



# **SUPPLEMENTAL FINANCIAL INFORMATION**

**For the Second Quarter Ended April 30, 2015**

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## For the Second Quarter Ended April 30, 2015

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's second quarter 2015 Report to Shareholders and Investor Presentation, as well as the Bank's 2014 Annual Report. For financial and banking terms, and acronyms used in this package, see the "Glossary" and "Acronyms" pages, respectively.

### How the Bank Reports

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

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

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

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

### Segmented Information

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

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

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

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

### Basel III Reporting

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

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

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

## For the Second Quarter Ended April 30, 2015

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# Highlights

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

LINE #	2015		2014				2013			Year to date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
<b>Income Statement</b>													
1	\$ 4,580	\$ 4,560	\$ 4,457	\$ 4,435	\$ 4,391	\$ 4,301	\$ 4,183	\$ 4,145	\$ 3,901	\$ 9,140	\$ 8,692	\$ 17,584	\$ 16,074
2	3,179	3,054	2,995	3,074	3,044	3,264	2,817	2,940	2,706	6,233	6,308	12,377	11,185
3	7,759	7,614	7,452	7,509	7,435	7,565	7,000	7,085	6,607	15,373	15,000	29,961	27,259
Provision for (reversal of) credit losses													
4	396	368	397	329	395	454	380	472	402	764	849	1,575	1,614
5	(11)	1	(22)	2	2	2	(27)	(11)	3	(10)	4	(16)	(32)
6	(10)	(7)	(4)	7	(5)	-	(1)	16	12	(17)	(5)	(2)	49
7	375	362	371	338	392	456	352	477	417	737	848	1,557	1,631
8	564	699	720	771	659	683	711	1,140	609	1,263	1,342	2,833	3,056
9	4,705	4,165	4,331	4,040	4,029	4,096	4,164	3,771	3,632	8,870	8,125	16,496	15,069
10	2,115	2,388	2,030	2,360	2,355	2,330	1,773	1,697	1,949	4,503	4,685	9,075	7,503
11	344	418	370	330	447	365	238	249	289	762	812	1,512	1,135
Income before equity in net income of an investment in associate													
12	1,771	1,970	1,660	2,030	1,908	1,965	1,535	1,448	1,660	3,741	3,873	7,563	6,368
Equity in net income of an investment in associate, net of income taxes													
13	88	90	86	77	80	77	81	75	57	178	157	320	272
14	1,859	2,060	1,746	2,107	1,988	2,042	1,616	1,523	1,717	3,919	4,030	7,883	6,640
15	310	63	116	60	86	(18)	199	61	110	373	68	244	496
16	2,169	2,123	1,862	2,167	2,074	2,024	1,815	1,584	1,827	4,292	4,098	8,127	7,136
17	24	24	32	25	40	46	49	38	49	48	86	143	185
18	\$ 2,145	\$ 2,099	\$ 1,830	\$ 2,142	\$ 2,034	\$ 1,978	\$ 1,766	\$ 1,546	\$ 1,778	\$ 4,244	\$ 4,012	\$ 7,984	\$ 6,951
<b>Attributable to:</b>													
19	\$ 28	\$ 27	\$ 27	\$ 27	\$ 26	\$ 27	\$ 27	\$ 26	\$ 26	\$ 55	\$ 53	\$ 107	\$ 105
20	2,117	2,072	1,803	2,115	2,008	1,951	1,739	1,520	1,752	4,189	3,959	7,877	6,846
<b>Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions)<sup>1</sup></b>													
21	\$ 0.98	\$ 1.09	\$ 0.92	\$ 1.12	\$ 1.05	\$ 1.07	\$ 0.84	\$ 0.79	\$ 0.89	\$ 2.07	\$ 2.12	\$ 4.15	\$ 3.46
22	1.15	1.12	0.98	1.15	1.09	1.06	0.95	0.82	0.95	2.27	2.16	4.28	3.72
23	0.97	1.09	0.91	1.11	1.04	1.07	0.84	0.79	0.89	2.06	2.11	4.14	3.44
24	1.14	1.12	0.98	1.15	1.09	1.06	0.95	0.82	0.95	2.26	2.15	4.27	3.71
Weighted-average number of common shares outstanding													
25	1,848.3	1,844.2	1,842.0	1,840.2	1,838.9	1,835.3	1,833.4	1,842.8	1,841.8	1,846.2	1,837.1	1,839.1	1,837.9
26	1,853.4	1,849.7	1,848.2	1,846.5	1,844.8	1,841.1	1,839.0	1,848.1	1,847.4	1,851.6	1,843.0	1,845.3	1,845.1
<b>Balance Sheet (\$ billions)</b>													
27	\$ 1,031.0	\$ 1,080.2	\$ 960.5	\$ 939.7	\$ 908.3	\$ 920.4	\$ 862.0	\$ 834.7	\$ 826.2	\$ 1,031.0	\$ 908.3	\$ 960.5	\$ 862.0
28	61.6	62.6	56.2	54.8	53.8	53.9	51.4	50.1	50.1	61.6	53.8	56.2	51.4
<b>Risk Metrics (\$ billions, except as noted)</b>													
29	\$ 343.6	\$ 355.6	\$ 328.4	\$ 316.7	\$ 313.2	\$ 313.0	\$ 286.4	\$ 283.5	\$ 281.8	\$ 343.6	\$ 313.2	\$ 328.4	\$ 286.4
30	34.1	33.6	31.0	29.6	29.0	27.8	25.8	25.4	24.7	34.1	29.0	31.0	25.8
31	9.9 %	9.5 %	9.4 %	9.3 %	9.2 %	8.9 %	9.0 %	8.9 %	8.8 %	9.9 %	9.2 %	9.4 %	9.0 %
32	\$ 39.7	\$ 39.1	\$ 36.0	\$ 35.0	\$ 34.0	\$ 32.9	\$ 31.5	\$ 31.1	\$ 30.4	\$ 39.7	\$ 34.0	\$ 36.0	\$ 31.5
33	11.5 %	11.0 %	10.9 %	11.0 %	10.9 %	10.5 %	11.0 %	11.0 %	10.8 %	11.5 %	10.9 %	10.9 %	11.0 %
34	13.7	13.0	13.4	13.6	13.6	13.2	14.2	14.2	14.0	13.7	13.6	13.4	14.2
35	3.7	3.5	n/a	3.7	n/a	n/a	n/a						
36	122	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
After-tax impact of 1% increase in interest rates on:													
37	\$ (189)	\$ (129)	\$ (68)	\$ (40)	\$ (5)	\$ (11)	\$ (31)	\$ (90)	\$ (104)	\$ (189)	\$ (5)	\$ (68)	\$ (31)
38	280	346	313	290	274	256	380	266	298	280	274	313	256
39	2,381	2,418	2,244	2,139	2,205	2,386	2,243	2,164	2,066	2,381	2,205	2,244	2,243
40	0.46 %	0.47 %	0.46 %	0.45 %	0.48 %	0.52 %	0.50 %	0.50 %	0.48 %	0.46 %	0.48 %	0.46 %	0.50 %
41	0.32	0.29	0.33	0.28	0.35	0.40	0.34	0.43	0.39	0.30	0.38	0.34	0.38
42	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1
43	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

<sup>1</sup> Basic EPS is computed by dividing net income attributable to common shareholders by the weighted-average number of common shares outstanding during the period. 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.

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

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

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

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

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

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

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

## Shareholder Value

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

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

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

<sup>2</sup> 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.

<sup>3</sup> 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 Taxes<sup>1</sup>

For the period ended

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
<b>Increase (Decrease) in Net Income Due to Items of Note (\$ millions)</b>													
1	\$ 65	\$ 63	\$ 62	\$ 60	\$ 63	\$ 61	\$ 59	\$ 59	\$ 58	\$ 128	\$ 124	\$ 246	\$ 232
2	228	–	–	–	–	–	90	–	–	228	–	–	90
3	32	–	–	–	–	–	30	–	–	32	–	–	100
4	(15)	–	–	(24)	–	(19)	15	(70)	22	(15)	(19)	(43)	(57)
5	–	–	54	27	23	21	14	24	30	–	44	125	92
6	–	–	–	16	–	115	20	–	–	–	115	131	20
7	–	–	–	(19)	–	–	(29)	48	–	–	–	(19)	19
8	–	–	–	–	–	(196)	–	–	–	–	(196)	(196)	–
9	\$ 310	\$ 63	\$ 116	\$ 60	\$ 86	\$ (18)	\$ 199	\$ 61	\$ 110	\$ 373	\$ 68	\$ 244	\$ 496
<b>Increase (Decrease) in Earnings per Share Due to Items of Note (\$) (Footnote 10)</b>													
10	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.07	\$ 0.07	\$ 0.12	\$ 0.13
11	0.12	–	–	–	–	–	0.05	–	–	0.12	–	–	0.05
12	0.02	–	–	–	–	–	0.02	–	–	0.02	–	–	0.05
13	(0.01)	–	–	(0.01)	–	(0.01)	0.01	(0.04)	0.01	(0.01)	(0.01)	(0.02)	(0.03)
14	–	–	0.03	0.02	0.01	0.01	0.01	0.01	0.02	–	0.02	0.07	0.05
15	–	–	–	0.01	–	0.06	0.01	–	–	–	0.06	0.07	0.01
16	–	–	–	(0.01)	–	–	(0.02)	0.03	–	–	–	(0.01)	0.01
17	–	–	–	–	–	(0.10)	–	–	–	–	(0.10)	(0.10)	–
18	\$ 0.17	\$ 0.03	\$ 0.07	\$ 0.04	\$ 0.05	\$ (0.01)	\$ 0.11	\$ 0.03	\$ 0.06	\$ 0.20	\$ 0.04	\$ 0.13	\$ 0.27

<sup>1</sup> For detailed footnotes to the items of note, see page 80.

## Segmented Results Summary

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

LINE #	2015		2014				2013			Year to Date		Full Year		
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013	
<b>Net Income (loss) – Adjusted</b>														
Canadian Retail	1	\$ 1,436	\$ 1,449	\$ 1,358	\$ 1,443	\$ 1,349	\$ 1,340	\$ 1,271	\$ 934	\$ 1,200	\$ 2,885	\$ 2,689	\$ 5,490	\$ 4,681
U.S. Retail	2	626	625	509	561	548	492	478	513	436	1,251	1,040	2,110	1,852
Total Retail	3	2,062	2,074	1,867	2,004	1,897	1,832	1,749	1,447	1,636	4,136	3,729	7,600	6,533
Wholesale Banking	4	246	192	160	216	207	230	122	148	220	438	437	813	650
Corporate	5	(139)	(143)	(165)	(53)	(30)	(38)	(56)	(11)	(29)	(282)	(68)	(286)	(47)
<b>Total Bank</b>	6	<b>\$ 2,169</b>	<b>\$ 2,123</b>	<b>\$ 1,862</b>	<b>\$ 2,167</b>	<b>\$ 2,074</b>	<b>\$ 2,024</b>	<b>\$ 1,815</b>	<b>\$ 1,584</b>	<b>\$ 1,827</b>	<b>\$ 4,292</b>	<b>\$ 4,098</b>	<b>\$ 8,127</b>	<b>\$ 7,136</b>
<b>Return on Common Equity – Adjusted<sup>1</sup></b>														
Canadian Retail	7	42.3 %	41.9 %	42.5 %	44.7 %	43.7 %	43.9 %	45.0 %	33.7 %	46.0 %	42.1 %	43.8 %	43.7 %	43.3 %
U.S. Retail	8	8.3	8.5	7.6	9.0	9.1	8.0	8.4	9.0	8.1	8.4	8.5	8.4	8.4
Wholesale Banking <sup>2</sup>	9	17.7	13.0	13.0	18.4	18.2	20.6	12.1	14.3	20.9	15.3	19.4	17.5	15.6
<b>Total Bank<sup>2</sup></b>	10	<b>15.0</b>	<b>15.1</b>	<b>14.0</b>	<b>16.8</b>	<b>16.6</b>	<b>16.2</b>	<b>15.1</b>	<b>13.3</b>	<b>16.1</b>	<b>15.1</b>	<b>16.5</b>	<b>15.9</b>	<b>15.3</b>
<b>Percentage of Adjusted Net Income Mix<sup>3</sup></b>														
Total Retail	11	89 %	92 %	92 %	90 %	90 %	89 %	93 %	91 %	88 %	90 %	90 %	90 %	91 %
Wholesale Banking	12	11	8	8	10	10	11	7	9	12	10	10	10	9
<b>Total Bank</b>	13	<b>100 %</b>												
<b>Geographic Contribution to Total Revenue<sup>4</sup></b>														
Canada	14	59 %	69 %	66 %	65 %	63 %	68 %	65 %	65 %	67 %	64 %	66 %	66 %	66 %
United States	15	31	30	28	27	29	28	28	27	26	31	28	28	26
Other International	16	10	1	6	8	8	4	7	8	7	5	6	6	8
<b>Total Bank</b>	17	<b>100 %</b>												

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

<sup>2</sup> 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.

<sup>3</sup> Percentages exclude the Corporate segment results.

<sup>4</sup> TEB amounts are not included.

# Canadian Retail Segment

## RESULTS OF OPERATIONS

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

LINE #	2015		2014			2013			Year to Date		Full Year		
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income	\$ 2,369	\$ 2,435	\$ 2,435	\$ 2,436	\$ 2,322	\$ 2,345	\$ 2,298	\$ 2,269	\$ 2,149	\$ 4,804	\$ 4,667	\$ 9,538	\$ 8,922
Non-interest income	2,409	2,464	2,485	2,498	2,356	2,284	2,299	2,219	2,178	4,873	4,640	9,623	8,860
Total revenue	4,778	4,899	4,920	4,934	4,678	4,629	4,597	4,488	4,327	9,677	9,307	19,161	17,782
Provision for (reversal of) credit losses	239	190	250	228	238	230	224	216	245	429	468	946	929
Insurance claims and other related expenses	564	699	720	771	659	683	711	1,140	609	1,263	1,342	2,833	3,056
Non-interest expenses	2,075	2,085	2,224	2,076	2,019	2,119	2,032	1,934	1,921	4,160	4,138	8,438	7,754
Income (loss) before income taxes	1,900	1,925	1,726	1,859	1,762	1,597	1,630	1,198	1,552	3,825	3,359	6,944	6,043
Provision for (recovery of) income taxes	464	476	422	459	436	393	393	288	382	940	829	1,710	1,474
<b>Net income – reported</b>	<b>1,436</b>	<b>1,449</b>	<b>1,304</b>	<b>1,400</b>	<b>1,326</b>	<b>1,204</b>	<b>1,237</b>	<b>910</b>	<b>1,170</b>	<b>2,885</b>	<b>2,530</b>	<b>5,234</b>	<b>4,569</b>
Adjustments for items of note, net of income taxes <sup>1</sup>	–	–	54	43	23	136	34	24	30	–	159	256	112
<b>Net income – adjusted</b>	<b>\$ 1,436</b>	<b>\$ 1,449</b>	<b>\$ 1,358</b>	<b>\$ 1,443</b>	<b>\$ 1,349</b>	<b>\$ 1,340</b>	<b>\$ 1,271</b>	<b>\$ 934</b>	<b>\$ 1,200</b>	<b>\$ 2,885</b>	<b>\$ 2,689</b>	<b>\$ 5,490</b>	<b>\$ 4,681</b>
Average common equity (\$ billions)	\$ 13.9	\$ 13.7	\$ 12.7	\$ 12.8	\$ 12.6	\$ 12.1	\$ 11.2	\$ 11.0	\$ 10.7	\$ 13.8	\$ 12.4	\$ 12.6	\$ 10.8
Return on common equity – reported <sup>2</sup>	42.3 %	41.9 %	40.8 %	43.4 %	43.0 %	39.4 %	43.8 %	32.8 %	44.8 %	42.1 %	41.2 %	41.7 %	42.3 %
Return on common equity – adjusted <sup>2</sup>	42.3	41.9	42.5	44.7	43.7	43.9	45.0	33.7	46.0	42.1	43.8	43.7	43.3

### Key Performance Indicators (\$ billions, except as noted)

Common Equity Tier 1 Capital risk-weighted assets <sup>3</sup>	\$ 104	\$ 102	\$ 100	\$ 99	\$ 98	\$ 98	\$ 93	\$ 94	\$ 91	\$ 104	\$ 98	\$ 100	\$ 93
Average loans – personal													
Residential mortgages	175.0	175.2	172.9	168.3	165.9	165.4	162.6	158.4	155.4	175.1	165.6	168.1	157.8
Consumer instalment and other personal													
Home Equity Line of Credit (HELOC)	59.7	59.3	59.3	59.7	60.0	60.7	61.4	62.2	62.5	59.5	60.3	59.9	62.3
Indirect auto	17.0	16.6	15.9	15.1	14.5	14.4	14.3	14.0	13.7	16.8	14.5	15.0	14.0
Other	16.3	16.2	16.0	15.5	15.4	15.2	15.2	15.2	15.4	16.3	15.4	15.5	15.3
Credit card	18.2	18.9	19.2	19.3	18.9	17.3	15.9	15.3	15.1	18.6	18.1	18.7	15.4
Total average loans – personal	286.2	286.2	283.3	277.9	274.7	273.0	269.4	265.1	262.1	286.3	273.9	277.2	264.8
Average loans and acceptances – business	54.5	52.8	52.1	51.1	50.2	48.5	47.2	46.1	44.8	53.6	49.3	50.5	45.2
Average deposits													
Personal	160.0	158.5	156.5	154.6	153.6	153.6	152.7	150.3	149.9	159.2	153.6	154.6	150.8
Business	81.4	82.6	80.6	78.2	76.5	76.8	75.6	73.9	71.0	82.0	76.7	78.0	73.0
Wealth	18.5	17.7	17.5	17.4	17.3	17.2	17.3	17.2	16.9	18.1	17.2	17.3	17.0
Margin on average earning assets including securitized assets – reported	2.89 %	2.88 %	2.92 %	2.98 %	2.97 %	2.94 %	2.92 %	2.94 %	2.92 %	2.89 %	2.95 %	2.95 %	2.92 %
Margin on average earning assets including securitized assets – adjusted	2.89	2.88	2.92	2.98	2.97	2.94	2.92	2.94	2.92	2.89	2.95	2.95	2.92
Assets under administration	\$ 312	\$ 302	\$ 293	\$ 285	\$ 278	\$ 264	\$ 285	\$ 270	\$ 267	\$ 312	\$ 278	\$ 293	\$ 285
Assets under management	244	242	227	227	219	211	202	198	204	244	219	227	202
Gross originated insurance premiums (\$ millions)	977	861	1,026	1,078	950	839	993	1,049	923	1,838	1,789	3,893	3,772
Efficiency ratio – reported	43.4 %	42.6 %	45.2 %	42.1 %	43.2 %	45.8 %	44.2 %	43.1 %	44.4 %	43.0 %	44.5 %	44.0 %	43.6 %
Efficiency ratio – adjusted	43.4	42.6	43.7	40.9	42.5	41.8	43.2	42.4	43.4	43.0	42.1	42.2	42.7
Non-interest expenses – adjusted (\$ millions)	\$ 2,075	\$ 2,085	\$ 2,151	\$ 2,018	\$ 1,987	\$ 1,935	\$ 1,986	\$ 1,901	\$ 1,880	\$ 4,160	\$ 3,922	\$ 8,091	\$ 7,602
Number of Canadian retail branches at period end	1,165	1,164	1,165	1,164	1,174	1,178	1,179	1,169	1,165	1,165	1,174	1,165	1,179
Average number of full-time equivalent staff <sup>4</sup>	39,312	39,602	39,671	39,429	39,171	39,276	39,441	39,604	39,449	39,459	39,224	39,389	39,535

