



SUPPLEMENTAL FINANCIAL INFORMATION

For the Third Quarter Ended July 31, 2015

Investor Relations Department

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For the Third Quarter Ended July 31, 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 third 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 third quarter 2015 Management's Discussion and Analysis (MD&A) and third 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 third 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 75, as well as the Capital Position disclosures on pages 76 to 77. 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 80 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 Third Quarter Ended July 31, 2015

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Highlights

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

Income Statement

LINE #	2015			2014			2013		Year to date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
1	\$ 4,697	\$ 4,580	\$ 4,560	\$ 4,457	\$ 4,435	\$ 4,391	\$ 4,301	\$ 4,183	\$ 4,145	\$ 13,837	\$ 13,127	\$ 17,584	\$ 16,074
2	3,309	3,179	3,054	2,995	3,074	3,044	3,264	2,817	2,940	9,542	9,382	12,377	11,185
3	8,006	7,759	7,614	7,452	7,509	7,435	7,565	7,000	7,085	23,379	22,509	29,961	27,259
4	443	396	368	397	329	395	454	380	472	1,207	1,178	1,575	1,614
5	1	(11)	1	(22)	2	2	2	(27)	(11)	(9)	6	(16)	(32)
6	(7)	(10)	(7)	(4)	7	(5)	-	(1)	16	(24)	2	(2)	49
7	437	375	362	371	338	392	456	352	477	1,174	1,186	1,557	1,631
8	600	564	699	720	771	659	683	711	1,140	1,863	2,113	2,833	3,056
9	4,292	4,705	4,165	4,331	4,040	4,029	4,096	4,164	3,771	13,162	12,165	16,496	15,069
10	2,677	2,115	2,388	2,030	2,360	2,355	2,330	1,773	1,697	7,180	7,045	9,075	7,503
11	502	344	418	370	330	447	365	238	249	1,264	1,142	1,512	1,135
12	2,175	1,771	1,970	1,660	2,030	1,908	1,965	1,535	1,448	5,916	5,903	7,563	6,368
13	91	88	90	86	77	80	77	81	75	269	234	320	272
14	2,266	1,859	2,060	1,746	2,107	1,988	2,042	1,616	1,523	6,185	6,137	7,883	6,640
15	19	310	63	116	60	86	(18)	199	61	392	128	244	496
16	2,285	2,169	2,123	1,862	2,167	2,074	2,024	1,815	1,584	6,577	6,265	8,127	7,136
17	25	24	24	32	25	40	46	49	38	73	111	143	185
18	\$ 2,260	\$ 2,145	\$ 2,099	\$ 1,830	\$ 2,142	\$ 2,034	\$ 1,978	\$ 1,766	\$ 1,546	\$ 6,504	\$ 6,154	\$ 7,984	\$ 6,951
19	\$ 28	\$ 28	\$ 27	\$ 27	\$ 27	\$ 26	\$ 27	\$ 27	\$ 26	\$ 83	\$ 80	\$ 107	\$ 105
20	2,232	2,117	2,072	1,803	2,115	2,008	1,951	1,739	1,520	6,421	6,074	7,877	6,846
21	\$ 1.20	\$ 0.98	\$ 1.09	\$ 0.92	\$ 1.12	\$ 1.05	\$ 1.07	\$ 0.84	\$ 0.79	\$ 3.26	\$ 3.23	\$ 4.15	\$ 3.46
22	1.21	1.15	1.12	0.98	1.15	1.09	1.06	0.95	0.82	3.47	3.30	4.28	3.72
23	1.19	0.97	1.09	0.91	1.11	1.04	1.07	0.84	0.79	3.25	3.22	4.14	3.44
24	1.20	1.14	1.12	0.98	1.15	1.09	1.06	0.95	0.82	3.47	3.29	4.27	3.71
25	1,851.1	1,848.3	1,844.2	1,842.0	1,840.2	1,838.9	1,835.3	1,833.4	1,842.8	1,847.9	1,838.1	1,839.1	1,837.9
26	1,855.7	1,853.4	1,849.7	1,848.2	1,846.5	1,844.8	1,841.1	1,839.0	1,848.1	1,853.0	1,844.3	1,845.3	1,845.1
27	\$ 1,099.2	\$ 1,031.0	\$ 1,080.2	\$ 960.5	\$ 939.7	\$ 908.3	\$ 920.4	\$ 862.0	\$ 834.7	\$ 1,099.2	\$ 939.7	\$ 960.5	\$ 862.0
28	66.0	61.6	62.6	56.2	54.8	53.8	53.9	51.4	50.1	66.0	54.8	56.2	51.4
29	\$ 369.5	\$ 343.6	\$ 355.6	\$ 328.4	\$ 316.7	\$ 313.2	\$ 313.0	\$ 286.4	\$ 283.5	\$ 369.5	\$ 316.7	\$ 328.4	\$ 286.4
30	37.2	34.1	33.6	31.0	29.6	29.0	27.8	25.8	25.4	37.2	29.6	31.0	25.8
31	10.1 %	9.9 %	9.5 %	9.4 %	9.3 %	9.2 %	8.9 %	9.0 %	8.9 %	10.1 %	9.3 %	9.4 %	9.0 %
32	\$ 42.6	\$ 39.7	\$ 39.1	\$ 36.0	\$ 35.0	\$ 34.0	\$ 32.9	\$ 31.5	\$ 31.1	\$ 42.6	\$ 35.0	\$ 36.0	\$ 31.5
33	11.5 %	11.5 %	11.0 %	10.9 %	11.0 %	10.9 %	10.5 %	11.0 %	11.0 %	11.5 %	11.0 %	10.9 %	11.0 %
34	13.9	13.7	13.0	13.4	13.6	13.6	13.2	14.2	14.2	13.9	13.6	13.4	14.2
35	3.7	3.7	3.5	n/a	n/a	n/a	n/a	n/a	n/a	3.7	n/a	n/a	n/a
36	123	122	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37	\$ (52)	\$ (189)	\$ (129)	\$ (68)	\$ (40)	\$ (5)	\$ (11)	\$ (31)	\$ (90)	\$ (52)	\$ (40)	\$ (68)	\$ (31)
38	275	280	346	313	290	274	256	380	266	275	290	313	380
39	2,532	2,381	2,418	2,244	2,139	2,205	2,386	2,243	2,164	2,532	2,139	2,244	2,243
40	0.47 %	0.46 %	0.47 %	0.46 %	0.45 %	0.48 %	0.52 %	0.50 %	0.50 %	0.47 %	0.45 %	0.46 %	0.50 %
41	0.33	0.32	0.29	0.33	0.28	0.35	0.40	0.34	0.43	0.31	0.34	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-

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

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

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

⁴ The leverage ratio is effective starting the first quarter of 2015 and is calculated as Tier 1 Capital, based on the "all-in" methodology, divided by leverage exposures. Refer to page 80 for additional details.

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

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

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

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

Shareholder Value

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

LINE #	2015			2014				2013		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
Business Performance														
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	\$ 2,241	\$ 1,835	\$ 2,036	\$ 1,714	\$ 2,082	\$ 1,948	\$ 1,996	\$ 1,567	\$ 1,485	\$ 6,112	\$ 6,026	\$ 7,740	\$ 6,455
Average common equity	2	58,891	57,744	54,580	51,253	49,897	49,480	47,736	45,541	45,359	56,932	48,902	49,495	44,791
Return on common equity – reported	3	14.9 %	12.8 %	14.6 %	13.1 %	16.3 %	15.9 %	16.4 %	13.4 %	12.8 %	14.2 %	16.3 %	15.4 %	14.2 %
Return on common equity – adjusted	4	15.0	15.0	15.1	14.0	16.8	16.6	16.2	15.1	13.3	15.1	16.6	15.9	15.3
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted ¹	5	2.48	2.48	2.40	2.22	2.66	2.63	2.58	2.43	2.14	2.46	2.64	2.53	2.50
Efficiency ratio – reported	6	53.6	60.6	54.7	58.1	53.8	54.2	54.1	59.5	53.2	56.3	54.0	55.1	55.3
Efficiency ratio – adjusted	7	53.4	54.8	53.8	56.2	52.3	52.8	52.5	55.4	52.4	54.0	52.5	53.4	52.9
Effective tax rate														
Reported	8	18.8	16.3	17.5	18.2	14.0	19.0	15.7	13.4	14.7	17.6	16.2	16.7	15.1
Adjusted (TEB)	9	21.6	22.1	22.4	21.6	19.1	22.9	21.0	19.0	19.7	22.0	21.0	21.1	19.6
Net interest margin as a % of average earning assets	10	2.01	2.07	2.10	2.13	2.17	2.26	2.16	2.22	2.22	2.06	2.19	2.18	2.20
Average number of full-time equivalent staff ²	11	81,352	81,853	82,183	82,148	81,542	80,494	80,344	78,896	78,917	81,796	80,796	81,137	78,748
Common Share Performance														
Closing market price (\$)	12	\$ 52.77	\$ 55.70	\$ 50.60	\$ 55.47	\$ 57.02	\$ 52.73	\$ 48.16	\$ 47.82	\$ 43.28	\$ 52.77	\$ 57.02	\$ 55.47	\$ 47.82
Book value per common share (\$)	13	33.25	30.90	31.60	28.45	27.48	27.14	26.91	25.33	24.60	33.25	27.48	28.45	25.33
Closing market price to book value	14	1.59	1.80	1.60	1.95	2.07	1.94	1.79	1.89	1.76	1.59	2.07	1.95	1.89
Price-earnings ratio														
Reported	15	12.7	13.7	12.2	13.4	14.0	14.1	13.4	13.9	12.6	12.7	14.0	13.4	13.9
Adjusted	16	11.9	12.7	11.7	13.0	13.4	13.5	12.7	12.9	11.8	11.9	13.4	13.0	12.9
Total shareholder return on common shareholders' investment ³	17	(4.1) %	9.4 %	8.8 %	20.1 %	36.2 %	32.4 %	20.0 %	22.3 %	13.9 %	(4.1) %	36.2 %	20.1 %	22.3 %
Number of common shares outstanding (millions)	18	1,853.6	1,851.6	1,845.5	1,844.6	1,841.6	1,841.7	1,837.7	1,835.0	1,839.7	1,853.6	1,841.6	1,844.6	1,835.0
Total market capitalization (\$ billions)	19	\$ 97.8	\$ 103.1	\$ 93.4	\$ 102.3	\$ 105.0	\$ 97.1	\$ 88.5	\$ 87.7	\$ 79.6	\$ 97.8	\$ 105.0	\$ 102.3	\$ 87.7
Dividend Performance														
Dividend per common share (\$)	20	\$ 0.51	\$ 0.51	\$ 0.47	\$ 0.47	\$ 0.47	\$ 0.47	\$ 0.43	\$ 0.43	\$ 0.40	\$ 1.49	\$ 1.37	\$ 1.84	\$ 1.62
Dividend yield	21	3.7 %	3.6 %	3.5 %	3.4 %	3.3 %	3.5 %	3.4 %	3.5 %	3.7 %	3.6 %	3.4 %	3.5 %	3.7 %
Common dividend payout ratio														
Reported	22	42.7	52.2	43.2	51.3	42.0	45.0	40.1	50.6	51.1	45.7	42.3	44.3	46.9
Adjusted	23	42.3	44.5	41.8	48.0	40.9	43.1	40.4	44.8	49.1	42.9	41.5	43.0	43.5

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

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

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

Adjustments for Items of Note, Net of Income Taxes¹

For the period ended

LINE #	2015			2014				2013		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Increase (Decrease) in Net Income Due to Items of Note (\$ millions)													
1	\$ 62	\$ 65	\$ 63	\$ 62	\$ 60	\$ 63	\$ 61	\$ 59	\$ 59	\$ 190	\$ 184	\$ 246	\$ 232
2	(24)	32	–	–	–	–	–	30	–	8	–	–	100
3	(19)	(15)	–	–	(24)	–	(19)	15	(70)	(34)	(43)	(43)	(57)
4	–	228	–	–	–	–	–	90	–	228	–	–	90
5	–	–	–	54	27	23	21	14	24	–	71	125	92
6	–	–	–	–	16	–	115	20	–	–	131	131	20
7	–	–	–	–	(19)	–	–	(29)	48	–	(19)	(19)	19
8	–	–	–	–	–	–	(196)	–	–	–	(196)	(196)	–
Total	\$ 19	\$ 310	\$ 63	\$ 116	\$ 60	\$ 86	\$ (18)	\$ 199	\$ 61	\$ 392	\$ 128	\$ 244	\$ 496
Increase (Decrease) in Earnings per Share Due to Items of Note (\$) (Footnote 10)													
10	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.11	\$ 0.10	\$ 0.12	\$ 0.13
11	(0.01)	0.02	–	–	–	–	–	0.02	–	0.01	–	–	0.05
12	(0.01)	(0.01)	–	–	(0.01)	–	(0.01)	0.01	(0.04)	(0.02)	(0.02)	(0.02)	(0.03)
13	–	0.12	–	–	–	–	–	0.05	–	0.12	–	–	0.05
14	–	–	–	0.03	0.02	0.01	0.01	0.01	0.01	–	0.04	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)	0.01
17	–	–	–	–	–	–	(0.10)	–	–	–	(0.10)	(0.10)	–
Total	\$ 0.01	\$ 0.17	\$ 0.03	\$ 0.07	\$ 0.04	\$ 0.05	\$ (0.01)	\$ 0.11	\$ 0.03	\$ 0.22	\$ 0.07	\$ 0.13	\$ 0.27

¹ For detailed footnotes to the items of note, see page 81.

Segmented Results Summary

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

LINE #	2015			2014			2013		Year to Date		Full Year			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
Net Income (loss) – Adjusted														
Canadian Retail	1	\$ 1,557	\$ 1,436	\$ 1,449	\$ 1,358	\$ 1,443	\$ 1,349	\$ 1,340	\$ 1,271	\$ 934	\$ 4,442	\$ 4,132	\$ 5,490	\$ 4,681
U.S. Retail	2	650	626	625	509	561	548	492	478	513	1,901	1,601	2,110	1,852
Total Retail	3	2,207	2,062	2,074	1,867	2,004	1,897	1,832	1,749	1,447	6,343	5,733	7,600	6,533
Wholesale Banking	4	239	246	192	160	216	207	230	122	148	677	653	813	650
Corporate	5	(161)	(139)	(143)	(165)	(53)	(30)	(38)	(56)	(11)	(443)	(121)	(286)	(47)
Total Bank	6	\$ 2,285	\$ 2,169	\$ 2,123	\$ 1,862	\$ 2,167	\$ 2,074	\$ 2,024	\$ 1,815	\$ 1,584	\$ 6,577	\$ 6,265	\$ 8,127	\$ 7,136
Return on Common Equity – Adjusted¹														
Canadian Retail	7	44.6 %	42.3 %	41.9 %	42.5 %	44.7 %	43.7 %	43.9 %	45.0 %	33.7 %	42.9 %	44.1 %	43.7 %	43.3 %
U.S. Retail	8	8.3	8.3	8.5	7.6	9.0	9.1	8.0	8.4	9.0	8.4	8.7	8.4	8.4
Wholesale Banking ²	9	17.2	17.7	13.0	13.0	18.4	18.2	20.6	12.1	14.3	15.9	19.0	17.5	15.6
Total Bank²	10	15.0	15.0	15.1	14.0	16.8	16.6	16.2	15.1	13.3	15.1	16.6	15.9	15.3
Percentage of Adjusted Net Income Mix³														
Total Retail	11	90 %	89 %	92 %	92 %	90 %	90 %	89 %	93 %	91 %	90 %	90 %	90 %	91 %
Wholesale Banking	12	10	11	8	8	10	10	11	7	9	10	10	10	9
Total Bank	13	100 %												
Geographic Contribution to Total Revenue⁴														
Canada	14	64 %	59 %	69 %	66 %	65 %	63 %	68 %	65 %	65 %	64 %	65 %	66 %	66 %
United States	15	33	31	30	28	27	29	28	28	27	31	28	28	26
Other International	16	3	10	1	6	8	8	4	7	8	5	7	6	8
Total Bank	17	100 %												

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

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

³ Percentages exclude the Corporate segment results.

⁴ TEB amounts are not included.

Canadian Retail Segment

RESULTS OF OPERATIONS

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

LINE #	2015				2014				2013		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
Net interest income	\$ 2,480	\$ 2,369	\$ 2,435	\$ 2,435	\$ 2,436	\$ 2,322	\$ 2,345	\$ 2,298	\$ 2,269	\$ 7,284	\$ 7,103	\$ 9,538	\$ 8,922	
Non-interest income	2,531	2,409	2,464	2,485	2,498	2,356	2,284	2,299	2,219	7,404	7,138	9,623	8,860	
Total revenue	5,011	4,778	4,899	4,920	4,934	4,678	4,629	4,597	4,488	14,688	14,241	19,161	17,782	
Provision for (reversal of) credit losses	237	239	190	250	228	238	230	224	216	666	696	946	929	
Insurance claims and other related expenses	600	564	699	720	771	659	683	711	1,140	1,863	2,113	2,833	3,056	
Non-interest expenses	2,104	2,075	2,085	2,224	2,076	2,019	2,119	2,032	1,934	6,264	6,214	8,438	7,754	
Income (loss) before income taxes	2,070	1,900	1,925	1,726	1,859	1,762	1,597	1,630	1,198	5,895	5,218	6,944	6,043	
Provision for (recovery of) income taxes	513	464	476	422	459	436	393	393	288	1,453	1,288	1,710	1,474	
Net income – reported	1,557	1,436	1,449	1,304	1,400	1,326	1,204	1,237	910	4,442	3,930	5,234	4,569	
Adjustments for items of note, net of income taxes ¹	–	–	–	54	43	23	136	34	24	–	202	256	112	
Net income – adjusted	\$ 1,557	\$ 1,436	\$ 1,449	\$ 1,358	\$ 1,443	\$ 1,349	\$ 1,340	\$ 1,271	\$ 934	\$ 4,442	\$ 4,132	\$ 5,490	\$ 4,681	
Average common equity (\$ billions)	\$ 13.8	\$ 13.9	\$ 13.7	\$ 12.7	\$ 12.8	\$ 12.6	\$ 12.1	\$ 11.2	\$ 11.0	\$ 13.8	\$ 12.5	\$ 12.6	\$ 10.8	
Return on common equity – reported ²	44.6 %	42.3 %	41.9 %	40.8 %	43.4 %	43.0 %	39.4 %	43.8 %	32.8 %	42.9 %	42.0 %	41.7 %	42.3 %	
Return on common equity – adjusted ²	44.6	42.3	41.9	42.5	44.7	43.7	43.9	45.0	33.7	42.9	44.1	43.7	43.3	

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

Common Equity Tier 1 Capital risk-weighted assets ³	\$ 107	\$ 104	\$ 102	\$ 100	\$ 99	\$ 98	\$ 98	\$ 93	\$ 94	\$ 107	\$ 99	\$ 100	\$ 93
Average loans – personal	177.3	175.0	175.2	172.9	168.3	165.9	165.4	162.6	158.4	175.8	166.5	168.1	157.8
Residential mortgages													
Consumer instalment and other personal	60.3	59.7	59.3	59.3	59.7	60.0	60.7	61.4	62.2	59.8	60.1	59.9	62.3
Home Equity Line of Credit (HELOC)	17.7	17.0	16.6	15.9	15.1	14.5	14.4	14.3	14.0	17.1	14.7	15.0	14.0
Indirect auto	16.7	16.3	16.2	16.0	15.5	15.4	15.2	15.2	15.2	16.4	15.4	15.5	15.3
Other	18.7	18.2	18.9	19.2	19.3	18.9	17.3	15.9	15.3	18.6	18.5	18.7	15.4
Credit card													
Total average loans – personal	290.7	286.2	286.2	283.3	277.9	274.7	273.0	269.4	265.1	287.7	275.2	277.2	264.8
Average loans and acceptances – business	55.9	54.5	52.8	52.1	51.1	50.2	48.5	47.2	46.1	54.4	49.9	50.5	45.2
Average deposits													
Personal	162.1	160.0	158.5	156.5	154.6	153.6	153.6	152.7	150.3	160.2	153.9	154.6	150.8
Business	84.0	81.4	82.6	80.6	78.2	76.5	76.8	75.6	73.9	82.7	77.2	78.0	73.0
Wealth	18.5	18.5	17.7	17.5	17.4	17.3	17.2	17.3	17.2	18.2	17.3	17.3	17.0
Margin on average earning assets including securitized assets – reported	2.88 %	2.89 %	2.88 %	2.92 %	2.98 %	2.97 %	2.94 %	2.92 %	2.94 %	2.88 %	2.96 %	2.95 %	2.92 %
Margin on average earning assets including securitized assets – adjusted	2.88	2.89	2.88	2.92	2.98	2.97	2.94	2.92	2.94	2.88	2.96	2.95	2.92
Assets under administration	\$ 314	\$ 312	\$ 302	\$ 293	\$ 285	\$ 278	\$ 264	\$ 285	\$ 270	\$ 314	\$ 285	\$ 293	\$ 285
Assets under management	249	244	242	227	227	219	211	202	198	249	227	227	202
Gross originated insurance premiums (\$ millions)	1,104	977	861	1,026	1,078	950	839	993	1,049	2,942	2,867	3,893	3,772
Efficiency ratio – reported	42.0 %	43.4 %	42.6 %	45.2 %	42.1 %	43.2 %	45.8 %	44.2 %	43.1 %	42.6 %	43.6 %	44.0 %	43.6 %
Efficiency ratio – adjusted	42.0	43.4	42.6	43.7	40.9	42.5	41.8	43.2	42.4	42.6	41.7	42.2	42.7
Non-interest expenses – adjusted (\$ millions)	\$ 2,104	\$ 2,075	\$ 2,085	\$ 2,151	\$ 2,018	\$ 1,987	\$ 1,935	\$ 1,986	\$ 1,901	\$ 6,264	\$ 5,940	\$ 8,091	\$ 7,602
Number of Canadian retail branches at period end	1,166	1,165	1,164	1,165	1,164	1,174	1,178	1,179	1,169	1,166	1,164	1,165	1,179
Average number of full-time equivalent staff ⁴	39,180	39,312	39,602	39,671	39,429	39,171	39,276	39,441	39,604	39,365	39,293	39,389	39,535

¹ Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up, conversion, and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts. See footnotes 6 and 7, respectively, on page 81.

