above A+ to A- BBB+ to BBB- Below BB- ³ Unrated ⁴	8 9 10 11	·	exposures 391 7 5 1 -	\$	assets 2 - 1 -		exposures 432 7 12 1 -	\$	2 - 1 1 -	Ť	exposures 254 3 3 - -	\$	assets 2 - - -
Weighting Internal Ratings Based ² AA- and above A+ to A- BBB+ to BBB- Below BB- ³ Unrated ⁴	8 9 10 11	·	exposures 391 7 5 1 -	\$	assets 2 - 1 -		exposures 432 7 12 1 -	\$	2 - 1 1 -	Ť	exposures 254 3 3 - -	\$	assets 2 - - -
Weighting Internal Ratings Based ² AA- and above A+ to A- BBB+ to BBB- Below BB- ³ Unrated ⁴	8 9 10 11	·	exposures 391 7 5 1 -	\$	assets 2 - 1 -		exposures 432 7 12 1 -	\$	2 - 1 1 -	Ť	exposures 254 3 3 - -	\$	assets 2 - - -

		Gross	RISK-	Gross	RISK-	Gross	RISK-
		securitization	weighted	securitization	weighted	securitization	weighted
Market Risk Capital Approach and Risk		exposures	assets	exposures	assets	exposures	assets
Weighting Internal Ratings Based ²							
AA- and above	13	\$ 263	\$ 2	\$ 296	\$ 21	\$ 152	\$ 11
A+ to A-	14	3	-	8	1	3	-
BBB+ to BBB-	15	3	-	1	1	3	2
Below BB- ³	16	-	-	-	-	-	n/a
Unrated ⁴	17	-	-	-	-	67	240
Total	18	\$ 269	\$ 2	\$ 305	\$ 23	\$ 225	\$ 253

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

² Securitization exposures subject to the market risk capital approach are comprised of securities held in the Bank's trading book with no resecuritization exposures.

³ Effective the first quarter of 2013 securitization exposures are no longer 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. Prior to the first quarter of 2013, securitization exposures were deducted from capital, in accordance with the Basel II regulatory framework.

⁴ Unrated gross securitization exposures include the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Trading Book¹

(\$ millions)	LINE	Ĩ		2014				2014				2014	
As at	#	L		Q4				Q3				Q2	
	ſ		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate
		On-b	alance sheet	C	Off-balance sheet	C	n-balance sheet		Off-balance sheet		On-balance sheet		Off-balance sheet
Exposure Type		I	exposures ²		exposures ³		exposures ²		exposures ³		exposures ²		exposures ³
Collateralized debt obligations	1	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
Asset backed securities		l I											
Residential mortgage loans	2	l I	-		-		73		-		53		-
Commercial mortgage loans	3	l I	217		-		142		-		181		-
Credit card loans	4	l I	280		-		188		-		149		-
Automobile loans and leases	5	l I	10		-		13		-		27		-
Other	6	i i	64		-		60		-		60		-
Total	7	\$	571	\$	-	\$	476	\$	-	\$	470	\$	-
	ſ			2014 Q1				2013 Q4				2013 Q3	
	L			QI				Q4				Q3	
			Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate
F		On-r	balance sheet		Off-balance sheet	C	n-balance sheet		Off-balance sheet		On-balance sheet		Off-balance sheet
Exposure Type		<u> </u>	exposures ²		exposures ³	-	exposures ²		exposures ³	-	exposures ²		exposures ³
Collateralized debt obligations	8	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
Asset backed securities		ł											
Residential mortgage loans	9	ł	13		-		2		-		-		-
		•	196		-		238		-		56		-
Commercial mortgage loans	10	1											
Credit card loans	11		154		-		88		-		98		-
Credit card loans Automobile loans and leases	11 12		154 14		- -		24		-		29		-
Credit card loans	11	\$	154	\$		\$		\$		\$		\$	-

			2013 Q2			2013 Q1			2012 Q4	
Exposure Type		Aggregate On-balance sheet exposures ²		Aggregate Off-balance sheet exposures ³	Aggregate On-balance sheet exposures ²		Aggregate Off-balance sheet exposures ³	Aggregate On-balance sheet exposures ²		Aggregate Off-balance sheet exposures ³
Collateralized debt obligations	15	\$ -	\$	-	\$ -	\$	-	\$ -	\$	67
Asset backed securities										
Residential mortgage loans	16	-		-	-		-	1		-
Commercial mortgage loans	17	66		-	80		-	61		-
Credit card loans	18	150		-	170		-	86		-
Automobile loans and leases	19	19		-	18		-	10		-
Other	20	34		-	37		-	-		-
Total	21	\$ 269	\$	-	\$ 305	\$	-	\$ 158	\$	67

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

² Primarily comprised of trading securities held by the Bank.
 ³ Primarily comprised of the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Banking Book¹

(\$ millions) As at

Exposure Type Collateralized mortgage obligations Asset backed securities Residential mortgage loans Personal loans Credit card loans Automobile loans and leases Equipment loans and leases Trade receivables Other Exposures⁴ Automobile loans and leases Equipment loans and leases Total

INE #			014 Q4			2014 Q3			2014 Q2	
ſ	On-	Aggregate balance sheet exposures ²	Off	Aggregate -balance sheet exposures ³	Aggregate On-balance sheet exposures ²		Aggregate Off-balance sheet exposures ³	Aggregate On-balance sheet exposures ²		Aggregate Off-balance sheet exposures ³
1	\$	4,049	\$	-	\$ 2,775	\$	-	\$ 2,767	\$	-
2		_		6,394	_		6,017	_		5,857
3		12,357		4,080	12,372		5,202	12,202		5,202
4		18,259		-	17,800		-	16,078		-
5		4,905		2,341	4,882		2,428	4,383		2,456
6		1,177		-	1,228		-	1,246		-
7		524		1,753	352		1,742	370		1,721
в		-		-	-		-	-		-
9		-		-	-		-	-		-
0	\$	41,271	\$	14,568	\$ 39,409	\$	15,389	\$ 37,046	\$	15,236

			2014 Q1			2013 Q4				2013 Q3	
Exposure Type		Aggreg On-balance st exposur	eet	Aggregate Off-balance sheet exposures ³	Aggre On-balance : expose	heet	Aggregate Off-balance sheet exposures ³	С	Aggregate In-balance sheet exposures ²		Aggregate Off-balance sheet exposures ³
Collateralized mortgage obligations	11	\$ 2,8	92	\$ –	\$ 2	809 \$	-	\$	2,889	\$	-
Asset backed securities											
Residential mortgage loans	12		-	5,869		-	5,701		-		5,074
Personal loans	13	11,6	47	5,202	10	656	5,202		10,272		5,202
Credit card loans	14	16,4	41	-	14	539	-		13,281		-
Automobile loans and leases	15	3,7	05	2,684	3	736	2,729		3,603		2,392
Equipment loans and leases	16	8	35	-	1	271	-		1,094		-
Trade receivables	17	:	74	1,887		312	1,887		315		1,887
Other Exposures ⁴											
Automobile loans and leases	18		-	-		-	-		-		-
Equipment loans and leases	19		-	-		-	-		-		_
Total	20	\$ 35,2	94	\$ 15,642	\$ 33	323 \$	15,519	\$	31,454	\$	14,555

	[2013 Q2		2013 Q1		2012 Q4
Exposure Type		Aggregate On-balance sheet exposures ²	Aggregate Off-balance sheet exposures ³	Aggregate On-balance sheet exposures ²	Aggregate Off-balance sheet exposures ³	Aggregate On-balance sheet exposures ²	Aggregate Off-balance sheet exposures ³
Collateralized mortgage obligations Asset backed securities	21	\$ 3,531	\$ –	\$ 3,632	\$ –	\$ 3,766	\$ –
Residential mortgage loans	22	-	4,956	-	4,979	-	4,706
Personal loans	23	9,176	5,202	8,213	5,202	7,644	5,202
Credit card loans	24	11,881	153	11,447	153	12,819	153
Automobile loans and leases	25	2,751	2,075	3,059	2,145	3,419	2,189
Equipment loans and leases	26	1,131	-	855	-	1,070	-
Trade receivables	27	299	1,632	-	1,632	-	1,265
Other Exposures ⁴							
Automobile loans and leases	28	-	-	-	-	27	-
Equipment loans and leases	29	-	-	-	-	15	-
Total	30	\$ 28,769	\$ 14,018	\$ 27,206	\$ 14,111	\$ 28,760	\$ 13,515

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

² On-balance sheet for capital purposes, in accordance with the Basel III regulatory framework.

³ 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.

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

Third-Party Originated Assets Securitized by Bank Sponsored Conduits¹

(\$ millions) As at

Exposure Type Residential mortgage loans Credit card loans Automobile loans and lease Equipment loans and leases Trade receivables Total

	LINE		2	014					2	014		
	#			Q4						Q3		
				Outst	anding exposures	Gross assets	1			Out	standing exposures	Gross assets
		 Beginning balance	Activity		Ending balance	past due, but not impaired ^{2,3}		Beginning balance	Activity		Ending balance	past due, but not impaired ^{2,3}
าร	1	\$ 6,017	\$ 378	\$	6,395	\$ 29	\$	5,857	\$ 160	\$	6,017	\$ 20
	2	-	-		-	-		-	-		-	-
ses	3	1,882	(105)		1,777	3		2,456	(574)		1,882	3
ses	4	-	-		-	-		-	-		-	-
	5	2,076	201		2,277	164		2,090	(14)		2,076	151
	6	\$ 9,975	\$ 474	\$	10,449	\$ 196	\$	10,403	\$ (428)	\$	9,975	\$ 174

2014

				Q2					Q1		
				Ou	utstanding exposures	Gross assets			Οι	utstanding exposures	Gross assets
		Beginning			Ending	past due, but	Beginning			Ending	past due, but
Exposure Type		balance	Activity		balance	not impaired ^{2,3}	balance	Activity		balance	not impaired ^{2,3}
Residential mortgage loans	7	\$ 5,870	\$ (13)	\$	5,857	\$ 17	\$ 5,701	\$ 169	\$	5,870	\$ 17
Credit card loans	8	-	-		-	-	-	-		-	-
Automobile loans and leases	9	2,684	(228)		2,456	3	2,729	(45)		2,684	7
Equipment loans and leases	10	-	-		-	-	-	-		-	-
Trade receivables	11	2,261	(171)		2,090	152	2,199	62		2,261	150
Total	12	\$ 10,815	\$ (412)	\$	10,403	\$ 172	\$ 10,629	\$ 186	\$	10,815	\$ 174

2014

				013 Q4					2013 Q3		
				Ou	itstanding exposures	Gross assets			Ou	itstanding exposures	Gross assets
		Beginning			Ending	past due, but	Beginning			Ending	past due, but
Exposure Type		balance	Activity		balance	not impaired ^{2,3}	balance	Activity		balance	not impaired ^{2,3}
Residential mortgage loans	13	\$ 5,074	\$ 627	\$	5,701	\$ 18	\$ 4,956	\$ 118	\$	5,074	\$ 15
Credit card loans	14	-	-		-	-	-	-		-	-
Automobile loans and leases	15	2,393	336		2,729	7	2,075	318		2,393	5
Equipment loans and leases	16	-	-		-	-	-	-		-	-
Trade receivables	17	2,202	(3)		2,199	169	1,931	271		2,202	161
Total	18	\$ 9,669	\$ 960	\$	10,629	\$ 194	\$ 8,962	\$ 707	\$	9,669	\$ 181

				013 Q2					013 Q1		
				-							J
				Out	standing exposures	Gross assets			Ou	itstanding exposures	Gross assets
		Beginning			Ending	past due, but	Beginning			Ending	past due, but
Exposure Type		balance	Activity		balance	not impaired ^{2,3}	balance	Activity		balance	not impaired ^{2,3}
Residential mortgage loans	19	\$ 4,979	\$ (23)	\$	4,956	\$ 13	\$ 4,706	\$ 273	\$	4,979	\$ 13
Credit card loans	20	-	-		-	-	-	-		-	-
Automobile loans and leases	21	2,145	(70)		2,075	6	2,216	(71)		2,145	5
Equipment loans and leases	22	-	-		-	-	15	(15)		-	-
Trade receivables	23	1,632	299		1,931	157	1,265	367		1,632	156
Total	24	\$ 8,756	\$ 206	\$	8,962	\$ 176	\$ 8,202	\$ 554	\$	8,756	\$ 174

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

² 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.

³ Gross assets past due, but not impaired, are reported to the Bank by its service providers on a one-month lag.

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

(\$ millions) *As at*

Type of Loan Residential mortgages¹ Consumer instalment and other personal Credit card Business and government^{1,5} Total loans managed Less: Loans securitized and sold to third parties Residential mortgages⁶ Business and government Total loans securitized and sold to third parties Total loans managed, net of loans securitized

LINE #		2014 Q4			2014 Q3			:	2014 Q2	
	 Gross Loans	 Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	 Gross Impaired Loans	 Year-to-date write-offs, net of recoveries	Gross Loans		Gross Impaired Loans	 Year-to-date write-offs, net of recoveries
1 2 3	\$ 200,935 123,230 25,564	\$ 752 853 294	\$ 23 568 937	\$ 195,631 121,192 25,527	\$ 718 783 282	\$ 18 423 716	\$ 191,473 119,814 25,384	\$	740 782 299	\$ 11 297 500
4 5	132,306 482,035	832 2,731	124 1,652	126,557 468,907	853 2,636	87 1,244	122,075 458,746		925 2,746	56 864
6 7 8	2,475 2,031 4,506	-	-	2,492 2,069 4,561	-	-	2,602 2,194 4,796		-	-
° 9	\$ 477,529	\$ 2,731	\$ _ 1,652	\$ 464,346	\$ 2,636	\$ _ 1,244	\$ 453,950	\$	2,746	\$ 864

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			QI			Q4			43	
		Gross	Gross Impaired	Year-to-date write-offs, net of	Gross	Gross Impaired	Year-to-date write-offs, net of	Gross	Gross Impaired	Year-to-date write-offs, net of
Type of Loan		Loans	Loans	recoveries	Loans	Loans	recoveries	Loans	Loans	recoveries
Residential mortgages ¹	10	\$ 190,884	\$ 780	\$ 7	\$ 187,664	\$ 706	\$ 33	\$ 182,688	\$ 684	\$ 27
Consumer instalment and other personal	11	120,224	806	161	118,913	737	640	118,937	705	477
Credit card	12	25,544	304	242	22,188	269	639	21,446	238	442
Business and government ^{1,5}	13	121,586	971	31	117,449	980	218	110,757	1,001	162
Total loans managed	14	458,238	2,861	441	446,214	2,692	1,530	433,828	2,628	1,108
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	15	2,505	-	-	2,330	-	-	1,684	-	-
Business and government	16	2,305	-	-	2,336	-	-	2,433	-	-
Total loans securitized and sold to third parties	17	4,810	-	-	4,666	-	-	4,117	-	-
Total loans managed, net of loans securitized	18	\$ 453,428	\$ 2,861	\$ 441	\$ 441,548	\$ 2,692	\$ 1,530	\$ 429,711	\$ 2,628	\$ 1,108

		2013 Q2								2013 Q1			2012 Q4	
			Gross		Gross Impaired		Year-to-date write-offs, net of		Gross	Gross Impaired	Year-to-date write-offs, net of	Gross	Gross impaired	Year-to-date write-offs, net of
Type of Loan			Loans		Loans		recoveries		Loans	Loans	recoveries	loans	loans	recoveries
Residential mortgages ¹	19	\$	177,049	\$	704	\$	18	\$	174,191	\$ 705	\$ 8	\$ 172,339	\$ 679	\$ 41
Consumer instalment and other personal	20		117,915		702		336		117,402	701	179	117,381	673	660
Credit card	21		20,744		175		289		15,421	189	140	15,333	181	572
Business and government ^{1,5}	22		110,917		950		119		104,948	899	64	100,842	985	411
Total loans managed	23		426,625		2,531		762		411,962	2,494	391	405,895	2,518	1,684
Less: Loans securitized and sold to third parties														
Residential mortgages ⁶	24		1,008		-		-		657	-	-	730	-	-
Business and government	25		2,463		-		-		2,500	-	-	2,434	-	-
Total loans securitized and sold to third parties	26		3,471		-		-		3,157	-	-	3,164	-	-
Total loans managed, net of loans securitized	27	\$	423,154	\$	2,531	\$	762	\$	408,805	\$ 2,494	\$ 391	\$ 402,731	\$ 2,518	\$ 1,684

¹ Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded. ² Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

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

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

⁵ Includes additional securitized commercial loans.

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

2013

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Gross Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted) <i>As at</i>	LINE #			014 Q4				014 Q3			2	2014 Q2	
By Industry Sector			United				United				United		
Personal		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Residential mortgages ²	1	\$ 175,125	\$ 23,335	\$ -	\$ 198,460	\$ 170.746	\$ 22.393	\$ -	\$ 193.139	\$ 166.496	\$ 22.375	\$ -	\$ 188.871
Consumer instalment and other personal		, .			,	•	+,+++	Ŧ	• ••••		+,	Ŧ	• ••••
HELOC	2	59.568	11,665	-	71,233	59.957	11.268	_	71.225	60,409	11.288	_	71,697
Indirect Auto	3	16,475	18,782	-	35,257	15.694	17.797	_	33,491	14,976	17.234	_	32.210
Other	4	16,116	615	9	16,740	15,875	592	9	16,476	15,318	580	9	15,907
Credit card	5	17,927	7,637	_	25,564	18,165	7,362	_	25.527	18,065	7,319	_	25,384
Total personal	6	285.211	62.034	9	347.254	280.437	59,412	9	339,858	275.264	58,796	9	334,069
Business and Government ²	-		,						,			-	
Real estate													
Residential	7	14.604	4.294	-	18.898	14,312	3,888	_	18,200	14,214	3,734	_	17,948
Non-residential	8	9,768	14,037	180	23.985	9,484	13,653	184	23,321	8,804	13,413	185	22,402
Total real estate	9	24,372	18,331	180	42,883	23,796	17,541	184	41,521	23,018	17,147	185	40,350
Agriculture	10	4,587	363	-	4,950	4,351	309	-	4,660	4,349	303	-	4,652
Automotive	10	3,288	2,530	74	5,892	3,403	2,244	41	5,688	3,257	2,113	76	5,446
Financial	12	7.616	3.344	1.386	12.346	9,114	2,234	1,321	12,669	8,593	1,995	1,397	11,985
Food, beverage, and tobacco	12	1.642	2,086	30	3,758	1,617	1,945	26	3,588	1,861	1,810	20	3,691
Forestry	14	379	470	8	857	413	467	8	888	483	547	9	1,039
Government, public sector entities, and education	15	4.494	6.423	-	10.917	4.348	5,860	-	10.208	3.511	5,368	-	8.879
Health and social services	16	4,300	7,376	-	11,676	4,252	6,835	_	11,087	4,051	6,179	-	10,230
Industrial construction and trade contractors	17	1.894	1.306	-	3,200	1,963	1,294	_	3.257	1.782	1,265	-	3.047
Metals and mining	18	1,147	1.076	-	2.223	1,028	1,109	-	2,137	938	1,139	-	2,077
Pipelines, oil, and gas	19	2.695	940	-	3,635	2,372	795	_	3,167	2,399	778	_	3,177
Power and utilities	20	1,594	1,269	21	2.884	1.470	1.202	21	2.693	1,409	1,303	22	2,734
Professional and other services	21	3,497	6,412	-	9,909	3,334	5,997	_	9,331	2,766	5,924		8,690
Retail sector	22	2.212	3,159	-	5,371	2,208	2,881	_	5,089	2,178	2,873	_	5,051
Sundry manufacturing and wholesale	23	1,821	4,269	41	6,131	1,685	4,167	36	5,888	1,691	4,068	36	5,795
Telecommunications, cable, and media	24	946	1,987	127	3,060	1,143	1,866	124	3,133	1,156	1,743	121	3,020
Transportation	25	1,072	7,166	45	8,283	1,109	6,464	25	7,598	1,032	6,248	37	7,317
Other	26	4,258	910	212	5,380	3,432	850	203	4,485	3,567	998	176	4,741
Total business and government	27	71,814	69,417	2,124	143,355	71,038	64,060	1,989	137,087	68,041	61,801	2,079	131,921
Other Loans		· ·	·		,	,				, .		1	- /-
Debt securities classified as loans	28	-	2,047	648	2,695	-	2,115	656	2,771	_	2,248	713	2,961
Acquired credit-impaired loans ³	29	6	1,707	_	1,713	14	1,815	-	1.829	21	2,030	-	2.051
Total other loans	30	6	3.754	648	4.408	14	3,930	656	4,600	21	4.278	713	5.012
Total Gross Loans and Acceptances	31	\$ 357,031	\$ 135,205	\$ 2,781	\$ 495,017	\$ 351,489	\$ 127,402	\$ 2,654	\$ 481,545	\$ 343,326	\$ 124,875	\$ 2,801	\$ 471,002
Portfolio as a % of Total Gross Loans and Acceptances Personal													
Residential mortgages ² Consumer instalment and other personal	32	35.4 %	4.7	% – %		35.4 %	4.7	% – 9	% 40.1 %	35.3 %		- %	6 40.0 %
HELOC	33	12.0	2.4	-	14.4	12.5	2.3	-	14.8	12.8	2.4	-	15.2
Indirect Auto	34	3.3	3.8	-	7.1	3.2	3.7	-	6.9	3.2	3.7	-	6.9
Other	35	3.3	0.1	-	3.4	3.3	0.1	-	3.4	3.3	0.1	-	3.4
Credit card	36	3.6	1.5	-	5.1	3.8	1.5	-	5.3	3.8	1.6	-	5.4
Total personal	37	57.6	12.5	-	70.1	58.2	12.3	-	70.5	58.4	12.5	-	70.9
Business and Government ²	38	14.6	14.0	0.5	29.1	14.8	13.3	0.4	28.5	14.5	13.1	0.4	28.0
Other Loans													
Debt securities classified as loans	39	-	0.4	0.1	0.5	-	0.5	0.1	0.6		0.5	0.2	0.7
Acquired credit-impaired loans ³	40	-	0.3	-	0.3	-	0.4	_	0.4	_	0.4	_	0.4
Acquired credit-impaired loans													
Total other loans	41	-	0.7	0.1	0.8	-	0.9	0.1	1.0	-	0.9	0.2	1.1

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

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

(\$ millions, except as noted) As at	LINE #		20 [,] Q)13 Q4			20 Q		
By Industry Sector			United				United				United		
Personal		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Residential mortgages ²	1	\$ 165,821	\$ 22,558	\$ -	\$ 188,379	\$ 164,389	\$ 20,945	\$ -	\$ 185,334	\$ 160,632	\$ 20,372	\$ -	\$ 181,004
Consumer instalment and other personal													
HELOC	2	60,612	11,398	-	72,010	61,581	10,607	-	72,188	62,436	10,426	-	72,862
Indirect Auto	3	14,611	17,690	_	32,301	14,666	16,323	_	30,989	14,504	15,988	_	30,492
Other	4	15,336	568	9	15,913	15,193	533	10	15,736	15,054	519	10	15,583
Credit card	5	17,815	7,729		25,544	15,288	6,900	-	22,188	14,745	6,701	-	21,446
Total personal	6	274,195	59,943	9	334,147	271,117	55,308	10	326,435	267,371	54,006	10	321,387
Business and Government ²													
Real estate	7	10.000	2 600	_	17 505	10.005	2 470		17 155	12 501	2 2 4 4	_	16.040
Residential	8	13,886	3,699		17,585	13,685	3,470	-	17,155	13,501	3,341		16,842
Non-residential		8,708	13,384	183	22,275	8,153	12,084	167	20,404	8,150	11,828	156	20,134
Total real estate	9	22,594	17,083	183	39,860	21,838	15,554	167	37,559	21,651	15,169	156	36,976
Agriculture Automotive	10 11	4,297 2,511	306 2,088	73	4,603 4,672	3,914 2,326	289 1,850	74	4,203 4,250	3,733 2,258	277 1,697	32	4,010 3,987
Financial	12	8.244	2,088	1,622	11,982	8.812	2,006	1,582	12,400	7,512	2,052	1,535	11,099
Food, beverage, and tobacco	12	1,613	1,776	1,022	3,403	1,250	1,654	1,502	2,920	1,220	1,565	57	2,842
Forestry	14	401	536	9	946	423	531	8	962	445	479	7	931
Government, public sector entities, and education	15	3,571	5,185	-	8,756	4,471	4,466	-	8,937	4,127	3,975	-	8,102
Health and social services	16	4,026	6,325	_	10,351	3.686	5,785	_	9,471	3,650	5,455	_	9,105
Industrial construction and trade contractors	17	1,649	1,228	-	2,877	1,600	1,222	-	2,822	1,625	1,206	-	2,831
Metals and mining	18	975	1,146	-	2,121	871	1,056	-	1,927	900	1,039	-	1,939
Pipelines, oil, and gas	19	2,337	714	-	3,051	2,194	521	-	2,715	2,082	607	-	2,689
Power and utilities	20	1,362	1,373	22	2,757	1,506	1,155	21	2,682	1,467	1,381	20	2,868
Professional and other services	21	2,774	6,004	-	8,778	2,674	5,353	-	8,027	2,662	5,279	-	7,941
Retail sector	22	2,211	2,754	-	4,965	2,144	2,578	-	4,722	2,094	2,428	-	4,522
Sundry manufacturing and wholesale	23	1,993	4,010	36	6,039	1,821	3,717	31	5,569	1,852	3,314	-	5,166
Telecommunications, cable, and media	24	1,083	1,756	122	2,961	1,029	1,663	116	2,808	1,032	1,513	111	2,656
Transportation	25	1,002	5,146	33	6,181	771	4,886	25	5,682	660	4,518	15	5,193
Other	26	2,893	889	207	3,989	2,942	714	200	3,856	2,648	669	86	3,403
Total business and government	27	65,536	60,435	2,321	128,292	64,272	55,000	2,240	121,512	61,618	52,623	2,019	116,260
Other Loans													
Debt securities classified as loans	28	168	2,402	1,188	3,758	157	2,459	1,128	3,744	360	2,613	1,141	4,114
Acquired credit-impaired loans ³	29	30 198	2,311	-	2,341	21 178	2,464	-	2,485	36	2,770	-	2,806
Total other loans	30	\$ 339.929	4,713	1,188	6,099 \$ 468.538	\$ 335.567	4,923	1,128	6,229 \$ 454,176	396 \$ 329.385	5,383	1,141	6,920 \$ 444,567
Total Gross Loans and Acceptances	31	\$ 339,929	\$ 125,091	\$ 3,518	\$ 468,538	\$ 335,507	\$ 115,231	\$ 3,378	\$ 454,176	\$ 329,385	\$ 112,012	\$ 3,170	\$ 444,567
Portfolio as a % of Total Gross Loans and													
Acceptances													
Personal													
Residential mortgages ²	32	35.4 %	6 4.8 %	- %	40.2 %	36.2 %	4.6	% – %	40.8 %	36.0 %	4.6 %	~ — %	40.6 %
Consumer instalment and other personal													
HELOC	33	12.9	2.4	-	15.3	13.6	2.3	-	15.9	14.1	2.3	-	16.4
Indirect Auto	34	3.1	3.8	-	6.9	3.2	3.6	-	6.8	3.3	3.6	-	6.9
Other	35	3.3	0.1	-	3.4	3.3	0.2	-	3.5	3.4	0.1	-	3.5
Credit card	36 37	3.8 58.5	<u>1.7</u> 12.8	-	5.5 71.3	3.4 59.7	1.5 12.2	-	4.9	3.3 60.1	1.5 12.1	-	4.8 72.2
Total personal			-	-				-		13.9		-	
Business and Government ²	38	14.0	12.9	0.5	27.4	14.2	12.1	0.5	26.8	13.9	11.8	0.5	26.2
Other Loans	20		0.5	0.3	0.8		0.5	0.2	0.7	0.1	0.6	0.3	1.0
Debt securities classified as loans Acquired credit-impaired loans ³	39 40	-	0.5	0.3	0.8	-	0.5 0.6	0.2	0.7	0.1	0.6	0.3	1.0 0.6
Total other loans	40 41		0.5	0.3	1.3		0.6	0.2	1.3	0.1	1.2	0.3	1.6
Total Gross Loans and Acceptances	41 42	72.5 %			1.3	73.9 %			1.3	74.1 %			1.6
Total Gross Loans and Acceptances	42	12.5 %	u 20.1 %	0.0 %	100.0 %	13.9 %	20.4	/0 U./ %	100.0 %	/4.1 %	20.1 %	u U.O %	100.0 %

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

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

(\$ millions, except as noted) <i>As at</i>	LINE #		20 [.] Q					20 [.] Q)12 Q4		
By Industry Sector			United					United				United			
Personal		Canada	States	Int'l	Total	Canada		States	Int'l	Total	Canada	States	Int		Total
Residential mortgages ²	1	\$ 156,749	\$ 19,292	\$ -	\$ 176,041	\$ 155,030	\$	18,504	\$ -	\$ 173,534	\$ 154,247	\$ 17,362	\$ -	\$	5 171,609
Consumer instalment and other personal															
HELOC	2	63,113	10,241	-	73,354	63,990		10,132	-	74,122	64,753	10,122	-		74,875
Indirect Auto	3	14,041	14,895	-	28,936	13,830		14,229 470	_ 10	28,059	13,965	13,466 490	-		27,431 15,075
Other Credit card	4 5	15,134 14,351	481 6,393	10	15,625 20,744	14,741 14,260		1,161	10	15,221 15,421	14,574 14,236	490 1.097	11		15,333
Total personal	5 6	263,388	51,302	10	314,700	261,851		44,496	10	306,357	261,775	42,537	- 11		304,323
	0	203,300	51,302	10	314,700	201,001		44,490	10	300,357	201,775	42,537	1		304,323
Business and Government ² Real estate															
Residential	7	13,123	3,176	_	16,299	12,833		3.112	_	15,945	12,477	3,015	-		15,492
Non-residential	8	8,071	11,398	156	19,625	7,608		11,232	158	18,998	7,252	10,831	161		18,244
Total real estate	9	21,194	14,574	156	35,924	20.441		14,344	158	34,943	19,729	13.846	161		33.736
Agriculture	10	3,540	273	-	3.813	3.460		285	-	3.745	3.238	275	-		3.513
Automotive	11	2,165	1,629	_	3,794	1,651		1,554	_	3,205	1,445	1,539	52		3,036
Financial	12	8,559	2,101	2,097	12,757	6,881		1,988	2,031	10,900	6,425	1,954	1,926		10,305
Food, beverage, and tobacco	13	1,231	1,437	65	2,733	1,262		1,395	52	2,709	1,074	1,322	74		2,470
Forestry	14	470	399	6	875	399		413	6	818	379	410	2		791
Government, public sector entities, and education	15	7,091	3,693	-	10,784	5,720		3,395	-	9,115	4,786	3,277	-		8,063
Health and social services	16	3,469	5,277	-	8,746	3,479		5,038	-	8,517	3,329	4,944	-		8,273
Industrial construction and trade contractors	17	1,529	1,176	-	2,705	1,453		1,110	-	2,563	1,496	1,092	52		2,640
Metals and mining	18	995	1,019	23	2,037	751		981	21	1,753	775	1,000	66		1,841
Pipelines, oil, and gas	19	2,122	636	-	2,758	2,127		983	-	3,110	2,236	831	-		3,067
Power and utilities	20	1,287	1,354 5.171	20	2,661	1,350		1,134	20	2,504	1,184	1,116	76		2,376
Professional and other services	21	2,697 2,075	2,458	_	7,868	2,567		4,819 2,272	-	7,386	2,406 1,969	4,381 2,306	-		6,787
Retail sector Sundry manufacturing and wholesale	22 23	2,075	2,456	_	4,533 5,196	2,013 1,707		3.072	_ 50	4,285 4,829	1,969	2,306 3.057	-71		4,275 4,778
Telecommunications, cable, and media	23	922	1.440	7	2.369	1,707		1.473	8	2,508	1,030	1.182	5		2.209
Transportation	25	627	3,788	43	4,458	612		3,756	27	4,395	717	3,568	91		4,376
Other	26	2,681	540	51	3,272	2,677		713	125	3,515	1,937	1,081	77		3,095
Total business and government	27	64,486	50,329	2.468	117,283	59,577		48,725	2,498	110,800	55,797	47,181	2,653		105,631
Other Loans		.,,		_,	,			,	_,	,		,	_,		,
Debt securities classified as loans	28	607	3,338	1,154	5,099	602		3,111	1,223	4,936	604	2,898	1,492		4,994
Acquired credit-impaired loans ³	29	48	3,116	_	3,164	61		3,364	-	3,425	77	3,690	-		3,767
Total other loans	30	655	6,454	1,154	8,263	663		6,475	1,223	8,361	681	6,588	1,492		8,761
Total Gross Loans and Acceptances	31	\$ 328,529	\$ 108,085	\$ 3,632	\$ 440,246	\$ 322,091	\$	99,696	\$ 3,731	\$ 425,518	\$ 318,253	\$ 96,306	\$ 4,156	9	418,715
Portfolio as a % of Total Gross Loans and Acceptances Personal															
Residential mortgages ²	32	35.6 %	4.4 %	6	40.0 %	36.4	1/2	4.4 %	6 – %	40.8 %	36.8	% 4.1	% -	%	40.9 %
Consumer instalment and other personal				0 - 70			/0		·o – %				/6 -	70	
HELOC	33	14.3	2.3	-	16.6	15.0		2.4	-	17.4	15.5	2.4	-		17.9
Indirect Auto	34	3.2	3.4	-	6.6	3.3		3.3	-	6.6	3.4	3.2	-		6.6
Other	35	3.4	0.1	-	3.5	3.5		0.1	-	3.6	3.5	0.1	-		3.6
Credit card	36	3.3	1.5	-	4.8	3.3		0.3	-	3.6	3.4	0.3	-		3.7
Total personal	37	59.8	11.7		71.5	61.5		10.5		72.0	62.6	10.1	-		72.7
Business and Government ²	38	14.7	11.3	0.6	26.6	14.0		11.4	0.6	26.0	13.3	11.3	0.6		25.2
Other Loans		<u> </u>										• -			
Debt securities classified as loans	39	0.1	0.8	0.3	1.2	0.1		0.8	0.3	1.2	0.1	0.7	0.4		1.2
Acquired credit-impaired loans ³	40	-	0.7	-	0.7	-		0.8	-	0.8	-	0.9	-		0.9
Total other loans	41	0.1	1.5	0.3	1.9	0.1		1.6	0.3	2.0	0.1	1.6	0.4		2.1
Total Gross Loans and Acceptances	42	74.6 %	24.5 %	6 0.9 %	100.0 %	75.6	/o	23.5 %	6 0.9 %	100.0 %	76.0	% 23.0	% 1.0	%	100.0 %

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

Impaired Loans^{1,2}

	LINE		2	2014							2013				2012			Full Year	
As at	#	Q4	Q3		Q2		Q1	Q4		Q3		Q2	Q1		Q4		2014	2013	2012
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT																			
Personal, Business, and Government Loans																			
			.	<u> </u>							·		 	1.				 	
Impaired loans at beginning of period	1	\$ 2,636	\$ 2,746	\$	2,861	\$	2,692	\$ 2,6	8 \$	2,531	\$	2,494	\$ 2,518	\$	2,367	\$	2,692	\$ 2,518	\$ 2,493
Classified as impaired during the period Canadian Retail ³	2	711	695		722		757	7	2	722		715	708		830		2,885	2,857	2,833
U.S. Retail - in USD ³	3	406	368		365		442	4		410		389	352		399		1,581	1,607	1,415
- foreign exchange ³	4	46	29		38		34		0	18		7	(2)		(4)		147	43	4
ionoigh okohango	5	452	397		403		476	4		428		396	350		395	-	1,728	1,650	1,419
Wholesale Banking	6	_	-		_		_		2	17		_	_		12		-	39	60
Total classified as impaired during the period	7	1,163	1,092		1,125		1,233	1,2	0	1,167		1,111	1,058		1,237		4,613	4,546	4,312
Transferred to not impaired during the period	8	(304)	(373)		(367)		(308)	(3	3)	(354)		(387)	(337)		(276)		(1,352)	(1,431)	(1,255)
Net repayments	9	(276)	(291)		(288)		(302)	(29	7)	(285)		(233)	(265)		(245)		(1,157)	(1,080)	(1,034)
Disposals of loans	10	-	-		-		(7)		-	(2)		(3)	-		(4)		(7)	(5)	(28)
Net classified as impaired during the period	11	583	428		470		616	5	0	526		488	456		712		2,097	2,030	1,995
Amounts written off	12	(539)	(531)		(559)		(549)	(5	9)	(454)		(463)	(478)		(557)		(2,178)	(1,914)	(1,969)
Recoveries of loans and advances previously written off	13	-	-		-		-		-	-		-	-		-		-	-	-
Exchange and other movements	14	51	(7)		(26)		102		3	25		12	(2)		(4)		120	58	(1)
Change during the period	15	95	(110)		(115)		169		4	97		37	(24)		151		39	174	25
Total Gross Impaired Loans – Balance at End of Period	16	\$ 2,731	\$ 2,636	\$	2,746	\$	2,861	\$ 2,6	2 \$	2,628	\$	2,531	\$ 2,494	\$	2,518	\$	2,731	\$ 2,692	\$ 2,518
GROSS IMPAIRED LOANS BY SEGMENT																			
Personal, Business, and Government Loans	F		4					T						T					
Personal, Business, and Government Loans Canadian Retail	17	\$ 1,112	\$ 1,126	\$	1,182	\$	1,210	\$ 1,1		, -	\$	1,218	\$ 1,215	\$	1,238	\$	1,112	\$ 1,158	\$ 1,238
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD	18	1,426	1,366	\$	1,390	\$	1,446	1,40	5	1,368	\$	1,272	\$ 1,244	\$	1,205	\$	1,426	\$ 1,405	\$ 1,205
Personal, Business, and Government Loans Canadian Retail	18 19	1,426 181	1,366 123	\$	1,390 133	\$	1,446 164	1,40	5 0	1,368 38	\$	1,272 10	\$ 1,244 (3)	\$	1,205 (1)	\$	1,426 181	\$ 1,405 60	\$ 1,205 (1)
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange	18 19 20	1,426 181 1,607	1,366 123 1,489	\$	1,390 133 1,523	\$	1,446 164 1,610	1,40	5 0 5	1,368 38 1,406	\$	1,272 10 1,282	\$ 1,244 (3) 1,241	\$	1,205 (1) 1,204	\$	1,426 181 1,607	\$ 1,405 60 1,465	\$ 1,205 (1) 1,204
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking	18 19 20 21	1,426 181 1,607 12	1,366 123 1,489 21		1,390 133 1,523 41	-	1,446 164 1,610 41	1,40	5 0 5 9	1,368 38 1,406 47	-	1,272 10 1,282 31	 1,244 (3) 1,241 38	\$	1,205 (1) 1,204 76		1,426 181 1,607 12	 1,405 60 1,465 69	 1,205 (1) 1,204 76
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange	18 19 20	1,426 181 1,607	1,366 123 1,489	\$	1,390 133 1,523	\$	1,446 164 1,610	1,40	5 0 5 9	1,368 38 1,406 47	\$	1,272 10 1,282	\$ 1,244 (3) 1,241	\$	1,205 (1) 1,204	\$	1,426 181 1,607	\$ 1,405 60 1,465	\$ 1,205 (1) 1,204
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans	18 19 20 21	1,426 181 1,607 12	1,366 123 1,489 21		1,390 133 1,523 41	-	1,446 164 1,610 41	1,40	5 0 5 9	1,368 38 1,406 47	-	1,272 10 1,282 31	 1,244 (3) 1,241 38	\$	1,205 (1) 1,204 76		1,426 181 1,607 12	 1,405 60 1,465 69	 1,205 (1) 1,204 76
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans NET IMPAIRED LOANS BY SEGMENT	18 19 20 21	1,426 181 1,607 12	1,366 123 1,489 21		1,390 133 1,523 41	-	1,446 164 1,610 41	1,40	5 0 5 9	1,368 38 1,406 47	-	1,272 10 1,282 31	 1,244 (3) 1,241 38	\$	1,205 (1) 1,204 76		1,426 181 1,607 12	 1,405 60 1,465 69	 1,205 (1) 1,204 76
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans	18 19 20 21	1,426 181 1,607 12	1,366 123 1,489 21		1,390 133 1,523 41	-	1,446 164 1,610 41	1,40	5 0 5 9	1,368 38 1,406 47	-	1,272 10 1,282 31	 1,244 (3) 1,241 38	\$	1,205 (1) 1,204 76		1,426 181 1,607 12	 1,405 60 1,465 69	 1,205 (1) 1,204 76
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans NET IMPAIRED LOANS BY SEGMENT	18 19 20 21	1,426 181 1,607 12	1,366 123 1,489 21		1,390 133 1,523 41	-	1,446 164 1,610 41	1,40	5 0 5 9 2 \$	1,368 38 1,406 47	-	1,272 10 1,282 31	 1,244 (3) 1,241 38	\$	1,205 (1) 1,204 76		1,426 181 1,607 12	 1,405 60 1,465 69	 1,205 (1) 1,204 76
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans NET IMPAIRED LOANS BY SEGMENT Personal, Business, and Government Loans	18 19 20 21 22 23 23 24	1,426 181 1,607 12 \$ 2,731	1,366 123 1,489 21 \$ 2,636	\$	1,390 133 1,523 41 2,746	\$	1,446 164 1,610 41 2,861	1,44 1,44 \$ 2,69	5 0 5 9 2 \$ 2 2 \$	1,368 38 1,406 47 2,628	\$	1,272 10 1,282 31 2,531	\$ 1,244 (3) 1,241 38 2,494	\$	1,205 (1) 1,204 76 2,518	\$	1,426 181 1,607 12 2,731	\$ 1,405 60 1,465 69 2,692	\$ 1,205 (1) 1,204 76 2,518
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans NET IMPAIRED LOANS BY SEGMENT Personal, Business, and Government Loans Canadian Retail	18 19 20 21 22 23 24 25	1,426 181 1,607 12 \$ 2,731 \$ 834	1,366 123 1,489 21 \$ 2,636 \$ 838	\$	1,390 133 1,523 41 2,746 893	\$	1,446 164 1,610 41 2,861 928	1,44 1,44 \$ 2,64 \$ 84 1,2	5 0 2 \$ 2 \$ 2 \$ 3 4	1,368 38 1,406 47 2,628 880	\$	1,272 10 1,282 31 2,531 909	\$ 1,244 (3) 1,241 38 2,494 914	\$	1,205 (1) 1,204 76 2,518 1,000	\$	1,426 181 1,607 12 2,731 834	\$ 1,405 60 1,465 69 2,692 882	\$ 1,205 (1) 1,204 76 2,518 1,000
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans NET IMPAIRED LOANS BY SEGMENT Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange	18 19 20 21 22 23 24 25 26	1,426 181 1,607 12 \$ 2,731 \$ 2,731 \$ 834 1,250 159 1,409	1,366 123 1,489 21 \$ 2,636 \$ 2,636 \$ 838 1,192	\$	1,390 133 1,523 41 2,746 893 1,192 114 1,306	\$	1,446 164 1,610 41 2,861 928 1,301 148 1,449	1,44 1,44 \$ 2,69 \$ 88 1,2 1,33	5 0 5 9 2 \$ 2 \$ 2 \$ 2 \$ 4 7	1,368 38 1,406 47 2,628 880 1,236 35 1,271	\$	1,272 10 1,282 31 2,531 909 1,132 9 1,141	\$ 1,244 (3) 1,241 38 2,494 914 1,099 (3) 1,096	\$	1,205 (1) 1,204 76 2,518 1,000 1,059 (1) 1,058	\$	1,426 181 1,607 12 2,731 834 1,250	\$ 1,405 60 1,465 69 2,692 882 1,273 54 1,327	\$ 1,205 (1) 1,204 76 2,518 1,000 1,059 (1) 1,058
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans NET IMPAIRED LOANS BY SEGMENT Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking	18 19 20 21 22 23 24 25 26 27	1,426 181 1,607 12 \$ 2,731 \$ 2,731 \$ 834 1,250 159 1,409 1	1,366 123 1,489 21 \$ 2,636 \$ 838 1,192 108 1,300 1,300 1	\$	1,390 133 1,523 41 2,746 893 1,192 114 1,306 6	\$	1,446 164 1,610 41 2,861 928 1,301 148 1,449 9	1,44 1,44 \$ 2,64 \$ 88 1,2 1,33	5 0 5 9 2 \$ 2 \$ 3 4 7 4	1,368 38 1,406 47 2,628 880 1,236 35 1,271 13	\$	1,272 10 1,282 31 2,531 909 1,132 9 1,141 16	\$ 1,244 (3) 1,241 38 2,494 914 1,099 (3) 1,096 23	\$	1,205 (1) 1,204 76 2,518 1,000 1,059 (1) 1,058 42	\$	1,426 181 1,607 12 2,731 834 1,250 159 1,409 1	\$ 1,405 60 1,465 69 2,692 882 1,273 54 1,327 34	\$ 1,205 (1) 1,204 76 2,518 1,000 1,059 (1) 1,058 42
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans NET IMPAIRED LOANS BY SEGMENT Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange	18 19 20 21 22 23 24 25 26	1,426 181 1,607 12 \$ 2,731 \$ 2,731 \$ 834 1,250 159 1,409	1,366 123 1,489 21 \$ 2,636 \$ 838 1,192 108 1,300	\$	1,390 133 1,523 41 2,746 893 1,192 114 1,306	\$	1,446 164 1,610 41 2,861 928 1,301 148 1,449	1,44 1,44 \$ 2,69 \$ 88 1,2 1,33	5 0 5 9 2 \$ 2 \$ 3 4 7 4	1,368 38 1,406 47 2,628 880 1,236 35 1,271	\$	1,272 10 1,282 31 2,531 909 1,132 9 1,141	\$ 1,244 (3) 1,241 38 2,494 914 1,099 (3) 1,096	\$	1,205 (1) 1,204 76 2,518 1,000 1,059 (1) 1,058	\$	1,426 181 1,607 12 2,731 834 1,250 159	\$ 1,405 60 1,465 69 2,692 882 1,273 54 1,327	\$ 1,205 (1) 1,204 76 2,518 1,000 1,059 (1) 1,058
Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking Total Gross Impaired Loans NET IMPAIRED LOANS BY SEGMENT Personal, Business, and Government Loans Canadian Retail U.S. Retail - in USD - foreign exchange Wholesale Banking	18 19 20 21 22 23 24 25 26 27	1,426 181 1,607 12 \$ 2,731 \$ 2,731 \$ 834 1,250 159 1,409 1	1,366 123 1,489 21 \$ 2,636 \$ 838 1,192 108 1,300 1,300 1	\$	1,390 133 1,523 41 2,746 893 1,192 114 1,306 6	\$	1,446 164 1,610 41 2,861 928 1,301 148 1,449 9	1,44 1,44 \$ 2,64 \$ 88 1,2 1,33	5 0 5 9 2 \$ 2 \$ 3 4 7 4	1,368 38 1,406 47 2,628 880 1,236 35 1,271 13	\$	1,272 10 1,282 31 2,531 909 1,132 9 1,141 16	\$ 1,244 (3) 1,241 38 2,494 914 1,099 (3) 1,096 23	\$	1,205 (1) 1,204 76 2,518 1,000 1,059 (1) 1,058 42	\$	1,426 181 1,607 12 2,731 834 1,250 159 1,409 1	\$ 1,405 60 1,465 69 2,692 882 1,273 54 1,327 34	\$ 1,205 (1) 1,204 76 2,518 1,000 1,059 (1) 1,058 42

¹ Includes customers' liability under acceptances.
 ² Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.
 ³ Retail product loans, including Canadian government-insured real estate personal loans, are generally considered impaired when contractual payments are 90 days or greater past due.