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

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

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

<sup>4</sup> 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 Dollars<sup>1</sup>

## RESULTS OF OPERATIONS

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

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
1	\$ 1,730	\$ 1,642	\$ 1,515	\$ 1,500	\$ 1,508	\$ 1,477	\$ 1,428	\$ 1,375	\$ 1,268	\$ 3,372	\$ 2,985	\$ 6,000	\$ 5,173
2	585	582	532	545	576	592	536	655	507	1,167	1,168	2,245	2,149
3	2,315	2,224	2,047	2,045	2,084	2,069	1,964	2,030	1,775	4,539	4,153	8,245	7,322
4	152	183	165	118	175	236	211	218	182	335	411	694	762
5	(11)	1	(22)	2	2	2	(27)	(11)	3	(10)	4	(16)	(32)
6	(10)	(7)	(4)	7	(5)	–	(1)	16	12	(17)	(5)	(2)	49
7	131	177	139	127	172	238	183	223	197	308	410	676	779
8	1,579	1,391	1,381	1,320	1,339	1,312	1,344	1,268	1,131	2,970	2,651	5,352	4,768
9	605	656	527	598	573	519	437	539	447	1,261	1,092	2,217	1,775
10	96	121	101	113	103	95	66	95	64	217	198	412	269
11	509	535	426	485	470	424	371	444	383	1,044	894	1,805	1,506
12	32	–	–	–	–	–	30	–	–	32	–	–	100
13	541	535	426	485	470	424	401	444	383	1,076	894	1,805	1,606
14	85	90	83	76	78	68	77	69	53	175	146	305	246
15	626	625	509	561	548	492	478	513	436	1,251	1,040	2,110	1,852
16	\$ 594	\$ 625	\$ 509	\$ 561	\$ 548	\$ 492	\$ 448	\$ 513	\$ 436	\$ 1,219	\$ 1,040	\$ 2,110	\$ 1,752
17	\$ 31.0	\$ 29.1	\$ 26.4	\$ 24.8	\$ 24.7	\$ 24.4	\$ 22.5	\$ 22.5	\$ 22.1	\$ 31.0	\$ 24.6	\$ 25.1	\$ 22.0
18	7.9 %	8.5 %	7.6 %	9.0 %	9.1 %	8.0 %	7.9 %	9.0 %	8.1 %	8.2 %	8.5 %	8.4 %	8.0 %
19	8.3	8.5	7.6	9.0	9.1	8.0	8.4	9.0	8.1	8.4	8.5	8.4	8.4
20	\$ 173	\$ 180	\$ 158	\$ 151	\$ 149	\$ 149	\$ 138	\$ 136	\$ 134	\$ 173	\$ 149	\$ 158	\$ 138
21	26.4	24.6	23.2	22.5	22.9	22.1	21.4	20.6	19.7	25.5	22.5	22.7	20.0
22	13.0	12.2	11.6	11.3	11.5	11.1	10.7	10.6	10.5	12.6	11.3	11.4	10.5
23	21.5	19.6	18.3	17.2	17.4	17.0	16.2	15.8	14.9	20.6	17.1	17.5	15.2
24	0.7	0.6	0.6	0.6	0.5	0.5	0.7	0.8	0.5	0.6	0.5	0.5	0.6
25	8.7	8.5	7.6	7.4	7.5	7.6	7.0	6.8	4.2	8.6	7.6	7.5	4.8
26	70.3	65.5	61.3	59.0	59.8	58.3	56.0	54.6	49.8	67.9	59.0	59.6	51.1
27	78.2	70.6	64.1	60.5	59.4	56.3	52.8	51.1	49.9	74.3	57.8	60.1	50.4
28	2.1	2.1	2.1	2.2	2.3	2.5	2.6	2.9	3.2	2.1	2.4	2.3	2.9
29	89.9	80.6	75.1	73.2	74.2	69.4	66.3	65.6	64.2	85.2	71.8	73.0	64.0
30	71.8	66.6	63.0	59.5	60.7	58.4	55.9	53.5	52.2	69.2	59.5	60.4	53.0
31	93.1	87.4	82.4	78.4	80.4	77.9	75.3	72.8	68.2	90.2	79.2	79.8	70.4
32	3.62 %	3.71 %	3.65 %	3.76 %	3.77 %	3.83 %	3.89 %	3.80 %	3.67 %	3.67 %	3.80 %	3.75 %	3.66 %
33	\$ 13	\$ 14	\$ 13	\$ 12	\$ 12	\$ 13	\$ 11	\$ 11	\$ 9	\$ 13	\$ 12	\$ 13	\$ 11
34	88	77	67	61	59	57	53	47	42	88	59	67	53
35	68.2 %	62.5 %	67.5 %	64.5 %	64.3 %	63.4 %	68.4 %	62.5 %	63.7 %	65.4 %	63.8 %	64.9 %	65.1 %
36	66.0	62.5	67.5	64.5	64.3	63.4	67.0	62.5	63.7	64.3	63.8	64.9	63.4
37	\$ 1,527	\$ 1,391	\$ 1,381	\$ 1,320	\$ 1,339	\$ 1,312	\$ 1,315	\$ 1,268	\$ 1,131	\$ 2,918	\$ 2,651	\$ 5,352	\$ 4,642
38	1,302	1,301	1,318	1,306	1,297	1,288	1,317	1,312	1,310	1,302	1,297	1,318	1,317
39	25,775	26,021	26,162	26,056	25,965	26,108	25,225	25,213	25,018	25,900	26,038	26,074	25,247

<sup>1</sup> 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.

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

<sup>3</sup> Excludes TD Ameritrade.

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

<sup>5</sup> 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.

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

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

<sup>8</sup> Excludes the impact of cash collateral deposited by affiliates.

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

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

<sup>11</sup> Includes full service retail banking stores.

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

# U.S. Retail Segment – U.S. Dollars<sup>1</sup>

## RESULTS OF OPERATIONS

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

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
1	\$ 1,385	\$ 1,408	\$ 1,370	\$ 1,387	\$ 1,365	\$ 1,381	\$ 1,381	\$ 1,335	\$ 1,244	\$ 2,793	\$ 2,746	\$ 5,503	\$ 5,070
2	468	499	481	504	521	554	515	635	499	967	1,075	2,060	2,103
3	1,853	1,907	1,851	1,891	1,886	1,935	1,896	1,970	1,743	3,760	3,821	7,563	7,173
4	121	159	148	110	157	221	204	213	178	280	378	636	746
5	(9)	1	(20)	2	2	2	(26)	(11)	3	(8)	4	(14)	(31)
6	(8)	(6)	(3)	6	(4)	–	(1)	15	12	(14)	(4)	(1)	49
7	104	154	125	118	155	223	177	217	193	258	378	621	764
8	1,265	1,193	1,249	1,220	1,213	1,225	1,297	1,231	1,110	2,458	2,438	4,907	4,671
9	484	560	477	553	518	487	422	522	440	1,044	1,005	2,035	1,738
10	77	103	92	104	93	89	65	91	63	180	182	378	264
11	407	457	385	449	425	398	357	431	377	864	823	1,657	1,474
12	26	–	–	–	–	–	29	–	–	26	–	–	100
13	433	457	385	449	425	398	386	431	377	890	823	1,657	1,574
14	69	79	77	69	70	65	73	68	52	148	135	281	241
15	502	536	462	518	495	463	459	499	429	1,038	958	1,938	1,815
16	\$ 476	\$ 536	\$ 462	\$ 518	\$ 495	\$ 463	\$ 430	\$ 499	\$ 429	\$ 1,012	\$ 958	\$ 1,938	\$ 1,715
17	\$ 24.9	\$ 25.0	\$ 23.9	\$ 22.9	\$ 22.4	\$ 22.9	\$ 21.5	\$ 21.6	\$ 21.7	\$ 25.0	\$ 22.6	\$ 23.0	\$ 21.6
<b>Key Performance Indicators (US\$ billions, except as noted)</b>													
18	\$ 144	\$ 141	\$ 140	\$ 138	\$ 136	\$ 134	\$ 132	\$ 132	\$ 133	\$ 144	\$ 136	\$ 140	\$ 132
19	21.1	21.1	21.0	20.8	20.7	20.7	20.6	20.0	19.3	21.1	20.7	20.8	19.6
20	10.4	10.4	10.5	10.5	10.4	10.3	10.3	10.3	10.3	10.4	10.3	10.4	10.3
21	17.3	16.8	16.6	15.9	15.7	15.9	15.6	15.3	14.7	17.1	15.8	16.1	14.9
22	0.5	0.6	0.5	0.6	0.5	0.5	0.8	0.7	0.5	0.5	0.5	0.5	0.6
23	7.0	7.3	6.9	6.8	6.8	7.1	6.7	6.6	4.1	7.1	7.0	6.9	4.7
24	56.3	56.2	55.5	54.6	54.1	54.5	54.0	52.9	48.9	56.2	54.3	54.7	50.1
25	62.6	60.5	58.0	55.9	53.7	52.6	50.9	49.6	48.9	61.6	53.2	55.1	49.5
26	1.6	1.8	1.9	2.0	2.1	2.3	2.5	2.8	3.1	1.7	2.2	2.1	2.8
27	72.0	69.1	68.0	67.7	67.2	64.9	63.9	63.6	63.0	70.6	66.0	66.9	62.7
28	57.5	57.1	57.0	55.0	54.9	54.7	53.9	51.9	51.2	57.3	54.8	55.4	52.0
29	74.6	74.9	74.6	72.4	72.8	72.9	72.6	70.6	67.0	74.7	72.8	73.2	69.0
30	1,223	1,193	1,249	1,220	1,213	1,225	1,269	1,231	1,110	2,416	2,438	4,907	4,545

<sup>1</sup> 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.

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

<sup>3</sup> Excludes TD Ameritrade.

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

<sup>5</sup> 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.

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

<sup>7</sup> Excludes the impact of cash collateral deposited by affiliates.

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

## Wholesale Banking Segment

### RESULTS OF OPERATIONS

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

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
1	\$ 584	\$ 597	\$ 537	\$ 589	\$ 533	\$ 551	\$ 509	\$ 505	\$ 485	\$ 1,181	\$ 1,084	\$ 2,210	\$ 1,982
2	200	114	67	91	145	167	94	59	158	314	312	470	428
3	784	711	604	680	678	718	603	564	643	1,495	1,396	2,680	2,410
4	-	2	(1)	5	7	-	5	23	3	2	7	11	26
5	447	433	381	392	405	411	423	351	375	880	816	1,589	1,542
6	337	276	224	283	266	307	175	190	265	613	573	1,080	842
7	91	84	64	67	59	77	53	42	45	175	136	267	192
8	246	192	160	216	207	230	122	148	220	438	437	813	650
9	\$ 246	\$ 192	\$ 160	\$ 216	\$ 207	\$ 230	\$ 122	\$ 148	\$ 220	\$ 438	\$ 437	\$ 813	\$ 650
10	\$ 5.7	\$ 5.9	\$ 4.9	\$ 4.7	\$ 4.7	\$ 4.4	\$ 4.0	\$ 4.1	\$ 4.3	\$ 5.8	\$ 4.6	\$ 4.7	\$ 4.2
11	17.7 %	13.0 %	13.0 %	18.4 %	18.2 %	20.6 %	12.1 %	14.3 %	20.9 %	15.3 %	19.4 %	17.5 %	15.6 %

### Key Performance Indicators

(\$ billions, except as noted)

12	\$ 57	\$ 64	\$ 61	\$ 57	\$ 56	\$ 56	\$ 47	\$ 46	\$ 49	\$ 57	\$ 56	\$ 61	\$ 47
13	14	14	12	10	10	9	9	9	9	14	10	12	9
14	57.0 %	60.9 %	63.1 %	57.6 %	59.7 %	57.2 %	70.1 %	62.2 %	58.3 %	58.9 %	58.5 %	59.3 %	64.0 %
15	3,771	3,746	3,727	3,726	3,618	3,544	3,535	3,592	3,549	3,758	3,580	3,654	3,536

### Trading-Related Income (Loss) (TEB)<sup>7</sup>

16	\$ 208	\$ 90	\$ 79	\$ 125	\$ 181	\$ 208	\$ 165	\$ 102	\$ 166	\$ 298	\$ 389	\$ 593	\$ 553
17	120	134	101	97	83	104	93	92	93	254	187	385	369
18	96	156	116	103	101	96	85	91	94	252	197	416	351
19	\$ 424	\$ 380	\$ 296	\$ 325	\$ 365	\$ 408	\$ 343	\$ 285	\$ 353	\$ 804	\$ 773	\$ 1,394	\$ 1,273

<sup>1</sup> Includes the cost of credit protection incurred in hedging the lending portfolio.

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

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> Includes trading-related income reported in net interest income and non-interest income.

## Corporate Segment

### RESULTS OF OPERATIONS

(\$ millions)

For the period ended

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

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

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

<sup>3</sup> For detailed footnotes to the items of note, see page 80.

## Net Interest Income and Margin

(\$ millions, except as noted)

For the period ended

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

## Non-Interest Income

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

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

## Non-Interest Expenses

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

# Balance Sheet

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

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

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

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

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

## Goodwill, Other Intangibles, and Restructuring Costs

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

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

# On- and Off-Balance Sheet Loan Securitizations<sup>1</sup>

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

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

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

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

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

<sup>5</sup> Mark-to-market adjustments recorded during the period are included in amortization.

<sup>6</sup> Credit exposure is not retained on \$500 million of HELOC securitizations which are government insured.

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For additional information, see page 21.

## Standardized Charges for Securitization Exposures in the Trading Book

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

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

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

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

## Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #	2015 Q2		2015 Q1		2014 Q4	
Exposure Type		Aggregate On-balance sheet exposures <sup>1</sup>	Aggregate Off-balance sheet exposures <sup>2</sup>	Aggregate On-balance sheet exposures <sup>1</sup>	Aggregate Off-balance sheet exposures <sup>2</sup>	Aggregate On-balance sheet exposures <sup>1</sup>	Aggregate Off-balance sheet exposures <sup>2</sup>
Collateralized debt obligations	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	2	-	-	-	-	-	-
Commercial mortgage loans	3	243	-	216	-	217	-
Credit card loans	4	268	-	245	-	280	-
Automobile loans and leases	5	189	-	11	-	10	-
Other	6	21	-	68	-	64	-
<b>Total</b>	<b>7</b>	<b>\$ 721</b>	<b>\$ -</b>	<b>\$ 540</b>	<b>\$ -</b>	<b>\$ 571</b>	<b>\$ -</b>
		<b>2014 Q3</b>		<b>2014 Q2</b>		<b>2014 Q1</b>	
Exposure Type		Aggregate On-balance sheet exposures <sup>1</sup>	Aggregate Off-balance sheet exposures <sup>2</sup>	Aggregate On-balance sheet exposures <sup>1</sup>	Aggregate Off-balance sheet exposures <sup>2</sup>	Aggregate On-balance sheet exposures <sup>1</sup>	Aggregate Off-balance sheet exposures <sup>2</sup>
Collateralized debt obligations	8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	9	73	-	53	-	13	-
Commercial mortgage loans	10	142	-	181	-	196	-
Credit card loans	11	188	-	149	-	154	-
Automobile loans and leases	12	13	-	27	-	14	-
Other	13	60	-	60	-	27	-
<b>Total</b>	<b>14</b>	<b>\$ 476</b>	<b>\$ -</b>	<b>\$ 470</b>	<b>\$ -</b>	<b>\$ 404</b>	<b>\$ -</b>
		<b>2013 Q4</b>		<b>2013 Q3</b>		<b>2013 Q2</b>	
Exposure Type		Aggregate On-balance sheet exposures <sup>1</sup>	Aggregate Off-balance sheet exposures <sup>2</sup>	Aggregate On-balance sheet exposures <sup>1</sup>	Aggregate Off-balance sheet exposures <sup>2</sup>	Aggregate On-balance sheet exposures <sup>1</sup>	Aggregate Off-balance sheet exposures <sup>2</sup>
Collateralized debt obligations	15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	16	2	-	-	-	-	-
Commercial mortgage loans	17	238	-	56	-	66	-
Credit card loans	18	88	-	98	-	150	-
Automobile loans and leases	19	24	-	29	-	19	-
Other	20	100	-	77	-	34	-
<b>Total</b>	<b>21</b>	<b>\$ 452</b>	<b>\$ -</b>	<b>\$ 260</b>	<b>\$ -</b>	<b>\$ 269</b>	<b>\$ -</b>

<sup>1</sup> Primarily comprised of trading securities held by the Bank.

<sup>2</sup> Primarily comprised of the notional value of collateralized debt obligations held by the Bank.

## Securitization Exposures in the Banking Book

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

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

<sup>2</sup> 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.

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

## Third-Party Originated Assets Securitized by Bank Sponsored Conduits

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

<sup>1</sup> 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.