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

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

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

U.S. Retail Segment – Canadian Dollars¹

RESULTS OF OPERATIONS

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

LINE #	2015			2014			2013		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Net interest income	\$ 1,734	\$ 1,730	\$ 1,642	\$ 1,515	\$ 1,500	\$ 1,508	\$ 1,477	\$ 1,428	\$ 1,375	\$ 5,106	\$ 4,485	\$ 6,000	\$ 5,173
Non-interest income	647	585	582	532	545	576	592	536	655	1,814	1,713	2,245	2,149
Total revenue	2,381	2,315	2,224	2,047	2,045	2,084	2,069	1,964	2,030	6,920	6,198	8,245	7,322
Provision for (reversal of) credit losses													
Loans	206	152	183	165	118	175	236	211	218	541	529	694	762
Debt securities classified as loans	1	(11)	1	(22)	2	2	2	(27)	(11)	(9)	6	(16)	(32)
Acquired credit-impaired loans ²	(7)	(10)	(7)	(4)	7	(5)	–	(1)	16	(24)	2	(2)	49
Total provision for (reversal of) credit losses	200	131	177	139	127	172	238	183	223	508	537	676	779
Non-interest expenses	1,470	1,579	1,391	1,381	1,320	1,339	1,312	1,344	1,268	4,440	3,971	5,352	4,768
Income (loss) before income taxes	711	605	656	527	598	573	519	437	539	1,972	1,690	2,217	1,775
Provision for (recovery of) income taxes	129	96	121	101	113	103	95	66	95	346	311	412	269
U.S. Retail Bank net income – reported ³	582	509	535	426	485	470	424	371	444	1,626	1,379	1,805	1,506
Adjustments for items of note, net of income taxes ⁴	(24)	32	–	–	–	–	–	30	–	8	–	–	100
U.S. Retail Bank net income – adjusted ³	558	541	535	426	485	470	424	401	444	1,634	1,379	1,805	1,606
Equity in net income of an investment in associate, net of income taxes ⁵	92	85	90	83	76	78	68	77	69	267	222	305	246
Net income – adjusted	650	626	625	509	561	548	492	478	513	1,901	1,601	2,110	1,852
Net income – reported	\$ 674	\$ 594	\$ 625	\$ 509	\$ 561	\$ 548	\$ 492	\$ 448	\$ 513	\$ 1,893	\$ 1,601	\$ 2,110	\$ 1,752
Average common equity (\$ billions)	\$ 31.1	\$ 31.0	\$ 29.1	\$ 26.4	\$ 24.8	\$ 24.7	\$ 24.4	\$ 22.5	\$ 22.5	\$ 30.4	\$ 24.6	\$ 25.1	\$ 22.0
Return on common equity – reported ⁶	8.6 %	7.9 %	8.5 %	7.6 %	9.0 %	9.1 %	8.0 %	7.9 %	9.0 %	8.3 %	8.7 %	8.4 %	8.0 %
Return on common equity – adjusted ⁶	8.3	8.3	8.5	7.6	9.0	9.1	8.0	8.4	9.0	8.4	8.7	8.4	8.4
Key Performance Indicators (\$ billions, except as noted)													
Common Equity Tier 1 Capital risk-weighted assets ⁷	\$ 190	\$ 173	\$ 180	\$ 158	\$ 151	\$ 149	\$ 149	\$ 138	\$ 136	\$ 190	\$ 151	\$ 158	\$ 138
Average loans – personal													
Residential mortgages	26.2	26.4	24.6	23.2	22.5	22.9	22.1	21.4	20.6	25.7	22.5	22.7	20.0
Consumer instalment and other personal													
HELOC	12.9	13.0	12.2	11.6	11.3	11.5	11.1	10.7	10.6	12.7	11.3	11.4	10.5
Indirect auto	22.3	21.5	19.6	18.3	17.2	17.4	17.0	16.2	15.8	21.1	17.2	17.5	15.2
Other	0.7	0.7	0.6	0.6	0.6	0.5	0.5	0.7	0.8	0.7	0.5	0.5	0.6
Credit card	8.9	8.7	8.5	7.6	7.4	7.5	7.6	7.0	6.8	8.7	7.5	7.5	4.8
Total average loans – personal	71.0	70.3	65.5	61.3	59.0	59.8	58.3	56.0	54.6	68.9	59.0	59.6	51.1
Average loans and acceptances – business	81.6	78.2	70.6	64.1	60.5	59.4	56.3	52.8	51.1	76.8	58.7	60.1	50.4
Average debt securities classified as loans	1.9	2.1	2.1	2.1	2.2	2.3	2.5	2.6	2.9	2.0	2.3	2.3	2.9
Average deposits													
Personal	90.8	89.9	80.6	75.1	73.2	74.2	69.4	66.3	65.6	87.1	72.3	73.0	64.0
Business ⁸	72.0	71.8	66.6	63.0	59.5	60.7	58.4	55.9	53.5	70.1	59.5	60.4	53.0
TD Ameritrade insured deposit accounts	94.3	93.1	87.4	82.4	78.4	80.4	77.9	75.3	72.8	91.6	78.9	79.8	70.4
Margin on average earning assets (TEB) ⁹	3.50 %	3.62 %	3.71 %	3.65 %	3.76 %	3.77 %	3.83 %	3.89 %	3.80 %	3.61 %	3.78 %	3.75 %	3.66 %
Assets under administration	\$ 15	\$ 13	\$ 14	\$ 13	\$ 12	\$ 12	\$ 13	\$ 11	\$ 11	\$ 15	\$ 12	\$ 13	\$ 11
Assets under management	97	88	77	67	61	59	57	53	47	97	61	67	53
Efficiency ratio – reported	61.7 %	68.2 %	62.5 %	67.5 %	64.5 %	64.3 %	63.4 %	68.4 %	62.5 %	64.2 %	64.1 %	64.9 %	65.1 %
Efficiency ratio – adjusted	63.4	66.0	62.5	67.5	64.5	64.3	63.4	67.0	62.5	64.0	64.1	64.9	63.4
Non-interest expenses – adjusted (\$ millions)	\$ 1,509	\$ 1,527	\$ 1,391	\$ 1,381	\$ 1,320	\$ 1,339	\$ 1,312	\$ 1,315	\$ 1,268	\$ 4,427	\$ 3,971	\$ 5,352	\$ 4,642
Number of U.S. retail stores as at period end ¹⁰	1,305	1,302	1,301	1,318	1,306	1,297	1,288	1,317	1,312	1,305	1,306	1,318	1,317
Average number of full-time equivalent staff ¹¹	25,546	25,775	26,021	26,162	26,056	25,965	26,108	25,225	25,213	25,781	26,044	26,074	25,247

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

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

³ Excludes TD Ameritrade.

⁴ Items of note relate to the litigation and litigation-related charge/reserve. See footnote 3 on page 81.

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

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

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

⁸ Excludes the impact of cash collateral deposited by affiliates.

⁹ The margin on average earning assets excludes the impact related to the TD Ameritrade insured deposit accounts (IDA). Effective the second quarter of 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.

¹⁰ Includes full service retail banking stores.

¹¹ Effective the first quarter of 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Comparatives for periods prior to the first quarter of 2014 have not been restated.

U.S. Retail Segment – U.S. Dollars¹

RESULTS OF OPERATIONS

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

LINE #	2015			2014				2013		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
1	\$ 1,392	\$ 1,385	\$ 1,408	\$ 1,370	\$ 1,387	\$ 1,365	\$ 1,381	\$ 1,381	\$ 1,335	\$ 4,185	\$ 4,133	\$ 5,503	\$ 5,070
2	519	468	499	481	504	521	554	515	635	1,486	1,579	2,060	2,103
3	1,911	1,853	1,907	1,851	1,891	1,886	1,935	1,896	1,970	5,671	5,712	7,563	7,173
4	166	121	159	148	110	157	221	204	213	446	488	636	746
5	1	(9)	1	(20)	2	2	2	(26)	(11)	(7)	6	(14)	(31)
6	(6)	(8)	(6)	(3)	6	(4)	–	(1)	15	(20)	2	(1)	49
7	161	104	154	125	118	155	223	177	217	419	496	621	764
8	1,179	1,265	1,193	1,249	1,220	1,213	1,225	1,297	1,231	3,637	3,658	4,907	4,671
9	571	484	560	477	553	518	487	422	522	1,615	1,558	2,035	1,738
10	102	77	103	92	104	93	89	65	91	282	286	378	264
11	469	407	457	385	449	425	398	357	431	1,333	1,272	1,657	1,474
12	(19)	26	–	–	–	–	–	29	–	7	–	–	100
13	450	433	457	385	449	425	398	386	431	1,340	1,272	1,657	1,574
14	74	69	79	77	69	70	65	73	68	222	204	281	241
15	524	502	536	462	518	495	463	459	499	1,562	1,476	1,938	1,815
16	\$ 543	\$ 476	\$ 536	\$ 462	\$ 518	\$ 495	\$ 463	\$ 430	\$ 499	\$ 1,555	\$ 1,476	\$ 1,938	\$ 1,715
17	\$ 24.9	\$ 24.9	\$ 25.0	\$ 23.9	\$ 22.9	\$ 22.4	\$ 22.9	\$ 21.5	\$ 21.6	\$ 25.0	\$ 22.7	\$ 23.0	\$ 21.6
Key Performance Indicators (US\$ billions, except as noted)													
18	\$ 145	\$ 144	\$ 141	\$ 140	\$ 138	\$ 136	\$ 134	\$ 132	\$ 132	\$ 145	\$ 138	\$ 140	\$ 132
19	21.0	21.1	21.1	21.0	20.8	20.7	20.7	20.6	20.0	21.1	20.7	20.8	19.6
20	10.4	10.4	10.4	10.5	10.5	10.4	10.3	10.3	10.3	10.4	10.4	10.4	10.3
21	17.9	17.3	16.8	16.6	15.9	15.7	15.9	15.6	15.3	17.4	15.9	16.1	14.9
22	0.5	0.5	0.6	0.5	0.6	0.5	0.5	0.8	0.7	0.5	0.5	0.5	0.6
23	7.1	7.0	7.3	6.9	6.8	6.8	7.1	6.7	6.6	7.1	6.9	6.9	4.7
24	56.9	56.3	56.2	55.5	54.6	54.1	54.5	54.0	52.9	56.5	54.4	54.7	50.1
25	65.4	62.6	60.5	58.0	55.9	53.7	52.6	50.9	49.6	62.8	54.1	55.1	49.5
26	1.5	1.6	1.8	1.9	2.0	2.1	2.3	2.5	2.8	1.6	2.1	2.1	2.8
27	72.8	72.0	69.1	68.0	67.7	67.2	64.9	63.9	63.6	71.3	66.6	66.9	62.7
28	57.7	57.5	57.1	57.0	55.0	54.9	54.7	53.9	51.9	57.4	54.9	55.4	52.0
29	75.6	74.6	74.9	74.6	72.4	72.8	72.9	72.6	70.6	75.0	72.7	73.2	69.0
30	1,209	1,223	1,193	1,249	1,220	1,213	1,225	1,269	1,231	3,625	3,658	4,907	4,545

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

² Includes all FDIC covered loans and other ACI loans.

³ Excludes TD Ameritrade.

⁴ Items of note relate to the litigation and litigation-related charge/reserve. See footnote 3 on page 81.

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

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

⁷ Excludes the impact of cash collateral deposited by affiliates.

Wholesale Banking Segment

RESULTS OF OPERATIONS

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

LINE #	2015			2014				2013		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
1	\$ 564	\$ 584	\$ 597	\$ 537	\$ 589	\$ 533	\$ 551	\$ 509	\$ 505	\$ 1,745	\$ 1,673	\$ 2,210	\$ 1,982
2	201	200	114	67	91	145	167	94	59	515	403	470	428
3	765	784	711	604	680	678	718	603	564	2,260	2,076	2,680	2,410
4	2	-	2	(1)	5	7	-	5	23	4	12	11	26
5	431	447	433	381	392	405	411	423	351	1,311	1,208	1,589	1,542
6	332	337	276	224	283	266	307	175	190	945	856	1,080	842
7	93	91	84	64	67	59	77	53	42	268	203	267	192
8	239	246	192	160	216	207	230	122	148	677	653	813	650
9	\$ 239	\$ 246	\$ 192	\$ 160	\$ 216	\$ 207	\$ 230	\$ 122	\$ 148	\$ 677	\$ 653	\$ 813	\$ 650
10	\$ 5.5	\$ 5.7	\$ 5.9	\$ 4.9	\$ 4.7	\$ 4.7	\$ 4.4	\$ 4.0	\$ 4.1	\$ 5.7	\$ 4.6	\$ 4.7	\$ 4.2
11	17.2 %	17.7 %	13.0 %	13.0 %	18.4 %	18.2 %	20.6 %	12.1 %	14.3 %	15.9 %	19.0 %	17.5 %	15.6 %

Key Performance Indicators

(\$ billions, except as noted)

12	\$ 62	\$ 57	\$ 64	\$ 61	\$ 57	\$ 56	\$ 56	\$ 47	\$ 46	\$ 62	\$ 57	\$ 61	\$ 47
13	16	14	14	12	10	10	9	9	9	16	10	12	9
14	56.3 %	57.0 %	60.9 %	63.1 %	57.6 %	59.7 %	57.2 %	70.1 %	62.2 %	58.0 %	58.2 %	59.3 %	64.0 %
15	3,736	3,771	3,746	3,727	3,726	3,618	3,544	3,535	3,592	3,751	3,630	3,654	3,536

Trading-Related Income (Loss) (TEB)⁷

16	\$ 190	\$ 208	\$ 90	\$ 79	\$ 125	\$ 181	\$ 208	\$ 165	\$ 102	\$ 488	\$ 514	\$ 593	\$ 553
17	104	120	134	101	97	83	104	93	92	358	284	385	369
18	131	96	156	116	103	101	96	85	91	383	300	416	351
19	\$ 425	\$ 424	\$ 380	\$ 296	\$ 325	\$ 365	\$ 408	\$ 343	\$ 285	\$ 1,229	\$ 1,098	\$ 1,394	\$ 1,273

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

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

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

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

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

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

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

Corporate Segment

RESULTS OF OPERATIONS

(\$ millions)		RESULTS OF OPERATIONS													
For the period ended		RESULTS OF OPERATIONS													
LINE #		2015			2014				2013		Year to Date		Full Year		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
1	Net interest income (loss) ^{1,2}	\$ (81)	\$ (103)	\$ (114)	\$ (30)	\$ (90)	\$ 28	\$ (72)	\$ (52)	\$ (4)	\$ (298)	\$ (134)	\$ (164)	\$ (3)	
2	Non-interest income (loss) ²	(70)	(15)	(106)	(89)	(60)	(33)	221	(112)	7	(191)	128	39	(252)	
3	Total revenue	(151)	(118)	(220)	(119)	(150)	(5)	149	(164)	3	(489)	(6)	(125)	(255)	
4	Provision for (reversal of) credit losses ²	(2)	5	(7)	(17)	(22)	(25)	(12)	(60)	15	(4)	(59)	(76)	(103)	
5	Non-interest expenses	287	604	256	345	252	266	254	365	218	1,147	772	1,117	1,005	
6	Income (loss) before income taxes and equity in net income of an investment in associate	(436)	(727)	(469)	(447)	(380)	(246)	(93)	(469)	(230)	(1,632)	(719)	(1,166)	(1,157)	
7	Provision for (recovery of) income taxes ¹	(233)	(307)	(263)	(217)	(309)	(151)	(200)	(274)	(176)	(803)	(660)	(877)	(800)	
8	Equity in net income of an investment in associate, net of income taxes	(1)	3	–	3	1	2	9	4	6	2	12	15	26	
9	Net income (loss) – reported	(204)	(417)	(206)	(227)	(70)	(93)	116	(191)	(48)	(827)	(47)	(274)	(331)	
10	Adjustments for items of note, net of income taxes ³	43	278	63	62	17	63	(154)	135	37	384	(74)	(12)	284	
11	Net income (loss) – adjusted	(161)	(139)	(143)	(165)	(53)	(30)	(38)	(56)	(11)	(443)	(121)	(286)	(47)	
Decomposition of Adjustments for Items of Note, Net of Income Taxes³															
12	Amortization of intangibles (Footnote 2)	62	65	63	62	60	63	61	59	59	190	184	246	232	
13	Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 4)	(19)	(15)	–	–	(24)	–	(19)	15	(70)	(34)	(43)	(43)	(57)	
14	Restructuring charges (Footnote 5)	–	228	–	–	–	–	–	90	–	228	–	–	90	
15	Impact of Alberta flood on the loan portfolio (Footnote 8)	–	–	–	–	(19)	–	–	(29)	48	–	(19)	(19)	19	
16	Gain on sale of TD Waterhouse Institutional Services (Footnote 9)	–	–	–	–	–	–	(196)	–	–	–	(196)	(196)	–	
17	Total adjustments for items of note	43	278	63	62	17	63	(154)	135	37	384	(74)	(12)	284	
Decomposition of Items included in Net Income (Loss) – Adjusted															
18	Net corporate expenses	(193)	(177)	(172)	(233)	(170)	(159)	(165)	(142)	(120)	(542)	(494)	(727)	(516)	
19	Other	4	10	2	41	90	103	100	59	83	16	293	334	364	
20	Non-controlling interests	28	28	27	27	27	26	27	27	26	83	80	107	105	
21	Net income (loss) – adjusted	(161)	(139)	(143)	(165)	(53)	(30)	(38)	(56)	(11)	(443)	(121)	(286)	(47)	

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

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

³ For detailed footnotes to the items of note, see page 81.

Net Interest Income and Margin

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

LINE #	2015			2014			2013		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Interest Income													
Loans	\$ 5,144	\$ 4,941	\$ 5,075	\$ 4,983	\$ 4,950	\$ 4,907	\$ 4,876	\$ 4,788	\$ 4,765	\$ 15,160	\$ 14,733	\$ 19,716	\$ 18,498
Securities	1,086	1,090	1,057	1,052	1,021	991	1,022	1,016	995	3,233	3,034	4,086	4,013
Deposits with banks	36	36	36	29	31	32	34	27	25	108	97	126	104
Total interest income	6,266	6,067	6,168	6,064	6,002	5,930	5,932	5,831	5,785	18,501	17,864	23,928	22,615
Interest Expense													
Deposits	1,069	1,039	1,111	1,109	1,060	1,041	1,103	1,126	1,117	3,219	3,204	4,313	4,461
Securitization liabilities	143	147	173	184	187	189	217	230	233	463	593	777	927
Subordinated notes and debentures	93	94	100	100	106	101	105	105	110	287	312	412	447
Other	264	207	224	214	214	208	206	187	180	695	628	842	706
Total interest expense	1,569	1,487	1,608	1,607	1,567	1,539	1,631	1,648	1,640	4,664	4,737	6,344	6,541
Net Interest Income	4,697	4,580	4,560	4,457	4,435	4,391	4,301	4,183	4,145	13,837	13,127	17,584	16,074
TEB adjustment	91	91	140	76	131	106	115	100	80	322	352	428	332
Net Interest Income (TEB)	\$ 4,788	\$ 4,671	\$ 4,700	\$ 4,533	\$ 4,566	\$ 4,497	\$ 4,416	\$ 4,283	\$ 4,225	\$ 14,159	\$ 13,479	\$ 18,012	\$ 16,406
Average total assets (\$ billions)	\$ 1,069	\$ 1,061	\$ 1,004	\$ 962	\$ 939	\$ 923	\$ 909	\$ 854	\$ 855	\$ 1,046	\$ 923	\$ 933	\$ 846
Average earning assets (\$ billions)	925	906	862	832	810	798	791	748	742	899	800	808	731
Net interest margin as a % of average earning assets	2.01 %	2.07 %	2.10 %	2.13 %	2.17 %	2.26 %	2.16 %	2.22 %	2.22 %	2.06 %	2.19 %	2.18 %	2.20 %
Impact on Net Interest Income due to Impaired Loans													
Net interest income recognized on impaired debt securities classified as loans	\$ (24)	\$ (26)	\$ (26)	\$ (22)	\$ (29)	\$ (24)	\$ (21)	\$ (26)	\$ (28)	\$ (76)	\$ (74)	\$ (96)	\$ (113)
Net interest income foregone on impaired loans	27	27	27	25	26	26	27	26	25	81	79	104	103
Recoveries	—	(1)	—	(2)	—	(1)	(1)	(2)	(2)	(1)	(2)	(4)	(6)
Total	\$ 3	\$ —	\$ 1	\$ 1	\$ (3)	\$ 1	\$ 5	\$ (2)	\$ (5)	\$ 4	\$ 3	\$ 4	\$ (16)

Non-Interest Income

(\$ millions)														
<i>For the period ended</i>														
LINE #	2015			2014				2013		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
Investment and Securities Services														
TD Waterhouse fees and commissions	1	\$ 106	\$ 109	\$ 108	\$ 103	\$ 100	\$ 105	\$ 104	\$ 118	\$ 97	\$ 323	\$ 309	\$ 412	\$ 406
Full-service brokerage and other securities services	2	194	189	188	177	171	171	165	139	156	571	507	684	596
Underwriting and advisory	3	122	149	85	126	148	109	99	84	89	356	356	482	365
Investment management fees	4	126	118	114	108	105	100	100	90	87	358	305	413	326
Mutual fund management	5	404	388	375	361	347	328	319	301	295	1,167	994	1,355	1,141
Total investment and securities services	6	952	953	870	875	871	813	787	732	724	2,775	2,471	3,346	2,834
Credit fees	7	238	223	210	212	211	216	206	191	202	671	633	845	785
Net securities gain (loss)	8	14	(3)	57	20	20	45	88	35	32	68	153	173	304
Trading income (loss)	9	(7)	(65)	(52)	(119)	(148)	(66)	(16)	(58)	(106)	(124)	(230)	(349)	(279)
Service charges	10	615	572	551	558	551	520	523	511	512	1,738	1,594	2,152	1,966
Card services	11	432	426	428	396	373	391	392	353	335	1,286	1,156	1,552	1,220
Insurance revenue ¹	12	970	912	899	1,001	1,036	936	910	968	942	2,781	2,882	3,883	3,734
Trust fees	13	39	40	35	39	37	39	35	36	37	114	111	150	148
Other income														
Foreign exchange – non-trading	14	40	111	46	63	50	81	45	50	61	197	176	239	222
Income (loss) from financial instruments designated at fair value through profit or loss														
Trading-related income (loss)	15	(4)	3	(8)	1	(5)	1	(3)	11	(13)	(9)	(7)	(6)	2
Related to insurance subsidiaries ¹	16	2	(16)	80	8	19	18	(5)	17	(40)	66	32	40	(18)
Securitization liabilities	17	–	2	2	5	10	16	19	17	40	4	45	50	99
Loan commitments	18	(11)	(34)	3	(2)	(6)	(14)	(2)	(17)	(163)	(42)	(22)	(24)	(212)
Deposits	19	–	4	(6)	–	–	–	(5)	–	–	(2)	(5)	(5)	–
Other	20	29	51	(61)	(62)	55	48	290	(29)	377	19	393	331	380
Total other income (loss)	21	56	121	56	13	123	150	339	49	262	233	612	625	473
Total non-interest income	22	\$ 3,309	\$ 3,179	\$ 3,054	\$ 2,995	\$ 3,074	\$ 3,044	\$ 3,264	\$ 2,817	\$ 2,940	\$ 9,542	\$ 9,382	\$ 12,377	\$ 11,185

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

Non-Interest Expenses

(\$ millions)														
<i>For the period ended</i>														
LINE #	2015			2014				2013		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
Salaries and Employee Benefits														
Salaries	1	\$ 1,387	\$ 1,346	\$ 1,336	\$ 1,378	\$ 1,320	\$ 1,236	\$ 1,237	\$ 1,230	\$ 1,223	\$ 4,069	\$ 3,793	\$ 5,171	\$ 4,751
Incentive compensation	2	491	562	525	446	501	486	494	412	397	1,578	1,481	1,927	1,634
Pension and other employee benefits	3	383	400	383	318	331	345	359	294	303	1,166	1,035	1,353	1,266
Total salaries and employee benefits	4	2,261	2,308	2,244	2,142	2,152	2,067	2,090	1,936	1,923	6,813	6,309	8,451	7,651
Occupancy														
Rent	5	236	215	211	201	204	200	195	193	193	662	599	800	755
Depreciation	6	94	93	89	85	69	85	85	84	82	276	239	324	330
Other	7	107	110	117	113	97	120	95	107	82	334	312	425	371
Total occupancy	8	437	418	417	399	370	405	375	384	357	1,272	1,150	1,549	1,456
Equipment														
Rent	9	45	44	37	33	41	36	37	53	55	126	114	147	216
Depreciation and impairment losses	10	54	55	54	58	52	51	48	46	49	163	151	209	188
Other	11	126	126	117	130	119	102	103	126	108	369	324	454	443
Total equipment	12	225	225	208	221	212	189	188	225	212	658	589	810	847
Amortization of Other Intangibles														
Software	13	95	91	85	98	70	65	79	83	57	271	214	312	249
Other	14	72	75	73	70	70	75	71	70	69	220	216	286	272
Total amortization of other intangibles	15	167	166	158	168	140	140	150	153	126	491	430	598	521
Marketing and Business Development														
Marketing and Business Development	16	192	181	157	217	182	186	171	194	171	530	539	756	685
Restructuring costs	17	–	337	–	29	–	–	–	129	–	337	–	29	129
Brokerage-Related Fees	18	79	86	82	79	81	80	81	79	79	247	242	321	317
Professional and Advisory Services	19	258	228	241	313	244	214	220	300	247	727	678	991	1,009
Communications	20	68	70	66	73	73	68	69	70	73	204	210	283	281
Other Expenses														
Capital and business taxes	21	26	33	19	45	39	40	36	28	43	78	115	160	147
Postage	22	56	59	55	58	54	54	46	51	50	170	154	212	201
Travel and relocation	23	43	43	42	52	44	46	43	50	46	128	133	185	186
Other	24	480	551	476	535	449	540	627	565	444	1,507	1,616	2,151	1,639
Total other expenses	25	605	686	592	690	586	680	752	694	583	1,883	2,018	2,708	2,173
Total non-interest expenses	26	\$ 4,292	\$ 4,705	\$ 4,165	\$ 4,331	\$ 4,040	\$ 4,029	\$ 4,096	\$ 4,164	\$ 3,771	\$ 13,162	\$ 12,165	\$ 16,496	\$ 15,069