Impaired Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)	LINE			2014					2014				2	014		
As at	#			Q4					Q3					Q2		
By Industry Sector			Unite	d				United					United			
Personal		Canada	State		Int'l	Total	Canada	States	1	nt'l	Total	Canada	States	Int'l	Т	otal
Residential mortgages	1	\$ 440	\$ 31		- \$	752	\$ 439	\$ 279	\$	- \$	718	\$ 463	\$ 277	\$ -		740
Consumer instalment and other personal		•						••	Ŧ	•			•	÷	•	
HELOC ²	2	268	34	4	_	612	273	285		_	558	295	276	-	5	571
Indirect Auto	3	39	13		_	172	40	116		_	156	35	104	_		139
Other	4	63	-		_	69	64	5		-	69	67	6	_		73
Credit card	5	171	12	3	_	294	167	115		_	282	173	126	_		299
Total personal	6	981	91	3	-	1,899	983	800		-	1,783	1,033	789	_		822
	0			-		-,		000			1,100	1,000	100		1,0	
Business and Government																
Real estate																
Residential	7	22	8	5	-	107	20	86		-	106	24	99	_	1	123
Non-residential	8	6	16		-	174	7	191		-	198	6	189	_		195
Total real estate	9	28	25	3	-	281	27	277		_	304	30	288	-		318
Agriculture	10	6			_	7	7	1		_	8	6		_		7
Automotive	11	1	1	5	-	16	1	16		-	17	1	17	_		18
Financial	12	1	2	7	-	28	_	22		-	22	3	23	_		26
Food, beverage, and tobacco	13	1	1)	-	11	7	10		_	17	2	14	-		16
Forestry	14	2		2	-	4	5	2		_	7	3	2	-		5
Government, public sector entities, and education	15	5	1	7	-	22	5	17		-	22	13	20	_		33
Health and social services	16	7	5	1	-	61	6	52		_	58	5	43	-		48
Industrial construction and trade contractors	17	7	3	2	-	39	12	33		-	45	13	37	-		50
Metals and mining	18	2	1)	-	12	4	12		-	16	4	11	-		15
Pipelines, oil, and gas	19	6		-	-	6	6	-		-	6	7	-	-		7
Power and utilities	20	-		-	-	-	-	3		-	3	-	-	-		-
Professional and other services	21	30	9	3	-	123	35	82		-	117	37	81	-	1	118
Retail sector	22	18	8	9	-	107	30	93		-	123	46	100	-	1	146
Sundry manufacturing and wholesale	23	12	5	1	-	63	4	44		-	48	5	34	-		39
Telecommunications, cable, and media	24	2	1	3	-	20	2	15		-	17	1	20	-		21
Transportation	25	3	1	7	-	20	2	10		-	12	1	43	-		44
Other	26	5		7	-	12	5	6		-	11	7	6	-		13
Total business and government	27	136	69	6	-	832	158	695		-	853	184	740	-	9	924
Total Gross Impaired Loans ³	28	\$ 1,117	\$ 1,61	4 \$	- \$	5 2,731	\$ 1,141	\$ 1,495	\$	- \$	2,636	\$ 1,217	\$ 1,529	\$ -	\$ 2,7	746
Gross Impaired Loans as a % of Gross Loans							-									
and Acceptances																
Personal																
	20	0.25	0/ 12	4 %	- %	0.38 %	0.26	% 1.25	0/	- %	0.37 %	0.28	% 1.24	%	v 0	.39 %
Residential mortgages Consumer instalment and other personal	29	0.25	70 1.3	• /0	- 70	0.30 %	0.20	% 1.25	70	- %	0.37 %	0.28	% 1.24	/0	/0 0.	.39 %
HELOC ²	30	0.45	2.9		_	0.86	0.46	2.53		_	0.78	0.49	2.45	_	0	.80
Indirect Auto	30	0.43	2.9		-	0.80	0.40	2.53		_	0.78	0.49	0.60	_		.80
Other	32	0.24	0.7		-	0.49	0.25	0.65		_	0.47	0.23	1.03	-		0.43
Credit card	33	0.95	1.6		_	1.15	0.92	1.56		_	1.10	0.96	1.03	_		.18
Total personal	33 34	0.33	1.0			0.55	0.92	1.35		-	0.52	0.38	1.72			.18
Business and Government		0.34	1.4			0.55										
	35	0.19			- 0/	0.58	0.22	1.08	0/	- 0/	0.62	0.27	1.20	-		0.70
Total Gross Impaired Loans ³	36	0.31	% 1.2	3%	- %	0.56 %	0.32	% 1.21	%	- %	0.55 %	0.35	% 1.27	%	<i>/</i> o 0.	.59 %

¹ Primarily based on the geographic location of the customer's address.
 ² Includes certain Canadian personal past due accounts.
 ³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

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

(\$ millions, except as noted)	LINE			20)14			1		2	013							2013			
As at	#				21						Q4							Q3			
					••						<u>.</u> .							40			
By Industry Sector			l	United						United							United				
Personal		Canada		States		Int'l	Total	Canada		States		Int'l		Total	Canac	а	States		Int'l		Total
Residential mortgages	1	\$ 494	\$	286	\$		\$ 780	\$ 448	\$	258	\$	-	\$	706	\$ 43		247	\$	-	\$	684
Consumer instalment and other personal	•	•	•		Ŧ			¢с	Ŷ	200	Ŷ		÷		φ .o	Ŷ		÷		÷	001
HELOC ²	2	313		263		-	576	321		220		_		541	31	7	216		_		533
Indirect Auto	3	46		107		_	153	41		80		_		121	4		59		_		99
Other	4	71		6		_	77	73		2		_		75	7	I	2		_		73
Credit card	5	168		136		-	304	158		111		_		269	15	2	86		_		238
Total personal	6	1,092		798		-	1,890	1.041		671		_		1,712	1.01	7	610		_		1.627
	-							.10.11						.,	.,•						
Business and Government																					
Real estate																					
Residential	7	27		114		-	141	25		110		_		135	2	2	123		_		145
Non-residential	8	6		227		-	233	7		225		-		232		6	239		-		245
Total real estate	9	33		341		-	374	32		335		_		367	2	3	362		_		390
Agriculture	10	4		1		-	5	5		1		_		6		6	1		_		7
Automotive	11	1		14		-	15	1		14		_		15		I	14		_		15
Financial	12	2		24		-	26	2		9		-		11		2	6		-		8
Food, beverage, and tobacco	13	3		12		-	15	5		11		-		16		7	11		-		18
Forestry	14	1		2		-	3	1		2		-		3	:	3	1		-		4
Government, public sector entities, and education	15	12		16		-	28	6		22		-		28		7	18		-		25
Health and social services	16	3		44		-	47	3		35		-		38	:	3	15		-		18
Industrial construction and trade contractors	17	12		40		-	52	12		54		-		66	1	3	52		-		65
Metals and mining	18	7		8		-	15	14		19		-		33	1	3	22		-		35
Pipelines, oil, and gas	19	7		-		-	7	27		-		-		27	1	7	-		-		17
Power and utilities	20	-		-		-	-	-		-		-		-		-	-		-		-
Professional and other services	21	14		89		-	103	8		82		-		90	2		73		-		99
Retail sector	22	42		118		-	160	44		110		-		154	5		123		-		174
Sundry manufacturing and wholesale	23	4		34		-	38	12		31		-		43	1:		36		-		49
Telecommunications, cable, and media	24	1		20		-	21	1		19		-		20			12		-		13
Transportation	25	2		45		-	47	2		43		-		45		-	41		-		45
Other	26	5		10		-	15	6		12		-		18		5	14		-		19
Total business and government	27	153		818		-	971	181		799		-		980	20		801		-		1,001
Total Gross Impaired Loans ³	28	\$ 1,245	\$	1,616	\$	-	\$ 2,861	\$ 1,222	\$	1,470	\$	-	\$	2,692	\$ 1,21	7 \$	1,411	\$	-	\$	2,628
Gross Impaired Loans as a % of Gross Loans																					
and Acceptances																					
Personal																					
Residential mortgages	29	0.30	%	1.27 %	ó	- %	0.41 %	0.27	%	1.23	%	- %		0.38 %	0.2	7 %	1.21	%	- %	6	0.38 %
Consumer instalment and other personal																					
HELOC ²	30	0.52		2.31		-	0.80	0.52		2.07		_		0.75	0.5	1	2.07		_		0.73
Indirect Auto	31	0.31		0.60		-	0.47	0.28		0.49		_		0.39	0.2		0.37		_		0.32
Other	32	0.46		1.06		-	0.48	0.48		0.38		_		0.48	0.4		0.39		_		0.47
Credit card	33	0.94		1.76		-	1.19	1.03		1.61		-		1.21	1.0	3	1.28		-		1.11
Total personal	34	0.40		1.33		-	0.57	0.38		1.21		_		0.52	0.3	3	1.13		-		0.51
Business and Government	35	0.23		1.35		-	0.76	0.28		1.45		_		0.81	0.3		1.52		-		0.86
Total Gross Impaired Loans ³	36	0.37	%	1.34 %	, 0	- %	0.62 %		%	1.33	6	- %		0.60 %		7 %	1.32	%	- %	6	0.60 %
	00					,,,	/0	0.00	,,,	1.00	•	//		0.00 /0	5.5	70	1.02		/	•	0.00 /0

¹ Primarily based on the geographic location of the customer's address.
 ² Includes certain Canadian personal past due accounts.
 ³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

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

(\$ millions, except as noted)	LINE	-		20	13						2013							2012			
As at	#				22						Q1						4	Q4			
As at	#				42						QI							Q4			
By Industry Sector		[United						Unite	ł						United				
Personal		Canada		States		Int'l	Total	Ca	nada	State		Int'l		Total	Canada	1	States		Int'l		Total
Residential mortgages	1	\$ 465	\$	239	\$	- \$				\$ 234		-	\$	705	\$ 479		200	\$	-	\$	679
Consumer instalment and other personal		φ 400	Ψ	200	Ψ	Ŷ	104	Ψ	471	φ 20-	Ŷ		Ψ	100	φ 410	Ŷ	200	Ψ		Ψ	010
HELOC ²	2	316		222		_	538		318	227		_		545	327		200		_		527
Indirect Auto	3	38		48		_	86		42	32		_		74	37		27		_		64
Other	4	74		4		_	78		79	3		_		82	79		3		_		82
Credit card	5	160		15		_	175		171	18		_		189	166		15		_		181
Total personal	6	1,053		528		_	1,581	1	,081	514		_		1,595	1,088		445		_		1,533
	Ŭ	1,000		020			1,001		,001	014				1,000	1,000		440				1,000
Business and Government																					
Real estate																					
Residential	7	33		128		-	161		33	132		_		165	30		151		-		181
Non-residential	8	7		210		-	217		5	219		-		224	3		225		_		228
Total real estate	9	40		338		_	378		38	351		-		389	33		376		_		409
Agriculture	10	5		2		_	7		4	3		_		7	5		2		_		7
Automotive	11	2		10		_	12		2	17		_		19	3		16		_		19
Financial	12	2		6		_	8		21	11		_		32	30		7		_		37
Food, beverage, and tobacco	13	3		12		-	15		3	7		-		10	3		8		_		11
Forestry	14	4		1		-	5		5	1		-		6	5		1		_		6
Government, public sector entities, and education	15	4		6		-	10		4	12		-		16	4		8		-		12
Health and social services	16	2		16		-	18		2	17		-		19	19		21		_		40
Industrial construction and trade contractors	17	14		54		_	68		18	47		-		65	13		46		_		59
Metals and mining	18	15		20		_	35		5	21		-		26	6		27		_		33
Pipelines, oil, and gas	19	24		_		_	24		2	e		_		8	2		6		_		8
Power and utilities	20	-		_		-	-		-	-		-		-	-		_		_		-
Professional and other services	21	25		68		-	93		8	50		-		58	7		43		-		50
Retail sector	22	27		119		-	146		33	96		-		129	32		82		-		114
Sundry manufacturing and wholesale	23	13		33		-	46		15	29		-		44	14		48		-		62
Telecommunications, cable, and media	24	1		10		-	11		1	10		-		11	37		17		-		54
Transportation	25	4		52		-	56		2	38		-		40	2		41		-		43
Other	26	6		12		-	18		5	15		-		20	6		15		-		21
Total business and government	27	191		759		-	950		168	731		-		899	221		764		-		985
Total Gross Impaired Loans ³	28	\$ 1,244	\$	1,287	\$	- \$	2,531	\$ 1	,249	\$ 1,245	\$	-	\$	2,494	\$ 1,309	\$	1,209	\$	-	\$	2,518
Gross Impaired Loans as a % of Gross Loans																					
and Acceptances																					
Personal																					
Residential mortgages	29	0.30	0/	1.24 %		- %	0.40 %		0.30 %	1.26	%	-	0/	0.41 %	0.31	0/	1.15	0/	- %		0.40 %
Consumer instalment and other personal	29	0.50	70	1.24 /0)	- /0	0.40 /	D	0.30 /0	1.20	70	-	/0	0.41 /0	0.51	70	1.15	/0	- 70		0.40 /8
HELOC ²	30	0.50		2.17		_	0.73		0.50	2.24		_		0.74	0.50		1.98		_		0.70
Indirect Auto	30	0.50		0.32		_	0.73		0.30	0.22		_		0.74	0.30		0.20		_		0.70
Other	32	0.27		0.32		_	0.50		0.50	0.22		_		0.26	0.26		0.20		_		0.23
Credit card	33	1.11		0.03		_	0.30		1.20	1.55		_		1.23	1.16		1.37		_		1.18
Total personal	34	0.40		1.03		_	0.50		0.41	1.16				0.52	0.42		1.05		_		0.50
Business and Government		0.40		1.51		_	0.50		0.41	1.10				0.52	0.42		1.05		_		0.93
	35		0/			- %						-	0/					0/			
Total Gross Impaired Loans ³	36	0.38	%	1.27 %	0	- 70	0.59 %	D	0.39 %	1.34	%	-	70	0.60 %	0.41	%	1.35	%	- %		0.61 %

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

² Includes certain Canadian personal past due accounts.

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

Allowance for Credit Losses

(\$ millions)	LINE		2014				2013			2012		Full Year	
As at	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2014	2013	2012
COUNTERPARTY-SPECIFIC ALLOWANCE													
COUNTERPART - SPECIFIC ALLOWANCE Change in Allowance for Credit Losses – Counterparty-Specific													
			a a r a a	0.50		075 0		070 0	000	a	a a a a		0.07
Impairment allowances at beginning of period		\$ 352		359 \$	348 \$		391 \$	372 \$	386	\$ 385	\$ 348 \$ 92	386 \$	397
Charge to the income statement – counterparty-specific	2	21	5	44	22	24	49	63	49	103		185	401
Amounts written off	3	(35)	(54)	(28)	(35)	(53)	(54)	(55) 17	(71)	(106)	(152)	(233)	(437)
Recoveries of amounts written off in previous periods	4	19	32	14	11	4	14		11	11	76	46	46
Disposals of loans	5	-	-	-	-	-	(22)	-	-	-	-	(22)	-
Exchange and other movements	6	(2)	(7)	(13)	13	(2)	(3)	(6)	(3)	(7)	(9)	(14)	(21)
Balance at end of period	7	355	352	376	359	348	375	391	372	386	355	348	386
COLLECTIVELY ASSESSED ALLOWANCE													
Change in Allowance for Credit Losses – Individually Insignificant													
Impairment allowances at beginning of period	8	442	450	412	391	391	384	394	317	291	391	317	274
Charge to the income statement – individually insignificant	9	364	339	363	326	318	304	321	353	349	1,392	1,296	1,174
Amounts written off	10	(492)	(464)	(446)	(413)	(413)	(397)	(413)	(362)	(384)	(1,815)	(1,585)	(1,407)
Recoveries of amounts written off in previous periods	11	115	120	125	97	93	100	79	76	58	457	348	241
Disposals of loans	12	-	_	_	_	_	_	_	_	_	-	_	_
Exchange and other movements	13	13	(3)	(4)	11	2	-	3	10	3	17	15	35
Balance at end of period	14	442	442	450	412	391	391	384	394	317	442	391	317
Change in Allowance for Credit Losses – Incurred but not Identified	ł												
Impairment allowances at beginning of period	15	2,473	2,486	2,524	2,328	2,300	2,175	2,133	2,152	2,042	2,328	2,152	1,926
Charge to the income statement – incurred but not identified	16	(14)	(6)	(15)	108	10	124	33	(17)	113	73	150	220
Disposals of loans	17	-	-	-	-	-	(19)	-	-	-	-	(19)	-
Exchange and other movements	18	46	(7)	(23)	88	18	20	9	(2)	(3)	104	45	6
Balance at end of period	19	2,505	2,473	2,486	2,524	2,328	2,300	2,175	2,133	2,152	2,505	2,328	2,152
Allowance for Credit Losses at End of Period	20	3,302	3,267	3,312	3,295	3,067	3,066	2,950	2,899	2,855	3,302	3,067	2,855
					T								
Consisting of:													
Allowance for loan losses													
Canada	21	1,258	1,271	1,293	1,283	1,288	1,356	1,314	1,324	1,304	1,258	1,288	1,304
United States	22	1,763	1,727	1,749	1,789	1,562	1,505	1,422	1,361	1,338	1,763	1,562	1,338
Other International	23	7	7	7	7	5	2	1	1	2	7	5	2
Total allowance for loan losses	24	3,028	3,005	3,049	3,079	2,855	2,863	2,737	2,686	2,644	3,028	2,855	2,644
Allowance for credit losses for off-balance sheet instruments	25	274	262	263	216	212	203	213	213	211	274	212	211
Allowance for Credit Losses at End of Period	26	\$ 3,302	\$ 3,267 \$	3,312 \$	3,295 \$	3,067 \$	3,066 \$	2,950 \$	2,899	\$ 2,855	\$ 3,302 \$	3,067 \$	2,855

Allowance for Credit Losses by Industry Sector and Geographic Location¹

(\$ millions, except as noted) As at	LINE #					014 Q4							201 Q								2014 Q2				
By Industry Sector																									
Allowance for Credit Losses – Counterparty-Specific and Individually					United					1			United								Jnited				
Insignificant – On-Balance Sheet Loans		(Canada		States		Int'l		Total	Ci	anada		States		Int'l		Total		Canada	5	States		Int'l		Total
Personal Residential mortgages	1	\$	13	\$	9	s	-	s	22	¢	13	\$	8	\$	- 5	\$	21	\$	14 \$		11 \$		- 5		25
Consumer instalment and other personal		Ť		•	-	•		•		Ŷ		Ψ	-	Ψ		Ψ		Ψ		•		,	4	•	
HELOC	2		19		19		-		38		19		19		-		38		20		18		-		38
Indirect Auto Other	3 4		22 43		5 2		-		27 45		24 44		5		_		29 46		20 45		5 2		_		25 47
Credit card	5		105		94		-		199		110		89		-		199		115		97		-		212
Total personal	6		202		129		-		331	_	210		123		-		333		214		133		-		347
Business and Government Real estate																									
Residential	7		12		6		-		18		12		7		-		19		12		10		-		22
Non-residential	8		2		14		-		16		2		12		-		14		2		17				19
Total real estate Agriculture	9 10		14 1		20		-		34 1		14 1		19		_		33 1		14 1		27		_		41 1
Automotive	11		-		1		_		1		1		1		_		2		-		2		_		2
Financial	12		-		2		-		2		-		3		-		3		1		3		-		4
Food, beverage, and tobacco Forestry	13 14		1		1		-		2		4		1		-		5 1		1		1		-		2
Government, public sector entities, and education	15		2		1		-		3	1	2		1		_		3		2		5		_		7
Health and social services	16	1	2		5		-		7	1	1		9		-		10	1	1		7		-		8
Industrial construction and trade contractors Metals and mining	17 18		6 1		6 1		-		12 2	1	8 4		5		_		13 4		9 3		6 2		_		15 5
Pipelines, oil, and gas	19	1	5		-		-		5	1	5		_		-		5	1	5		-		-		5
Power and utilities	20 21		_ 26		- 9		-		- 35		28		8		-		36		28		_ 10		-		38
Professional and other services Retail sector	21		20		9		-		20		28 19		8		_		36 27		28 30		10		_		38 41
Sundry manufacturing and wholesale	23		10		12		-		22		2		9		-		11		3		4		-		7
Telecommunications, cable, and media	24		1 2		2		-		3		-		2		_		2 3		- 1		8 4		-		8 5
Transportation Other	25 26		-		2		-		2		2 2		3		_		5		4		4		_		5 4
Total business and government	27		82		74		-		156		93		71		-		164		103		91		-		194
Other Loans	00				242				242				405				105				100				100
Debt securities classified as loans Acquired credit-impaired loans ²	28 29		-		213 97		Ξ		213 97		_		195 102		_		195 102		-		186 99		_		186 99
Total other loans	30		-		310		-		310		_		297		-		297		_		285		-		285
Total Allowance for Credit Losses – Counterparty-Specific and																									
Individually Insignificant Allowance for Credit Losses – Incurred but Not Identified – On-Balance	31		284		513		-		797	-	303		491		-		794		317		509				826
Sheet Loans																									
Personal																									
Residential mortgages Consumer instalment and other personal	32		14		34		-		48		14		34		-		48		39		34		-		73
HELOC	33		5		111		-		116		6		95		-		101		6		92		-		98
Indirect Auto	34		95		200		-		295		88		195		-		283		95		199		-		294
Other Credit card	35 36		142 493		24 308		-		166 801		143 507		23 298		-		166 805		155 477		22 290		-		177 767
Total personal	37		749		677		-		1,426		758		645		-		403		772		637		-		1,409
Business and Government	38		225		514		7		746		210		498		7		715		204		500		7		711
Other Loans	20				59				59				02				02				102				102
Debt securities classified as loans Total other loans	39 40	-			59				59	_	-		93 93		_		93 93		-		103 103		_		103 103
Total Allowance for Credit Losses – Incurred but Not Identified	40	F	974		1,250		7		2,231	1	968		1,236		7	2	211	1	976		1,240		7	:	2,223
Allowance for Loan Losses – On-Balance Sheet Loans	42		1,258		1,763		7		3,028		,271		1,727		7		005		1,293		1,749		7		3,049
Allowances for Credit Losses – Off-Balance Sheet Instruments	43 44	*	128 1,386	\$	144 1,907		2	s	274 3,302	•	128	•	133 1,860	•	1		262		123		138 1,887 \$		2		263
Total Allowance for Credit Losses	44	Þ	1,300	\$	1,907	\$	9	\$	3,302	\$,399	\$	1,860	\$	8 5	\$ ১	,267	\$	1,416 \$	•	1,887 \$)	9 \$	• •	3,312
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³																									
Personal Residential mortgages	45		3.0 %		2.9 %	6	- %	6	2.9 %		3.0 %		2.9 %		- %		2.9 %	1	3.0 %		4.0 %		- %		3.4 %
Consumer instalment and other personal		1				•	- /	•		1					70			1					70		
HELOC	46	1	7.1		5.5		-		6.2	1	7.0		6.7		-		6.8	1	6.8		6.5		-		6.7
Indirect Auto Other	47 48		56.4 68.3		3.8 33.3		-		15.7 65.2	1	60.0 68.8		4.3 40.0		_		18.6 66.7		57.1 67.2		4.8 33.3		_		18.0 64.4
Credit card	49		61.4		76.4		-		67.7	1	65.9		77.4		-		70.6		66.5		77.0		-		70.9
Total personal	50		20.6 60.3		14.1 10.6		-		17.4 18.8	1	21.4 58.9		15.4 10.2		-		18.7 19.2		20.7 56.0		16.9 12.3		-		19.0 21.0
Business and Government Total Allowance for Credit Losses – Counterparty-Specific and	51	F	00.3		10.6		-		10.0	1	90.9		10.2		-		13.2		0.00		12.3				∠1.U
Individually Insignificant ³	52		25.4 %		12.6 %	6	- %	6	17.8 %		26.6 %		13.0 %		- %		18.9 %		26.0 %		14.7 %		- %		19.7 %
Total allowance for credit losses as a % of gross loans and acceptances ³	53		0.4 %		1.1 %	6	0.3 %	6	0.5 %	,	0.4 %		1.2 %		0.4 %		0.6 %		0.4 %		1.2 %		0.4 %		0.6 %

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

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

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

Physical basis Unitable distribution of the second of the se	(\$ millions, except as noted) As at	LINE #		2014 Q1				2013 Q4				2013 Q3		
Image: Control of the section of the sectio				United				United				United		
Backer space	Insignificant – On-Balance Sheet Loans		Canada		Int'l	Total	Canada		Int'l	Total	Canada		Int'l	Total
Construction Total and the second secon		1	\$ 14	\$ 10 \$	_ \$	24	\$ 14 \$	8 \$	_ \$	22	\$ 12 \$	9 9	- \$	21
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Consumer instalment and other personal				Ų				Ψ				Ŷ	
Dring 4 4 1 - 40 1 - 50 40 1 - 30 Distance - - 40 12 - 50 20 40 1 - 30 Distance -					-				-				-	
Ital protection P 20 <th>Other</th> <th>4</th> <th>48</th> <th>1</th> <th>-</th> <th>49</th> <th>52</th> <th>1</th> <th>-</th> <th>53</th> <th>49</th> <th>1</th> <th>-</th> <th>50</th>	Other	4	48	1	-	49	52	1	-	53	49	1	-	50
Builds with the set of sections in the set of sectors in					-				-				-	
Resolution 7 1 2 2 1 1 2 1 2 1	Business and Government	Ū	220			201	220	.=		200	2	10		20.
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		7	12	12	_	24	12	12	_	24	12	14	_	26
Application 1 1 - - 1 - - - - - 2 - - 2 - - 2 - - 2 - - 2 - - 2 - - 2 - 1 - - 2 - - 1 - 2 - 1 - 2 - 1 - 2 - 1 - 1 1 - 1 1 - 1 1 - 1 1 - 1 1 - 1 <th1< th=""> 1 1 <th< th=""><th></th><th></th><th></th><th>22</th><th>_</th><th>24</th><th>2</th><th>20</th><th></th><th>22</th><th></th><th>25</th><th>_</th><th>27</th></th<></th1<>				22	_	24	2	20		22		25	_	27
Alunch 1 1 2 - 3 1 2 - 3 1 2 - 3 Alunch 1 2 - 2 2 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 3 1 2 - 1 1 2 - 1 1 2 1 1 2 1 1 2 1 1 1 1 1 <			14	34	-	48	14	32	-	46		39	-	
read read - </th <th></th> <th></th> <th>1</th> <th>2</th> <th>-</th> <th>3</th> <th>1</th> <th>2</th> <th>-</th> <th>3</th> <th></th> <th>2</th> <th>-</th> <th></th>			1	2	-	3	1	2	-	3		2	-	
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Charment paths active rating, and Advatcor 1 2 2 - 4 2 3 - 5 3 2 - 5 Mate and rating 10 4 1 - 6 6 1 - 6 7 5 3 2 - 5 Mate and rating 10 4 1 - 6 6 1 - 6 7 - - 10 Mate and rating 10 4 1 - 6 6 1 - 6 7 7 0 - 10 Mate and rating 10 <th></th> <th></th> <th>-</th> <th>2</th> <th>-</th> <th></th> <th>2</th> <th>1</th> <th>-</th> <th>3</th> <th>3 1</th> <th>2</th> <th>_</th> <th>-</th>			-	2	-		2	1	-	3	3 1	2	_	-
Induction control role control T <th< th=""><th>Government, public sector entities, and education</th><th></th><th>2</th><th>_</th><th>-</th><th></th><th>2</th><th></th><th>-</th><th></th><th>3</th><th>-</th><th>-</th><th></th></th<>	Government, public sector entities, and education		2	_	-		2		-		3	-	-	
Metha and mining Head I - 1 - - - 1 1 - - 1			7	•	_		6		_		7	-	_	
Prover and Utilities Display and Utilities -	Metals and mining		4	1	-		5	1	-			1	-	6
Relation 22 27 15 - 42 28 11 - 37 28 19 - 47 1 2 1 4 - 7 1 - 48 - 7 3 - 47 - 48 - 7 3 - - 7			5	-	-	5	-	_	-	-	-	-	_	
Shorty munif-during and windexisting and windexisti	Professional and other services		-		-		-		-				-	
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $					_				_				_	
Other 3 1 - 4 4 - - 4 4 2 - 6 Other Loam 77 113 - 101 101 - 101<	Telecommunications, cable, and media		-	-	-	-	1	7		-	-		-	
Other Lam - - - - - - - - - - - - - - 101 - 103 - 101 - 103 - 101 - 103 - 101 - 103 103 103 103 103 <th></th> <th></th> <th></th> <th>4 1</th> <th>_</th> <th></th> <th>1</th> <th>4</th> <th>_</th> <th>5</th> <th></th> <th></th> <th>_</th> <th></th>				4 1	_		1	4	_	5			_	
Debt scaling assiming ass	Total business and government		78	113	-	191	81	100	-	181	107	100	-	207
Acquised conditinguined land* - - 110 - 117 - 117 - 131 - 131 - 131 - 131 - 131 - 131 - 131 - 131 - 131 - 131 - 131 - 131 - 131 - 131 - 131 - 132 - 302 - 302 - 302 - 302 - 302 - 302 - 302 - 302 - 302 - 302 - 302 - 302 - 302 - 302 - 303 402 - 701 301 402 402 - 701 301 401 - 803 80 80 80 80 80 80 80 80 80 80 80 80 80 80 80 80 80 80		28	_	186	_	186	_	173	_	173	_	171	_	171
Total Allowance for Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Incurred but Not identified - On-Balance Since For Credit Losses - Chalance Since For Credit		29	_		_		_		_		_		_	
Individually insignificant 307 464 - 771 307 422 - 730 324 442 - 765 Allowance for Cedit Losses - Incurred but Not learning 3 307 464 - 771 307 462 - 765 - 765 - 765 - 765 - 101 - 106 7 76 - 765 - 810 - 106 7 76 - 101 - 106 7 76 - 101 - 106 105 105 - 106 106 100		30	-	296	-	296	-	290	-	290	-	302	-	302
Sheet Lams Personal 38 46 - 84 39 26 - 65 81 30 - 111 Residential motigges 38 46 - 846 39 26 - 65 81 30 - 111 Residential motigges 3 99 196 - 226 95 185 - 220 88 164 - 252 Other 36 470 365 - 855 468 246 - 714 482 162 - 644 Credit carid 36 779 729 - 1506 774 546 - 714 482 162 - 124		31	307	464	-	771	307	432	-	739	324	442	-	766
Residential mortgages 32 38 46 - 84 39 26 - 65 81 30 - 111 HELOC 33 7 101 - 108 7 69 - 76 7 76 - 83 Other 34 99 196 - 225 65 185 - 280 88 164 - 252 Other 35 165 21 - 186 185 200 - 184 102 162 - 644 Tois personal 37 779 728 - 108 774 546 - 174 546 - 122 - 124 Other cons 39 197 490 7 694 - 98 - 98 - 122 - 122 122 122 122 122 122 122 122 122 122 122 122 122 122 122 122 122 122 122	Sheet Loans													
$ \begin{array}{ c c c c c c c c c c c c $		32	38	46		84	30	26		65	81	30		111
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	Consumer instalment and other personal				-				-				-	
$ \begin{array}{c} Chter \\ Credit card \\ $					-								-	
Total presonal 37 779 729 - 1.508 774 546 - 1.320 1.831 451 - 1.284 Other Loans 107 490 7 694 207 486 5 698 193 451 - 1.284 Other Loans 107 490 7 694 207 486 5 698 193 451 - 1.284 Other Loans 40 - 106 - 98 - 98 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 - 122 123 123 123 123 123 123 123 123 123 123 123 123 123 123 123 123 123 123 1	Other	35	165	21	_	186	165	20		185	175	19	-	194
Busines and Government Other Loans 38 197 490 7 694 207 486 5 698 199 490 2 691 Other Loans 39 - 106 - 98 - 98 - 98 - 122 133 133 133 106 2 161 1032 1.063 2 2.097 1303 136 122 113 90 - - 203 1461 135 1.655 5 7 \$ 3.067 \$ 1.66 106<					-				-				-	
Other Learns 9 - 106 - 106 - 98 - 122 2.097 3067 307 3067					7									
Total Allowance for Credit Losses - In-Balance Sheet Loans 40 - - 106 - 98 - 122 - 122 Total Allowance for Credit Losses - In-Balance Sheet Loans 41 976 1,325 7 2,308 981 1,130 5 2,116 1,063 2 2,097 Allowance for Credit Losses - On-Balance Sheet Instruments 42 1,283 1,789 7 3,079 1,288 1,565 5 2,855 1,356 1,505 2 2,093 Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans' 9 \$ 3,1 % 3,1 % 3,1 % 3,1 % 2,7 % 3,6 % - % 3,1 % Consumer instaiment and other personal 45 2.8 % 3,5 % - 6,4 6,2 7,3 - 6,7 6,3 6,9 - 6,6 Other 66 66,7 - 2,22 610 50 - 2,22 6,6 6,6 - 6,6 6,6 6,6 6,6 6,6 6,6 6,6 6,6 6,6	Other Loans													
Total Allowance for Credit Losses - On-Balance Sheet Loans 41 976 1,325 7 2,308 981 1,130 5 2,116 1,032 1,063 2 2,097 Allowance for Credit Losses - On-Balance Sheet Loans 42 1,283 1,789 7 3,079 1,288 1,562 5 2,855 1,366 1,505 2 2,203 Total Allowance for Credit Losses - On-Balance Sheet Instruments 43 121 93 2 216 117 93 2 212 113 90 - 203 Total Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³ 9 1,882 \$ 9 \$ 3,1 % - % 3,1 % - % 3,1 % - % 3,1 % - % 3,1 % - % 3,1 % - % 3,1 % - % 3,1 % 2,7 % 3,6 % - % 3,1 % - % 3,1 % 2,7 % </th <th></th> <th></th> <th>-</th> <th></th> <th>_</th> <th></th> <th>-</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>			-		_		-							
Allowances for Credit Losses - Off-Balance Sheet Instruments 43 121 93 2 216 117 93 2 212 113 90 - 203 Total Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³ 44 1,404 \$ 1,882 9 \$ 3,295 \$ 1,405 \$ 1,655 \$ 7 \$ 3,067 \$ 1,469 \$ 1,595 \$ 2 \$ 3,067 Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³ - - % 3.1 % - % 3.1 % 3.1 % 3.1 % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % - % 3.1 % -		41	976		7		981				1,032		2	
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Individually Insignificant as a % of Gross Impaired Loans ³ Personal Residential mortgages 4 2.8 % 3.5 % - % 3.1 % 3					9 \$								2 \$	
Residential mortgages 45 2.8 % 3.5 % - % 3.1 % 0 % 3.1 % 0 % 3.1 % <t< th=""><th>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³</th><th></th><th></th><th></th><th></th><th></th><th>. ,</th><th>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</th><th></th><th></th><th></th><th></th><th></th><th>.,</th></t<>	Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³						. ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						.,
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Other 48 67.6 16.7 - 63.6 71.2 50.0 - 70.7 69.0 50.0 - 68.5 Credit card 49 71.4 14.7 - 46.1 72.8 11.7 - 47.6 74.3 14.0 - 68.5 Total personal 50 21.0 6.9 - 15.0 21.7 6.3 - 15.7 21.3 6.6 - 51.8 Business and Government 51 51.0 13.8 - 19.7 44.8 12.5 - 18.5 53.5 12.5 - 20.7 Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant ³ 0 - - 0 16.6 9.7 9.7 - 16.7 9.8 9.9 - 9.8 17.7 6					-				-				-	
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Business and Government 51 51.0 13.8 - 19.7 44.8 12.5 - 18.5 53.5 12.5 - 20.7 Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant ³ 5 24.7 % 10.4 % - % 16.6 % 9.7 % - % 16.7 % 26.6 % 9.9 % - % 17.7 %					-				-				-	
Individually Insignificant ³ 52 24.7 % 10.4 % - % 16.6 % 25.1 % 9.7 % - % 16.7 % 26.6 % 9.9 % - % 17.7 %	Business and Government								_					
Total allowance for credit losses as a % of gross loans and acceptances ³ 53 0.4 % 1.2 % 0.4 % 0.6 % 0.4 % 1.1 % 0.3 % 0.6 % 0.4 % 1.1 % 0.1 % 0.6 %		52	24.7 %	10.4 %	- %	16.6 %	25.1 %	9.7 %	- %	16.7 %	26.6 %	9.9 %	- %	17.7 %
	Total allowance for credit losses as a % of gross loans and acceptances ³	53	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.1 %	0.3 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %

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

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

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

display Under Under <	(\$ millions, except as noted) As at	LINE #					2013 Q2								13 21)12 24			
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Bachemangene I <t< th=""><th>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans</th><th></th><th></th><th>Canada</th><th></th><th></th><th></th><th>Int'l</th><th></th><th>Total</th><th>C</th><th>anada</th><th></th><th></th><th></th><th>Int'l</th><th></th><th>Total</th><th></th><th>Canada</th><th></th><th></th><th></th><th>Int'l</th><th></th><th>Total</th></t<>	Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans			Canada				Int'l		Total	C	anada				Int'l		Total		Canada				Int'l		Total
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Other Loss Constrained Loss						_		-		0		-		2		-		0		-		101		-		
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Total other locans - 310 - 310 1 304 - 305 1 282 - 283 Individually insignificant Constances - Contragraphy-Specific and Individually insignificant 320 455 - 775 313 453 - 701 208 433 - 701 Allowance for Contragraphy-Specific and Individually insignificant 320 455 - 775 313 453 - 706 208 433 - 701 Allowance for Contragraphy-Specific and Individually insignificant 36 50 - 64 6 50 - 64 6 50 - 65 6 50 - 64 6 50 - 66 <	Debt securities classified as loans			-				-								-				-				-		
Total Allowance for Credit Losses - Doutlergary-Specific and individually insignificant				-				-				1				-			-	1				-		
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Residential incrigages 22 15 28 - 43 16 32 - 48 13 37 - 50 Other 33 7 51 - 68 8 56 - 64 6 59 - 680 Other 35 188 109 - 120 182 11 - 168 172 91 77 - 168 Other 35 188 20 - 208 182 11 - 198 194 1 - 168 197 185 - 168 183 201 - 168 183 201 - 168 - 168 - 168 183 201 - 168 - 168 - 168 - 168 - 168 - 168 - 168 - 168 - 168 - 168 - 168 - 168 - 168 - 168 - 168 - 168 <																										
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Total Allowance for Credit Losses - Incurred but Not Identified 41 994 967 1 1962 1,011 908 1 1,920 1,036 905 2 1,943 Allowance for Credit Losses - On-Balance Sheet Loans 42 1,14 1,422 1 2,737 1,324 1,361 1 2,686 1,304 1,338 2 2,644 Allowance for Credit Losses - On-Balance Sheet Instruments 5 1,428 \$ 1,620 \$ 1,452 \$ 2 \$ 2,644 211 213 122 88 1 2111 Total Allowance for Credit Losses - Conterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³ \$ 1,620 \$ 1,452 \$ 1,452 \$ 2,899 \$ 1,426 \$ 3 \$ 2,855 Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³ \$ 1,62 \$ 3,4 % - % 3,0 % 2.9 % 6.5 % - % 4.0 Consumer Instalment and other personal 6 -	Debt securities classified as loans			-				-				-				-				-				-		
Allowance for Loas 42 1,314 1,422 1 2,737 1,324 1,361 1 2,686 1,304 1,338 2 2,644 Allowance for Credit Losses - On-Balance Sheet Instruments 43 114 96 1 213 121 91 1 213 122 88 1 2111 Total Allowance for Credit Losses 44 1,428 \$ 1,520 \$ 2 \$ 1,455 \$ 1,455 \$ 1,456 \$ 1,426 \$ 1,426 \$ 3 \$ 2,855 Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³ 7.54 $\%$ $ \%$ 3.8 $\%$ 2.8 $\%$ 3.4 $\%$ $ \%$ 3.0 $\%$ 2.9 $\%$ 6.5 $\%$ $ \%$ 2.0 $\%$ 2.8 $\%$ 3.4 $\%$ $ \%$ 3.0 $\%$ 2.9 $\%$ 6.5 $\%$ $ \%$ 2.0 $\%$ 2.0 $\%$ 2.0 <th></th> <th></th> <th>-</th> <th></th>			-																							
Total Allowance for Credit Losses 44 § 1,428 \$ 1,520 \$ 2 \$ 2,950 \$ 1,445 \$ 1,452 \$ 2 \$ 2,899 \$ 1,426 \$ 1,426 \$ 3 \$ 2,855 Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³ Personal - - % 1,450 \$ </th <th>Allowance for Loan Losses – On-Balance Sheet Loans</th> <th>42</th> <th></th> <th>1,314</th> <th></th> <th>1,422</th> <th></th> <th>1</th> <th></th> <th>2,737</th> <th></th> <th>1,324</th> <th></th> <th>1,361</th> <th></th> <th>1</th> <th></th> <th>2,686</th> <th></th> <th>1,304</th> <th></th> <th>1,338</th> <th></th> <th></th> <th></th> <th>2,644</th>	Allowance for Loan Losses – On-Balance Sheet Loans	42		1,314		1,422		1		2,737		1,324		1,361		1		2,686		1,304		1,338				2,644
Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³ Personal Residential mortgages Consumer instalment and other personal HELOC 45 3.0 % 5.4 % - % 3.4 % - % 3.0 % 2.9 % 6.5 % - % 4.0 Indirect Auto Undirect Auto Other 47 57.9 4.2 - 27.9 59.5 12.5 - 39.2 62.2 11.1 - 40.8 Other 48 68.9 25.0 - 66.7 69.6 66.7 - 62.0 33.3 - 61.0 Total personal 50 21.4 9.3 - 17.3 22.2 9.5 - 18.1 16.4 11.2 - 41.9 Business and Government 51 49.7 12.6 - 20.1 42.9 13.7 - 19.1 40.3 13.2 - 19.3 Total Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant ² 52 25.7 11.3 % - %			¢		\$		¢	1	s		s -		\$		\$		\$		¢		\$		\$	1	\$	
Residential mortgages 45 3.0 % 5.4 % - % 3.8 % 2.8 % 3.4 % - % 3.0 % 2.9 % 6.5 % - % 4.0 Consumer instalment and other personal 46 6.0 8.6 - 7.1 6.3 8.8 - 7.3 6.4 10.5 - 8.0 No.65 % - 8.0 No.65 % - 8.0 No.65 % - 8.0 - 8.0 No.65 % - % 4.0 HELOC 46 6.0 8.6 - 7.1 6.3 8.8 - 7.3 6.4 10.5 - 8.0 0 - 40.6 0.0 6.67 - 69.5 62.0 13.3 - 40.6 0.0 - 45.9 3.0 % 2.2 % 9.5 12.5 - 39.2 62.2 11.1 - 40.6 0.0 - 45.9 3.0 % 2.2 % 11.3 % - 45.9 3.3 % - 75.1 42.8 80.0 - 45.9 3.0 % 2.2 % 9.5 - 18.1 16.4 11.2 - 14.9 9.3 - 20.1 </th <th>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³</th> <th>44</th> <th>φ</th> <th>1,420</th> <th>φ</th> <th>1,320</th> <th>Ş</th> <th>2</th> <th>\$</th> <th>2,930</th> <th>Ŷ</th> <th>1,445</th> <th>φ</th> <th>1,402</th> <th>φ</th> <th>2</th> <th>φ</th> <th>2,099</th> <th>Φ</th> <th>1,420</th> <th>φ</th> <th>1,420</th> <th>φ</th> <th>3</th> <th>φ</th> <th>2,600</th>	Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³	44	φ	1,420	φ	1,320	Ş	2	\$	2,930	Ŷ	1,445	φ	1,402	φ	2	φ	2,099	Φ	1,420	φ	1,420	φ	3	φ	2,600
Consumer installment and other personal HELOC 66 6.0 8.6 - 7.1 6.3 8.8 - 7.3 6.4 10.5 - 8.0 10.5 - 8.0 10.5 - 8.0 - 4.0 4.0 - 4.0 4.0 4.0 4.0 4.0 4.0 4.0 - 4.0		45		30 0	6	51 0	26	0/	6	38 %		28 %		34 0/		0/		30 %	1	20	%	65	%	0/		4.0 %
HELOC 46 6.0 8.6 - 7.1 6.3 8.8 - 7.3 6.4 10.5 - 8.0 Indirect Auto 47 57.9 4.2 - 27.9 59.5 12.5 - 39.2 62.2 11.1 - 40.6 Other 48 68.9 25.0 - 66.7 69.6 66.7 - 69.5 62.2 11.1 - 40.6 Credit card 49 74.4 93.3 - 76.0 74.3 83.3 - 75.1 42.8 80.0 - 45.9 Total personal 50 21.4 9.3 - 76.0 74.3 83.3 - 75.1 42.8 80.0 - 45.9 Business and Government 51 49.7 12.6 - 20.1 42.9 13.7 - 19.1 40.3 13.2 - 19.3 Total Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant ⁴ 9.12.5 11.3 % - % 12.0 % 18.5	Consumer instalment and other personal				•		/0	- 70			1					- %			1		/0		/0	- %		
Other 48 68.9 25.0 - 66.7 69.6 66.7 - 69.5 62.0 33.3 - 61.0 Credit card 49 74.4 93.3 - 76.0 74.3 83.3 - 75.1 42.8 80.0 - 45.9 Total personal 50 21.4 9.3 - 70.1 42.8 80.0 - 45.9 Business and Government 51 49.7 12.6 - 20.1 42.9 13.7 - 19.1 40.3 13.2 - 19.3 Total Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant ³ - % 18.4 % 25.0 % 12.0 % - % 16.6 - % 16.5 % 20.4 % 12.5 ~ - % 16.6 % 12.5 % 12.5 % 16.6 % 16.6 % 16.6 % 16.6 % 16.6 % 16.6 % 16.6 % 12.5 % 16.6	HELOC							-								-								-		
Total personal 50 21.4 9.3 - 17.3 22.2 9.5 - 18.1 16.4 11.2 - 14.9 Business and Government 51 49.7 12.6 - 20.1 42.9 13.7 - 19.1 40.3 13.2 - 19.3 Total Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant ² 25.7 % 11.3 % - % 18.4 % 25.0 % 12.0 % - % 12.6 - 18.4 % 25.0 % 12.0 % - % 18.4 % 25.0 % 12.0 % - % 18.4 % 25.0 % 12.0 % - % 16.4 11.2 - 14.9 19.3 Total Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant ² - % 18.4 % 25.0 % 12.0 % 20.4 % 12.5 % - % 16.4 11.2 % 16.4 11.2	Other	48		68.9		25.0		_		66.7		69.6		66.7				69.5	1	62.0		33.3		_		61.0
Business and Government 51 49.7 12.6 - 20.1 42.9 13.7 - 19.1 40.3 13.2 - 19.3 Total Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant ³ 52 25.7 % 11.3 % - % 18.4 % 25.0 % 12.0 % - % 16.6	Credit card							-			1	74.3							1							
Total Allowance for Credit Losses - Counterparty-Specific and Individually Insignificant ² 52 25.7 11.3 - * 18.4 % 25.0 * 12.0 * - * 16.6	Business and Government							_								_								_		
Total allowance for credit losses as a % of gross loans and acceptances ³ 53 0.4 % 1.0 % 0.1 % 0.6 % 0.4 % 1.1 % 0.1 % 0.6 % 0.4 % 1.1 % 0.1 % 0.6 %	Total Allowance for Credit Losses – Counterparty-Specific and				6		%	- %	6							- %					%		%	- %		
	Total allowance for credit losses as a % of gross loans and acceptances ³	53		0.4 %	6	1.0 %	%	0.1 %	6	0.6 %		0.4 %		1.1 %		0.1 %		0.6 %		0.4	%	1.1	%	0.1 %		0.6 %

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

Includes all FDIC covered loans and other ACI loans.
 Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 37 to 39.