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



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

(\$ millions, except as noted)  
As at

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

### Portfolio as a % of Total Gross Loans and Acceptances

LINE #	2015 Q2				2015 Q1				2014 Q4			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>Personal</b>												
Residential mortgages <sup>2</sup>	33.6 %	4.7 %	- %	38.3 %	33.5 %	5.0 %	- %	38.5 %	35.4 %	4.7 %	- %	40.1 %
Consumer instalment and other personal												
HELOC	11.6	2.3	-	13.9	11.4	2.5	-	13.9	12.0	2.4	-	14.4
Indirect auto	3.3	4.1	-	7.4	3.2	4.2	-	7.4	3.3	3.8	-	7.1
Other	3.2	0.1	-	3.3	3.2	0.1	-	3.3	3.3	0.1	-	3.4
Credit card	3.3	1.6	-	4.9	3.3	1.7	-	5.0	3.6	1.5	-	5.1
Total personal	55.0	12.8	-	67.8	54.6	13.5	-	68.1	57.6	12.5	-	70.1
<b>Business and Government<sup>2</sup></b>	15.4	15.6	0.4	31.4	14.9	15.7	0.5	31.1	14.6	14.0	0.5	29.1
<b>Other Loans</b>												
Debt securities classified as loans	-	0.4	0.1	0.5	-	0.4	0.1	0.5	-	0.4	0.1	0.5
Acquired credit-impaired loans <sup>3</sup>	-	0.3	-	0.3	-	0.3	-	0.3	-	0.3	-	0.3
Total other loans	-	0.7	0.1	0.8	-	0.7	0.1	0.8	-	0.7	0.1	0.8
<b>Total Gross Loans and Acceptances</b>	<b>70.4 %</b>	<b>29.1 %</b>	<b>0.5 %</b>	<b>100.0 %</b>	<b>69.5 %</b>	<b>29.9 %</b>	<b>0.6 %</b>	<b>100.0 %</b>	<b>72.2 %</b>	<b>27.2 %</b>	<b>0.6 %</b>	<b>100.0 %</b>

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

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

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

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

(\$ millions, except as noted) As at	LINE #	2014 Q3				2014 Q2				2014 Q1			
By Industry Sector		Canada		United States		Canada		United States		Canada		United States	
Personal				Int'l	Total			Int'l	Total			Int'l	Total
Residential mortgages <sup>2</sup>	1	\$ 170,746	\$ 22,393	\$ -	\$ 193,139	\$ 166,496	\$ 22,375	\$ -	\$ 188,871	\$ 165,821	\$ 22,558	\$ -	\$ 188,379
Consumer instalment and other personal													
HELOC	2	59,957	11,268	-	71,225	60,409	11,288	-	71,697	60,612	11,398	-	72,010
Indirect auto	3	15,694	17,797	-	33,491	14,976	17,234	-	32,210	14,611	17,690	-	32,301
Other	4	15,875	592	9	16,476	15,318	580	9	15,907	15,336	568	9	15,913
Credit card	5	18,165	7,362	-	25,527	18,065	7,319	-	25,384	17,815	7,729	-	25,544
Total personal	6	280,437	59,412	9	339,858	275,264	58,796	9	334,069	274,195	59,943	9	334,147
<b>Business and Government<sup>2</sup></b>													
Real estate													
Residential	7	14,312	3,888	-	18,200	14,214	3,734	-	17,948	13,886	3,699	-	17,585
Non-residential	8	9,484	13,653	184	23,321	8,804	13,413	185	22,402	8,708	13,384	183	22,275
Total real estate	9	23,796	17,541	184	41,521	23,018	17,147	185	40,350	22,594	17,083	183	39,860
Agriculture	10	4,351	309	-	4,660	4,349	303	-	4,652	4,297	306	-	4,603
Automotive	11	3,403	2,244	41	5,688	3,257	2,113	76	5,446	2,511	2,088	73	4,672
Financial	12	9,114	2,234	1,321	12,669	8,593	1,995	1,397	11,985	8,244	2,116	1,622	11,982
Food, beverage, and tobacco	13	1,617	1,945	26	3,588	1,861	1,810	20	3,691	1,613	1,776	14	3,403
Forestry	14	413	467	8	888	483	547	9	1,039	401	536	9	946
Government, public sector entities, and education	15	4,348	5,860	-	10,208	3,511	5,368	-	8,879	3,571	5,185	-	8,756
Health and social services	16	4,252	6,835	-	11,087	4,051	6,179	-	10,230	4,026	6,325	-	10,351
Industrial construction and trade contractors	17	1,963	1,294	-	3,257	1,782	1,265	-	3,047	1,649	1,228	-	2,877
Metals and mining	18	1,028	1,109	-	2,137	938	1,139	-	2,077	975	1,146	-	2,121
Pipelines, oil, and gas	19	2,372	795	-	3,167	2,399	778	-	3,177	2,337	714	-	3,051
Power and utilities	20	1,470	1,202	21	2,693	1,409	1,303	22	2,734	1,362	1,373	22	2,757
Professional and other services	21	3,334	5,997	-	9,331	2,766	5,924	-	8,690	2,774	6,004	-	8,778
Retail sector	22	2,208	2,881	-	5,089	2,178	2,873	-	5,051	2,211	2,754	-	4,965
Sundry manufacturing and wholesale	23	1,685	4,167	36	5,888	1,691	4,068	36	5,795	1,993	4,010	36	6,039
Telecommunications, cable, and media	24	1,143	1,866	124	3,133	1,156	1,743	121	3,020	1,083	1,756	122	2,961
Transportation	25	1,109	6,464	25	7,598	1,032	6,248	37	7,317	1,002	5,146	33	6,181
Other	26	3,432	850	203	4,485	3,567	998	176	4,741	2,893	889	207	3,989
Total business and government	27	71,038	64,060	1,989	137,087	68,041	61,801	2,079	131,921	65,536	60,435	2,321	128,292
<b>Other Loans</b>													
Debt securities classified as loans	28	-	2,115	656	2,771	-	2,248	713	2,961	168	2,402	1,188	3,758
Acquired credit-impaired loans <sup>3</sup>	29	14	1,815	-	1,829	21	2,030	-	2,051	30	2,311	-	2,341
Total other loans	30	14	3,930	656	4,600	21	4,278	713	5,012	198	4,713	1,188	6,099
<b>Total Gross Loans and Acceptances</b>	31	\$ 351,489	\$ 127,402	\$ 2,654	\$ 481,545	\$ 343,326	\$ 124,875	\$ 2,801	\$ 471,002	\$ 339,929	\$ 125,091	\$ 3,518	\$ 468,538
<b>Portfolio as a % of Total Gross Loans and Acceptances</b>													
<b>Personal</b>													
Residential mortgages <sup>2</sup>	32	35.4 %	4.7 %	-	40.1 %	35.3 %	4.7 %	-	40.0 %	35.4 %	4.8 %	-	40.2 %
Consumer instalment and other personal													
HELOC	33	12.5	2.3	-	14.8	12.8	2.4	-	15.2	12.9	2.4	-	15.3
Indirect auto	34	3.2	3.7	-	6.9	3.2	3.7	-	6.9	3.1	3.8	-	6.9
Other	35	3.3	0.1	-	3.4	3.3	0.1	-	3.4	3.3	0.1	-	3.4
Credit card	36	3.8	1.5	-	5.3	3.8	1.6	-	5.4	3.8	1.7	-	5.5
Total personal	37	58.2	12.3	-	70.5	58.4	12.5	-	70.9	58.5	12.8	-	71.3
<b>Business and Government<sup>2</sup></b>	38	14.8	13.3	0.4	28.5	14.5	13.1	0.4	28.0	14.0	12.9	0.5	27.4
<b>Other Loans</b>													
Debt securities classified as loans	39	-	0.5	0.1	0.6	-	0.5	0.2	0.7	-	0.5	0.3	0.8
Acquired credit-impaired loans <sup>3</sup>	40	-	0.4	-	0.4	-	0.4	-	0.4	-	0.5	-	0.5
Total other loans	41	-	0.9	0.1	1.0	-	0.9	0.2	1.1	-	1.0	0.3	1.3
<b>Total Gross Loans and Acceptances</b>	42	73.0 %	26.5 %	0.5 %	100.0 %	72.9 %	26.5 %	0.6 %	100.0 %	72.5 %	26.7 %	0.8 %	100.0 %

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

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

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2015		2014				2013			Year to Date		Full Year		
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013	
<b>CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT</b>														
<b>Personal, Business, and Government Loans</b>														
Impaired loans at beginning of period	1	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 2,628	\$ 2,531	\$ 2,494	\$ 2,731	\$ 2,692	\$ 2,692	\$ 2,518
Classified as impaired during the period														
Canadian Retail <sup>3</sup>	2	655	702	711	695	722	757	712	722	715	1,357	1,479	2,885	2,857
U.S. Retail - in USD <sup>3</sup>	3	365	390	406	368	365	442	456	410	389	755	807	1,581	1,607
- foreign exchange <sup>3</sup>	4	88	76	46	29	38	34	20	18	7	164	72	147	43
	5	453	466	452	397	403	476	476	428	396	919	879	1,728	1,650
Wholesale Banking	6	16	-	-	-	-	-	22	17	-	16	-	-	39
Total classified as impaired during the period	7	1,124	1,168	1,163	1,092	1,125	1,233	1,210	1,167	1,111	2,292	2,358	4,613	4,546
Transferred to not impaired during the period	8	(290)	(290)	(304)	(373)	(367)	(308)	(353)	(354)	(387)	(580)	(675)	(1,352)	(1,431)
Net repayments	9	(265)	(281)	(276)	(291)	(288)	(302)	(297)	(285)	(233)	(546)	(590)	(1,157)	(1,080)
Disposals of loans	10	-	(8)	-	-	-	(7)	-	(2)	(3)	(8)	(7)	(7)	(5)
Net classified as impaired during the period	11	569	589	583	428	470	616	560	526	488	1,158	1,086	2,097	2,030
Amounts written off	12	(535)	(557)	(539)	(531)	(559)	(549)	(519)	(454)	(463)	(1,092)	(1,108)	(2,178)	(1,914)
Recoveries of loans and advances previously written off	13	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange and other movements	14	(96)	204	51	(7)	(26)	102	23	25	12	108	76	120	58
Change during the period	15	(62)	236	95	(110)	(115)	169	64	97	37	174	54	39	174
<b>Total Gross Impaired Loans – Balance at End of Period</b>	16	<b>\$ 2,905</b>	<b>\$ 2,967</b>	<b>\$ 2,731</b>	<b>\$ 2,636</b>	<b>\$ 2,746</b>	<b>\$ 2,861</b>	<b>\$ 2,692</b>	<b>\$ 2,628</b>	<b>\$ 2,531</b>	<b>\$ 2,905</b>	<b>\$ 2,746</b>	<b>\$ 2,731</b>	<b>\$ 2,692</b>
<b>GROSS IMPAIRED LOANS BY SEGMENT</b>														
<b>Personal, Business, and Government Loans</b>														
Canadian Retail	17	\$ 1,076	\$ 1,105	\$ 1,112	\$ 1,126	\$ 1,182	\$ 1,210	\$ 1,158	\$ 1,175	\$ 1,218	\$ 1,076	\$ 1,182	\$ 1,112	\$ 1,158
U.S. Retail - in USD	18	1,493	1,455	1,426	1,366	1,390	1,446	1,405	1,368	1,272	1,493	1,390	1,426	1,405
- foreign exchange	19	308	394	181	123	133	164	60	38	10	308	133	181	60
	20	1,801	1,849	1,607	1,489	1,523	1,610	1,465	1,406	1,282	1,801	1,523	1,607	1,465
Wholesale Banking	21	28	13	12	21	41	41	69	47	31	28	41	12	69
<b>Total Gross Impaired Loans</b>	22	<b>\$ 2,905</b>	<b>\$ 2,967</b>	<b>\$ 2,731</b>	<b>\$ 2,636</b>	<b>\$ 2,746</b>	<b>\$ 2,861</b>	<b>\$ 2,692</b>	<b>\$ 2,628</b>	<b>\$ 2,531</b>	<b>\$ 2,905</b>	<b>\$ 2,746</b>	<b>\$ 2,731</b>	<b>\$ 2,692</b>
<b>NET IMPAIRED LOANS BY SEGMENT</b>														
<b>Personal, Business, and Government Loans</b>														
Canadian Retail	23	\$ 797	\$ 824	\$ 834	\$ 838	\$ 893	\$ 928	\$ 882	\$ 880	\$ 909	\$ 797	\$ 893	\$ 834	\$ 882
U.S. Retail - in USD	24	1,299	1,252	1,250	1,192	1,192	1,301	1,273	1,236	1,132	1,299	1,192	1,250	1,273
- foreign exchange	25	268	340	159	108	114	148	54	35	9	268	114	159	54
	26	1,567	1,592	1,409	1,300	1,306	1,449	1,327	1,271	1,141	1,567	1,306	1,409	1,327
Wholesale Banking	27	17	2	1	1	6	9	34	13	16	17	6	1	34
<b>Total Net Impaired Loans</b>	28	<b>\$ 2,381</b>	<b>\$ 2,418</b>	<b>\$ 2,244</b>	<b>\$ 2,139</b>	<b>\$ 2,205</b>	<b>\$ 2,386</b>	<b>\$ 2,243</b>	<b>\$ 2,164</b>	<b>\$ 2,066</b>	<b>\$ 2,381</b>	<b>\$ 2,205</b>	<b>\$ 2,244</b>	<b>\$ 2,243</b>
<b>Net Impaired Loans as a % of Net Loans and Acceptances</b>	29	<b>0.46 %</b>	<b>0.47 %</b>	<b>0.46 %</b>	<b>0.45 %</b>	<b>0.48 %</b>	<b>0.52 %</b>	<b>0.50 %</b>	<b>0.50 %</b>	<b>0.48 %</b>	<b>0.46 %</b>	<b>0.48 %</b>	<b>0.46 %</b>	<b>0.50 %</b>

<sup>1</sup> Includes customers' liability under acceptances.

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

<sup>3</sup> 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 Location<sup>1</sup>

(\$ millions, except as noted)

As at

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

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

<sup>2</sup> Includes certain Canadian personal past due accounts.

<sup>3</sup> 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)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2014 Q3				2014 Q2				2014 Q1			
<b>By Industry Sector</b>												
<b>Personal</b>												
Residential mortgages	\$ 439	\$ 279	\$ –	\$ 718	\$ 463	\$ 277	\$ –	\$ 740	\$ 494	\$ 286	\$ –	\$ 780
Consumer instalment and other personal												
HELOC <sup>2</sup>	273	285	–	558	295	276	–	571	313	263	–	576
Indirect auto	40	116	–	156	35	104	–	139	46	107	–	153
Other	64	5	–	69	67	6	–	73	71	6	–	77
Credit card	167	115	–	282	173	126	–	299	168	136	–	304
<b>Total personal</b>	<b>983</b>	<b>800</b>	<b>–</b>	<b>1,783</b>	<b>1,033</b>	<b>789</b>	<b>–</b>	<b>1,822</b>	<b>1,092</b>	<b>798</b>	<b>–</b>	<b>1,890</b>
<b>Business and Government</b>												
<b>Real estate</b>												
Residential	20	86	–	106	24	99	–	123	27	114	–	141
Non-residential	7	191	–	198	6	189	–	195	6	227	–	233
<b>Total real estate</b>	<b>27</b>	<b>277</b>	<b>–</b>	<b>304</b>	<b>30</b>	<b>288</b>	<b>–</b>	<b>318</b>	<b>33</b>	<b>341</b>	<b>–</b>	<b>374</b>
Agriculture	7	1	–	8	6	1	–	7	4	1	–	5
Automotive	1	16	–	17	1	17	–	18	1	14	–	15
Financial	–	22	–	22	3	23	–	26	2	24	–	26
Food, beverage, and tobacco	7	10	–	17	2	14	–	16	3	12	–	15
Forestry	5	2	–	7	3	2	–	5	1	2	–	3
Government, public sector entities, and education	5	17	–	22	13	20	–	33	12	16	–	28
Health and social services	6	52	–	58	5	43	–	48	3	44	–	47
Industrial construction and trade contractors	12	33	–	45	13	37	–	50	12	40	–	52
Metals and mining	4	12	–	16	4	11	–	15	7	8	–	15
Pipelines, oil, and gas	6	–	–	6	7	–	–	7	7	–	–	7
Power and utilities	–	3	–	3	–	–	–	–	–	–	–	–
Professional and other services	35	82	–	117	37	81	–	118	14	89	–	103
Retail sector	30	93	–	123	46	100	–	146	42	118	–	160
Sundry manufacturing and wholesale	4	44	–	48	5	34	–	39	4	34	–	38
Telecommunications, cable, and media	2	15	–	17	1	20	–	21	1	20	–	21
Transportation	2	10	–	12	1	43	–	44	2	45	–	47
Other	5	6	–	11	7	6	–	13	5	10	–	15
<b>Total business and government</b>	<b>158</b>	<b>695</b>	<b>–</b>	<b>853</b>	<b>184</b>	<b>740</b>	<b>–</b>	<b>924</b>	<b>153</b>	<b>818</b>	<b>–</b>	<b>971</b>
<b>Total Gross Impaired Loans<sup>3</sup></b>	<b>\$ 1,141</b>	<b>\$ 1,495</b>	<b>\$ –</b>	<b>\$ 2,636</b>	<b>\$ 1,217</b>	<b>\$ 1,529</b>	<b>\$ –</b>	<b>\$ 2,746</b>	<b>\$ 1,245</b>	<b>\$ 1,616</b>	<b>\$ –</b>	<b>\$ 2,861</b>

**Gross Impaired Loans as a % of Gross Loans and Acceptances**

<b>Personal</b>																									
Residential mortgages	0.26	%	1.25	%	–	%	0.37	%	0.28	%	1.24	%	–	%	0.39	%	0.30	%	1.27	%	–	%	0.41	%	
Consumer instalment and other personal																									
HELOC <sup>2</sup>	0.46		2.53		–		0.78		0.49		2.45		–		0.80		0.52		2.31		–		0.80		
Indirect auto	0.25		0.65		–		0.47		0.23		0.60		–		0.43		0.31		0.60		–		0.47		
Other	0.40		0.84		–		0.42		0.44		1.03		–		0.46		0.46		1.06		–		0.48		
Credit card	0.92		1.56		–		1.10		0.96		1.72		–		1.18		0.94		1.76		–		1.19		
<b>Total personal</b>	<b>0.35</b>		<b>1.35</b>		<b>–</b>		<b>0.52</b>		<b>0.38</b>		<b>1.34</b>		<b>–</b>		<b>0.55</b>		<b>0.40</b>		<b>1.33</b>		<b>–</b>		<b>0.57</b>		
<b>Business and Government</b>																									
<b>Total business and government</b>	<b>0.22</b>		<b>1.08</b>		<b>–</b>		<b>0.62</b>		<b>0.27</b>		<b>1.20</b>		<b>–</b>		<b>0.70</b>		<b>0.23</b>		<b>1.35</b>		<b>–</b>		<b>0.76</b>		
<b>Total Gross Impaired Loans<sup>3</sup></b>	<b>0.32</b>	<b>%</b>	<b>1.21</b>	<b>%</b>	<b>–</b>	<b>%</b>	<b>0.55</b>	<b>%</b>	<b>0.35</b>	<b>%</b>	<b>1.27</b>	<b>%</b>	<b>–</b>	<b>%</b>	<b>0.59</b>	<b>%</b>	<b>0.37</b>	<b>%</b>	<b>1.34</b>	<b>%</b>	<b>–</b>	<b>%</b>	<b>0.62</b>	<b>%</b>	

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

<sup>2</sup> Includes certain Canadian personal past due accounts.

<sup>3</sup> 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)<sup>1</sup>

(\$ millions, except as noted)  
As at

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

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

<sup>2</sup> Includes certain Canadian personal past due accounts.