Balance Sheet

(\$ millions) As at	LINE #	2015			2014			2013		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
ASSETS										
Cash and due from banks	1	\$ 3,542	\$ 2,945	\$ 2,899	\$ 2,781	\$ 3,099	\$ 2,873	\$ 2,874	\$ 3,581	\$ 3,067
Interest-bearing deposits with banks	2	49,081	45,654	50,624	43,773	36,708	33,726	44,162	28,583	21,538
Trading loans, securities, and other	3	108,472	102,844	107,488	101,173	101,749	99,461	101,144	101,940	96,799
Derivatives	4	75,056	65,072	93,223	55,796	47,092	50,874	57,512	49,461	49,846
Financial assets designated at fair value through profit or loss	5	4,005	3,900	4,097	4,745	5,030	5,952	6,372	6,532	6,153
Available-for-sale securities	6	77,586	70,448	67,424	63,008	61,818	56,751	56,139	79,544	90,318
	7	265,119	242,264	272,232	224,722	215,689	213,038	221,167	237,477	243,116
Held-to-maturity securities	8	73,661	69,342	70,559	56,977	56,522	56,534	55,358	29,961	16,434
Securities purchased under reverse repurchase agreements	9	102,325	89,244	93,411	82,556	88,515	75,503	76,765	64,283	64,030
Loans										
Residential mortgages	10	208,286	201,535	202,821	198,912	193,594	189,344	188,879	185,820	181,510
Consumer instalment and other personal:	11	74,530	72,923	73,103	71,368	71,368	71,847	72,347	72,347	73,027
HELOC	12	42,241	38,575	38,785	35,261	33,499	32,225	32,331	31,037	30,568
Indirect auto	13	17,398	17,429	17,285	16,782	16,526	15,964	15,808	15,978	15,665
Other	14	27,047	25,807	26,404	25,570	25,539	25,399	25,571	22,222	21,503
Credit card	15	160,173	149,666	151,018	131,349	125,651	121,222	120,838	116,799	110,244
Business and government	16	2,297	2,511	2,778	2,695	2,771	2,961	3,758	3,744	4,114
Debt securities classified as loans	17	531,972	508,446	512,194	481,937	468,946	458,962	459,527	447,777	436,631
Allowance for loan losses	18	(3,344)	(3,150)	(3,263)	(3,028)	(3,005)	(3,049)	(3,079)	(2,855)	(2,863)
Loans, net of allowance for loan losses	19	528,628	505,296	508,931	478,909	465,941	455,913	456,448	444,922	433,768
Other										
Customers' liability under acceptances	20	14,271	15,199	12,312	13,080	12,599	12,040	9,011	6,399	7,936
Investment in TD Ameritrade	21	6,577	6,017	6,335	5,569	5,332	5,316	5,451	5,300	5,163
Goodwill	22	16,342	15,122	15,848	14,233	13,822	13,879	14,079	13,293	13,120
Other intangibles	23	2,695	2,636	2,793	2,680	2,662	2,656	2,691	2,493	2,490
Land, buildings, equipment, and other depreciable assets	24	5,304	5,100	5,317	4,930	4,742	4,758	4,840	4,635	4,523
Deferred tax assets	25	2,114	1,931	2,092	2,008	1,917	1,933	1,752	1,800	1,718
Amounts receivable from brokers, dealers and clients	26	16,794	17,643	23,924	17,130	21,438	19,410	15,123	9,183	7,510
Other assets	27	12,749	12,561	12,878	11,163	10,694	10,725	10,703	10,111	10,317
	28	76,846	76,209	81,499	70,793	73,206	70,717	63,650	53,214	52,777
Total assets	29	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	\$ 960,511	\$ 939,680	\$ 908,304	\$ 920,424	\$ 862,021	\$ 834,730
LIABILITIES										
Trading deposits	30	\$ 80,673	\$ 67,268	\$ 63,365	\$ 59,334	\$ 61,325	\$ 57,141	\$ 62,023	\$ 50,967	\$ 53,750
Derivatives	31	63,120	60,537	60,674	51,209	45,988	48,413	54,057	49,471	51,751
Securitization liabilities at fair value	32	10,567	10,518	11,564	11,198	13,151	16,224	18,322	21,960	24,649
Other financial liabilities designated at fair value through profit or loss	33	1,781	2,328	2,751	3,250	3,637	4,108	4,389	12	57
	34	156,141	140,651	158,354	124,991	124,101	125,886	138,791	122,410	130,207
Deposits										
Personal: Non-term	35	336,924	311,293	317,971	290,980	279,850	276,163	276,651	261,463	253,487
Term	36	51,508	51,618	52,559	52,260	52,857	54,070	56,116	58,005	59,237
Banks	37	20,105	22,509	28,337	15,771	16,411	15,763	16,119	17,149	10,467
Business and government	38	277,123	266,671	273,905	241,705	224,560	209,048	213,277	204,988	186,777
	39	685,660	652,091	672,772	600,716	573,678	555,044	562,163	541,605	509,968
Other										
Acceptances	40	14,271	15,199	12,312	13,080	12,599	12,040	9,011	6,399	7,936
Obligations related to securities sold short	41	34,336	32,474	34,878	39,465	39,013	37,516	40,979	41,829	39,865
Obligations related to securities sold under repurchase agreements	42	74,027	59,495	59,623	53,112	55,944	47,933	44,229	34,414	31,786
Securitization liabilities at amortized cost	43	23,275	23,580	24,913	24,960	25,709	25,587	26,148	25,592	25,645
Amounts payable to brokers, dealers and clients	44	15,479	17,428	23,822	18,195	23,171	21,020	16,561	8,882	11,290
Insurance-related liabilities	45	6,385	6,267	6,229	6,079	5,991	5,687	5,649	5,586	5,590
Other liabilities	46	15,207	15,221	16,846	15,897	16,804	15,848	14,997	15,939	14,312
	47	182,980	169,664	178,623	170,788	179,231	165,631	157,574	138,641	136,424
Subordinated notes and debentures	48	8,456	6,951	7,777	7,785	7,915	7,974	7,987	7,982	7,984
Total liabilities	49	1,033,237	969,357	1,017,526	904,280	884,925	854,535	866,515	810,638	784,583
EQUITY										
Common shares	50	20,180	20,076	19,948	19,811	19,705	19,593	19,452	19,316	19,218
Preferred shares	51	2,700	2,800	2,700	2,200	2,625	2,250	2,925	3,395	3,395
Treasury shares: Common	52	(17)	(11)	(179)	(54)	(92)	(120)	(153)	(145)	(144)
Preferred	53	(4)	(14)	(3)	(1)	(2)	(1)	(3)	(2)	(3)
Contributed surplus	54	226	226	214	205	184	173	163	170	181
Retained earnings	55	30,764	29,362	28,373	27,585	26,970	26,134	25,108	23,982	23,350
Accumulated other comprehensive income (loss)	56	10,477	7,569	9,956	4,936	3,834	4,206	4,874	3,159	2,651
	57	64,326	60,008	61,009	54,682	53,224	52,235	52,366	49,875	48,648
Non-controlling interests in subsidiaries	58	1,639	1,589	1,620	1,549	1,531	1,534	1,543	1,508	1,499
Total equity	59	65,965	61,597	62,629	56,231	54,755	53,769	53,909	51,383	50,147
Total liabilities and equity	60	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	\$ 960,511	\$ 939,680	\$ 908,304	\$ 920,424	\$ 862,021	\$ 834,730

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

(\$ millions) As at	LINE #	2015			2014			2013		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	\$ 450	\$ 509	\$ 534	\$ 654	\$ 647	\$ 607	\$ 501	\$ 612	\$ 673
Unrealized gain (loss) ¹	2	(3)	42	43	51	67	68	40	42	35
Privately held										
Balance sheet and fair value	3	1,841	1,717	1,762	1,458	1,406	1,355	1,431	1,374	1,610
Unrealized gain (loss) ¹	4	127	134	122	135	130	100	81	93	131
Total banking book equities										
Balance sheet and fair value	5	2,291	2,226	2,296	2,112	2,053	1,962	1,932	1,986	2,283
Unrealized gain (loss) ¹	6	124	176	165	186	197	168	121	135	166
Assets Under Administration²										
U.S. Retail	7	\$ 14,835	\$ 13,563	\$ 14,129	\$ 12,858	\$ 12,227	\$ 12,275	\$ 12,332	\$ 11,072	\$ 10,485
Canadian Retail	8	313,766	311,668	301,996	292,883	284,991	278,110	264,438	284,719	270,371
Total	9	\$ 328,601	\$ 325,231	\$ 316,125	\$ 305,741	\$ 297,218	\$ 290,385	\$ 276,770	\$ 295,791	\$ 280,856
Assets Under Management										
U.S. Retail	10	\$ 96,900	\$ 87,649	\$ 77,010	\$ 66,824	\$ 61,396	\$ 59,459	\$ 57,238	\$ 53,262	\$ 47,590
Canadian Retail	11	248,607	244,170	242,032	226,939	227,090	218,948	211,214	202,211	197,760
Total	12	\$ 345,507	\$ 331,819	\$ 319,042	\$ 293,763	\$ 288,486	\$ 278,407	\$ 268,452	\$ 255,473	\$ 245,350

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

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

Goodwill, Other Intangibles, and Restructuring Costs

(\$ millions)	LINE #	2015			2014				2013		Year to Date		Full Year	
As at		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Goodwill														
Balance at beginning of period	1	\$ 15,122	\$ 15,848	\$ 14,233	\$ 13,822	\$ 13,879	\$ 14,079	\$ 13,293	\$ 13,120	\$ 12,896	\$ 14,233	\$ 13,293	\$ 13,293	\$ 12,311
Transition adjustments on adoption of new and amended accounting standards	2	-	-	-	-	-	-	-	-	-	-	-	-	(2)
Arising during the period														
Epoch acquisition	3	-	-	-	-	-	-	-	(1)	-	-	-	-	500
Other	4	-	-	-	-	5	-	-	-	-	-	5	5	-
Disposals	5	-	-	-	-	-	-	(13)	-	-	-	(13)	(13)	-
Foreign currency translation adjustments and other	6	1,220	(726)	1,615	411	(62)	(200)	799	174	224	2,109	537	948	484
Balance at end of period	7	\$ 16,342	\$ 15,122	\$ 15,848	\$ 14,233	\$ 13,822	\$ 13,879	\$ 14,079	\$ 13,293	\$ 13,120	\$ 16,342	\$ 13,822	\$ 14,233	\$ 13,293
Other Intangibles¹														
Balance at beginning of period	8	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,480	\$ 1,534	\$ 1,624	\$ 1,478	\$ 1,531	\$ 1,569	\$ 1,436	\$ 1,478	\$ 1,478	\$ 1,449
Arising during the period														
Target acquisition	9	-	-	-	-	-	-	-	-	-	-	-	-	98
Epoch acquisition	10	-	-	-	-	-	-	-	-	-	-	-	-	149
Aeroplan acquisition	11	-	-	-	(3)	-	-	149	-	-	-	149	146	-
Other	12	-	-	-	-	21	-	-	-	-	-	21	21	-
Amortized in the period	13	(70)	(73)	(73)	(70)	(70)	(75)	(71)	(70)	(69)	(216)	(216)	(286)	(272)
Foreign currency translation adjustments and other	14	70	(48)	111	29	(5)	(15)	68	17	31	133	48	77	54
Balance at end of period	15	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,480	\$ 1,534	\$ 1,624	\$ 1,478	\$ 1,531	\$ 1,353	\$ 1,480	\$ 1,436	\$ 1,478
Deferred Tax Liability on Other Intangibles														
Balance at beginning of period	16	\$ (293)	\$ (330)	\$ (313)	\$ (323)	\$ (344)	\$ (370)	\$ (368)	\$ (386)	\$ (399)	\$ (313)	\$ (368)	\$ (368)	\$ (377)
Arising during the period														
Epoch acquisition	17	-	-	-	-	-	-	-	3	-	-	-	-	(57)
Recognized in the period	18	20	21	20	20	19	21	21	20	21	61	61	81	81
Foreign currency translation adjustments and other	19	(23)	16	(37)	(10)	2	5	(23)	(5)	(8)	(44)	(16)	(26)	(15)
Balance at end of period	20	\$ (296)	\$ (293)	\$ (330)	\$ (313)	\$ (323)	\$ (344)	\$ (370)	\$ (368)	\$ (386)	\$ (296)	\$ (323)	\$ (313)	\$ (368)
Net Other Intangibles Closing Balance														
	21	\$ 1,057	\$ 1,060	\$ 1,144	\$ 1,123	\$ 1,157	\$ 1,190	\$ 1,254	\$ 1,110	\$ 1,145	\$ 1,057	\$ 1,157	\$ 1,123	\$ 1,110
Total Goodwill and Net Other Intangibles Closing Balance														
	22	\$ 17,399	\$ 16,182	\$ 16,992	\$ 15,356	\$ 14,979	\$ 15,069	\$ 15,333	\$ 14,403	\$ 14,265	\$ 17,399	\$ 14,979	\$ 15,356	\$ 14,403
Restructuring Costs														
Balance at beginning of period	23	\$ 301	\$ 43	\$ 55	\$ 36	\$ 49	\$ 56	\$ 105	\$ 3	\$ 3	\$ 55	\$ 105	\$ 105	\$ 4
Additions	24	-	337	-	40	-	-	-	129	-	337	-	40	129
Amount used	25	(46)	(76)	(13)	(10)	(13)	(7)	(49)	(27)	-	(135)	(69)	(79)	(28)
Release of unused amounts	26	-	-	-	(11)	-	-	-	-	-	-	-	(11)	-
Foreign currency translation adjustments and other	27	17	(3)	1	-	-	-	-	-	-	15	-	-	-
Balance at end of period	28	\$ 272	\$ 301	\$ 43	\$ 55	\$ 36	\$ 49	\$ 56	\$ 105	\$ 3	\$ 272	\$ 36	\$ 55	\$ 105

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

On- and Off-Balance Sheet Loan Securitizations¹

(\$ millions) As at	LINE #	2015			2014				2013		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Residential mortgages securitized and sold to third parties^{2,3,4}														
Balance at beginning of period	1	\$ 31,914	\$ 32,840	\$ 33,561	\$ 34,358	\$ 36,050	\$ 38,381	\$ 39,386	\$ 40,693	\$ 42,344	\$ 33,561	\$ 39,386	\$ 39,386	\$ 44,622
Securitized	2	2,938	1,897	1,914	2,521	2,823	2,212	2,940	3,323	4,881	6,749	7,975	10,496	16,147
Amortization ⁵	3	(3,705)	(2,823)	(2,635)	(3,318)	(4,515)	(4,543)	(3,945)	(4,630)	(6,532)	(9,163)	(13,003)	(16,321)	(21,383)
Balance at end of period	4	31,147	31,914	32,840	33,561	34,358	36,050	38,381	39,386	40,693	31,147	34,358	33,561	39,386
Consumer instalment and other personal loans - HELOC and automobile loans^{6,7,8}														
Balance at beginning of period	5	5,361	6,081	6,081	7,181	7,181	6,141	6,141	5,100	5,284	6,081	6,141	6,141	5,461
Proceeds reinvested in securitizations	6	397	495	550	632	801	638	637	678	734	1,442	2,076	2,708	2,711
Securitized	7	–	780	–	–	–	1,041	–	1,041	–	780	1,041	1,041	1,041
Amortization	8	(397)	(1,995)	(550)	(1,732)	(801)	(639)	(637)	(678)	(918)	(2,942)	(2,077)	(3,809)	(3,072)
Balance at end of period	9	5,361	5,361	6,081	6,081	7,181	7,181	6,141	6,141	5,100	5,361	7,181	6,081	6,141
Gross impaired loans ⁹	10	23	15	19	20	24	23	23	26	19	23	24	20	26
Write-offs net of recoveries ⁹	11	–	1	–	–	–	–	–	1	–	1	–	–	2
Business and government loans²														
Balance at beginning of period	12	1,913	1,964	2,033	2,071	2,209	2,321	2,357	2,464	2,495	2,033	2,357	2,357	2,466
Securitized	13	–	–	–	–	–	–	–	–	44	–	–	–	376
Amortization	14	(48)	(51)	(69)	(38)	(138)	(112)	(36)	(107)	(75)	(168)	(286)	(324)	(485)
Balance at end of period	15	1,865	1,913	1,964	2,033	2,071	2,209	2,321	2,357	2,464	1,865	2,071	2,033	2,357
Credit card														
Balance at beginning of period	16	–	–	–	–	–	150	300	541	649	–	300	300	1,251
Proceeds reinvested in securitizations	17	–	–	–	–	–	6	166	133	269	–	172	172	1,257
Amortization	18	–	–	–	–	–	(156)	(316)	(374)	(377)	–	(472)	(472)	(2,208)
Balance at end of period	19	–	–	–	–	–	–	150	300	541	–	–	–	300
Write-offs net of recoveries ⁹	20	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 1	\$ 1	\$ 5	\$ 2	\$ –	\$ 2	\$ 2	\$ 27
Total loan securitizations	21	\$ 38,373	\$ 39,188	\$ 40,885	\$ 41,675	\$ 43,610	\$ 45,440	\$ 46,993	\$ 48,184	\$ 48,798	\$ 38,373	\$ 43,610	\$ 41,675	\$ 48,184
Mortgages securitized and retained²														
Residential mortgages securitized and retained	22	\$ 37,871	\$ 38,548	\$ 41,077	\$ 41,213	\$ 40,055	\$ 41,275	\$ 42,103	\$ 41,620	\$ 45,137	\$ 37,871	\$ 40,055	\$ 41,213	\$ 41,620
Business and government loans securitized and retained	23	–	–	–	–	–	–	7	–	–	–	–	–	–
Closing balance	24	\$ 37,871	\$ 38,548	\$ 41,077	\$ 41,213	\$ 40,055	\$ 41,275	\$ 42,110	\$ 41,620	\$ 45,137	\$ 37,871	\$ 40,055	\$ 41,213	\$ 41,620

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

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

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

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

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

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

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

⁸ Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the sellers' interest of the Bank's sponsored HELOC securitization vehicles because the early amortization triggers have not been breached.

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

Standardized Charges for Securitization Exposures in the Trading Book¹

(\$ millions) As at	LINE #	2015 Q3		2015 Q2		2015 Q1	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based²							
AA- and above	1	\$ 708	\$ 50	\$ 689	\$ 49	\$ 504	\$ 36
A+ to A-	2	19	3	20	3	21	3
BBB+ to BBB-	3	5	3	11	6	14	7
Below BB- ³	4	1	2	1	2	1	3
Unrated ⁴	5	–	–	–	–	–	–
Total	6	\$ 733	\$ 58	\$ 721	\$ 60	\$ 540	\$ 49

		2014 Q4		2014 Q3		2014 Q2	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based²							
AA- and above	7	\$ 541	\$ 38	\$ 459	\$ 33	\$ 443	\$ 31
A+ to A-	8	25	4	11	1	15	2
BBB+ to BBB-	9	4	3	5	3	11	7
Below BB- ³	10	1	3	1	3	1	3
Unrated ⁴	11	–	–	–	–	–	–
Total	12	\$ 571	\$ 48	\$ 476	\$ 40	\$ 470	\$ 43

		2014 Q1		2013 Q4		2013 Q3	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based²							
AA- and above	13	\$ 391	\$ 27	\$ 432	\$ 31	\$ 254	\$ 18
A+ to A-	14	7	1	7	1	3	–
BBB+ to BBB-	15	5	4	12	9	3	2
Below BB- ³	16	1	3	1	3	–	–
Unrated ⁴	17	–	–	–	–	–	–
Total	18	\$ 404	\$ 35	\$ 452	\$ 44	\$ 260	\$ 20

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

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

³ 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.

⁴ 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 Q3		2015 Q2		2015 Q1	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized debt obligations	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	2	-	-	-	-	-	-
Commercial mortgage loans	3	203	-	243	-	216	-
Credit card loans	4	365	-	268	-	245	-
Automobile loans and leases	5	148	-	189	-	11	-
Other	6	17	-	21	-	68	-
Total	7	\$ 733	\$ -	\$ 721	\$ -	\$ 540	\$ -
		2014 Q4		2014 Q3		2014 Q2	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized debt obligations	8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	9	-	-	73	-	53	-
Commercial mortgage loans	10	217	-	142	-	181	-
Credit card loans	11	280	-	188	-	149	-
Automobile loans and leases	12	10	-	13	-	27	-
Other	13	64	-	60	-	60	-
Total	14	\$ 571	\$ -	\$ 476	\$ -	\$ 470	\$ -
		2014 Q1		2013 Q4		2013 Q3	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized debt obligations	15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	16	13	-	2	-	-	-
Commercial mortgage loans	17	196	-	238	-	56	-
Credit card loans	18	154	-	88	-	98	-
Automobile loans and leases	19	14	-	24	-	29	-
Other	20	27	-	100	-	77	-
Total	21	\$ 404	\$ -	\$ 452	\$ -	\$ 260	\$ -

¹ Primarily comprised of trading securities held by the Bank.

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

Securitization Exposures in the Banking Book

(\$ millions) As at	LINE #	2015 Q3		2015 Q2		2015 Q1	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized mortgage obligations	1	\$ 8,463	\$ -	\$ 6,694	\$ -	\$ 5,848	\$ -
Asset backed securities							
Residential mortgage loans	2	-	6,742	-	6,328	-	6,301
Personal loans	3	13,866	2,550	13,283	2,550	13,622	4,080
Credit card loans	4	17,759	-	17,631	-	18,376	-
Automobile loans and leases	5	3,887	2,674	3,777	2,116	3,513	2,306
Equipment loans and leases	6	888	-	984	-	1,147	-
Trade receivables	7	776	2,497	422	2,228	826	1,989
Other Exposures ³							
Automobile loans and leases	8	-	-	-	-	-	-
Equipment loans and leases	9	-	-	-	-	-	-
Total	10	\$ 45,639	\$ 14,463	\$ 42,791	\$ 13,222	\$ 43,332	\$ 14,676
		2014 Q4		2014 Q3		2014 Q2	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized mortgage obligations	11	\$ 4,049	\$ -	\$ 2,775	\$ -	\$ 2,767	\$ -
Asset backed securities							
Residential mortgage loans	12	-	6,394	-	6,017	-	5,857
Personal loans	13	12,357	4,080	12,372	5,202	12,202	5,202
Credit card loans	14	18,259	-	17,800	-	16,078	-
Automobile loans and leases	15	4,905	2,341	4,882	2,428	4,383	2,456
Equipment loans and leases	16	1,177	-	1,228	-	1,246	-
Trade receivables	17	524	1,753	352	1,742	370	1,721
Other Exposures ³							
Automobile loans and leases	18	-	-	-	-	-	-
Equipment loans and leases	19	-	-	-	-	-	-
Total	20	\$ 41,271	\$ 14,568	\$ 39,409	\$ 15,389	\$ 37,046	\$ 15,236
		2014 Q1		2013 Q4		2013 Q3	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized mortgage obligations	21	\$ 2,892	\$ -	\$ 2,809	\$ -	\$ 2,889	\$ -
Asset backed securities							
Residential mortgage loans	22	-	5,869	-	5,701	-	5,074
Personal loans	23	11,647	5,202	10,656	5,202	10,272	5,202
Credit card loans	24	16,441	-	14,539	-	13,281	-
Automobile loans and leases	25	3,105	2,684	3,736	2,729	3,603	2,392
Equipment loans and leases	26	835	-	1,271	-	1,094	-
Trade receivables	27	374	1,887	312	1,887	315	1,887
Other Exposures ³							
Automobile loans and leases	28	-	-	-	-	-	-
Equipment loans and leases	29	-	-	-	-	-	-
Total	30	\$ 35,294	\$ 15,642	\$ 33,323	\$ 15,519	\$ 31,454	\$ 14,555

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

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

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

Third-Party Originated Assets Securitized by Bank Sponsored Conduits

(\$ millions) As at	LINE #	2015 Q3				2015 Q2			
		Outstanding exposures				Outstanding exposures			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans	1	\$ 6,328	\$ 414	\$ 6,742	\$ 4	\$ 6,301	\$ 27	\$ 6,328	\$ 19
Credit card loans	2	-	-	-	-	-	-	-	-
Automobile loans and leases	3	1,513	507	2,020	7	1,671	(158)	1,513	3
Equipment loans and leases	4	-	-	-	-	-	-	-	-
Trade receivables	5	2,665	608	3,273	227	2,561	104	2,665	201
Total	6	\$ 10,506	\$ 1,529	\$ 12,035	\$ 248	\$ 10,533	\$ (27)	\$ 10,506	\$ 223
		2015 Q1				2014 Q4			
		Outstanding exposures				Outstanding exposures			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans	7	\$ 6,395	\$ (94)	\$ 6,301	\$ 23	\$ 6,017	\$ 378	\$ 6,395	\$ 29
Credit card loans	8	-	-	-	-	-	-	-	-
Automobile loans and leases	9	1,777	(106)	1,671	4	1,882	(105)	1,777	3
Equipment loans and leases	10	-	-	-	-	-	-	-	-
Trade receivables	11	2,277	284	2,561	163	2,076	201	2,277	164
Total	12	\$ 10,449	\$ 84	\$ 10,533	\$ 190	\$ 9,975	\$ 474	\$ 10,449	\$ 196
		2014 Q3				2014 Q2			
		Outstanding exposures				Outstanding exposures			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans	13	\$ 5,857	\$ 160	\$ 6,017	\$ 20	\$ 5,870	\$ (13)	\$ 5,857	\$ 17
Credit card loans	14	-	-	-	-	-	-	-	-
Automobile loans and leases	15	2,456	(574)	1,882	3	2,684	(228)	2,456	3
Equipment loans and leases	16	-	-	-	-	-	-	-	-
Trade receivables	17	2,090	(14)	2,076	151	2,261	(171)	2,090	152
Total	18	\$ 10,403	\$ (428)	\$ 9,975	\$ 174	\$ 10,815	\$ (412)	\$ 10,403	\$ 172
		2014 Q1				2013 Q4			
		Outstanding exposures				Outstanding exposures			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans	19	\$ 5,701	\$ 169	\$ 5,870	\$ 17	\$ 5,074	\$ 627	\$ 5,701	\$ 18
Credit card loans	20	-	-	-	-	-	-	-	-
Automobile loans and leases	21	2,729	(45)	2,684	7	2,393	336	2,729	7
Equipment loans and leases	22	-	-	-	-	-	-	-	-
Trade receivables	23	2,199	62	2,261	150	2,202	(3)	2,199	169
Total	24	\$ 10,629	\$ 186	\$ 10,815	\$ 174	\$ 9,669	\$ 960	\$ 10,629	\$ 194