Provision for Credit Losses¹

(\$ millions)	LINE		2014				2013			2012		Full Year	
For the period ended	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2014	2013	2012
PROVISION FOR (REVERSAL OF) CREDIT LOSSES Provision for Credit losses for Counterparty-Specific and Individually Insignificant	_												
Provision for credit losses – counterparty-specific	1 \$	40 \$	37 \$	58 \$	33 \$	28 \$	63 \$	80 \$	60	\$ 114	\$ 168 \$	231 \$	447
Provision for credit losses – individually insignificant	2	479	459	488	423	411	404	400	429	407	1,849	1,644	1,415
Recoveries	3	(134)	(152)	(139)	(108)	(97)	(114)	(96)	(87)	(69)	(533)	(394)	(287)
Total provision for credit losses for counterparty-specific and individually insignificant Provision for Credit Losses – Incurred But Not Identified	4	385	344	407	348	342	353	384	402	452	1,484	1,481	1,575
Canadian Retail and Wholesale Banking	5	9	(3)	3	(1)	(40)	37	(25)	(25)	79	8	(53)	183
U.S. Retail – in USD	6	(20)	(3)	(16)	103	48	84	57	(23)	34	64	197	38
– foreign exchange	7	(20)	(5)	(10)	6	2	3	1	-	-	1	6	(1)
	8	(23)	(3)	(18)	109	50	87	58	8	34	65	203	37
Other	9	(23)	(3)	(10)	109	- 50	-	- 56	o _	- 34	-	203	- 37
Total provision for credit losses – incurred but not identified	10	(14)		(15)	108	10	124	33	(17)	113	73	150	220
··· • • · · · · · · · · · · · · · · · ·			(6)	. ,		-							
Total Provision for Credit Losses	11 \$	371 \$	338 \$	392 \$	456 \$	352 \$	477 \$	417 \$	385	\$ 565	\$ 1,557 \$	1,631 \$	1,795
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT	_												
Canadian Retail	12 \$	250 \$	228 \$	238 \$	230 \$	224 \$	216 \$	245 \$	244	\$ 306	\$ 946 \$	929 \$	1,151
U.S. Retail – in USD	13	125	118	155	223	177	217	193	177	257	621	764	778
 – foreign exchange 	14	14	9	17	15	6	6	4	(1)	(3)	55	15	1
	15	139	127	172	238	183	223	197	176	254	676	779	779
Wholesale Banking ²	16	(1)	5	7	_	5	23	3	(5)	8	11	26	47
Corporate	-	. /							(-)				
Wholesale Banking – CDS ²	17	(2)	(2)	(5)	(5)	(6)	(4)	(4)	(4)	(4)	(14)	(18)	(19)
Reduction of allowance for incurred but not identified		. ,			. ,				. ,	. ,		. ,	. ,
credit losses	18	(14)	(20)	(20)	(7)	(54)	19	(25)	(25)	_	(61)	(85)	(162)
Other	19	` (1)	()	_	_	-	_	1	(1)	1	(1)	-	(1)
Total Corporate	20	(17)	(22)	(25)	(12)	(60)	15	(28)	(30)	(3)	(76)	(103)	(182)
Total Provision for Credit Losses	21 \$	371 \$	338 \$	392 \$	456 \$	352 \$	477 \$	417 \$	385		\$ 1,557 \$	1,631 \$	1,795

¹ Includes provision for off-balance sheet positions. ² Premiums on CDS recorded in provision for credit losses (PCL) for Wholesale Banking are reclassified to trading income in the Corporate segment.

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

(\$ millions, except as noted) For the period ended	LINE #		2014 Q4				2014 Q3				2014 Q2		
By Industry Sector Provision for Credit Losses – Counterparty-Specific and		Canada	United States	Int'i	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Individually Insignificant													
Personal Residential mortgages	1	\$4\$	2 \$	- \$	6	\$ 4 \$	- \$	- \$	4	\$ 3 \$	2 \$	- \$	5
Consumer Instalment and Other Personal		v + v	- •	Ŷ	•	ψτψ	- ψ	- ψ	-	ψυψ	2 ψ	- V	5
HELOC	2	3	7	-	10	2	9	-	11	2	11	-	13
Indirect Auto	3	38	34	-	72	35	27	-	62	27	34	-	61
Other	4	42	17	-	59 200	42	14	-	56	39	13	-	52
Credit card	5	118	82	-		112	75	-	187	110	133	-	243
Total personal	6	205	142	-	347	195	125	-	320	181	193	-	374
Business and Government Real estate													
Residential	7	_	1	_	1	-	(6)	_	(6)	_	(5)	_	(5)
Non-residential	8	1	(1)	-	-	-	(6)	-	(6)	-	(5)	-	(5)
Total real estate	9	1	-	-	1	-	(12)	-	(12)	-	(10)	-	(10)
Agriculture	10	-	-	-	-	1	-	-	1	-	-	-	-
Automotive	11	-	1	-	1	1	-	-	1	-	1	-	1
Financial Food, beverage, and tobacco	12 13	(3)	(1)	-	(1) (3)	- 3	(16) (1)	-	(16) 2	1	(1)	_	1
Forestry	13	(3)	_	_	(3)	-	-	_	-	-	_	_	_
Government, public sector entities, and education	15	-	-	-	-	-	(4)	-	(4)	-	4	-	4
Health and social services	16	2	(3)	-	(1)	-	16	-	16	-	(2)	-	(2)
Industrial construction and trade contractors	17 18	3	5	-	8	1	(1)	-	- 1	3	_	-	3
Metals and mining Pipelines, oil, and gas	18 19	_	1	_	1	1	-	-	1	(1)	1	-	_
Power and utilities	20	_	_	_	_	_	_	_	_	_	_	_	_
Professional and other services	21	5	1	_	6	-	2	-	2	23	(1)	-	22
Retail sector	22	1	1	-	2	6	(1)	-	5	7	(1)	-	6
Sundry manufacturing and wholesale	23	8	4	-	12	1	-	-	1	1	3	-	4
Telecommunications, cable, and media Transportation	24 25	2	-	-	3	1 2	(2)	-	1	- 1	(1)	-	-
Other	26	-	(2)	-	(2)	1	(2)	_	7	_	6	_	6
Total business and government	27	19	8	-	27	18	(13)	-	5	36	(1)	-	35
Other Loans						10	(10)			00	(.)		00
Debt securities classified as loans	28	-	15	-	15	-	12	-	12	-	3	-	3
Acquired credit-impaired loans ³	29	-	(4)	-	(4)	-	7	-	7	-	(5)	-	(5)
Total other loans	30	-	11	-	11	-	19	-	19	-	(2)	-	(2)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	24	224	464	_	385	212	131	_	344	017	190	_	407
Provision for Credit Losses – Incurred but not Identified	31	224	161	-	305	213	131	-	344	217	190	-	407
Personal, business and government	32	6	17	_	23	(2)	7	(1)	4	2	(16)	_	(14)
Other Loans	-	-				(-)		(-)		-	()		
Debt securities classified as loans	33	-	(37)	-	(37)	-	(10)	-	(10)	-	(1)	-	(1)
Total other loans	34	-	(37)	-	(37)	-	(10)	-	(10)	-	(1)	-	(1)
Total Provision for Credit Losses – Incurred but not Identified	35	6	(20)		(14)	(2)	(3)	(1)	(6)	2	(17)	-	(15)
Total Provision for Credit Losses	36	\$ 230 \$	141 \$	- \$	371	\$ 211 \$	128 \$	(1) \$	338	\$ 219 \$	173 \$	- \$	392
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances Personal													
Residential mortgages Consumer instalment and other personal	37	0.01 %	0.03 %	- %	0.01 %	0.01 %	- %	- %	0.01 %	0.01 %	0.04 %	- %	0.01 %
HELOC	38	0.02	0.24	-	0.06	0.01	0.32	-	0.06	0.01	0.40	-	0.07
Indirect Auto	39	0.94	0.74	-	0.84	0.91	0.63	-	0.76	0.76	0.82	-	0.79
Other Cradit part	40	1.05	10.36	-	1.42	1.10	9.00	-	1.41	1.05	8.80	-	1.35
Credit card Total personal	41 42	2.67 0.29	4.57 0.94	-	3.22 0.40	2.53 0.28	4.36 0.86	_	3.04 0.38	2.63 0.27	7.84 1.36	_	4.13 0.46
Business and Government	43	0.11	0.05	_	0.08	0.28	(0.08)	_	0.02	0.27	(0.01)	_	0.40
Total Provision for Credit Losses – Counterparty-Specific and	-						. ,				. ,		
Individually Insignificant	44	0.25	0.49	-	0.32	0.25	0.42	-	0.29	0.26	0.64	-	0.36
Total Provision for Credit Losses – Counterparty-Specific and	45	0.25 %	0.47 %	0/	0.24 %	0.25 %	0.37 %	- %	0.28 %	0.26 %	0.67 %	- %	0.36 %
Individually Insignificant Excluding Other Loans	45	0.25 %	0.47 %	- %	0.31 %	0.25 %	0.37 %	- %	0.28 %	0.20 %	0.67 %	- %	0.30 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	46	0.26 %	0.43 %	- %	0.30 %	0.24 %	0.41 %	(0.15) %	0.29 %	0.26 %	0.58 %	- %	0.35 %
Total Provision for Credit Losses Excluding Other Loans	47	0.26	0.52		0.33	0.24	0.40	(0.20)	0.28	0.27	0.61		0.35
¹ Primarily based on the geographic location of the customer's addres	s.												

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

³ Includes all FDIC covered loans and other ACI loans.

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

(\$ millions, except as noted) For the period ended	LINE #		2014 Q1				2013 Q4				2013 Q3		
By Industry Sector Provision for Credit Losses – Counterparty-Specific and		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Individually Insignificant		Callada	Sidles	IIILI	TOLAI	Canada	Sidles	III(I	TULAI	Callaua	States	111(1	TUIdi
Personal Residential mortgages	1	\$ 4 \$	4 \$	- \$	8 5	\$ 4 \$	2 \$	- \$	6	\$ 5 \$	(2) \$	- \$	3
Consumer Instalment and Other Personal	2	1	11		10	5	12	_	17	4	6		10
HELOC Indirect Auto	2	37	53	_	12 90	37	46	_	83	30	35	_	65
Other Credit card	4 5	44 122	15 19	_	59 141	52 121	17 13	_	69 134	51 117	11 10	-	62 127
Total personal	6	208	102	_	310	219	90	_	309	207	60	_	267
Business and Government Real estate													
Residential	7	(1)	3	-	2	(1)	-	-	(1)	(4)	(6)	-	(10)
Non-residential	8 9	2	8	-	10 12	- (1)	1	-	1	- (4)	16 10	-	16
Total real estate Agriculture	10	_	-	_	-	(1)	-	_	_	(4) 1	(1)	_	6 -
Automotive	11	1	-	-	1	1	-	-	1	1	1	-	2
Financial Food, beverage, and tobacco	12 13	(1)	4 1	_	4	_	(1)	-	(1)	- 3	1	_	1 3
Forestry	14 15	-	_ (1)	-	-	-	1 1	-	1	- 1	- 1	-	-2
Government, public sector entities, and education Health and social services	16	-	(1) (3)	_	(1) (3)	- 1	10	_	11	1	(1)	_	2 -
Industrial construction and trade contractors Metals and mining	17 18	2	2	-	4	5	3	-	8	2	(2) 4	-	- 4
Pipelines, oil, and gas	19	(2)	(2)	_	(2)	(5)	_	_	(5)	(5)	-	_	(5)
Power and utilities Professional and other services	20 21	- 3	- 5	_	- 8	(3)	(1)	_	(1) 4	- 1	- 4	_	- 5
Retail sector	22	5	4	_	9	2	2	_	4	23	15	_	38
Sundry manufacturing and wholesale Telecommunications, cable, and media	23 24	(1)	2	_	1	2	2	_	4	-	3	_	3
Transportation	25	1	_	_	1	1	1	_	2	1	(7)	_	(6)
Other Total business and government	26 27	- 11	3 26	-	3 37	1 4	3 30		4 34	1 26	5 33	-	6 59
Other Loans	21	11	20	-	37	4	30	-	34	20	33	-	59
Debt securities classified as loans	28	-	1	-	1	-	(1)	-	_ (1)	-	11	-	11
Acquired credit-impaired loans ³ Total other loans	29 30		- 1	_	- 1	_	(1)	_	(1)		16 27	_	16 27
Total Provision for Credit Losses – Counterparty-Specific and			100								100		
Individually Insignificant Provision for Credit Losses – Incurred but not Identified	31	219	129	-	348	223	119	-	342	233	120	-	353
Personal, business and government	32	(3)	108	2	107	(46)	78	5	37	37	109	-	146
Other Loans Debt securities classified as loans	33	_	1	_	1	_	(27)	_	(27)	-	(22)	_	(22)
Total other loans	34	-	1	-	1	-	(27)	-	(27)	-	(22)	-	(22)
Total Provision for Credit Losses – Incurred but not Identified Total Provision for Credit Losses	35 36	(3) \$ 216 \$	109 238 \$	2 \$	108 456 \$	(46) \$ 177 \$	51 170 \$	5 5 \$	10 352	37 \$ 270 \$	87 207 \$	- - \$	124 477
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances Personal	30	ψ 210 ψ	230 ψ	2 ψ	430	φ 177 φ	110 \$	υ το	352	ψ 270 ψ	207 φ	_ v	417
Residential mortgages Consumer instalment and other personal	37	0.01 %	0.07 %	- %	0.02 %	0.01 %	0.04 %	- %	0.01 %	0.01 %	(0.04) %	- %	0.01 %
HELOC Indirect Auto	38 39	0.01 1.01	0.40 1.24	-	0.07 1.13	0.03	0.45 1.14	_	0.09 1.08	0.03 0.84	0.23 0.89	-	0.05 0.87
Other	40	1.18	9.99	-	1.52	1.40	11.90	-	1.78	1.35	7.93	-	1.59
Credit card Total personal	41 42	3.06 0.30	1.05 0.70	_	2.43 0.37	3.30 0.32	0.78 0.65	_	2.51 0.38	3.33 0.31	0.61 0.45	_	2.47 0.33
Business and Government	43	0.07	0.18	-	0.12	0.03	0.22	_	0.11	0.17	0.25	-	0.20
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	0.26	0.43	_	0.30	0.27	0.42	_	0.30	0.28	0.43	_	0.32
Total Provision for Credit Losses – Counterparty-Specific and													
Individually Insignificant Excluding Other Loans	45	0.26 %	0.44 %	- %	0.30 %	0.27 %	0.44 %	- %	0.31 %	0.28 %	0.35 %	- %	0.30 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	46	0.26 %	0.79 %	0.24 %	0.40 %	0.21 %	0.60 %	0.61 %	0.31 %	0.33 %	0.74 %	- %	0.43 %
Total Provision for Credit Losses Excluding Other Loans	47	0.26	0.82	0.36	0.40	0.21	0.73	0.95	0.34	0.33	0.76	-	0.43
¹ Primarily based on the geographic location of the customer's address	5												

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

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

(\$ millions, except as noted) For the period ended	LINE #		2013 Q2				2013 Q1				2012 Q4		
By Industry Sector Provision for Credit Losses – Counterparty-Specific and		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Individually Insignificant Personal		Canada	Gialdo		rotar	Ganada	Charlos		rotar	oundu	olaloo		rotai
Residential mortgages	1	\$ 5 \$	11 \$	- \$	16	\$2\$	- \$	- \$	2	\$7\$	11 \$	- \$	18
Consumer Instalment and Other Personal HELOC	2	3	19	_	22	3	17	_	20	12	36	_	48
Indirect Auto	3	26	35	-	61	35	50	-	85	33	46	-	79
Other Credit card	4 5	53 121	9 13	_	62 134	65 126	17 15	_	82 141	66 91	16 11	_	82 102
Total personal	6	208	87	-	295	231	99	-	330	209	120	-	329
Business and Government Real estate													
Residential	7	-	5	-	5	1	1	-	2	-	15	-	15
Non-residential Total real estate	8 9	1	7 12	-	8 13	- 1	<u>11</u> 12	-	11 13	1	13 28	-	14 29
Agriculture	10	1	-	2	1	1	-	_	1	1	-	_	1
Automotive Financial	11 12	-	-	-	-	-	1	-	1	1	1 9	-	2 17
Food, beverage, and tobacco	13	_	1	-	1	- 1	_	_	1	1	1	_	2
Forestry Government, public sector entities, and education	14 15	-	_	-	-	-	_ 10	-		1	_	_	1
Health and social services	16	(2)	(1)	-	(3)	(1)	2	-	1	(2)	1	-	(1)
Industrial construction and trade contractors Metals and mining	17 18	5	5 1	-	10 1	2	- 1	-	2	3	7	_	10
Pipelines, oil, and gas	19	20	(1)	-	19	_	(1)	-	(1)	-	1	-	1
Power and utilities Professional and other services	20 21	- 3	- 8	_	11	- 2	- 5	-	- 7	- 2	(1)	_	- 1
Retail sector	22	5	7	-	12	3	_	-	3	3	6	-	9
Sundry manufacturing and wholesale Telecommunications, cable, and media	23 24	2	1	-	3 2	1 (5)	7 1		8 (4)	- 1	9	_	9 6
Transportation	25	1	-	-	1	1	1	-	2	1	4	-	5
Other Total business and government	26 27	1 38	4 39	-	5 77	6	3 42	-	3 48	1 22	5 76	-	6 98
Other Loans	21		39	-	11	0	42	-	40	22	70	-	90
Debt securities classified as loans	28 29	-	_ 12	-		-	2 22	-	2 22	_ (1)	6 20	-	6 19
Acquired credit-impaired loans ³ Total other loans	29 30	-	12	-	12		22		22	(1)	20	_	25
Total Provision for Credit Losses – Counterparty-Specific and													
Individually Insignificant Provision for Credit Losses – Incurred but not Identified	31	246	138	-	384	237	165	-	402	230	222	-	452
Personal, business and government	32	(24)	54	-	30	(25)	8	(1)	(18)	75	40	1	116
Other Loans Debt securities classified as loans	33	_	3	_	3	_	1	_	1	_	(3)	_	(3)
Total other loans	34	-	3	-	3	-	1	_	1	-	(3)	-	(3)
Total Provision for Credit Losses – Incurred but not Identified Total Provision for Credit Losses	35	(24)	57	-	33	(25)	9	(1)	(17)	75	37	1	113 565
	36	\$ 222 \$	195 \$	- \$	417	\$ 212 \$	174 \$	(1) \$	385	\$ 305 \$	259 \$	1 \$	202
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages Consumer instalment and other personal	37	0.01 %	0.24 %	- %	0.04 %	0.01 %	- %	- %	- %	0.02 %	0.26 %	- %	0.04 %
HELOC	38	0.02	0.76	-	0.12	0.02	0.67	_	0.11	0.07	1.45	-	0.26
Indirect Auto Other	39 40	0.77 1.44	0.98 7.27	-	0.88 1.63	1.01 1.80	1.45 13.25	-	1.23 2.19	0.94 1.80	1.42 12.96	-	1.17 2.16
Credit card	40	3.66	1.36	_	3.14	3.65	5.55	_	3.78	2.65	4.35	_	2.10
Total personal Business and Government	42 43	0.33 0.25	0.74 0.32	-	0.39 0.28	0.35 0.04	0.91 0.35	-	0.43 0.18	0.32 0.16	1.17 0.66	-	0.44 0.38
Total Provision for Credit Losses – Counterparty-Specific and				-				-				-	
Individually Insignificant Total Provision for Credit Losses – Counterparty-Specific and	44	0.31	0.54	-	0.37	0.29	0.68	-	0.38	0.29	0.95	-	0.44
Individually Insignificant Excluding Other Loans	45	0.31 %	0.53 %	- %	0.36 %	0.30 %	0.62 %	- %	0.36 %	0.29 %	0.90 %	- %	0.42 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	46	0.28 %	0.77 %	- %	0.40 %	0.26 %	0.71 %	(0.09) %	0.36 %	0.39 %	1.10 %	0.09 %	0.55 %
Total Provision for Credit Losses Excluding Other Loans	47	0.28	0.75	-	0.39	0.26	0.65	(0.14)	0.35	0.39	1.08	0.13	0.54
¹ Primarily based on the geographic location of the customer's addres													

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

Acquired Credit-Impaired Loans by Geographic Location¹

(\$ millions)	LINE		2014				2014				2014		
For the period ended	#		Q4				Q3				Q2		
			United				United				United		
		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ - \$	452 \$	- \$	452	\$ - \$	455 \$	- \$	455	\$ - \$	473 \$	- \$	473
Consumer instalment and other personal													
HELOC	2	-	135	-	135	-	141	-	141	-	150	-	150
Indirect Auto	3	-	4	-	4	-	8	-	8	-	15	-	15
Other	4	-	42	-	42	3	47	-	50	6	51	-	57
Credit cards	5	6	_	-	6	11	1	-	12	15	-	-	15
Business and government	6	-	1,074	-	1,074	-	1,163	-	1,163	-	1,341	-	1,341
Total Gross Loans	7	\$6\$	1,707 \$	- \$	1,713	\$ 14 \$	1,815 \$	- \$	1,829	\$ 21 \$	2,030 \$	- \$	2,051
Change in Allowance for Credit Losses													
Balance at beginning of period	8	\$ - \$	102 \$	- \$	102	\$ - \$	99 \$	- \$	99	\$ - \$	110 \$	- \$	110
Provision for credit losses – counterparty-specific	9	-	(4)	-	(4)	-	1	-	1	-	-	-	-
Provision for credit losses - individually insignificant impaired loans	10	-	-	-	-	-	6	-	6	-	(5)	-	(5)
Write-offs ²	11	-	(4)	-	(4)	-	(2)	-	(2)	-	(2)	-	(2)
Recoveries	12	-	3	-	3	-	1	-	1	-	3	-	3
Foreign exchange and other adjustments	13	-	-	-	-	-	(3)	-	(3)	-	(7)	-	(7)
Balance at end of period	14	\$ - \$	97 \$	- \$	97	\$ - \$	102 \$	- \$	102	\$ - \$	99 \$	- \$	99
Allowance for Credit Losses													
Residential mortgages	15	\$ - \$	27 \$	- \$	27	\$ - \$	26 \$	- \$	26	\$ - \$	27 \$	- \$	27
Consumer instalment and other personal													
HELOC	16	-	5	-	5	-	7	-	7	-	6	-	6
Indirect Auto	17	-	-	-	-	-	-	-	-	-	-	-	-
Other	18	-	5	-	5	-	4	-	4	-	5	-	5
Business and government	19	-	60	-	60	-	65	-	65	-	61	-	61
Total Allowance for Credit Losses	20	\$ - \$	97 \$	- \$	97	\$ - \$	102 \$	- \$	102	\$ - \$	99 \$	- \$	99
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant ³													
Provision for credit losses – counterparty-specific	21	\$ - \$	(4) \$	- \$	(4)	\$ - \$	1 \$	- \$	1	\$ - \$	- \$	- \$	-
Provision for credit losses – individually insignificant	22	· _ ·	-	-	-	• •	6	_ *	6	÷ -	(5)	-	(5)
Total Provision for Credit Losses – Counterparty-Specific							0		0		(0)		(0)
and Individually Insignificant	23	\$ - \$	(4) \$	- \$	(4)	\$ - \$	7 \$	- \$	7	\$ - \$	(5) \$	- \$	(5)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages Consumer instalment and other personal	24	\$ - \$	(1) \$	- \$	(1)	\$ - \$	- \$	- \$	-	\$ - \$	- \$	- \$	-
HELOC	25	_	(1)	_	(1)		1		1				
Indirect Auto	25 26		(1)	-	(1)	_	-	_	-	_	_	_	_
Other	20	_	(1)	_	-	-	_	_	_	_	_	_	_
Business and government	28		(1)	-	(1)	-	6	_	6	_	(5)	_	(5)
Total Provision for Credit Losses – Counterparty-Specific	20		(1)	_	(1)	_	0	_	0		(0)	_	(0)
and Individually Insignificant	29	s – s	(4) \$	- \$	(4)	\$ - \$	7 \$	- \$	7	\$ - \$	(5) \$	- \$	(5)

¹ Primarily based on the geographic location of the customer's address.
 ² Excludes write-offs for which a credit mark was established on acquisition date.
 ³ PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

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

	LINE		2014				2013				2013		
For the period ended	#		Q1				Q4				Q3		
	Г		United				United				United		
		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ - \$	500 \$	- \$	500	\$ - \$	486 \$	- \$	486	\$ - \$	506 \$	- \$	506
Consumer instalment and other personal													
HELOC	2	-	162	-	162	-	159	-	159	-	165	-	165
Indirect Auto	3	1	29	-	30	1	47	-	48	2	74	-	76
Other	4	9	56	-	65	14	58	-	72	20	62	-	82
Credit cards	5	20	7	-	27	6	28	-	34	14	43	-	57
Business and government	6	-	1,557	-	1,557	-	1,686	-	1,686	-	1,920	-	1,920
Total Gross Loans	7	\$ 30 \$	2,311 \$	- \$	2,341	\$ 21 \$	2,464 \$	- \$	2,485	\$ 36 \$	2,770 \$	- \$	2,806
Change in Allowance for Credit Losses													
Balance at beginning of period	8	\$ - \$	117 \$	- \$	117	\$ - \$	131 \$	- \$	131	\$ - \$	122 \$	- \$	122
Provision for credit losses – counterparty-specific	9		(4)	-	(4)		3	-	3	-	(6)		(6)
Provision for credit losses – individually insignificant impaired loans	10	-	4	-	4	-	(4)	-	(4)	-	22	_	22
Write-offs ²	11	-	(12)	-	(12)	-	(11)	-	(11)	-	(5)	-	(5)
Recoveries	12	-	-	-	-	-	-	-	-	-	6	-	6
Foreign exchange and other adjustments	13	-	5	-	5	-	(2)	-	(2)	-	(8)	-	(8)
Balance at end of period	14	\$ - \$	110 \$	- \$	110	\$ - \$	117 \$	- \$	117	\$ - \$	131 \$	- \$	131
Allowance for Credit Losses													
Residential mortgages	15	\$ - \$	29 \$	- \$	29	\$ - \$	24 \$	- \$	24	\$ - \$	27 \$	- \$	27
Consumer instalment and other personal	10	• •	,	Ţ		Ψ Ŧ		Ŷ		Ψ Ψ	21 V	Ŷ	21
HELOC	16	-	6	_	6	-	5	_	5	_	6	_	6
Indirect Auto	17	-	-	-	-	-	-	_	-	_	_	_	_
Other	18	-	5	-	5	-	5	-	5	-	6	_	6
Business and government	19	-	70	-	70	-	83	-	83	-	92	-	92
Total Allowance for Credit Losses	20	\$ - \$	110 \$	- \$	110	\$ - \$	117 \$	- \$	117	\$ - \$	131 \$	- \$	131
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant ³													
Provision for credit losses – counterparty-specific	21	\$ - \$	(4) \$	- \$	(4)	\$ - \$	3 \$	- \$	3	\$ - \$	(6) \$	- \$	(6)
Provision for credit losses – individually insignificant	22	-	4	-	4	-	(4)	-	(4)		22	- '	22
Total Provision for Credit Losses – Counterparty-Specific													
and Individually Insignificant	23	\$ - \$	- \$	- \$	-	\$ - \$	(1) \$	- \$	(1)	\$ - \$	16 \$	- \$	16
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	\$ - \$	3 \$	- \$	3	\$ - \$	(2) \$	- \$	(2)	\$ - \$	- \$	- \$	-
Consumer instalment and other personal	27	ΨΨ	υψ	Ŷ	Ŭ	ΨΨ	(2) ¥	Ŷ	(~/	Ψ – Φ	- ψ	- φ	-
HELOC	25	-	2	_	2	-	-	-	-	-	2	-	2
Indirect Auto	26	-	_	_	_	-	-	_	-	_	_	_	-
Other	27	-	-	-	-	-	-	-	-	_	-	-	-
Business and government	28	-	(5)	-	(5)	-	1	-	1	_	14	-	14
	-												
Total Provision for Credit Losses – Counterparty-Specific					1								

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

² Excludes write-offs for which a credit mark was established on acquisition date.
 ³ PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

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

(\$ millions)	LINE		2013				2013				2012		
For the period ended	#		Q2				Q1				Q4		
			United				United				United		
		Canada	States	Int'l	Total	Canada	States	Int'l	Total	Canada	States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ - \$	523 \$	- \$	523	\$ - \$	535 \$	- \$	535	\$ - \$	563 \$	- \$	563
Consumer instalment and other personal													
HELOC	2	-	172	-	172	-	180	-	180	-	190	-	190
Indirect Auto	3	3	112	-	115	4	165	-	169	6	230	-	236
Other	4	28	63	-	91	36	67	-	103	46	74	-	120
Credit cards	5	17	76	-	93	21	-	-	21	25	_	-	25
Business and government	6	-	2,170	-	2,170	-	2,417	-	2,417	-	2,633	-	2,633
Total Gross Loans	7	\$ 48 \$	3,116 \$	- \$	3,164	\$ 61 \$	3,364 \$	- \$	3,425	\$ 77 \$	3,690 \$	- \$	3,767
Change in Allowance for Credit Losses													
Balance at beginning of period	8	\$ 1\$	117 \$	- \$	118	\$1\$	97 \$	- \$	98	\$ 2\$	100 \$	- \$	102
Provision for credit losses – counterparty-specific	9	-	5	-	5	-	11	-	11	-	17	-	17
Provision for credit losses – individually insignificant impaired loans	10	-	7	-	7	-	11	-	11	(1)	3	-	2
Write-offs ²	11	-	(9)	-	(9)	-	(13)	-	(13)	-	(24)	-	(24)
Recoveries	12	-	3	-	3	-	-	-	-	-	-	-	-
Foreign exchange and other adjustments	13	(1)	(1)	-	(2)	-	11	-	11	-	1	-	1
Balance at end of period	14	\$ - \$	122 \$	- \$	122	\$ 1\$	117 \$	- \$	118	\$ 1\$	97 \$	- \$	98
Allowance for Credit Losses													
Residential mortgages	15	\$ - \$	28 \$	- \$	28	\$ - \$	28 \$	- \$	28	\$ - \$	20 \$	- \$	20
Consumer instalment and other personal	40		-		-						_		-
HELOC	16	-	5	-	5	- 1	4	-	4 1	-	5	-	5
Indirect Auto Other	17	-	- 7	-	- 7	1	- 6	-	1	1	_	-	1
Business and government	18 19	_	82	_	82	-	6 79	_	6 79	-	4 68	-	4 68
Total Allowance for Credit Losses			122 \$	- \$	122		117 \$		118	-		-	
Total Allowance for Credit Losses	20	\$ - \$	122 \$	- \$	122	\$ 15	117 \$	- \$	118	\$1\$	97 \$	- \$	98
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant ³													
Provision for credit losses – counterparty-specific	21	\$ - \$	5 \$	- \$	5	\$ - \$	11 \$	- \$	11	\$ - \$	17 \$	- \$	17
Provision for credit losses – individually insignificant	22	-	7		7	-	11	-	11	(1)	3	_	2
Total Provision for Credit Losses – Counterparty-Specific										(1)	-		
and Individually Insignificant	23	\$ - \$	12 \$	- \$	12	\$ - \$	22 \$	- \$	22	\$ (1) \$	20 \$	- \$	19
Provision for Credit Losses – Counterparty-Specific													
and Individually Insignificant	<u>.</u>	¢ ^	•	•		¢ ^	<u> </u>	-	~			•	(0)
Residential mortgages	24	\$ - \$	- \$	- \$	-	\$ - \$	6\$	- \$	6	\$ - \$	(2) \$	- \$	(2)
Consumer instalment and other personal HELOC	25		2		2		1		1		4		4
Indirect Auto	25 26	-	2	_	2	-	1	_	1 -	-	1	-	1
Other	26 27	_	- 1	_	- 1	_	- 1	-	-	(1)	-	_	(1)
Business and government	27	_	9	_	9	_	14	_	14	_	_ 21	_	21
Total Provision for Credit Losses – Counterparty-Specific	20	_	3	-	3	_	77	-	F 1		21	_	21
and Individually Insignificant	29	\$ - \$	12 \$	- \$	12	\$ - \$	22 \$	- \$	22	\$ (1) \$	20 \$	- \$	19
· · · · · · · · · · · · · · · · · · ·	23	- Ψ	· - Ψ	Ψ	12	ΨΨ	v	φ		φ (ι) φ	20 V	φ -	13

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

² Excludes write-offs for which a credit mark was established on acquisition date.
 ³ PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

Analysis of Change in Equity

(\$ millions, except as noted) For the period ended	LINE #	Q4	2014 Q3	Q2	Q1	Q4	2013 Q3	Q2	Q1	2012 Q4	2014	Full Year 2013	2012
Common Shares													
Balance at beginning of period	1	\$ 19,705 \$	19,593 \$	19,452 \$	19,316	\$ 19,218 \$	19,133 \$	19,023 \$	18,691 \$	18,351	\$ 19,316 \$	18,691 \$	17,491
Issued										50	400	0.07	050
Options Dividend reinvestment plan	2 3	24 82	61 94	67 74	47 89	112 86	90 82	33 77	62 270	58 282	199 339	297 515	253 947
Purchase of shares for cancellation	4		(43)	-	-	(100)	(87)	-	-	-	(43)	(187)	-
Balance at end of period	5	19,811	19,705	19,593	19,452	19,316	19,218	19,133	19,023	18,691	19,811	19,316	18,691
Preferred Shares													
Balance at beginning of period	6	2,625	2,250	2,925	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Issue of shares	7	· -	1,000	-	-	_	_	_	-	-	1,000	_	_
Redemption of shares	8	(425)	(625)	(675)	(470)	-	-	-	-	-	(2,195)	-	-
Balance at end of period	9	2,200	2,625	2,250	2,925	3,395	3,395	3,395	3,395	3,395	2,200	3,395	3,395
Treasury Shares – Common													
Balance at beginning of period	10	(92)	(120)	(153)	(145)	(144)	(126)	(135)	(166)	(178)	(145)	(166)	(116)
Purchase of shares	11	(1,122) 1,160	(1,044)	(912)	(1,119)	(987)	(1,031)	(728)	(806)	(1,045)	(4,197) 4,288	(3,552)	(3,175)
Sale of shares Balance at end of period	12 13	(54)	1,072 (92)	945 (120)	1,111 (153)	986 (145)	1,013 (144)	737 (126)	837 (135)	1,057 (166)	4,200	3,573 (145)	3,125 (166)
balance at end of period	15	(34)	(92)	(120)	(155)	(143)	(144)	(120)	(155)	(100)	(34)	(145)	(100)
Treasury Shares – Preferred													
Balance at beginning of period Purchase of shares	14 15	(2) (43)	(1) (58)	(3) (34)	(2) (19)	(3) (29)	(24)	(3) (18)	(1) (15)	(1) (16)	(2) (154)	(1) (86)	(77)
Sale of shares	16	(43)	57	36	18	30	(24) 21	21	13	16	155	85	76
Balance at end of period	17	(1)	(2)	(1)	(3)	(2)	(3)	-	(3)	(1)	(1)	(2)	(1)
							()						
Contributed Surplus Balance at beginning of period	18	184	173	163	170	181	190	185	196	203	170	196	212
Net premium (discount) on treasury shares	19	19	14	12	3	-	(1)	5	(7)	(1)	48	(3)	10
Stock options expensed	20	6	5	7	8	5	6	6	8	5	26	25	22
Stock options exercised	21	(3)	(9)	(10)	(9)	(16)	(14)	(6)	(14)	(11)	(31)	(50)	(47)
Other	22	(1) 205	1	1	(9)	- 470	-	-	2	-	(8) 205	2	(1)
Balance at end of period	23	205	184	173	163	170	181	190	185	196	205	170	196
Retained Earnings													
Balance at beginning of period (as previously reported) ¹	24	26,970	26,134	25,108	23,982	23,350	22,619	21,858	20,868	20,313	23,982	20,868	18,213
Adjustments for adoption of New IFRS Standards and Amendments	25	_	_	_	_	_	_	_	(5)	_	_	(5)	(136)
Net income	26	1,719	2,080	1,962	2,015	1,589	1,497	1,691	1,758	1,568	7,776	6,535	6,356
Dividends											,		
Common	27	(866)	(864)	(865)	(789)	(779)	(746)	(746)	(706)	(702)	(3,384)	(2,977)	(2,621)
Preferred Share issue expenses and others	28 29	(32)	(25) (11)	(40)	(46)	(49)	(38)	(49)	(49)	(49)	(143) (11)	(185)	(196)
Net premium on repurchase of common shares	30	_	(177)	_	_	(324)	(269)	_	_	_	(177)	(593)	_
Actuarial gains and (losses) on employee benefit plans	31	(206)	(167)	(31)	(54)	195	287	(135)	(8)	(262)	(458)	339	(748)
Balance at end of period	32	27,585	26,970	26,134	25,108	23,982	23,350	22,619	21,858	20,868	27,585	23,982	20,868
Accumulated Other Comprehensive Income (loss)													
Balance at beginning of period	33	3,834	4,206	4,874	3,159	2,651	3,402	3,058	3,645	3,872	3,159	3,645	3,326
Net change in unrealized gains (losses) on AFS securities	34	(48)	1	23	(70)	(46)	(573)	59	(183)	58	(94)	(743)	526
Net change in unrealized foreign currency translation													
gains (losses) on investment in subsidiaries, net of hedging activities	35	1.036	(154)	(482)	1,907	427	519	251	(49)	(80)	2,307	1,148	38
Net change in gains (losses) on derivatives designated as		.,	()	(102)	1,001		010	201	(10)	(00)	_,	1,110	
cash flow hedges	36	114	(219)	(209)	(122)	127	(697)	34	(355)	(205)	(436)	(891)	(245)
Balance at end of period	37	4,936	3,834	4,206	4,874	3,159	2,651	3,402	3,058	3,645	4,936	3,159	3,645
Non-Controlling Interests in Subsidiaries	38	1,549	1,531	1,534	1,543	1,508	1,499	1,492	1,485	1,477	1,549	1,508	1,477
Total Equity	39	\$ 56,231 \$	54,755 \$	53,769 \$	53,909	\$ 51,383 \$	50,147 \$	50,105 \$	48,866 \$	48,105	\$ 56,231 \$	51,383 \$	48,105
NUMBER OF COMMON SHARES OUTSTANDING (thousands													
Balance at beginning of period Issued	40	1,841,558	1,841,739	1,837,674	1,834,957	1,839,661	1,844,134	1,841,092	1,832,259	1,823,339	1,834,957	1,832,259	1,801,995
Options	41	526	1,505	1,814	1,130	3,238	2,541	858	1,735	1,683	4,975	8,372	7,722
Dividend reinvestment plan	42	1,504	1,668	1,433	1,823	1,828	1,848	1,892	6,526	7,007	6,428	12,094	23,847
Purchase of shares for cancellation	43		(4,059)		-	(9,636)	(8,400)	_		_	(4,059)	(18,036)	
Impact of treasury shares ²	44	1,043	705	818	(236)	(134)	(462)	292	572	230	2,330	268	(1,305)
Balance at end of period	45	1,844,631	1,841,558	1,841,739	1,837,674	1,834,957	1,839,661	1,844,134	1,841,092	1,832,259	1,844,631	1,834,957	1,832,259

¹ Opening Retained Earnings figures presented here have not been restated for the adoption of New IFRS Standards and Amendments. Adjustments to opening Retained Earnings on the adoption of New IFRS Standards and Amendments. Adjustments to opening Retained Earnings on the adoption of New IFRS Standards and Amendments. Adjustments to opening Retained Earnings on the adoption of New IFRS Standards and Amendments are shown separately on line 25. Other comparative amounts on this page have been restated for the adoption of New IFRS Standards and Amendments as applicable. See Note 4 of the 2014 Consolidated Financial Statements for more information on transition adjustments. ² The number of treasury common shares has been netted for the purpose of arriving at the total number of common shares considered for the calculation of EPS of the Bank.