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

## Allowance for Credit Losses

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

# Allowance for Credit Losses by Industry Sector and Geographic Location<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2015 Q2				2015 Q1				2014 Q4			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans</b>												
<b>Personal</b>												
Residential mortgages	16	28	–	44	13	15	–	28	13	9	–	22
HELOC	17	21	–	38	18	33	–	51	19	19	–	38
Indirect auto	24	6	–	30	23	9	–	32	22	5	–	27
Other	37	2	–	39	39	2	–	41	43	2	–	45
Credit card	113	98	–	211	117	119	–	236	105	94	–	199
<b>Total personal</b>	<b>207</b>	<b>155</b>	<b>–</b>	<b>362</b>	<b>210</b>	<b>178</b>	<b>–</b>	<b>388</b>	<b>202</b>	<b>129</b>	<b>–</b>	<b>331</b>
<b>Business and Government</b>												
<b>Real estate</b>												
Residential	7	8	–	15	8	10	–	18	12	6	–	18
Non-residential	4	17	–	21	1	16	–	17	2	14	–	16
<b>Total real estate</b>	<b>11</b>	<b>25</b>	<b>–</b>	<b>36</b>	<b>9</b>	<b>26</b>	<b>–</b>	<b>35</b>	<b>14</b>	<b>20</b>	<b>–</b>	<b>34</b>
Agriculture	1	–	–	1	1	–	–	1	1	–	–	1
Automotive	1	1	–	2	1	1	–	2	–	1	–	1
Financial	–	3	–	3	–	2	–	2	–	2	–	2
Food, beverage, and tobacco	1	4	–	5	1	1	–	2	1	1	–	2
Forestry	1	1	–	2	–	1	–	1	–	1	–	1
Government, public sector entities, and education	2	1	–	3	2	1	–	3	2	1	–	3
Health and social services	3	3	–	6	3	7	–	10	2	5	–	7
Industrial construction and trade contractors	5	6	–	11	8	6	–	14	6	6	–	12
Metals and mining	–	2	–	2	–	2	–	2	1	1	–	2
Pipelines, oil, and gas	5	–	–	5	5	–	–	5	5	–	–	5
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	28	9	–	37	27	9	–	36	26	9	–	35
Retail sector	10	9	–	19	10	10	–	20	11	9	–	20
Sundry manufacturing and wholesale	4	15	–	19	3	12	–	15	10	12	–	22
Telecommunications, cable, and media	–	2	–	2	1	2	–	3	1	2	–	3
Transportation	2	1	–	3	2	2	–	4	2	2	–	4
Other	3	3	–	6	2	3	–	5	–	2	–	2
<b>Total business and government</b>	<b>77</b>	<b>85</b>	<b>–</b>	<b>162</b>	<b>76</b>	<b>85</b>	<b>–</b>	<b>161</b>	<b>82</b>	<b>74</b>	<b>–</b>	<b>156</b>
<b>Other Loans</b>												
Debt securities classified as loans	–	225	–	225	–	240	–	240	–	213	–	213
Acquired credit-impaired loans <sup>2</sup>	–	93	–	93	–	105	–	105	–	97	–	97
<b>Total other loans</b>	<b>–</b>	<b>318</b>	<b>–</b>	<b>318</b>	<b>–</b>	<b>345</b>	<b>–</b>	<b>345</b>	<b>–</b>	<b>310</b>	<b>–</b>	<b>310</b>
<b>Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant</b>												
<b>Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans</b>	<b>284</b>	<b>558</b>	<b>–</b>	<b>842</b>	<b>286</b>	<b>608</b>	<b>–</b>	<b>894</b>	<b>284</b>	<b>513</b>	<b>–</b>	<b>797</b>
<b>Personal</b>												
Residential mortgages	13	42	–	55	14	39	–	53	14	34	–	48
HELOC	5	135	–	140	6	131	–	137	5	111	–	116
Indirect auto	115	178	–	293	110	188	–	298	95	200	–	295
Other	147	24	–	171	145	28	–	173	142	24	–	166
Credit card	467	346	–	813	475	378	–	853	493	308	–	801
<b>Total personal</b>	<b>747</b>	<b>725</b>	<b>–</b>	<b>1,472</b>	<b>750</b>	<b>764</b>	<b>–</b>	<b>1,514</b>	<b>749</b>	<b>677</b>	<b>–</b>	<b>1,426</b>
<b>Business and Government</b>	<b>228</b>	<b>547</b>	<b>10</b>	<b>785</b>	<b>224</b>	<b>558</b>	<b>8</b>	<b>790</b>	<b>225</b>	<b>514</b>	<b>7</b>	<b>746</b>
<b>Other Loans</b>												
Debt securities classified as loans	–	51	–	51	–	65	–	65	–	59	–	59
<b>Total other loans</b>	<b>–</b>	<b>51</b>	<b>–</b>	<b>51</b>	<b>–</b>	<b>65</b>	<b>–</b>	<b>65</b>	<b>–</b>	<b>59</b>	<b>–</b>	<b>59</b>
<b>Total Allowance for Credit Losses – Incurred but Not Identified</b>	<b>975</b>	<b>1,323</b>	<b>10</b>	<b>2,308</b>	<b>974</b>	<b>1,387</b>	<b>8</b>	<b>2,369</b>	<b>974</b>	<b>1,250</b>	<b>7</b>	<b>2,231</b>
<b>Allowance for Loan Losses – On-Balance Sheet Loans</b>	<b>1,259</b>	<b>1,881</b>	<b>10</b>	<b>3,150</b>	<b>1,260</b>	<b>1,995</b>	<b>8</b>	<b>3,263</b>	<b>1,258</b>	<b>1,763</b>	<b>7</b>	<b>3,028</b>
<b>Allowances for Credit Losses – Off-Balance Sheet Instruments</b>	<b>124</b>	<b>137</b>	<b>2</b>	<b>263</b>	<b>124</b>	<b>150</b>	<b>2</b>	<b>276</b>	<b>128</b>	<b>144</b>	<b>2</b>	<b>274</b>
<b>Total Allowance for Credit Losses</b>	<b>\$ 1,383</b>	<b>\$ 2,018</b>	<b>\$ 12</b>	<b>\$ 3,413</b>	<b>\$ 1,384</b>	<b>\$ 2,145</b>	<b>\$ 10</b>	<b>\$ 3,539</b>	<b>\$ 1,386</b>	<b>\$ 1,907</b>	<b>\$ 9</b>	<b>\$ 3,302</b>
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans<sup>3</sup></b>												
<b>Personal</b>												
Residential mortgages	3.7 %	8.1 %	– %	5.6 %	2.9 %	4.2 %	– %	3.5 %	3.0 %	2.9 %	– %	2.9 %
Consumer instalment and other personal												
HELOC	7.0	4.4	–	5.2	6.9	7.6	–	7.3	7.1	5.5	–	6.2
Indirect auto	54.5	4.2	–	16.1	52.3	5.9	–	16.2	56.4	3.8	–	15.7
Other	56.9	33.3	–	54.9	60.9	33.3	–	58.6	68.3	33.3	–	65.2
Credit card	69.8	80.3	–	74.3	70.1	77.3	–	73.5	61.4	76.4	–	67.7
<b>Total personal</b>	<b>21.8</b>	<b>14.1</b>	<b>–</b>	<b>17.7</b>	<b>21.3</b>	<b>16.1</b>	<b>–</b>	<b>18.5</b>	<b>20.6</b>	<b>14.1</b>	<b>–</b>	<b>17.4</b>
<b>Business and Government</b>	<b>54.6</b>	<b>11.8</b>	<b>–</b>	<b>18.8</b>	<b>60.8</b>	<b>11.3</b>	<b>–</b>	<b>18.4</b>	<b>60.3</b>	<b>10.6</b>	<b>–</b>	<b>18.8</b>
<b>Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>	<b>26.0 %</b>	<b>13.2 %</b>	<b>– %</b>	<b>18.0 %</b>	<b>25.7 %</b>	<b>14.2 %</b>	<b>– %</b>	<b>18.5 %</b>	<b>25.4 %</b>	<b>12.6 %</b>	<b>– %</b>	<b>17.8 %</b>
<b>Total allowance for credit losses as a % of gross loans and acceptances<sup>3</sup></b>	<b>0.4 %</b>	<b>1.4 %</b>	<b>0.6 %</b>	<b>0.7 %</b>	<b>0.4 %</b>	<b>1.4 %</b>	<b>0.4 %</b>	<b>0.7 %</b>	<b>0.4 %</b>	<b>1.1 %</b>	<b>0.3 %</b>	<b>0.5 %</b>

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

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

<sup>3</sup> Excludes ACI loans and 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)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2014 Q3				2014 Q2				2014 Q1				
<b>By Industry Sector</b>													
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans</b>													
<b>Personal</b>													
Residential mortgages	1	\$ 13	\$ 8	\$ –	\$ 21	\$ 14	\$ 11	\$ –	\$ 25	\$ 14	\$ 10	\$ –	\$ 24
Consumer instalment and other personal													
HELOC	2	19	19	–	38	20	18	–	38	20	17	–	37
Indirect auto	3	24	5	–	29	20	5	–	25	27	7	–	34
Other	4	44	2	–	46	45	2	–	47	48	1	–	49
Credit card	5	110	89	–	199	115	97	–	212	120	20	–	140
Total personal	6	210	123	–	333	214	133	–	347	229	55	–	284
<b>Business and Government</b>													
Real estate													
Residential	7	12	7	–	19	12	10	–	22	12	12	–	24
Non-residential	8	2	12	–	14	2	17	–	19	2	22	–	24
Total real estate	9	14	19	–	33	14	27	–	41	14	34	–	48
Agriculture	10	1	–	–	1	1	–	–	1	1	–	–	1
Automotive	11	1	1	–	2	–	2	–	2	1	2	–	3
Financial	12	–	3	–	3	1	3	–	4	1	4	–	5
Food, beverage, and tobacco	13	4	1	–	5	1	1	–	2	–	2	–	2
Forestry	14	–	1	–	1	–	1	–	1	–	1	–	1
Government, public sector entities, and education	15	2	1	–	3	2	5	–	7	2	2	–	4
Health and social services	16	1	9	–	10	1	7	–	8	1	9	–	10
Industrial construction and trade contractors	17	8	5	–	13	9	6	–	15	7	9	–	16
Metals and mining	18	4	–	–	4	3	2	–	5	4	1	–	5
Pipelines, oil, and gas	19	5	–	–	5	5	–	–	5	5	–	–	5
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	28	8	–	36	28	10	–	38	9	16	–	25
Retail sector	22	19	8	–	27	30	11	–	41	27	15	–	42
Sundry manufacturing and wholesale	23	2	9	–	11	3	4	–	7	2	5	–	7
Telecommunications, cable, and media	24	–	2	–	2	–	8	–	8	–	8	–	8
Transportation	25	2	1	–	3	1	4	–	5	1	4	–	5
Other	26	2	3	–	5	4	–	–	4	3	1	–	4
Total business and government	27	93	71	–	164	103	91	–	194	78	113	–	191
<b>Other Loans</b>													
Debt securities classified as loans	28	–	195	–	195	–	186	–	186	–	186	–	186
Acquired credit-impaired loans <sup>2</sup>	29	–	102	–	102	–	99	–	99	–	110	–	110
Total other loans	30	–	297	–	297	–	285	–	285	–	296	–	296
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	303	491	–	794	317	509	–	826	307	464	–	771
<b>Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans</b>													
<b>Personal</b>													
Residential mortgages	32	14	34	–	48	39	34	–	73	38	46	–	84
Consumer instalment and other personal													
HELOC	33	6	95	–	101	6	92	–	98	7	101	–	108
Indirect auto	34	88	195	–	283	95	199	–	294	99	196	–	295
Other	35	143	23	–	166	155	22	–	177	165	21	–	186
Credit card	36	507	298	–	805	477	290	–	767	470	365	–	835
Total personal	37	758	645	–	1,403	772	637	–	1,409	779	729	–	1,508
<b>Business and Government</b>	38	210	498	7	715	204	500	7	711	197	490	7	694
<b>Other Loans</b>													
Debt securities classified as loans	39	–	93	–	93	–	103	–	103	–	106	–	106
Total other loans	40	–	93	–	93	–	103	–	103	–	106	–	106
Total Allowance for Credit Losses – Incurred but Not Identified	41	968	1,236	7	2,211	976	1,240	7	2,223	976	1,325	7	2,308
<b>Allowance for Loan Losses – On-Balance Sheet Loans</b>	42	1,271	1,727	7	3,005	1,293	1,749	7	3,049	1,283	1,789	7	3,079
<b>Allowances for Credit Losses – Off-Balance Sheet Instruments</b>	43	128	133	1	262	123	138	2	263	121	93	2	216
<b>Total Allowance for Credit Losses</b>	44	\$ 1,399	\$ 1,860	\$ 8	\$ 3,267	\$ 1,416	\$ 1,887	\$ 9	\$ 3,312	\$ 1,404	\$ 1,882	\$ 9	\$ 3,295
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans<sup>3</sup></b>													
<b>Personal</b>													
Residential mortgages	45	3.0 %	2.9 %	– %	2.9 %	3.0 %	4.0 %	– %	3.4 %	2.8 %	3.5 %	– %	3.1 %
Consumer instalment and other personal													
HELOC	46	7.0	6.7	–	6.8	6.8	6.5	–	6.7	6.4	6.5	–	6.4
Indirect auto	47	60.0	4.3	–	18.6	57.1	4.8	–	18.0	58.7	6.5	–	22.2
Other	48	68.8	40.0	–	66.7	67.2	33.3	–	64.4	67.6	16.7	–	63.6
Credit card	49	65.9	77.4	–	70.6	66.5	77.0	–	70.9	71.4	14.7	–	48.1
Total personal	50	21.4	15.4	–	18.7	20.7	16.9	–	19.0	21.0	6.9	–	15.0
<b>Business and Government</b>	51	58.9	10.2	–	19.2	56.0	12.3	–	21.0	51.0	13.8	–	19.7
<b>Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>	52	26.6 %	13.0 %	– %	18.9 %	26.0 %	14.7 %	– %	19.7 %	24.7 %	10.4 %	– %	16.6 %
<b>Total allowance for credit losses as a % of gross loans and acceptances<sup>3</sup></b>	53	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.2 %	0.4 %	0.6 %

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

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

<sup>3</sup> Excludes ACI loans and 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)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #	2013 Q4				2013 Q3				2013 Q2				
<b>By Industry Sector</b>													
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans</b>													
<b>Personal</b>													
Residential mortgages	\$ 14	\$ 8	\$ –	\$ 22	\$ 12	\$ 9	\$ –	\$ 21	\$ 14	\$ 13	\$ –	\$ 27	
Consumer instalment and other personal													
HELOC	20	16	–	36	20	15	–	35	19	19	–	38	
Indirect auto	25	4	–	29	23	3	–	26	22	2	–	24	
Other	4	1	–	53	49	1	–	50	51	1	–	52	
Credit card	115	13	–	128	113	12	–	125	119	14	–	133	
Total personal	226	42	–	268	217	40	–	257	225	49	–	274	
<b>Business and Government</b>													
Real estate													
Residential	12	12	–	24	12	14	–	26	16	22	–	38	
Non-residential	2	20	–	22	2	25	–	27	2	16	–	18	
Total real estate	14	32	–	46	14	39	–	53	18	38	–	56	
Agriculture	–	–	–	–	2	–	–	2	2	1	–	3	
Automotive	1	2	–	3	1	2	–	3	1	1	–	2	
Financial	1	1	–	2	1	3	–	4	1	1	–	2	
Food, beverage, and tobacco	2	1	–	3	3	2	–	5	1	2	–	3	
Forestry	–	1	–	1	1	–	–	1	2	–	–	2	
Government, public sector entities, and education	2	3	–	5	3	2	–	5	2	1	–	3	
Health and social services	1	12	–	13	1	2	–	3	–	3	–	3	
Industrial construction and trade contractors	6	8	–	14	7	5	–	12	7	8	–	15	
Metals and mining	5	1	–	6	5	1	–	6	5	1	–	6	
Pipelines, oil, and gas	7	–	–	7	17	–	–	17	21	–	–	21	
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–	
Professional and other services	5	14	–	19	11	10	–	21	11	9	–	20	
Retail sector	26	11	–	37	28	19	–	47	11	14	–	25	
Sundry manufacturing and wholesale	5	3	–	8	6	3	–	9	7	2	–	9	
Telecommunications, cable, and media	1	7	–	8	–	6	–	6	1	5	–	6	
Transportation	1	4	–	5	3	4	–	7	2	8	–	10	
Other	4	–	–	4	4	2	–	6	3	2	–	5	
Total business and government	81	100	–	181	107	100	–	207	95	96	–	191	
<b>Other Loans</b>													
Debt securities classified as loans	–	173	–	173	–	171	–	171	–	188	–	188	
Acquired credit-impaired loans <sup>2</sup>	–	117	–	117	–	131	–	131	–	122	–	122	
Total other loans	–	290	–	290	–	302	–	302	–	310	–	310	
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	307	432	–	739	324	442	–	766	320	455	–	775	
<b>Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans</b>													
<b>Personal</b>													
Residential mortgages	39	26	–	65	81	30	–	111	15	28	–	43	
Consumer instalment and other personal													
HELOC	7	69	–	76	7	76	–	83	7	51	–	58	
Indirect auto	95	185	–	280	88	164	–	252	88	109	–	197	
Other	165	20	–	185	175	19	–	194	188	20	–	208	
Credit card	468	246	–	714	482	162	–	644	502	86	–	588	
Total personal	774	546	–	1,320	833	451	–	1,284	800	294	–	1,094	
<b>Business and Government</b>													
Debt securities classified as loans	–	98	–	98	–	122	–	122	–	161	–	161	
Total other loans	–	98	–	98	–	122	–	122	–	161	–	161	
Total Allowance for Credit Losses – Incurred but Not Identified	981	1,130	5	2,116	1,032	1,063	2	2,097	994	967	1	1,962	
<b>Allowance for Loan Losses – On-Balance Sheet Loans</b>	1,288	1,562	5	2,855	1,356	1,505	2	2,863	1,314	1,422	1	2,737	
<b>Allowances for Credit Losses – Off-Balance Sheet Instruments</b>	117	93	2	212	113	90	–	203	114	98	1	213	
<b>Total Allowance for Credit Losses</b>	\$ 1,405	\$ 1,655	\$ 7	\$ 3,067	\$ 1,469	\$ 1,595	\$ 2	\$ 3,066	\$ 1,428	\$ 1,520	\$ 2	\$ 2,950	
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans<sup>3</sup></b>													
<b>Personal</b>													
Residential mortgages	3.1 %	3.1 %	– %	3.1 %	2.7 %	3.6 %	– %	3.1 %	3.0 %	5.4 %	– %	3.8 %	
Consumer instalment and other personal													
HELOC	6.2	7.3	–	6.7	6.3	6.9	–	6.6	6.0	8.6	–	7.1	
Indirect auto	61.0	5.0	–	24.0	57.5	5.1	–	26.3	57.9	4.2	–	27.9	
Other	71.2	50.0	–	70.7	69.0	50.0	–	68.5	68.9	25.0	–	66.7	
Credit card	72.8	11.7	–	47.6	74.3	14.0	–	52.5	74.4	93.3	–	76.0	
Total personal	50	21.7	–	15.7	21.3	6.6	–	15.8	21.4	9.3	–	17.3	
<b>Business and Government</b>													
Debt securities classified as loans	44.8	12.5	–	18.5	53.5	12.5	–	20.7	49.7	12.6	–	20.1	
<b>Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>	52	25.1 %	9.7 %	– %	16.7 %	26.6 %	9.9 %	– %	17.7 %	25.7 %	11.3 %	– %	18.4 %
<b>Total allowance for credit losses as a % of gross loans and acceptances<sup>3</sup></b>	53	0.4 %	1.1 %	0.3 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %	0.4 %	1.0 %	0.1 %	0.6 %