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

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

Gross Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

LINE #	2015 Q3				2015 Q2				2015 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Personal												
Residential mortgages ²	\$ 180,707	\$ 27,117	\$ -	\$ 207,824	\$ 175,930	\$ 25,156	\$ -	\$ 201,086	\$ 175,895	\$ 26,434	\$ -	\$ 202,329
Consumer instalment and other personal												
HELOC	61,037	13,368	-	74,405	60,376	12,423	-	72,799	59,851	13,113	-	72,964
Indirect auto	18,313	23,927	-	42,240	17,475	21,098	-	38,573	16,881	21,902	-	38,783
Other	16,653	702	6	17,361	16,680	704	8	17,392	16,547	685	8	17,240
Credit card	17,748	9,299	-	27,047	17,524	8,283	-	25,807	17,362	9,042	-	26,404
Total personal	294,458	74,413	6	368,877	287,985	67,664	8	355,657	286,536	71,176	8	357,720
Business and Government²												
Real estate												
Residential	14,944	5,396	-	20,340	14,833	4,726	-	19,559	14,988	4,726	-	19,714
Non-residential	11,134	17,636	-	28,770	10,327	16,013	185	26,525	10,092	16,539	191	26,822
Total real estate	26,078	23,032	-	49,110	25,160	20,739	185	46,084	25,080	21,265	191	46,536
Agriculture	5,304	434	-	5,738	5,132	414	-	5,546	4,872	428	-	5,300
Automotive	4,142	2,911	72	7,125	4,138	2,699	72	6,909	3,752	2,902	74	6,728
Financial	8,715	3,378	1,314	13,407	9,278	3,496	1,159	13,933	8,816	3,978	1,523	14,317
Food, beverage, and tobacco	1,467	2,423	23	3,913	1,417	2,256	28	3,701	1,552	2,372	22	3,946
Forestry	455	594	8	1,057	486	513	8	1,007	425	514	8	947
Government, public sector entities, and education	5,616	8,753	96	14,465	6,964	7,797	121	14,882	6,740	7,712	45	14,497
Health and social services	4,771	9,223	-	13,994	4,539	8,290	-	12,829	4,338	8,289	-	12,627
Industrial construction and trade contractors	2,109	1,540	-	3,649	1,985	1,473	-	3,458	1,835	1,539	-	3,374
Metals and mining	1,186	1,341	193	2,720	1,331	1,266	-	2,597	1,266	1,234	-	2,500
Pipelines, oil, and gas	3,641	1,200	-	4,841	3,500	1,054	-	4,554	3,442	1,055	-	4,497
Power and utilities	1,672	2,041	-	3,713	1,832	1,467	-	3,299	1,791	1,261	18	3,070
Professional and other services	3,777	8,480	77	12,334	3,524	7,579	57	11,160	3,367	7,919	58	11,344
Retail sector	2,204	3,818	-	6,022	2,213	3,439	-	5,652	2,189	3,495	-	5,684
Sundry manufacturing and wholesale	2,202	5,922	39	8,163	2,142	5,574	41	7,757	2,215	5,186	34	7,435
Telecommunications, cable, and media	2,095	3,594	160	5,849	1,834	3,227	146	5,207	1,335	2,378	153	3,866
Transportation	1,382	10,029	16	11,427	1,289	8,740	23	10,052	1,188	9,068	29	10,285
Other	4,713	1,271	38	6,022	3,892	1,224	208	5,324	3,907	1,096	289	5,292
Total business and government	81,529	89,984	2,036	173,549	80,656	81,247	2,048	163,951	78,110	81,691	2,444	162,245
Other Loans												
Debt securities classified as loans	-	1,920	377	2,297	-	1,911	600	2,511	-	2,125	653	2,778
Acquired credit-impaired loans ³	-	1,520	-	1,520	-	1,526	-	1,526	-	1,763	-	1,763
Total other loans	-	3,440	377	3,817	-	3,437	600	4,037	-	3,888	653	4,541
Total Gross Loans and Acceptances	\$ 375,987	\$ 167,837	\$ 2,419	\$ 546,243	\$ 368,641	\$ 152,348	\$ 2,656	\$ 523,645	\$ 364,646	\$ 156,755	\$ 3,105	\$ 524,506

Portfolio as a % of Total Gross Loans and Acceptances

LINE #	2015 Q3				2015 Q2				2015 Q1			
	Canada %	United States %	Int'l %	Total %	Canada %	United States %	Int'l %	Total %	Canada %	United States %	Int'l %	Total %
Personal												
Residential mortgages ²	33.1 %	5.0 %	- %	38.1 %	33.6 %	4.7 %	- %	38.3 %	33.5 %	5.0 %	- %	38.5 %
Consumer instalment and other personal												
HELOC	11.2	2.4	-	13.6	11.6	2.3	-	13.9	11.4	2.5	-	13.9
Indirect auto	3.3	4.4	-	7.7	3.3	4.1	-	7.4	3.2	4.2	-	7.4
Other	3.1	0.1	-	3.2	3.2	0.1	-	3.3	3.2	0.1	-	3.3
Credit card	3.2	1.7	-	4.9	3.3	1.6	-	4.9	3.3	1.7	-	5.0
Total personal	53.9	13.6	-	67.5	55.0	12.8	-	67.8	54.6	13.5	-	68.1
Business and Government²	15.0	16.5	0.3	31.8	15.4	15.6	0.4	31.4	14.9	15.7	0.5	31.1
Other Loans												
Debt securities classified as loans	-	0.3	0.1	0.4	-	0.4	0.1	0.5	-	0.4	0.1	0.5
Acquired credit-impaired loans ³	-	0.3	-	0.3	-	0.3	-	0.3	-	0.3	-	0.3
Total other loans	-	0.6	0.1	0.7	-	0.7	0.1	0.8	-	0.7	0.1	0.8
Total Gross Loans and Acceptances	68.9 %	30.7 %	0.4 %	100.0 %	70.4 %	29.1 %	0.5 %	100.0 %	69.5 %	29.9 %	0.6 %	100.0 %

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

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

³ Includes all FDIC covered loans and other ACI loans.

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

(\$ millions, except as noted) As at	LINE #	2014 Q4				2014 Q3				2014 Q2			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages ²	1	\$ 175,125	\$ 23,335	\$ –	\$ 198,460	\$ 170,746	\$ 22,393	\$ –	\$ 193,139	\$ 166,496	\$ 22,375	\$ –	\$ 188,871
Consumer instalment and other personal													
HELOC	2	59,568	11,665	–	71,233	59,957	11,268	–	71,225	60,409	11,288	–	71,697
Indirect auto	3	16,475	18,782	–	35,257	15,694	17,797	–	33,491	14,976	17,234	–	32,210
Other	4	16,116	615	9	16,740	15,875	592	9	16,476	15,318	580	9	15,907
Credit card	5	17,927	7,637	–	25,564	18,165	7,362	–	25,527	18,065	7,319	–	25,384
Total personal	6	285,211	62,034	9	347,254	280,437	59,412	9	339,858	275,264	58,796	9	334,069
Business and Government²													
Real estate													
Residential	7	14,604	4,294	–	18,898	14,312	3,888	–	18,200	14,214	3,734	–	17,948
Non-residential	8	9,768	14,037	180	23,985	9,484	13,653	184	23,321	8,804	13,413	185	22,402
Total real estate	9	24,372	18,331	180	42,883	23,796	17,541	184	41,521	23,018	17,147	185	40,350
Agriculture	10	4,587	363	–	4,950	4,351	309	–	4,660	4,349	303	–	4,652
Automotive	11	3,288	2,530	74	5,892	3,403	2,244	41	5,688	3,257	2,113	76	5,446
Financial	12	7,616	3,344	1,386	12,346	9,114	2,234	1,321	12,669	8,593	1,995	1,397	11,985
Food, beverage, and tobacco	13	1,642	2,086	30	3,758	1,617	1,945	26	3,588	1,861	1,810	20	3,691
Forestry	14	379	470	8	857	413	467	8	888	483	547	9	1,039
Government, public sector entities, and education	15	4,494	6,423	–	10,917	4,348	5,860	–	10,208	3,511	5,368	–	8,879
Health and social services	16	4,300	7,376	–	11,676	4,252	6,835	–	11,087	4,051	6,179	–	10,230
Industrial construction and trade contractors	17	1,894	1,306	–	3,200	1,963	1,294	–	3,257	1,782	1,265	–	3,047
Metals and mining	18	1,147	1,076	–	2,223	1,028	1,109	–	2,137	938	1,139	–	2,077
Pipelines, oil, and gas	19	2,695	940	–	3,635	2,372	795	–	3,167	2,399	778	–	3,177
Power and utilities	20	1,594	1,269	21	2,884	1,470	1,202	21	2,693	1,409	1,303	22	2,734
Professional and other services	21	3,497	6,412	–	9,909	3,334	5,997	–	9,331	2,766	5,924	–	8,690
Retail sector	22	2,212	3,159	–	5,371	2,208	2,881	–	5,089	2,178	2,873	–	5,051
Sundry manufacturing and wholesale	23	1,821	4,269	41	6,131	1,685	4,167	36	5,888	1,691	4,068	36	5,795
Telecommunications, cable, and media	24	946	1,987	127	3,060	1,143	1,866	124	3,133	1,156	1,743	121	3,020
Transportation	25	1,072	7,166	45	8,283	1,109	6,464	25	7,598	1,032	6,248	37	7,317
Other	26	4,258	910	212	5,380	3,432	850	203	4,485	3,567	998	176	4,741
Total business and government	27	71,814	69,417	2,124	143,355	71,038	64,060	1,989	137,087	68,041	61,801	2,079	131,921
Other Loans													
Debt securities classified as loans	28	–	2,047	648	2,695	–	2,115	656	2,771	–	2,248	713	2,961
Acquired credit-impaired loans ³	29	6	1,707	–	1,713	14	1,815	–	1,829	21	2,030	–	2,051
Total other loans	30	6	3,754	648	4,408	14	3,930	656	4,600	21	4,278	713	5,012
Total Gross Loans and Acceptances	31	\$ 357,031	\$ 135,205	\$ 2,781	\$ 495,017	\$ 351,489	\$ 127,402	\$ 2,654	\$ 481,545	\$ 343,326	\$ 124,875	\$ 2,801	\$ 471,002
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages ²	32	35.4 %	4.7 %	– %	40.1 %	35.4 %	4.7 %	– %	40.1 %	35.3 %	4.7 %	– %	40.0 %
Consumer instalment and other personal													
HELOC	33	12.0	2.4	–	14.4	12.5	2.3	–	14.8	12.8	2.4	–	15.2
Indirect auto	34	3.3	3.8	–	7.1	3.2	3.7	–	6.9	3.2	3.7	–	6.9
Other	35	3.3	0.1	–	3.4	3.3	0.1	–	3.4	3.3	0.1	–	3.4
Credit card	36	3.6	1.5	–	5.1	3.8	1.5	–	5.3	3.8	1.6	–	5.4
Total personal	37	57.6	12.5	–	70.1	58.2	12.3	–	70.5	58.4	12.5	–	70.9
Business and Government²	38	14.6	14.0	0.5	29.1	14.8	13.3	0.4	28.5	14.5	13.1	0.4	28.0
Other Loans													
Debt securities classified as loans	39	–	0.4	0.1	0.5	–	0.5	0.1	0.6	–	0.5	0.2	0.7
Acquired credit-impaired loans ³	40	–	0.3	–	0.3	–	0.4	–	0.4	–	0.4	–	0.4
Total other loans	41	–	0.7	0.1	0.8	–	0.9	0.1	1.0	–	0.9	0.2	1.1
Total Gross Loans and Acceptances	42	72.2 %	27.2 %	0.6 %	100.0 %	73.0 %	26.5 %	0.5 %	100.0 %	72.9 %	26.5 %	0.6 %	100.0 %

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

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

³ Includes all FDIC covered loans and other ACI loans.

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

(\$ millions, except as noted) As at	LINE #	2014 Q1				2013 Q4				2013 Q3			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages ²	1	\$ 165,821	\$ 22,558	\$ –	\$ 188,379	\$ 164,389	\$ 20,945	\$ –	\$ 185,334	\$ 160,632	\$ 20,372	\$ –	\$ 181,004
Consumer instalment and other personal													
HELOC	2	60,612	11,398	–	72,010	61,581	10,607	–	72,188	62,436	10,426	–	72,862
Indirect auto	3	14,611	17,690	–	32,301	14,666	16,323	–	30,989	14,504	15,988	–	30,492
Other	4	15,336	568	9	15,913	15,193	533	10	15,736	15,054	519	10	15,583
Credit card	5	17,815	7,729	–	25,544	15,288	6,900	–	22,188	14,745	6,701	–	21,446
Total personal	6	274,195	59,943	9	334,147	271,117	55,308	10	326,435	267,371	54,006	10	321,387
Business and Government²													
Real estate													
Residential	7	13,886	3,699	–	17,585	13,685	3,470	–	17,155	13,501	3,341	–	16,842
Non-residential	8	8,708	13,384	183	22,275	8,153	12,084	167	20,404	8,150	11,828	156	20,134
Total real estate	9	22,594	17,083	183	39,860	21,838	15,554	167	37,559	21,651	15,169	156	36,976
Agriculture	10	4,297	306	–	4,603	3,914	289	–	4,203	3,733	277	–	4,010
Automotive	11	2,511	2,088	73	4,672	2,326	1,850	74	4,250	2,258	1,697	32	3,987
Financial	12	8,244	2,116	1,622	11,982	8,812	2,006	1,582	12,400	7,512	2,052	1,535	11,099
Food, beverage, and tobacco	13	1,613	1,776	14	3,403	1,250	1,654	16	2,920	1,220	1,565	57	2,842
Forestry	14	401	536	9	946	423	531	8	962	445	479	7	931
Government, public sector entities, and education	15	3,571	5,185	–	8,756	4,471	4,466	–	8,937	4,127	3,975	–	8,102
Health and social services	16	4,026	6,325	–	10,351	3,686	5,785	–	9,471	3,650	5,455	–	9,105
Industrial construction and trade contractors	17	1,649	1,228	–	2,877	1,600	1,222	–	2,822	1,625	1,206	–	2,831
Metals and mining	18	975	1,146	–	2,121	871	1,056	–	1,927	900	1,039	–	1,939
Pipelines, oil, and gas	19	2,337	714	–	3,051	2,194	521	–	2,715	2,082	607	–	2,689
Power and utilities	20	1,362	1,373	22	2,757	1,506	1,155	21	2,682	1,467	1,381	20	2,868
Professional and other services	21	2,774	6,004	–	8,778	2,674	5,353	–	8,027	2,662	5,279	–	7,941
Retail sector	22	2,211	2,754	–	4,965	2,144	2,578	–	4,722	2,094	4,722	–	4,522
Sundry manufacturing and wholesale	23	1,993	4,010	36	6,039	1,821	3,717	31	5,569	1,852	3,314	–	5,166
Telecommunications, cable, and media	24	1,083	1,756	122	2,961	1,029	1,663	116	2,808	1,032	1,513	111	2,656
Transportation	25	1,002	5,146	33	6,181	771	4,886	25	5,682	660	4,518	15	5,193
Other	26	2,893	889	207	3,989	2,942	714	200	3,856	2,648	669	86	3,403
Total business and government	27	65,536	60,435	2,321	128,292	64,272	55,000	2,240	121,512	61,618	52,623	2,019	116,260
Other Loans													
Debt securities classified as loans	28	168	2,402	1,188	3,758	157	2,459	1,128	3,744	360	2,613	1,141	4,114
Acquired credit-impaired loans ³	29	30	2,311	–	2,341	21	2,464	–	2,485	36	2,770	–	2,806
Total other loans	30	198	4,713	1,188	6,099	178	4,923	1,128	6,229	396	5,383	1,141	6,920
Total Gross Loans and Acceptances	31	\$ 339,929	\$ 125,091	\$ 3,518	\$ 468,538	\$ 335,567	\$ 115,231	\$ 3,378	\$ 454,176	\$ 329,385	\$ 112,012	\$ 3,170	\$ 444,567
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages ²	32	35.4 %	4.8 %	– %	40.2 %	36.2 %	4.6 %	– %	40.8 %	36.0 %	4.6 %	– %	40.6 %
Consumer instalment and other personal													
HELOC	33	12.9	2.4	–	15.3	13.6	2.3	–	15.9	14.1	2.3	–	16.4
Indirect auto	34	3.1	3.8	–	6.9	3.2	3.6	–	6.8	3.3	3.6	–	6.9
Other	35	3.3	0.1	–	3.4	3.3	0.2	–	3.5	3.4	0.1	–	3.5
Credit card	36	3.8	1.7	–	5.5	3.4	1.5	–	4.9	3.3	1.5	–	4.8
Total personal	37	58.5	12.8	–	71.3	59.7	12.2	–	71.9	60.1	12.1	–	72.2
Business and Government²	38	14.0	12.9	0.5	27.4	14.2	12.1	0.5	26.8	13.9	11.8	0.5	26.2
Other Loans													
Debt securities classified as loans	39	–	0.5	0.3	0.8	–	0.5	0.2	0.7	0.1	0.6	0.3	1.0
Acquired credit-impaired loans ³	40	–	0.5	–	0.5	–	0.6	–	0.6	–	0.6	–	0.6
Total other loans	41	–	1.0	0.3	1.3	–	1.1	0.2	1.3	0.1	1.2	0.3	1.6
Total Gross Loans and Acceptances	42	72.5 %	26.7 %	0.8 %	100.0 %	73.9 %	25.4 %	0.7 %	100.0 %	74.1 %	25.1 %	0.8 %	100.0 %

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

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

³ Includes all FDIC covered loans and other ACI loans.

Impaired Loans^{1,2}

(\$ millions, except as noted)

As at

LINE #	2015			2014			2013		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014

CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Impaired loans at beginning of period	1	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 2,628	\$ 2,531	\$ 2,731	\$ 2,692	\$ 2,692	\$ 2,518
Classified as impaired during the period														
Canadian Retail ³	2	657	655	702	711	695	722	757	712	722	2,014	2,174	2,885	2,857
U.S. Retail - in USD ³	3	421	365	390	406	368	365	442	456	410	1,176	1,175	1,581	1,607
- foreign exchange ³	4	114	88	76	46	29	38	34	20	18	278	101	147	43
	5	535	453	466	452	397	403	476	476	428	1,454	1,276	1,728	1,650
Wholesale Banking	6	14	16	-	-	-	-	-	22	17	30	-	-	39
Total classified as impaired during the period	7	1,206	1,124	1,168	1,163	1,092	1,125	1,233	1,210	1,167	3,498	3,450	4,613	4,546
Transferred to not impaired during the period	8	(329)	(290)	(290)	(304)	(373)	(367)	(308)	(353)	(354)	(909)	(1,048)	(1,352)	(1,431)
Net repayments	9	(334)	(265)	(281)	(276)	(291)	(288)	(302)	(297)	(285)	(880)	(881)	(1,157)	(1,080)
Disposals of loans	10	-	-	(8)	-	-	-	(7)	-	(2)	(8)	(7)	(7)	(5)
Net classified as impaired during the period	11	543	569	589	583	428	470	616	560	526	1,701	1,514	2,097	2,030
Amounts written off	12	(527)	(535)	(557)	(539)	(531)	(559)	(549)	(519)	(454)	(1,619)	(1,639)	(2,178)	(1,914)
Recoveries of loans and advances previously written off	13	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange and other movements	14	156	(96)	204	51	(7)	(26)	102	23	25	264	69	120	58
Change during the period	15	172	(62)	236	95	(110)	(115)	169	64	97	346	(56)	39	174
Total Gross Impaired Loans – Balance at End of Period	16	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 2,628	\$ 3,077	\$ 2,636	\$ 2,731	\$ 2,692

GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	17	\$ 990	\$ 1,076	\$ 1,105	\$ 1,112	\$ 1,126	\$ 1,182	\$ 1,210	\$ 1,158	\$ 1,175	\$ 990	\$ 1,126	\$ 1,112	\$ 1,158
U.S. Retail - in USD	18	1,568	1,493	1,455	1,426	1,366	1,390	1,446	1,405	1,368	1,568	1,366	1,426	1,405
- foreign exchange	19	483	308	394	181	123	133	164	60	38	483	123	181	60
	20	2,051	1,801	1,849	1,607	1,489	1,523	1,610	1,465	1,406	2,051	1,489	1,607	1,465
Wholesale Banking	21	36	28	13	12	21	41	41	69	47	36	21	12	69
Total Gross Impaired Loans	22	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 2,628	\$ 3,077	\$ 2,636	\$ 2,731	\$ 2,692

NET IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	23	\$ 706	\$ 797	\$ 824	\$ 834	\$ 838	\$ 893	\$ 928	\$ 882	\$ 880	\$ 706	\$ 838	\$ 834	\$ 882
U.S. Retail - in USD	24	1,373	1,299	1,252	1,250	1,192	1,192	1,301	1,273	1,236	1,373	1,192	1,250	1,273
- foreign exchange	25	423	268	340	159	108	114	148	54	35	423	108	159	54
	26	1,796	1,567	1,592	1,409	1,300	1,306	1,449	1,327	1,271	1,796	1,300	1,409	1,327
Wholesale Banking	27	30	17	2	1	1	6	9	34	13	30	1	1	34
Total Net Impaired Loans	28	\$ 2,532	\$ 2,381	\$ 2,418	\$ 2,244	\$ 2,139	\$ 2,205	\$ 2,386	\$ 2,243	\$ 2,164	\$ 2,532	\$ 2,139	\$ 2,244	\$ 2,243
Net Impaired Loans as a % of Net Loans and Acceptances	29	0.47 %	0.46 %	0.47 %	0.46 %	0.45 %	0.48 %	0.52 %	0.50 %	0.50 %	0.47 %	0.45 %	0.46 %	0.50 %

¹ Includes customers' liability under acceptances.

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

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

Impaired Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)

As at

LINE #	2015 Q3				2015 Q2				2015 Q1				
By Industry Sector													
Personal													
Residential mortgages	1	\$ 402	\$ 400	\$ –	\$ 802	\$ 436	\$ 345	\$ –	\$ 781	\$ 451	\$ 359	\$ –	\$ 810
Consumer instalment and other personal													
HELOC ²	2	199	664	–	863	242	482	–	724	260	435	–	695
Indirect auto	3	41	159	–	200	44	142	–	186	44	153	–	197
Other	4	50	7	–	57	65	6	–	71	64	6	–	70
Credit card	5	145	124	–	269	162	122	–	284	167	154	–	321
Total personal	6	837	1,354	–	2,191	949	1,097	–	2,046	986	1,107	–	2,093
Business and Government													
Real estate													
Residential	7	13	87	–	100	15	84	–	99	17	95	–	112
Non-residential	8	11	180	–	191	11	193	–	204	7	179	–	186
Total real estate	9	24	267	–	291	26	277	–	303	24	274	–	298
Agriculture	10	6	1	–	7	6	1	–	7	4	1	–	5
Automotive	11	2	12	–	14	2	11	–	13	1	14	–	15
Financial	12	3	32	–	35	–	29	–	29	–	31	–	31
Food, beverage, and tobacco	13	14	11	–	25	2	14	–	16	3	12	–	15
Forestry	14	1	2	–	3	–	2	–	2	–	2	–	2
Government, public sector entities, and education	15	3	8	–	11	5	11	–	16	5	12	–	17
Health and social services	16	5	42	–	47	5	55	–	60	8	51	–	59
Industrial construction and trade contractors	17	22	38	–	60	7	29	–	36	8	30	–	38
Metals and mining	18	6	16	–	22	3	14	–	17	–	9	–	9
Pipelines, oil, and gas	19	29	6	–	35	15	7	–	22	6	–	–	6
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	32	90	–	122	33	82	–	115	32	98	–	130
Retail sector	22	19	87	–	106	20	83	–	103	19	93	–	112
Sundry manufacturing and wholesale	23	7	53	–	60	9	64	–	73	6	73	–	79
Telecommunications, cable, and media	24	2	14	–	16	1	13	–	14	2	17	–	19
Transportation	25	3	17	–	20	3	16	–	19	3	20	–	23
Other	26	4	8	–	12	4	10	–	14	4	12	–	16
Total business and government	27	182	704	–	886	141	718	–	859	125	749	–	874
Total Gross Impaired Loans³	28	\$ 1,019	\$ 2,058	\$ –	\$ 3,077	\$ 1,090	\$ 1,815	\$ –	\$ 2,905	\$ 1,111	\$ 1,856	\$ –	\$ 2,967
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.22 %	1.48 %	– %	0.39 %	0.25 %	1.37 %	– %	0.39 %	0.26 %	1.36 %	– %	0.40 %
Consumer instalment and other personal													
HELOC ²	30	0.33	4.97	–	1.16	0.40	3.88	–	0.99	0.43	3.32	–	0.95
Indirect auto	31	0.22	0.66	–	0.47	0.25	0.67	–	0.48	0.26	0.70	–	0.51
Other	32	0.30	1.00	–	0.33	0.39	0.85	–	0.41	0.39	0.88	–	0.41
Credit card	33	0.82	1.33	–	0.99	0.92	1.47	–	1.10	0.96	1.70	–	1.22
Total personal	34	0.28	1.82	–	0.59	0.33	1.62	–	0.58	0.34	1.56	–	0.59
Business and Government	35	0.22	0.78	–	0.51	0.17	0.88	–	0.52	0.16	0.92	–	0.54
Total Gross Impaired Loans³	36	0.27 %	1.25 %	– %	0.57 %	0.30 %	1.22 %	– %	0.56 %	0.30 %	1.21 %	– %	0.57 %

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

² Includes certain Canadian personal past due accounts.