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(f millions)			2014				2013			2012		Full Year	ī
(\$ millions)		04	2014 Q3	Q2	Q1	Q4	2013 Q3	Q2	Q1	-	2014	2013	2012
For the period ended	#	Q4	43	QZ	QI	Q4	Q3	Q2	Q	Q4	2014	2013	2012
Unrealized Gains (Losses) on Available-for-Sale Securities													
Balance at beginning of period	1	\$ 686	\$ 685 \$	662 \$	732	\$ 778 \$	1,351 \$	1,292 \$	1,475	\$ 1,417	\$ 732 \$	1,475 \$	949
Change in unrealized gains (losses)	2	(26)	29	76	(10)	14	(536)	143	(93)	106	69	(472)	689
Reclassification to earnings of losses (gains)	3	(22)	(28)	(53)	(60)	(60)	(37)	(84)	(90)	(48)	(163)	(271)	(163)
Net change for the period	4	(48)	1	23	(70)	(46)	(573)	59	(183)	58	(94)	(743)	526
Balance at end of period	5	638	686	685	662	732	778	1,351	1,292	1,475	638	732	1,475
Unrealized Foreign Currency Translation Gains (Losses)													ļ
on Investments in Foreign Operations, Net of Hedging Activities													ļ
Balance at beginning of period	6	1,993	2,147	2,629	722	295	(224)	(475)	(426)	(346)	722	(426)	(464)
Investment in foreign operations	7	1,568	(247)	(730)	3,106	752	823	397	(87)	(132)	3,697	1,885	92
Hedging activities	8	(717)	126	339	(1,626)	(439)	(415)	(198)	51	65	(1,878)	(1,001)	(76)
Recovery of (provision for) income taxes	9	185	(33)	(91)	427	114	111	52	(13)	(13)	488	264	22
Net change for the period	10	1,036	(154)	(482)	1,907	427	519	251	(49)	(80)	2,307	1,148	38
Balance at end of period	11	3,029	1,993	2,147	2,629	722	295	(224)	(475)	(426)	3,029	722	(426)
Gains (losses) on Derivatives Designated as Cash Flow Hedges													
Balance at beginning of period	12	1,155	1,374	1,583	1,705	1,578	2,275	2,241	2,596	2,801	1,705	2,596	2,841
Change in gains (losses)	13	762	(49)	(173)	1,107	619	(251)	358	(58)	38	1,647	668	834
Reclassification to earnings of losses (gains)	14	(648)	(170)	(36)	(1,229)	(492)	(446)	(324)	(297)	(243)	(2,083)	(1,559)	(1,079)
Net change for the period	15	114	(219)	(209)	(122)	127	(697)	34	(355)	(205)	(436)	(891)	(245)
Balance at end of period	16	1,269	1,155	1,374	1,583	1,705	1,578	2,275	2,241	2,596	1,269	1,705	2,596
Accumulated Other Comprehensive Income at End of Period	17	\$ 4,936	\$ 3,834 \$	4,206 \$	4,874	\$ 3,159 \$	2,651 \$	3,402 \$	3,058	\$ 3,645	\$ 4,936 \$	3,159 \$	3,645

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

(\$ millions)	LINE			2	014			1		2013			r	2012			Full Year	
For the period ended	#	Q4	Q		014	Q2	Q1		Q4	Q3	Q2	Q1		Q4		2014	2013	2012
															<u>i</u>			
NON-CONTROLLING INTERESTS IN SUBSIDIARIES															_			
Balance at beginning of period	1	\$ 1,531	\$	1,534	\$	1,543	\$ 1,508	\$	1,499 \$	1,492 \$	1,485 \$	1,477	\$	1,482	\$	1,508 \$	1,477 \$	1,483
On account of income	2	27		27		26	27		27	26	26	26		26		107	105	104
Foreign exchange and other adjustments	3	(9)		(30)		(35)	8		(18)	(19)	(19)	(18)		(31)		(66)	(74)	(110)
Balance at end of period	4	\$ 1,549	\$	1,531	\$	1,534	\$ 1,543	\$	1,508 \$	1,499 \$	1,492 \$	1,485	\$	1,477	\$	1,549 \$	1,508 \$	1,477
INVESTMENT IN TD AMERITRADE																		
Balance at beginning of period Increase (decrease) in reported investment	5	\$ 5,332	\$	5,316	\$	5,451	\$ 5,300	\$	5,163 \$	5,337 \$	5,248 \$	5,344	\$	5,322	\$	5,300 \$	5,344 \$	5,159
through direct ownership	6	-		-		(95)	(126)		-	(328)	-	-		-		(221)	(328)	-
Decrease in reported investment through																		
dividends received	7	(28)		(30)		(30)	(151)		(22)	(22)	(22)	(145)		(15)		(239)	(211)	(60)
Equity in net income, net of income taxes	8	86		77		80	77		81	75	57	59		57		320	272	234
Foreign exchange and other adjustments	9	179		(31)		(90)	351		78	101	54	(10)		(20)		409	223	11
Balance at end of period	10	\$ 5,569	\$	5,332	\$	5,316	\$ 5,451	\$	5,300 \$	5,163 \$	5,337 \$	5,248	\$	5,344	\$	5,569 \$	5,300 \$	5,344

Derivatives – Notional

(\$ bi As a

(\$ billions) <i>As at</i>	LINE #			2014 Q4							2014 Q3			
		r			Trading			1	<u> </u>	• •	· · ·	Trading	- · ·	
		Over-t	he-counter ¹						Over-t	he-counter ¹				
			Non-							Non-				
		Clearing	Clearing	Exchange-		Non-			Clearing	Clearing	Exchange-		Non-	
		house ²	house	traded	Total	trading	Total		house ²	house	traded	Total	trading	Total
Interest Rate Contracts														
Futures	1	\$ - \$	- \$	228 \$	228 \$	- \$	228	\$	- \$	- \$	287 \$	287 \$	- \$	287
Forward rate agreements	2	216	67	-	283	-	283		193	64	-	257	-	257
Swaps	3	2,524	1,030	-	3,554	702	4,256		2,441	960	-	3,401	587	3,988
Options written	4	-	25	11	36	-	36		-	25	11	36	-	36
Options purchased	5	-	24	15	39	2	41		-	21	13	34	4	38
	6	2,740	1,146	254	4,140	704	4,844		2,634	1,070	311	4,015	591	4,606
Foreign Exchange Contracts														
Futures	7	-	-	36	36	-	36		-	-	36	36	-	36
Forward contracts	8	-	508	-	508	41	549		-	418	-	418	45	463
Swaps	9	-	-	-	-	1	1		-	-	-	-	1	1
Cross-currency interest rate swaps	10	-	444	-	444	51	495		-	443	-	443	43	486
Options written	11	-	19	-	19	-	19		-	15	-	15	-	15
Options purchased	12	-	19	-	19	-	19		-	14	-	14	-	14
	13	-	990	36	1,026	93	1,119		-	890	36	926	89	1,015
Credit Derivative Contracts														
Credit default swaps														
Protection purchased	14	-	2	-	2	5	7		-	2	-	2	5	7
Protection sold	15	-	1	-	1	-	1		-	1	-	1	-	1
	16	-	3	-	3	5	8		-	3	-	3	5	8
Other Contracts														
Equity contracts	17	-	35	23	58	39	97		-	35	22	57	38	95
Commodity contracts	18	-	10	14	24	-	24		-	10	19	29	-	29
	19	-	45	37	82	39	121		-	45	41	86	38	124
Total	20	\$ 2,740 \$	2,184 \$	327 \$	5,251 \$	841 \$	6,092	\$	2,634 \$	2,008 \$	388 \$	5,030 \$	723 \$	5,753

				2014							2014			
				Q2							Q1			
					Trading			1				Trading		1
		Over	-the-counter1						Over-t	he-counter ¹				
			Non-							Non-				
		Clearing	Clearing	Exchange-		Non-			Clearing	Clearing	Exchange-		Non-	
		house ²	house	traded	Total	trading	Total		house ²	house	traded	Total	trading	Total
Interest Rate Contracts														
Futures	21	\$ - \$	- \$	268 \$	268 \$	- \$	268	\$	- \$	- \$	322 \$	322 \$	- \$	322
Forward rate agreements	22	91	138	-	229	-	229		157	79	-	236	-	236
Swaps	23	1,886	1,380	-	3,266	522	3,788		2,138	908	-	3,046	483	3,529
Options written	24	-	30	14	44	-	44		-	36	15	51	-	51
Options purchased	25	-	26	17	43	3	46		-	32	12	44	2	46
	26	1,977	1,574	299	3,850	525	4,375		2,295	1,055	349	3,699	485	4,184
Foreign Exchange Contracts														
Futures	27	-	-	33	33	-	33		-	-	37	37	-	37
Forward contracts	28	-	396	-	396	48	444		-	400	-	400	48	448
Swaps	29	-	-	-	-	-	-		-	-	-	-	-	-
Cross-currency interest rate swaps	30	-	443	-	443	38	481		-	425	-	425	37	462
Options written	31	-	13	-	13	-	13		-	14	-	14	-	14
Options purchased	32	-	13	-	13	-	13		-	14	-	14	-	14
	33	-	865	33	898	86	984		-	853	37	890	85	975
Credit Derivative Contracts														
Credit default swaps														
Protection purchased	34	-	2	-	2	5	7		-	2	-	2	5	7
Protection sold	35	-	2	-	2	-	2		-	1	-	1	-	1
	36	-	4	-	4	5	9		-	3	-	3	5	8
Other Contracts														
Equity contracts	37	-	37	22	59	36	95		-	41	17	58	35	93
Commodity contracts	38	-	10	24	34	-	34		-	9	22	31	-	31
	39	-	47	46	93	36	129		-	50	39	89	35	124
Total	40	\$ 1,977 \$	2,490 \$	378 \$	4,845 \$	652 \$	5,497	\$	2,295 \$	1,961 \$	425 \$	4,681 \$	610 \$	5,291

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

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

Derivatives – Notional (Continued)¹

(\$ billions)

(\$ billions) As at	LINE #			2013 Q4						2013 Q3			
	Ī				Trading						Trading		
	ľ	Over-t	ne-counter ²					Over-t	he-counter ²				
	ľ		Non-						Non-				
		Clearing	Clearing	Exchange-		Non-		Clearing	Clearing	Exchange-		Non-	
	-	house ³	house	traded	Total	trading	Total	house ³	house	traded	Total	trading	Total
Interest Rate Contracts		<u> </u>					004			100 0	400 0		100
Futures Forward rate agreements	1 2	\$ - \$ 111	- \$ 61	301 \$	301 \$ 172	- \$ 1	301 173	\$	- \$ 54	129 \$	129 \$ 173	– \$ 3	129 176
Swaps	2	1,778	904	_	2,682	405	3,087	1,613	882	-	2,495	359	2,854
Options written	4	1,770	30	12	42	405	42	1,015	21	12	33		33
Options purchased	5	_	30	10	40	3	43	_	20	18	38	3	41
	6	1.889	1.025	323	3.237	409	3.646	1.732	977	159	2.868	365	3,233
Foreign Exchange Contracts	-	,	1		-, -		- /	, -			,		
Futures	7	-	-	38	38	-	38	-	-	25	25	-	25
Forward contracts	8	-	378	-	378	48	426	-	355	-	355	45	400
Swaps	9	-	-	-	-	-	-	-	-	-	-	-	-
Cross-currency interest rate swaps	10	-	412	-	412	34	446	-	399	-	399	29	428
Options written	11	-	13	-	13	-	13	-	12	-	12	-	12
Options purchased	12	-	12	-	12	-	12	-	11	-	11	-	11
	13	-	815	38	853	82	935	-	777	25	802	74	876
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	-	4	_	4	5	9	-	4	_	4	5	9
Protection sold	15	-	4	_	4	_	4	-	2	-	2	_	2
	16	-	8	-	8	5	13	-	6	-	6	5	11
Other Contracts	ľ												
Equity contracts	17	-	36	18	54	33	87	-	52	28	80	32	112
Commodity contracts	18	-	7	24	31	-	31	-	8	12	20	-	20
	19	-	43	42	85	33	118	-	60	40	100	32	132
Total	20	\$ 1,889 \$	1,891 \$	403 \$	4,183 \$	529 \$	4,712	\$ 1,732 \$	1,820 \$	224 \$	3,776 \$	476 \$	4,252

	[2013 Q2						2013 Q1			
	Г			Trading						Trading		
		Over-the-	Exchange-		Non-			Over-the-	Exchange-		Non-	
		counter	traded	Total	trading	Total		counter	traded	Total	trading	Total
Interest Rate Contracts												
Futures	21	\$ - \$	284 \$	284 \$	- \$	284	\$	- \$	321 \$	321 \$	- \$	321
Forward rate agreements	22	121	-	121	3	124		81	-	81	3	84
Swaps	23	2,230	-	2,230	322	2,552		2,047	-	2,047	308	2,355
Options written	24	20	17	37	-	37		23	18	41	-	41
Options purchased	25	22	18	40	6	46		21	11	32	4	36
	26	2,393	319	2,712	331	3,043		2,172	350	2,522	315	2,837
Foreign Exchange Contracts												
Futures	27	-	36	36	-	36		-	26	26	-	26
Forward contracts	28	374	-	374	39	413		399	-	399	38	437
Swaps	29	11	-	11	1	12		1	-	1	-	1
Cross-currency interest rate swaps	30	383	-	383	26	409		394	-	394	25	419
Options written	31	12	-	12	-	12		12	-	12	-	12
Options purchased	32	10	_	10	-	10		11	-	11	-	11
	33	790	36	826	66	892		817	26	843	63	906
Credit Derivative Contracts												
Credit default swaps												
Protection purchased	34	3	-	3	5	8		2	-	2	5	7
Protection sold	35	1	-	1	-	1		2	-	2	-	2
	36	4	-	4	5	9		4	-	4	5	9
Other Contracts												-
Equity contracts	37	57	13	70	30	100		41	12	53	30	83
Commodity contracts	38	8	14	22	_	22		8	13	21	_	21
-	39	65	27	92	30	122		49	25	74	30	104
Total	40	\$ 3,252 \$	382 \$	3,634 \$	432 \$	4,066	\$	3,042 \$	401 \$	3,443 \$	413 \$	3,856

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

² 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.

³ Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions. The Bank also receives preferential capital treatment relative to those settled with non-central clearing house counterparties.

Derivatives – Credit Exposure¹

(\$ millions) <i>As at</i>	LINE #		2014 Q4			2014 Q3			2014 Q2	
		Current replacement cost ²	Credit equivalent amount	Risk- weighted amount	Current replacement cost ²	Credit equivalent amount	Risk- weighted amount	Current replacement cost ²	Credit equivalent amount	Risk- weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 22	\$ 74	\$ 25	\$ 12	\$ 49	\$ 20	\$ 47	\$ 68	\$ 17
Swaps	2	20,919	26,737	14,571	22,384	28,415	14,519	23,199	29,885	15,354
Options purchased	3	614	707	363	546	654	343	558	675	356
	4	21,555	27,518	14,959	22,942	29,118	14,882	23,804	30,628	15,727
Foreign Exchange Contracts										
Forward contracts	5	9,492	16,556	3,778	3,855	10,150	2,535	3,880	10,079	2,565
Swaps	6	-	-	-	-	-	-	-	-	-
Cross-currency interest rate swaps	7	14,936	37,891	14,397	10,633	32,758	12,530	12,665	35,179	13,280
Options purchased	8	346	558	145	190	356	105	215	400	124
	9	24,774	55,005	18,320	14,678	43,264	15,170	16,760	45,658	15,969
Other Contracts										
Credit derivatives	10	13	184	106	11	189	108	25	271	151
Equity contracts	11	6,156	9,949	1,275	6,977	10,601	1,231	8,071	11,745	1,188
Commodity contracts	12	343	1,207	368	382	1,209	378	499	1,356	450
	13	6,512	11,340	1,749	7,370	11,999	1,717	8,595	13,372	1,789
Total	14	52,841	93,863	35,028	44,990	84,381	31,769	49,159	89,658	33,485
Less: impact of master netting agreements	15	39,783	58,632	23,988	34,538	53,340	22,017	36,272	55,097	20,600
Total after netting	16	13,058	35,231	11,040	10,452	31,041	9,752	12,887	34,561	12,885
Less: impact of collateral	17	5,678	6,002	2,135	4,668	5,106	1,796	6,607	7,516	4,255
Net	18	7,380	29,229	8,905	5,784	25,935	7,956	6,280	27,045	8,630
Qualifying Central Counterparty (QCCP) Contracts	19	998	11,700	1,659	350	10,369	1,382	218	6,410	1,208
Total	20	\$ 8,378	\$ 40,929	\$ 10,564	\$ 6.134	\$ 36,304	\$ 9,338	\$ 6,498	\$ 33,455	\$ 9,838

			2014			2013			2013	
			Q1			Q4			Q3	
		Current	Credit	Risk-	Current	Credit	Risk-	Current	Credit	Risk-
		replacement	equivalent	weighted	replacement	equivalent	weighted	replacement	equivalent	weighted
		cost ²	amount	amount	cost ²	amount	amount	cost ²	amount	amount
Interest Rate Contracts			dinount	uniouni	0001	uniouni	uniouni	0001	anount	uniouni
Forward rate agreements	21	\$ 39	\$ 46	\$ 10	\$ 26	\$ 14	\$ 3	\$ 21	\$ 42	\$ 10
Swaps	22	24,115	30,957	16,040	24,460	31,331	16,773	24,186	31,099	17,623
Options purchased	23	591	714	400	604	746	440	646	760	426
	24	24,745	31,717	16,450	25,090	32,091	17.216	24,853	31,901	18.059
Foreign Exchange Contracts			2.1.			-1			,	
Forward contracts	25	7,067	13,093	2,941	3,656	9,303	2,174	3,947	9,395	2,333
Swaps	26	-	-	-	-	-	-	214	306	97
Cross-currency interest rate swaps	27	15,026	36,887	13,666	10,321	31,288	11,955	10,397	30,753	12,574
Options purchased	28	329	554	164	190	395	126	215	418	151
	29	22,422	50,534	16,771	14,167	40,986	14,255	14,773	40,872	15,155
Other Contracts										
Credit derivatives	30	8	245	133	60	479	277	42	395	239
Equity contracts	31	8,353	11,980	1,085	8,721	12,269	1,168	8,946	13,375	948
Commodity contracts	32	442	1,163	364	271	927	280	390	1,083	319
	33	8,803	13,388	1,582	9,052	13,675	1,725	9,378	14,853	1,506
Total	34	55,970	95,639	34,803	48,309	86,752	33,196	49,004	87,626	34,720
Less: impact of master netting agreements	35	41,927	60,829	22,754	37,918	56,795	21,562	40,688	60,306	23,994
Total after netting	36	14,043	34,810	12,049	10,391	29,957	11,634	8,316	27,320	10,726
Less: impact of collateral	37	6,260	6,889	3,756	4,998	5,592	3,523	2,875	3,799	2,933
Net	38	7,783	27,921	8,293	5,393	24,365	8,111	5,441	23,521	7,793
Qualifying Central Counterparty (QCCP) Contracts	39	282	6,070	1,222	37	4,966	866	6	4,117	579
Total	40	\$ 8,065	\$ 33,991	\$ 9,515	\$ 5,430	\$ 29,331	\$ 8,977	\$ 5,447	\$ 27,638	\$ 8,372

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments. ² Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines. Exchange traded instruments are included with QCCP effective July 31, 2014, while they were previously excluded.

Derivatives – Credit Exposure (Continued)¹

(*)		r											1					,
(\$ millions)	LINE			2013						2013						2012		
As at	#			Q2						Q1						Q4		
		Current replacement cost ²		Credit equivalent amount		Risk- weighted amount	re	Current eplacement cost ²		Credit equivalent amount		Risk- weighted amount	rep	Current blacement cost ²		Credit equivalent amount		Risk- weighted amount
Interest Rate Contracts				amount		amount		0031		anount		amount		0031		amount		anount
Forward rate agreements	1	\$ 27	\$	17	\$	4	\$	952	\$	1.152	\$	1,126	\$	26	s	43	\$	7
Swaps	2	34,288	Ŧ	41.416	÷	24,632	•	31,146	•	38,278	•	22,619	*	37,714	•	60,209	•	20,500
Options purchased	3	791		918		525		735		841		465		866		980		403
	4	35,106		42,351		25,161		32,833		40,271		24,210		38,606		61.232		20,910
Foreign Exchange Contracts				1						.,		1						
Forward contracts	5	6,025		11,151		2,646		7,315		12,858		2,920		4,523		10,021		1,846
Swaps	6	464		952		364		320		390		76		179		298		28
Cross-currency interest rate swaps	7	7,851		27,803		12,260		8,610		28,852		12,688		8,344		28,408		9,584
Options purchased	8	205		412		160		188		411		155		186		447		135
	9	14,545		40,318		15,430		16,433		42,511		15,839		13,232		39,174		11,593
Other Contracts																		
Credit derivatives	10	21		272		154		23		264		148		18		290		117
Equity contracts	11	9,364		13,996		959		9,030		12,566		1,177		8,217		11,904		904
Commodity contracts	12	329		964		298		329		950		289		402		1,048		294
	13	9,714		15,232		1,411		9,382		13,780		1,614		8,637		13,242		1,315
Total	14	59,365		97,901		42,002		58,648		96,562		41,663		60,475		113,648		33,818
Less: impact of master netting agreements	15	46,128		63,809		27,917		45,696		63,308		28,045		48,084		78,727		24,295
Total after netting	16	13,237		34,092		14,085		12,952		33,254		13,618		12,391		34,921		9,523
Less: impact of collateral	17	7,224		8,617		5,103		6,797		6,686		4,276		6,020		6,191		2,165
Net	18	6,013		25,475		8,982		6,155		26,568		9,342		6,371		28,730		7,358
Qualifying Central Counterparty (QCCP) Contracts ³	19	36		3,579		457		6		2,993		549		-		-		-
Total	20	\$ 6,049	\$	29,054	\$	9,439	\$	6,161	\$	29,561	\$	9,891	\$	6,371	\$	28,730	\$	7,358

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

² Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines. Exchange traded instruments are included with QCCP effective July 31, 2014, while they were previously excluded.

³ Effective the first quarter of 2013, RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures related to derivatives, and are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.

Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

LINE

(\$ millions) As at

Q4 # Credit Risk Exposures Other Exposures Drawn Other Exposures Subject to Non-Repo-style отс Market Risk Securitization Transactions Derivatives All Other¹ Total Retail Retail Capital \$ \$ Cash and due from banks 540 5 \$ -\$ \$ _ \$ -2,236 \$ 2,781 1 _ 43,380 377 43,773 Interest-bearing deposits with banks 2 _ -_ -16 Trading loans, securities, and other 279 99,274 101,173 3 1,620 _ _ _ _ Derivatives 4 _ 55,353 10 55,363 _ _ 1,413 Financial assets designated at fair value through profit or loss 3,332 4,745 5 _ _ --19,699 63,008 Available-for-sale securities 38,608 4,701 6 ---_ Held-to-maturity securities 38,434 -18,543 _ 56,977 7 _ _ -Securities purchased under reversed repurchase agreements 8 75,031 75,031 ----_ 108,156 90,882 Residential mortgages² (126) 198,912 9 _ _ _ -Consumer instalment and other personal² 10 22,841 94,486 6,084 123,411 _ _ _ Credit card 11 25,579 25,570 _ _ _ -(9) 12 10,568 Business and government 120,054 919 (192) 131,349 _ _ -Debt securities classified as loans 13 452 2,022 221 2,695 -_ -Allowance for loan losses³ 14 (66) (213) (2,749) (3,028) -_ -_ 15 Customers' liability under acceptances 13,077 _ 13,080 -_ 3 -Investment in TD Ameritrade 16 5,569 5,569 _ 17 14,233 14,233 Goodwill _ _ _ -_ 18 Other intangibles 2,680 2,680 _ -_ _ -_ Land, buildings, equipment, and other depreciable assets 19 4,930 4,930 --_ _ -20 2,008 2,008 Deferred tax assets _ _ --_ -21 Amounts receivable from brokers, dealers and clients 503 8,816 9,319 --_ _ -Other assets 22 2,242 68 88 8,765 11,163 Total 23 391,832 \$ 221,588 \$ 41,058 \$ 75,031 \$ 55,353 \$ 99,651 \$ 60,229 \$ 944,742

2014

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 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)	LINE			2014							2014			
As at	#			Q4							Q3			
				Repo-style	отс	Other off-					Repo-style	OTC	Other off-	
By Counterparty Type		Drawn	Undrawn	transactions	derivatives bala	ance sheet	Total		Drawn	Undrawn	transactions	derivatives b	alance sheet	Total
Retail														
Residential secured	1	\$ 257,358 \$	32,304 \$	5	- \$	- \$	289,662	\$ 25	51,193 \$	32,205 \$	- \$	- \$	- \$	283,398
Qualifying revolving retail	2	15,869	43,447	-	-	-	59,316		15,379	37,458	-	-	-	52,837
Other retail	3	79,341	5,400	-	-	32	84,773		77,435	5,324	-	-	31	82,790
	4	352,568	81,151	-	-	32	433,751	34	44,007	74,987	-	-	31	419,025
Non-retail			·											
Corporate	5	129,591	41,040	71,376	8,422	13,345	263,774	12	23,205	40,935	76,584	6,553	13,208	260,485
Sovereign	6	109.668	989	16,217	4,783	1,079	132.736		02,182	975	16,440	5,284	1,044	125,925
Bank	7	21,658	1,051	61,950	22,026	1,845	108,530		22,893	930	67,921	19,204	1,956	112,904
Bann	8	260,917	43,080	149,543	35,231	16,269	505,040		48,280	42,840	160,945	31,041	16,208	499,314
Total	9	\$ 613,485 \$	124,231 \$,	35,231 \$	16,301 \$	938,791		92,287 \$	117,827 \$	160,945 \$	31,041 \$	16,239 \$	918,339
Total	9	\$ 013,403 \$	124,231 4	β 143,343 φ	33,231 ¢	10,301 \$	330,731	φ 08	92,201 φ	117,027 φ	100,945 \$	31,041 Ş	10,239 \$	910,339
By Country of Risk														
	10	\$ 363.928 \$	07.455	50.007 4	13.123 \$	7.212 \$	504 705	¢ 0/		04 545 0	54 005 *	40.770	7 100	500.000
Canada	10	+, +	97,455 \$, ,	531,725		57,513 \$	91,515 \$	54,635 \$	12,779 \$	7,496 \$	523,938
United States	11	209,581	24,041	40,762	8,383	8,675	291,442	18	93,832	23,557	42,666	6,215	8,248	274,518
Other International	10	04 540	0.400	40,400	40.054		00 477			0.000	10.005		0.07	00.504
Europe	12	24,549	2,162	42,492	10,654	320	80,177		24,931	2,208	46,835	9,223	387	83,584
Other	13	15,427	573	16,282	3,071	94	35,447		16,011	547	16,809	2,824	108	36,299
	14	39,976	2,735	58,774	13,725	414	115,624		40,942	2,755	63,644	12,047	495	119,883
Total	15	\$ 613,485 \$	124,231 \$	\$ 149,543 \$	35,231 \$	16,301 \$	938,791	\$ 59	92,287 \$	117,827 \$	160,945 \$	31,041 \$	16,239 \$	918,339
By Residual Contractual Maturity														
Within 1 year	16	\$ 211,478 \$	87,459 \$	\$ 149,107 \$	8,531 \$	7,257 \$	463,832	\$ 20	07,583 \$	82,060 \$	153,012 \$	6,444 \$	7,744 \$	456,843
Over 1 year to 5 years	17	274,132	34,874	436	16,453	8,061	333,956	26	65,075	34,040	7,933	15,266	7,943	330,257
Over 5 years	18	127,875	1,898	-	10,247	983	141,003	11	19,629	1,727	-	9,331	552	131,239
Total	19	\$ 613,485 \$	124,231 \$	\$	35,231 \$	16,301 \$	938,791	\$ 59	92,287 \$	117,827 \$	160,945 \$	31,041 \$	16,239 \$	918,339
		-												
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	20	\$ 18,358 \$	1,998 \$	5 – \$	66 \$	1,410 \$	21,832	\$	17,714 \$	1,696 \$	- \$	57 \$	1,308 \$	20,775
Non-residential	21	23,713	2,162	-	467	264	26,606		23,269	2,099	_ `	428	313	26,109
Total real-estate	22	42.071	4,160	-	533	1,674	48.438		40,983	3,795	-	485	1,621	46,884
Agriculture	23	3,741	303	-	26	53	4,123		3,471	290	_	12	51	3,824
Automotive	24	5.331	2,771	-	407	103	8.612		5.159	2,748	-	277	99	8,283
Financial	25	25.231	4,417	127,283	26.414	1,250	184,595		26,178	4,112	138,450	22,399	1,322	192,461
Food, beverage, and tobacco	26	3,800	1,909		268	373	6,350		3,652	2,134	-	123	446	6,355
Forestry	27	1,211	472	_	16	61	1,760		1,242	437	21	11	85	1,796
Government, public sector entities, and education	28	119,286	2,560	17,419	5,258	4,820	149,343	1.	10,693	2,548	17,422	5,724	4,562	140,949
Health and social services	29	10,953	834	-	171	1,718	13,676		10,387	749		168	1,676	12,980
Industrial construction and trade contractors	30	2,738	969	_	10	598	4,315		2,751	1,021	_	10	603	4,385
Metals and mining	31	2,216	2,070	9	82	344	4,721		2,095	2,089	70	48	314	4,616
Pipelines, oil, and gas	32	3.763	5.705	-	540	743	10.751		3,351	5,550	-	619	962	10,482
Power and utilities	33	3,109	3,855	_	433	2,217	9.614		2,981	4,172	_	353	2,242	9,748
Professional and other services	34	8.313	2.378	_	99	572	11,362		7,826	2,327	_	85	500	10,738
Retail sector	34 35	4,115	1,313	-	48	136	5,612		3,896	1,314	_	50	127	5,387
Sundry manufacturing and wholesale	36	6,380	4,061	73	110	333	10,957		6,160	4,024	-	101	309	10,594
Telecommunications, cable, and media	30	3.967	2,647	-	273	178	7,065		3,508	2,896	-	255	185	6,844
Transportation	37	3,987 8,185	1,344	-	383	955	10,867		3,508 7,438	2,896	-	255	929	6,844 9,903
Other	30 39	6,507	1,344	- 4.759	160	955 141	12.879	I	7,438 6,509	1,332	4,982	204	929 175	9,903 13,085
Total	39 40	\$ 260,917 \$	43,080 \$	1	35,231 \$	16.269 \$	505.040	¢ 0.	· ·	42.840 \$		31.041 \$		499.314
i Utai	40	φ ∠00,91/\$	43,000 \$	p 145,543 \$	JJ,∠J1 \$	10,209 \$	505,040	φ 24	48,280 \$	42,840 \$	160,945 \$	31,041 \$	16,208 \$	499,314

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

Gross Credit Risk Exposure (Continued)¹

(\$ millions)	LINE				2014	1			1			2014			
As at	LINE #				2012 Q2							2014 Q1	•		
	"	L			41										
					Repo-style	OTC	Other off-					Repo-style	OTC	Other off-	
By Counterparty Type			Drawn	Undrawn	transactions	derivatives	balance sheet	Total		Drawn	Undrawn	transactions	derivatives ba	lance sheet	Total
Retail															
Residential secured	1	\$	248,391 \$	32,323	\$ - \$	-	\$ - \$	280,714	\$	248,066 \$	32,314 \$	- \$	- \$	- \$	280,380
Qualifying revolving retail	2		15,008	30,354	-	-	-	45,362		14,676	29,752	-	-	-	44,428
Other retail	3		76,045	5,211	-	-	31	81,287		76,658	5,181	-	-	31	81,870
	4		339,444	67,888	-	-	31	407,363		339,400	67,247	-	-	31	406,678
Non-retail															
Corporate	5		120,421	38,486	73,073	8,182	13,044	253,206		116,733	38,284	61,021	10,261	13,511	239,810
Sovereign	6		95,071	977	13,704	5,516	1,051	116,319		99,552	1,009	14,975	6,261	1,080	122,877
Bank	7		22,799	1,062	54,030	20,863	2,102	100,856		30,043	1,006	59,176	18,288	2,120	110,633
	8		238,291	40,525	140,807	34,561	16,197	470,381		246,328	40,299	135,172	34,810	16,711	473,320
Total	9	\$	577,735 \$	108,413	\$ 140,807 \$	34,561	\$ 16,228 \$	877,744	\$	585,728 \$	107,546 \$	135,172 \$	34,810 \$	16,742 \$	879,998
By Country of Risk															
Canada	10	\$	353,055 \$	83,287	\$ 56,281 \$	14,267	\$ 6,720 \$	513,610	\$	349,405 \$	83,086 \$	49,014 \$	15,853 \$	7,060 \$	504,418
United States	11	·	181,733	22,288	41,085	6,753	8,834	260,693	Ľ	185,156	21,725	43,037	6,784	9,037	265,739
Other International															
Europe	12		27,788	2,310	27,833	10,149	492	68,572		34,513	2,210	27,180	9,985	471	74,359
Other	13		15,159	528	15,608	3,392	182	34,869		16,654	525	15,941	2,188	174	35,482
	14		42,947	2,838	43,441	13,541	674	103,441		51,167	2,735	43,121	12,173	645	109,841
Total	15	\$	577,735 \$	108,413	\$ 140,807 \$	34,561	\$ 16,228 \$	877,744	\$	585,728 \$	107,546 \$	135,172 \$	34,810 \$	16,742 \$	879,998
By Residual Contractual Maturity															
Within 1 year	16	\$	197,757 \$	74,673	\$ 136,774 \$	7,452	\$ 7,001 \$	423,657	\$	210,730 \$	74,121 \$	132,762 \$	8,913 \$	7,590 \$	434,116
Over 1 year to 5 years	17		264.606	32,404	4,033	17,337	8.548	326,928	Ť	260,264	32.439	2,410	16,750	8,525	320,388
Over 5 years	18		115,372	1,336	_	9,772	679	127,159		114,734	986	_	9,147	627	125,494
Total	19	\$	577,735 \$	108,413	\$ 140,807 \$	34,561	\$ 16,228 \$	877,744	\$	585,728 \$	107,546 \$	135,172 \$	34,810 \$	16,742 \$	879,998
Non-Retail Exposures by Industry Sector															
Real estate															
Residential	20	\$	17,452 \$	1,537	\$ - \$	60	\$ 1,204 \$	20,253	\$	17,346 \$	1,573 \$	- \$	65 \$	1,245 \$	20,229
Non-residential	21		22,423	2,091	-	447	251	25,212		22,197	1,858	-	481	256	24,792
Total real-estate	22		39,875	3,628	-	507	1,455	45,465		39,543	3,431	-	546	1,501	45,021
Agriculture	23		3,525	200	-	14	53	3,792		3,412	208	-	41	48	3,709
Automotive	24		4,870	2,603	-	310	103	7,886		4,482	2,514	-	359	105	7,460
Financial	25		25,090	3,576	119,941	25,120	1,456	175,183		32,044	3,707	113,296	24,619	1,461	175,127
Food, beverage, and tobacco	26	1	3,727	2,170	-	115	471	6,483		3,437	2,004	400	249	450	6,540
Forestry	27		1,389	382	-	12	82	1,865		1,253	473	-	23	82	1,831
Government, public sector entities, and education	28		103,494	2,387	15,556	5,937	4,611	131,985		108,346	2,415	16,141	6,611	4,696	138,209
Health and social services	29		9,609	729	-	179	1,842	12,359		9,733	648	31	200	1,908	12,520
Industrial construction and trade contractors	30		2,624	905	_	11	620	4,160		2,476	1,148	-	12	587	4,223
Metals and mining	31		2,065	1,981	61	73	306 794	4,486		2,159	2,065	13	83	329	4,649
Pipelines, oil, and gas	32		3,394	5,497	-	981 323	794 2.182	10,666		3,210	5,696	-	796 307	828 2.280	10,530
Power and utilities Professional and other services	33 34	1	3,023 7,750	3,966 2,060	-	323 85	2,182 511	9,494 10,406		3,025 7,826	3,453 2,137	_	307	2,280	9,065 10,483
Retail sector	34 35		3,893	2,060	_	85 72	120	10,406 5,428		7,826 3,809	2,137	-	56	409 114	5,435
Sundry manufacturing and wholesale	35 36		3,893 6.092	3,740	138	123	301	5,426 10,394		3,809 5.941	3,746	256	106	317	5,435 10,366
Telecommunications, cable, and media	30		3,661	2,769	- 130	339	189	6,958		3,636	2,637	200	331	578	7,182
Transportation	38		7.574	1.247	_	225	948	9,994		5,930	1,215	_	251	870	8,266
Other	39		6,636	1,342	5,111	135	153	13,377		6,066	1,346	5,035	109	148	12,704
Total	40	\$	238.291 \$		\$ 140,807 \$		\$ 16.197 \$	470.381	\$	246,328 \$	40.299 \$	135,172 \$	34.810 \$	16.711 \$	473.320
	-0	Ψ		70,523	φ 170,007 φ	57,501	φ 10,107 φ	10,001	Ψ	270,020 Φ	τυ,200 φ	100,172 Ø	010, 1 0 0	10,711 Ø	410,020