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

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

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

## Provision for Credit Losses<sup>1</sup>

(\$ millions)												Year to Date		Full Year	
<i>For the period ended</i>		2015		2014				2013			2015		2014		
LINE #		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013	
<b>PROVISION FOR (REVERSAL OF) CREDIT LOSSES</b>															
<b>Provision for Credit losses for Counterparty-Specific and Individually Insignificant</b>															
1	Provision for credit losses – counterparty-specific	\$ 26	\$ 14	\$ 40	\$ 37	\$ 58	\$ 33	\$ 28	\$ 63	\$ 80	\$ 40	\$ 91	\$ 168	\$ 231	
2	Provision for credit losses – individually insignificant	498	552	479	459	488	423	411	404	400	1,050	911	1,849	1,644	
3	Recoveries	(152)	(167)	(134)	(152)	(139)	(108)	(97)	(114)	(96)	(319)	(247)	(533)	(394)	
4	Total provision for credit losses for counterparty-specific and individually insignificant	372	399	385	344	407	348	342	353	384	771	755	1,484	1,481	
<b>Provision for Credit Losses – Incurred But Not Identified</b>															
5	Canadian Retail and Wholesale Banking	8	–	9	(3)	3	(1)	(40)	37	(25)	8	2	8	(53)	
6	U.S. Retail – in USD	(4)	(28)	(20)	(3)	(16)	103	48	84	57	(32)	87	64	197	
7	– foreign exchange	(1)	(9)	(3)	–	(2)	6	2	3	1	(10)	4	1	6	
8	Other	(5)	(37)	(23)	(3)	(18)	109	50	87	58	(42)	91	65	203	
9		–	–	–	–	–	–	–	–	–	–	–	–	–	
10	Total provision for credit losses – incurred but not identified	3	(37)	(14)	(6)	(15)	108	10	124	33	(34)	93	73	150	
11	<b>Total Provision for Credit Losses</b>	<b>\$ 375</b>	<b>\$ 362</b>	<b>\$ 371</b>	<b>\$ 338</b>	<b>\$ 392</b>	<b>\$ 456</b>	<b>\$ 352</b>	<b>\$ 477</b>	<b>\$ 417</b>	<b>\$ 737</b>	<b>\$ 848</b>	<b>\$ 1,557</b>	<b>\$ 1,631</b>	
<b>PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT</b>															
12	Canadian Retail	\$ 239	\$ 190	\$ 250	\$ 228	\$ 238	\$ 230	\$ 224	\$ 216	\$ 245	\$ 429	\$ 468	\$ 946	\$ 929	
13	U.S. Retail – in USD	104	154	125	118	155	223	177	217	193	258	378	621	764	
14	– foreign exchange	27	23	14	9	17	15	6	6	4	50	32	55	15	
15	Wholesale Banking <sup>2</sup>	131	177	139	127	172	238	183	223	197	308	410	676	779	
16	Corporate	–	2	(1)	5	7	–	5	23	3	2	7	11	26	
17	Wholesale Banking – CDS <sup>2</sup>	(3)	(3)	(2)	(2)	(5)	(5)	(6)	(4)	(4)	(6)	(10)	(14)	(18)	
18	Increase/(reduction) of allowance for incurred but not identified credit losses	8	(4)	(14)	(20)	(20)	(7)	(54)	19	(25)	4	(27)	(61)	(85)	
19	Other	–	–	(1)	–	–	–	–	–	1	–	–	(1)	–	
20	Total Corporate	5	(7)	(17)	(22)	(25)	(12)	(60)	15	(28)	(2)	(37)	(76)	(103)	
21	<b>Total Provision for Credit Losses</b>	<b>\$ 375</b>	<b>\$ 362</b>	<b>\$ 371</b>	<b>\$ 338</b>	<b>\$ 392</b>	<b>\$ 456</b>	<b>\$ 352</b>	<b>\$ 477</b>	<b>\$ 417</b>	<b>\$ 737</b>	<b>\$ 848</b>	<b>\$ 1,557</b>	<b>\$ 1,631</b>	

<sup>1</sup> Includes provision for off-balance sheet positions.

<sup>2</sup> 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<sup>1,2</sup>

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

LINE #	2015 Q2				2015 Q1				2014 Q4			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>												
<b>Personal</b>												
Residential mortgages	\$ 10	\$ 15	\$ –	\$ 25	\$ 3	\$ 4	\$ –	\$ 7	\$ 4	\$ 2	\$ –	\$ 6
<b>Consumer Instalment and Other Personal</b>												
HELOC	2	1	–	3	1	23	–	24	3	7	–	10
Indirect auto	39	20	–	59	38	41	–	79	38	34	–	72
Other	44	14	–	58	23	20	–	43	42	17	–	59
Credit card	130	77	–	207	117	100	–	217	118	82	–	200
<b>Total personal</b>	<b>225</b>	<b>127</b>	<b>–</b>	<b>352</b>	<b>182</b>	<b>188</b>	<b>–</b>	<b>370</b>	<b>205</b>	<b>142</b>	<b>–</b>	<b>347</b>
<b>Business and Government</b>												
<b>Real estate</b>												
Residential	–	(5)	–	(5)	(3)	3	–	–	–	1	–	1
Non-residential	1	4	–	5	–	5	–	5	1	(1)	–	–
<b>Total real estate</b>	<b>1</b>	<b>(1)</b>	<b>–</b>	<b>–</b>	<b>(3)</b>	<b>8</b>	<b>–</b>	<b>5</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>1</b>
Agriculture	(1)	–	–	(1)	2	–	–	2	–	–	–	–
Automotive	1	1	–	2	–	2	–	2	–	1	–	1
Financial	–	–	–	–	–	–	–	–	–	(1)	–	(1)
Food, beverage, and tobacco	–	3	–	3	–	1	–	1	(3)	–	–	(3)
Forestry	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	–	–	–	–	1	–	1	–	–	–	–
Health and social services	–	(2)	–	(2)	1	3	–	4	2	(3)	–	(1)
Industrial construction and trade contractors	2	3	–	5	2	5	–	7	3	5	–	8
Metals and mining	–	(1)	–	(1)	(1)	–	–	(1)	–	1	–	1
Pipelines, oil, and gas	–	–	–	–	1	–	–	1	–	–	–	–
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	1	2	–	3	(1)	4	–	3	5	1	–	6
Retail sector	3	–	–	3	2	6	–	8	1	1	–	2
Sundry manufacturing and wholesale	2	5	–	7	(4)	4	–	–	8	4	–	12
Telecommunications, cable, and media	–	1	–	1	–	1	–	1	–	–	–	–
Transportation	1	–	–	1	1	–	–	1	2	1	–	3
Other	2	7	–	9	3	(4)	–	(1)	–	(2)	–	(2)
<b>Total business and government</b>	<b>12</b>	<b>18</b>	<b>–</b>	<b>30</b>	<b>3</b>	<b>31</b>	<b>–</b>	<b>34</b>	<b>19</b>	<b>8</b>	<b>–</b>	<b>27</b>
<b>Other Loans</b>												
Debt securities classified as loans	–	–	–	–	–	2	–	2	–	15	–	15
Acquired credit-impaired loans <sup>3</sup>	–	(10)	–	(10)	–	(7)	–	(7)	–	(4)	–	(4)
<b>Total other loans</b>	<b>–</b>	<b>(10)</b>	<b>–</b>	<b>(10)</b>	<b>–</b>	<b>(5)</b>	<b>–</b>	<b>(5)</b>	<b>–</b>	<b>11</b>	<b>–</b>	<b>11</b>
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	<b>237</b>	<b>135</b>	<b>–</b>	<b>372</b>	<b>185</b>	<b>214</b>	<b>–</b>	<b>399</b>	<b>224</b>	<b>161</b>	<b>–</b>	<b>385</b>
<b>Provision for Credit Losses – Incurred but not Identified</b>												
<b>Personal, business and government</b>												
<b>Other Loans</b>	<b>2</b>	<b>10</b>	<b>2</b>	<b>14</b>	<b>(4)</b>	<b>(34)</b>	<b>2</b>	<b>(36)</b>	<b>6</b>	<b>17</b>	<b>–</b>	<b>23</b>
Debt securities classified as loans	–	(11)	–	(11)	–	(1)	–	(1)	–	(37)	–	(37)
Total other loans	–	(11)	–	(11)	–	(1)	–	(1)	–	(37)	–	(37)
<b>Total Provision for Credit Losses – Incurred but not Identified</b>	<b>2</b>	<b>(1)</b>	<b>2</b>	<b>3</b>	<b>(4)</b>	<b>(35)</b>	<b>2</b>	<b>(37)</b>	<b>6</b>	<b>(20)</b>	<b>–</b>	<b>(14)</b>
<b>Total Provision for Credit Losses</b>	<b>\$ 239</b>	<b>\$ 134</b>	<b>\$ 2</b>	<b>\$ 375</b>	<b>\$ 181</b>	<b>\$ 179</b>	<b>\$ 2</b>	<b>\$ 362</b>	<b>\$ 230</b>	<b>\$ 141</b>	<b>\$ –</b>	<b>\$ 371</b>
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances</b>												
<b>Personal</b>												
Residential mortgages	0.02 %	0.24 %	– %	0.05 %	0.01 %	0.06 %	– %	0.01 %	0.01 %	0.03 %	– %	0.01 %
<b>Consumer instalment and other personal</b>												
HELOC	0.01	0.03	–	0.02	0.01	0.75	–	0.13	0.02	0.24	–	0.06
Indirect auto	0.94	0.39	–	0.63	0.91	0.82	–	0.86	0.94	0.74	–	0.84
Other	1.10	8.16	–	1.39	0.57	11.45	–	1.02	1.05	10.36	–	1.42
Credit card	3.21	3.94	–	3.45	2.70	4.94	–	3.41	2.67	4.57	–	3.22
<b>Total personal</b>	<b>0.32</b>	<b>0.76</b>	<b>–</b>	<b>0.41</b>	<b>0.25</b>	<b>1.14</b>	<b>–</b>	<b>0.42</b>	<b>0.29</b>	<b>0.94</b>	<b>–</b>	<b>0.40</b>
<b>Business and Government</b>	<b>0.06</b>	<b>0.09</b>	<b>–</b>	<b>0.08</b>	<b>0.02</b>	<b>0.17</b>	<b>–</b>	<b>0.09</b>	<b>0.11</b>	<b>0.05</b>	<b>–</b>	<b>0.08</b>
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	<b>0.27</b>	<b>0.36</b>	<b>–</b>	<b>0.29</b>	<b>0.21</b>	<b>0.59</b>	<b>–</b>	<b>0.31</b>	<b>0.25</b>	<b>0.49</b>	<b>–</b>	<b>0.32</b>
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans</b>	<b>0.27 %</b>	<b>0.40 %</b>	<b>– %</b>	<b>0.30 %</b>	<b>0.21 %</b>	<b>0.62 %</b>	<b>– %</b>	<b>0.32 %</b>	<b>0.25 %</b>	<b>0.47 %</b>	<b>– %</b>	<b>0.31 %</b>
<b>Total Provision for Credit Losses as a % of Average Net Loans and Acceptances</b>												
<b>Total Provision for Credit Losses</b>	<b>0.27 %</b>	<b>0.36 %</b>	<b>0.27 %</b>	<b>0.30 %</b>	<b>0.20 %</b>	<b>0.50 %</b>	<b>0.28 %</b>	<b>0.29 %</b>	<b>0.26 %</b>	<b>0.43 %</b>	<b>– %</b>	<b>0.30 %</b>
<b>Total Provision for Credit Losses Excluding Other Loans</b>	<b>0.27</b>	<b>0.43</b>	<b>0.35</b>	<b>0.32</b>	<b>0.20</b>	<b>0.53</b>	<b>0.36</b>	<b>0.29</b>	<b>0.26</b>	<b>0.52</b>	<b>–</b>	<b>0.33</b>

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

<sup>2</sup> Includes provision for off-balance sheet positions.

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

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

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

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

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

<sup>2</sup> Includes provision for off-balance sheet positions.

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

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

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

LINE #	2013 Q4				2013 Q3				2013 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>												
<b>Personal</b>												
Residential mortgages	\$ 4	\$ 2	\$ –	\$ 6	\$ 5	\$ (2)	\$ –	\$ 3	\$ 5	\$ 11	\$ –	\$ 16
<b>Consumer Instalment and Other Personal</b>												
HELOC	5	12	–	17	4	6	–	10	3	19	–	22
Indirect auto	37	46	–	83	30	35	–	65	26	35	–	61
Other	52	17	–	69	51	11	–	62	53	9	–	62
Credit card	121	13	–	134	117	10	–	127	121	13	–	134
Total personal	219	90	–	309	207	60	–	267	208	87	–	295
<b>Business and Government</b>												
<b>Real estate</b>												
Residential	(1)	–	–	(1)	(4)	(6)	–	(10)	–	5	–	5
Non-residential	–	1	–	1	–	16	–	16	1	7	–	8
Total real estate	(1)	1	–	–	(4)	10	–	6	1	12	–	13
Agriculture	–	–	–	–	1	(1)	–	–	1	–	–	1
Automotive	1	–	–	1	1	1	–	2	–	–	–	–
Financial	–	(1)	–	(1)	–	1	–	1	–	1	–	1
Food, beverage, and tobacco	–	–	–	–	3	–	–	3	–	1	–	1
Forestry	–	1	–	1	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	1	–	1	1	1	–	2	–	–	–	–
Health and social services	1	10	–	11	1	(1)	–	–	(2)	(1)	–	(3)
Industrial construction and trade contractors	5	3	–	8	2	(2)	–	–	5	5	–	10
Metals and mining	–	–	–	–	–	4	–	4	–	1	–	1
Pipelines, oil, and gas	(5)	–	–	(5)	(5)	–	–	(5)	20	(1)	–	19
Power and utilities	–	(1)	–	(1)	–	–	–	–	–	–	–	–
Professional and other services	(3)	7	–	4	1	4	–	5	3	8	–	11
Retail sector	2	2	–	4	23	15	–	38	5	7	–	12
Sundry manufacturing and wholesale	2	2	–	4	–	3	–	3	2	1	–	3
Telecommunications, cable, and media	–	1	–	1	–	–	–	–	1	1	–	2
Transportation	1	1	–	2	1	(7)	–	(6)	1	–	–	1
Other	1	3	–	4	1	5	–	6	1	4	–	5
Total business and government	4	30	–	34	26	33	–	59	38	39	–	77
<b>Other Loans</b>												
Debt securities classified as loans	–	–	–	–	–	11	–	11	–	–	–	–
Acquired credit-impaired loans <sup>3</sup>	–	(1)	–	(1)	–	16	–	16	–	12	–	12
Total other loans	–	(1)	–	(1)	–	27	–	27	–	12	–	12
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>												
	223	119	–	342	233	120	–	353	246	138	–	384
<b>Provision for Credit Losses – Incurred but not Identified</b>												
<b>Personal, business and government</b>												
Other Loans	(46)	78	5	37	37	109	–	146	(24)	54	–	30
Debt securities classified as loans	–	(27)	–	(27)	–	(22)	–	(22)	–	3	–	3
Total other loans	–	(27)	–	(27)	–	(22)	–	(22)	–	3	–	3
<b>Total Provision for Credit Losses – Incurred but not Identified</b>												
	(46)	51	5	10	37	87	–	124	(24)	57	–	33
<b>Total Provision for Credit Losses</b>	<b>\$ 177</b>	<b>\$ 170</b>	<b>\$ 5</b>	<b>\$ 352</b>	<b>\$ 270</b>	<b>\$ 207</b>	<b>\$ –</b>	<b>\$ 477</b>	<b>\$ 222</b>	<b>\$ 195</b>	<b>\$ –</b>	<b>\$ 417</b>
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances</b>												
<b>Personal</b>												
Residential mortgages	0.01 %	0.04 %	– %	0.01 %	0.01 %	(0.04) %	– %	0.01 %	0.01 %	0.24 %	– %	0.04 %
<b>Consumer instalment and other personal</b>												
HELOC	0.03	0.45	–	0.09	0.03	0.23	–	0.05	0.02	0.76	–	0.12
Indirect auto	1.01	1.14	–	1.08	0.84	0.89	–	0.87	0.77	0.98	–	0.88
Other	1.40	11.90	–	1.78	1.35	7.93	–	1.59	1.44	7.27	–	1.63
Credit card	3.30	0.78	–	2.51	3.33	0.61	–	2.47	3.66	1.36	–	3.14
Total personal	0.32	0.65	–	0.38	0.31	0.45	–	0.33	0.33	0.74	–	0.39
<b>Business and Government</b>												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.27	0.42	–	0.30	0.28	0.43	–	0.32	0.31	0.54	–	0.37
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans</b>	<b>0.27 %</b>	<b>0.44 %</b>	<b>– %</b>	<b>0.31 %</b>	<b>0.28 %</b>	<b>0.35 %</b>	<b>– %</b>	<b>0.30 %</b>	<b>0.31 %</b>	<b>0.53 %</b>	<b>– %</b>	<b>0.36 %</b>
<b>Total Provision for Credit Losses as a % of Average Net Loans and Acceptances</b>												
<b>Total Provision for Credit Losses</b>	<b>0.21 %</b>	<b>0.60 %</b>	<b>0.61 %</b>	<b>0.31 %</b>	<b>0.33 %</b>	<b>0.74 %</b>	<b>– %</b>	<b>0.43 %</b>	<b>0.28 %</b>	<b>0.77 %</b>	<b>– %</b>	<b>0.40 %</b>
<b>Total Provision for Credit Losses Excluding Other Loans</b>	<b>0.21</b>	<b>0.73</b>	<b>0.95</b>	<b>0.34</b>	<b>0.33</b>	<b>0.76</b>	<b>–</b>	<b>0.43</b>	<b>0.28</b>	<b>0.75</b>	<b>–</b>	<b>0.39</b>

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

<sup>2</sup> Includes provision for off-balance sheet positions.