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

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

(\$ millions, except as noted)
As at

LINE #	2014 Q4				2014 Q3				2014 Q2				
By Industry Sector													
Personal													
Residential mortgages	1	\$ 440	\$ 312	\$ –	\$ 752	\$ 439	\$ 279	\$ –	\$ 718	\$ 463	\$ 277	\$ –	\$ 740
Consumer instalment and other personal													
HELOC ²	2	268	344	–	612	273	285	–	558	295	276	–	571
Indirect auto	3	39	133	–	172	40	116	–	156	35	104	–	139
Other	4	63	6	–	69	64	5	–	69	67	6	–	73
Credit card	5	171	123	–	294	167	115	–	282	173	126	–	299
Total personal	6	981	918	–	1,899	983	800	–	1,783	1,033	789	–	1,822
Business and Government													
Real estate													
Residential	7	22	85	–	107	20	86	–	106	24	99	–	123
Non-residential	8	6	168	–	174	7	191	–	198	6	189	–	195
Total real estate	9	28	253	–	281	27	277	–	304	30	288	–	318
Agriculture	10	6	1	–	7	7	1	–	8	6	1	–	7
Automotive	11	1	15	–	16	1	16	–	17	1	17	–	18
Financial	12	1	27	–	28	–	22	–	22	3	23	–	26
Food, beverage, and tobacco	13	1	10	–	11	7	10	–	17	2	14	–	16
Forestry	14	2	2	–	4	5	2	–	7	3	2	–	5
Government, public sector entities, and education	15	5	17	–	22	5	17	–	22	13	20	–	33
Health and social services	16	7	54	–	61	6	52	–	58	5	43	–	48
Industrial construction and trade contractors	17	7	32	–	39	12	33	–	45	13	37	–	50
Metals and mining	18	2	10	–	12	4	12	–	16	4	11	–	15
Pipelines, oil, and gas	19	6	–	–	6	6	–	–	6	7	–	–	7
Power and utilities	20	–	–	–	–	–	3	–	3	–	–	–	–
Professional and other services	21	30	93	–	123	35	82	–	117	37	81	–	118
Retail sector	22	18	89	–	107	30	93	–	123	46	100	–	146
Sundry manufacturing and wholesale	23	12	51	–	63	4	44	–	48	5	34	–	39
Telecommunications, cable, and media	24	2	18	–	20	2	15	–	17	1	20	–	21
Transportation	25	3	17	–	20	2	10	–	12	1	43	–	44
Other	26	5	7	–	12	5	6	–	11	7	6	–	13
Total business and government	27	136	696	–	832	158	695	–	853	184	740	–	924
Total Gross Impaired Loans³	28	\$ 1,117	\$ 1,614	\$ –	\$ 2,731	\$ 1,141	\$ 1,495	\$ –	\$ 2,636	\$ 1,217	\$ 1,529	\$ –	\$ 2,746
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.25 %	1.34 %	– %	0.38 %	0.26 %	1.25 %	– %	0.37 %	0.28 %	1.24 %	– %	0.39 %
Consumer instalment and other personal													
HELOC ²	30	0.45	2.95	–	0.86	0.46	2.53	–	0.78	0.49	2.45	–	0.80
Indirect auto	31	0.24	0.71	–	0.49	0.25	0.65	–	0.47	0.23	0.60	–	0.43
Other	32	0.39	0.98	–	0.41	0.40	0.84	–	0.42	0.44	1.03	–	0.46
Credit card	33	0.95	1.61	–	1.15	0.92	1.56	–	1.10	0.96	1.72	–	1.18
Total personal	34	0.34	1.48	–	0.55	0.35	1.35	–	0.52	0.38	1.34	–	0.55
Business and Government	35	0.19	1.00	–	0.58	0.22	1.08	–	0.62	0.27	1.20	–	0.70
Total Gross Impaired Loans³	36	0.31 %	1.23 %	– %	0.56 %	0.32 %	1.21 %	– %	0.55 %	0.35 %	1.27 %	– %	0.59 %

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

² Includes certain Canadian personal past due accounts.

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

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

(\$ millions, except as noted)
As at

LINE #	2014 Q1				2013 Q4				2013 Q3				
By Industry Sector													
Personal													
Residential mortgages	1	\$ 494	\$ 286	\$ –	\$ 780	\$ 448	\$ 258	\$ –	\$ 706	\$ 437	\$ 247	\$ –	\$ 684
Consumer instalment and other personal													
HELOC ²	2	313	263	–	576	321	220	–	541	317	216	–	533
Indirect auto	3	46	107	–	153	41	80	–	121	40	59	–	99
Other	4	71	6	–	77	73	2	–	75	71	2	–	73
Credit card	5	168	136	–	304	158	111	–	269	152	86	–	238
Total personal	6	1,092	798	–	1,890	1,041	671	–	1,712	1,017	610	–	1,627
Business and Government													
Real estate													
Residential	7	27	114	–	141	25	110	–	135	22	123	–	145
Non-residential	8	6	227	–	233	7	225	–	232	6	239	–	245
Total real estate	9	33	341	–	374	32	335	–	367	28	362	–	390
Agriculture	10	4	1	–	5	5	1	–	6	6	1	–	7
Automotive	11	1	14	–	15	1	14	–	15	1	14	–	15
Financial	12	2	24	–	26	2	9	–	11	2	6	–	8
Food, beverage, and tobacco	13	3	12	–	15	5	11	–	16	7	11	–	18
Forestry	14	1	2	–	3	1	2	–	3	3	1	–	4
Government, public sector entities, and education	15	12	16	–	28	6	22	–	28	7	18	–	25
Health and social services	16	3	44	–	47	3	35	–	38	3	15	–	18
Industrial construction and trade contractors	17	12	40	–	52	12	54	–	66	13	52	–	65
Metals and mining	18	7	8	–	15	14	19	–	33	13	22	–	35
Pipelines, oil, and gas	19	7	–	–	7	27	–	–	27	17	–	–	17
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	14	89	–	103	8	82	–	90	26	73	–	99
Retail sector	22	42	118	–	160	44	110	–	154	51	123	–	174
Sundry manufacturing and wholesale	23	4	34	–	38	12	31	–	43	13	36	–	49
Telecommunications, cable, and media	24	1	20	–	21	1	19	–	20	1	12	–	13
Transportation	25	2	45	–	47	2	43	–	45	4	41	–	45
Other	26	5	10	–	15	6	12	–	18	5	14	–	19
Total business and government	27	153	818	–	971	181	799	–	980	200	801	–	1,001
Total Gross Impaired Loans³	28	\$ 1,245	\$ 1,616	\$ –	\$ 2,861	\$ 1,222	\$ 1,470	\$ –	\$ 2,692	\$ 1,217	\$ 1,411	\$ –	\$ 2,628
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.30 %	1.27 %	– %	0.41 %	0.27 %	1.23 %	– %	0.38 %	0.27 %	1.21 %	– %	0.38 %
Consumer instalment and other personal													
HELOC ²	30	0.52	2.31	–	0.80	0.52	2.07	–	0.75	0.51	2.07	–	0.73
Indirect auto	31	0.31	0.60	–	0.47	0.28	0.49	–	0.39	0.28	0.37	–	0.32
Other	32	0.46	1.06	–	0.48	0.48	0.38	–	0.48	0.47	0.39	–	0.47
Credit card	33	0.94	1.76	–	1.19	1.03	1.61	–	1.21	1.03	1.28	–	1.11
Total personal	34	0.40	1.33	–	0.57	0.38	1.21	–	0.52	0.38	1.13	–	0.51
Business and Government													
Total Gross Impaired Loans³	35	0.23	1.35	–	0.76	0.28	1.45	–	0.81	0.32	1.52	–	0.86
Total Gross Impaired Loans³	36	0.37 %	1.34 %	– %	0.62 %	0.36 %	1.33 %	– %	0.60 %	0.37 %	1.32 %	– %	0.60 %

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

² Includes certain Canadian personal past due accounts.

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

Allowance for Credit Losses

(\$ millions)										Year to Date		Full Year		
As at	LINE #	2015			2014			2013		2015	2014	2014	2013	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
COUNTERPARTY-SPECIFIC ALLOWANCE														
Change in Allowance for Credit Losses – Counterparty-Specific														
Impairment allowances at beginning of period	1	\$ 364	\$ 380	\$ 355	\$ 352	\$ 376	\$ 359	\$ 348	\$ 375	\$ 391	\$ 355	\$ 348	\$ 348	\$ 386
Charge to the income statement – counterparty-specific	2	27	5	4	21	5	44	22	24	49	36	71	92	185
Amounts written off	3	(27)	(20)	(17)	(35)	(54)	(28)	(35)	(53)	(54)	(64)	(117)	(152)	(233)
Recoveries of amounts written off in previous periods	4	10	21	10	19	32	14	11	4	14	41	57	76	46
Disposals of loans	5	–	–	(3)	–	–	–	–	–	(22)	(3)	–	–	(22)
Exchange and other movements	6	21	(22)	31	(2)	(7)	(13)	13	(2)	(3)	30	(7)	(9)	(14)
Balance at end of period	7	395	364	380	355	352	376	359	348	375	395	352	355	348
COLLECTIVELY ASSESSED ALLOWANCE														
Change in Allowance for Credit Losses – Individually Insignificant														
Impairment allowances at beginning of period	8	478	514	442	442	450	412	391	391	384	442	391	391	317
Charge to the income statement – individually insignificant	9	349	367	395	364	339	363	326	318	304	1,111	1,028	1,392	1,296
Amounts written off	10	(507)	(520)	(540)	(492)	(464)	(446)	(413)	(413)	(397)	(1,567)	(1,323)	(1,815)	(1,585)
Recoveries of amounts written off in previous periods	11	136	131	157	115	120	125	97	93	100	424	342	457	348
Disposals of loans	12	–	–	–	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	13	25	(14)	60	13	(3)	(4)	11	2	–	71	4	17	15
Balance at end of period	14	481	478	514	442	442	450	412	391	391	481	442	442	391
Change in Allowance for Credit Losses – Incurred but not Identified														
Impairment allowances at beginning of period	15	2,571	2,645	2,505	2,473	2,486	2,524	2,328	2,300	2,175	2,505	2,328	2,328	2,152
Charge to the income statement – incurred but not identified	16	61	3	(37)	(14)	(6)	(15)	108	10	124	27	87	73	150
Disposals of loans	17	–	–	–	–	–	–	–	–	(19)	–	–	–	(19)
Exchange and other movements	18	123	(77)	177	46	(7)	(23)	88	18	20	223	58	104	45
Balance at end of period	19	2,755	2,571	2,645	2,505	2,473	2,486	2,524	2,328	2,300	2,755	2,473	2,505	2,328
Allowance for Credit Losses at End of Period	20	3,631	3,413	3,539	3,302	3,267	3,312	3,295	3,067	3,066	3,631	3,267	3,302	3,067
Consisting of:														
Allowance for loan losses														
Canada	21	1,261	1,259	1,260	1,258	1,271	1,293	1,283	1,288	1,356	1,261	1,271	1,258	1,288
United States	22	2,079	1,881	1,995	1,763	1,727	1,749	1,789	1,562	1,505	2,079	1,727	1,763	1,562
Other International	23	4	10	8	7	7	7	7	5	2	4	7	7	5
Total allowance for loan losses	24	3,344	3,150	3,263	3,028	3,005	3,049	3,079	2,855	2,863	3,344	3,005	3,028	2,855
Allowance for credit losses for off-balance sheet instruments	25	287	263	276	274	262	263	216	212	203	287	262	274	212
Allowance for Credit Losses at End of Period	26	\$ 3,631	\$ 3,413	\$ 3,539	\$ 3,302	\$ 3,267	\$ 3,312	\$ 3,295	\$ 3,067	\$ 3,066	\$ 3,631	\$ 3,267	\$ 3,302	\$ 3,067

Allowance for Credit Losses by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

LINE #	2015 Q3				2015 Q2				2015 Q1				
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
1	Residential mortgages	\$ 16	\$ 31	\$ –	\$ 47	\$ 16	\$ 28	\$ –	\$ 44	\$ 13	\$ 15	\$ –	\$ 28
	Consumer instalment and other personal												
2	HELOC	15	47	–	62	17	21	–	38	18	33	–	51
3	Indirect auto	21	7	–	28	24	6	–	30	23	9	–	32
4	Other	32	2	–	34	37	2	–	39	39	2	–	41
5	Credit card	102	93	–	195	113	98	–	211	117	119	–	236
6	Total personal	186	180	–	366	207	155	–	362	210	178	–	388
Business and Government													
Real estate													
7	Residential	7	8	–	15	7	8	–	15	8	10	–	18
8	Non-residential	4	13	–	17	4	17	–	21	1	16	–	17
9	Total real estate	11	21	–	32	11	25	–	36	9	26	–	35
10	Agriculture	2	–	–	2	1	–	–	1	1	–	–	1
11	Automotive	1	1	–	2	1	1	–	2	1	1	–	2
12	Financial	–	4	–	4	–	3	–	3	–	2	–	2
13	Food, beverage, and tobacco	12	1	–	13	1	4	–	5	1	1	–	2
14	Forestry	–	1	–	1	–	1	–	2	1	1	–	2
15	Government, public sector entities, and education	2	1	–	3	2	1	–	3	2	1	–	3
16	Health and social services	2	2	–	4	3	3	–	6	3	7	–	10
17	Industrial construction and trade contractors	20	5	–	25	5	6	–	11	8	6	–	14
18	Metals and mining	–	3	–	3	–	2	–	2	–	2	–	2
19	Pipelines, oil, and gas	6	–	–	6	5	–	–	5	5	–	–	5
20	Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
21	Professional and other services	29	12	–	41	28	9	–	37	27	9	–	36
22	Retail sector	10	10	–	20	10	9	–	19	10	10	–	20
23	Sundry manufacturing and wholesale	5	8	–	13	4	15	–	19	3	12	–	15
24	Telecommunications, cable, and media	–	1	–	1	–	2	–	2	1	2	–	3
25	Transportation	1	1	–	2	2	1	–	3	2	2	–	4
26	Other	3	4	–	7	3	3	–	6	2	3	–	5
27	Total business and government	104	75	–	179	77	85	–	162	76	85	–	161
Other Loans													
28	Debt securities classified as loans	–	239	–	239	–	225	–	225	–	240	–	240
29	Acquired credit-impaired loans ²	–	92	–	92	–	93	–	93	–	105	–	105
30	Total other loans	–	331	–	331	–	318	–	318	–	345	–	345
31	Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	290	586	–	876	284	558	–	842	286	608	–	894
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
32	Residential mortgages	12	47	–	59	13	42	–	55	14	39	–	53
	Consumer instalment and other personal												
33	HELOC	4	121	–	125	5	135	–	140	6	131	–	137
34	Indirect auto	121	193	–	314	115	178	–	293	110	188	–	298
35	Other	141	26	–	167	147	24	–	171	145	28	–	173
36	Credit card	460	409	–	869	467	346	–	813	475	378	–	853
37	Total personal	738	796	–	1,534	747	725	–	1,472	750	764	–	1,514
38	Business and Government	233	640	4	877	228	547	10	785	224	558	8	790
Other Loans													
39	Debt securities classified as loans	–	57	–	57	–	51	–	51	–	65	–	65
40	Total other loans	–	57	–	57	–	51	–	51	–	65	–	65
41	Total Allowance for Credit Losses – Incurred but Not Identified	971	1,493	4	2,468	975	1,323	10	2,308	974	1,387	8	2,369
42	Allowance for Loan Losses – On-Balance Sheet Loans	1,261	2,079	4	3,344	1,259	1,881	10	3,150	1,260	1,995	8	3,263
43	Allowances for Credit Losses – Off-Balance Sheet Instruments	133	153	1	287	124	137	2	263	124	150	2	276
44	Total Allowance for Credit Losses	\$ 1,394	\$ 2,232	\$ 5	\$ 3,631	\$ 1,383	\$ 2,018	\$ 12	\$ 3,413	\$ 1,384	\$ 2,145	\$ 10	\$ 3,539
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³													
Personal													
45	Residential mortgages	4.0 %	7.8 %	– %	5.9 %	3.7 %	8.1 %	– %	5.6 %	2.9 %	4.2 %	– %	3.5 %
	Consumer instalment and other personal												
46	HELOC	7.5	7.1	–	7.2	7.0	4.4	–	5.2	6.9	7.6	–	7.3
47	Indirect auto	51.2	4.4	–	14.0	54.5	4.2	–	16.1	52.3	5.9	–	16.2
48	Other	64.0	28.6	–	59.6	56.9	33.3	–	54.9	60.9	33.3	–	58.6
49	Credit card	70.3	75.0	–	72.5	69.8	80.3	–	74.3	70.1	77.3	–	73.5
50	Total personal	22.2	13.3	–	16.7	21.8	14.1	–	17.7	21.3	16.1	–	18.5
51	Business and Government	57.1	10.7	–	20.2	54.6	11.8	–	18.8	60.8	11.3	–	18.4
52	Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant⁴	28.5 %	12.4 %	– %	17.7 %	26.0 %	13.2 %	– %	18.0 %	25.7 %	14.2 %	– %	18.5 %
53	Total allowance for credit losses as a % of gross loans and acceptances^{4a}	0.4 %	1.1 %	0.2 %	0.6 %	0.4 %	1.1 %	0.6 %	0.6 %	0.4 %	1.1 %	0.4 %	0.6 %

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

² Includes all FDIC covered loans and other ACI loans.

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

⁴ Certain comparative amounts have been restated to conform with the presentation adopted in the current period.

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

(\$ millions, except as noted)
As at

LINE #	2014 Q4				2014 Q3				2014 Q2				
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
Residential mortgages	1	\$ 13	\$ 9	\$ –	\$ 22	\$ 13	\$ 8	\$ –	\$ 21	\$ 14	\$ 11	\$ –	\$ 25
Consumer instalment and other personal													
HELOC	2	19	19	–	38	19	19	–	38	20	18	–	38
Indirect auto	3	22	5	–	27	24	5	–	29	20	5	–	25
Other	4	43	2	–	45	44	2	–	46	45	2	–	47
Credit card	5	105	94	–	199	110	89	–	199	115	97	–	212
Total personal	6	202	129	–	331	210	123	–	333	214	133	–	347
Business and Government													
Real estate													
Residential	7	12	6	–	18	12	7	–	19	12	10	–	22
Non-residential	8	2	14	–	16	2	12	–	14	2	17	–	19
Total real estate	9	14	20	–	34	14	19	–	33	14	27	–	41
Agriculture	10	1	–	–	1	1	–	–	1	1	–	–	1
Automotive	11	–	1	–	1	1	1	–	2	–	2	–	2
Financial	12	–	2	–	2	–	3	–	3	1	3	–	4
Food, beverage, and tobacco	13	1	1	–	2	4	1	–	5	1	1	–	2
Forestry	14	–	1	–	1	–	1	–	1	–	1	–	1
Government, public sector entities, and education	15	2	1	–	3	2	1	–	3	2	5	–	7
Health and social services	16	2	5	–	7	1	9	–	10	1	7	–	8
Industrial construction and trade contractors	17	6	6	–	12	8	5	–	13	9	6	–	15
Metals and mining	18	1	1	–	2	4	–	–	4	3	2	–	5
Pipelines, oil, and gas	19	5	–	–	5	5	–	–	5	5	–	–	5
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	26	9	–	35	28	8	–	36	28	10	–	38
Retail sector	22	11	9	–	20	19	8	–	27	30	11	–	41
Sundry manufacturing and wholesale	23	10	12	–	22	2	9	–	11	3	4	–	7
Telecommunications, cable, and media	24	1	2	–	3	–	2	–	2	–	8	–	8
Transportation	25	2	2	–	4	2	1	–	3	1	4	–	5
Other	26	–	2	–	2	2	3	–	5	4	–	–	4
Total business and government	27	82	74	–	156	93	71	–	164	103	91	–	194
Other Loans													
Debt securities classified as loans	28	–	213	–	213	–	195	–	195	–	186	–	186
Acquired credit-impaired loans ²	29	–	97	–	97	–	102	–	102	–	99	–	99
Total other loans	30	–	310	–	310	–	297	–	297	–	285	–	285
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	284	513	–	797	303	491	–	794	317	509	–	826
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	14	34	–	48	14	34	–	48	39	34	–	73
Consumer instalment and other personal													
HELOC	33	5	111	–	116	6	95	–	101	6	92	–	98
Indirect auto	34	95	200	–	295	88	195	–	283	95	199	–	294
Other	35	142	24	–	166	143	23	–	166	155	22	–	177
Credit card	36	493	308	–	801	507	298	–	805	477	290	–	767
Total personal	37	749	677	–	1,426	758	645	–	1,403	772	637	–	1,409
Business and Government	38	225	514	7	746	210	498	7	715	204	500	7	711
Other Loans													
Debt securities classified as loans	39	–	59	–	59	–	93	–	93	–	103	–	103
Total other loans	40	–	59	–	59	–	93	–	93	–	103	–	103
Total Allowance for Credit Losses – Incurred but Not Identified	41	974	1,250	7	2,231	968	1,236	7	2,211	976	1,240	7	2,223
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,258	1,763	7	3,028	1,271	1,727	7	3,005	1,293	1,749	7	3,049
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	128	144	2	274	128	133	1	262	123	138	2	263
Total Allowance for Credit Losses	44	\$ 1,386	\$ 1,907	\$ 9	\$ 3,302	\$ 1,399	\$ 1,860	\$ 8	\$ 3,267	\$ 1,416	\$ 1,887	\$ 9	\$ 3,312
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³													
Personal													
Residential mortgages	45	3.0 %	2.9 %	– %	2.9 %	3.0 %	2.9 %	– %	2.9 %	3.0 %	4.0 %	– %	3.4 %
Consumer instalment and other personal													
HELOC	46	7.1	5.5	–	6.2	7.0	6.7	–	6.8	6.8	6.5	–	6.7
Indirect auto	47	56.4	3.8	–	15.7	60.0	4.3	–	18.6	57.1	4.8	–	18.0
Other	48	68.3	33.3	–	65.2	68.8	40.0	–	66.7	67.2	33.3	–	64.4
Credit card	49	61.4	76.4	–	67.7	65.9	77.4	–	70.6	66.5	77.0	–	70.9
Total personal	50	20.6	14.1	–	17.4	21.4	15.4	–	18.7	20.7	16.9	–	19.0
Business and Government	51	60.3	10.6	–	18.8	58.9	10.2	–	19.2	56.0	12.3	–	21.0
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant⁴	52	25.4 %	12.6 %	– %	17.8 %	26.6 %	13.0 %	– %	18.9 %	26.0 %	14.7 %	– %	19.7 %
Total allowance for credit losses as a % of gross loans and acceptances⁴	53	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.2 %	0.4 %	0.6 %

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

² Includes all FDIC covered loans and other ACI loans.

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

⁴ Certain comparative amounts have been restated to conform with the presentation adopted in the current period.