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

Gross Credit Risk Exposure (Continued)^{1,2}

		-																							
(\$ millions)								2013 Q4											2	2013 Q3					
As at	#							Q4												Q3					
						R	epo-style		OTC	(Other off-							F	Repo-style		OTC		Other off-		
By Counterparty Type		Dr	awn		Undrawn	tra	nsactions	(derivatives	bala	nce sheet		Total		Drawn		Undrawn	tra	ansactions	c	lerivatives	bal	ance sheet		Total
Retail		¢ 045		^	04.000	\$		\$		\$		•	077 400		040 444	•	00.004	•		•		•		¢	004.000
Residential secured Qualifying revolving retail	1 2	\$ 245 14	812 873	\$	31,668 28,989	ъ	_	\$	_	ъ	_	\$	277,480 43.862	\$	243,441 14,750	\$	20,921 28.642	\$	_	\$	_	\$	_	\$	264,362 43,392
Other retail	3	70			5,222		_		_		27		75,690		68,944		5,147		_		_		27		74,118
	4	331			65,879		-		_		27		397,032		327,135		54,710		_		-		27		381,872
Non-retail																									
Corporate	5	110			35,191		51,194		6,827		11,689		215,129		105,254		33,234		53,259		6,514		11,245		209,506
Sovereign	6	85			1,083		14,720		4,896		510		106,272		76,088		1,089		11,662		5,719		457		95,015
Bank	7 8	225	431		1,028		60,108 126.022		18,234 29,957		2,321		112,122 433.523	-	31,080 212,422		951 35.274		53,061 117,982		15,087 27.320		1,946 13.648		102,125
Total	0 9	\$ 556		\$	103,181	\$	126,022	\$	29,957	\$	14,520	\$	433,523 830,555	\$	539,557	\$	89.984	\$	117,982	\$	27,320	\$	13,646	\$	788,518
l'otal	5	φ 550	540	Ψ	100,101	Ψ	120,022	Ψ	20,001	Ψ	14,547	Ψ	000,000	Ψ	555,557	Ψ	03,304	Ψ	117,302	Ψ	21,520	Ψ	10,070	Ψ	700,310
By Country of Risk																									
Canada	10	\$ 344		\$	80,825	\$	46,451	\$	11,488	\$	5,783	\$	489,510	\$	342,147	\$	69,548	\$	38,034	\$	10,950	\$	5,224	\$	465,903
United States	11	161	612		19,854		34,279		6,051		8,044		229,840		152,558		18,068		40,102		5,912		7,786		224,426
Other International Europe	12	32	964		2,030		30,444		9,321		469		75,228		29,976		1,897		29,202		7,968		513		69,556
Other	13		309		472		14,848		3,097		251		35,977		14,876		471		10,644		2,490		152		28,633
	14	50	273		2,502		45,292		12,418		720		111,205		44,852		2,368		39,846		10,458		665		98,189
Total	15	\$ 556	848	\$	103,181	\$	126,022	\$	29,957	\$	14,547	\$	830,555	\$	539,557	\$	89,984	\$	117,982	\$	27,320	\$	13,675	\$	788,518
Py Desidual Contractual Maturity																									
By Residual Contractual Maturity Within 1 year	16	\$ 197	106	\$	71,937	\$	121,731	\$	5,940	\$	5,839	\$	402,533	\$	187,411	\$	59,354	\$	116,535	\$	5,991	\$	6,092	\$	375,383
Over 1 year to 5 years	17	φ 197 249		φ	29.590	φ	4,291	φ	14,796	φ	8.098	φ	306.688	φ	248.333	φ	29,827	φ	1.447	φ	12.792	φ	7,127	φ	299.526
Over 5 years	18	109			1,654		_		9,221		610		121,334		103,813		803		-		8,537		456		113,609
Total	19	\$ 556	848	\$	103,181	\$	126,022	\$	29,957	\$	14,547	\$	830,555	\$	539,557	\$	89,984	\$	117,982	\$	27,320	\$	13,675	\$	788,518
							2	013						1						2013					
								2013 Q2											:	2013 Q1					
						P			OTC		Other off-							F			OTC		Other off-		
By Counterparty Type		Dr	awn		Undrawn			Q2	OTC		Other off-		Total		Drawn		Undrawn		Repo-style	Q1	OTC	bal	Other off-		Total
By Counterparty Type Retail		Dr	awn		Undrawn		epo-style	Q2			Other off- nce sheet		Total		Drawn		Undrawn			Q1		bal			Total
Retail Residential secured	20	\$ 238	697	\$	21,277		epo-style	Q2			nce sheet	\$	259,974	\$	236,588	\$	21,025		Repo-style	Q1		bal \$		\$	257,613
Retail Residential secured Qualifying revolving retail	21	\$ 238 14	697 650		21,277 28,864	tra	epo-style nsactions	Q2	derivatives	bala	nce sheet –	\$	259,974 43,514	\$	236,588 14,655	\$	21,025 28,239	tra	Repo-style	Q1	lerivatives		ance sheet _ _	\$	257,613 42,894
Retail Residential secured	21 22	\$ 238 14 66	697 650 390		21,277 28,864 5,146	tra	epo-style nsactions	Q2	derivatives	bala	nce sheet 29	\$	259,974 43,514 71,565	\$	236,588 14,655 59,789	\$	21,025 28,239 5,164	tra	Repo-style	Q1	lerivatives		ance sheet _ _ 29	\$	257,613 42,894 64,982
Retail Residential secured Qualifying revolving retail Other retail	21	\$ 238 14	697 650 390		21,277 28,864	tra	epo-style nsactions	Q2	derivatives	bala	nce sheet –	\$	259,974 43,514	\$	236,588 14,655	\$	21,025 28,239	tra	Repo-style	Q1	lerivatives		ance sheet _ _	\$	257,613 42,894
Retail Residential secured Qualifying revolving retail Other retail Non-retail	21 22 23	\$ 238 14 66 319	697 650 390 737		21,277 28,864 5,146 55,287	tra	lepo-style nsactions – – – –	Q2	derivatives - - - -	bala	nce sheet 	\$	259,974 43,514 71,565 375,053	\$	236,588 14,655 59,789 311,032	\$	21,025 28,239 5,164 54,428	tra	Repo-style ansactions – – – –	Q1	lerivatives – – –		ance sheet - - 29 29	\$	257,613 42,894 64,982 365,489
Retail Residential secured Qualifying revolving retail Other retail	21 22	\$ 238 14 <u>66</u> 319 103	697 650 390 737		21,277 28,864 5,146	tra	epo-style nsactions	Q2	derivatives	bala	nce sheet 29	\$	259,974 43,514 71,565	\$	236,588 14,655 59,789	\$	21,025 28,239 5,164	tra	Repo-style	Q1	lerivatives		ance sheet _ _ 29	\$	257,613 42,894 64,982
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate	21 22 23 24 25 26	\$ 238. 14. 66. 319 103. 69. 29.	697 650 390 737 737 569 871		21,277 28,864 5,146 55,287 31,679 1,312 859	tra	epo-style nsactions - - - - 62,614 11,526 58,133	Q2	derivatives - - - - - - - - - - - - - - - - - - -	bala	nce sheet - 29 29 11,052 318 2,164	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393	\$	21,025 28,239 5,164 54,428 30,907 1,250 895	tra	Repo-style ansactions – – – – 57,999 16,475 60,575	Q1	lerivatives 			\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank	21 22 23 24 25 26 27	\$ 238 14 66 319 103 69 29 203	697 650 390 737 737 569 871 177	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850	tra	epo-style nsactions - - - 62,614 11,526 58,133 132,273	Q2	derivatives - - - 7,015 5,197 21,880 34,092	bala \$	nce sheet - 29 29 11,052 318 2,164 13,534		259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926		236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274	-	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052	tra	Repo-style ansactions – – – 57,999 16,475 60,575 135,049	Q1 c	6,204 5,643 21,407 33,254	\$			257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign	21 22 23 24 25 26	\$ 238. 14. 66. 319 103. 69. 29.	697 650 390 737 737 569 871 177		21,277 28,864 5,146 55,287 31,679 1,312 859	tra	epo-style nsactions - - - - 62,614 11,526 58,133	Q2	derivatives - - - - - - - - - - - - - - - - - - -	bala	nce sheet - 29 29 11,052 318 2,164	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393	\$	21,025 28,239 5,164 54,428 30,907 1,250 895	tra	Repo-style ansactions – – – – 57,999 16,475 60,575	Q1	lerivatives 			\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank Total	21 22 23 24 25 26 27	\$ 238 14 66 319 103 69 29 203	697 650 390 737 737 569 871 177	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850	tra	epo-style nsactions - - - 62,614 11,526 58,133 132,273	Q2	derivatives - - - 7,015 5,197 21,880 34,092	bala \$	nce sheet - 29 29 11,052 318 2,164 13,534		259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926		236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274	-	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052	tra	Repo-style ansactions – – – 57,999 16,475 60,575 135,049	Q1 c	6,204 5,643 21,407 33,254	\$			257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank	21 22 23 24 25 26 27	\$ 238 14 66 319 103 69 29 203	697 650 390 737 737 737 737 737 737 737 737 737 73	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850	tra	epo-style nsactions - - - 62,614 11,526 58,133 132,273	Q2	derivatives - - - 7,015 5,197 21,880 34,092	bala \$	nce sheet - 29 29 11,052 318 2,164 13,534		259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926		236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274	-	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052	tra	Repo-style ansactions – – – 57,999 16,475 60,575 135,049	Q1 c	6,204 5,643 21,407 33,254	\$			257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239
Retail Residential secured Qualifying revolving retail Other retail Corporate Sovereign Bank Total By Country of Risk Canada United States	21 22 23 24 25 26 27 28	\$ 238 14 66 319 103 69 29 203 \$ 522	697 650 390 737 737 737 737 737 737 737 737 737 73	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850 89,137	tra. \$ \$	epo-style nsactions - - - - - - - - - - - - - - - - - - -	Q2	derivatives - - - - - 7,015 5,197 21,880 34,092 34,092	<u>bala</u> \$ \$		\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274 515,306	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480	tra \$ 	Repo-style ansactions – – – 57,999 16,475 60,575 135,049 135,049	Q1 \$ \$	lerivatives – – – 6,204 5,643 21,407 33,254 33,254	\$		\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239 784,728
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank Total By Country of Risk Canada United States Other International	21 22 23 24 25 26 27 28 29 30	\$ 238 14 66 319 103 69 29 203 \$ 522 \$ 331 150	697 650 390 737 737 569 871 177 914 160 140	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850 89,137 69,821 17,271	tra. \$ \$	epo-style nsactions - - - 62,614 11,526 58,133 132,273 132,273 53,084 39,488	Q2	derivatives - - - - - - - - - - - - -	<u>bala</u> \$ \$	nce sheet - - 29 29 11,052 318 2,164 13,534 13,563 5,075 7,743	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979 470,373 221,857	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274 515,306 324,739 150,271	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480 68,930 16,535	tra \$ 	Repo-style ansactions - - - - 57,999 16,475 60,575 135,049 135,049 135,049 47,798 39,706	Q1 \$ \$	Lerivatives 	\$	ance sheet - - 29 29 10,891 312 2,407 13,610 13,639 5,076 7,852	\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239 784,728 457,302 221,763
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank Total By Country of Risk Canada United States Other International Europe	21 22 23 24 25 26 27 28 29 30 31	\$ 238 14 66 319 29 203 \$ 522 \$ 331 150 28	697 650 390 737 737 737 569 871 177 914 160 140	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850 89,137 69,821 17,271 1,526	tra. \$ \$	epo-style nsactions - - - - - - - - - - - - - - - - - - -	Q2	derivatives - - - - - - - - - - - - -	<u>bala</u> \$ \$	nce sheet 29 29 11,052 318 2,164 13,534 13,534 13,563 5,075 7,743 542	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979 470,373 221,857 73,180	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274 515,306 324,739 150,271 27,945	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480 68,930 16,535 1,690	tra \$ 	Repo-style ansactions - - - - 57,999 16,475 60,575 60,575 135,049 135,049 135,049 47,798 39,706 38,714	Q1 \$ \$	Lerivatives - - - - - - - - - - - - -	\$	ance sheet - - 29 29 10,891 312 2,407 13,610 13,639 5,076 7,852 501	\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239 784,728 457,302 221,763 79,452
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank Total By Country of Risk Canada United States Other International	21 22 23 24 25 26 27 28 29 30 31 32	\$ 238 14 66 319 103 69 29 203 \$ 522 \$ 522 \$ 331 150 28 233 14 50 28 233 150 28 28 331	697 650 390 737 737 569 871 177 914 160 140 142 472	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850 89,137 69,821 17,271 1,526 519	tra. \$ \$	epo-style nsactions - - - - - - - - - - - - - - - - - - -	Q2	derivatives - - - - - - - - - - - - -	<u>bala</u> \$ \$	nce sheet - - 29 29 11,052 318 2,164 13,554 13,553 5,075 7,743 542 203	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979 470,373 221,857 73,180 26,569	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274 515,306 324,739 150,271 27,945 12,351	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480 68,930 16,535 1,690 325	tra \$ 	Repo-style ansactions - - - 57,999 16,475 60,575 135,049 135,049 47,798 39,706 38,714 8,831	Q1 \$ \$	lerivatives - - - - - - - - - - - - -	\$	ance sheet - - 29 29 10,891 312 2,407 13,610 13,639 5,076 7,852 501 210	\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239 784,728 457,302 221,763 79,452 26,211
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank Total By Country of Risk Canada United States Other International Europe	21 22 23 24 25 26 27 28 29 30 31	\$ 238 14 66 319 29 203 \$ 522 \$ 331 150 28 133 41	697 650 390 737 7569 871 177 914 160 140 142 472 614	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850 89,137 69,821 17,271 1,526	tra. \$ \$	epo-style nsactions - - - 62,614 11,526 58,133 132,273	Q2	derivatives - - - - - - - - - - - - -	<u>bala</u> \$ \$	nce sheet 29 29 11,052 318 2,164 13,534 13,534 13,563 5,075 7,743 542	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979 470,373 221,857 73,180	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274 515,306 324,739 150,271 27,945 12,351 40,296	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480 68,930 16,535 1,690	tra \$ 	Repo-style ansactions - - - - 57,999 16,475 60,575 60,575 135,049 135,049 135,049 47,798 39,706 38,714	Q1 \$ \$	Lerivatives - - - - - - - - - - - - -	\$	ance sheet - - 29 29 10,891 312 2,407 13,610 13,639 5,076 7,852 501	\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239 784,728 457,302 221,763 79,452 26,211 105,663
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank Total By Country of Risk Canada United States Other International Europe Other	21 22 23 24 25 26 27 28 29 30 31 32 33	\$ 238 14 66 319 103 69 29 203 \$ 522 \$ 522 \$ 331 150 28 233 14 50 28 233 150 28 28 331	697 650 390 737 7569 871 177 914 160 140 142 472 614	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850 89,137 69,821 17,271 1,526 519 2,045	\$ \$ \$	epo-style nsactions - - - - - - - - - - - - - - - - - - -	Q2 \$ \$ \$	derivatives - - - - 7,015 5,197 21,880 34,092 34,092 34,092 11,233 7,215 11,249 4,395 15,644	bala \$ 	nce sheet - 29 29 11,052 318 2,164 13,534 13,563 5,075 7,743 542 203 745	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979 470,373 221,857 73,180 26,569 99,749	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274 515,306 324,739 150,271 27,945 12,351	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480 68,930 16,535 1,690 325 2,015	tra \$ \$ \$	Repo-style ansactions - - - 57,999 16,475 60,575 135,049 135,049 135,049 47,798 39,706 38,714 8,831 47,545	Q1 c \$ \$ \$	lerivatives - - - - - - - - - - - - -	\$	ance sheet - - - 29 29 10,891 312 2,407 13,610 13,639 5,076 7,852 501 210 711	\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239 784,728 457,302 221,763 79,452 26,211
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank Total By Country of Risk Canada United States Other International Europe Other Total By Residual Contractual Maturity	21 22 23 24 25 26 27 28 29 30 31 32 33 34	\$ 238 14 66 319 103 69 29 203 \$ 522 \$ 3311 150 28 13 41 \$ 522	697 350 390 737 737 569 871 177 914 160 140 142 472 514 914	\$	21,277 28,864 5,146 55,287 31,679 1,312 859 33,850 89,137 69,821 17,271 1,526 519 2,045 89,137	\$ \$ \$	epo-style nsactions - - - 62,614 11,526 58,133 132,273 132,273 53,084 39,4788 31,72 7,980 39,701 132,273	Q2	derivatives - - - - - - - - - - - - -	bala \$ \$ \$	nce sheet 29 29 29 11,052 318 2,164 13,534 13,563 5,075 7,743 542 203 745 13,563	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979 470,373 221,857 73,180 26,569 99,749 791,979	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274 515,306 324,739 150,271 27,945 12,351 40,296 515,306	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480 68,930 16,535 1,690 325 2,015 87,480	tra \$ 	Repo-style ansactions - - - 57,999 16,475 60,575 135,049 135,049 47,798 39,706 38,714 8,831 47,545 135,049	Q1 c \$ \$ \$ \$ \$	lerivatives - - - - - - - - - - - - -	\$ \$ \$ \$	ance sheet - - - - - - - - - - - - -	\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239 784,728 457,302 221,763 79,452 26,211 105,663 784,728
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank Total By Country of Risk Canada United States Other retrainenal Europe Other Total By Residual Contractual Maturity Within 1 year	21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$ 238 14 66 319 20 203 \$ 522 \$ 331 150 28 13 41 \$ 522 \$ 182	697 550 550 550 737 737 737 737 737 737 737 73	\$	21,277 28,864 55,287 31,679 1,312 859 33,850 89,137 69,821 17,271 1,526 519 2,045 89,137 59,474	\$ \$ \$	epo-style nsactions - - - - 62,614 11,526 58,133 132,273 132,273 53,084 39,488 31,721 7,980 39,701 132,273 132,273	Q2 \$ \$ \$	derivatives - - - - - - - - - - - - -	bala \$ 	nce sheet 29 29 29 11,052 318 2,164 13,534 13,563 5,075 7,743 542 203 745 13,563 6,308	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979 470,373 221,857 73,180 26,569 99,749 791,979 385,913	\$	236,588 14,655 59,789 311,032 99,437 75,444 515,306 324,739 150,271 27,945 12,351 40,296 515,306 179,008	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480 68,930 16,535 1,690 325 2,015 87,480 59,200	tra \$ \$ \$	Repo-style ansactions - - - 57,999 16,475 60,575 135,049 135,049 47,798 39,706 38,714 8,831 47,545 135,049 131,902	Q1 c \$ \$ \$	terivatives 	\$	ance sheet 	\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239 784,728 457,302 221,763 79,452 26,211 105,663 784,728 383,346
Retail Residential secured Qualifying revolving retail Other retail Corporate Sovereign Bank Total By Country of Risk Canada United States Other International Europe Other Total By Residual Contractual Maturity Within 1 year Over 1 year to 5 years	21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	\$ 238 14 66 319 103 69 29 203 \$ 522 \$ 522 \$ 331 150 28 13 41 \$ 522 \$ 182 238	597 550 390 737 737 737 737 737 737 737 737 737 73	\$	21,277 28,864 55,287 31,679 1,312 859 33,850 89,137 69,821 17,271 1,526 519 2,045 89,137	\$ \$ \$	epo-style nsactions - - - 62,614 11,526 58,133 132,273 132,273 53,084 39,4788 31,72 7,980 39,701 132,273	Q2	derivatives - - - - - - - - - - - - -	bala \$ \$ \$	nce sheet 29 29 11,052 318 2,164 13,534 13,563 5,075 7,743 542 203 745 13,563 	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979 470,373 221,857 73,180 26,569 99,749 791,979	\$	236,588 14,655 59,789 311,032 99,437 75,444 29,393 204,274 515,306 324,739 150,271 27,945 12,351 40,296 515,306	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480 68,930 16,535 1,690 325 2,015 87,480 59,200 27,555	tra \$ 	Repo-style ansactions - - - 57,999 16,475 60,575 135,049 135,049 47,798 39,706 38,714 8,831 47,545 135,049	Q1 c \$ \$ \$ \$ \$	lerivatives 	\$ \$ \$ \$	ance sheet - - - 29 29 10,891 312 2,407 13,610 13,639 5,076 7,852 501 210 711 13,639 6,006 7,124	\$	257,613 42,894 64,962 365,489 205,438 99,124 114,677 419,239 784,728 457,302 221,763 79,452 26,211 105,663 784,728
Retail Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank Total By Country of Risk Canada United States Other International Europe Other Total By Residual Contractual Maturity Within 1 year	21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$ 238 14 66 319 20 203 \$ 522 \$ 331 150 28 13 41 \$ 522 \$ 182	697 550 550 550 550 569 737 737 569 871 177 914 160 140 142 472 514 472 514 514 514 514 514 514 515 515	\$	21,277 28,864 55,287 31,679 1,312 859 33,850 89,137 69,821 17,271 1,526 519 2,045 89,137 59,474	\$ \$ \$	epo-style nsactions - - - - 62,614 11,526 58,133 132,273 132,273 53,084 39,488 31,721 7,980 39,701 132,273 132,273	Q2	derivatives - - - - - - - - - - - - -	bala \$ \$ \$	nce sheet 29 29 29 11,052 318 2,164 13,534 13,563 5,075 7,743 542 203 745 13,563 6,308	\$	259,974 43,514 71,565 375,053 216,097 87,922 112,907 416,926 791,979 470,373 221,857 73,180 26,569 99,749 791,979 385,913	\$	236,588 14,655 59,789 311,032 99,437 75,444 515,306 324,739 150,271 27,945 12,351 40,296 515,306 179,008	\$	21,025 28,239 5,164 54,428 30,907 1,250 895 33,052 87,480 68,930 16,535 1,690 325 2,015 87,480 59,200	tra \$ 	Repo-style ansactions - - - 57,999 16,475 60,575 135,049 135,049 47,798 39,706 38,714 8,831 47,545 135,049 131,902	Q1 c \$ \$ \$ \$ \$	terivatives 	\$ \$ \$ \$	ance sheet 	\$	257,613 42,894 64,982 365,489 205,438 99,124 114,677 419,239 784,728 457,302 221,763 79,452 26,211 105,663 784,728 383,346

¹ Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.
² Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Exposures Covered By Credit Risk Mitigation¹

(\$ millions) As at	LINE #			2014 Q4					2014 Q3						2014 Q2		
	- 1																
				Standardized					Standardized		AIRB ²	T ·	-	• •	Standardized	• •	AIRB
		Eligibl	e	Guarantees /	Guarantees /		Eligible		Guarantees /		Guarantees /		Eligible		Guarantees /		Guarantees
		financia		credit	credit		financial		credit		credit		financial		credit		crea
By Counterparty Type		collateral		derivatives	derivatives		collateral3		derivatives		derivatives		collateral3		derivatives		derivativ
Retail																	
Residential secured	1	\$ -	- \$	373	\$ 155,726	\$	_	\$	346	\$	155,589	\$	_	\$	332	\$	157,22
Qualifying revolving retail	2	-	- ·	_	-	Ŧ	_	•	-	•	_	*	_		_	•	,
Other retail	3	414	L I	344	-		474		350		_		397		361		
	4	414	L	717	155,726		474		696		155,589		397		693		157,22
lon-retail					,						,						
Corporate	5	1,869)	6,408	15,767		1,855		5,712		15,652		1,932		5,208		15,0
Sovereign	6	.,		-	127				-		127		-,002				1
Bank	7	-	-	1,133	75		_		1,145		58		_		1,216		2
	8	1.869)	7,541	15,969		1,855		6,857		15,837		1,932		6,424		15,4
Gross Credit Risk Exposure	9	\$ 2,283		8,258	\$ 171,695	\$	2,329	\$	7,553	\$	171,426	\$	2,329	\$	7,117	\$	172,64
·		· _ · ·					·										
				2014 Q1					2013 Q4						2013 Q3		
	•																
				Standardized	AIRB ²				Standardized		AIRB ²	1			Standardized		AIR
		Eligibl	е	Guarantees /	Guarantees /		Eligible		Guarantees /		Guarantees /		Eligible		Guarantees /		Guarantee
		financia		credit	credit		financial		credit		credit		financial		credit		cre
y Counterparty Type		collateral		derivatives	derivatives		collateral ³		derivatives		derivatives		collateral ³		derivatives		derivativ
Retail	10	•	•	005	¢ 453.003	<u>_</u>		<u>_</u>	000	•	450.000	<u>_</u>		•	055	<u>^</u>	450.0
Residential secured	10 11	\$ -	- \$	325	\$ 157,967	\$	-	\$	289	\$	158,988	\$	-	\$	255	\$	152,9
Qualifying revolving retail Dther retail		-	-	380	-		_		368		-		-		377		
	12 13			705	157,967	-			657		158,988				632		152,94
	13	-	-	705	157,907	-	-		007		100,900		-		032		152,94
lon-retail	4.4	10		4.045	15.040		05		4 400		45 400		00		0.000		45.0
Corporate	14 15	101		4,615	15,910 113		95		4,409		15,102 166		93		3,866		15,0° 33
Sovereign Bank	15	2.007	-	3,049	1,529				4,870		1,871		1,589		5,805		2,1
SAUK	10					_											
		2,108		7,664	17,552	_	1,605		9,279		17,139		1,682		9,671		17,48
Gross Credit Risk Exposure	18	\$ 2,108	3 \$	8,369	\$ 175,519	\$	1,605	\$	9,936	\$	176,127	\$	1,682	\$	10,303	\$	170,42
				2013 Q2					2013 Q1						2012 Q4		
	L T					1						1					
		_		Standardized	AIRB ²	_			Standardized		AIRB ²				Standardized		AIR
		Eligibl		Guarantees /	Guarantees /		Eligible		Guarantees /		Guarantees /	1	Eligible		Guarantees /		Guarantee
		financia		credit	credit		financial		credit		credit	1	financial		credit		cre
By Counterparty Type		collateral	-	derivatives	derivatives		collateral ³		derivatives		derivatives		collateral ³		derivatives		derivativ
etail		_										I.					
Residential secured	19	\$ -	- \$	236	\$ 156,182	\$	-	\$	343	\$	157,370	\$	-	\$	336	\$	158,3
alifying revolving retail	20	-	-	_	-		-		_		-	1	-		_		
Other retail	21	-	-	395	-	_	-		460		-		-		500		
	22	-	-	631	156,182		-		803		157,370		-		836		158,3
Ion-retail																	
Corporate	23	92	2	3,171	14,831		92		3,202		14,537	1	93		3,196		14,4
Sovereign	24	-		-	186		-		-		341	1	-		-		3
Bank	25	1,451		6,400	2,419		1,759		6,139		2,427		1,466		6,435		3,0
	00	1 641)	0.571	17,100		1.051		0.044		17.005	T	4 550		0.001		17,8
	26 27	1,543)	9,571 10,202	17,436		1,851 1,851		9,341		17,305 174,675		1,559 1,559		9,631		17,0

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
 ² For exposures under the AIRB Approach, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models. Separate disclosure of eligible financial collateral is, therefore, not required.
 ³ For exposures under the Standardized Approach, eligible financial collateral c

Standardized Credit Risk Exposures^{1,2}

(\$ millions) <i>As at</i>	LINE #				2014 Q4								2014 Q3				
		 					Ri	isk-weight		1	• • •				Ri	sk-weight	
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	1	\$ 244 \$	129 \$	25,561 \$	- \$	2,344 \$	321 \$	- \$	28,599	\$ 214 \$	132 \$	24,511 \$	- \$	2,300 \$	307 \$	- \$	27,464
Other retail ³	2	472	286	-	-	46,797	-	538	48,093	530	293	-	-	45,652	-	507	46,982
	3	716	415	25,561	-	49,141	321	538	76,692	744	425	24,511	-	47,952	307	507	74,446
Non-retail																	
Corporate	4	8,084	193	-	-	_	76,990	615	85,882	7,347	220	-	-	-	72,800	654	81,021
Sovereign	5	18,420	17,368	-	-	_	· _	_	35,788	13,954	16,895	-	-	-	-	-	30,849
Bank	6	1,133	8,649	-	1	-	-	11	9,794	1,145	9,123	-	-	-	-	12	10,280
	7	27,637	26,210	-	1	_	76,990	626	131,464	22,446	26,238	-	-	-	72,800	666	122,150
Total	8	\$ 28,353 \$	26.625 \$	25.561 \$	1 \$	49.141 \$	77.311 \$	1.164 \$	208,156	\$ 23,190 \$	26,663 \$	24,511 \$	- \$	47,952 \$	73.107 \$	1.173 \$	196,596

					2014 Q2									2014 Q1				
	ſ						Ri	sk-weight		1						Ris	sk-weight	
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total		0%	20%	35%	50%	75%	100%	150%	Total
Retail																		
Residential secured	9	\$ 193 \$	140 \$	24,544 \$	- \$	2,200 \$	311 \$	- \$	27,388	\$	178 \$	147 \$	24,700 \$	- \$	2,247 \$	301 \$	- \$	27,573
Other retail ³	10	451	308	-	-	45,145	-	508	46,412		54	325	-	-	46,518	-	481	47,378
	11	644	448	24,544	-	47,345	311	508	73,800		232	472	24,700	-	48,765	301	481	74,951
Non-retail																		
Corporate	12	6,716	423	-	-	-	70,453	747	78,339		4,272	444	-	-	-	69,970	856	75,542
Sovereign	13	13,921	16,474	-	-	-	-	-	30,395		16,288	15,260	-	-	-	-	-	31,548
Bank	14	1,216	11,009	-	-	-	-	22	12,247		5,057	11,305	-	1	-	-	18	16,381
	15	21,853	27,906	-	-	-	70,453	769	120,981		25,617	27,009	-	1	-	69,970	874	123,471
Total	16	\$ 22,497 \$	28,354 \$	24,544 \$	- \$	47,345 \$	70,764 \$	1,277 \$	194,781	\$	25,849 \$	27,481 \$	24,700 \$	1 \$	48,765 \$	70,271 \$	1,355 \$	198,422

					2013 Q4								2013 Q3				
							Ri	sk-weight							Ris	k-weight	
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	17	\$ 146 \$	143 \$	22,942 \$	- \$	2,170 \$	270 \$	- \$	25,671	\$ 109 \$	146 \$	22,318 \$	- \$	2,231 \$	282 \$	- \$	25,086
Other retail ³	18	50	318	-	-	40,451	-	406	41,225	51	326	-	-	39,101	-	429	39,907
	19	196	461	22,942	-	42,621	270	406	66,896	160	472	22,318	-	41,332	282	429	64,993
Non-retail																	
Corporate	20	4,087	416	-	-	-	63,958	852	69,313	3,728	231	-	-	-	61,004	871	65,834
Sovereign	21	10,537	14,246	-	-	-	-	-	24,783	9,517	13,065	-	-	-	_	-	22,582
Bank	22	6,380	10,401	-	1	-	32	13	16,827	7,393	9,890	-	-	-	24	10	17,317
	23	21,004	25,063	-	1	-	63,990	865	110,923	20,638	23,186	-	-	-	61,028	881	105,733
Total	24	\$ 21,200 \$	25,524 \$	22,942 \$	1 \$	42,621 \$	64,260 \$	1,271 \$	177,819	\$ 20,798 \$	23,658 \$	22,318 \$	- \$	41,332 \$	61,310 \$	1,310 \$	170,726

	[2013 Q2								2013 Q1				
	Ι						Ri	sk-weight							Ris	k-weight	
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail	l l																
Residential secured	25	\$ 85 \$	151 \$	21,323 \$	- \$	2,442 \$	272 \$	- \$	24,273	\$ 177 \$	166 \$	20,390 \$	- \$	2,213 \$	277 \$	- \$	23,223
Other retail ³	26	50	345	-	-	37,017	-	420	37,832	50	410	-	-	30,584	-	324	31,368
	27	135	496	21,323	-	39,459	272	420	62,105	227	576	20,390	-	32,797	277	324	54,591
Non-retail																	
Corporate	28	3,030	233	-	-	-	59,568	888	63,719	3,039	255	-	-	-	57,507	889	61,690
Sovereign	29	14,883	10,655	-	-	-	-	-	25,538	13,782	10,311	-	-	-	-	-	24,093
Bank	30	7,851	9,370	-	1	-	16	11	17,249	7,898	9,500	-	-	-	-	9	17,407
	31	25,764	20,258	-	1	-	59,584	899	106,506	24,719	20,066	-	-	-	57,507	898	103,190
Total	32	\$ 25,899 \$	20,754 \$	21,323 \$	1 \$	39,459 \$	59,856 \$	1,319 \$	168,611	\$ 24,946 \$	20,642 \$	20,390 \$	- \$	32,797 \$	57,784 \$	1,222 \$	157,781

Credit risk exposures are after credit risk mitigants and net of counterparty-specific allowance.
 Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
 Under the Standardized Approach, "Other retail" includes qualifying revolving retail exposures.

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

(\$ millions, except as noted)	LINE									14					
As at	#								C	24					
						Notional of undrawn	Average		Average		Average		Average risk	Expected	EL adjusted average
Insured Drawn and Undrawn ⁴		PD range		EAD ⁵		commitments	EAD		PD ⁶		LGD	RWAs	weighting	Loss (EL)	risk weight ⁷
Low Risk	1	0.00 to 0.15	%\$	147,585	\$	24,599	91.55	%	-	%	29.98 % \$	83	0.06 % \$	-	0.06 %
Normal Risk	2	0.16 to 0.41		3,482		-	100.00		0.25		9.31	155	4.45	1	4.81
	3	0.42 to 1.10		2,600		-	100.00		0.67		9.51	235	9.04	2	10.00
Medium Risk	4	1.11 to 2.93		1,258		-	100.00		1.74		9.75	218	17.33	2	19.32
	5	2.94 to 4.74		299		-	100.00		3.68		9.81	82	27.42	1	31.61
High Risk	6	4.75 to 7.59		154		-	100.00		6.00		9.55	53	34.42	1	42.53
-	7	7.60 to 18.20		192		-	100.00		11.66		9.22	84	43.75	2	56.77
	8	18.21 to 99.99		126		-	100.00		32.86		9.10	64	50.79	4	90.48
Default	9	100.00		30		-	100.00		100.00		9.29	35	116.67	-	116.67
Total	10		\$	155,726	\$	24,599	91.96	%	0.11	%	28.91 % \$	1,009	0.65 % \$	13	0.75 %
Uninsured Undrawn															
Low Risk	11	0.00 to 0.15	%\$	19,604	\$	37,271	52.60	%	0.03	%	23.54 % \$	459	2.34 % \$	2	2.47 %
Normal Risk	12	0.16 to 0.41	<i>,</i>	1,231	•	2,142	57.46		0.24		32.66	189	15.35	1	16.37
Normal Kisk	12	0.42 to 1.10		335		551	60.89		0.61		31.82	95	28.36	1	32.09
Medium Risk	13 14	1.11 to 2.93		72		94	76.42		1.65		32.91	40	55.56		55.56
Medium Nisk	14	2.94 to 4.74		11		13	84.05		3.66		27.90	9	81.82	-	81.82
High Risk	16	4.75 to 7.59		5		5	100.00		5.84		28.83	5	100.00	_	100.00
Thigh Nisk	10	7.60 to 18.20		3		3	96.24		11.55		22.25	3	100.00	-	100.00
	18	18.21 to 99.99		6		8	78.95		52.97		12.98	4	66.67	-	66.67
Default	19	100.00		_		_	_				_	-	_	-	_
Total	20		\$	21,267	\$	40,087	53.05	%	0.08	%	24.23 % \$	804	3.78 % \$	4	4.02 %
				,		,					· · ·				
Uninsured Drawn															
Low Risk	21	0.00 to 0.15	%\$	45,786		n/a	n/a		0.06	%	26.83 % \$	1,818	3.97 % \$	7	4.16 %
Normal Risk	21	0.16 to 0.41	70 Ψ	18,704		n/a	n/a		0.00	/0	28.05	2,502	13.38	13	14.25
Normal Risk	22	0.42 to 1.10		12,224		n/a	n/a		0.25		27.97	3,194	26.13	22	28.39
Medium Risk	23 24	1.11 to 2.93		4,511		n/a	n/a		1.70		30.00	2,370	52.54	23	58.91
	24 25	2.94 to 4.74		912		n/a	n/a		3.70		30.36	2,370	85.20	10	98.90
High Risk	25 26	4.75 to 7.59		606		n/a	n/a		5.95		28.38	619	102.15	10	122.77
	26 27	7.60 to 18.20		674		n/a	n/a		11.67		24.87	796	118.10	19	153.34
	27	18.21 to 99.99		415		n/a	n/a		35.76		21.21	471	113.49	30	203.86
Default	20 29	10.21 10 55.55		238		n/a	n/a		100.00		22.43	498	209.24	14	282.77
Total	29 30	100.00	\$	84,070		n/a	n/a		0.91	%	27.43 % \$	13,045	15.52 % \$	14	17.72 %
IUlai	30		φ	04,070		n/a	n/a		0.91	70	21.4J /0 J	13,043	15.52 % \$	140	11.12 %

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

Includes Canadian exploration and home equity lines of credit.
 Effective the third quarter of 2014, this table provides additional information as requested by OSFI on a prospective basis.

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

⁵ Exposure at Default (EAD).

⁶ Probability of Default (PD).

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

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

(\$ millions, except as noted) As at	LINE #									14 Q3					
	<i>"</i> [,						
	[Notional							Average		EL adjusted
						of undrawn	Average		Average		Average		risk	Expected	average
Insured Drawn and Undrawn ⁴		PD range		EAD 5		commitments	EAD		PD ⁶		LGD	RWAs	weighting	Loss (EL)	risk weight7
Low Risk	1	0.00 to 0.15	%\$	147,255	\$	25,068	91.39	%	-	%	30.25 % \$	82	0.06 % \$	-	0.06 %
Normal Risk	2	0.16 to 0.41		3,571		-	100.00		0.25		9.28	158	4.42	1	4.77
	3	0.42 to 1.10		2,638		-	100.00		0.67		9.44	236	8.95	2	9.89
Medium Risk	4	1.11 to 2.93		1,278		-	100.00		1.73		9.75	221	17.29	2	19.25
	5	2.94 to 4.74		304		-	100.00		3.69		9.83	84	27.63	1	31.74
High Risk	6	4.75 to 7.59		177		-	100.00		5.91		9.68	62	35.03	1	42.09
	7	7.60 to 18.20		193		-	100.00		11.74		9.24	85	44.04	2	56.99
	8	18.21 to 99.99		137		-	100.00		32.40		9.18	69	50.36	4	86.86
Default	9	100.00		36		-	100.00		100.00		9.06	41	113.89	-	113.89
Total	10		\$	155,589	\$	25,068	91.82	%	0.11	%	29.13 % \$	1,038	0.67 % \$	13	0.77 %
Uninsured Undrawn															
Low Risk	11	0.00 to 0.15	%\$	18,939	\$	36,228	52.28	%	0.03	%	23.37 % \$	439	2.32 % \$	1	2.38 %
Normal Risk	12	0.16 to 0.41	70 Ψ	1,577	Ψ	2,601	60.61	70	0.03	70	36.77	265	16.80	1	17.60
Normal Risk	12	0.42 to 1.10		328		547	60.03		0.61		31.45	92	28.05	1	31.86
Medium Risk	13	1.11 to 2.93		72		96	75.23		1.67		32.31	40	55.56		55.56
Medium Risk	14	2.94 to 4.74		12		13	94.30		3.66		30.10	10	83.33	_	83.33
High Risk	16	4.75 to 7.59		5		5	97.85		5.93		27.92	5	100.00	-	100.00
Tight task	10	7.60 to 18.20		2		2	100.00		11.11		27.25	2	100.00	-	100.00
	18	18.21 to 99.99		5		- 7	79.31		52.01		14.25	3	60.00	_	60.00
Default	19	100.00		_		_	_		_		_	_	_	_	_
Total	20		\$	20,940	\$	39,499	53.01	%	0.08	%	24.54 % \$	856	4.09 % \$	3	4.27 %
	20		*		+	,		, .							
Uninsured Drawn		0.001.045	0/ 0	10.005		,	,			0/	07.04 0/ 0	1.007			4.40.00
Low Risk	21	0.00 to 0.15	%\$	43,265		n/a	n/a		0.06	%	27.01 % \$	1,697	3.92 % \$	6	4.10 %
Normal Risk	22	0.16 to 0.41		17,603		n/a	n/a		0.25		28.74	2,402	13.65	13	14.57
	23	0.42 to 1.10		11,348		n/a	n/a		0.65		27.97	2,966	26.14	21	28.45
Medium Risk	24	1.11 to 2.93		4,350		n/a	n/a		1.71		30.30	2,322	53.38	23	59.99
	25	2.94 to 4.74		918		n/a	n/a		3.68		30.73	789	85.95	10	99.56
High Risk	26	4.75 to 7.59		615		n/a	n/a		5.95		29.11	643	104.55	11	126.91
	27	7.60 to 18.20		641		n/a	n/a		11.73		26.20	798	124.49	19	161.54
	28	18.21 to 99.99		440		n/a	n/a		35.42		21.67	513	116.59	32	207.50
Default	29	100.00		225		n/a	n/a		100.00		23.40	493	219.11	13	291.33
Total	30		\$	79,405		n/a	n/a		0.94	%	27.72 % \$	12,623	15.90 % \$	148	18.23 %

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

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

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

⁴ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 62 to 63.

⁵ Exposure at Default (EAD).

⁶ Probability of Default (PD).

⁷ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

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

(\$ millions, except as noted)	LINE			2014						2014			
As at	#			Q2						Q1			
	ī						Average						Average
				Average	Average		risk			Average	Average		risk
		PD range	EAD ³	PD	LGD	RWAs	weighting	PD range	EAD ³	PD	LGD	RWAs	weighting
Low Risk	1	0.00 to 0.15 % \$	64,710	0.05 %	24.13 % \$	2,096	3.24 %	0.00 to 0.15 % \$	64,590	0.05 %	23.74 % \$	2,047	3.17 %
Normal Risk	2	0.16 to 0.41	21,083	0.25	25.24	2,527	11.99	0.16 to 0.41	21,012	0.25	25.39	2,527	12.03
	3	0.42 to 1.10	14,359	0.66	24.76	3,325	23.16	0.42 to 1.10	13,770	0.66	24.44	3,157	22.93
Medium Risk	4	1.11 to 2.93	5,892	1.72	25.65	2,664	45.21	1.11 to 2.93	5,715	1.72	25.11	2,529	44.25
	5	2.94 to 4.74	1,324	3.69	25.25	937	70.77	2.94 to 4.74	1,309	3.71	25.22	927	70.82
High Risk	6	4.75 to 7.59	842	5.92	25.22	761	90.38	4.75 to 7.59	816	5.96	24.89	732	89.71
	7	7.60 to 18.20	936	11.62	22.52	998	106.62	7.60 to 18.20	934	11.64	21.93	971	103.96
	8	18.21 to 99.99	594	35.28	18.48	591	99.49	18.21 to 99.99	556	35.21	18.47	553	99.46
Default	9	100.00	275	100.00	21.01	552	200.73	100.00	275	100.00	19.81	522	189.82
Total	10	\$	110,015	0.88 %	24.48 % \$	14,451	13.14 %	\$	108,977	0.87 %	24.19 % \$	13,965	12.81 %
	r												
				2013						2013			
	L			Q4						Q3			
	ſ						Average						Average
				Average	Average		risk			Average	Average		risk
		PD range	EAD ³	PD	LGD	RWAs	weighting	PD range	EAD ³	PD	LGD	RWAs	weighting
Low Risk	11	0.00 to 0.15 % \$	61,021	0.05 %	22.89 % \$	1,894	3.10 %	0.00 to 0.15 % \$	40,543	0.06 %	18.38 % \$	1,106	2.73 %
Normal Risk	12	0.16 to 0.41	21,733	0.26	24.43	2,544	11.71	0.16 to 0.41	21,452	0.25	16.42	1,677	7.82
	13	0.42 to 1.10	14,937	0.65	24.62	3,407	22.81	0.42 to 1.10	16,056	0.68	16.97	2,608	16.24
Medium Risk	14	1.11 to 2.93	5,643	1.72	24.73	2,463	43.65	1.11 to 2.93	15,243	1.82	15.47	4,308	28.26
	15	2.94 to 4.74	1,271	3.70	24.57	876	68.92	2.94 to 4.74	2,478	3.73	16.56	1,156	46.65
High Risk	16	4.75 to 7.59	825	6.00	24.15	719	87.15	4.75 to 7.59	1,800	5.94	17.37	1,125	62.50
	17	7.60 to 18.20	945	11.66	21.44	960	101.59	7.60 to 18.20	1,713	11.42	17.30	1,402	81.84
	18	18.21 to 99.99	551	35.14	18.28	544	98.73	18.21 to 99.99	1,097	40.16	17.41	950	86.60
Default	19	100.00	267	100.00	20.73	533	199.63	100.00	289	100.00	17.70	372	128.72
Total	20	\$	107,193	0.88 %	23.53 % \$	13,940	13.00 %	\$	100,671	1.58 %	17.21 % \$	14,704	14.61 %
	г			2013				Γ		2013			
				2013 Q2						2013 Q1			
	L			QZ						Q.I			
	Γ						Average						Average
				Average	Average		risk			Average	Average		risk
		PD range	EAD ³	PD	LGD	RWAs	weighting	PD range	EAD ³	PD	LGD	RWAs	weighting
Low Risk	21	0.00 to 0.15 % \$	35,395	0.06 %	16.78 % \$	908	2.57 %	0.00 to 0.15 % \$	34,289	0.06 %	16.67 % \$	871	2.54 %
Normal Risk	22	0.16 to 0.41	20,769	0.25	15.79	1,562	7.52	0.16 to 0.41	20,342	0.25	15.59	1,508	7.41
	23	0.42 to 1.10	16,163	0.69	16.40	2,555	15.81	0.42 to 1.10	15,621	0.69	16.14	2,427	15.54
Medium Risk	24	1.11 to 2.93	14,284	1.86	15.38	4,066	28.47	1.11 to 2.93	14,097	1.85	15.25	3,962	28.11
	25	2.94 to 4.74	2,573	3.70	16.72	1,206	46.87	2.94 to 4.74	2,525	3.73	16.65	1,184	46.89
High Risk	26	4.75 to 7.59	1,754	5.95	17.47	1,103	62.88	4.75 to 7.59	1,759	5.89	17.16	1,080	61.40
	27	7.60 to 18.20	1,674	11.43	17.34	1,372	81.96	7.60 to 18.20	1,708	11.39	17.52	1,412	82.67
	28	18.21 to 99.99	1,091	40.98	17.29	929	85.15	18.21 to 99.99	1,046	40.56	17.18	891	85.18
Default	29	100.00	296	100.00	17.10	361	121.96	100.00	314	100.00	16.97	379	120.70
Total	30	\$	93,999	1.69 %	16.31 % \$	14.062	14.96 %	\$	91.701	1.71 %	16.16 % \$	13.714	14.96 %

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

² Includes Residential mortgages and HELOCs in the IRB portfolio, which are Canadian exposures. EAD includes drawn and undrawn exposures after credit risk migration. CMHC insured exposures are included under sovereign exposures. LGD adjustment is applied to exposure insured by corporate entities.