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

## Acquired Credit-Impaired Loans by Geographic Location<sup>1</sup>

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

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

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

<sup>3</sup> 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)<sup>1</sup>

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

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

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

<sup>3</sup> 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)<sup>1</sup>

(\$ millions) For the period ended	LINE #	2013 Q4				2013 Q3				2013 Q2			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>Gross Loans</b>													
Residential mortgages	1	\$ -	\$ 486	\$ -	\$ 486	\$ -	\$ 506	\$ -	\$ 506	\$ -	\$ 523	\$ -	\$ 523
Consumer instalment and other personal													
HELOC	2	-	159	-	159	-	165	-	165	-	172	-	172
Indirect auto	3	1	47	-	48	2	74	-	76	3	112	-	115
Other	4	14	58	-	72	20	62	-	82	28	63	-	91
Credit cards	5	6	28	-	34	14	43	-	57	17	76	-	93
Business and government	6	-	1,686	-	1,686	-	1,920	-	1,920	-	2,170	-	2,170
<b>Total Gross Loans</b>	7	\$ 21	\$ 2,464	\$ -	\$ 2,485	\$ 36	\$ 2,770	\$ -	\$ 2,806	\$ 48	\$ 3,116	\$ -	\$ 3,164
<b>Change in Allowance for Credit Losses</b>													
Balance at beginning of period	8	\$ -	\$ 131	\$ -	\$ 131	\$ -	\$ 122	\$ -	\$ 122	\$ 1	\$ 117	\$ -	\$ 118
Provision for credit losses – counterparty-specific	9	-	3	-	3	-	(6)	-	(6)	-	5	-	5
Provision for credit losses – individually insignificant impaired loans	10	-	(4)	-	(4)	-	22	-	22	-	7	-	7
Write-offs <sup>2</sup>	11	-	(11)	-	(11)	-	(5)	-	(5)	-	(9)	-	(9)
Recoveries	12	-	-	-	-	-	6	-	6	-	3	-	3
Foreign exchange and other adjustments	13	-	(2)	-	(2)	-	(8)	-	(8)	(1)	(1)	-	(2)
Balance at end of period	14	\$ -	\$ 117	\$ -	\$ 117	\$ -	\$ 131	\$ -	\$ 131	\$ -	\$ 122	\$ -	\$ 122
<b>Allowance for Credit Losses</b>													
Residential mortgages	15	\$ -	\$ 24	\$ -	\$ 24	\$ -	\$ 27	\$ -	\$ 27	\$ -	\$ 28	\$ -	\$ 28
Consumer instalment and other personal													
HELOC	16	-	5	-	5	-	6	-	6	-	5	-	5
Indirect auto	17	-	-	-	-	-	-	-	-	-	-	-	-
Other	18	-	5	-	5	-	6	-	6	-	7	-	7
Business and government	19	-	83	-	83	-	92	-	92	-	82	-	82
<b>Total Allowance for Credit Losses</b>	20	\$ -	\$ 117	\$ -	\$ 117	\$ -	\$ 131	\$ -	\$ 131	\$ -	\$ 122	\$ -	\$ 122
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>													
Provision for credit losses – counterparty-specific	21	\$ -	\$ 3	\$ -	\$ 3	\$ -	\$ (6)	\$ -	\$ (6)	\$ -	\$ 5	\$ -	\$ 5
Provision for credit losses – individually insignificant	22	-	(4)	-	(4)	-	22	-	22	-	7	-	7
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	23	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ 16	\$ -	\$ 16	\$ -	\$ 12	\$ -	\$ 12
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>													
Residential mortgages	24	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Consumer instalment and other personal													
HELOC	25	-	-	-	-	-	2	-	2	-	2	-	2
Indirect auto	26	-	-	-	-	-	-	-	-	-	-	-	-
Other	27	-	-	-	-	-	-	-	-	-	1	-	1
Business and government	28	-	1	-	1	-	14	-	14	-	9	-	9
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	29	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ 16	\$ -	\$ 16	\$ -	\$ 12	\$ -	\$ 12

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

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

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

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

## Change in Accumulated Other Comprehensive Income, Net of Income Taxes

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

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

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



## Derivatives – Notional (Continued)

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

<sup>1</sup> 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.

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

## Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2015 Q2			2015 Q1			2014 Q4		
		Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk-weighted amount
<b>Interest Rate Contracts</b>										
Forward rate agreements	1	\$ 25	\$ 75	\$ 32	\$ 30	\$ 77	\$ 28	\$ 22	\$ 74	\$ 25
Swaps	2	22,777	28,114	14,875	29,043	34,900	19,158	20,919	26,737	14,571
Options purchased	3	820	921	430	1,071	1,162	554	614	707	363
	4	<b>23,622</b>	<b>29,110</b>	<b>15,337</b>	<b>30,144</b>	<b>36,139</b>	<b>19,740</b>	<b>21,555</b>	<b>27,518</b>	<b>14,959</b>
<b>Foreign Exchange Contracts</b>										
Forward contracts	5	13,337	21,894	5,043	22,555	30,479	6,687	9,492	16,556	3,778
Swaps	6	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	20,810	46,149	16,343	30,669	55,863	20,781	14,936	37,891	14,397
Options purchased	8	486	744	185	988	1,248	278	346	558	145
	9	<b>34,633</b>	<b>68,787</b>	<b>21,571</b>	<b>54,212</b>	<b>87,590</b>	<b>27,746</b>	<b>24,774</b>	<b>55,005</b>	<b>18,320</b>
<b>Other Contracts</b>										
Credit derivatives	10	6	204	82	6	382	203	13	184	106
Equity contracts	11	1,292	4,665	1,156	1,733	5,426	1,455	6,156	9,949	1,275
Commodity contracts	12	425	1,174	265	595	1,442	444	343	1,207	368
	13	<b>1,723</b>	<b>6,043</b>	<b>1,503</b>	<b>2,334</b>	<b>7,250</b>	<b>2,102</b>	<b>6,512</b>	<b>11,340</b>	<b>1,749</b>
Total	14	<b>59,978</b>	<b>103,940</b>	<b>38,411</b>	<b>86,690</b>	<b>130,979</b>	<b>49,588</b>	<b>52,841</b>	<b>93,863</b>	<b>35,028</b>
Less: impact of master netting agreements	15	<b>42,824</b>	<b>62,677</b>	<b>26,871</b>	<b>60,179</b>	<b>80,164</b>	<b>34,938</b>	<b>39,783</b>	<b>58,632</b>	<b>23,988</b>
<b>Total after netting</b>	16	<b>17,154</b>	<b>41,263</b>	<b>11,540</b>	<b>26,511</b>	<b>50,815</b>	<b>14,650</b>	<b>13,058</b>	<b>35,231</b>	<b>11,040</b>
Less: impact of collateral	17	<b>8,866</b>	<b>9,219</b>	<b>3,151</b>	<b>12,078</b>	<b>12,296</b>	<b>4,341</b>	<b>5,678</b>	<b>6,002</b>	<b>2,135</b>
<b>Net</b>	18	<b>8,288</b>	<b>32,044</b>	<b>8,389</b>	<b>14,433</b>	<b>38,519</b>	<b>10,309</b>	<b>7,380</b>	<b>29,229</b>	<b>8,905</b>
Qualifying Central Counterparty (QCCP) Contracts <sup>2</sup>	19	<b>1,419</b>	<b>12,173</b>	<b>1,526</b>	<b>2,991</b>	<b>14,714</b>	<b>2,171</b>	<b>998</b>	<b>11,700</b>	<b>1,659</b>
<b>Total</b>	20	<b>\$ 9,707</b>	<b>\$ 44,217</b>	<b>\$ 9,915</b>	<b>\$ 17,424</b>	<b>\$ 53,233</b>	<b>\$ 12,480</b>	<b>\$ 8,378</b>	<b>\$ 40,929</b>	<b>\$ 10,564</b>

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

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

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

## Derivatives – Credit Exposure (Continued)

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

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

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

## Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

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

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

<sup>2</sup> Includes CMHC insured exposures classified as sovereign exposures under Basel III and therefore included in the non-retail category.

<sup>3</sup> Allowances related to exposures under standardized methodology are included under non-retail or retail.

## Gross Credit Risk Exposure<sup>1</sup>

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

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

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

## Gross Credit Risk Exposure (Continued)<sup>1</sup>

(\$ millions) As at	LINE #	2014 Q4						2014 Q3					
By Counterparty Type		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
<b>Retail</b>													
Residential secured	1	\$ 257,358	\$ 32,304	\$ –	\$ –	\$ –	\$ 289,662	\$ 251,193	\$ 32,205	\$ –	\$ –	\$ –	\$ 283,398
Qualifying revolving retail	2	15,869	43,447	–	–	–	59,316	15,379	37,458	–	–	–	52,837
Other retail	3	79,341	5,400	–	–	32	84,773	77,435	5,324	–	–	31	82,790
	4	352,568	81,151	–	–	32	433,751	344,007	74,987	–	–	31	419,025
<b>Non-retail</b>													
Corporate	5	129,591	41,040	71,376	8,422	13,345	263,774	123,205	40,935	76,584	6,553	13,208	260,485
Sovereign	6	109,668	989	16,217	4,783	1,079	132,736	102,182	975	16,440	5,284	1,044	125,925
Bank	7	21,658	1,051	61,950	22,026	1,845	108,530	22,893	930	67,921	19,204	1,956	112,904
	8	260,917	43,080	149,543	35,231	16,269	505,040	248,280	42,840	160,945	31,041	16,208	499,314
<b>Total</b>	9	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339
<b>By Country of Risk</b>													
Canada	10	\$ 363,928	\$ 97,455	\$ 50,007	\$ 13,123	\$ 7,212	\$ 531,725	\$ 357,513	\$ 91,515	\$ 54,635	\$ 12,779	\$ 7,496	\$ 523,938
United States	11	209,581	24,041	40,762	8,383	8,675	291,442	193,832	23,557	42,666	6,215	8,248	274,518
Other International													
Europe	12	24,549	2,162	42,492	10,654	320	80,177	24,931	2,208	46,835	9,223	387	83,584
Other	13	15,427	573	16,282	3,071	94	35,447	16,011	547	16,809	2,824	108	36,299
	14	39,976	2,735	58,774	13,725	414	115,624	40,942	2,755	63,644	12,047	495	119,883
<b>Total</b>	15	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339
<b>By Residual Contractual Maturity</b>													
Within 1 year	16	\$ 211,478	\$ 87,459	\$ 149,107	\$ 8,531	\$ 7,257	\$ 463,832	\$ 207,583	\$ 82,060	\$ 153,012	\$ 6,444	\$ 7,744	\$ 456,843
Over 1 year to 5 years	17	274,132	34,874	436	16,453	8,061	333,956	265,075	34,040	7,933	15,266	7,943	330,257
Over 5 years	18	127,875	1,898	–	10,247	983	141,003	119,629	1,727	–	9,331	552	131,239
<b>Total</b>	19	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339
<b>Non-Retail Exposures by Industry Sector</b>													
Real estate													
Residential	20	\$ 18,358	\$ 1,998	\$ 8	\$ 66	\$ 1,410	\$ 21,840	\$ 17,714	\$ 1,696	\$ 7	\$ 57	\$ 1,308	\$ 20,782
Non-residential	21	23,713	2,162	11	467	264	26,617	23,269	2,099	19	428	313	26,128
Total real-estate	22	42,071	4,160	19	533	1,674	48,457	40,983	3,795	26	485	1,621	46,910
Agriculture	23	3,741	303	1	26	53	4,124	3,471	290	1	12	51	3,825
Automotive	24	5,331	2,771	4	407	103	8,616	5,159	2,748	1	277	99	8,284
Financial	25	25,231	4,417	125,584	26,414	1,250	182,896	26,178	4,112	136,749	22,399	1,322	190,760
Food, beverage, and tobacco	26	3,800	1,909	3	268	373	6,353	3,652	2,134	4	123	446	6,359
Forestry	27	1,211	472	27	16	61	1,787	1,242	437	41	11	85	1,816
Government, public sector entities, and education	28	119,286	2,560	17,812	5,258	4,820	149,736	110,693	2,548	17,767	5,724	4,562	141,294
Health and social services	29	10,953	834	430	171	1,718	14,106	10,387	749	395	168	1,676	13,375
Industrial construction and trade contractors	30	2,738	969	30	10	598	4,345	2,751	1,021	56	10	603	4,441
Metals and mining	31	2,216	2,070	77	82	344	4,789	2,095	2,089	167	48	314	4,713
Pipelines, oil, and gas	32	3,763	5,705	31	540	743	10,782	3,351	5,550	26	619	962	10,508
Power and utilities	33	3,109	3,855	–	433	2,217	9,614	2,981	4,172	1	353	2,242	9,749
Professional and other services	34	8,313	2,378	246	99	572	11,608	7,826	2,327	167	85	500	10,905
Retail sector	35	4,115	1,313	380	48	136	5,992	3,896	1,314	482	50	127	5,869
Sundry manufacturing and wholesale	36	6,380	4,061	113	110	333	10,997	6,160	4,024	53	101	309	10,647
Telecommunications, cable, and media	37	3,967	2,647	–	273	178	7,065	3,508	2,896	3	255	185	6,847
Transportation	38	8,185	1,344	21	383	955	10,888	7,438	1,332	17	204	929	9,920
Other	39	6,507	1,312	4,765	160	141	12,885	6,509	1,302	4,989	117	175	13,092
<b>Total</b>	40	\$ 260,917	\$ 43,080	\$ 149,543	\$ 35,231	\$ 16,269	\$ 505,040	\$ 248,280	\$ 42,840	\$ 160,945	\$ 31,041	\$ 16,208	\$ 499,314

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

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



## Exposures Covered By Credit Risk Mitigation

(\$ millions) As at	LINE #	2015 Q2			2015 Q1			2014 Q4		
		Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>
		Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives
<b>By Counterparty Type</b>										
<b>Retail</b>										
Residential secured	1	\$ -	\$ 411	\$ 150,949	\$ -	\$ 487	\$ 153,212	\$ -	\$ 373	\$ 155,726
Qualifying revolving retail	2	-	-	-	-	-	-	-	-	-
Other retail	3	510	344	-	599	374	-	414	344	-
	4	510	755	150,949	599	861	153,212	414	717	155,726
<b>Non-retail</b>										
Corporate	5	2,122	8,247	15,923	2,199	8,530	16,123	1,869	6,408	15,767
Sovereign	6	-	-	189	-	-	166	-	-	127
Bank	7	-	1,169	212	-	1,218	771	-	1,133	75
	8	2,122	9,416	16,324	2,199	9,748	17,060	1,869	7,541	15,969
<b>Gross Credit Risk Exposure</b>	9	\$ 2,632	\$ 10,171	\$ 167,273	\$ 2,798	\$ 10,609	\$ 170,272	\$ 2,283	\$ 8,258	\$ 171,695
		2014 Q3			2014 Q2			2014 Q1		
		Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>
		Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives
<b>By Counterparty Type</b>										
<b>Retail</b>										
Residential secured	10	\$ -	\$ 346	\$ 155,589	\$ -	\$ 332	\$ 157,227	\$ -	\$ 325	\$ 157,967
Qualifying revolving retail	11	-	-	-	-	-	-	-	-	-
Other retail	12	474	350	-	397	361	-	-	380	-
	13	474	696	155,589	397	693	157,227	-	705	157,967
<b>Non-retail</b>										
Corporate	14	1,855	5,712	15,652	1,932	5,208	15,024	101	4,615	15,910
Sovereign	15	-	-	127	-	-	114	-	-	113
Bank	16	-	1,145	58	-	1,216	276	2,007	3,049	1,529
	17	1,855	6,857	15,837	1,932	6,424	15,414	2,108	7,664	17,552
<b>Gross Credit Risk Exposure</b>	18	\$ 2,329	\$ 7,553	\$ 171,426	\$ 2,329	\$ 7,117	\$ 172,641	\$ 2,108	\$ 8,369	\$ 175,519
		2013 Q4			2013 Q3			2013 Q2		
		Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>
		Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives
<b>By Counterparty Type</b>										
<b>Retail</b>										
Residential secured	19	\$ -	\$ 289	\$ 158,988	\$ -	\$ 255	\$ 152,942	\$ -	\$ 236	\$ 156,182
Qualifying revolving retail	20	-	-	-	-	-	-	-	-	-
Other retail	21	-	368	-	-	377	-	-	395	-
	22	-	657	158,988	-	632	152,942	-	631	156,182
<b>Non-retail</b>										
Corporate	23	95	4,409	15,102	93	3,866	15,013	92	3,171	14,831
Sovereign	24	-	-	166	-	-	329	-	-	186
Bank	25	1,510	4,870	1,871	1,589	5,805	2,139	1,451	6,400	2,419
	26	1,605	9,279	17,139	1,682	9,671	17,481	1,543	9,571	17,436
<b>Gross Credit Risk Exposure</b>	27	\$ 1,605	\$ 9,936	\$ 176,127	\$ 1,682	\$ 10,303	\$ 170,423	\$ 1,543	\$ 10,202	\$ 173,618

<sup>1</sup> 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.

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

# Standardized Credit Risk Exposures<sup>1</sup>

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

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

<sup>2</sup> Under the Standardized Approach, "Other retail" includes qualifying revolving retail exposures.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured<sup>1,2</sup>

(\$ millions, except as noted)  
As at

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

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 66 to 67.

<sup>4</sup> Exposure at Default (EAD).

<sup>5</sup> Probability of Default (PD).

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

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1,2</sup>

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

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 66 to 67.

<sup>4</sup> Exposure at Default (EAD).

<sup>5</sup> Probability of Default (PD).

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

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1,2</sup>

(\$ millions, except as noted) As at	LINE #	2014 Q4														
		PD range		EAD <sup>4</sup>	Notional of undrawn commitments	Average EAD	Average PD <sup>5</sup>		Average LGD		RWAs	Average risk weighting		Expected Loss (EL)	EL adjusted average risk weight <sup>6</sup>	
<b>Insured Drawn and Undrawn<sup>3</sup></b>																
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
<b>Total</b>	10			\$ 155,726	\$ 24,599	91.96	%	0.11	%	28.91	% \$	1,009	0.65	% \$	13	0.75
<b>Uninsured Undrawn</b>																
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		1,231	2,142	57.46		0.24		32.66		189	15.35		1	16.37
	13	0.42 to 1.10		335	551	60.89		0.61		31.82		95	28.36		1	32.09
Medium Risk	14	1.11 to 2.93		72	94	76.42		1.65		32.91		40	55.56		–	55.56
	15	2.94 to 4.74		11	13	84.05		3.66		27.90		9	81.82		–	81.82
High Risk	16	4.75 to 7.59		5	5	100.00		5.84		28.83		5	100.00		–	100.00
	17	7.60 to 18.20		3	3	96.24		11.55		22.25		3	100.00		–	100.00
	18	18.21 to 99.99		6	8	78.95		52.97		12.98		4	66.67		–	66.67
Default	19	100.00		–	–	–		–		–		–	–		–	–
<b>Total</b>	20			\$ 21,267	\$ 40,087	53.05	%	0.08	%	24.23	% \$	804	3.78	% \$	4	4.02
<b>Uninsured Drawn</b>																
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	22	0.16 to 0.41		18,704	n/a	n/a		0.25		28.05		2,502	13.38		13	14.25
	23	0.42 to 1.10		12,224	n/a	n/a		0.65		27.97		3,194	26.13		22	28.39
Medium Risk	24	1.11 to 2.93		4,511	n/a	n/a		1.70		30.00		2,370	52.54		23	58.91
	25	2.94 to 4.74		912	n/a	n/a		3.70		30.36		777	85.20		10	98.90
High Risk	26	4.75 to 7.59		606	n/a	n/a		5.95		28.38		619	102.15		10	122.77
	27	7.60 to 18.20		674	n/a	n/a		11.67		24.87		796	118.10		19	153.34
	28	18.21 to 99.99		415	n/a	n/a		35.76		21.21		471	113.49		30	203.86
Default	29	100.00		238	n/a	n/a		100.00		22.43		498	209.24		14	282.77
<b>Total</b>	30			\$ 84,070	n/a	n/a		0.91	%	27.43	% \$	13,045	15.52	% \$	148	17.72

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 66 to 67.