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

(\$ millions, except as noted)

As at

By Industry Sector

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

LINE #	2014 Q1				2013 Q4				2013 Q3			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal												
Residential mortgages	\$ 14	\$ 10	\$ –	\$ 24	\$ 14	\$ 8	\$ –	\$ 22	\$ 12	\$ 9	\$ –	\$ 21
Consumer instalment and other personal												
HELOC	20	17	–	37	20	16	–	36	20	15	–	35
Indirect auto	27	7	–	34	25	4	–	29	23	3	–	26
Other	48	1	–	49	52	1	–	53	49	1	–	50
Credit card	120	20	–	140	115	13	–	128	113	12	–	125
Total personal	229	55	–	284	226	42	–	268	217	40	–	257

Business and Government

Real estate												
Residential	12	12	–	24	12	12	–	24	12	14	–	26
Non-residential	2	22	–	24	2	20	–	22	2	25	–	27
Total real estate	14	34	–	48	14	32	–	46	14	39	–	53
Agriculture	1	–	–	1	–	–	–	–	2	–	–	2
Automotive	1	2	–	3	1	2	–	3	1	2	–	3
Financial	1	4	–	5	1	1	–	2	1	3	–	4
Food, beverage, and tobacco	–	2	–	2	2	1	–	3	3	2	–	5
Forestry	–	1	–	1	–	1	–	1	1	–	–	1
Government, public sector entities, and education	2	2	–	4	2	3	–	5	3	2	–	5
Health and social services	1	9	–	10	1	12	–	13	1	2	–	3
Industrial construction and trade contractors	7	9	–	16	6	8	–	14	7	5	–	12
Metals and mining	4	1	–	5	5	1	–	6	5	1	–	6
Pipelines, oil, and gas	5	–	–	5	7	–	–	7	17	–	–	17
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	9	16	–	25	5	14	–	19	11	10	–	21
Retail sector	27	15	–	42	26	11	–	37	28	19	–	47
Sundry manufacturing and wholesale	2	5	–	7	5	3	–	8	6	3	–	9
Telecommunications, cable, and media	–	8	–	8	1	7	–	8	–	6	–	6
Transportation	1	4	–	5	1	4	–	5	3	4	–	7
Other	3	1	–	4	4	–	–	4	4	2	–	6
Total business and government	78	113	–	191	81	100	–	181	107	100	–	207

Other Loans

Debt securities classified as loans	–	186	–	186	–	173	–	173	–	171	–	171
Acquired credit-impaired loans ²	–	110	–	110	–	117	–	117	–	131	–	131
Total other loans	–	296	–	296	–	290	–	290	–	302	–	302
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	307	464	–	771	307	432	–	739	324	442	–	766

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

Personal												
Residential mortgages	38	46	–	84	39	26	–	65	81	30	–	111
Consumer instalment and other personal												
HELOC	7	101	–	108	7	69	–	76	7	76	–	83
Indirect auto	99	196	–	295	95	185	–	280	88	164	–	252
Other	165	21	–	186	165	20	–	185	175	19	–	194
Credit card	470	365	–	835	468	246	–	714	482	162	–	644
Total personal	779	729	–	1,508	774	546	–	1,320	833	451	–	1,284
Business and Government	197	490	7	694	207	486	5	698	199	490	2	691
Other Loans												
Debt securities classified as loans	–	106	–	106	–	98	–	98	–	122	–	122
Total other loans	–	106	–	106	–	98	–	98	–	122	–	122
Total Allowance for Credit Losses – Incurred but Not Identified	976	1,325	7	2,308	981	1,130	5	2,116	1,032	1,063	2	2,097
Allowance for Loan Losses – On-Balance Sheet Loans	1,283	1,789	7	3,079	1,288	1,562	5	2,855	1,356	1,505	2	2,863
Allowances for Credit Losses – Off-Balance Sheet Instruments	121	93	2	216	117	93	2	212	113	90	–	203
Total Allowance for Credit Losses	\$ 1,404	\$ 1,882	\$ 9	\$ 3,295	\$ 1,405	\$ 1,655	\$ 7	\$ 3,067	\$ 1,469	\$ 1,595	\$ 2	\$ 3,066

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

Personal												
Residential mortgages	2.8 %	3.5 %	– %	3.1 %	3.1 %	3.1 %	– %	3.1 %	2.7 %	3.6 %	– %	3.1 %
Consumer instalment and other personal												
HELOC	6.4	6.5	–	6.4	6.2	7.3	–	6.7	6.3	6.9	–	6.6
Indirect auto	58.7	6.5	–	22.2	61.0	5.0	–	24.0	57.5	5.1	–	26.3
Other	67.6	16.7	–	63.6	71.2	50.0	–	70.7	69.0	50.0	–	68.5
Credit card	71.4	14.7	–	46.1	72.8	11.7	–	47.6	74.3	14.0	–	52.5
Total personal	51.0	13.8	–	15.0	21.7	6.3	–	15.7	21.3	6.6	–	15.8
Business and Government	51.0	13.8	–	19.7	44.8	12.5	–	18.5	53.5	12.5	–	20.7
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³	24.7 %	10.4 %	– %	16.6 %	25.1 %	9.7 %	– %	16.7 %	26.6 %	9.9 %	– %	17.7 %
Total allowance for credit losses as a % of gross loans and acceptances³	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.1 %	0.3 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %

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

² Includes all FDIC covered loans and other ACI loans.

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

Provision for Credit Losses¹

(\$ millions) For the period ended		2015				2014				2013		Year to Date		Full Year	
LINE #		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
PROVISION FOR (REVERSAL OF) CREDIT LOSSES															
Provision for Credit losses for Counterparty-Specific and Individually Insignificant															
1	Provision for credit losses – counterparty-specific	\$ 37	\$ 26	\$ 14	\$ 40	\$ 37	\$ 58	\$ 33	\$ 28	\$ 63	\$ 77	\$ 128	\$ 168	\$ 231	
2	Provision for credit losses – individually insignificant	485	498	552	479	459	488	423	411	404	1,535	1,370	1,849	1,644	
3	Recoveries	(146)	(152)	(167)	(134)	(152)	(139)	(108)	(97)	(114)	(465)	(399)	(533)	(394)	
4	Total provision for credit losses for counterparty-specific and individually insignificant	376	372	399	385	344	407	348	342	353	1,147	1,099	1,484	1,481	
Provision for Credit Losses – Incurred But Not Identified															
5	Canadian Retail and Wholesale Banking	–	8	–	9	(3)	3	(1)	(40)	37	8	(1)	8	(53)	
6	U.S. Retail – in USD	48	(4)	(28)	(20)	(3)	(16)	103	48	84	16	84	64	197	
7	– foreign exchange	13	(1)	(9)	(3)	–	(2)	6	2	3	3	4	1	6	
8	Other	61	(5)	(37)	(23)	(3)	(18)	109	50	87	19	88	65	203	
9	Total provision for credit losses – incurred but not identified	–	–	–	–	–	–	–	–	–	–	–	–	–	
10	Total Provision for Credit Losses	61	3	(37)	(14)	(6)	(15)	108	10	124	27	87	73	150	
11		\$ 437	\$ 375	\$ 362	\$ 371	\$ 338	\$ 392	\$ 456	\$ 352	\$ 477	\$ 1,174	\$ 1,186	\$ 1,557	\$ 1,631	
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT															
12	Canadian Retail	\$ 237	\$ 239	\$ 190	\$ 250	\$ 228	\$ 238	\$ 230	\$ 224	\$ 216	\$ 666	\$ 696	\$ 946	\$ 929	
13	U.S. Retail – in USD	161	104	154	125	118	155	223	177	217	419	496	621	764	
14	– foreign exchange	39	27	23	14	9	17	15	6	6	89	41	55	15	
15	Wholesale Banking ²	200	131	177	139	127	172	238	183	223	508	537	676	779	
16	Corporate	2	–	2	(1)	5	7	–	5	23	4	12	11	26	
17	Wholesale Banking – CDS ²	(3)	(3)	(3)	(2)	(2)	(5)	(5)	(6)	(4)	(9)	(12)	(14)	(18)	
18	Increase/(reduction) of allowance for incurred but not identified credit losses	–	8	(4)	(14)	(20)	(20)	(7)	(54)	19	4	(47)	(61)	(85)	
19	Other	1	–	–	(1)	–	–	–	–	–	1	–	(1)	–	
20	Total Corporate	(2)	5	(7)	(17)	(22)	(25)	(12)	(60)	15	(4)	(59)	(76)	(103)	
21	Total Provision for Credit Losses	437	375	362	371	338	392	456	352	477	1,174	1,186	1,557	1,631	

¹ Includes provision for off-balance sheet positions.

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

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

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

LINE #	2015 Q3				2015 Q2				2015 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
Personal												
Residential mortgages	\$ 7	\$ 4	\$ –	\$ 11	\$ 10	\$ 15	\$ –	\$ 25	\$ 3	\$ 4	\$ –	\$ 7
Consumer Instalment and Other Personal												
HELOC	2	32	–	34	2	1	–	3	1	23	–	24
Indirect auto	31	25	–	56	39	20	–	59	38	41	–	79
Other	38	18	–	56	44	14	–	58	23	20	–	43
Credit card	121	62	–	183	130	77	–	207	117	100	–	217
Total personal	199	141	–	340	225	127	–	352	182	188	–	370
Business and Government												
Real estate												
Residential	–	–	–	–	–	(5)	–	(5)	(3)	3	–	–
Non-residential	–	2	–	2	1	4	–	5	–	5	–	5
Total real estate	–	2	–	2	1	(1)	–	–	(3)	8	–	5
Agriculture	–	–	–	–	(1)	–	–	(1)	2	–	–	2
Automotive	–	–	–	–	1	1	–	2	–	2	–	2
Financial	–	1	–	1	–	–	–	–	–	–	–	–
Food, beverage, and tobacco	12	–	–	12	–	3	–	3	–	1	–	1
Forestry	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	–	–	–	–	–	–	–	–	1	–	1
Health and social services	(1)	–	–	(1)	–	(2)	–	(2)	1	3	–	4
Industrial construction and trade contractors	16	–	–	16	2	3	–	5	2	5	–	7
Metals and mining	–	1	–	1	–	(1)	–	(1)	(1)	–	–	(1)
Pipelines, oil, and gas	1	–	–	1	–	–	–	–	1	–	–	1
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	2	3	–	5	1	2	–	3	(1)	4	–	3
Retail sector	2	1	–	3	3	–	–	3	2	6	–	8
Sundry manufacturing and wholesale	2	–	–	2	2	5	–	7	(4)	4	–	–
Telecommunications, cable, and media	–	(1)	–	(1)	–	1	–	1	–	1	–	1
Transportation	1	–	–	1	1	–	–	1	1	–	–	1
Other	3	(2)	–	1	2	7	–	9	3	(4)	–	(1)
Total business and government	38	5	–	43	12	18	–	30	3	31	–	34
Other Loans												
Debt securities classified as loans	–	–	–	–	–	–	–	–	–	2	–	2
Acquired credit-impaired loans ³	–	(7)	–	(7)	–	(10)	–	(10)	–	(7)	–	(7)
Total other loans	–	(7)	–	(7)	–	(10)	–	(10)	–	(5)	–	(5)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	237	139	–	376	237	135	–	372	185	214	–	399
Provision for Credit Losses – Incurred but not Identified												
Personal, business and government												
Other Loans	4	63	(7)	60	2	10	2	14	(4)	(34)	2	(36)
Debt securities classified as loans	–	1	–	1	–	(11)	–	(11)	–	(1)	–	(1)
Total other loans	–	1	–	1	–	(11)	–	(11)	–	(1)	–	(1)
Total Provision for Credit Losses – Incurred but not Identified	4	64	(7)	61	2	(1)	2	3	(4)	(35)	2	(37)
Total Provision for Credit Losses	\$ 241	\$ 203	\$ (7)	\$ 437	\$ 239	\$ 134	\$ 2	\$ 375	\$ 181	\$ 179	\$ 2	\$ 362
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	0.02 %	0.06 %	– %	0.02 %	0.02 %	0.24 %	– %	0.05 %	0.01 %	0.06 %	– %	0.01 %
Consumer instalment and other personal												
HELOC	0.01	0.99	–	0.18	0.01	0.03	–	0.02	0.01	0.75	–	0.13
Indirect auto	0.69	0.44	–	0.55	0.94	0.39	–	0.63	0.91	0.82	–	0.86
Other	0.91	9.72	–	1.28	1.10	8.16	–	1.39	0.57	11.45	–	1.02
Credit card	2.81	2.96	–	2.86	3.21	3.94	–	3.45	2.70	4.94	–	3.41
Total personal	0.27	0.79	–	0.37	0.32	0.76	–	0.41	0.25	1.14	–	0.42
Business and Government	0.19	0.02	–	0.10	0.06	0.09	–	0.08	0.02	0.17	–	0.09
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.26	0.35	–	0.28	0.27	0.36	–	0.29	0.21	0.59	–	0.31
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.26 %	0.37 %	– %	0.29 %	0.27 %	0.40 %	– %	0.30 %	0.21 %	0.62 %	– %	0.32 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for Credit Losses	0.26 %	0.51 %	(1.13) %	0.33 %	0.27 %	0.36 %	0.27 %	0.30 %	0.20 %	0.50 %	0.28 %	0.29 %
Total Provision for Credit Losses Excluding Other Loans	0.26	0.53	(1.44)	0.33	0.27	0.43	0.35	0.32	0.20	0.53	0.36	0.29

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

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

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

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

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

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

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

LINE #	2014 Q1				2013 Q4				2013 Q3			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
Personal												
Residential mortgages	\$ 4	\$ 4	\$ –	\$ 8	\$ 4	\$ 2	\$ –	\$ 6	\$ 5	\$ (2)	\$ –	\$ 3
Consumer Instalment and Other Personal												
HELOC	1	11	–	12	5	12	–	17	4	6	–	10
Indirect auto	37	53	–	90	37	46	–	83	30	35	–	65
Other	44	15	–	59	52	17	–	69	51	11	–	62
Credit card	122	19	–	141	121	13	–	134	117	10	–	127
Total personal	208	102	–	310	219	90	–	309	207	60	–	267
Business and Government												
Real estate												
Residential	(1)	3	–	2	(1)	–	–	(1)	(4)	(6)	–	(10)
Non-residential	2	8	–	10	–	1	–	1	–	16	–	16
Total real estate	1	11	–	12	(1)	1	–	–	(4)	10	–	6
Agriculture	–	–	–	–	–	–	–	–	1	(1)	–	–
Automotive	1	–	–	1	1	–	–	1	1	1	–	2
Financial	–	4	–	4	–	(1)	–	(1)	–	1	–	1
Food, beverage, and tobacco	(1)	1	–	–	–	–	–	–	3	–	–	3
Forestry	–	–	–	–	–	1	–	1	–	–	–	–
Government, public sector entities, and education	–	(1)	–	(1)	–	1	–	1	1	1	–	2
Health and social services	–	(3)	–	(3)	1	10	–	11	1	(1)	–	–
Industrial construction and trade contractors	2	2	–	4	5	3	–	8	2	(2)	–	–
Metals and mining	2	(2)	–	–	–	–	–	–	–	4	–	4
Pipelines, oil, and gas	(2)	–	–	(2)	(5)	–	–	(5)	(5)	–	–	(5)
Power and utilities	–	–	–	–	–	(1)	–	(1)	–	–	–	–
Professional and other services	3	5	–	8	(3)	7	–	4	1	4	–	5
Retail sector	5	4	–	9	2	2	–	4	23	15	–	38
Sundry manufacturing and wholesale	(1)	2	–	1	2	2	–	4	–	3	–	3
Telecommunications, cable, and media	–	–	–	–	–	1	–	1	–	–	–	–
Transportation	1	–	–	1	1	1	–	2	1	(7)	–	(6)
Other	–	3	–	3	1	3	–	4	1	5	–	6
Total business and government	11	26	–	37	4	30	–	34	26	33	–	59
Other Loans												
Debt securities classified as loans	–	1	–	1	–	–	–	–	–	11	–	11
Acquired credit-impaired loans ³	–	–	–	–	–	(1)	–	(1)	–	16	–	16
Total other loans	–	1	–	1	–	(1)	–	(1)	–	27	–	27
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	219	129	–	348	223	119	–	342	233	120	–	353
Provision for Credit Losses – Incurred but not Identified												
Personal, business and government												
Other Loans	(3)	108	2	107	(46)	78	5	37	37	109	–	146
Debt securities classified as loans	–	1	–	1	–	(27)	–	(27)	–	(22)	–	(22)
Total other loans	–	1	–	1	–	(27)	–	(27)	–	(22)	–	(22)
Total Provision for Credit Losses – Incurred but not Identified	(3)	109	2	108	(46)	51	5	10	37	87	–	124
Total Provision for Credit Losses	\$ 216	\$ 238	\$ 2	\$ 456	\$ 177	\$ 170	\$ 5	\$ 352	\$ 270	\$ 207	\$ –	\$ 477
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	0.01 %	0.07 %	– %	0.02 %	0.01 %	0.04 %	– %	0.01 %	0.01 %	(0.04) %	– %	0.01 %
Consumer instalment and other personal												
HELOC	0.01	0.40	–	0.07	0.03	0.45	–	0.09	0.03	0.23	–	0.05
Indirect auto	1.01	1.24	–	1.13	1.01	1.14	–	1.08	0.84	0.89	–	0.87
Other	1.18	9.99	–	1.52	1.40	11.90	–	1.78	1.35	7.93	–	1.59
Credit card	3.06	1.05	–	2.43	3.30	0.78	–	2.51	3.33	0.61	–	2.47
Total personal	0.30	0.70	–	0.37	0.32	0.65	–	0.38	0.31	0.45	–	0.33
Business and Government												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.26	0.43	–	0.30	0.27	0.42	–	0.30	0.28	0.43	–	0.32
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.26 %	0.44 %	– %	0.30 %	0.27 %	0.44 %	– %	0.31 %	0.28 %	0.35 %	– %	0.30 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for Credit Losses	0.26 %	0.79 %	0.24 %	0.40 %	0.21 %	0.60 %	0.61 %	0.31 %	0.33 %	0.74 %	– %	0.43 %
Total Provision for Credit Losses Excluding Other Loans	0.26	0.82	0.36	0.40	0.21	0.73	0.95	0.34	0.33	0.76	–	0.43

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

Acquired Credit-Impaired Loans by Geographic Location¹

(\$ millions) For the period ended		2015 Q3				2015 Q2				2015 Q1			
LINE #		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
1	Residential mortgages	\$ -	\$ 462	\$ -	\$ 462	\$ -	\$ 449	\$ -	\$ 449	\$ -	\$ 492	\$ -	\$ 492
	Consumer instalment and other personal												
2	HELOC	-	125	-	125	-	124	-	124	-	139	-	139
3	Indirect auto	-	1	-	1	-	2	-	2	-	2	-	2
4	Other	-	37	-	37	-	37	-	37	-	45	-	45
5	Credit cards	-	-	-	-	-	-	-	-	-	-	-	-
6	Business and government	-	895	-	895	-	914	-	914	-	1,085	-	1,085
7	Total Gross Loans	\$ -	\$ 1,520	\$ -	\$ 1,520	\$ -	\$ 1,526	\$ -	\$ 1,526	\$ -	\$ 1,763	\$ -	\$ 1,763
Change in Allowance for Credit Losses													
8	Balance at beginning of period	\$ -	\$ 93	\$ -	\$ 93	\$ -	\$ 105	\$ -	\$ 105	\$ -	\$ 97	\$ -	\$ 97
9	Provision for credit losses – counterparty-specific	-	(1)	-	(1)	-	(2)	-	(2)	-	(2)	-	(2)
10	Provision for credit losses – individually insignificant impaired loans	-	(6)	-	(6)	-	(8)	-	(8)	-	(5)	-	(5)
11	Write-offs ²	-	(3)	-	(3)	-	(2)	-	(2)	-	(1)	-	(1)
12	Recoveries	-	2	-	2	-	8	-	8	-	6	-	6
13	Foreign exchange and other adjustments	-	7	-	7	-	(8)	-	(8)	-	10	-	10
14	Balance at end of period	\$ -	\$ 92	\$ -	\$ 92	\$ -	\$ 93	\$ -	\$ 93	\$ -	\$ 105	\$ -	\$ 105
Allowance for Credit Losses													
15	Residential mortgages	\$ -	\$ 25	\$ -	\$ 25	\$ -	\$ 26	\$ -	\$ 26	\$ -	\$ 29	\$ -	\$ 29
	Consumer instalment and other personal												
16	HELOC	-	6	-	6	-	5	-	5	-	7	-	7
17	Indirect auto	-	-	-	-	-	-	-	-	-	-	-	-
18	Other	-	4	-	4	-	5	-	5	-	5	-	5
19	Business and government	-	57	-	57	-	57	-	57	-	64	-	64
20	Total Allowance for Credit Losses	\$ -	\$ 92	\$ -	\$ 92	\$ -	\$ 93	\$ -	\$ 93	\$ -	\$ 105	\$ -	\$ 105
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
21	Provision for credit losses – counterparty-specific	\$ -	(1)	\$ -	(1)	\$ -	(2)	\$ -	(2)	\$ -	(2)	\$ -	(2)
22	Provision for credit losses – individually insignificant	-	(6)	-	(6)	-	(8)	-	(8)	-	(5)	-	(5)
23	Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	\$ -	(7)	\$ -	(7)	\$ -	(10)	\$ -	(10)	\$ -	(7)	\$ -	(7)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
24	Residential mortgages	\$ -	(3)	\$ -	(3)	\$ -	-	\$ -	-	\$ -	(2)	\$ -	(2)
	Consumer instalment and other personal												
25	HELOC	-	-	-	-	-	(1)	-	(1)	-	-	-	-
26	Indirect auto	-	-	-	-	-	-	-	-	-	-	-	-
27	Other	-	-	-	-	-	-	-	-	-	-	-	-
28	Business and government	-	(4)	-	(4)	-	(9)	-	(9)	-	(5)	-	(5)
29	Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	\$ -	(7)	\$ -	(7)	\$ -	(10)	\$ -	(10)	\$ -	(7)	\$ -	(7)

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

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

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

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

(\$ millions) For the period ended	LINE #	2014 Q4				2014 Q3				2014 Q2			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ -	\$ 452	\$ -	\$ 452	\$ -	\$ 455	\$ -	\$ 455	\$ -	\$ 473	\$ -	\$ 473
Consumer instalment and other personal													
HELOC	2	-	135	-	135	-	141	-	141	-	150	-	150
Indirect auto	3	-	4	-	4	-	8	-	8	-	15	-	15
Other	4	-	42	-	42	3	47	-	50	6	51	-	57
Credit cards	5	6	-	-	6	11	1	-	12	15	-	-	15
Business and government	6	-	1,074	-	1,074	-	1,163	-	1,163	-	1,341	-	1,341
Total Gross Loans	7	\$ 6	\$ 1,707	\$ -	\$ 1,713	\$ 14	\$ 1,815	\$ -	\$ 1,829	\$ 21	\$ 2,030	\$ -	\$ 2,051
Change in Allowance for Credit Losses													
Balance at beginning of period	8	\$ -	\$ 102	\$ -	\$ 102	\$ -	\$ 99	\$ -	\$ 99	\$ -	\$ 110	\$ -	\$ 110
Provision for credit losses – counterparty-specific	9	-	(4)	-	(4)	-	1	-	1	-	-	-	-
Provision for credit losses – individually insignificant impaired loans	10	-	-	-	-	-	6	-	6	-	(5)	-	(5)
Write-offs ²	11	-	(4)	-	(4)	-	(2)	-	(2)	-	(2)	-	(2)
Recoveries	12	-	3	-	3	-	1	-	1	-	3	-	3
Foreign exchange and other adjustments	13	-	-	-	-	-	(3)	-	(3)	-	(7)	-	(7)
Balance at end of period	14	\$ -	\$ 97	\$ -	\$ 97	\$ -	\$ 102	\$ -	\$ 102	\$ -	\$ 99	\$ -	\$ 99
Allowance for Credit Losses													
Residential mortgages	15	\$ -	\$ 27	\$ -	\$ 27	\$ -	\$ 26	\$ -	\$ 26	\$ -	\$ 27	\$ -	\$ 27
Consumer instalment and other personal													
HELOC	16	-	5	-	5	-	7	-	7	-	6	-	6
Indirect auto	17	-	-	-	-	-	-	-	-	-	-	-	-
Other	18	-	5	-	5	-	4	-	4	-	5	-	5
Business and government	19	-	60	-	60	-	65	-	65	-	61	-	61
Total Allowance for Credit Losses	20	\$ -	\$ 97	\$ -	\$ 97	\$ -	\$ 102	\$ -	\$ 102	\$ -	\$ 99	\$ -	\$ 99
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Provision for credit losses – counterparty-specific	21	\$ -	\$ (4)	\$ -	\$ (4)	\$ -	\$ 1	\$ -	\$ 1	\$ -	\$ -	\$ -	\$ -
Provision for credit losses – individually insignificant	22	-	-	-	-	-	6	-	6	-	(5)	-	(5)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	23	\$ -	\$ (4)	\$ -	\$ (4)	\$ -	\$ 7	\$ -	\$ 7	\$ -	\$ (5)	\$ -	\$ (5)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Consumer instalment and other personal													
HELOC	25	-	(1)	-	(1)	-	1	-	1	-	-	-	-
Indirect auto	26	-	(1)	-	(1)	-	-	-	-	-	-	-	-
Other	27	-	-	-	-	-	-	-	-	-	-	-	-
Business and government	28	-	(1)	-	(1)	-	6	-	6	-	(5)	-	(5)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	29	\$ -	\$ (4)	\$ -	\$ (4)	\$ -	\$ 7	\$ -	\$ 7	\$ -	\$ (5)	\$ -	\$ (5)