Retail Advanced IRB Exposures – By Obligor Grade – Qualifying Revolving Retail^{1.2}

(\$ millions, except as noted) <i>As at</i>	LINE #)14 24					
	Γ				Notional							Average		EL adjusted
					of undrawn	Average		Average		Average		risk	Expected	average
Insured Drawn and Undrawn		PD range		EAD	commitments	EAD		PD		LGD	RWAs	weighting	Loss (EL)	risk weight ³
Low Risk	1	0.00 to 0.15	%\$	36,242	\$ 40,020	83.18	%	0.04	%	87.62 % \$	886	2.44 % \$	13	2.89 %
Normal Risk	2	0.16 to 0.41		7,225	6,074	88.62		0.25		86.49	799	11.06	16	13.83
	3	0.42 to 1.10		6,049	3,809	90.16		0.69		86.69	1,491	24.65	36	32.09
Medium Risk	4	1.11 to 2.93		4,738	1,718	96.32		1.86		86.50	2,477	52.28	76	72.33
	5	2.94 to 4.74		1,829	458	98.39		3.73		86.20	1,574	86.06	59	126.38
High Risk	6	4.75 to 7.59		1,309	238	99.20		5.98		85.81	1,534	117.19	67	181.17
	7	7.60 to 18.20		1,333	190	99.50		11.29		83.90	2,204	165.34	126	283.50
	8	18.21 to 99.99		478	85	99.54		28.73		76.17	1,038	217.15	103	486.51
Default	9	100.00		113	-	100.00		100.00		74.15	13	11.50	83	929.65
Total	10		\$	59,316	\$ 52,592	86.64	%	1.20	%	87.01 % \$	12,016	20.26 % \$	579	32.46 %

									23					
					Notional of undrawn	Average		Average		Average		Average risk	Expected	EL adjusted average
Insured Drawn and Undrawn		PD range		EAD	commitments	EAD		PD		LGD	RWAs	weighting	Loss (EL)	risk weight ³
Low Risk	11	0.00 to 0.15	%\$	29,697	\$ 36,913	73.91	%	0.05	%	87.82 % \$	777	2.62 % \$	12	3.12 %
Normal Risk	12	0.16 to 0.41		7,205	7,433	76.45		0.25		86.34	797	11.06	16	13.84
	13	0.42 to 1.10		6,099	4,453	84.03		0.68		86.50	1,495	24.51	36	31.89
Medium Risk	14	1.11 to 2.93		4,721	1,937	93.34		1.86		86.15	2,458	52.07	76	72.19
	15	2.94 to 4.74		1,838	495	96.73		3.73		85.66	1,574	85.64	59	125.76
High Risk	16	4.75 to 7.59		1,358	277	97.83		5.96		85.23	1,578	116.20	69	179.71
	17	7.60 to 18.20		1,339	198	98.73		11.28		83.52	2,203	164.53	126	282.15
	18	18.21 to 99.99		448	68	98.89		28.33		75.91	965	215.40	95	480.47
Default	19	100.00		132	-	100.00		100.00		75.11	15	11.36	98	939.39
Total	20		\$	52,837	\$ 51,774	78.68	%	1.36	%	86.93 % \$	11,862	22.45 % \$	587	36.34 %

2014

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

² Effective the third quarter of 2014, this table provides additional information as requested by OSFI on a prospective basis.
 ³ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD

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

(\$ millions, except as noted)	LINE			2014						2014			
As at	#			Q2						Q1			
	-												
							Average						Average
			2	Average	Average		risk		2	Average	Average		risk
		PD range	EAD ²	PD	LGD	RWAs	weighting	PD range	EAD ²	PD	LGD	RWAs	weighting
Low Risk	1	0.00 to 0.15 % \$	18,733	0.05 %	83.86 % \$	545	2.91 %	0.00 to 0.15 % \$	18,394	0.05 %	83.80 % \$	531	2.89 %
Normal Risk	2	0.16 to 0.41	7,696	0.26	84.20	844	10.97	0.16 to 0.41	7,475	0.26	84.19	819	10.96
	3	0.42 to 1.10	7,300	0.69	85.46	1,782	24.41	0.42 to 1.10	7,167	0.69	85.36	1,753	24.46
Medium Risk	4	1.11 to 2.93	5,754	1.83	85.96	2,963	51.49	1.11 to 2.93	5,625	1.83	85.78	2,888	51.34
Ulat Dist	5 6	2.94 to 4.74	2,458	3.70 5.93	86.12 85.44	2,104 1,871	85.60	2.94 to 4.74	2,421 1,570	3.70 5.92	86.02 85.33	2,069	85.46
High Risk	6 7	4.75 to 7.59 7.60 to 18.20	1,611 1,281	5.93 11.09	85.44 82.76	2,069	116.14 161.51	4.75 to 7.59 7.60 to 18.20	1,570	5.92 11.09	85.33 82.68	2,016	115.92 161.28
	8	18.21 to 99.99	400	28.63	74.72	2,009	213.00	18.21 to 99.99	403	28.80	74.78	2,010	213.15
Default	9	100.00	129	100.00	74.20	8	6.20	100.00	123	100.00	74.60	8	6.50
Total	10	\$	45,362	1.67 %	84.48 % \$	13,038	28.74 %	\$	44,428	1.67 %	84.40 % \$	12,763	28.73 %
lotal	10	φ	43,302	1.07 /0	04.40 /0 \$	13,030	20.74 /0	ψ	44,420	1.07 /0	04.40 /0 Ø	12,703	20.75 %
	r												
				2013						2013			
	L			Q4						Q3			
	F						Auerore						Average
				Average	Average		Average risk			Average	Average		Average risk
		PD range	EAD ²	Average PD	LGD	RWAs	weighting	PD range	EAD ²	PD	LGD	RWAs	weighting
Low Risk	11	0.00 to 0.15 % \$	18,119	0.05 %	83.82 % \$	525	2.90 %	0.00 to 0.15 % \$	17,938	0.05 %	83.79 % \$	518	2.89 %
Normal Risk	12	0.16 to 0.41	7,471	0.26	84.20	820	10.98	0.16 to 0.41	7,279	0.26	84.12	797	10.95
	13	0.42 to 1.10	7,023	0.69	85.41	1,714	24.41	0.42 to 1.10	6,877	0.69	85.35	1,679	24.41
Medium Risk	14	1.11 to 2.93	5,568	1.84	85.89	2,865	51.45	1.11 to 2.93	5,521	1.84	85.84	2,843	51.49
	15	2.94 to 4.74	2,366	3.70	86.04	2,025	85.59	2.94 to 4.74	2,362	3.71	86.06	2,023	85.65
High Risk	16	4.75 to 7.59	1,561	5.92	85.30	1,809	115.89	4.75 to 7.59	1,593	5.92	85.35	1,846	115.88
-	17	7.60 to 18.20	1,241	11.09	82.68	2,002	161.32	7.60 to 18.20	1,281	11.10	82.82	2,071	161.67
	18	18.21 to 99.99	388	28.72	74.29	820	211.34	18.21 to 99.99	415	28.94	74.73	885	213.25
Default	19	100.00	125	100.00	74.23	8	6.40	100.00	126	100.00	73.83	8	6.35
Total	20	\$	43,862	1.67 %	84.43 % \$	12,588	28.70 %	\$	43,392	1.72 %	84.39 % \$	12,670	29.20 %
	[2013						2013			
				Q2						Q1			
	-												
							Average						Average
				Average	Average		risk			Average	Average		risk
		PD range	EAD ²	PD	LGD	RWAs	weighting	PD range	EAD ²	PD	LGD	RWAs	weighting
Low Risk	21	0.00 to 0.15 % \$	17,901	0.05 %	83.86 % \$	519	2.90 %	0.00 to 0.15 % \$	17,663	0.05 %	83.86 % \$	511	2.89 %
Normal Risk	22	0.16 to 0.41	7,341	0.26	84.05	804	10.95	0.16 to 0.41	7,201	0.26	84.09	788	10.94
	23	0.42 to 1.10	6,875	0.69	85.23	1,675	24.36	0.42 to 1.10	6,765	0.69	85.28	1,649	24.38
Medium Risk	24	1.11 to 2.93	5,560	1.84	85.74	2,861	51.46	1.11 to 2.93	5,468	1.84	85.73	2,811	51.41
	25	2.94 to 4.74	2,388	3.71	85.97	2,043	85.55	2.94 to 4.74	2,347	3.71	85.96	2,008	85.56
High Risk	26	4.75 to 7.59	1,614	5.92	85.32	1,868	115.74	4.75 to 7.59	1,597	5.92	85.24	1,847	115.65
	27 28	7.60 to 18.20	1,289 406	11.09 28.79	82.81 74.30	2,083	161.60 211.82	7.60 to 18.20	1,298 425	11.11 28.94	82.90 74.93	2,102 909	161.94
Default	28 29	18.21 to 99.99 100.00	406	28.79	74.30	860	211.82 6.43	18.21 to 99.99 100.00	425	28.94	74.93	909	213.88 6.15
Default	Let a let		-			•						-	
Total	30	\$	43,514	1.75 %	84.37 % \$	12,722	29.24 %	\$	42,894	1.76 %	84.38 % \$	12,633	29.45 %

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

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

(\$ millions, except as noted) <i>As at</i>	LINE #)14 24					
	Г				Notional							Average		EL adjusted
					of undrawn	Average		Average		Average		risk	Expected	average
Insured Drawn and Undrawn		PD range	EA	D	commitments	EAD		PD		LGD	RWAs	weighting	Loss (EL)	risk weight⁴
Low Risk	1	0.00 to 0.15	% \$ 7,18	7\$	3,233	83.84	%	0.07	%	54.44 % \$	734	10.21 % \$	3	10.73 %
Normal Risk	2	0.16 to 0.41	5,60	l	1,379	92.22		0.26		54.47	1,456	26.00	8	27.78
	3	0.42 to 1.10	11,77	7	1,416	97.12		0.62		46.23	4,454	37.82	36	41.64
Medium Risk	4	1.11 to 2.93	6,22)	956	97.54		1.90		56.19	4,399	70.62	68	84.27
	5	2.94 to 4.74	2,33	3	267	98.89		3.73		53.77	1,799	77.11	47	102.29
High Risk	6	4.75 to 7.59	1,68	3	148	99.22		5.95		53.28	1,349	80.15	53	119.52
-	7	7.60 to 18.20	1,40	7	185	99.34		10.86		53.75	1,317	93.60	83	167.34
	8	18.21 to 99.99	30	3	18	99.86		29.06		54.43	397	128.90	47	319.64
Default	9	100.00	15	5	4	100.00		100.00		51.38	151	97.42	68	645.81
Total	10		\$ 36,68) \$	7,606	93.83	%	2.17	%	51.97 % \$	16,056	43.77 % \$	413	57.85 %

										23					
						Notional							Average		EL adjusted
						of undrawn	Average		Average		Average		risk	Expected	average
Insured Drawn and Undrawn		PD range		EAD		commitments	EAD		PD		LGD	RWAs	weighting	Loss (EL)	risk weight4
Low Risk	11	0.00 to 0.15	%\$	7,036	\$	3,090	84.24	%	0.07	%	54.31 % \$	711	10.11 % \$	3	10.64 %
Normal Risk	12	0.16 to 0.41		5,553		1,343	92.94		0.26		54.67	1,454	26.18	8	27.98
	13	0.42 to 1.10		11,448		1,367	96.74		0.63		46.39	4,371	38.18	35	42.00
Medium Risk	14	1.11 to 2.93		5,870		1,002	96.97		1.87		55.01	4,037	68.77	61	81.76
	15	2.94 to 4.74		2,269		270	98.85		3.73		53.39	1,738	76.60	45	101.39
High Risk	16	4.75 to 7.59		1,707		171	99.16		5.95		52.43	1,346	78.85	53	117.66
	17	7.60 to 18.20		1,424		195	99.33		10.91		53.40	1,326	93.12	84	166.85
	18	18.21 to 99.99		343		47	98.42		36.47		59.89	399	116.33	84	422.45
Default	19	100.00		158	_	4	100.00	_	100.00		47.71	158	100.00	63	598.42
Total	20		\$	35,808	\$	7,489	93.81	%	2.31	%	51.79 % \$	15,540	43.40 % \$	436	58.62 %

2014

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

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

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

 $^{\scriptscriptstyle 4}\,$ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD

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

(\$ millions, except as noted) As at	LINE #			2014 Q2						2014 Q1			
	Г						Average						Average
				Average	Average		risk			Average	Average		risk
		PD range	EAD ²	PD	LGD	RWAs	weighting	PD range	EAD ²	PD	LGD	RWAs	weighting
Low Risk	1	0.00 to 0.15 % \$	6,938	0.07 %	53.71 % \$	698	10.06 %	0.00 to 0.15 % \$	6,993	0.07 %	53.39 % \$	695	9.94 %
Normal Risk	2	0.16 to 0.41	5,418	0.26	54.08	1,400	25.84	0.16 to 0.41	5,386	0.26	53.52	1,375	25.53
	3	0.42 to 1.10	10,892	0.62	45.68	4,090	37.55	0.42 to 1.10	10,754	0.81	60.49	6,010	55.89
Medium Risk	4	1.11 to 2.93	5,668	1.88	54.02	3,829	67.55	1.11 to 2.93	5,449	1.87	53.07	3,615	66.34
	5	2.94 to 4.74	2,289	3.74	53.59	1,760	76.89	2.94 to 4.74	2,226	3.74	52.84	1,688	75.83
High Risk	6	4.75 to 7.59	1,715	5.97	52.72	1,360	79.30	4.75 to 7.59	1,702	5.96	51.55	1,320	77.56
	7 8	7.60 to 18.20 18.21 to 99.99	1,472 328	10.89 28.92	54.72 56.22	1,403 437	95.31 133.23	7.60 to 18.20 18.21 to 99.99	1,480 328	10.86 29.32	53.76 54.89	1,386 426	93.65 129.88
Default	° 9	100.00	155	100.00	49.39	148	95.48	100.00	174	100.00	49.99	426	95.40
Total	9 10	\$	34,875	2.27 %	51.30 % \$	148	93.48 43.37 %	\$	34,492	2.39 %	55.46 % \$	16,681	48.36 %
Iotai	10	¢	34,675	Z.Z1 %	51.30 % \$	15,125	43.37 %	φ	34,492	2.39 %	55.40 % \$	10,001	40.30 %
	Г			2013						2013			
				Q4						Q3			
	Г						Average						Average
				Average	Average		risk			Average	Average		risk
		PD range	EAD ²	PD	LGD	RWAs	weighting	PD range	EAD ²	PD	LGD	RWAs	weighting
Low Risk	11	0.00 to 0.15 % \$	7,174	0.07 %	53.58 % \$	715	9.97 %	0.00 to 0.15 % \$	7,131	0.07 %	53.54 % \$	707	9.91 %
Normal Risk	12	0.16 to 0.41	5,470	0.26	53.64	1,399	25.58	0.16 to 0.41	5,388	0.26	53.61	1,376	25.54
	13	0.42 to 1.10	10,527	0.81	60.19	5,836	55.44	0.42 to 1.10	10,350	0.80	60.05	5,721	55.28
Medium Risk	14	1.11 to 2.93	5,379	1.87	52.80	3,552	66.03	1.11 to 2.93	5,362	1.86	52.57	3,520	65.65
	15	2.94 to 4.74	2,212	3.74	53.14	1,686	76.22	2.94 to 4.74	2,260	3.74	52.80	1,712	75.75
High Risk	16	4.75 to 7.59	1,728	5.95	51.78	1,345	77.84	4.75 to 7.59	1,704	5.97	52.80	1,354	79.46
	17 18	7.60 to 18.20 18.21 to 99.99	1,487 320	10.88 28.98	53.50 54.95	1,387 417	93.28 130.31	7.60 to 18.20 18.21 to 99.99	1,526 326	10.86 28.78	53.04 54.98	1,410 424	92.40 130.06
Default	10	100.00	168	100.00	50.11	156	92.86	100.00	164	100.00	49.67	154	93.90
Total	20	\$	34,465	2.36 %	55.36 % \$	16,493	47.85 %	\$	34,211	2.37 %	55.25 % \$	16,378	47.87 %
	L	·						·			·		
	Γ			2013						2013			
	L			Q2						Q1			
							Average						Average
			2	Average	Average		risk		0	Average	Average		risk
	Ļ	PD range	EAD ²	PD	LGD	RWAs	weighting	PD range	EAD ²	PD	LGD	RWAs	weighting
Low Risk	21	0.00 to 0.15 % \$	7,083	0.07 %	53.70 % \$	704	9.94 %	0.00 to 0.15 % \$	7,140	0.07 %	53.64 % \$	707	9.90 %
Normal Risk	22	0.16 to 0.41	5,309	0.26	53.58	1,358	25.58	0.16 to 0.41	5,299	0.26	53.55	1,353	25.53
Madium Diak	23	0.42 to 1.10	10,148	0.80	59.95	5,592	55.10	0.42 to 1.10	10,238	0.81	60.00	5,658	55.26
Medium Risk	24 25	1.11 to 2.93 2.94 to 4.74	5,259 2,258	1.86 3.74	52.71 52.51	3,460 1,701	65.79 75.33	1.11 to 2.93 2.94 to 4.74	5,186 2,168	1.87 3.74	52.39 52.77	3,396 1,642	65.48 75.74
High Risk	25	4.75 to 7.59	1,690	5.97	53.10	1,350	79.88	4.75 to 7.59	1,646	5.96	52.69	1,042	79.28
- Ingir Fullow	20	7.60 to 18.20	1,590	10.85	53.01	1,350	92.34	7.60 to 18.20	1,040	10.86	52.09 51.87	1,305	90.39
	28	18.21 to 99.99	322	28.49	55.59	423	131.37	18.21 to 99.99	311	28.00	55.39	408	131.19
Default	29	100.00	162	100.00	48.29	153	94.44	100.00	159	100.00	49.27	153	96.23
Total	30	\$	33,733	2.37 %	55.26 % \$	16,128	47.81 %	\$	33,614	2.33 %	55.18 % \$	15,948	47.44 %

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Non-Retail Advanced IRB Exposures – By Obligor Grade – Corporate¹

(\$ millions, except as not As at	ted)					2014 Q4					2014 Q3					2014 Q2		
Asal			#			49					45					92		
PD Range	Internal ratings grade	External rating			Average	Average		Average risk		Average	Average		Average risk		Average	Average		Average risk
Investment Grade (%)	(BRR)	equivalent		EAD	² PD	LGD	RWAs	weighting	EAD ²	PD	LGD	RWAs	weighting	EAD ²	PD	LGD	RWAs	weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,77		% 64.85 %\$	20	0.19 %	\$ 10,651		% 65.15 % \$	20	0.19 %			% 64.94 %\$	16	0.15 %
0.02 to 0.03	1A	AA+/Aa1	2	2,09		2.32	28	1.33	2,268	0.03	2.33	27	1.19	11,964	0.03	1.58	58	0.48
0.04 to 0.04	1B	AA/Aa2	3	13,71		6.23	358	2.61	13,482	0.04	4.34	210	1.56	5,256	0.04	9.18	160	3.04
0.05 to 0.05	1C	AA-/Aa3	4	28,22		6.52	855	3.03	25,038	0.05	6.34	741	2.96	25,375	0.05	5.86	737	2.90
0.06 to 0.06	2A	A+/A1	5	5,58		24.73	791	14.17	5,929	0.06	21.83	759	12.80	5,298	0.06	22.34	690	13.02
0.07 to 0.08	2B	A/A2	6	9,91		31.66	2,032	20.50	11,219	0.07	26.51 27.31	1,935	17.25	10,339	0.07 0.09	28.80 21.38	1,944 2.292	18.80 15.08
0.09 to 0.12 0.13 to 0.17	2C 3A	A-/A3 BBB+/Baa1	8	9,44 9.02		33.09 29.06	2,244 2.241	23.76 24.84	11,815 9.688	0.09 0.13	27.31	2,346 2.195	19.86 22.66	15,199 8.423	0.09	21.38	2,292	26.02
0.13 to 0.17 0.18 to 0.22	3A 3B	BBB/Baa2	9	9,02		29.06	3.370	29.11	9,000	0.13	29.19	2,195	29.93	6,423 9.786	0.13	29.67	3,036	31.02
0.23 to 0.29	3C	BBB-/Baa3	9 10	17.55		23.52	4.843	27.59	13.212	0.18	31.41	3,038 4,915	37.20	12.320	0.18	33.02	4,757	38.61
	50	DDD-/Daa5	10	17,00	0.20	20.02	4,040	21.00	15,212	0.23	51.41	4,915	57.20	12,320	0.25	33.02	4,757	30.01
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	11,80	5 0.30	20.07	2,965	25.12	13,308	0.30	18.12	3,079	23.14	10,043	0.30	21.53	2,711	26.99
0.39 to 0.58	4B	BB/Ba2	12	11,33		22.19	3,507	30.95	13,830	0.39	17.55	3,409	24.65	13,163	0.39	17.98	3,300	25.07
0.59 to 0.90	4C	BB-/Ba3	13	10,57	3 0.59	21.54	3,786	35.81	9,780	0.59	22.38	3,655	37.37	9,772	0.59	21.68	3,469	35.50
0.91 to 1.38	5A	B+/B1	14	5,00		28.57	2,746	54.87	7,010	0.91	19.06	2,617	37.33	4,765	0.91	26.83	2,505	52.57
1.39 to 2.81	5B	B/B2	15	4,06		31.76	2,978	73.30	4,110	1.39	31.59	3,010	73.24	4,113	1.39	30.25	2,847	69.22
2.82 to 11.67	5C	B-/B3	16	16,16	4 2.82	14.25	6,361	39.35	16,952	2.82	13.38	6,250	36.87	17,274	2.82	12.53	5,784	33.48
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	50	1 11.68	32.55	709	141.52	452	11.68	30.63	606	134.07	580	11.68	29.53	750	129.31
22.22 to 49.99	7	to	18	28	4 22.22	32.52	479	168.66	294	22.22	34.56	530	180.27	345	22.22	36.91	671	194.49
50.00 to 99.99	8	CC/Ca	19	9	5 50.00	27.53	123	129.47	91	50.00	29.81	128	140.66	72	50.00	25.68	88	122.22
Impaired/Default																		
100.00	9	D	20	10	3 100.00	61.62	184	178.64	118	100.00	65.06	243	205.93	146	100.00	64.97	307	210.27
Total			21	\$ 177,82	6 0.61 S	% 22.43 % \$	40,620	22.84 %	\$ 179,397	0.63	% 21.52 % \$	39,713	22.14 %	\$ 174,779		% 21.63 % \$	38,314	21.92 %
				,•=			,•		,				/0					

						2014 Q1							201 Q			
						Q I							Q	•		
	Internal															
	ratings	External							Average							Average
PD Range	grade	rating		2	Average	Average			risk		2	Average	Averag			risk
Investment Grade (%)	(BRR)	equivalent		EAD ²	PD	LGD		RWAs	weighting		EAD ²	PD	LG		RWAs	weighting
0.00 to 0.01	0	AAA/Aaa	22	\$ 10,745		% 64.63	%\$	20		\$	10,163		% 64.3		18	0.18 %
0.02 to 0.03	1A	AA+/Aa1	23	6,192	0.03	2.00		49	0.79		7,563	0.03	1.9		66	0.87
0.04 to 0.04	1B	AA/Aa2	24	6,713	0.04	13.07		263	3.92		4,296	0.04	13.1		213	4.96
0.05 to 0.05	1C	AA-/Aa3	25	23,554	0.05	7.17		841	3.57		14,798	0.05	9.6		662	4.47
0.06 to 0.06	2A	A+/A1	26	6,182	0.06	19.60		692	11.19		6,885	0.06	16.9		668	9.70
0.07 to 0.08	2B	A/A2	27	9,894	0.07	30.34		1,983	20.04		8,052	0.07	26.4		1,370	17.01
0.09 to 0.12	2C	A-/A3	28	12,286	0.09	23.65		2,156	17.55		11,591	0.09	29.3		2,573	22.20
0.13 to 0.17	3A	BBB+/Baa1	29	8,655	0.13	32.86		2,289	26.45		7,466	0.13	34.8		2,136	28.61
0.18 to 0.22	3B	BBB/Baa2	30	10,032	0.18	29.34		3,090	30.80		8,585	0.18	31.0		2,768	32.24
0.23 to 0.29	3C	BBB-/Baa3	31	12,606	0.23	30.24		4,515	35.82	_	10,866	0.23	32.6	6	4,198	38.63
Non-Investment Grade																
0.30 to 0.38	4A	BB+/Ba1	32	10,006	0.30	22.21		2,793	27.91		9,730	0.30	20.1	9	2,458	25.26
0.39 to 0.58	4B	BB/Ba2	33	12,205	0.39	17.57		2,980	24.42		9,991	0.39	21.9	7	3,060	30.63
0.59 to 0.90	4C	BB-/Ba3	34	8,429	0.59	24.20		3,403	40.37		8,465	0.59	21.5	9	3,029	35.78
0.91 to 1.38	5A	B+/B1	35	4,881	0.91	24.20		2,296	47.04		5,636	0.91	19.7	7	2,128	37.76
1.39 to 2.81	5B	B/B2	36	4,140	1.39	28.61		2,679	64.71		3,915	1.39	28.5	1	2,515	64.24
2.82 to 11.67	5C	B-/B3	37	16,480	2.82	12.65		5,628	34.15		16,674	2.82	10.6	5	4,788	28.72
Watch and Classified																
11.68 to 22.21	6	CCC+/Caa1	38	614	11.68	22.35		596	97.07		520	11.68	25.0	1	578	111.15
22.22 to 49.99	7	to	39	358	22.22	40.91		771	215.36		331	22.22	38.0	3	658	198.79
50.00 to 99.99	8	CC/Ca	40	86	50.00	22.65		93	108.14		66	50.00	27.2	1	85	128.79
Impaired/Default																
100.00	9	D	41	112	100.00	58.01		219	195.54		125	100.00	57.8	3	318	254.40
Total			42	\$ 164,170	0.67	% 22.89	%\$	37,356	22.75 %	\$	145,718	0.73	% 23.6) %\$	34,289	23.53 %

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Non-Retail Advanced IRB Exposures – By Obligor Grade – Corporate (Continued)¹

(\$ millions, except as note As at	ed)		LINE #				2013 Q3						2013 Q2		
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent			EAD ²	Average PD	Average LGD	RWAs	Average risk weighting		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	ò	AAA/Aaa	1	\$	9,996	- %	62.58 % \$	17	0.17 %	\$	9.712	- %	62.28 % \$	19	0.20 %
0.02 to 0.03	1A	AA+/Aa1	2	Ŷ	6,498	0.03	4.80	74	1.14	Ť	15.657	0.03	0.99	55	0.35
0.04 to 0.04	1B	AA/Aa2	3		5,340	0.04	10.11	201	3.76		4,892	0.04	11.26	194	3.97
0.05 to 0.05	1C	AA-/Aa3	4		17,198	0.05	7.24	617	3.59		18,401	0.05	5.67	525	2.85
0.06 to 0.07	2A	A+/A1	5		7.465	0.06	14.52	627	8.40		7.844	0.06	15.29	703	8.96
0.08 to 0.10	2B	A/A2	6		6.240	0.08	31.75	1,365	21.88		6,313	0.08	25.87	1.122	17.77
0.11 to 0.14	2C	A-/A3	7		11.662	0.11	27.90	2,690	23.07		12,320	0.11	28.80	3.016	24.48
0.15 to 0.20	3A	BBB+/Baa1	8		7.879	0.15	29.32	2.061	26.16		7.043	0.15	31.77	2.017	28.64
0.21 to 0.26	3B	BBB/Baa2	9		8,826	0.21	28.84	2,839	32.17		7,957	0.21	29.55	2,623	32.96
0.27 to 0.33	3C	BBB-/Baa3	10		10.433	0.27	33.28	4,427	42.43		10,894	0.27	30.69	4,172	38.30
Non-Investment Grade								.,		1				.,	
0.34 to 0.42	4A	BB+/Ba1	11		9,258	0.34	21.03	2,607	28.16		9,063	0.34	22.04	2,699	29.78
0.43 to 0.64	4B	BB/Ba2	12		8,604	0.43	24.55	3,140	36.49		8,493	0.43	24.69	3.031	35.69
0.65 to 0.96	4C	BB-/Ba3	13		10,876	0.65	15.99	3,024	27.80		7,397	0.65	22.17	2,854	38.58
0.97 to 1.45	5A	B+/B1	14		4.260	0.97	25.13	2,144	50.33		3,884	0.97	26.93	2,097	53.99
1.46 to 2.88	5B	B/B2	15		3,671	1.46	29.33	2,529	68.89		3,500	1.46	27.91	2,237	63.91
2.89 to 11.30	5C	B-/B3	16		14,307	2.89	12.25	4,734	33.09		17,813	2.89	9.97	4.808	26.99
Watch and Classified										1					
11.31 to 23.27	6	CCC+/Caa1	17		524	11.31	24.12	558	106.49		541	11.31	26.98	642	118.67
22.28 to 55.12	7	to	18		283	23.28	38.31	560	197.88		306	23.28	33.59	539	176.14
55.13 to 99.99	8	ČC/Ca	19		98	55.13	21.06	91	92.86		95	55.13	30.61	130	136.84
Impaired/Default	-	20,00				00.10	21.00	÷.	02.00	1		00.10			
100.00	9	D	20		152	100.00	47.04	211	138.82		140	100.00	45.43	229	163.57
Total	0	5	21	¢	143,570	0.75 %	23.00 % \$	34.516	24.04 %	¢	152,265	0.75 %	21.01 % \$	33,712	22.14 %

						2013 Q1						2012 Q4		
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	ò	AAA/Aaa	22	\$ 9.448	- %	62.51 % \$	3	0.03 %	\$	9,881	- %	61.38 % \$	14	0.14 %
0.02 to 0.03	1A	AA+/Aa1	23	10,205	0.03	1.90	61	0.60	·	6,673	0.03	2.51	40	0.60
0.04 to 0.04	1B	AA/Aa2	24	6.348	0.04	8.98	214	3.37		8.211	0.04	6.36	163	1.99
0.05 to 0.05	1C	AA-/Aa3	25	15,755	0.05	6.16	506	3.21		16,333	0.05	6.51	389	2.38
0.06 to 0.07	2A	A+/A1	26	6,604	0.06	17.20	731	11.07		5,091	0.06	19.37	505	9.92
0.08 to 0.10	2B	A/A2	27	5,848	0.08	25.42	998	17.07		7,592	0.08	21.33	942	12.41
0.11 to 0.14	2C	A-/A3	28	11,509	0.11	32.88	3,281	28.51		13,778	0.11	27.40	2,893	21.00
0.15 to 0.20	3A	BBB+/Baa1	29	8,036	0.15	27.49	2,040	25.39		8,000	0.15	28.57	2,098	26.23
0.21 to 0.26	3B	BBB/Baa2	30	8,276	0.21	25.41	2,305	27.85		8,840	0.21	22.64	2,212	25.02
0.27 to 0.33	3C	BBB-/Baa3	31	10,218	0.27	33.00	4,215	41.25		10,143	0.27	32.53	4,170	41.11
Non-Investment Grade														
0.34 to 0.42	4A	BB+/Ba1	32	8,754	0.34	21.74	2,669	30.49		5,826	0.34	30.54	2,480	42.57
0.43 to 0.64	4B	BB/Ba2	33	9,214	0.43	20.69	2,781	30.18		5,843	0.43	29.21	2,408	41.21
0.65 to 0.96	4C	BB-/Ba3	34	7,884	0.65	22.68	3,111	39.46		7,903	0.65	22.09	3,061	38.73
0.97 to 1.45	5A	B+/B1	35	4,162	0.97	23.94	1,975	47.45		4,503	0.97	20.86	1,835	40.75
1.46 to 2.88	5B	B/B2	36	3,619	1.46	27.28	2,220	61.34		3,527	1.46	27.75	2,148	60.90
2.89 to 11.30	5C	B-/B3	37	16,730	2.89	10.96	4,966	29.68		12,603	2.89	11.96	4,024	31.93
Watch and Classified														
11.31 to 23.27	6	CCC+/Caa1	38	497	11.31	24.60	531	106.84		516	11.31	23.92	534	103.49
22.28 to 55.12	7	to	39	344	23.28	32.44	591	171.80		342	23.28	30.67	554	161.99
55.13 to 99.99	8	CC/Ca	40	71	55.13	23.26	72	101.41		74	55.13	18.58	60	81.08
Impaired/Default									1					
100.00	9	D	41	108	100.00	50.18	228	211.11		177	100.00	57.51	535	302.26
Total			42	\$ 143,630	0.75 %	21.90 % \$	33,498	23.32 %	\$	135.856	0.74 %	22.66 % \$	31.065	22.87 %

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign¹

(\$ millions, except as not	ted)		LINE			2014					2014					2014		
As at			#			Q4					Q3					Q2		
PD Range	Internal ratings grade	External rating			Average	Average		Average risk		Average	Average	· · · ·	Average risk		Average	Average	- <u> </u>	Average risk
Investment Grade (%)	(BRR)	equivalent		EAD ²	PD	LGD	RWAs	weighting	EAD ²	PD	LGD	RWAs	weighting	EAD ²	PD	LGD	RWAs	weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 205,034	- %			0.04 %	\$ 203,504	- %	20.00 /0		0.04 /0	\$ 196,341	- %		69	0.04 %
0.02 to 0.03	1A	AA+/Aa1	2	10,845	0.02	5.16	105	0.97	9,706	0.02	5.88	101	1.04	14,110	0.02	4.29	99	0.70
0.04 to 0.04	1B	AA/Aa2	3	5,935	0.04	3.56	59	0.99	6,154	0.04	3.22	58	0.94	5,559	0.04	2.75	51	0.92
0.05 to 0.05	1C	AA-/Aa3	4	6,135	0.05	4.52	91	1.48	6,245	0.05	3.21	80	1.28	5,481	0.05	3.22	72	1.31
0.06 to 0.06	2A	A+/A1	5	1,409	0.06	2.56	20	1.42	1,083	0.06	3.08	19	1.75	1,302	0.06	2.63	18	1.38
0.07 to 0.08	2B	A/A2	6	7,501	0.07	1.61	55	0.73	8,077	0.07	0.61	29	0.36	4,515	0.07	0.64	14	0.31
0.09 to 0.12	2C	A-/A3	7	1,690	0.09	13.19	107	6.33	1,760	0.09	10.51	98	5.57	1,685	0.09	12.86	108	6.41
0.13 to 0.17	3A	BBB+/Baa1	8	119	0.13	0.16	-	-	13	0.13	12.38	2	15.38	4	0.13	3.04	-	-
0.18 to 0.22	3B	BBB/Baa2	9	275	0.18	6.03	11	4.00	241	0.18	6.60	10	4.15	179	0.18	7.62	9	5.03
0.23 to 0.29	3C	BBB-/Baa3	10	24	0.23	7.72	2	8.33	21	0.23	7.25	1	4.76	32	0.23	9.71	3	9.38
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	17	0.30	19.88	3	17.65	12	0.30	18.17	2	16.67	25	0.30	16.92	4	16.00
0.39 to 0.58	4B	BB/Ba2	12	1	0.39	13.65	-	-	1	0.39	13.65	-	-	2	0.39	13.65	-	-
0.59 to 0.90	4C	BB-/Ba3	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.91 to 1.38	5A	B+/B1	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.39 to 2.81	5B	B/B2	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.82 to 11.67	5C	B-/B3	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	-	-	-	-	-	-	_	-	-	-	-	-	-	_	-
22.22 to 49.99	7	to	18	-	-	-	-	-	-	_	-	-	-	-	-	-	_	-
50.00 to 99.99	8	CC/Ca	19	-	-	-	-	-	-	-	-	-	-	-	-	-	_	-
Impaired/Default			-															
100.00	9	D	20	_	-	-	-	-	-	_	-	-	-	-	-	-	_	_
Total			21	\$ 238,985	0.01 %	20.20 % \$	525	0.22 %	\$ 236,817	0.01 %	26.21 %	\$ 478	0.20 %	\$ 229,235	0.01 %	21.34 % \$	447	0.19 %

						2014 Q1						2013 Q4		
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting		EAD ²	Average PD	Average LGD	RWA	Average risk s weighting
0.00 to 0.01	0 ·	AAA/Aaa	22	\$ 189,506	-	% 24.78	% \$ 51	0.03 %	\$ 18	7,017	-	% 18.13	% \$ 77	0.04 %
0.02 to 0.03	1A	AA+/Aa1	23	22,360	0.02	3.73	136	0.61	1	9.116	0.02	4.11	127	0.66
0.04 to 0.04	1B	AA/Aa2	24	5,887	0.04	2.13	40	0.68		2,251	0.04	4.18	24	1.07
0.05 to 0.05	1C	AA-/Aa3	25	5,870	0.05	3.16	70	1.19		7,372	0.05	2.46	73	0.99
0.06 to 0.06	2A	A+/A1	26	1,233	0.06	3.27	20	1.62		1,399	0.06	2.76	20	1.43
0.07 to 0.08	2B	A/A2	27	8,516	0.07	1.46	47	0.55		7,218	0.07	2.35	60	0.83
0.09 to 0.12	2C	A-/A3	28	1,535	0.09	12.99	112	7.30		1,494	0.09	8.96	98	6.56
0.13 to 0.17	3A	BBB+/Baa1	29	58	0.13	2.36	-	-		-	-	-	-	-
0.18 to 0.22	3B	BBB/Baa2	30	153	0.18	9.43	9	5.88		106	0.18	8.63	6	5.66
0.23 to 0.29	3C	BBB-/Baa3	31	19	0.23	6.10	1	5.26		20	0.23	7.93	2	10.00
Non-Investment Grade														
0.30 to 0.38	4A	BB+/Ba1	32	15	0.30	26.35	3	20.00		2	0.30	57.32	1	50.00
0.39 to 0.58	4B	BB/Ba2	33	5	0.39	4.73	-	-		12	0.39	13.65	2	16.67
0.59 to 0.90	4C	BB-/Ba3	34	-	-	-	-	-		-	-	-	-	_
0.91 to 1.38	5A	B+/B1	35	-	_	-	-	-		-	-	-	-	-
1.39 to 2.81	5B	B/B2	36	-	-	-	-	-		-	-	-	-	-
2.82 to 11.67	5C	B-/B3	37	2	2.82	13.65	1	50.00		98	2.82	0.30	1	1.02
Watch and Classified														
11.68 to 22.21	6	CCC+/Caa1	38	-	_	-	-	-		-	-	-	-	-
22.22 to 49.99	7	to	39	-	_	-	-	-		-	-	-	-	-
50.00 to 99.99	8	CC/Ca	40	-	-	-	-	-		-	-	-	-	_
Impaired/Default														
100.00	9	D	41	-	_	-	-	-		_	_	-	-	_
Total			42	\$ 235,159	0.01	% 20.62	% \$ 490	0.21 %	\$ 22	6,105	0.01	% 15.62	% \$ 491	0.22 %

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign (Continued)¹

(\$ millions, except as no As at	ted)		LINE #				2013 Q3						2013 Q2		
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent			EAD ²	Average PD	Average LGD	RWAs	Average risk weighting		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$	180,528	- %	18.07 % \$	60	0.03 %	\$	178,999	- %	17.11 % \$	47	0.03 %
0.02 to 0.03	1A	AA+/Aa1	2		15,769	0.02	3.65	128	0.81		11,571	0.02	3.56	120	1.04
0.04 to 0.04	1B	AA/Aa2	3		2,130	0.04	3.74	16	0.75		2,297	0.04	2.07	13	0.57
0.05 to 0.05	1C	AA-/Aa3	4		4,996	0.05	2.63	58	1.16		4,860	0.05	2.62	58	1.19
0.06 to 0.07	2A	A+/A1	5		931	0.06	4.08	21	2.26		927	0.06	3.71	18	1.94
0.08 to 0.10	2B	A/A2	6		5,144	0.08	0.93	28	0.54		3,367	0.08	1.68	28	0.83
0.11 to 0.14	2C	A-/A3	7		1,358	0.11	10.70	114	8.39		1,830	0.11	16.23	182	9.95
0.15 to 0.20	3A	BBB+/Baa1	8		2	0.15	3.00	-	-		_	-	-	-	-
0.21 to 0.26	3B	BBB/Baa2	9		56	0.21	12.63	5	8.93		100	0.21	12.60	9	9.00
0.27 to 0.33	3C	BBB-/Baa3	10		26	0.27	11.57	2	7.69		28	0.27	10.76	3	10.71
Non-Investment Grade															
0.34 to 0.42	4A	BB+/Ba1	11		3	0.34	37.86	1	33.33		2	0.34	28.80	-	-
0.43 to 0.64	4B	BB/Ba2	12		1	0.43	13.65	-	-		12	0.43	47.42	9	75.00
0.65 to 0.96	4C	BB-/Ba3	13		_	-	_	-	_		-	_	-	-	-
0.97 to 1.45	5A	B+/B1	14		-	-	-	-	-		-	-	-	-	-
1.46 to 2.88	5B	B/B2	15		-	-	-	-	-		-	-	-	-	-
2.89 to 11.30	5C	B-/B3	16		94	2.89	0.02	-	_		93	2.89	0.01	-	-
Watch and Classified															
11.31 to 23.27	6	CCC+/Caa1	17		_	-	_	_	_		_	_	_	_	-
22.28 to 55.12	7	to	18		_	-	_	_	_		_	_	_	_	-
55.13 to 99.99	8	CC/Ca	19		_	-	_	_	_		_	_	_	_	_
Impaired/Default	-									1					
100.00	9	D	20		_	_	_	_	_		_	_	_	_	_
Total	3	D	20	¢	211,038	0.01 %	15.94 % \$	433	0.21 %	¢	204,086	0.01 %	15.55 % \$	487	0.24 %
Iotai			21	φ	211,030	0.01 %	10.94 % \$	400	0.21 %	φ	204,060	0.01 %	10.00 % \$	407	0.24 %

						2013 Q1						2012 Q4		
						u t.						W -7		
	Internal	E. dames 1						A						A
PD Range	ratings grade	External rating			Average	Average		Average risk			Average	Average		Average risk
Investment Grade (%)	(BRR)	equivalent		EAD ²	Average PD	LGD	RWAs	weighting		EAD ²	PD	LGD	RWAs	weighting
0.00 to 0.01	0	AAA/Aaa	22	\$ 184,320	- %	18.02 % \$	106	0.06 %	\$	191,106	- %	11.90 % \$	111	0.06 %
0.02 to 0.03	1A	AA+/Aa1	23	18,572	0.02	4.77	171	0.92	φ	16,881	0.02	4.69	141	0.84
0.02 to 0.03	1B	AA/Aa2	23	3.656	0.02	5.31	30	0.82		3,169	0.02	4.80	20	0.63
0.05 to 0.05	1C	AA-/Aa3	25	4,334	0.04	2.86	48	1.11		6,685	0.05	2.00	48	0.00
0.06 to 0.07	2A	A+/A1	26	1.033	0.06	3.94	21	2.03		547	0.06	4.61	15	2.74
0.08 to 0.10	2B	A/A2	27	3,906	0.08	1.75	32	0.82		4,166	0.08	2.45	44	1.06
0.11 to 0.14	2C	A-/A3	28	1.537	0.11	18.45	176	11.45		1,151	0.11	12.37	96	8.34
0.15 to 0.20	3A	BBB+/Baa1	29	88	_	_	_	_		124	0.15	0.17	_	_
0.21 to 0.26	3B	BBB/Baa2	30	113	0.21	15.56	12	10.62		93	0.21	10.60	8	8.60
0.27 to 0.33	3C	BBB-/Baa3	31	27	0.27	11.18	2	7.41		8	0.27	21.81	1	12.50
Non-Investment Grade														
0.34 to 0.42	4A	BB+/Ba1	32	3	0.34	55.98	2	66.67		1	0.34	55.98	1	100.00
0.43 to 0.64	4B	BB/Ba2	33	20	0.43	7.70	3	15.00		2	0.43	55.98	1	50.00
0.65 to 0.96	4C	BB-/Ba3	34	18	0.65	-	-	-		20	0.65	-	-	_
0.97 to 1.45	5A	B+/B1	35	_	_	_	-	-		_	-	_	-	-
1.46 to 2.88	5B	B/B2	36	-	-	-	-	-		-	-	_	-	-
2.89 to 11.30	5C	B-/B3	37	92	2.89	0.02	-	-		94	2.89	0.02	-	-
Watch and Classified														
11.31 to 23.27	6	CCC+/Caa1	38	-	-	-	-	-		-	-	_	-	-
22.28 to 55.12	7	to	39		-	-	-	-		-	-	-	-	-
55.13 to 99.99	8	CC/Ca	40	-	-	-	-	-		-	-	-	-	-
Impaired/Default														
100.00	9	D	41		-	-	-	-	1	-	-	-	-	-
Total			42	\$ 217,719	0.01 %	16.00 % \$	603	0.28 %	\$	224,047	0.01 %	10.76 % \$	486	0.22 %

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Non-Retail Advanced IRB Exposures – By Obligor Grade – Bank¹

(\$ millions, except as not	ed)		LINE			2014					2014					2014		
As at			#			Q4					Q3					Q2		
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average	RWAs	Average risk weighting
0.00 to 0.01		AAA/Aaa	1	\$ 17	- 9	-	-	weighting			6 53.93 % 5	-			0.01 %	57.08 % \$	6	2.55 %
0.02 to 0.03	1A	AAA/Add AA+/Aa1	2	\$ 17 827	0.03	57.32 %	115	13.91	φ 10 606	0.03	57.32	90 –	14.85	\$ 235 43	0.01 7	57.32	11	25.58
0.02 to 0.03	1B	AA/Aa2	3	982	0.03	43.89	117	11.91	916	0.03	42.22	112	12.23	1.239	0.04	46.11	191	15.42
0.05 to 0.05	1C	AA-/Aa3	4	11.870	0.05	31.55	1.570	13.23	12,760	0.05	30.89	1.639	12.84	15.333	0.05	28.94	1.862	12.14
0.06 to 0.06	2A	A+/A1	5	20.356	0.06	18.27	1,720	8.45	21,750	0.06	17.77	1,785	8.21	19,641	0.06	23.35	2,112	10.75
0.07 to 0.08	2B	A/A2	6	29,371	0.07	15.24	2.421	8.24	35,933	0.07	11.13	2,295	6.39	27.440	0.07	14.29	2,264	8.25
0.09 to 0.12	2C	A-/A3	7	21,552	0.09	13.17	2,027	9.41	17,312	0.09	15.34	1,920	11.09	10,829	0.09	22.68	1,829	16.89
0.13 to 0.17	3A	BBB+/Baa1	8	6,405	0.13	16.06	890	13.90	5,552	0.13	16.24	798	14.37	6,609	0.13	16.92	947	14.33
0.18 to 0.22	3B	BBB/Baa2	9	2,278	0.18	10.56	258	11.33	2,402	0.18	10.60	258	10.74	3,198	0.18	8.37	278	8.69
0.23 to 0.29	3C	BBB-/Baa3	10	3,465	0.23	18.85	825	23.81	2,344	0.23	17.30	365	15.57	2,279	0.23	18.84	373	16.37
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	684	0.30	7.52	64	9.36	1,040	0.30	4.29	49	4.71	759	0.30	4.98	41	5.40
0.39 to 0.58	4B	BB/Ba2	12	662	0.39	7.28	59	8.91	1,734	0.39	2.03	41	2.36	750	0.39	6.04	52	6.93
0.59 to 0.90	4C	BB-/Ba3	13	189	0.59	13.73	44	23.28	222	0.59	8.69	34	15.32	210	0.59	4.03	16	7.62
0.91 to 1.38	5A	B+/B1	14	5	0.91	8.34	1	20.00	2	0.91	9.30	-	-	2	0.91	25.16	1	50.00
1.39 to 2.81	5B	B/B2	15	30	1.39	57.32	41	136.67	30	1.39	57.32	42	140.00	28	1.39	57.32	40	142.86
2.82 to 11.67	5C	B-/B3	16	43	2.82	35.08	51	118.60	5	2.82	24.00	4	80.00	14	2.82	25.79	10	71.43
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22.22 to 49.99	7	to	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50.00 to 99.99	8	CC/Ca	19	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Impaired/Default																		
100.00	9	D	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total			21	\$ 98,736	0.09	% 18.00 % \$	10,203	10.33 %	\$ 102,624	0.09 %	6 16.45 % 9	\$ 9,432	9.19 %	\$ 88,609	0.09 %	5 20.38 %\$	10,033	11.32 %