<sup>4</sup> Exposure at Default (EAD).

<sup>5</sup> Probability of Default (PD).

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

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1,2,3</sup>

(\$ millions, except as noted)  
As at

LINE #		2014 Q3														
		PD range	%	\$ EAD <sup>5</sup>	Notional of undrawn commitments	Average EAD	%	Average PD <sup>6</sup>	%	Average LGD	%	\$ RWAs	Average risk weighting	%	\$ Expected Loss (EL)	EL adjusted average risk weight <sup>7</sup>
<b>Insured Drawn and Undrawn<sup>4</sup></b>																
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
<b>Total</b>	10			\$ 155,589	\$ 25,068	91.82		0.11		29.13		\$ 1,038	0.67		\$ 13	0.77
<b>Uninsured Undrawn</b>																
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		1,577	2,601	60.61		0.24		36.77		265	16.80		1	17.60
	13	0.42 to 1.10		328	547	60.03		0.61		31.45		92	28.05		1	31.86
Medium Risk	14	1.11 to 2.93		72	96	75.23		1.67		32.31		40	55.56		–	55.56
	15	2.94 to 4.74		12	13	94.30		3.66		30.10		10	83.33		–	83.33
High Risk	16	4.75 to 7.59		5	5	97.85		5.93		27.92		5	100.00		–	100.00
	17	7.60 to 18.20		2	2	100.00		11.11		27.25		2	100.00		–	100.00
	18	18.21 to 99.99		5	7	79.31		52.01		14.25		3	60.00		–	60.00
Default	19	100.00		–	–	–		–		–		–	–		–	–
<b>Total</b>	20			\$ 20,940	\$ 39,499	53.01		0.08		24.54		\$ 856	4.09		\$ 3	4.27
<b>Uninsured Drawn</b>																
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
<b>Total</b>	30			\$ 79,405	n/a	n/a		0.94		27.72		\$ 12,623	15.90		\$ 148	18.23

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

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

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

<sup>5</sup> Exposure at Default (EAD).

<sup>6</sup> Probability of Default (PD).

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

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

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

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

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

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

<sup>2</sup> EAD includes the effects of credit risk mitigation.

## Retail Advanced IRB Exposures – By Obligor Grade – Qualifying Revolving Retail<sup>1</sup>

(\$ millions, except as noted)  
As at

		2015										
		Q2										
LINE #		PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	Expected Loss (EL)	EL adjusted average risk weight <sup>2</sup>
		%	\$	\$		%	%	%	\$	%	\$	%
Low Risk	1	0.00 to 0.15		36,656	40,797	83.03	0.04	87.63	902	2.46	13	2.90
Normal Risk	2	0.16 to 0.41		7,659	6,504	88.67	0.25	86.64	850	11.10	17	13.87
	3	0.42 to 1.10		6,634	4,243	90.63	0.69	86.82	1,641	24.74	40	32.27
Medium Risk	4	1.11 to 2.93		5,156	1,935	96.50	1.86	86.51	2,695	52.27	83	72.39
	5	2.94 to 4.74		1,890	441	98.68	3.73	86.30	1,630	86.24	61	126.59
High Risk	6	4.75 to 7.59		1,330	223	99.37	5.97	85.88	1,560	117.29	68	181.20
	7	7.60 to 18.20		1,346	170	99.83	11.25	83.93	2,222	165.08	127	283.02
	8	18.21 to 99.99		461	67	99.86	28.63	76.28	1,002	217.35	99	485.79
Default	9	100.00		115	–	100.00	100.00	73.96	14	12.17	84	925.22
<b>Total</b>	10			<b>\$ 61,247</b>	<b>\$ 54,380</b>	<b>86.72</b>	<b>% 1.18</b>	<b>% 87.06</b>	<b>\$ 12,516</b>	<b>% 20.44</b>	<b>\$ 592</b>	<b>% 32.52</b>

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

<sup>2</sup> 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)<sup>1,2</sup>

(\$ millions, except as noted)  
As at

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2014 Q2							2014 Q1						
	PD range	EAD <sup>1</sup>	Average PD	Average LGD	RWAs	Average risk weighting	PD range	EAD <sup>1</sup>	Average PD	Average LGD	RWAs	Average risk weighting		
Low Risk	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	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		
	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	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		
	2.94 to 4.74	2,458	3.70	86.12	2,104	85.60	2.94 to 4.74	2,421	3.70	86.02	2,069	85.46		
High Risk	4.75 to 7.59	1,611	5.93	85.44	1,871	116.14	4.75 to 7.59	1,570	5.92	85.33	1,820	115.92		
	7.60 to 18.20	1,281	11.09	82.76	2,069	161.51	7.60 to 18.20	1,250	11.09	82.68	2,016	161.28		
	18.21 to 99.99	400	28.63	74.72	852	213.00	18.21 to 99.99	403	28.80	74.78	859	213.15		
Default	100.00	129	100.00	74.20	8	6.20	100.00	123	100.00	74.60	8	6.50		
<b>Total</b>		\$ 45,362	1.67 %	84.48 %	\$ 13,038	28.74 %		\$ 44,428	1.67 %	84.40 %	\$ 12,763	28.73 %		

LINE #	2013 Q4							2013 Q3						
	PD range	EAD <sup>1</sup>	Average PD	Average LGD	RWAs	Average risk weighting	PD range	EAD <sup>1</sup>	Average PD	Average LGD	RWAs	Average risk weighting		
Low Risk	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	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		
	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	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		
	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	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		
	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		
	18.21 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	100.00	125	100.00	74.23	8	6.40	100.00	126	100.00	73.83	8	6.35		
<b>Total</b>		\$ 43,862	1.67 %	84.43 %	\$ 12,588	28.70 %		\$ 43,392	1.72 %	84.39 %	\$ 12,670	29.20 %		

LINE #	2013 Q2						
	PD range	EAD <sup>1</sup>	Average PD	Average LGD	RWAs	Average risk weighting	
Low Risk	0.00 to 0.15	% \$ 17,901	0.05 %	83.86 %	\$ 519	2.90 %	
Normal Risk	0.16 to 0.41	7,341	0.26	84.05	804	10.95	
	0.42 to 1.10	6,875	0.69	85.23	1,675	24.36	
Medium Risk	1.11 to 2.93	5,560	1.84	85.74	2,861	51.46	
	2.94 to 4.74	2,388	3.71	85.97	2,043	85.55	
High Risk	4.75 to 7.59	1,614	5.92	85.32	1,868	115.74	
	7.60 to 18.20	1,289	11.09	82.81	2,083	161.60	
	18.21 to 99.99	406	28.79	74.30	860	211.82	
Default	100.00	140	100.00	73.54	9	6.43	
<b>Total</b>		\$ 43,514	1.75 %	84.37 %	\$ 12,722	29.24 %	

<sup>1</sup> EAD includes the effects of credit risk mitigation.

## Retail Advanced IRB Exposures – By Obligor Grade – Other Retail<sup>1,2</sup>

(\$ millions, except as noted)  
As at

LINE #		2015 Q2																			
		PD range		EAD		Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWAs		Average risk weighting		Expected Loss (EL)		EL adjusted average risk weight <sup>3</sup>	
		%	\$	\$	\$	%	%	%	%	%	%	%	%	\$	%	%	\$			%	%
Low Risk	1	0.00 to 0.15		7,271	3,355	83.55	0.07			55.35			754			10.37		3		10.89	
Normal Risk	2	0.16 to 0.41		5,786	1,432	92.23	0.26			55.32			1,528			26.41		8		28.14	
	3	0.42 to 1.10		12,344	1,342	97.14	0.63			46.09			4,694			38.03		38		41.87	
Medium Risk	4	1.11 to 2.93		6,320	969	97.47	1.84			54.54			4,283			67.77		63		80.23	
	5	2.94 to 4.74		2,495	274	98.85	3.73			54.87			1,964			78.72		51		104.27	
High Risk	6	4.75 to 7.59		1,745	146	99.21	5.95			54.87			1,440			82.52		57		123.35	
	7	7.60 to 18.20		1,469	181	99.31	10.79			54.04			1,379			93.87		87		167.90	
	8	18.21 to 99.99		317	16	99.79	29.31			56.45			423			133.44		51		334.54	
Default	9	100.00		152	4	100.00	100.00			51.34			149			98.03		66		640.79	
<b>Total</b>	10			<b>\$ 37,899</b>	<b>\$ 7,719</b>	<b>93.81</b>	<b>2.15</b>	<b>%</b>	<b>%</b>	<b>52.08</b>	<b>%</b>	<b>\$</b>	<b>16,614</b>	<b>%</b>	<b>\$</b>	<b>43.84</b>	<b>%</b>	<b>424</b>	<b>%</b>	<b>57.82</b>	<b>%</b>

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

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

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

## Retail Advanced IRB Exposures – By Obligor Grade – Other Retail (Continued)<sup>1,2,3</sup>

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

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

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

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

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

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

<sup>4</sup> EL adjusted average risk weight is calculated as  $(RWA + 12.5 \times EL) / EAD$ .

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

(\$ millions, except as noted)  
As at

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

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

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

<sup>1</sup> EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)  
As at

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

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

<sup>1</sup> These ranges were in effect from Q2 2015.  
<sup>2</sup> EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)  
As at

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

<sup>1</sup> EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)  
As at

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

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

<sup>1</sup> These ranges were in effect from Q2 2015.  
<sup>2</sup> EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)  
As at

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

<sup>1</sup> EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)  
As at

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

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

<sup>1</sup> These ranges were in effect from Q2 2015.  
<sup>2</sup> EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)  
As at

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

<sup>1</sup> EAD includes the effects of credit risk mitigation.

## AIRB Credit Risk Exposures: Undrawn Commitments and EAD on Undrawn Commitments<sup>1,2</sup>

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

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

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

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

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

## AIRB Credit Risk Exposures: Loss Experience

(Percentage)	LINE #	2015 Q2		2015 Q1		2014 Q4			2014 Q3	
		Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>	Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>	Historical actual loss rate <sup>3</sup>	Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>	Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>
<b>By Counterparty Type</b>										
<b>Retail</b>										
Residential secured	1	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.01 %	0.10 %	0.01 %	0.10 %
Qualifying revolving retail	2	2.14	3.31	2.10	3.26	3.37	2.38	3.36	2.45	3.38
Other retail	3	0.76	1.13	0.76	1.12	1.04	0.77	1.14	0.77	1.14
<b>Non-retail</b>										
Corporate	4	0.02	0.44	0.05	0.41	0.28	0.07	0.39	0.07	0.46
Sovereign	5	–	–	–	–	–	–	–	–	–
Bank	6	–	0.05	–	0.04	–	–	0.05	–	0.05

		2014 Q2		2014 Q1		2013 Q4			2013 Q3	
		Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>	Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>	Historical actual loss rate <sup>3</sup>	Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>	Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>
<b>By Counterparty Type</b>										
<b>Retail</b>										
Residential secured	7	0.01 %	0.10 %	0.01 %	0.09 %	0.01 %	0.01 %	0.09 %	0.02 %	0.09 %
Qualifying revolving retail	8	2.54	3.39	2.64	3.40	3.48	2.77	3.51	2.87	3.57
Other retail	9	0.78	1.11	0.88	1.16	1.06	0.88	1.25	0.91	1.44
<b>Non-retail</b>										
Corporate	10	0.05	0.44	0.05	0.41	0.31	0.01	0.45	0.05	0.50
Sovereign	11	–	–	–	–	–	–	–	–	–
Bank	12	–	0.04	–	0.05	–	–	0.05	–	0.05

		2013 Q2	
		Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>
<b>By Counterparty Type</b>			
<b>Retail</b>			
Residential secured	13	0.01 %	0.10 %
Qualifying revolving retail	14	3.02	3.57
Other retail	15	0.94	1.41
<b>Non-retail</b>			
Corporate	16	0.07	0.46
Sovereign	17	–	–
Bank	18	–	0.04

<sup>1</sup> Retail actual and expected loss rates are measured as follows:

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

<sup>2</sup> 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.

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

### Commentary:

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

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

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

### Retail:

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

### Non-retail:

Actual loss rates for non-retail exposures were lower in the four quarters ending April 30, 2015, than they were during the historically measured period. This is because of lower average default rates during these quarters than they were during the historically measured period.

## AIRB Credit Risk Exposures: Actual and Estimated Parameters<sup>1</sup>

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

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

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

<sup>3</sup> Estimated LGD reflects loss estimates under a severe downturn economic scenario.

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

# Securitization and Resecuritization Exposures in the Banking Book<sup>1</sup>

(\$ millions) As at	LINE #	2015 Q2			2015 Q1			2014 Q4			2014 Q3		
		Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets
<b>Capital Approach and Risk Weighting</b>													
<b>Standardized Approach<sup>3</sup></b>													
AA- and above	1	\$ 38,166	\$ -	\$ 7,633	\$ 38,283	\$ -	\$ 7,657	\$ 36,472	\$ -	\$ 7,295	\$ 34,840	\$ -	\$ 6,967
A+ to A-	2	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	3	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	4	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	5	-	-	-	-	-	-	-	-	-	-	-	-
<b>Ratings Based Approach<sup>4</sup></b>													
AA- and above	6	2,893	181	273	3,186	201	300	3,077	189	285	2,860	195	277
A+ to A-	7	143	841	866	159	918	946	154	845	872	166	860	892
BBB+ to BBB-	8	97	75	222	112	83	253	114	77	240	138	78	253
BB+ to BB-	9	41	3	163	45	4	180	42	3	170	24	3	89
Below BB-/Unrated	10	84	346	2,567	88	372	2,758	82	335	2,553	83	321	2,608
<b>Internal Assessment Approach<sup>5</sup></b>													
AA- and above	11	13,143	-	554	14,557	-	615	14,449	-	599	15,230	-	662
A+ to A-	12	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	13	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	14	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	15	-	-	-	-	-	-	-	-	-	-	-	-
Gains on sale recorded upon securitization	16	-	-	n/a									
<b>Total</b>	17	<b>\$ 54,567</b>	<b>\$ 1,446</b>	<b>\$ 12,278</b>	<b>\$ 56,430</b>	<b>\$ 1,578</b>	<b>\$ 12,709</b>	<b>\$ 54,390</b>	<b>\$ 1,449</b>	<b>\$ 12,014</b>	<b>\$ 53,341</b>	<b>\$ 1,457</b>	<b>\$ 11,748</b>

		2014 Q2			2014 Q1			2013 Q4			2013 Q3		
		Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets
<b>Capital Approach and Risk Weighting</b>													
<b>Standardized Approach<sup>3</sup></b>													
AA- and above	18	\$ 32,335	\$ -	\$ 6,467	\$ 30,809	\$ -	\$ 6,162	\$ 28,759	\$ -	\$ 5,752	\$ 26,429	\$ -	\$ 5,286
A+ to A-	19	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	20	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	21	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	22	5	-	64	5	-	67	12	-	144	233	-	2,912
<b>Ratings Based Approach<sup>4</sup></b>													
AA- and above	23	2,952	205	281	2,638	217	258	2,756	214	265	2,646	229	261
A+ to A-	24	151	899	925	154	941	968	152	918	944	121	943	963
BBB+ to BBB-	25	147	82	266	161	87	281	162	87	281	169	92	292
BB+ to BB-	26	25	4	96	27	4	103	27	4	105	68	4	211
Below BB-/Unrated	27	82	318	2,670	85	324	2,785	82	308	2,710	52	310	2,391
<b>Internal Assessment Approach<sup>5</sup></b>													
AA- and above	28	15,077	-	662	15,484	-	691	15,361	-	693	14,697	-	686
A+ to A-	29	-	-	-	-	-	-	-	-	-	16	-	3
BBB+ to BBB-	30	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	31	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	32	-	-	-	-	-	-	-	-	-	-	-	-
Gains on sale recorded upon securitization	33	-	-	n/a									
<b>Total</b>	34	<b>\$ 50,774</b>	<b>\$ 1,508</b>	<b>\$ 11,431</b>	<b>\$ 49,363</b>	<b>\$ 1,573</b>	<b>\$ 11,315</b>	<b>\$ 47,311</b>	<b>\$ 1,531</b>	<b>\$ 10,894</b>	<b>\$ 44,431</b>	<b>\$ 1,578</b>	<b>\$ 13,005</b>

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

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

<sup>3</sup> Securitization exposures subject to the standardized approach are primarily comprised of investments held in the Banking book.

<sup>4</sup> Securitization exposures subject to the ratings based approach primarily include liquidity facilities, credit enhancements, letters of credit, and investments held in the Banking book.

<sup>5</sup> Securitization exposures subject to the internal assessment approach are primarily comprised of liquidity facilities provided to the Bank's ABCP conduits.

# Risk-Weighted Assets<sup>1</sup>

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

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

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

<sup>2</sup> 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.