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

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

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

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

(\$ millions) For the period ended	LINE #	2014 Q1				2013 Q4				2013 Q3			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ -	\$ 500	\$ -	\$ 500	\$ -	\$ 486	\$ -	\$ 486	\$ -	\$ 506	\$ -	\$ 506
Consumer instalment and other personal													
HELOC	2	-	162	-	162	-	159	-	159	-	165	-	165
Indirect auto	3	1	29	-	30	1	47	-	48	2	74	-	76
Other	4	9	56	-	65	14	58	-	72	20	62	-	82
Credit cards	5	20	7	-	27	6	28	-	34	14	43	-	57
Business and government	6	-	1,557	-	1,557	-	1,686	-	1,686	-	1,920	-	1,920
Total Gross Loans	7	\$ 30	\$ 2,311	\$ -	\$ 2,341	\$ 21	\$ 2,464	\$ -	\$ 2,485	\$ 36	\$ 2,770	\$ -	\$ 2,806
Change in Allowance for Credit Losses													
Balance at beginning of period	8	\$ -	\$ 117	\$ -	\$ 117	\$ -	\$ 131	\$ -	\$ 131	\$ -	\$ 122	\$ -	\$ 122
Provision for credit losses – counterparty-specific	9	-	(4)	-	(4)	-	3	-	3	-	(6)	-	(6)
Provision for credit losses – individually insignificant impaired loans	10	-	4	-	4	-	(4)	-	(4)	-	22	-	22
Write-offs ²	11	-	(12)	-	(12)	-	(11)	-	(11)	-	(5)	-	(5)
Recoveries	12	-	-	-	-	-	-	-	-	-	6	-	6
Foreign exchange and other adjustments	13	-	5	-	5	-	(2)	-	(2)	-	(8)	-	(8)
Balance at end of period	14	\$ -	\$ 110	\$ -	\$ 110	\$ -	\$ 117	\$ -	\$ 117	\$ -	\$ 131	\$ -	\$ 131
Allowance for Credit Losses													
Residential mortgages	15	\$ -	\$ 29	\$ -	\$ 29	\$ -	\$ 24	\$ -	\$ 24	\$ -	\$ 27	\$ -	\$ 27
Consumer instalment and other personal													
HELOC	16	-	6	-	6	-	5	-	5	-	6	-	6
Indirect auto	17	-	-	-	-	-	-	-	-	-	-	-	-
Other	18	-	5	-	5	-	5	-	5	-	6	-	6
Business and government	19	-	70	-	70	-	83	-	83	-	92	-	92
Total Allowance for Credit Losses	20	\$ -	\$ 110	\$ -	\$ 110	\$ -	\$ 117	\$ -	\$ 117	\$ -	\$ 131	\$ -	\$ 131
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Provision for credit losses – counterparty-specific	21	\$ -	\$ (4)	\$ -	\$ (4)	\$ -	\$ 3	\$ -	\$ 3	\$ -	\$ (6)	\$ -	\$ (6)
Provision for credit losses – individually insignificant	22	-	4	-	4	-	(4)	-	(4)	-	22	-	22
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ 16	\$ -	\$ 16
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	\$ -	\$ 3	\$ -	\$ 3	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ -	\$ -	\$ -
Consumer instalment and other personal													
HELOC	25	-	2	-	2	-	-	-	-	-	2	-	2
Indirect auto	26	-	-	-	-	-	-	-	-	-	-	-	-
Other	27	-	-	-	-	-	-	-	-	-	-	-	-
Business and government	28	-	(5)	-	(5)	-	1	-	1	-	14	-	14
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	29	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ 16	\$ -	\$ 16

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

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

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

Analysis of Change in Equity

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

LINE #	2015				2014				2013		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
Common Shares														
Balance at beginning of period Issued	1	\$ 20,076	\$ 19,948	\$ 19,811	\$ 19,705	\$ 19,593	\$ 19,452	\$ 19,316	\$ 19,218	\$ 19,133	\$ 19,811	\$ 19,316	\$ 19,316	\$ 18,691
Options	2	7	47	42	24	61	67	47	112	90	96	175	199	297
Dividend reinvestment plan	3	97	81	95	82	94	74	89	86	82	273	257	339	515
Purchase of shares for cancellation	4	-	-	-	-	(43)	-	-	(100)	(87)	-	(43)	(43)	(187)
Balance at end of period	5	20,180	20,076	19,948	19,811	19,705	19,593	19,452	19,316	19,218	20,180	19,705	19,811	19,316
Preferred Shares														
Balance at beginning of period	6	2,800	2,700	2,200	2,625	2,250	2,925	3,395	3,395	3,395	2,200	3,395	3,395	3,395
Issue of shares	7	150	550	500	-	1,000	-	-	-	-	1,200	1,000	1,000	-
Redemption of shares	8	(250)	(450)	-	(425)	(625)	(675)	(470)	-	-	(700)	(1,770)	(2,195)	-
Balance at end of period	9	2,700	2,800	2,700	2,200	2,625	2,250	2,925	3,395	3,395	2,700	2,625	2,200	3,395
Treasury Shares – Common														
Balance at beginning of period	10	(11)	(179)	(54)	(92)	(120)	(153)	(145)	(144)	(126)	(54)	(145)	(145)	(166)
Purchase of shares	11	(1,475)	(1,485)	(1,163)	(1,122)	(1,044)	(912)	(1,119)	(987)	(1,031)	(4,123)	(3,075)	(4,197)	(3,552)
Sale of shares	12	1,469	1,653	1,038	1,160	1,072	945	1,111	986	1,013	4,160	3,128	4,288	3,573
Balance at end of period	13	(17)	(11)	(179)	(54)	(92)	(120)	(153)	(145)	(144)	(17)	(92)	(54)	(145)
Treasury Shares – Preferred														
Balance at beginning of period	14	(14)	(3)	(1)	(2)	(1)	(3)	(2)	(3)	-	(1)	(2)	(2)	(1)
Purchase of shares	15	(85)	(118)	(32)	(43)	(58)	(34)	(19)	(29)	(24)	(235)	(111)	(154)	(86)
Sale of shares	16	95	107	30	44	57	36	18	30	21	232	111	155	85
Balance at end of period	17	(4)	(14)	(3)	(1)	(2)	(1)	(3)	(2)	(3)	(4)	(2)	(1)	(2)
Contributed Surplus														
Balance at beginning of period	18	226	214	205	184	173	163	170	181	190	205	170	170	196
Net premium (discount) on treasury shares	19	(1)	17	13	19	14	12	3	-	(1)	29	29	48	(3)
Stock options expensed	20	4	6	6	6	5	7	8	5	6	16	20	26	25
Stock options exercised	21	(1)	(8)	(6)	(3)	(9)	(10)	(9)	(16)	(14)	(15)	(28)	(31)	(50)
Other	22	(2)	(3)	(4)	(1)	1	1	(9)	-	-	(9)	(7)	(8)	2
Balance at end of period	23	226	226	214	205	184	173	163	170	181	226	184	205	170
Retained Earnings														
Balance at beginning of period	24	29,362	28,373	27,585	26,970	26,134	25,108	23,982	23,350	22,619	27,585	23,982	23,982	20,863
Net income	25	2,238	1,831	2,033	1,719	2,080	1,962	2,015	1,589	1,497	6,102	6,057	7,776	6,535
Dividends														
Common	26	(945)	(943)	(867)	(866)	(864)	(865)	(789)	(779)	(746)	(2,755)	(2,518)	(3,384)	(2,977)
Preferred	27	(25)	(24)	(24)	(32)	(25)	(40)	(46)	(49)	(38)	(73)	(111)	(143)	(185)
Share issue expenses and others	28	(2)	(7)	(19)	-	(11)	-	-	-	-	(28)	(11)	(11)	-
Net premium on repurchase of common shares	29	-	-	-	-	(177)	-	-	(324)	(269)	-	(177)	(177)	(593)
Net premium on redemption of preferred shares	30	(6)	(11)	-	-	-	-	-	-	-	(17)	-	-	-
Actuarial gains (losses) on employee benefit plans	31	142	143	(335)	(206)	(167)	(31)	(54)	195	287	(50)	(252)	(458)	339
Balance at end of period	32	30,764	29,362	28,373	27,585	26,970	26,134	25,108	23,982	23,350	30,764	26,970	27,585	23,982
Accumulated Other Comprehensive Income (loss)														
Balance at beginning of period	33	7,569	9,956	4,936	3,834	4,206	4,874	3,159	2,651	3,402	4,936	3,159	3,159	3,645
Net change in unrealized gains (losses) on AFS securities	34	(147)	(55)	69	(48)	1	23	(70)	(46)	(573)	(133)	(46)	(94)	(743)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	35	3,097	(1,925)	4,173	1,036	(154)	(482)	1,907	427	519	5,345	1,271	2,307	1,148
Net change in gains (losses) on derivatives designated as cash flow hedges	36	(42)	(407)	778	114	(219)	(209)	(122)	127	(697)	329	(550)	(436)	(891)
Balance at end of period	37	10,477	7,569	9,956	4,936	3,834	4,206	4,874	3,159	2,651	10,477	3,834	4,936	3,159
Non-Controlling Interests in Subsidiaries														
Balance at beginning of period	38	1,639	1,589	1,620	1,549	1,531	1,534	1,543	1,508	1,499	1,639	1,531	1,549	1,508
Total Equity	39	\$ 65,965	\$ 61,597	\$ 62,629	\$ 56,231	\$ 54,755	\$ 53,769	\$ 53,909	\$ 51,383	\$ 50,147	\$ 65,965	\$ 54,755	\$ 56,231	\$ 51,383
NUMBER OF COMMON SHARES OUTSTANDING (thousands)¹														
Balance at beginning of period Issued	40	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	1,844,631	1,834,957	1,834,957	1,832,259
Options	41	210	1,255	1,068	526	1,505	1,814	1,130	3,238	2,541	2,533	4,449	4,975	8,372
Dividend reinvestment plan	42	1,868	1,446	1,840	1,504	1,668	1,433	1,823	1,828	1,848	5,154	4,924	6,428	12,094
Purchase of shares for cancellation	43	-	-	-	-	(4,059)	-	-	(9,636)	(8,400)	-	(4,059)	(4,059)	(18,036)
Impact of treasury shares	44	(42)	3,348	(2,028)	1,043	705	818	(236)	(134)	(462)	1,278	1,287	2,330	268
Balance at end of period	45	1,853,596	1,851,560	1,845,511	1,844,631	1,841,558	1,841,739	1,837,674	1,834,957	1,839,661	1,853,596	1,841,588	1,844,631	1,834,957

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

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(\$ millions)														
<i>For the period ended</i>														
LINE #	2015			2014				2013		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
Unrealized Gains (Losses) on Available-for-Sale Securities														
Balance at beginning of period	1	\$ 652	\$ 707	\$ 638	\$ 686	\$ 685	\$ 662	\$ 732	\$ 778	\$ 1,351	\$ 638	\$ 732	\$ 732	\$ 1,475
Change in unrealized gains (losses)	2	(143)	(27)	90	(26)	29	76	(10)	14	(536)	(80)	95	69	(472)
Reclassification to earnings of losses (gains)	3	(4)	(28)	(21)	(22)	(28)	(53)	(60)	(60)	(37)	(53)	(141)	(163)	(271)
Net change for the period	4	(147)	(55)	69	(48)	1	23	(70)	(46)	(573)	(133)	(46)	(94)	(743)
Balance at end of period	5	505	652	707	638	686	685	662	732	778	505	686	638	732
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities														
Balance at beginning of period	6	5,277	7,202	3,029	1,993	2,147	2,629	722	295	(224)	3,029	722	722	(426)
Investment in foreign operations	7	4,734	(2,878)	6,289	1,568	(247)	(730)	3,106	752	823	8,145	2,129	3,697	1,885
Hedging activities	8	(2,219)	1,295	(2,871)	(717)	126	339	(1,626)	(439)	(415)	(3,795)	(1,161)	(1,878)	(1,001)
Recovery of (provision for) income taxes	9	582	(342)	755	185	(33)	(91)	427	114	111	995	303	488	264
Net change for the period	10	3,097	(1,925)	4,173	1,036	(154)	(482)	1,907	427	519	5,345	1,271	2,307	1,148
Balance at end of period	11	8,374	5,277	7,202	3,029	1,993	2,147	2,629	722	295	8,374	1,993	3,029	722
Gains (losses) on Derivatives Designated as Cash Flow Hedges														
Balance at beginning of period	12	1,640	2,047	1,269	1,155	1,374	1,583	1,705	1,578	2,275	1,269	1,705	1,705	2,596
Change in gains (losses)	13	857	(546)	2,286	762	(49)	(173)	1,107	619	(251)	2,597	885	1,647	668
Reclassification to earnings of losses (gains)	14	(899)	139	(1,508)	(648)	(170)	(36)	(1,229)	(492)	(446)	(2,268)	(1,435)	(2,083)	(1,559)
Net change for the period	15	(42)	(407)	778	114	(219)	(209)	(122)	127	(697)	329	(550)	(436)	(891)
Balance at end of period	16	1,598	1,640	2,047	1,269	1,155	1,374	1,583	1,705	1,578	1,598	1,155	1,269	1,705
Accumulated Other Comprehensive Income at End of Period	17	\$ 10,477	\$ 7,569	\$ 9,956	\$ 4,936	\$ 3,834	\$ 4,206	\$ 4,874	\$ 3,159	\$ 2,651	\$ 10,477	\$ 3,834	\$ 4,936	\$ 3,159

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

(\$ millions) For the period ended		2015				2014				Year to Date		Full Year		
LINE #		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
NON-CONTROLLING INTERESTS IN SUBSIDIARIES														
1	Balance at beginning of period	\$ 1,589	\$ 1,620	1,549	\$ 1,531	\$ 1,534	\$ 1,543	\$ 1,508	\$ 1,499	\$ 1,492	\$ 1,549	\$ 1,508	\$ 1,508	\$ 1,477
2	On account of income	28	28	27	27	27	26	27	27	26	83	80	107	105
3	Foreign exchange and other adjustments	22	(59)	44	(9)	(30)	(35)	8	(18)	(19)	7	(57)	(66)	(74)
4	Balance at end of period	\$ 1,639	\$ 1,589	1,620	\$ 1,549	\$ 1,531	\$ 1,534	\$ 1,543	\$ 1,508	\$ 1,499	\$ 1,639	\$ 1,531	\$ 1,549	\$ 1,508
INVESTMENT IN TD AMERITRADE														
5	Balance at beginning of period	\$ 6,017	\$ 6,335	5,569	\$ 5,332	\$ 5,316	\$ 5,451	\$ 5,300	\$ 5,163	\$ 5,337	\$ 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	(43)	(83)	(38)	(28)	(30)	(30)	(151)	(22)	(22)	(164)	(211)	(239)	(211)
8	Equity in net income, net of income taxes	91	88	90	86	77	80	77	81	75	269	234	320	272
9	Foreign exchange and other adjustments	512	(323)	714	179	(31)	(90)	351	78	101	903	230	409	223
10	Balance at end of period	\$ 6,577	\$ 6,017	6,335	\$ 5,569	\$ 5,332	\$ 5,316	\$ 5,451	\$ 5,300	\$ 5,163	\$ 6,577	\$ 5,332	\$ 5,569	\$ 5,300

Derivatives – Notional

(\$ billions) As at	LINE #	2015 Q3						2015 Q2					
		Trading						Trading					
		Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total	Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total
		Clearing house ²	Non-Clearing house					Clearing house ²	Non-Clearing house				
Interest Rate Contracts													
Futures	1	\$ –	\$ –	\$ 447	\$ 447	\$ –	\$ 447	\$ –	\$ –	\$ 400	\$ 400	\$ –	\$ 400
Forward rate agreements	2	322	81	–	403	–	403	240	94	–	334	–	334
Swaps	3	2,549	899	–	3,448	997	4,445	2,171	1,023	–	3,194	871	4,065
Options written	4	–	19	19	38	–	38	–	23	59	82	–	82
Options purchased	5	–	17	24	41	3	44	–	25	39	64	2	66
	6	2,871	1,016	490	4,377	1,000	5,377	2,411	1,165	498	4,074	873	4,947
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8	–	614	–	614	44	658	–	617	–	617	44	661
Swaps	9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	474	–	474	71	545	–	452	–	452	80	532
Options written	11	–	23	–	23	–	23	–	24	–	24	–	24
Options purchased	12	–	22	–	22	–	22	–	24	–	24	–	24
	13	–	1,133	–	1,133	115	1,248	–	1,117	–	1,117	124	1,241
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	–	2	–	2	6	8	–	5	–	5	5	10
Protection sold	15	–	1	–	1	–	1	–	1	–	1	–	1
	16	–	3	–	3	6	9	–	6	–	6	5	11
Other Contracts													
Equity contracts	17	–	33	52	85	36	121	–	34	35	69	35	104
Commodity contracts	18	–	10	15	25	–	25	–	8	16	24	–	24
	19	–	43	67	110	36	146	–	42	51	93	35	128
Total	20	\$ 2,871	\$ 2,195	\$ 557	\$ 5,623	\$ 1,157	\$ 6,780	\$ 2,411	\$ 2,330	\$ 549	\$ 5,290	\$ 1,037	\$ 6,327
		2015 Q1						2014 Q4					
		Trading						Trading					
		Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total	Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total
		Clearing house ²	Non-Clearing house					Clearing house ²	Non-Clearing house				
Interest Rate Contracts													
Futures	21	\$ –	\$ –	\$ 503	\$ 503	\$ –	\$ 503	\$ –	\$ –	\$ 263	\$ 263	\$ –	\$ 263
Forward rate agreements	22	255	83	–	338	–	338	216	67	–	283	–	283
Swaps	23	2,707	1,102	–	3,809	871	4,680	2,524	1,030	–	3,554	702	4,256
Options written	24	–	25	14	39	–	39	–	25	12	37	–	37
Options purchased	25	–	25	12	37	1	38	–	24	16	40	2	42
	26	2,962	1,235	529	4,726	872	5,598	2,740	1,146	291	4,177	704	4,881
Foreign Exchange Contracts													
Futures	27	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28	–	550	–	550	46	596	–	508	–	508	41	549
Swaps	29	–	–	–	–	1	1	–	–	–	–	1	1
Cross-currency interest rate swaps	30	–	470	–	470	67	537	–	444	–	444	51	495
Options written	31	–	26	–	26	–	26	–	19	–	19	–	19
Options purchased	32	–	24	–	24	–	24	–	19	–	19	–	19
	33	–	1,070	–	1,070	114	1,184	–	990	–	990	93	1,083
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	–	2	–	2	8	10	–	2	–	2	5	7
Protection sold	35	–	1	–	1	–	1	–	1	–	1	–	1
	36	–	3	–	3	8	11	–	3	–	3	5	8
Other Contracts													
Equity contracts	37	–	39	33	72	33	105	–	41	34	75	33	108
Commodity contracts	38	–	10	16	26	–	26	–	10	20	30	–	30
	39	–	49	49	98	33	131	–	51	54	105	33	138
Total	40	\$ 2,962	\$ 2,357	\$ 578	\$ 5,897	\$ 1,027	\$ 6,924	\$ 2,740	\$ 2,190	\$ 345	\$ 5,275	\$ 835	\$ 6,110

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

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

Derivatives – Notional (Continued)

(\$ billions) As at	LINE #	2014 Q3						2014 Q2					
		Trading						Trading					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ¹			Exchange-traded		
		Clearing house ²	Non-Clearing house	Total	Non-trading	Total	Clearing house ²	Non-Clearing house	Total	Non-trading	Total		
Interest Rate Contracts													
Futures	1	\$ –	\$ –	\$ 323	\$ –	\$ 323	\$ –	\$ –	\$ 301	\$ –	\$ 301		
Forward rate agreements	2	193	64	257	–	257	91	138	229	–	229		
Swaps	3	2,441	960	3,401	587	3,988	1,886	1,380	3,266	522	3,788		
Options written	4	–	25	13	38	–	–	30	17	47	–		
Options purchased	5	–	21	15	36	4	–	26	20	46	3		
	6	2,634	1,070	351	4,055	591	1,977	1,574	338	3,889	525		
						4,646				4,646	4,414		
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	–	–		
Forward contracts	8	–	418	–	418	45	–	396	–	396	48		
Swaps	9	–	–	–	–	1	–	–	–	–	–		
Cross-currency interest rate swaps	10	–	443	–	443	43	–	443	–	443	38		
Options written	11	–	15	–	15	–	–	13	–	13	–		
Options purchased	12	–	14	–	14	–	–	13	–	13	–		
	13	–	890	–	890	89	–	865	–	865	86		
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	–	2	–	2	5	–	2	–	2	5		
Protection sold	15	–	1	–	1	–	–	2	–	2	–		
	16	–	3	–	3	5	–	4	–	4	5		
Other Contracts													
Equity contracts	17	–	41	34	75	32	–	42	31	73	31		
Commodity contracts	18	–	10	20	30	–	–	10	24	34	–		
	19	–	51	54	105	32	–	52	55	107	31		
Total	20	\$ 2,634	\$ 2,014	\$ 405	\$ 5,053	\$ 717	\$ 1,977	\$ 2,495	\$ 393	\$ 4,865	\$ 647		
						\$ 5,770				\$ 5,770	\$ 5,512		
		2014 Q1						2013 Q4					
		Trading						Trading					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ¹			Exchange-traded		
		Clearing house ²	Non-Clearing house	Total	Non-trading	Total	Clearing house ²	Non-Clearing house	Total	Non-trading	Total		
Interest Rate Contracts													
Futures	21	\$ –	\$ –	\$ 358	\$ –	\$ 358	\$ –	\$ –	\$ 338	\$ –	\$ 338		
Forward rate agreements	22	157	79	236	–	236	111	61	172	1	173		
Swaps	23	2,138	908	3,046	483	3,529	1,778	904	2,682	405	3,087		
Options written	24	–	36	19	55	–	–	30	12	42	–		
Options purchased	25	–	32	15	47	2	–	30	10	40	3		
	26	2,295	1,055	392	3,742	485	1,889	1,025	360	3,274	409		
						4,227				4,227	3,683		
Foreign Exchange Contracts													
Futures	27	–	–	1	–	1	–	–	1	–	1		
Forward contracts	28	–	400	–	400	48	–	378	–	378	48		
Swaps	29	–	–	–	–	–	–	–	–	–	–		
Cross-currency interest rate swaps	30	–	425	–	425	37	–	412	–	412	34		
Options written	31	–	14	–	14	–	–	13	–	13	–		
Options purchased	32	–	14	–	14	–	–	12	–	12	–		
	33	–	853	1	854	85	–	815	1	816	82		
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	–	2	–	2	5	–	4	–	4	5		
Protection sold	35	–	1	–	1	–	–	4	–	4	–		
	36	–	3	–	3	5	–	8	–	8	5		
Other Contracts													
Equity contracts	37	–	45	27	72	31	–	40	18	58	29		
Commodity contracts	38	–	9	22	31	–	–	7	24	31	–		
	39	–	54	49	103	31	–	47	42	89	29		
Total	40	\$ 2,295	\$ 1,965	\$ 442	\$ 4,702	\$ 606	\$ 1,889	\$ 1,895	\$ 403	\$ 4,187	\$ 525		
						\$ 5,308				\$ 5,308	\$ 4,712		

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

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

Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2015 Q3			2015 Q2			2015 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 33	\$ 85	\$ 31	\$ 25	\$ 75	\$ 32	\$ 30	\$ 77	\$ 28
Swaps	2	21,914	27,179	14,174	22,777	28,114	14,875	29,043	34,900	19,158
Options purchased	3	633	734	377	820	921	430	1,071	1,162	554
	4	22,580	27,998	14,582	23,622	29,110	15,337	30,144	36,139	19,740
Foreign Exchange Contracts										
Forward contracts	5	17,177	25,825	5,883	13,337	21,894	5,043	22,555	30,479	6,687
Swaps	6	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	27,839	54,302	18,342	20,810	46,149	16,343	30,669	55,863	20,781
Options purchased	8	486	723	179	486	744	185	988	1,248	278
	9	45,502	80,850	24,404	34,633	68,787	21,571	54,212	87,590	27,746
Other Contracts										
Credit derivatives	10	6	244	99	6	204	82	6	382	203
Equity contracts	11	1,102	4,234	1,001	1,292	4,665	1,156	1,733	5,426	1,455
Commodity contracts	12	520	1,306	357	425	1,174	265	595	1,442	444
	13	1,628	5,784	1,457	1,723	6,043	1,503	2,334	7,250	2,102
Total	14	69,710	114,632	40,443	59,978	103,940	38,411	86,690	130,979	49,588
Less: impact of master netting agreements	15	45,354	64,765	27,804	42,824	62,677	26,871	60,179	80,164	34,938
Total after netting	16	24,356	49,867	12,639	17,154	41,263	11,540	26,511	50,815	14,650
Less: impact of collateral	17	11,685	11,926	3,523	8,866	9,219	3,151	12,078	12,296	4,341
Net	18	12,671	37,941	9,116	8,288	32,044	8,389	14,433	38,519	10,309
Qualifying Central Counterparty (QCCP) Contracts ²	19	1,355	13,432	1,813	1,419	12,173	1,526	2,991	14,714	2,171
Total	20	\$ 14,026	\$ 51,373	\$ 10,929	\$ 9,707	\$ 44,217	\$ 9,915	\$ 17,424	\$ 53,233	\$ 12,480