							2014 Q1						2013 Q4			
	Internal ratings	External							Average							Average
PD Range	grade	rating			Average	Av	/erage		risk		Average		Average			risk
Investment Grade (%)	(BRR)	equivalent		EAD ²	PD		LGD	RWAs	weighting	EAD ²	PD		LGD		RWAs	weighting
0.00 to 0.01	0	AAA/Aaa	22	\$ 313	0.01	% 5	57.14 % \$	6 8	2.56 %	\$ 1,814	0.01	%	57.29	%\$	47	2.59 %
0.02 to 0.03	1A	AA+/Aa1	23	1,587	0.02		57.32	145	9.14	730	0.03		57.32		121	16.58
0.04 to 0.04	1B	AA/Aa2	24	1,197	0.04	4	48.58	174	14.54	980	0.04		56.01		170	17.35
0.05 to 0.05	1C	AA-/Aa3	25	13,928	0.05		32.62	1,784	12.81	12,732	0.05		30.81		1,589	12.48
0.06 to 0.06	2A	A+/A1	26	19,017	0.06		23.55	2,011	10.57	21,147	0.06		18.69		1,850	8.75
0.07 to 0.08	2B	A/A2	27	26,934	0.07	1	14.67	2,211	8.21	23,303	0.07		14.68		1,936	8.31
0.09 to 0.12	2C	A-/A3	28	16,740	0.09		17.20	2,059	12.30	19,464	0.09		17.52		2,474	12.71
0.13 to 0.17	3A	BBB+/Baa1	29	6,922	0.13	1	17.76	1,021	14.75	8,161	0.13		17.04		1,119	13.71
0.18 to 0.22	3B	BBB/Baa2	30	2,981	0.18		8.81	274	9.19	4,100	0.18		7.49		259	6.32
0.23 to 0.29	3C	BBB-/Baa3	31	1,897	0.23	1	18.61	307	16.18	1,591	0.23		23.22		328	20.62
Non-Investment Grade																
0.30 to 0.38	4A	BB+/Ba1	32	1,968	0.30		2.69	60	3.05	821	0.30		4.52		43	5.24
0.39 to 0.58	4B	BB/Ba2	33	402	0.39	1	11.80	57	14.18	330	0.39		12.70		47	14.24
0.59 to 0.90	4C	BB-/Ba3	34	294	0.59		1.65	11	3.74	69	0.59		7.72		11	15.94
0.91 to 1.38	5A	B+/B1	35	5	0.91	1	11.95	1	20.00	2	0.91		24.45		1	50.00
1.39 to 2.81	5B	B/B2	36	24	1.39	5	57.32	36	150.00	42	1.39		57.32		63	150.00
2.82 to 11.67	5C	B-/B3	37	43	2.82	3	32.13	36	86.72	9	2.82		34.99		8	88.89
Watch and Classified																
11.68 to 22.21	6	CCC+/Caa1	38	-	_		_	_	-	-	-		-		_	_
22.22 to 49.99	7	to	39	-	-		_	_	-	-	-		-		-	_
50.00 to 99.99	8	CC/Ca	40	-	-		_	_	-	-	-		-		-	_
Impaired/Default																
100.00	9	D	41	-	_		_	_	_	_	_		_		_	_
Total	-	-	42	\$ 94,252	0.09	% 2	20.69 % \$	5 10,195	10.82 %	\$ 95,295	0.08	%	19.82	%\$	10,066	10.56 %

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Non-Retail Advanced IRB Exposures – By Obligor Grade – Bank (Continued)¹

(\$ millions, except as note As at	ed)		LINE #			2013 Q3					2013 Q2		
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	ò	AAA/Aaa	1	\$ 2,077	0.01 %	55.95 % \$	62	2.99 %	\$ 2,287	0.01 %	55.96 % \$	69	3.02 %
0.02 to 0.03	1A	AA+/Aa1	2	649	0.03	48.50	82	12.63	1,157	0.03	55.98	97	8.38
0.04 to 0.04	1B	AA/Aa2	3	902	0.04	54.57	170	18.85	654	0.04	54.05	138	21.10
0.05 to 0.05	1C	AA-/Aa3	4	11,815	0.05	30.96	1,600	13.54	14,001	0.05	29.45	1,935	13.82
0.06 to 0.07	2A	A+/A1	5	16,960	0.06	20.67	1.775	10.47	18,936	0.06	17.05	1.678	8.86
0.08 to 0.10	2B	A/A2	6	18,347	0.08	17.21	1,874	10.21	25,869	0.08	12.43	2,008	7.76
0.11 to 0.14	2C	A-/A3	7	16,214	0.11	18.97	2,469	15.23	16,480	0.11	18.28	2,430	14.75
0.15 to 0.20	3A	BBB+/Baa1	8	10,704	0.15	10.18	1,047	9.78	10,456	0.15	12.62	1,225	11.72
0.21 to 0.26	3B	BBB/Baa2	9	1,621	0.21	12.61	208	12.83	1,608	0.21	11.31	177	11.01
0.27 to 0.33	3C	BBB-/Baa3	10	2,441	0.27	18.29	459	18.80	2,214	0.27	17.77	447	20.19
Non-Investment Grade													
0.34 to 0.42	4A	BB+/Ba1	11	2,049	0.34	3.85	92	4.49	1,597	0.34	7.22	141	8.83
0.43 to 0.64	4B	BB/Ba2	12	180	0.43	10.87	25	13.89	210	0.43	9.37	28	13.33
0.65 to 0.96	4C	BB-/Ba3	13	157	0.65	4.13	15	9.55	126	0.65	23.94	54	42.86
0.97 to 1.45	5A	B+/B1	14	3	0.97	36.49	2	66.67	2	0.97	36.31	2	100.00
1.46 to 2.88	5B	B/B2	15	41	1.46	55.92	55	134.15	3	1.46	8.42	1	33.33
2.89 to 11.30	5C	B-/B3	16	38	2.89	20.70	31	81.58	58	2.89	16.41	37	63.79
Watch and Classified							-						
11.31 to 23.27	6	CCC+/Caa1	17	610	11.31	0.19	6	0.98	-	_	_	_	_
23.28 to 55.12	7	to	18	-	_	_	_	_	_	_	-	_	_
55.13 to 99.99	8	ČC/Ca	19	_	_	_	_	_	-	_	_	_	_
Impaired/Default	-		-										
100.00	9	D	20	_	_	_	_	_	-	_	_	-	_
Total	0	2	20	\$ 84.808	0.18 %	20.33 % \$	9.972	11.76 %	\$ 95,658	0.10 %	18.74 % \$	10.467	10.94 %

							Q1						Q4		
	Internal	Esternal.							A						A
PD Range	ratings	External rating				A	A		Average risk			A	A		Average risk
Investment Grade (%)	grade (BRR)	equivalent			EAD ²	Average PD	Average LGD	RWAs	weighting		EAD ²	Average PD	Average LGD	RWAs	weighting
• • •	,		00	¢			-			¢				-	
0.00 to 0.01	0	AAA/Aaa	22	\$	2,298	0.01 %	55.96 % \$	77	3.35 %	\$	2,930	0.01 %	65.28 % \$	92	3.14 %
0.02 to 0.03	1A 1B	AA+/Aa1	23 24		1,059 617	0.03	55.98	117	11.05		1,748	0.03	49.83	114	6.52
0.04 to 0.04	. –	AA/Aa2				0.04	53.31	131	21.23		572	0.04	55.60	136	23.78
0.05 to 0.05	1C	AA-/Aa3	25		9,874	0.05	33.22	1,501	15.20		33,488	0.05	12.11	1,321	3.94
0.06 to 0.07	2A	A+/A1	26		27,446	0.06	19.25	2,644	9.63		20,550	0.06	20.01	1,549	7.54
0.08 to 0.10	2B	A/A2	27		23,740	0.08	12.64	1,795	7.56		32,068	0.08	11.15	1,554	4.85
0.11 to 0.14	2C	A-/A3	28		14,284	0.11	21.84	2,536	17.75		13,621	0.11	21.05	1,590	11.67
0.15 to 0.20	3A	BBB+/Baa1	29		10,888	0.15	10.75	1,138	10.45		14,957	0.15	8.92	974	6.51
0.21 to 0.26	3B	BBB/Baa2	30		1,694	0.21	13.63	238	14.05		2,417	0.21	11.13	220	9.10
0.27 to 0.33	3C	BBB-/Baa3	31		2,550	0.27	16.36	476	18.67		2,118	0.27	18.67	370	17.47
Non-Investment Grade															
0.34 to 0.42	4A	BB+/Ba1	32		2,366	0.34	4.28	122	5.16		2,158	0.34	6.13	123	5.70
0.43 to 0.64	4B	BB/Ba2	33		129	0.43	11.75	23	17.83		129	0.43	30.05	43	33.33
0.65 to 0.96	4C	BB-/Ba3	34		219	0.65	15.06	57	26.03		273	0.65	13.82	52	19.05
0.97 to 1.45	5A	B+/B1	35		2	0.97	22.83	1	50.00		1	0.97	9.43	-	-
1.46 to 2.88	5B	B/B2	36		2	1.46	12.67	-	-		1	1.46	40.89	1	100.00
2.89 to 11.30	5C	B-/B3	37		100	2.89	19.42	76	76.00		200	2.89	14.94	91	45.50
Watch and Classified															
11.31 to 23.27	6	CCC+/Caa1	38		-	-	_	-	-		-	-	_	-	-
23.28 to 55.12	7	to	39		-	-	-	-	-		-	-	_	-	-
55.13 to 99.99	8	CC/Ca	40		-	-	-	-	-		37	55.13	9.19	16	43.24
Impaired/Default										1					
100.00	9	D	41		_	_	_	_	_		_	_	_	_	-
Total		2	42	\$	97,268	0.10 %	19.41 % \$	10,932		\$	127,268	0.11 %	15.68 % \$	8,246	6.48 %
10101			-72	Ψ	51,200	5.10 /0	10.41 /0 Q	10,002	11.24 /0	Ψ	121,200	0.11 /0	10.00 /0 W	0,240	0.40 /0

2013

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

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² EAD includes the effects of credit risk mitigation.

2012

AIRB Credit Risk Exposures: Retail Risk Parameters^{1,2}

(\$ millions, except as noted) As at	LINE #			2013 Q4					2013 Q3					2013 Q2		
			EAD ³	Exposure weighted- average PD	Exposure weighted- average LGD	Exposure weighted- average risk-weight		EAD ³	Exposure weighted- average PD	Exposure weighted- average LGD	Exposure weighted- average risk-weight		EAD ³	Exposure weighted- average PD	Exposure weighted- average LGD	Exposure weighted- average risk-weight
Residential Secured		-														
Low risk	1	\$	61,021	0.1 %	22.9 %	3.1 %	\$	40,543	0.1 %	18.4 %	2.7 %	\$	35,395	0.1 %	16.8 %	2.6 %
Normal risk	2	Ť	36,670	0.4	24.5	16.2	Ť	37,508	0.4	16.7	11.4	Ŷ	36,932	0.4	16.1	11.1
Medium risk	3		6,914	2.1	24.7	48.3		17,721	2.1	15.6	30.8		16,857	2.1	15.6	31.3
High risk	4		2,321	15.2	21.7	95.8		4,610	16.1	17.4	75.4		4,519	16.4	17.4	75.3
Default	5		267	100.0	20.7	199.6		289	100.0	17.7	128.6		296	100.0	17.1	121.8
	6	\$	107,193	0.9	23.5	13.0	\$	100,671	1.6	17.2	14.6	\$	93,999	1.7	16.3	15.0
Qualifying Revolving Retail																
Low risk	7	\$	18,119	0.1	83.8	2.9	\$	17,938	0.1	83.8		\$	17,901	0.1	83.9	2.9
Normal risk	8		14,494	0.5	84.8	17.5		14,156	0.5	84.7	17.3		14,216	0.5	84.6	17.3
Medium risk	9		7,934	2.4	85.9	61.6		7,883	2.4	85.9	61.7		7,948	2.4	85.8	61.7
High risk	10		3,190	10.7	82.9	145.2		3,289	10.8	83.0	146.0		3,309	10.7	83.0	145.4
Default	11		125	100.0	74.2	6.2		126	100.0	73.8	6.4		140	100.0	73.5	6.4
	12	\$	43,862	1.7	84.4	28.7	\$	43,392	1.7	84.4	29.2	\$	43,514	1.8	84.4	29.2
Other Retail																
Low risk	13	\$	7,174	0.1	53.6	10.0	\$	7,131	0.1	53.5	9.9	\$	7,083	0.1	53.7	9.9
Normal risk	14	1	15,997	0.6	57.9	45.2		15,738	0.6	57.8	45.1		15,457	0.6	57.8	45.0
Medium risk	15		7,591	2.4	52.9	69.0		7,622	2.4	52.6	68.6		7,517	2.4	52.6	68.7
High risk	16		3,535	10.1	52.8	89.1		3,556	10.2	53.1	89.7		3,514	10.1	53.3	90.0
Default	17		168	100.0	50.1	93.2		164	100.0	49.7	94.3		162	100.0	48.3	94.4
	18	\$	34,465	2.4 %	55.4 %	47.9 %	\$	34,211	2.4 %	55.3 %	47.9 %	\$	33,733	2.4 %	55.3 %	47.8 %

			2013 Q1	i				2012 Q4	2	
		EAD ³	Exposure weighted- average PD	Exposure weighted- average LGD	Exposure weighted- average risk-weight		EAD ³	Exposure weighted- average PD	Exposure weighted- average LGD	Exposure weighted- average risk-weight
Residential Secured										
Low risk Normal risk Medium risk High risk Default	19 20 21 22 23 24	\$ 34,289 35,963 16,622 4,513 314 \$ 91,701	0.1 % 0.4 2.1 16.0 100.0 1.7	16.7 % 15.8 15.5 17.3 17.1 16.2	2.5 % 10.9 31.0 75.0 120.6 15.0	6 \$ \$	33,263 34,098 16,700 4,299 292 88,652	0.1 % 0.4 2.1 15.8 100.0 1.7	17.1 % 16.2 15.5 17.4 16.4 16.5	2.6 % 11.1 30.4 75.5 119.8 15.0
Qualifying Revolving Retail Low risk Normal risk Medium risk High risk Default	25 26 27 28 29 30	\$ 17,663 13,966 7,815 3,320 130 \$ 42,894	0.1 0.5 2.4 10.9 100.0 1.8	83.9 84.7 85.8 83.0 74.6 84.4	2.9 17.5 61.7 146.3 6.2 29.5	\$	17,566 14,185 7,913 3,368 141 43,173	0.1 0.5 2.4 10.8 100.0 1.8	84.0 84.7 85.9 83.1 74.2 84.5	2.9 17.5 61.9 146.1 6.3 29.7
Other Retail Low risk Normal risk Medium risk High risk Default	31 32 33 34 35 36	\$ 7,140 15,537 7,354 3,424 159 \$ 33,614	0.1 0.6 2.4 10.1 100.0 2.3 %	53.6 57.8 52.5 52.6 49.3 55.2 %	9.9 45.1 68.5 88.8 96.3 47.4 %	\$	7,247 12,423 7,444 3,447 146 30,707	0.1 0.5 2.4 10.1 100.0 2.4 %	53.8 53.8 52.5 52.7 48.9 53.3 %	10.0 37.4 68.4 88.8 99.0 44.5 %

¹ The above disclosure is being replaced by new disclosures on pages 53 to 59 which provides the same information in more granularity.
 ² Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
 ³ EAD includes the effects of credit risk mitigation.

AIRB Credit Risk Exposures: Undrawn Commitments and EAD on Undrawn Commitments^{1,2,3}

(A)						1				1			
(\$ millions)	LINE #		:	2014 Q4				2014 Q3				014 Q2	
As at	#			Q4				43				Q2	
			Notional		EAD on	1	Notional		EAD on		Notional		EAD on
By Counterparty Type			undrawn		undrawn		undrawn		undrawn		undrawn		undrawn
Retail		com	mitments		commitments		commitments		commitments		commitments		commitments
Residential secured	1	\$	64,686	\$	32,242	\$	64,567	\$	32,144	\$	64,503	\$	32,256
Qualifying revolving retail	2		52,592		43,447		51,774		37,458		50,864		30,354
Other retail	3		7,606		5,193		7,489		5,126		7,411		5,020
	4		124,884		80,882		123,830		74,728		122,778		67,630
Non-retail	5		38,748		27,330		00.000		07 000		00.040		00.000
Corporate	5 6		36,746 1,364		27,330		38,689 1,345		27,339 975		36,842 1,349		26,008 978
Sovereign Bank	7		828		600		744		539		723		523
Dunit	8		40.940		28,919		40,778		28,853		38,914		27,509
Total	9	\$	165,824	\$	109,801	\$	164,608	\$	103,581	\$	161,692	\$	95,139
	-		,-			Ŧ	,	Ŧ	,	Ŧ	,	Ŧ	
			:	2014				2013				013	
				Q1				Q4				Q3	
	i					1				1			
Du Counternerty Ture			Notional		EAD on		Notional		EAD on		Notional		EAD on
By Counterparty Type Retail		007	undrawn nmitments		undrawn commitments		undrawn commitments		undrawn commitments		undrawn commitments		undrawn commitments
Residential secured	10	\$	64,330	\$	32,236	\$	63,774	\$	31,586	\$	63,617	\$	20,822
Qualifying revolving retail	10	Ψ	49,825	φ	29,752	φ	48,488	¢	28,989	φ	48,097	φ	28,642
Other retail	12		7,370		5,005		7,411		5,052		7,350		4,999
	13		121,525		66,993		119,673		65,627		119,064		54,463
Non-retail													
Corporate	14		36,975		26,048		34,131		24,079		32,776		22,869
Sovereign	15		1,384		1,003		1,494		1,083		1,519		1,089
Bank	16		707		509		743		537		698		499
	17		39,066		27,560	-	36,368		25,699		34,993		24,457
Total	18	\$	160,591	\$	94,553	\$	156,041	\$	91,326	\$	154,057	\$	78,920
	1			2013				2013			2	012	
				Q2				Q1				Q4	
				42				u .				u	
	1		Notional		EAD on		Notional		EAD on		Notional		EAD on
By Counterparty Type			undrawn		undrawn		undrawn		undrawn		undrawn		undrawn
Retail		com	nmitments		commitments		commitments		commitments		commitments		commitments
Residential secured	19	\$	63,556	\$	20,877	\$	63,391	\$	20,820	\$	63,102	\$	20,841
Qualifying revolving retail	20		47,660		28,864		47,280		28,239		47,288		28,401
Other retail	21		7,308		4,983		7,327		5,012		7,410		5,070
	22		118,524		54,724		117,998		54,071		117,800		54,312
Non-retail													
Corporate	23		31,785		22,128		31,171		21,731		30,186		21,032
Sovereign	24		1,825		1,308		1,744		1,250		1,952		1,400
Bank	25 26		691		494 23,930		671		480		656		470
Total	26 27	\$	34,301 152,825	\$	23,930	\$	33,586 151,584	\$	23,461 77,532	\$	32,794 150,594	\$	22,902 77,214
	21	φ	192,029	Φ	/ 0,004	φ	101,004	¢	11,002	φ	100,094	Φ	11,214

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.

³ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

AIRB Credit Risk Exposures: Loss Experience¹

(Percentage)	LINE #	2014 Q4			2014 Q3		2014 Q2		2014 Q1		
By Counterparty Type		Historical Actual loss rate ^z	Actual loss rate ^{3,4}	Expected loss rate ^{3,4}	Actual loss rate ^{3,4}	Expected loss rate ^{3,4}	Actual loss rate ^{3,4}	Expected loss rate ^{3,4}	Actual loss rate ^{3,4}	Expected loss rate ^{3,4}	
Retail Residential secured	1	0.01 %	0.01 %	0.10 %	0.01 %	0.10 %	0.01 %	0.10 %	0.01 %	0.09 %	
Qualifying revolving retail	2	3.37	2.38	3.36	2.45	3.38	2.54	3.39	2.64	3.40	
Other retail	3	1.04	0.77	1.14	0.77	1.14	0.78	1.11	0.88	1.16	
Non-retail Corporate	4	0.28	0.07	0.39	0.07	0.46	0.05	0.44	0.05	0.41	
Sovereign	5	-	-	-	-	-	_	-	-	-	
Bank	6	-	-	0.05	-	0.05	-	0.04	-	0.05	

			2013		2013		2013		2013		
			Q4		Q3		Q2		Q1		
	г	Listerias Astus	Actual	Eveneted	Antual	Europeted	Astual	Eveneted	Astual	Eveneted	
By Counterparty Type		Historical Actual loss rate ²	Actual loss rate ^{3,4}	Expected loss rate ^{3,4}							
Retail	Ē										
Residential secured	7	0.01 %	0.01 %	0.09 %	0.02 %	0.09 %	0.01 %	0.10 %	0.02 %	0.13 %	
Qualifying revolving retail	8	3.48	2.77	3.51	2.87	3.57	3.02	3.57	3.09	3.58	
Other retail	9	1.06	0.88	1.25	0.91	1.44	0.94	1.41	0.96	1.46	
Non-retail											
Corporate	10	0.31	0.01	0.45	0.05	0.50	0.07	0.46	0.03	0.44	
Sovereign	11	-	-	-	-	-	-	_	-	-	
Bank	12	-	_	0.05	—	0.05	-	0.04	-	0.04	

			2012 Q4	
By Counterparty Type		Historical Actual loss rate ²	Actual loss rate ^{3,4}	Expected loss rate ^{3,4}
Retail Residential secured	13	0.01	% 0.02	% 0.12 %
Qualifying revolving retail	14	3.56	3.20	3.65
Other retail	15	1.09	1.02	1.55
Non-retail Corporate	16	0.35	0.10	0.44
Sovereign	17	-	-	-
Bank	18	_	-	0.04

¹ Prior to the first guarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

² 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. ³ 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). 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 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.

⁴ 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.

Commentary:

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

- Expected losses are calculated using "through the cycle" risk parameters while actual losses are determined at a "point in time" and reflect economic conditions at that time. Using "through the cycle" parameters has the effect of stabilizing expected losses over a longer period of time. As a result, actual losses may exceed expected losses during a recession and may fall below expected losses during economic growth.

- Expected loss parameters are conservatively estimated (i.e., adjusted upwards) to account for the limited number of years of historical data available.

- LGD parameters used in the expected loss estimates are adjusted upwards to reflect potential economic downturn conditions.

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

Retail:

Actual loss rates for retail exposures in the fourth quarter of 2014, remain below their long term historical levels. This is a reflection of the consistently good quality of recent originations and enhanced collection strategies. Starting the second guarter of 2014, Other Retail includes the Wealth Margin Loan portfolio which experiences overall estimated and actual losses.

Non-retail:

Actual loss rates for non-retail exposures were lower in the fourth quarter of 2014, than they were during the historically measured period. This is because of lower average default rates during these quarters than they were during the historically measured period.

AIRB Credit Risk Exposures: Actual and Estimated Parameters¹

(P *A*:

(Percentage) <i>As at</i>	LINE #		2014 Q4						2014 Q3						
		Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD ⁴	Actual EAD⁴	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD ⁴	Actual EAD⁴		
Retail															
Residential secured uninsured	⁵ 1	0.34 %	0.27 %	27.54 %	7.62 %	99.13 %	99.19 %	0.35 %	0.28 %	27.94 %	7.52 %	99.14 %	99.25 %		
Residential secured insured ^{5,6}	2	0.50	0.31	n/a	n/a	99.64	99.68	0.51	0.31	n/a	n/a	99.65	99.55		
Qualifying revolving retail	3	1.34	1.32	85.29	79.81	98.90	96.43	1.41	1.36	85.06	80.33	96.75	95.48		
Other retail	4	1.87	1.78	55.69	46.37	98.45	93.23	1.87	1.86	55.01	46.25	98.33	93.41		
Non-Retail															
Corporate	5	1.19	0.31	22.43	32.09	93.22	83.36	1.23	0.30	21.52	20.04	92.87	81.62		
Sovereign	6	0.66	-	20.20	n/a	99.66	n/a	0.63	-	26.21	n/a	99.64	n/a		
Bank	7	0.39	-	18.00	n/a	98.99	n/a	0.40	-	16.45	n/a	99.13	n/a		

			Q1										
		Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD ⁴	Actual EAD ⁴	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD ⁴	Actual EAD⁴
Retail	_												
Residential secured uninsured	8	0.37 %	0.29 %	27.80 %	8.16 %	99.22 %	98.63 %	0.39 %	0.30 %	32.24 %	6.90 %	99.05 %	98.59 %
Residential secured insured ^{5,6}	9	0.53	0.31	n/a	n/a	99.66	99.75	0.57	0.32	n/a	n/a	99.67	100.10
Qualifying revolving retail	10	1.57	1.41	84.66	80.67	91.66	91.40	1.68	1.51	85.17	81.54	92.30	89.56
Other retail	11	1.92	1.86	55.31	46.97	98.35	93.34	1.96	1.86	54.61	48.81	98.50	93.57
Non-Retail													
Corporate	12	1.26	0.27	21.63	18.66	93.11	81.23	1.25	0.35	23.65	42.80	88.46	73.26
Sovereign	13	0.63	-	21.34	n/a	99.62	n/a	0.54	-	16.01	n/a	99.73	n/a
Bank	14	0.41	-	20.38	n/a	99.15	n/a	0.51	-	18.02	n/a	97.29	n/a

	2013	
	Q4	
•		

2014

				De	tual ault Rate	Average Estimated LGD ³		Actual LGD	
Retail									
Residential secured uninsured ⁵	15	1.19	%	0.41	%	15.81	%	5.61	%
Residential secured insured ^{5,6}	16	0.94		0.38		n/a		n/a	
Qualifying revolving retail	17	1.70		1.54		84.98		81.70	
Other retail	18	1.99		1.87		55.36		49.70	
Non-Retail									
Corporate	19	1.48		0.37		23.28		38.31	
Sovereign	20	0.68		-		16.41		n/a	
Bank	21	0.59		-		17.17		n/a	

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

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

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

⁴ Estimated and Actual EAD were added in the first quarter of 2014 and will continue to be disclosed in future periods.

⁵ Residential secured PD and LGD models were revised in the first quarter of 2014.

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

2014

Securitization and Resecuritization Exposures in the Banking Book^{1,2}

(\$ millions) As at	LINE #		2014 Q4						2014 Q2			2014 Q1					
Capital Approach and Risk Weighting		Gross securitization exposures	Gross resecuritization exposures ³	Risk- weighted assets													
Standardized Approach ⁴																	
AA- and above	1	\$ 36,472	\$ - \$	7,295	\$ 34,840	\$ - \$	6,967	\$ 32,335	\$ - \$	6,467	\$ 30,809	\$ - \$	6,162				
A+ to A-	2	-	-	-	-	-	-	-	-	-	-	-	-				
BBB+ to BBB-	3	-	-	-	-	-	-	-	-	-	-	-	-				
BB+ to BB-	4	-	-	-	-	-	-	-	-	-	-	-	-				
Below BB-/Unrated	5	-	-	-	-	-	-	5	-	64	5	-	67				
Ratings Based Approach ⁵																	
AA- and above	6	3,077	189	285	2,860	195	277	2,952	205	281	2,638	217	258				
A+ to A-	7	154	845	872	166	860	892	151	899	925	154	941	968				
BBB+ to BBB-	8	114	77	240	138	78	253	147	82	266	161	87	281				
BB+ to BB-	9	42	3	170	24	3	89	25	4	96	27	4	103				
Below BB-/Unrated	10	82	335	2,553	83	321	2,608	82	318	2,670	85	324	2,785				
Internal Assessment Approach ⁶																	
AA- and above	11	14,449	-	599	15,230	-	662	15,077	-	662	15,484	-	691				
A+ to A-	12	-	-	-	-	-	-	-	-	-	-	-	-				
BBB+ to BBB-	13	-	-	-	-	-	-	-	-	-	-	-	-				
BB+ to BB-	14	-	-	-	-	-	-	-	-	-	-	-	-				
Below BB-/Unrated	15	-	-	-	-	-	-	-	-	-	-	-	-				
Gains on sale recorded upon securitization	16	-	-	n/a													
Total	17	\$ 54,390	\$ 1,449 \$	12,014	\$ 53,341	\$ 1,457 \$	11,748	\$ 50,774	\$ 1,508 \$	11,431	\$ 49,363	\$ 1,573 \$	11,315				

		2013 Q4				2013 Q3			2013 Q2			2013 Q1	
		Gross	Gross	Risk-									
Capital Approach and Risk Weighting		securitization exposures	resecuritization exposures ³	weighted assets									
Standardized Approach ⁴		exposules	exposules	d55615	exposures	exposures	dssels	exposules	exposures	d55615	exposules	exposures	255615
AA- and above	18	\$ 28,759 \$	- \$	5,752	\$ 26,429	\$ - \$	5,286	\$ 23,288	\$ - \$	4,656	\$ 21,893	\$ - \$	4,379
A+ to A-	19	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	20	-	-	-	-	-	-	52	-	52	52	-	52
BB+ to BB-	21	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	22	12	-	144	233	-	2,912	15	-	193	16	-	196
Ratings Based Approach⁵													
AA- and above	23	2,756	214	265	2,646	229	261	2,668	243	267	2,698	253	272
A+ to A-	24	152	918	944	121	943	963	144	972	995	164	983	1,009
BBB+ to BBB-	25	162	87	281	169	92	292	161	98	310	160	105	329
BB+ to BB-	26	27	4	105	68	4	211	141	4	595	158	5	644
Below BB-/Unrated	27	82	308	2,710	52	310	2,391	530	311	8,169	556	323	8,658
Internal Assessment Approach ⁶													
AA- and above	28	15,361	-	693	14,697	-	686	14,128	-	650	13,934	-	630
A+ to A-	29	-	-	-	16	-	3	15	-	3	-	-	-
BBB+ to BBB-	30	-	-	-	-	-	-	17	-	13	17	-	13
BB+ to BB-	31	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	32	-	-	-	-	-	-	-	-	-	-	-	-
Gains on sale recorded upon securitization	33	-	-	n/a									
Total	34	\$ 47,311 \$	1,531 \$	10,894	\$ 44,431	\$ 1,578 \$	13,005	\$ 41,159	\$ 1,628 \$	15,903	\$ 39,648	\$ 1,669 \$	16,182

¹ Securitization exposures include the Bank's exposures as originator and investor under both the IRB approach and the Standardized Approach.
² Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

⁴ Securitization exposures subject to the standardized approach are primarily comprised of investments held in the Banking book.

⁵ Securitization exposures subject to the ratings based approach primarily include liquidity facilities, credit enhancements, letters of credit, and investments held in the Banking book.

⁶ Securitization exposures subject to the internal assessment approach are primarily comprised of liquidity facilities provided to the Bank's ABCP conduits.

Risk-Weighted Assets^{1,2}

(\$ million

E		2014														60 \$ 13,965 \$ 24,625						
As at #			2014 Q4				2014 Q3				2014 Q2											
AS al #			Q4				43				Q2				U)							
	1			Risk-Weigh	ted Assets			Risk-Weigh	ted Assets	r -	· · · ·	Risk-Weight	ed Assets		· · ·	Risk-Weigh	ted Assets					
				Internal				Internal				Internal	.007.00010			5	1007100010					
		Gross		Ratings		Gross		Ratings		Gross		Ratings		Gross								
		exposures S	Standardized	Based	Total	exposures	Standardized	Based	Total	exposures	Standardized	Based	Total		Standardized	0	Total					
Credit Risk																						
Retail																						
Residential secured 1	\$	289,662 \$	5 11,052 \$	14,858 \$	25,910	\$ 283,398	\$ 10,637 \$	14,517 \$			\$ 10,580 \$,,	25,031	φ 200,000	\$ 10,660 \$							
Qualifying revolving retail 2		59,316	-	12,016	12,016	52,837	-	11,862	11,862	45,362	-	13,038	13,038	44,428	-	12,763	12,763					
Other retail 3		84,773	35,962	16,056	52,018	82,790	35,057	15,540	50,597	81,287	34,683	15,125	49,808	81,870	35,674	16,681	52,355					
Non-retail ³																						
Corporate 4		263,774	77,951	40,620	118,571	260,485	73,826	39,713	113,539	253,206	71,658	38,314	109,972	239,810	71,343	37,356	108,699					
Sovereign 5		132,736	3,474	525	3,999	125,925	3,379	478	3,857	116,319	3,295	447	3,742	122,877	3,052	490	3,542					
Bank 6		108,530	1,746	10,203	11,949	112,904	1,842	9,432	11,274	100,856	2,234	10,033	12,267	110,633	2,289	10,195	12,484					
Securitization exposures 7		55,839	7,294	4,720	12,014	54,798	6,968	4,780	11,748	52,282	6,531	4,900	11,431	50,936	6,229	5,086	11,315					
Equity exposures 8		2,304		926	926	2,284		964	964	2,214		911	911	2,256		875	875					
Exposures subject to standardized or IRB																						
approaches 9		996,934	137,479	99,924	237,403	975,421	131,709	97,286	228,995	932,240	128,981	97,219	226,200	933,190	129,247	97,411	226,658					
Adjustment to IRB RWA for scaling factor 10)				5,842				5,681				5,673				5,678					
Other assets not included in standardized or																						
IRB approaches ³ 11		93,291			32,680	94,078			30,865	84,384			31,859	89,847			31,635					
Total credit risk 12	\$	1,090,225		\$	275,925	\$ 1,069,499		93	265,541	\$ 1,016,624		\$	263,732	\$ 1,023,037		\$	263,971					
Market Risk																						
Trading book 13	3	n/a			14,376	n/a			13,713	n/a			12,848	n/a			13,177					
Operational Risk																						
Standardized approach 14	Ļ.	n/a			38,092	n/a			37,462	n/a			36,658	n/a			35,824					
Total Common Equity Tier 1 Capital																						
risk-weighted assets 15	5				328,393				316,716				313,238				312,972					
Tier 1 Capital risk-weighted assets ⁴ 16	3				329,268				317,526				313,238				312,972					
Total Capital risk-weighted assets ⁴ 17				\$	330,581			\$	318,743			\$	313,238			\$	312,972					

	Γ		2013 Q4				2013 Q3				2013 Q2				2013 Q1		
	L																
	Γ			Risk-Weigh	hted Assets			Risk-Weigh	ted Assets			Risk-Weig	hted Assets			Risk-Weigh	ited Assets
				Internal				Internal				Internal				Internal	
		Gross		Ratings		Gross		Ratings		Gross		Ratings		Gross		Ratings	
		exposures	Standardized	Based	Total	exposures S	Standardized	Based	Total	exposures	Standardized	Based	Total	exposures	Standardized	Based	Total
Credit Risk																	
Retail																	
Residential secured	18	\$ 277,480	\$ 9,955 \$	13,940 \$	23,895	\$ 264,362 \$	9,796 \$	14,704 \$	24,500	\$ 259,974	\$ 9,597 \$	14,062	\$ 23,659	\$ 257,613	\$ 9,107 \$	13,714 \$	22,821
Qualifying revolving retail	19	43,862	-	12,588	12,588	43,392	-	12,670	12,670	43,514	-	12,722	12,722	42,894	-	12,633	12,633
Other retail	20	75,690	31,011	16,493	47,504	74,118	30,034	16,378	46,412	71,565	28,463	16,128	44,591	64,982	23,507	15,948	39,455
Non-retail ³																	
Corporate	21	215,129	65,319	34,289	99,608	209,506	62,357	34,516	96,873	216,097	60,947	33,712	94,659	205,438	58,892	33,498	92,390
Sovereign	22	106,272	2,849	491	3,340	95,015	2,613	433	3,046	87,922	2,131	487	2,618	99,124	2,062	603	2,665
Bank	23	112,122	2,132	10,066	12,198	102,125	2,016	9,972	11,988	112,907	1,907	10,467	12,374	114,677	1,913	10,932	12,845
Securitization exposures	24	48,842	5,896	4,998	10,894	46,009	8,198	4,807	13,005	42,787	4,902	11,001	15,903	41,317	4,627	11,555	16,182
Equity exposures	25	2,168		885	885	2,427		1,169	1,169	2,485		1,190	1,190	2,436		1,141	1,141
Exposures subject to standardized or IRB																	
approaches	26	881,565	117,162	93,750	210,912	836,954	115,014	94,649	209,663	837,251	107,947	99,769	207,716	828,481	100,108	100,024	200,132
Adjustment to IRB RWA for scaling factor	27				5,463				5,536				5,496				6,001
Other assets not included in standardized or																	
IRB approaches ³	28	88,135			23,177	80,549			22,729	68,615			21,490	69,543			21,502
Total credit risk	29	\$ 969,700		\$	239,552	\$ 917,503		\$	237,928	\$ 905,866			\$ 234,702	\$ 898,024		\$	227,635
Market Risk																	
Trading book	30	n/a			11,734	n/a			11,134	n/a			13,589	n/a			13,892
Operational Risk																	
Standardized approach	31	n/a			35,069	n/a			34,459	n/a			33,499	n/a			32,918
Total Common Equity Tier 1 Capital	Γ																
risk-weighted assets	32				286,355				283,521				281,790				274,445
Tier 1 Capital risk-weighted assets ⁴	33				286,355				283,521				281,790				274,445
Total Capital risk-weighted assets ⁴	34			\$	286,355			\$	283,521				\$ 281,790			\$	274,445

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

² Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

³ Non-retail exposures do not include OSFI "deemed" QCCP exposures; as such exposures are included in "Other assets not included in standardized or IRB approaches", in accordance with the Basel III regulatory framework.

⁴ Effective the third quarter of 2014, the scalars for inclusion of CVA for CET1, Tier 1 and Total Capital RWA are 57%, 65% and 77% respectively.

Capital Position – Basel III Q3 2013 to Q4 2014^{1,2}

(\$ millions)	Line		2	2014		20'	13	Cross	OSFI
As at	#	Q4	Q3 2	Q2	Q1	Q4	Q3	Reference ³	Template
Common Equity Tier 1 Capital (CET1)									
Common shares plus related contributed surplus	1	\$ 19,961	\$ 19,796	\$ 19,646	\$ 19,462	\$ 19,341 \$	19,255	A1+A2+B	1
Retained earnings	2	27,585	26,970	26,134	25,108	24,565	24,122	С	2
Accumulated other comprehensive income (loss)	3	4,936	3,834	4,206	4,874	3,166	2,650	D	3
Common Equity Tier 1 Capital before regulatory adjustments	4	52,482	50,600	49,986	49,444	47,072	46,027	1	6
Common Equity Tier 1 Capital regulatory adjustments									
Goodwill (net of related tax liability)	5	(16,709)	(16,220)	(13,867)	(14,058)	(13,280)	(13,107)	E1+E2-E3	8
Intangibles (net of related tax liability)	6	(2,355)	(2,327)	(2,299)	(2,307)	(2,097)	(2,077)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(485)	(536)	(525)	(488)	(519)	(364)	G	10
Cash flow hedge reserve	8	(711)	(607)	(791)	(954)	(1,005)	(823)	н	11
Shortfall of provisions to expected losses	9	(91)	(101)	(96)	(93)	(116)	(202)	1	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(98)	(77)	(84)	(96)	(89)	(75)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(15)	(61)	(60)	(60)	(389)	(368)	K1-K2	15
Investment in own shares	12	(7)	-	-	-	(183)	(166)		16
Significant investments in the common stock of banking, financial and insurance entities that are outside	40	(4.046)	(1.055)	(0.000)	(0.54.5)	(0.570)	(0.405)	14110116	10
the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	13	(1,046)	(1,080)	(3,293)	(3,544)	(3,572)	(3,492)	L1+L2+L3	19
Amounts exceeding the 15% threshold					(04)				22
of which: significant investments in the common stocks of financials	14	-	-	-	(31)	-	-		23
of which: deferred tax assets arising from temporary differences	15	(24.547)	-		(10)	-	(00.074)	_	25 28
Total regulatory adjustments to Common Equity Tier 1 Capital	16	(21,517)	(21,009)	(21,015)	(21,641)	(21,250)	(20,674)	-	
Common Equity Tier 1 Capital	17	30,965	29,591	28,971	27,803	25,822	25,353		29
Additional Tier 1 capital instruments									
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	1,001	1,001	-	-	-	-	M+N	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1	19	3,941	4,364	4,911	4,911	5,524	5,524	01+02+03+04	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20	444	429	490	490	552	552	Р	34/35
Additional Tier 1 capital instruments before regulatory adjustments	21	5,386	5,794	5,401	5,401	6,076	6,076	7	36
Additional Tier 1 capital instruments regulatory adjustments									
Significant investments in the capital of banking, financial and insurance entities that are outside the									
scope of regulatory consolidation, net of eligible short positions	22	(352)	(352)	(352)	(352)	(352)	(352)	Q+R	40
Total regulatory adjustments to Additional Tier 1 Capital	23	(352)	(352)	(352)	(352)	(352)	(352)	-	43
Additional Tier 1 Capital	24	5,034	5,442	5,049	5,049	5,724	5,724	-	44
Tier 1 Capital	25	35,999	35.033	34.020	32.852	31,546	31.077	1	45
	20	,	00,000	01,020	01,001	01,010	01,011		10
Tier 2 capital instruments and provisions									
Directly issued capital instruments subject to phase out from Tier 2	26	6,773	6,773	6,774	6,774	7,564	7,620	S	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	27	237	237	237	237	297	267	T1+T2	48/49
Collective allowances	28	1,416	1,389	1,632	1,633	1,472	1,439	U	50
Tier 2 Capital before regulatory adjustments	29	8,426	8,399	8,643	8,644	9,333	9,326		51
Tier 2 regulatory adjustments									
Investment in own Tier 2 instruments	30	-		-	-	(19)	(9)		52
Significant investments in the capital of banking, financial and insurance entities that are outside the									
scope of regulatory consolidation, net of eligible short positions	31	(170)	(170)	(170)	(170)	(170)	(170)	V	55
Total regulatory adjustments to Tier 2 Capital	32	(170)	(170)	(170)	(170)	(189)	(179)	1	57
Tier 2 Capital	33	8,256	8,229	8,473	8,474	9,144	9,147	_	58
Total Capital	34	44,255	43,262	42,493	41,326	40,690	40,224		59
Common Equity Tier 1 Capital risk-weighted assets ⁴	35	328,393	316,716	313,238	312,972	286,355	283,521		60a
Tier 1 Capital risk-weighted assets ⁴	36	329,268	317,526	313,238	312,972	286,355	283,521]	60b
Total Capital risk-weighted assets ⁴	37	\$ 330,581	\$ 318,743	\$ 313,238	\$ 312,972	\$ 286,355 \$	\$ 283,521	1	60c
	-		,	,===				-	

 ¹ Capital position calculated using the "all-in" basis.
 ² Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
 ³ Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 74.
 ⁴ Effective the third quarter of 2014, each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. Effective the third quarter of 2014, the scalars for inclusion of CVA for CET1, Tier 1 and Total Capital RWA are 57%, 65% and 77% respectively.

Capital Position – Basel III Q3 2013 to Q4 2014 (Continued) ¹									
(\$ millions, except as noted)	Line		2014			2013		Cross	OSFI
As at	#	Q4	Q3	Q2	Q1	Q4	Q3	Reference ²	Template
Capital Ratios ³			1					1	
Common Equity Tier 1 Capital (as percentage of CET1 Capital risk-weighted assets)	38	9.4 %	9.3 %	9.2 %	8.9 %	9.0 %	8.9 %		61
Tier 1 (as percentage of Tier 1 Capital risk-weighted assets)	39	10.9	11.0	10.9	10.5	11.0	11.0		62
Total Capital (as percentage of Total Capital risk-weighted assets)	40	13.4	13.6	13.6	13.2	14.2	14.2		63
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D- SIB									
buffer requirement expressed as percentage of risk-weighted assets)	41	7.0	7.0	7.0	7.0	7.0	7.0		64
of which: capital conservation buffer requirement	42 43	2.5 9.4	2.5 9.3	2.5 9.2	2.5 8.9	2.5 9.0	2.5 8.9		65 68
Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	43	9.4	9.5	9.2	0.9	9.0	0.9		00
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))									
Common Equity Tier 1 all-in target ratio	44	7.0	7.0	7.0 8.5	7.0	7.0 8.5	7.0		69 70
Tier 1 all-in target ratio Total Capital all-in target ratio	45 46	8.5 10.5	8.5 10.5	8.5 10.5	8.5 10.5	8.5	8.5 10.5		70 71
	40	10.5	10.5	10.5	10.5	10.5	10.5		71
Amounts below the thresholds for deduction (before risk weighting)									
Non-significant investments in the capital of other financials	47	\$ 1,006	\$ 741 \$	1,044 \$	819 \$		1,715		72
Significant investments in the common stock of financials Mortgage servicing rights	48 49	3,201 9	3,067 17	3,226	3,108	3,034	2,976		73 74
Deferred tax assets arising from temporary differences (net of related tax liability)	49 50	948	979	1,088	1,062	922			74 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	51	1,416	1,389	1,633	1,633	1,472	1,439		76
(prior to application of cap) Cap on inclusion of allowances in Tier 2 under standardized approach	51	1,983	1,389	1,866	1,868	1,472	1,439		76 77
	02	1,000	1,000	1,000	1,000	1,021	1,000		
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	53	5,401	5,401	5.401	5.401	6.076	6.076		82
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	54	5,401	5,401	128	813	567	564		83
Current cap on Tier 2 instruments subject to phase out arrangements	55	7,010	7,010	7,010	7,010	7,887	7,887		84
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	56	804	784	845	858	-	5		85
Capital Paties									
Capital Ratios – transitional basis ⁴ Risk-weighted assets	57	\$ 347,005	\$ 333,679 \$	330,255 \$	326,853 \$	307,840 \$	301,305		
Common Equity Tier 1 Capital	58	39,095	38,179	38,022	36,977	37,011	36,321		
Tier 1 Capital	59	39,095	38,179	38,022	36,977	37,011	36,321		
Total Capital	60	47,032	46,072	45,276	44,131	44,500	43,800		
Common Equity Tier 1 (as percentage of risk-weighted assets)	61 62	11.3 % 11.3	11.4 % 11.4	11.5 % 11.5	11.3 % 11.3	12.0 % 12.0	12.1 % 12.1		
Tier 1 Capital (as percentage of risk-weighted assets) Total Capital (as percentage of risk-weighted assets)	63	11.3	11.4	13.7	13.5	12.0	12.1		
	00	10.0	10.0	10.7	10.0	14.5	14.5		
Capital Ratios for significant bank subsidiaries TD Bank N.A. ⁵									
Common Equity Tier 1 Capital	64	12.7	12.1	12.0	n/a	n/a	n/a		
Tier 1 Capital	65	12.9	12.1	12.0	11.1	11.3	11.6		
Total Capital	66	13.9	13.4	13.3	12.3	12.4	12.8		
TD Mortgage Corporation									
Common Equity Tier 1 Capital	67	28.0	27.8	27.0	25.8	25.5	23.7		
Tier 1 Capital	68	28.0	27.8	27.0	25.8	25.5	23.7		
Total Capital	69	29.6	29.4	28.5	27.3	27.2	25.4]	

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

² Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 74.