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

# Capital Position – Basel III Q3 2013 to Q2 2015<sup>1</sup>

(\$ millions) As at	Line #	2015		2014				2013		Cross Reference <sup>2</sup>	OSFI Template
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
<b>Common Equity Tier 1 Capital (CET1)</b>											
Common shares plus related contributed surplus	1	\$ 20,289	\$ 19,982	\$ 19,961	\$ 19,796	\$ 19,646	\$ 19,462	\$ 19,341	\$ 19,255	A1+A2+B	1
Retained earnings	2	29,362	28,373	27,585	26,970	26,134	25,108	24,565	24,122	C	2
Accumulated other comprehensive income (loss)	3	7,569	9,956	4,936	3,834	4,206	4,874	3,166	2,650	D	3
<b>Common Equity Tier 1 Capital before regulatory adjustments</b>	4	<b>57,220</b>	<b>58,311</b>	<b>52,482</b>	<b>50,600</b>	<b>49,986</b>	<b>49,444</b>	<b>47,072</b>	<b>46,027</b>		6
<b>Common Equity Tier 1 Capital regulatory adjustments</b>											
Goodwill (net of related tax liability)	5	(17,767)	(18,639)	(16,709)	(16,220)	(13,867)	(14,058)	(13,280)	(13,107)	E1+E2-E3	8
Intangibles (net of related tax liability)	6	(2,254)	(2,432)	(2,355)	(2,327)	(2,299)	(2,307)	(2,097)	(2,077)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(595)	(604)	(485)	(536)	(525)	(488)	(519)	(364)	G	10
Cash flow hedge reserve	8	(1,271)	(1,658)	(711)	(607)	(791)	(954)	(1,005)	(823)	H	11
Shortfall of provisions to expected losses	9	(132)	(71)	(91)	(101)	(96)	(93)	(116)	(202)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(94)	(115)	(98)	(77)	(84)	(96)	(89)	(75)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(16)	(17)	(15)	(61)	(60)	(60)	(389)	(368)	K	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 the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	13	(951)	(1,167)	(1,046)	(1,080)	(3,293)	(3,544)	(3,572)	(3,492)	L1+L2+L3	19
Amounts exceeding the 15% threshold											22
of which: significant investments in the common stocks of financials	14	-	-	-	-	-	(31)	-	-		23
of which: deferred tax assets arising from temporary differences	15	-	-	-	-	-	(10)	-	-		25
<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>	16	<b>(23,080)</b>	<b>(24,703)</b>	<b>(21,517)</b>	<b>(21,009)</b>	<b>(21,015)</b>	<b>(21,641)</b>	<b>(21,250)</b>	<b>(20,674)</b>		28
<b>Common Equity Tier 1 Capital</b>	17	<b>34,140</b>	<b>33,608</b>	<b>30,965</b>	<b>29,591</b>	<b>28,971</b>	<b>27,803</b>	<b>25,822</b>	<b>25,353</b>		29
<b>Additional Tier 1 capital instruments</b>											
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	2,047	1,501	1,001	1,001	-	-	-	-	M+N	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1	19	3,484	3,941	3,941	4,364	4,911	4,911	5,524	5,524	O1+O2+O3+O4	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20	368	388	444	429	490	490	552	552	P	34/35
<b>Additional Tier 1 capital instruments before regulatory adjustments</b>	21	<b>5,899</b>	<b>5,830</b>	<b>5,386</b>	<b>5,794</b>	<b>5,401</b>	<b>5,401</b>	<b>6,076</b>	<b>6,076</b>		36
<b>Additional Tier 1 capital instruments regulatory adjustments</b>											
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)	(352)	(352)	Q+R	40
<b>Total regulatory adjustments to Additional Tier 1 Capital</b>	23	<b>(352)</b>		43							
<b>Additional Tier 1 Capital</b>	24	<b>5,547</b>	<b>5,478</b>	<b>5,034</b>	<b>5,442</b>	<b>5,049</b>	<b>5,049</b>	<b>5,724</b>	<b>5,724</b>		44
<b>Tier 1 Capital</b>	25	<b>39,687</b>	<b>39,086</b>	<b>35,999</b>	<b>35,033</b>	<b>34,020</b>	<b>32,852</b>	<b>31,546</b>	<b>31,077</b>		45
<b>Tier 2 capital instruments and provisions</b>											
Directly issued capital instruments subject to phase out from Tier 2	26	5,927	5,927	6,773	6,773	6,774	6,774	7,564	7,620	S	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	27	207	207	237	237	237	237	297	267	T1+T2	48/49
Collective allowances	28	1,498	1,536	1,416	1,389	1,632	1,633	1,472	1,439	U	50
<b>Tier 2 Capital before regulatory adjustments</b>	29	<b>7,632</b>	<b>7,670</b>	<b>8,426</b>	<b>8,399</b>	<b>8,643</b>	<b>8,644</b>	<b>9,333</b>	<b>9,326</b>		51
<b>Tier 2 regulatory adjustments</b>											
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)	(170)	(170)	V	55
<b>Total regulatory adjustments to Tier 2 Capital</b>	32	<b>(170)</b>	<b>(170)</b>	<b>(170)</b>	<b>(170)</b>	<b>(170)</b>	<b>(170)</b>	<b>(189)</b>	<b>(179)</b>		57
<b>Tier 2 Capital</b>	33	<b>7,462</b>	<b>7,500</b>	<b>8,256</b>	<b>8,229</b>	<b>8,473</b>	<b>8,474</b>	<b>9,144</b>	<b>9,147</b>		58
<b>Total Capital</b>	34	<b>47,149</b>	<b>46,586</b>	<b>44,255</b>	<b>43,262</b>	<b>42,493</b>	<b>41,326</b>	<b>40,690</b>	<b>40,224</b>		59
<b>Common Equity Tier 1 Capital RWA<sup>3</sup></b>	35	<b>343,596</b>	<b>355,597</b>	<b>328,393</b>	<b>316,716</b>	<b>313,238</b>	<b>312,972</b>	<b>286,355</b>	<b>283,521</b>		60a
<b>Tier 1 Capital RWA<sup>3</sup></b>	36	<b>344,252</b>	<b>356,352</b>	<b>329,268</b>	<b>317,526</b>	<b>313,238</b>	<b>312,972</b>	<b>286,355</b>	<b>283,521</b>		60b
<b>Total Capital RWA<sup>3</sup></b>	37	<b>\$ 344,813</b>	<b>\$ 356,999</b>	<b>\$ 330,581</b>	<b>\$ 318,743</b>	<b>\$ 313,238</b>	<b>\$ 312,972</b>	<b>\$ 286,355</b>	<b>\$ 283,521</b>		60c

<sup>1</sup> Capital position has been calculated using the "all-in" basis.

<sup>2</sup> Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 77.

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

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

(\$ millions, except as noted) As at	Line #	2015		2014				2013		Cross Reference <sup>1</sup>	OSFI Template
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
<b>Capital Ratios<sup>2</sup></b>											
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	38	9.9 %	9.5 %	9.4 %	9.3 %	9.2 %	8.9 %	9.0 %	8.9 %		61
Tier 1 (as percentage of Tier 1 Capital RWA)	39	11.5	11.0	10.9	11.0	10.9	10.5	11.0	11.0		62
Total Capital (as percentage of Total Capital RWA)	40	13.7	13.0	13.4	13.6	13.6	13.2	14.2	14.2		63
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus global systemically important banks (G-SIBs) buffer plus domestic systemically important banks (D-SIBs) buffer requirement expressed as percentage of RWA)	41	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0		64
of which: capital conservation buffer requirement	42	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5		65
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	43	9.9	9.5	9.4	9.3	9.2	8.9	9.0	8.9		68
<b>OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))</b>											
Common Equity Tier 1 all-in target ratio	44	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0		69
Tier 1 all-in target ratio	45	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5		70
Total Capital all-in target ratio	46	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5		71
<b>Amounts below the thresholds for deduction (before risk weighting)</b>											
Non-significant investments in the capital of other financials	47	\$ 674	\$ 1,689	\$ 1,006	\$ 741	\$ 1,044	\$ 819	\$ 934	\$ 1,715		72
Significant investments in the common stock of financials	48	3,509	3,478	3,201	3,067	3,226	3,108	3,034	2,976		73
Mortgage servicing rights	49	15	10	9	17	–	–	–	–		74
Deferred tax assets arising from temporary differences (net of related tax liability)	50	1,047	1,276	948	979	1,088	1,062	922	891		75
<b>Applicable caps on the inclusion of allowances in Tier 2</b>											
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	51	1,498	1,536	1,416	1,389	1,633	1,633	1,472	1,439		76
Cap on inclusion of allowances in Tier 2 under standardized approach	52	2,145	2,240	1,983	1,895	1,866	1,868	1,621	1,590		77
<b>Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)</b>											
Current cap on Additional Tier 1 instruments subject to phase out arrangements	53	4,726	4,726	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	–	–	–	–	128	813	567	564		83
Current cap on Tier 2 instruments subject to phase out arrangements	55	6,134	6,134	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	849	1,676	804	784	845	858	–	5		85
<b>Capital Ratios – transitional basis<sup>3</sup></b>											
Risk-weighted assets	57	\$ 362,871	\$ 364,957	\$ 347,005	\$ 333,679	\$ 330,255	\$ 326,853	\$ 307,840	\$ 301,305		
Common Equity Tier 1 Capital	58	41,994	41,565	39,095	38,179	38,022	36,977	37,011	36,321		
Tier 1 Capital	59	41,994	41,565	39,095	38,179	38,022	36,977	37,011	36,321		
Total Capital	60	49,233	48,796	47,032	46,072	45,276	44,131	44,500	43,800		
Common Equity Tier 1 (as percentage of RWA)	61	11.6 %	11.4 %	11.3 %	11.4 %	11.5 %	11.3 %	12.0 %	12.1 %		
Tier 1 Capital (as percentage of RWA)	62	11.6	11.4	11.3	11.4	11.5	11.3	12.0	12.1		
Total Capital (as percentage of RWA)	63	13.6	13.4	13.6	13.8	13.7	13.5	14.5	14.5		
<b>Capital Ratios for significant bank subsidiaries</b>											
<b>TD Bank N.A.<sup>4</sup></b>											
Common Equity Tier 1 Capital	64	13.6	12.7	12.7	12.1	12.0	n/a	n/a	n/a		
Tier 1 Capital	65	13.7	12.9	12.9	12.3	12.2	11.1	11.3	11.6		
Total Capital	66	14.7	13.9	13.9	13.4	13.3	12.3	12.4	12.8		
<b>TD Mortgage Corporation</b>											
Common Equity Tier 1 Capital	67	29.4	27.8	28.0	27.8	27.0	25.8	25.5	23.7		
Tier 1 Capital	68	29.4	27.8	28.0	27.8	27.0	25.8	25.5	23.7		
Total Capital	69	30.8	29.2	29.6	29.4	28.5	27.3	27.2	25.4		

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

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

<sup>3</sup> 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.

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

## Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

(\$ millions)  
As at

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

<sup>1</sup> As per Balance Sheet on page 13.

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

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

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

<sup>5</sup> Included in current cap on additional Tier 1 instruments is \$1.7 billion (O1 - cross referenced to Capital Position - Basel III Q3 2013 to Q2 2015 on page 75) related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust).

# Flow Statement for Regulatory Capital<sup>1</sup>

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

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

<sup>2</sup> Represents impact of shares repurchased for cancellation.

<sup>3</sup> Profit attributable to shareholders of the parent company reconciles to the income statement.

## Leverage Ratio

(\$ millions, except as noted)  
As at

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

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

### Leverage Ratio Exposure – Transitional basis

Line #	2015		OSFI Template
	Q2	Q1	

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

### Leverage Ratio Common Disclosure Template

#### On-balance sheet exposures

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

#### Total on-balance sheet exposures (excluding derivatives and SFTs)

#### Derivative exposures

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

#### Total derivative exposures

#### Securities financing transaction exposures

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

#### Total securities financing transaction exposures

#### Other off-balance sheet exposures

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

#### Capital and Total Exposures – Transitional basis

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

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

#### “All-in” basis (required by OSFI)

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

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

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

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

## Adjustments for Items of Note, Net of Income Taxes - Footnotes<sup>1</sup>

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

## Glossary

### Regulatory Capital

Risk-weighted assets (RWA)

- Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational and market risks using the approaches described below. Effective the third quarter of 2014, there are three different measures of RWA used for each capital ratio due to the different scalars used for the phase-in of the CVA. For the third and fourth quarters of 2014, the scalars for inclusion of CVA for CET 1 Capital RWA, Tier 1 Capital RWA and Total Capital RWA were 57%, 65%, and 77%, respectively. For fiscal 2015, the scalars are 64%, 71%, and 77%, respectively.

### Approaches used by the Bank to calculate RWA

#### For Credit Risk

Standardized Approach

- Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, collateral, etc.
- Under this approach, banks use their own internal historical experience of PD, LGD, EAD and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.

Advanced Internal Ratings Based (AIRB) Approach

#### For Operational Risk

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

Qualifying Revolving Retail (QRR)

- Includes residential mortgages and home equity lines of credit extended to individuals.
- Includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals (in the case of the Standardized Approach to credit risk, credit card exposures are included in the "Other Retail" category).
- Includes all other loans (such as, personal loans, student lines of credit and small business loans) extended to individuals and small businesses.

Other Retail

#### Non-retail

Corporate

Sovereign

Bank

- Includes exposures to corporations, partnerships or proprietorships.
- Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.
- Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.

#### Equities

- Equities exposures in the banking book comprise mainly of exposures held with the objective of earning profits or to meet regulatory requirements in the United States (including Federal Reserve Bank and Federal Home Loan Bank equities). A small portfolio is held for strategic and other reasons.

#### Exposure Types:

Drawn

Undrawn (commitment)

Repo-style transactions

OTC derivatives

Other off-balance sheet

- The amount of funds advanced to a borrower.
- The difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit / committed credit facility).
- Repurchase and reverse repurchase agreements, securities borrowing and lending.
- Privately negotiated derivative contracts.
- All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).

#### AIRB Credit Risk Parameters:

Probability of Default (PD)

Exposure at Default (EAD)

Loss Given Default (LGD)

- The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
- The total amount the Bank is exposed to at the time of default.
- The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.

### Credit Valuation Adjustment (CVA)

- CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. As per OSFI's Final Capital Adequacy Requirements (CAR) guideline, the CVA capital charge has been implemented for 2014 and will be fully phased in by 2019.

### Common Equity Tier 1 (CET1)

- This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets and shortfalls in allowances.

### CET1 Ratio

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

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

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

### Liquidity Coverage Ratio (LCR)

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

## Acronyms

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

## Appendix – Canadian Personal and Commercial Banking

### RESULTS OF OPERATIONS

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

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

### Key Performance Indicators (\$ billions, except as noted)

14	\$ 95	\$ 93	\$ 91	\$ 90	\$ 90	\$ 87	\$ 82	\$ 83	\$ 81	\$ 95	\$ 90	\$ 91	\$ 82
15	175.0	175.2	172.9	168.3	165.9	165.4	162.6	158.4	155.4	175.1	165.6	168.1	157.8
16	59.7	59.3	59.3	59.7	60.0	60.7	61.4	62.2	62.5	59.5	60.3	59.9	62.3
17	17.0	16.6	15.9	15.1	14.5	14.4	14.3	14.0	13.7	16.8	14.5	15.0	14.0
18	12.6	12.6	12.5	12.2	12.2	12.2	12.3	12.3	12.5	12.6	12.2	12.3	12.4
19	18.2	18.9	19.2	19.3	18.9	17.3	15.9	15.3	15.1	18.6	18.1	18.7	15.4
20	282.5	282.6	279.8	274.6	271.5	270.0	266.5	262.2	259.2	282.6	270.7	274.0	261.9
21	54.5	52.8	52.1	51.1	50.2	48.5	47.2	46.1	44.8	53.6	49.3	50.5	45.2
22	160.0	158.5	156.5	154.6	153.6	153.6	152.7	150.3	149.9	159.2	153.6	154.6	150.8
23	81.4	82.6	80.6	78.2	76.5	76.8	75.6	73.9	71.0	82.0	76.7	78.0	73.0
24	2.79 %	2.78 %	2.81 %	2.87 %	2.87 %	2.83 %	2.81 %	2.83 %	2.80 %	2.79 %	2.85 %	2.85 %	2.81 %
25	2.79	2.78	2.81	2.87	2.87	2.83	2.81	2.83	2.80	2.79	2.85	2.85	2.81
26	44.1	43.9	48.4	44.6	45.7	49.5	48.1	45.4	47.5	44.0	47.6	47.0	46.5
27	44.1	43.9	46.0	42.7	44.6	43.2	46.5	44.2	46.0	44.0	43.9	44.1	45.1
28	\$ 1,319	\$ 1,336	\$ 1,396	\$ 1,292	\$ 1,295	\$ 1,260	\$ 1,316	\$ 1,248	\$ 1,226	\$ 2,655	\$ 2,555	\$ 5,243	\$ 4,984
29	1,165	1,164	1,165	1,164	1,174	1,178	1,179	1,169	1,165	1,165	1,174	1,165	1,179
30	27,870	28,215	28,319	28,146	27,877	28,296	28,418	28,345	28,048	28,045	28,090	28,162	28,301

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

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

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

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

## Appendix – Canadian Wealth and Insurance

### RESULTS OF OPERATIONS

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

LINE #	2015		2014				2013			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
1	\$ 146	\$ 155	\$ 155	\$ 151	\$ 145	\$ 149	\$ 147	\$ 143	\$ 139	\$ 301	\$ 294	\$ 600	\$ 577
2	912	899	1,001	1,036	936	910	968	942	903	1,811	1,846	3,883	3,734
3	(16)	80	8	19	18	(5)	17	(40)	10	64	13	40	(18)
4	743	721	721	704	673	656	634	622	610	1,464	1,329	2,754	2,449
5	1,785	1,855	1,885	1,910	1,772	1,710	1,766	1,667	1,662	3,640	3,482	7,277	6,742
6	564	699	720	771	659	683	711	1,140	609	1,263	1,342	2,833	3,056
7	756	749	755	726	692	675	670	653	654	1,505	1,367	2,848	2,618
8	465	407	410	413	421	352	385	(126)	399	872	773	1,596	1,068
9	85	75	73	76	80	62	62	(63)	76	160	142	291	153
10	380	332	337	337	341	290	323	(63)	323	712	631	1,305	915
11	\$ 380	\$ 332	\$ 337	\$ 337	\$ 341	\$ 290	\$ 323	\$ (63)	\$ 323	\$ 712	\$ 631	\$ 1,305	\$ 915
<b>Breakdown of Total Net Income (loss)</b>													
12	\$ 205	\$ 201	\$ 201	\$ 205	\$ 192	\$ 198	\$ 182	\$ 180	\$ 170	\$ 406	\$ 390	\$ 796	\$ 699
13	175	131	136	132	149	92	141	(243)	153	306	241	509	216
<b>Total Wealth and Insurance</b>													
14	\$ 3.5	\$ 3.4	\$ 3.3	\$ 3.5	\$ 3.5	\$ 3.5	\$ 3.3	\$ 3.2	\$ 2.9	\$ 3.5	\$ 3.5	\$ 3.5	\$ 3.0
15	44.0 %	38.3 %	40.1 %	38.6 %	39.8 %	33.0 %	38.8 %	(7.8) %	45.7 %	41.2 %	36.4 %	37.9 %	30.5 %
<b>Key Performance Indicators</b>													
<b>(\$ billions, except as noted)</b>													
16	\$ 312	\$ 302	\$ 293	\$ 285	\$ 278	\$ 264	\$ 285	\$ 270	\$ 267	\$ 312	\$ 278	\$ 293	\$ 285
17	244	242	227	227	219	211	202	198	204	244	219	227	202
18	977	861	1,026	1,078	950	839	993	1,049	923	1,838	1,789	3,893	3,772
19	9	9	9	9	8	11	11	11	10	9	8	9	11
20	42.4 %	40.4 %	40.1 %	38.0 %	39.1 %	39.5 %	37.9 %	39.2 %	39.4 %	41.3 %	39.3 %	39.1 %	38.8 %
21	11,442	11,387	11,352	11,283	11,294	10,980	11,023	11,259	11,401	11,414	11,134	11,227	11,234

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

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

<sup>3</sup> 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.