³ The "all-in" basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.
 ⁴ The "transitional" basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014, while retaining the phase-out rules for non-qualifying capital instruments. In addition, 100% of the CVA is included for calculation of the transitional ratios.

⁵ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) on calendar quarter ends.

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

(\$ millions)

(\$ millions) As at			2014 Q4	
	Line	<u> </u>	Under Regulatory scope	Cross
	#	Balance Sheet ¹	of consolidation ²	Reference ³
Cash and due from banks Interest-bearing deposits with banks	1 2	\$ 2,781 43,773	\$ \$ 2,781 43,757	
Trading loans, securities, and other	3	101,173	101,173	
Derivatives	4	55,363	55,352	
Financial assets designated at fair value through profit or loss	5	4,745	3,474	
Held-to-maturity securities Available-for-sale securities	6 7	56,977 63,008	56,977 61,141	
Securities purchased under reverse repurchase agreements	8	75,031	75,031	
Loans	9	481,937	481,716	
Allowance for loan losses	10	(3,028)	(3,028)	
Eligible general allowance reflected in Tier 2 regulatory capital	11		(1,416)	U
Shortfall of allowance to expected loss Allowances not reflected in regulatory capital	12 13		(91) (1,521)	I
Other	13	62,982	(1,321) 61,214	
Investment in TD Ameritrade				
Significant investments exceeding regulatory thresholds	15		732	L1
Significant investments not exceeding regulatory thresholds Imputed goodwill	16 17		2,344 2,493	E2
Goodwill	18		14,233	E1
Other intangibles	19		2,680	F1
Deferred tax assets				
Deferred tax assets (DTA) excluding those arising from temporary differences DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback	20 21		485 918	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through het operating loss (NOL) carryback DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback	21		1,123	
Other DTA/DTL adjustments ⁴	23		(634)	
Significant investments in financials (excluding TD Ameritrade)			_	
Significant investments exceeding regulatory thresholds	24		7	L2
Significant investments in Additional Tier 1 Capital Significant investments not exceeding regulatory thresholds	25 26		2 23	R
Defined pension benefits	20		15	К1
Other Assets	28		36,793	
TOTAL ASSETS	29	944,742	939,588	
LIABILITIES AND EQUITY ⁵				
Trading deposits	30	59,334	59,334	
Derivatives	31	50,776	50,776	
Securitization liabilities at fair value Other financial liabilities designated at fair value through profit or loss	32 33	11,198 3,250	11,198 3.250	
Deposits	34	600,716	600,716	
Other	35	155,452	150,298	
Deferred tax liabilities Goodwill	36		17	E3
Intangible assets (excluding mortgage servicing rights)	30		325	F2
Defined benefit pension fund assets	38		-	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)	39		910	
Other DTA/DTL adjustments ⁴	40 41		(965) 98	J
Gains and losses due to changes in own credit risk on fair value liabilities Liability for Preferred Shares	41		96	J
Capital instruments issued by subsidiaries and held by third parties	43		21	T2
Instruments not allowed for regulatory capital subject to phase out	44		9	
Other liabilities	45	7 705	149,883	
Subordinated notes and debentures Regulatory capital amortization of maturing debentures	46 47	7,785	- 7,785	
Directly issued capital instruments subject to phase out from Tier 2	48		6,773	S
Capital instruments issued by subsidiaries and held by third parties-Tier 2	49		216	T1
Capital instruments not allowed for regulatory capital	50	000 511	796	
Liabilities Common Shares	51 52	888,511 19.811	883,357 19,811	A1
Preferred Shares	53	2,200	2,200	<u></u>
Directly issued qualifying Additional Tier 1 instruments	54	,	1,000	М
Directly issued capital instruments subject to phase out from Additional Tier 1	55		1,200	02
Treasury Shares - Common Treasury Shares - Preferred	56 57	(54) (1)	(54) (1)	A2 04
Contributed Surplus	58	205	205	04
Contributed surplus - Common Shares	59		204	В
Contributed surplus - Preferred Shares	60		1	N
Retained Earnings Accumulated other comprehensive income	61 62	27,585 4,936	27,585 4,936	C D
Cash flow hedges requiring derecognition	62	4,930	4,936	D H
Net AOCI included as capital	64		4,225	
Non-controlling interests in subsidiaries	65	1,549	1,549	
Portion allowed for regulatory capital (directly issued)	66		994 444	03
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out Portion not allowed for regulatory capital subject to phase out	67 68		444 111	Р
TOTAL LIABILITIES AND EQUITY	69	\$ 944.742	\$ \$ 939.588	
	00		- ÷ 500,000	<u>.</u>

¹ As per Balance Sheet on page 13.

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), CT Financial Assurance Company, TD Life Insurance (Barbados) Inc. and TD Reinsurance (Ireland) Limited which have total assets included in the consolidated Bank of \$5.2 billion and total equity of \$1.8 billion of which \$307 million is deducted from CET1, \$350 million is deducted from additional Tier 1 and \$170 million is deducted from Tier 2 Capital. Cross referenced (L3, Q, V) respectively, to the Capital Position - Basel III Q3 2013 to Q4 2014 on page 72.

³ Cross referenced to the current period on the Capital Position - Basel III Q3 2013 to Q4 2014 on pages 72 and 73.

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

⁶ Included in current cap on additional Tier 1 instruments is \$1.7 billion (O1) related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust).

Flow Statement for Regulatory Capital^{1,2}

(§ millions) Line p CA -2014 CA -2 CI CI Balance at beginning of period 1 29,551 29,571 5 25,822 5 25,823 5 24,877 5 24,877 5 25,823 5 24,877 5 24,877 5 25,822 5 25,823 5 24,877 5 24,877 5 24,877 5 24,877 5 24,877 5 25,822 5 24,875 5 24,877							-	
Common Equity Tier 1 Balance at beginning of period 1 28,591 \$ 28,597 \$ 27,803 \$ 25,533 \$ 24,677 New capital isous 2 4 61 67 47 112 0.00 Conse dividend, (edu back) 4 61 67 47 122 0.00 Share Statuch II is of dividents (edu back) 5 128 94 74 89 88 82 Priof attributatio to fine parent company ¹ 6 17.19 2.000 1.062 2.015 1.505 1.501 Currency transition afferences 8 1.036 (154) 1 23 (70) (44) (65) Currency transition afferences 8 1.036 (155) (1637) (11) (35) (640) (77) (689) (699) (192) (229) (259) (259) (259) (260) (261) (250) (261) (250) (261) (250) (250) (250) (250) (250)	(\$ millions)							
Balance at beginning of period 1 \$ 29,991 \$ 27,001 \$ 27,002 \$ 22,822 \$ 22,333 \$ 24,077 Rederend capital ² 3 - (220) - - - 4(34) (356) Grees diversel's (doctoris) 4 (899) (680) (680) (680) (680) (764) Shares issued in isu of diversel's doctoris 6 82 94 74 89 86 82 Performent insu of diversel's comprehensity income - - - - 1,055 1,505 1,501 Retrieve transition differences 8 1,036 (154) (482) 1,900 435 519 Other 0 11 (35) (46) (71) (66) 544 Other 9 (48) 1 23 (70) (46) (53) Other 9 (48) 1 (33) (44) (71) (66) 544		#	Q4	Q3	Q2	Q1	Q4	Q3
Balance at beginning of period 1 \$ 29,991 \$ 27,001 \$ 27,002 \$ 22,822 \$ 22,333 \$ 24,077 Rederend capital ² 3 - (220) - - - 4(34) (356) Grees diversel's (doctoris) 4 (899) (680) (680) (680) (680) (764) Shares issued in isu of diversel's doctoris 6 82 94 74 89 86 82 Performent insu of diversel's comprehensity income - - - - 1,055 1,505 1,501 Retrieve transition differences 8 1,036 (154) (482) 1,900 435 519 Other 0 11 (35) (46) (71) (66) 544 Other 9 (48) 1 23 (70) (46) (53) Other 9 (48) 1 (33) (44) (71) (66) 544	Common Equity Tior 1							
New capital issues 2 24 61 67 47 112 90 Redeemed capital ³ 3 - (220) - -4 (420) (35) Brade stand in loc of dividents (add bach) 5 822 94 74 989 868 82 Profit attributable to shareholders of the paret company 6 1,719 2,080 1,962 2,015 1,595 1,501 Removal of on castil special (rel ta) 7 12 70 1(4) (5) Other constits precial (rel ta) 7 12 900 435 519 Other constits precial (rel ta) 1 2,35 (6) (74) (65) Other constits precial (rel ta) 1 (535) (64) (73) (74) (75) (75) Other indusing relation differences 8 1,053 (46) (71) (56) (54) (57) Good (lan d her intang the rensing the reporany differences) 2 51 (72) (72) (75) (72)			A A A A A A A A A A					
Grass advendes (deducions) 4 (4889) (689) (690) (630) (622) (774) Shares issuel inte od vidends (da back) 5 8.2 9.4 7.4 8.9 8.6 8.2 Profit attihutable to shareholders of the parent company ¹ 6 1.7.19 2.080 1.9.62 2.015 1.5.95 1.5.95 Movements in other comprehensive income -			24					
Shares issued in lieu of dividends (add back) 5 682 94 74 169 168 822 Porth attivubides to shareholdes of the parent company ^h 6 1,719 2,080 1,962 2,015 1,585 1,501 Removal or our credit synapse income 7 12 (7) (14) (6) Our more virtualision differences income 8 1,036 (154) (422) 1,500 435 519 Available-on-seli investments 9 (46) 1 23 (70) (46) (573) Other 10 11 (35) (46) (71) (66) 544 Goodwill and ther intagible assets (dicution, net or fraited tax liability) 11 (517) (2,380) 199 (899) (162) (268) Other 12 51 (11) (37) 31 (155) (68) Pundentibuly valuation alignments 13 - - - - - - - - - - -		3	_					
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $, ,	4				. ,	. ,	· · ·
Removal of own orefit spread (riet of tax) r (21) r 12 (7) (14) (6) Woremets in other comprehensive lincone 8 1.036 (154) (462) 1.900 435 519 Available-or sale investments 9 (469) 1 23 (70) (466) (573) Other 10 11 (33) (46) (71) (66) 544 Codwill and other intrapible assets (deduction, net of related tax liability) 11 (33) (46) (71) (66) 544 Other 12 51 (11) (37) 31 (155) (68) Other inclusion agustments 13 -<		-						
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$		-						
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		7	(21)	7	12	(7)	(14)	(5)
Available-for-sale investments 9 (46) 1 23 (70) (46) (673) Other 10 11 (35) (46) (71) (56) 544 Goodwill and other intangible assets fait ery or fluxe portlate tax liability 11 (517) (2.380) 199 (989) (192) (259) Other on fluxe portlates 7 -	•							
Other 10 11 (35) (46) (71) (66) 544 Conduit and the intanglia esses (deduction, net of related taxis) 11 (37) 199 (98) (192) (259) Other, including regulatory adjustments and transitional arrangements 7 (11) (37) 31 (155) (68) Deferred tax assets that rely on future profitability 12 51 (11) (37) 31 (155) (68) Pridential valuation adjustments 13 -				(154)				
Coodwill and other intagible assets (deduction, net of related tax liability) 11 (\$517) (2,380) 199 (\$989) (\$192) (\$289) Other: including regulatory adjustments and transitional arrangements 12 51 (11) (37) 31 (155) (689) Prudential valuation adjustments 13 -		-		1				
Other, including regulatory adjustments and transitional arrangements Deferred tax assets that rely on future profitability (excluding those arising from temporary differences) 12 51 (11) (37) 31 (155) (68) Privadential valuation adjustments 13 -								
Deferred fax assets that rely on future profitability (excluding those arising from temporary differences) 12 51 (11) (37) 31 (155) (68) Prudential valuation adjustments 14 (65) 2,066 301 (129) (44) (155) Balance at end of period 16 5,0965 29,991 28,971 27,803 25,822 25,383 Additional Tier 1 Capital 530,965 29,991 28,971 27,803 25,822 25,383 Balance at beginning of period 6 5,442 5,049 5,724 5,724 5,724 New additional Tier 1 Capital 18 (425) (625) - - - - - Redeemed capital 18 (425) (625) - <		11	(517)	(2,380)	199	(989)	(192)	(259)
excluding those arising from temporary differences) 12 61 (11) (37) 31 (155) (68) Prudential valuation adjustments 13 -								
Prudential valuation adjustments 13 -								
Other 14 (65) 2,066 301 (129) (44) (15) Balance at end of period 15 30,965 29,591 28,971 27,803 25,822 25,533 Additional Tier 1 Capital 6 5,442 5,049 5,049 5,724 5,724 5,724 Balance at beginning of period 16 5,442 5,049 5,049 5,724 5,724 5,724 New additional Tier 1 elgible capital issues 17 - 1,000 -	(excluding those arising from temporary differences)	12	51	(11)	(37)	31	(155)	(68)
Balance at end of period 15 30,965 29,591 28,971 27,803 25,822 25,353 Additional Tier 1 Capital Balance at beginning of period 16 5,442 5,049 5,049 5,724 5,724 5,724 5,724 Redeemed capital Contra including regulatory adjustments and transitional arrangements 17 18 -	Prudential valuation adjustments	13	-					-
Additional Tier 1 Capital Balance at beginning of period 16 5,442 5,049 5,049 5,724 5,724 New additional Tier 1 eligible capital issues 17 - 1,000 -	Other	14	(65)	2,066	301	(129)	(44)	(15)
Balance at beginning of period 16 5,442 5,049 5,049 5,049 5,724 5,724 5,724 New additional Tir 1 eligible capital issues 17 - 1,000 - - - - - Redeemed capital 18 (425) (625) -	Balance at end of period	15	30,965	29,591	28,971	27,803	25,822	25,353
Balance at beginning of period 16 5,442 5,049 5,049 5,049 5,724 5,724 5,724 New additional Tir 1 eligible capital issues 17 - 1,000 - - - - - Redeemed capital 18 (425) (625) -								
New additional Tier 1 eligible capital issues 17 - 1,000 -	•							
Redeemed capital 18 (425) (625) -<			5,442		5,049	5,724	5,724	5,724
Other, including regulatory adjustments and transitional arrangements 19 17 18 - (675) - - Balance at end of period 20 5,034 5,442 5,049 5,049 5,724 5,724 Total Tier 1 Capital 21 35,999 35,033 34,020 32,852 31,546 31,077 Tier 2 Capital 22 8,229 8,473 8,474 9,144 9,147 9,012 New Tier 2 eligible capital issues 23 -					-	-	-	-
Balance at end of period 20 5,034 5,442 5,049 5,049 5,724 5,724 Total Tier 1 Capital 21 35,999 35,033 34,020 32,852 31,546 31,077 Tier 2 Capital 22 8,229 8,473 8,474 9,144 9,147 9,012 Balance at beginning of period 23 -					-		-	-
Total Tier 1 Capital 21 35,999 35,033 34,020 32,852 31,546 31,077 Tier 2 Capital Balance at beginning of period 22 8,229 8,473 8,474 9,144 9,147 9,012 New Tier 2 eligible capital issues 23 -		19			_	(675)	-	-
Tier 2 CapitalAnomaly and the segmentsAnomaly and the segments <td>Balance at end of period</td> <td>20</td> <td>5,034</td> <td>5,442</td> <td>5,049</td> <td>5,049</td> <td>5,724</td> <td>5,724</td>	Balance at end of period	20	5,034	5,442	5,049	5,049	5,724	5,724
Balance at beginning of period 22 8,229 8,473 8,474 9,144 9,147 9,012 New Tier 2 eligible capital issues 23 - <	Total Tier 1 Capital	21	35,999	35,033	34,020	32,852	31,546	31,077
Balance at beginning of period 22 8,229 8,473 8,474 9,144 9,147 9,012 New Tier 2 eligible capital issues 23 - <	Tion 0.0 cm/tal							
New Tier 2 eligible capital issues 23 -	•		0.000	o :==	·	• • • • •		
Redeemed capital 24 -			8,229	8,473	8,474	9,144	9,147	9,012
Amortization adjustments 25 - - - (29) - Allowable collective allowance 26 27 (245) - 161 33 143 Other, including regulatory adjustments and transitional arrangements 27 - 1 (1) (831) (7) (8) Balance at end of period 28 8,256 8,229 8,473 8,474 9,144 9,147	÷ .		-	-	-	-	-	-
Allowable collective allowance 26 27 (245) - 161 33 143 Other, including regulatory adjustments and transitional arrangements 27 - 1 (1) (831) (7) (8) Balance at end of period 28 8,256 8,229 8,473 8,474 9,144 9,147			-	-	-			-
Other, including regulatory adjustments and transitional arrangements 27 - 1 (1) (831) (7) (8) Balance at end of period 28 8,256 8,229 8,473 8,474 9,144 9,147					-			
Balance at end of period 28 8,256 8,229 8,473 8,474 9,144 9,147			27	()				
						· · /		
Total Regulatory Capital 29 \$ 44,255 \$ 43,262 \$ 42,493 \$ 41,326 \$ 40,690 \$ 40,224	•		,					
	Total Regulatory Capital	29	\$ 44,255	\$ 43,262	\$ 42,493	\$ 41,326	\$ 40,690	\$ 40,224

¹ The statement is based on the applicable regulatory rules in force at the period end.
 ² Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
 ³ Represents impact of shares repurchased for cancellation.

⁴ Profit attributable to shareholders of the parent company reconciles to the income statement.

Capital Position – Basel III Q1 2013 to Q2 2013¹

(\$ millions, except as noted)	Line			2013			2013	3
As at	#			Q2			Q1	
			All-in basis ²		Transitional basis ³		All-in basis ²	Transitional basis ³
RISK-WEIGHTED ASSETS	1	\$	281,790	s	297,119	\$	274.445 \$	290.036
CAPITAL			201,700	Ŷ	201,110	Ψ	217,770 V	200,000
Common Equity Tier 1								
Common shares	2	\$	19,007	\$	19,007	\$	18,888 \$	18,888
Contributed surplus	3		190		190		185	185
Retained earnings	4		23,674		23,674		22,772	22,772
AOCI, net of cash flow hedges not fair valued on the balance sheet	5 6		1,337		1,561		1,233 (99)	1,709
Fair value changes in liabilities due to own risk and debit valuation adjustments (DVAs) on derivative liabilities Gross Common Equity Tier 1	7		(80) 44,128		44,432	-	42,979	(4) 43,550
Deductions:	'		44,120		44,452		42,313	43,550
Goodwill, net of deferred tax liabilities (DTL)	8		(12,886)		-		(12,284)	-
ntangibles, net of DTL	9		(2,039)		-		(1,815)	-
Deferred tax assets (DTA) excl. arising from temporary difference, net of DTL	10		(296)		-		(322)	-
Defined benefit pension fund assets, net of DTL	11		(326)		-		(326)	-
Shortfall in allowance	12		(189)		-		(132)	-
let Indirect investments in own shares	13		(68)		-		(143)	-
Theorem is a later of the second s	14		(15,804)		-		(15,022)	-
Threshold deduction Excess of Additional Tier 1 Capital deduction (line 25 - line 26)	15 16		(3,647)		(8,953)		(3,698)	(8,536)
Net Common Equity Tier 1	10		24,677		35,479	-	24,259	35,014
Additional Tier 1 Capital	17		24,077		35,479		24,239	55,014
Fier 1 – Non qualifying – subject to phase out ⁴	18		6,076		6,076		6,076	6,076
AOCI – CTA unrealized (loss)	19		n/a		(224)		n/a	(475)
Gross Additional Tier 1 Capital	20		6,076		5,852		6,076	5,601
Deductions:								
Goodwill	21		n/a		(12,886)		n/a	(12,284)
Shortfall in allowance	22		n/a		(95)		n/a	(66)
Significant investments in common equity of financials	23		n/a		(1,824)		n/a	(1,787)
Significant investments in financials (Tier 1 instruments)	24		(352)		-		(352)	-
Fotal additional Tier 1 available deduction	25		(352)		(14,805)		(352)	(14,137)
Net additional Tier 1 deduction (minimum of absolute value of line 20 or 25)	26		(352)		(5,852)		(352)	(5,601)
Net Additional Tier 1 Capital Net Tier 1 Capital	27 28		5,724		35,479	_	5,724	-
fier 2 Capital	28		30,401		35,479		29,983	35,014
Fier 2 Capital	29		7,886		7,886		7,886	7,886
Eligible collective allowance	30		1,296		1,296		1,227	1,227
Gross Tier 2 Capital	31		9,182		9,182		9,113	9,113
Deductions:			-,		-,=		-,	-,
Shortfall in allowance	32		n/a		(94)		n/a	(66)
Significant investments in common equity of financials	33		n/a		(1,823)		n/a	(1,786)
Significant investments in financials (Tier 2 instruments)	34		(170)		-		(170)	-
Total Tier 2 available deduction	35		(170)		(1,917)		(170)	(1,852)
Fier 2 deduction (minimum of absolute value of line 31 or 35)	36		(170)		(1,917)		(170)	(1,852)
Net Tier 2 Capital	37		9,012		7,265	-	8,943	7,261
Fotal Regulatory Capital	38	\$	39,413	\$	42,744	\$	38,926 \$	42,275
REGULATORY CAPITAL RATIOS ⁶								
Common Equity Tier 1 Capital ratio	39			%	11.9 %		8.8 %	12.1 %
ïer 1 Capital ratio	40		10.8		11.9		10.9	12.1
iotal Capital ratio	41		14.0		14.4		14.2	14.6
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES D Bank, N.A.								
ïer 1 Capital ratio ⁷	42		11.8	%	n/a		11.9 %	n/a
otal Capital ratio ⁷	43		13.0		n/a		13.1	n/a
D Mortgage Corporation ⁶								
ommon Equity Tier 1 Capital ratio	44		23.7	%	23.8 %		23.5 %	23.6 %
ier 1 Capital ratio	45		23.7		23.8		23.5	23.6
otal Capital ratio	46	1	25.4		25.4	1	25.2	25.2

¹ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

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

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

⁴ The cap on additional Tier 1 Capital subject to phase out arrangements for fiscal 2013 is \$6 billion. The amount excluded for Q2 2013 was \$558 million (Q1 2013 – \$669 million). The cap on additional Tier 1 Capital in Q2 2013 includes \$552 million (Q1 2013 – \$552 million) of capital instruments issued from consolidated subsidiaries and held by third parties.

⁵ The cap on Tier 2 Capital subject to phase out arrangements in fiscal 2013 is \$8 billion. The amount excluded for Q2 2013 was \$885 million (Q1 2013 – \$854 million). The cap on Tier 2 Capital in Q2 2013 includes \$267 million (Q1 2013 – \$267 million) of capital instruments issued from consolidated subsidiaries and held by third parties.

⁶ On an "all-in" basis, OSFI's target CET1, Tier 1, and Total Capital ratios for Canadian banks are 7%, 8.5% and 10.5%, respectively.

⁷ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework.

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

The adjustments for items of note, net of income taxes, are removed from reported results to compute adjusted results.

Amortization of intangibles relate primarily to the TD Banknorth acquisition in 2005 and its privatization in 2007, the acquisitions by TD Banknorth of Hudson United Bancorp in 2006 and Interchange Financial Services in 2007, the Commerce acquisition in 2008, the amortization of intangibles included in equity in net income of TD Ameritrade, the acquisition of the credit card portfolios of MBNA Canada in 2012, the acquisition of Target's U.S. credit card portfolio and Epoch in 2013. Amortization of software is recorded in amortization of intangibles; however, amortization of software is not included for purposes of items of note, which only includes amortization of intangibles acquired as a result of asset acquisitions and business combinations.

As a result of the acquisition of the credit card portfolio of MBNA Canada, as well as certain other assets and liabilities, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication, rebranding and certain charges against revenues related to promotional-rate card origination activities), integration-related travel costs, employee severance costs, the cost of amending certain executive employment and award agreements, and contract termination fees. The Bank's integration charges related to the MBNA acquisition were higher than what were anticipated when the transaction was first announced. The elevated spending was primarily due to additional costs incurred (other than the amounts capitalized) to build out technology platforms for the business. Direct transaction costs are expenses directly incurred in effecting the business combination and consist primarily of finders' fees, advisory fees and legal fees. Integration charges and direct transaction costs related to this acquisition were incurred by the Canadian Retail segment. The fourth quarter of 2014 is the last quarter Canadian Retail included any further MBNA-related integration charges as an item of note.

During 2008, as a result of deterioration in markets and severe dislocation in the credit market, the Bank changed its trading strategy with respect to certain trading debt securities. Since the Bank no longer intended to actively trade in these debt securities, the Bank reclassified these debt securities from trading to the available-for-sale category effective August 1, 2008. As part of the Bank's trading strategy, these debt securities are economically hedged, primarily with CDS and interest rate swap contracts. This includes foreign exchange translation exposure related to the debt securities portfolio and the derivatives hedging it. These derivatives are not eligible for reclassification and are recorded on a fair value basis with changes in fair value recorded in the period's earnings. Management believes that this asymmetry in the accounting treatment between derivatives and the reclassified debt securities results in volatility in earnings from period to period that is not indicative of the conomics of the underlying business performance in Wholesale Banking. The Bank may from time to time replace securities within the portfolio to best utilize the initial, matched fixed term funding. As a result, the derivatives in excess of the accrued amounts are reported in the Corporate segment. Adjusted results of the Bank exclude the gains and losses of the derivatives in excess of the accrued amount.

On December 27, 2013, the Bank acquired approximately 50% of the existing Aeroplan credit card portfolio from CIBC and on January 1, 2014, the Bank became the primary issuer of Aeroplan Visa credit cards. The Bank incurred program set-up, conversion and other one-time costs related to the acquisition of the portfolio and related affinity agreement, consisting of information technology, external professional consulting, marketing, training, and program management as well as a commercial subsidy payment of \$127 million (\$94 million after tax) payable to CIBC. These costs are included as an item of note in the Canadian Retail segment. The third quarter of 2014 was the last quarter Canadian Retail included any further set-up, conversion or other one-time costs related to the acquired Aeroplan credit card portfolio as an item of note.

In the third quarter of 2013, the Bank recorded a provision for credit losses of \$48 million after tax for residential loan losses from Alberta flooding. In the fourth quarter of 2013 and the third quarter of 2014, an after-tax provision of \$29 million and \$19 million, respectively, was released. The reduction in the provision reflects an updated estimate incorporating more current information regarding the extent of damage, actual delinquencies in impacted areas, and greater certainty regarding payments to be received under the Alberta Disaster Recovery Program and from property and default insurance.

On November 12, 2013, TD Waterhouse Canada Inc., a subsidiary of the Bank, completed the sale of the Bank's institutional services business, known as TD Waterhouse Institutional Services, to a subsidiary of National Bank of Canada. The transaction price was \$250 million in cash, subject to certain price adjustment mechanisms that were settled in the third quarter of 2014. A gain of \$196 million after-tax was recorded in the Corporate segment in other income in the first quarter of 2014. The gain is not considered to be in the normal course of business for the Bank.

As a result of certain adverse judgments and settlements in the U.S. in 2012 and after continued evaluation of this portfolio of cases throughout that year, the Bank took prudent steps to record litigation provisions in accordance with applicable accounting standards. In 2013, the Bank further reassessed its litigation provisions and determined that additional litigation and litigation-related charges were required as a result of recent developments and settlements reached in the U.S.

The Bank undertook certain measures commencing in the fourth quarter of 2013, which are expected to continue through fiscal year 2014, to reduce costs in a sustainable manner and achieve greater operational efficiencies. To implement these measures, the Bank recorded a provision of \$129 million (\$90 million after tax) for restructuring initiatives related primarily to retail branch and real estate optimization initiatives.

In the fourth quarter of 2012, the Bank provided \$62 million (\$37 million after tax) for certain estimated losses resulting from Superstorm Sandy which primarily relate to an increase in provision for credit losses, fixed asset impairments and charges against revenue relating to fee reversals.

¹ As a result of the Chrysler Financial acquisition in Canada and the U.S., the Bank incurred integration charges and direct transaction costs. As well the Bank experienced volatility in earnings as a result of changes in the fair value of contingent consideration. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees, and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees. Contingent consideration is defined as part of the purchase agreement, whereby the Bank is required to pay additional cash consideration in the event that amounts realized on certain assets exceed a pre-established threshold. Contingent consideration in excess of the acquisition charges and direct transaction costs of the acquisition are recorded in the Consolidated Statement of Income. Adjusted earnings exclude the gains and losses on contingent consideration in excess of the acquisition date fair value. While integration charges and direct transaction costs related to this acquisition were incurred for both Canada and the U.S., the majority of these charges relate to integration initiatives undertaken for U.S. Retail.

¹² Excluding the impact related to the credit card portfolio of MBNA Canada and other consumer loan portfolios (which is recorded in Canadian Retail results), "Reduction of allowance for incurred but not identified credit losses", formerly known as "General allowance increase (release) in Canadian Retail and Wholesale Banking" includes \$41 million (\$30 million after tax) in the third quarter of 2012, \$80 million after tax) in the second quarter of 2012 and \$41 million (\$31 million after tax) in the first quarter of 2012, all of which are attributable to the Wholesale Banking and non-MBNA related Canadian Retail loan portfolios. Beginning in 2013, the change in the "allowance for incurred but not identified credit losses" in the normal course of business is included in the Corporate segment net income and is no longer be recorded as an item of note.

¹³ This represents the impact of changes in the income tax statutory rate on net deferred income tax balances.

¹⁴ As a result of U.S. Retail acquisitions, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees.

¹⁵ The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted-average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.

Glossary

Regulatory Capital	
Risk-weighted assets (RWA)	Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational and market risks using the approaches
	described below. Effective the third quarter of 2014, there are three different measures of RWA used for each capital ratio due to the different scalars used for the phase-in of the CVA. Effective the third quarter of 2014, Common Equity Tier 1 Capital RWA, Tier 1 Capital RWA and Total Capital RWA are 57%, 65% and 77% of the total CVA charge respectively.
Approaches used by the Bank to calculate RWA For Credit Risk	
Standardized Approach	 Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, collateral, etc.
Advanced Internal Ratings Based (AIRB) Approach	 Under this approach, banks use their own internal historical experience of PD, LGD, EAD and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.
For Operational Risk	
Standardized Approach	 Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (such as, Corporate Finance, Retail Banking, Asset Management).
For Market Risk	
Standardized Approach Internal Models Approach	 Under this approach, banks use standardized capital changes 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 changes.
Credit Risk Terminology	
Gross credit risk exposure	 The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.
Counterparty Type / Exposure Classes: Retail	
Residential Secured	Includes residential mortgages and home equity lines of credit extended to individuals.
Qualifying Revolving Retail (QRR)	 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).
Other Retail	 Includes all other loans (such as, personal loans, student lines of credit and small business loans) extended to individuals and small businesses).
Non-retail	
Corporate	Includes exposures to corporations, partnerships or proprietorships.
Sovereign Bank	 Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities. Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.
Equities	 Equities exposures in the banking book comprise mainly of exposures held with the objective of earning profits or to meet regulatory requirements in the United States (including Federal Reserve Bank and Federal Home Loan Bank equities). A small portfolio is held for strategic and other reasons.
Exposure Types:	
Drawn	The amount of funds advanced to a borrower.
Undrawn (commitment)	 The difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit / committed credit facility). Repurchase and reverse repurchase agreements, securities borrowing and lending.
Repo-style transactions OTC derivatives	 Repurchase and reverse repurchase agreements, securities borrowing and lending. Privately negotiated derivative contracts.
Other off-balance sheet	 All off-balance sheet arrangements other than derivatives and undrawn commitments (e.g. letters of credit, letters of guarantee).
AIRB Credit Risk Parameters:	
Probability of Default (PD)	The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
Exposure at Default (EAD)	 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.
Loss Given Default (LGD)	
Credit Valuation Adjustment (CVA)	 CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. As per OSFI's Final Capital Adequacy Requirements (CAR) guideline, the CVA capital charge has been implemented for 2014 and will be fully phased in by 2019.
Common Equity Tier 1 (CET1)	 This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets and shortfalls in allowances.
CET1 Ratio	• CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA.
Return on Common Equity Tier 1 (CET1) Capital	Net income available to common shareholders as a percentage of average CET1 Capital risk-weighted assets.

risk-weighted assets

Acronym	Definition	Acronym	Definition
ABCP	Asset-Backed Commercial Paper	IRB	Internal Ratings Based
ACI	Acquired Credit-Impaired	LGD	Loss Given Default
AFS	Available-For-Sale	MBS	Mortgage-Backed Security
AIRB	Advanced Internal Ratings Based	N/A	Not Applicable
AOCI	Accumulated Other Comprehensive Income	NII	Net Interest Income
CAD P&C	Canadian Personal and Commercial Banking	NHA	National Housing Act
CAR	Capital Adequacy Requirements	000	Office of the Comptroller of the Currency
CDS	Credit Default Swap	OCI	Other Comprehensive Income
CICA	Canadian Institute of Chartered Accountants	OSFI	Office of the Superintendent of Financial Institutions Canada
CVA	Credit Valuation Adjustment	PCL	Provision for Credit Losses
EAD	Exposure at Default	PD	Probability of Default
FDIC	Federal Deposit Insurance Corporation	QRR	Qualifying Revolving Retail
FTE	Full Time Equivalent	QCCP	Qualifying Central Counterparty
GAAP	Generally Accepted Accounting Principles	ROE	Return on Common Equity
HELOC	Home Equity Line of Credit	RWA	Risk-Weighted Assets
нтм	Held-to-Maturity Securities	ТЕВ	Taxable Equivalent Basis
IFRS	International Financial Reporting Standards	U.S. P&C	U.S. Personal and Commercial Banking



APPENDIX

(The following pages have been included to facilitate readers' understanding of the Bank's transition to its current reportable segments)

For the Fourth Quarter Ended October 31, 2014

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

(\$ millions, except as noted)	LINE			2	014				T				2013				r	2012			F	ull Year		
For the period ended	#	Q4		23 ⁻		Q2		Q1		Q4		Q3	2013	Q2		Q1		Q4		2014		2013		2012
For the period ended	"	44				Q2		Q 1		47		40		42		w.i		47		2014		2013		2012
Net interest income	1	\$ 2,280	\$ 2	.285	\$	2,177	\$	2,196	\$	2,151	\$	2,126	\$	2.010	\$	2,058	\$	2,071	\$	8.938	\$	8.345	\$	8,023
Non-interest income	2	755	•	739	•	729	•	723	*	680	•	695	•	655	+	665	Ť	678		2.946	•	2,695	*	2,629
Total revenue	3	3,035		.024		2.906		2.919		2,831		2,821		2.665		2.723	1	2.749	-	11,884		11.040		10.652
Provision for (reversal of) credit losses	4	250	Ŭ	228		238		230		224		216		245		244		306		946		929		1,151
Non-interest expenses	5	1,469	1	.350		1.327		1.444		1,362		1,281		1.267		1.226		1,344		5,590		5,136		4,989
Income (loss) before income taxes	6	1,316	1	.446		1.341		1.245		1.245		1.324		1,153		1.253		1.099		5.348		4,975		4.512
Provision for (recovery of) income taxes	7	349		383		356		331		331		351		306		333		294		1,419		1,321		1,209
Net income – reported	8	967	1	.063		985		914		914		973		847		920		805		3,929		3.654		3,303
Adjustments for items of note, net of income taxes ¹	9	54		43		23		136		34		24		30		24		25		256		112		104
Net income – adjusted	10	\$ 1.021	\$ 1	,106	\$	1,008	\$	1,050	\$	948	\$	997	\$	877	\$	944	\$	830	\$	4,185	\$	3,766	\$	3,407
		÷ .,	Ψ.	,	Ŷ	1,000	Ŷ	1,000	Ψ	0.10	Ť		<u> </u>	011	Ŷ	011	Ŷ	000	Ŧ	.,	Ÿ	0,100	Ŷ	0,101
Average common equity (\$ billions)	11	\$ 9.4	\$	9.3	\$	9.1	\$	8.6	\$	7.9	\$	7.8	\$	7.8	\$	7.7	\$	7.7	\$	9.1	\$	7.8	\$	7.7
Return on common equity – reported	12	41.1 %		45.1	%	44.2	%	42.0 %	, ·	45.8	%	49.4	%	44.6 %		47.5 %	, i	41.9 %		43.1	%	46.8	%	42.9 %
Return on common equity – adjusted	13	43.4		46.9		45.2		48.3		47.5		50.6		46.3		48.7		43.1		45.9		48.3		44.2
Key Performance Indicators (\$ billions, except as noted)																								
Common Equity Tier 1 Capital risk-weighted assets ^{2,3}	14	\$ 91	\$	90	\$	90	\$	87	\$	82	\$	83	\$	81	\$	79	\$	78	\$	91	\$	82	\$	78
Average loans – personal																								
Residential mortgages	15	172.9	1	68.3		165.9		165.4		162.6		158.4		155.4		154.7		152.8		168.1		157.8		147.7
Consumer instalment and other personal																								
HELOC	16	59.3		59.7		60.0		60.7		61.4		62.2		62.5		63.1		63.4		59.9		62.3		63.5
Indirect Auto	17	15.9		15.1		14.5		14.4		14.3		14.0		13.7		13.8		13.9		15.0		14.0		13.7
Other	18	12.5		12.2		12.2		12.2		12.3		12.3		12.5		12.6		12.7		12.3		12.4		12.9
Credit card	19	19.2		19.3		18.9		17.3		15.9		15.3		15.1		15.2		15.1		18.7		15.4		14.9
Total average loans – personal	20	279.8		74.6		271.5		270.0		266.5		262.2		259.2		259.4		257.9		274.0		261.9		252.7
Average loans and acceptances – business	21	52.1		51.1		50.2		48.5		47.2		46.1		44.8		42.9		42.1		50.5		45.2		40.0
Average deposits																								
Personal	22	156.5		54.6		153.6		153.6		152.7		150.3		149.9		150.4		149.1		154.6		150.8		144.5
Business	23	80.6		78.2		76.5		76.8		75.6		73.9		71.0		71.3		70.3		78.0		73.0		67.8
Margin on average earning assets including																								
securitized assets – reported	24	2.81 %		2.87	%	2.87	%	2.83 %	b	2.81	%	2.83	%	2.80 %		2.79 %		2.83 %		2.85	%	2.81	%	2.82 %
Margin on average earning assets including																								
securitized assets – adjusted	25	2.81		2.87		2.87		2.83		2.81		2.83		2.80		2.79		2.83		2.85		2.81		2.84
Efficiency ratio – reported	26	48.4		44.6		45.7		49.5	1	48.1		45.4		47.5		45.0	1	48.9		47.0		46.5		46.8
Efficiency ratio – adjusted	27	46.0 \$ 1.396		42.7	¢	44.6	¢	43.2	¢	46.5	¢	44.2	¢	46.0	¢	43.8	¢	47.7	\$	44.1 5,243	¢	45.1	¢	45.7
Non-interest expenses – adjusted (\$ millions)	28		•	,292	\$	1,295	\$	1,260	\$		\$	1,248	\$	1,226	\$	1,194	\$	1,311	3	,	\$	4,984	Ф	4,885
Number of Canadian retail branches at period end	29 30	1,165 28.319		,164		1,174		1,178	1	1,179		1,169		1,165		1,166	1	1,168		1,165 28,162		1,179		1,168
Average number of full-time equivalent staff ⁴	30	20,319	28	,146		27,877		28,296	1	28,418		28,345		28,048		28,385	I	28,449		20,102		28,301		30,354

¹ Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up, conversion, and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts. See footnotes 3 and 5, respectively, on page 77.

² Effective the first quarter of 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to the first quarter of 2013, amounts were calculated in accordance with the Basel III regulatory framework.

³ Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

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

Appendix – Canadian Wealth and Insurance

RESULTS OF OPERATIONS

(\$ millions, except as noted)	LINE	2014							2013									2012		Full Year				
For the period ended	#	Q4		Q3		Q2		Q1		Q4		Q3		Q2		Q1		Q4		2014		2013		2012
				-																				
Net interest income	1	\$ 155	\$	151	\$	145	\$	149	\$		\$	143	\$	139	\$	148	\$	147	\$	600	\$	577	\$	583
Insurance revenue	2	1,001		1,036		936		910		968		942		903		921		920		3,883		3,734		3,537
Income (loss) from financial instruments designated at fair value																								
through profit or loss	3	8		19		18		(5)		17		(40)		10		(5)		(6)		40		(18)		5
Other non-interest income	4	721		704		673		656		634		622		610		583		565		2,754		2,449		2,216
Total revenue	5	1,885		1,910		1,772		1,710		1,766		1,667		1,662		1,647		1,626		7,277		6,742		6,341
Insurance claims and related expenses	6	720		771		659		683		711		1,140		609		596		688		2,833		3,056		2,424
Non-interest expenses	7	755		726		692		675		670		653		654		641		644		2,848		2,618		2,496
Income (loss) before income taxes	8	410		413		421		352		385		(126)		399		410		294		1,596		1,068		1,421
Provision for (recovery of) income taxes	9	73		76		80		62		62		(63)		76		78		47		291		153		261
Total Wealth and Insurance net income – reported	10	337		337		341		290		323		(63)		323		332		247		1,305		915		1,160
Total Wealth and Insurance net income – adjusted	11	\$ 337	\$	337	\$	341	\$	290	\$	323	\$	(63)	\$	323	\$	332	\$	247	\$	1,305	\$	915	\$	1,160
			4 .	•						· · ·					• •				L					
Breakdown of Total Net Income (loss)		_	_																					
Wealth	12	\$ 201	\$	205	\$	192	\$	198	\$	182	\$	180	\$	170	\$	167	\$	153	\$	796	\$	699	\$	604
Insurance	13	136		132		149		92		141		(243)		153		165		94		509		216		556
										• •					• •				2					
Total Wealth and Insurance																								
Average common equity (\$ billions)	14	\$ 3.3	\$	3.5	\$	3.5	\$	3.5	\$	3.3	\$	3.2	\$	2.9	\$	2.7	\$	3.2	\$	3.5	\$	3.0	\$	3.1
Return on common equity	15	40.1 %	,	38.6	%	39.8	%	33.0 %	6	38.8	%	(7.8)	%	45.7 %	6	48.8 %	5	30.7 %		37.9	%	30.5	%	37.4 %
										• •					• •				L					
Key Performance Indicators (\$ billions, except as noted)																								
Wealth			_																-					
Common Equity Tier 1 Capital risk-weighted assets ^{1,2}	16	\$9	\$	9	\$	8	\$	11	\$	11	\$	11	\$	10	\$	11	\$	9	\$	9	\$	11	\$	9
Assets under administration ³	17	293		285		278		264		285		270		267		261		250		293		285		250
Assets under management ⁴	18	227		227		219		211		202		198		204		197		194		227		202		194
Insurance																								
Gross originated insurance premiums (\$ millions)	19	1,026		1,078		950		839		993		1,049		923		807		943		3,893		3,772		3,572
Total Wealth and Insurance																	1							
Efficiency ratio	20	40.1 %		38.0	%	39.1	%	39.5 %	6	37.9	%	39.2	%	39.4 %	6	38.9 %	5	39.6 %		39.1	%	38.8	%	39.4 %
Average number of full-time equivalent staff ⁵	21	11,352	1	1,283		11,294		10,980		11,023		11,259		11,401		11,259		11,532		11,227		11,234		11,617

Effective the first quarter of 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to first quarter of 2013, amounts were calculated in accordance with the Basel II regulatory framework.

² Prior to the first quarter of 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

• Effective the fourth quarter of 2014, includes \$8 billion related to purchase of the remaining stake in NatWest Stockbrokers Limited by the Bank.

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

⁵ Effective the first quarter of 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Comparatives for periods prior to the first quarter of 2014 have not been restated.