		2014 Q4			2014 Q3			2014 Q2		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	21	\$ 22	\$ 74	\$ 25	\$ 12	\$ 49	\$ 20	\$ 47	\$ 68	\$ 17
Swaps	22	20,919	26,737	14,571	22,384	28,415	14,519	23,199	29,885	15,354
Options purchased	23	614	707	363	546	654	343	558	675	356
	24	21,555	27,518	14,959	22,942	29,118	14,882	23,804	30,628	15,727
Foreign Exchange Contracts										
Forward contracts	25	9,492	16,556	3,778	3,855	10,150	2,535	3,880	10,079	2,565
Swaps	26	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	27	14,936	37,891	14,397	10,633	32,758	12,530	12,665	35,179	13,280
Options purchased	28	346	558	145	190	356	105	215	400	124
	29	24,774	55,005	18,320	14,678	43,264	15,170	16,760	45,658	15,969
Other Contracts										
Credit derivatives	30	13	184	106	11	189	108	25	271	151
Equity contracts	31	6,156	9,949	1,275	6,977	10,601	1,231	8,071	11,745	1,188
Commodity contracts	32	343	1,207	368	382	1,209	378	499	1,356	450
	33	6,512	11,340	1,749	7,370	11,999	1,717	8,595	13,372	1,789
Total	34	52,841	93,863	35,028	44,990	84,381	31,769	49,159	89,658	33,485
Less: impact of master netting agreements	35	39,783	58,632	23,988	34,538	53,340	22,017	36,272	55,097	20,600
Total after netting	36	13,058	35,231	11,040	10,452	31,041	9,752	12,887	34,561	12,885
Less: impact of collateral	37	5,678	6,002	2,135	4,668	5,106	1,796	6,607	7,516	4,255
Net	38	7,380	29,229	8,905	5,784	25,935	7,956	6,280	27,045	8,630
Qualifying Central Counterparty (QCCP) Contracts ²	39	998	11,700	1,659	350	10,369	1,382	218	6,410	1,208
Total	40	\$ 8,378	\$ 40,929	\$ 10,564	\$ 6,134	\$ 36,304	\$ 9,338	\$ 6,498	\$ 33,455	\$ 9,838

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

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

Derivatives – Credit Exposure (Continued)

(\$ millions) As at	LINE #	2014 Q1			2013 Q4			2013 Q3		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 39	\$ 46	\$ 10	\$ 26	\$ 14	\$ 3	\$ 21	\$ 42	\$ 10
Swaps	2	24,115	30,957	16,040	24,460	31,331	16,773	24,186	31,099	17,623
Options purchased	3	591	714	400	604	746	440	646	760	426
	4	24,745	31,717	16,450	25,090	32,091	17,216	24,853	31,901	18,059
Foreign Exchange Contracts										
Forward contracts	5	7,067	13,093	2,941	3,656	9,303	2,174	3,947	9,395	2,333
Swaps	6	–	–	–	–	–	–	214	306	97
Cross-currency interest rate swaps	7	15,026	36,887	13,666	10,321	31,288	11,955	10,397	30,753	12,574
Options purchased	8	329	554	164	190	395	126	215	418	151
	9	22,422	50,534	16,771	14,167	40,986	14,255	14,773	40,872	15,155
Other Contracts										
Credit derivatives	10	8	245	133	60	479	277	42	395	239
Equity contracts	11	8,353	11,980	1,085	8,721	12,269	1,168	8,946	13,375	948
Commodity contracts	12	442	1,163	364	271	927	280	390	1,083	319
	13	8,803	13,388	1,582	9,052	13,675	1,725	9,378	14,853	1,506
Total	14	55,970	95,639	34,803	48,309	86,752	33,196	49,004	87,626	34,720
Less: impact of master netting agreements	15	41,927	60,829	22,754	37,918	56,795	21,562	40,688	60,306	23,994
Total after netting	16	14,043	34,810	12,049	10,391	29,957	11,634	8,316	27,320	10,726
Less: impact of collateral	17	6,260	6,889	3,756	4,998	5,592	3,523	2,875	3,799	2,933
Net	18	7,783	27,921	8,293	5,393	24,365	8,111	5,441	23,521	7,793
Qualifying Central Counterparty (QCCP) Contracts ²	19	282	6,070	1,222	37	4,966	866	6	4,117	579
Total	20	\$ 8,065	\$ 33,991	\$ 9,515	\$ 5,430	\$ 29,331	\$ 8,977	\$ 5,447	\$ 27,638	\$ 8,372

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

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

Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

(\$ millions) As at	LINE #	2015 Q3									
		Credit Risk Exposures					Other Exposures				
		Drawn		Other Exposures			Subject to Market Risk Capital		All other ¹		Total
		Non- Retail	Retail	Securitization	Repo-style transactions	OTC derivatives					
Cash and due from banks	1	\$ 692	\$ 3	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,847	\$ -	\$ 3,542
Interest-bearing deposits with banks	2	48,685	-	-	-	-	-	167	229	-	49,081
Trading loans, securities, and other	3	87	-	-	-	-	-	101,568	6,817	-	108,472
Derivatives	4	-	-	-	-	75,016	-	-	40	-	75,056
Financial assets designated at fair value through profit or loss	5	2,354	-	-	-	-	-	-	1,651	-	4,005
Available-for-sale securities	6	53,718	-	18,894	-	-	-	-	4,974	-	77,586
Held-to-maturity securities	7	50,173	-	23,488	-	-	-	-	-	-	73,661
Securities purchased under reversed repurchase agreements	8	-	-	-	102,325	-	-	-	-	-	102,325
Residential mortgages ²	9	98,694	109,047	-	-	-	-	-	545	-	208,286
Consumer instalment and other personal ²	10	21,169	107,617	-	-	-	-	-	5,383	-	134,169
Credit card	11	-	27,047	-	-	-	-	-	-	-	27,047
Business and government	12	147,318	11,208	1,234	-	-	-	-	413	-	160,173
Debt securities classified as loans	13	190	-	1,903	-	-	-	-	204	-	2,297
Allowance for loan losses ³	14	(63)	-	(239)	-	-	-	-	(3,042)	-	(3,344)
Customers' liability under acceptances	15	14,268	-	-	-	-	-	-	3	-	14,271
Investment in TD Ameritrade	16	-	-	-	-	-	-	-	6,577	-	6,577
Goodwill	17	-	-	-	-	-	-	-	16,342	-	16,342
Other intangibles	18	-	-	-	-	-	-	-	2,695	-	2,695
Land, buildings, equipment, and other depreciable assets	19	-	-	-	-	-	-	-	5,304	-	5,304
Deferred tax assets	20	-	-	-	-	-	-	-	2,114	-	2,114
Amounts receivable from brokers, dealers and clients	21	393	-	-	-	-	-	-	16,401	-	16,794
Other assets	22	3,793	67	120	-	-	-	-	8,769	-	12,749
Total	23	\$ 441,471	\$ 254,989	\$ 45,400	\$ 102,325	\$ 75,016	\$ -	\$ 101,735	\$ 78,266	\$ -	\$ 1,099,202

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

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

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

Gross Credit Risk Exposure¹

(\$ millions) As at		LINE #	2015 Q3					2015 Q2						
By Counterparty Type			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail														
Residential secured		1	\$ 268,975	\$ 33,692	\$ -	\$ -	\$ -	\$ 302,667	\$ 261,315	\$ 33,807	\$ -	\$ -	\$ -	\$ 295,122
Qualifying revolving retail		2	16,550	45,601	-	-	-	62,151	16,245	45,002	-	-	-	61,247
Other retail		3	89,317	5,542	-	-	36	94,895	83,786	5,448	-	-	35	89,269
		4	374,842	84,835	-	-	36	459,713	361,346	84,257	-	-	35	445,638
Non-retail														
Corporate		5	154,584	53,379	93,777	12,571	14,502	328,813	143,218	46,642	84,240	9,384	13,528	297,012
Sovereign		6	138,689	1,634	23,946	10,672	1,161	176,102	130,171	1,519	21,048	7,585	1,049	161,372
Bank		7	28,409	1,521	60,112	26,625	2,372	119,039	27,059	1,338	59,749	24,293	2,433	114,872
		8	321,682	56,534	177,835	49,868	18,035	623,954	300,448	49,499	165,037	41,262	17,010	573,256
Total		9	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894
By Country of Risk														
Canada		10	\$ 389,264	\$ 103,889	\$ 55,766	\$ 22,278	\$ 7,890	\$ 579,087	\$ 380,161	\$ 101,796	\$ 59,476	\$ 15,948	\$ 7,357	\$ 564,738
United States		11	246,182	33,831	60,326	12,456	9,736	362,531	225,539	28,875	43,079	10,498	9,219	317,210
Other International														
Europe		12	40,414	2,709	44,209	11,770	345	99,447	38,551	2,401	41,983	10,591	383	93,909
Other		13	20,664	940	17,534	3,364	100	42,602	17,543	684	20,499	4,225	86	43,037
		14	61,078	3,649	61,743	15,134	445	142,049	56,094	3,085	62,482	14,816	469	136,946
Total		15	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894
By Residual Contractual Maturity														
Within 1 year		16	\$ 221,618	\$ 93,965	\$ 177,480	\$ 12,469	\$ 7,040	\$ 512,572	\$ 227,239	\$ 92,539	\$ 164,704	\$ 9,617	\$ 7,543	\$ 501,642
Over 1 year to 5 years		17	311,254	43,382	355	24,763	9,910	389,664	291,386	38,600	333	20,372	8,851	359,542
Over 5 years		18	163,652	4,022	-	12,636	1,121	181,431	143,169	2,617	-	11,273	651	157,710
Total		19	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 19,560	\$ 2,359	\$ 17	\$ 77	\$ 1,449	\$ 23,462	\$ 18,805	\$ 2,254	\$ 17	\$ 76	\$ 1,430	\$ 22,582
Non-residential		21	28,385	2,722	161	639	266	32,173	26,244	2,231	9	620	258	29,362
Total real-estate		22	47,945	5,081	178	716	1,715	55,635	45,049	4,485	26	696	1,688	51,944
Agriculture		23	4,488	337	9	47	26	4,907	4,380	306	6	18	43	4,753
Automotive		24	6,510	3,886	4	839	116	11,355	6,362	3,407	3	606	113	10,491
Financial		25	29,660	5,960	141,865	32,730	1,330	211,545	28,029	5,531	134,548	28,109	1,286	197,503
Food, beverage, and tobacco		26	4,009	2,401	2	628	591	7,631	3,707	2,189	2	504	411	6,813
Forestry		27	1,303	590	55	35	62	2,045	1,299	501	41	24	60	1,925
Government, public sector entities, and education		28	151,175	3,501	25,353	11,384	4,965	196,378	141,863	3,135	23,069	8,188	4,877	181,132
Health and social services		29	13,173	1,062	490	202	2,078	17,005	12,061	888	405	186	1,846	15,386
Industrial construction and trade contractors		30	3,126	1,167	53	27	637	5,010	2,932	987	54	16	569	4,558
Metals and mining		31	2,841	3,525	210	160	443	7,179	2,773	2,608	186	103	452	6,122
Pipelines, oil, and gas		32	5,206	8,405	37	815	980	15,443	4,740	6,920	27	673	909	13,269
Power and utilities		33	3,884	4,629	85	556	2,568	11,722	3,478	4,129	-	540	2,485	10,632
Professional and other services		34	10,525	3,329	291	119	766	15,030	9,459	3,054	230	112	565	13,420
Retail sector		35	4,825	1,855	437	56	147	7,320	4,424	1,647	342	70	155	6,638
Sundry manufacturing and wholesale		36	8,038	4,647	48	190	259	13,182	7,568	4,072	274	180	271	12,365
Telecommunications, cable, and media		37	6,758	2,779	580	460	175	10,752	5,906	2,551	1	442	158	9,058
Transportation		38	11,016	1,859	26	783	1,047	14,731	9,932	1,728	6	705	990	13,361
Other		39	7,200	1,521	8,112	121	130	17,084	6,486	1,361	5,817	90	132	13,886
Total		40	\$ 321,682	\$ 56,534	\$ 177,835	\$ 49,868	\$ 18,035	\$ 623,954	\$ 300,448	\$ 49,499	\$ 165,037	\$ 41,262	\$ 17,010	\$ 573,256

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

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

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2015 Q1						2014 Q4					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 261,424	\$ 33,599	\$ –	\$ –	\$ –	\$ 295,023	\$ 257,358	\$ 32,304	\$ –	\$ –	\$ –	\$ 289,662
Qualifying revolving retail	2	15,940	44,164	–	–	–	60,104	15,869	43,447	–	–	–	59,316
Other retail	3	85,439	5,452	–	–	34	90,925	79,341	5,400	–	–	32	84,773
	4	362,803	83,215	–	–	34	446,052	352,568	81,151	–	–	32	433,751
Non-retail													
Corporate	5	143,664	46,624	77,224	14,816	14,471	296,799	129,591	41,040	71,376	8,422	13,345	263,774
Sovereign	6	132,129	1,499	21,625	8,207	1,123	164,583	109,668	989	16,217	4,783	1,079	132,736
Bank	7	26,388	1,151	63,791	27,792	2,038	121,160	21,658	1,051	61,950	22,026	1,845	108,530
	8	302,181	49,274	162,640	50,815	17,632	582,542	260,917	43,080	149,543	35,231	16,269	505,040
Total	9	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791
By Country of Risk													
Canada	10	\$ 371,111	\$ 99,488	\$ 53,167	\$ 21,931	\$ 7,362	\$ 553,059	\$ 363,928	\$ 97,455	\$ 50,007	\$ 13,123	\$ 7,212	\$ 531,725
United States	11	237,648	29,936	42,791	12,167	9,746	332,288	209,581	24,041	40,762	8,383	8,675	291,442
Other International													
Europe	12	35,903	2,389	46,760	13,216	422	98,690	24,549	2,162	42,492	10,654	320	80,177
Other	13	20,322	676	19,922	3,501	136	44,557	15,427	573	16,282	3,071	94	35,447
	14	56,225	3,065	66,682	16,717	558	143,247	39,976	2,735	58,774	13,725	414	115,624
Total	15	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791
By Residual Contractual Maturity													
Within 1 year	16	\$ 223,677	\$ 92,748	\$ 162,203	\$ 14,703	\$ 7,122	\$ 500,453	\$ 211,478	\$ 87,459	\$ 149,107	\$ 8,531	\$ 7,257	\$ 463,832
Over 1 year to 5 years	17	295,053	37,429	437	23,032	9,839	365,790	274,132	34,874	436	16,453	8,061	333,956
Over 5 years	18	146,254	2,312	–	13,080	705	162,351	127,875	1,898	–	10,247	983	141,003
Total	19	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 18,976	\$ 2,042	\$ 21	\$ 101	\$ 1,482	\$ 22,622	\$ 18,358	\$ 1,998	\$ 8	\$ 66	\$ 1,410	\$ 21,840
Non-residential	21	26,677	2,187	11	806	268	29,949	23,713	2,162	11	467	264	26,617
Total real-estate	22	45,653	4,229	32	907	1,750	52,571	42,071	4,160	19	533	1,674	48,457
Agriculture	23	4,088	290	5	89	38	4,510	3,741	303	1	26	53	4,124
Automotive	24	6,098	3,229	9	618	108	10,062	5,331	2,771	4	407	103	8,616
Financial	25	29,637	4,792	132,759	35,755	1,415	204,358	25,231	4,417	125,584	26,414	1,250	182,896
Food, beverage, and tobacco	26	4,002	2,091	3	568	386	7,050	3,800	1,909	3	268	373	6,353
Forestry	27	1,298	501	43	46	54	1,942	1,211	472	27	16	61	1,787
Government, public sector entities, and education	28	143,788	3,199	23,706	8,850	5,227	184,770	119,286	2,560	17,812	5,258	4,820	149,736
Health and social services	29	11,833	1,008	496	235	1,877	15,449	10,953	834	430	171	1,718	14,106
Industrial construction and trade contractors	30	2,887	1,048	65	19	524	4,543	2,738	969	30	10	598	4,345
Metals and mining	31	2,470	2,350	124	168	362	5,474	2,216	2,070	77	82	344	4,789
Pipelines, oil, and gas	32	4,773	6,712	32	953	995	13,465	3,763	5,705	31	540	743	10,782
Power and utilities	33	3,280	4,191	–	695	2,534	10,700	3,109	3,855	–	433	2,217	9,614
Professional and other services	34	9,530	2,768	257	156	580	13,291	8,313	2,378	246	99	572	11,608
Retail sector	35	4,389	1,673	445	58	156	6,721	4,115	1,313	380	48	136	5,992
Sundry manufacturing and wholesale	36	7,086	5,076	122	188	207	12,679	6,380	4,061	113	110	333	10,997
Telecommunications, cable, and media	37	4,453	2,787	1	558	167	7,966	3,967	2,647	–	273	178	7,065
Transportation	38	10,297	1,728	21	839	1,024	13,909	8,185	1,344	21	383	955	10,888
Other	39	6,619	1,602	4,520	113	228	13,082	6,507	1,312	4,765	160	141	12,885
Total	40	\$ 302,181	\$ 49,274	\$ 162,640	\$ 50,815	\$ 17,632	\$ 582,542	\$ 260,917	\$ 43,080	\$ 149,543	\$ 35,231	\$ 16,269	\$ 505,040

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

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

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2014 Q3						2014 Q2					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 251,193	\$ 32,205	\$ –	\$ –	\$ –	\$ 283,398	\$ 248,391	\$ 32,323	\$ –	\$ –	\$ –	\$ 280,714
Qualifying revolving retail	2	15,379	37,458	–	–	–	52,837	15,008	30,354	–	–	–	45,362
Other retail	3	77,435	5,324	–	–	31	82,790	76,045	5,211	–	–	31	81,287
Total	4	344,007	74,987	–	–	31	419,025	339,444	67,888	–	–	31	407,363
Non-retail													
Corporate	5	123,205	40,935	76,584	6,553	13,208	260,485	120,421	38,486	73,073	8,182	13,044	253,206
Sovereign	6	102,182	975	16,440	5,284	1,044	125,925	95,071	977	13,704	5,516	1,051	116,319
Bank	7	22,893	930	67,921	19,204	1,956	112,904	22,799	1,062	54,030	20,863	2,102	100,856
Total	8	248,280	42,840	160,945	31,041	16,208	499,314	238,291	40,525	140,807	34,561	16,197	470,381
Total	9	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339	\$ 577,735	\$ 108,413	\$ 140,807	\$ 34,561	\$ 16,228	\$ 877,744
By Country of Risk													
Canada	10	\$ 357,513	\$ 91,515	\$ 54,635	\$ 12,779	\$ 7,496	\$ 523,938	\$ 353,055	\$ 83,287	\$ 56,281	\$ 14,267	\$ 6,720	\$ 513,610
United States	11	193,832	23,557	42,666	6,215	8,248	274,518	181,733	22,288	41,085	6,753	8,834	260,693
Other International	12	24,931	2,208	46,835	9,223	387	83,584	27,788	2,310	27,833	10,149	492	68,572
Europe	13	16,011	547	16,809	2,824	108	36,299	15,159	528	15,608	3,392	182	34,869
Other	14	40,942	2,755	63,644	12,047	495	119,883	42,947	2,838	43,441	13,541	674	103,441
Total	15	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339	\$ 577,735	\$ 108,413	\$ 140,807	\$ 34,561	\$ 16,228	\$ 877,744
By Residual Contractual Maturity													
Within 1 year	16	\$ 207,583	\$ 82,060	\$ 153,012	\$ 6,444	\$ 7,744	\$ 456,843	\$ 197,757	\$ 74,673	\$ 136,774	\$ 7,452	\$ 7,001	\$ 423,657
Over 1 year to 5 years	17	265,075	34,040	7,933	15,266	7,943	330,257	264,606	32,404	4,033	17,337	8,548	326,928
Over 5 years	18	119,629	1,727	–	9,331	552	131,239	115,372	1,336	–	9,772	679	127,159
Total	19	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339	\$ 577,735	\$ 108,413	\$ 140,807	\$ 34,561	\$ 16,228	\$ 877,744
2014													
Q1													
2013													
Q4													
By Counterparty Type													
Retail													
Residential secured	20	\$ 248,066	\$ 32,314	\$ –	\$ –	\$ –	\$ 280,380	\$ 245,812	\$ 31,668	\$ –	\$ –	\$ –	\$ 277,480
Qualifying revolving retail	21	14,676	29,752	–	–	–	44,428	14,873	28,989	–	–	–	43,862
Other retail	22	76,658	5,181	–	–	31	81,870	70,441	5,222	–	–	27	75,690
Total	23	339,400	67,247	–	–	31	406,678	331,126	65,879	–	–	27	397,032
Non-retail													
Corporate	24	116,733	38,284	61,021	10,261	13,511	239,810	110,228	35,191	51,194	6,827	11,689	215,129
Sovereign	25	99,552	1,009	14,975	6,261	1,080	122,877	85,063	1,083	14,720	4,896	510	106,272
Bank	26	30,043	1,006	59,176	18,288	2,120	110,633	30,431	1,028	60,108	18,234	2,321	112,122
Total	27	246,328	40,299	135,172	34,810	16,711	473,320	225,722	37,302	126,022	29,957	14,520	433,523
Total	28	\$ 585,728	\$ 107,546	\$ 135,172	\$ 34,810	\$ 16,742	\$ 879,998	\$ 556,848	\$ 103,181	\$ 126,022	\$ 29,957	\$ 14,547	\$ 830,555
By Country of Risk													
Canada	29	\$ 349,405	\$ 83,086	\$ 49,014	\$ 15,853	\$ 7,060	\$ 504,418	\$ 344,963	\$ 80,825	\$ 46,451	\$ 11,488	\$ 5,783	\$ 489,510
United States	30	185,156	21,725	43,037	6,784	9,037	265,739	161,612	19,854	34,279	6,051	8,044	229,840
Other International	31	34,513	2,210	27,180	9,985	471	74,359	32,964	2,030	30,444	9,321	469	75,228
Europe	32	16,654	525	15,941	2,188	174	35,482	17,309	472	14,848	3,097	251	35,977
Other	33	51,167	2,735	43,121	12,173	645	109,841	50,273	2,502	45,292	12,418	720	111,205
Total	34	\$ 585,728	\$ 107,546	\$ 135,172	\$ 34,810	\$ 16,742	\$ 879,998	\$ 556,848	\$ 103,181	\$ 126,022	\$ 29,957	\$ 14,547	\$ 830,555
By Residual Contractual Maturity													
Within 1 year	35	\$ 210,730	\$ 74,121	\$ 132,762	\$ 8,913	\$ 7,590	\$ 434,116	\$ 197,086	\$ 71,937	\$ 121,731	\$ 5,940	\$ 5,839	\$ 402,533
Over 1 year to 5 years	36	260,264	32,439	2,410	16,750	8,525	320,388	249,913	29,590	4,291	14,796	8,098	306,688
Over 5 years	37	114,734	986	–	9,147	627	125,494	109,849	1,654	–	9,221	610	121,334
Total	38	\$ 585,728	\$ 107,546	\$ 135,172	\$ 34,810	\$ 16,742	\$ 879,998	\$ 556,848	\$ 103,181	\$ 126,022	\$ 29,957	\$ 14,547	\$ 830,555

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

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

Exposures Covered By Credit Risk Mitigation

(\$ millions) As at	LINE #	2015 Q3			2015 Q2			2015 Q1		
		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type										
Retail										
Residential secured	1	\$ -	\$ 462	\$ 149,131	\$ -	\$ 411	\$ 150,949	\$ -	\$ 487	\$ 153,212
Qualifying revolving retail	2	-	-	-	-	-	-	-	-	-
Other retail	3	369	358	-	510	344	-	599	374	-
	4	369	820	149,131	510	755	150,949	599	861	153,212
Non-retail										
Corporate	5	2,074	9,359	16,441	2,122	8,247	15,923	2,199	8,530	16,123
Sovereign	6	-	-	160	-	-	189	-	-	166
Bank	7	-	1,383	88	-	1,169	212	-	1,218	771
	8	2,074	10,742	16,689	2,122	9,416	16,324	2,199	9,748	17,060
Gross Credit Risk Exposure	9	\$ 2,443	\$ 11,562	\$ 165,820	\$ 2,632	\$ 10,171	\$ 167,273	\$ 2,798	\$ 10,609	\$ 170,272
2014 Q4										
2014 Q3										
2014 Q2										
		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type										
Retail										
Residential secured	10	\$ -	\$ 373	\$ 155,726	\$ -	\$ 346	\$ 155,589	\$ -	\$ 332	\$ 157,227
Qualifying revolving retail	11	-	-	-	-	-	-	-	-	-
Other retail	12	414	344	-	474	350	-	397	361	-
	13	414	717	155,726	474	696	155,589	397	693	157,227
Non-retail										
Corporate	14	1,869	6,408	15,767	1,855	5,712	15,652	1,932	5,208	15,024
Sovereign	15	-	-	127	-	-	127	-	-	114
Bank	16	-	1,133	75	-	1,145	58	-	1,216	276
	17	1,869	7,541	15,969	1,855	6,857	15,837	1,932	6,424	15,414
Gross Credit Risk Exposure	18	\$ 2,283	\$ 8,258	\$ 171,695	\$ 2,329	\$ 7,553	\$ 171,426	\$ 2,329	\$ 7,117	\$ 172,641
2014 Q1										
2013 Q4										
2013 Q3										
		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type										
Retail										
Residential secured	19	\$ -	\$ 325	\$ 157,967	\$ -	\$ 289	\$ 158,988	\$ -	\$ 255	\$ 152,942
Qualifying revolving retail	20	-	-	-	-	-	-	-	-	-
Other retail	21	-	380	-	-	368	-	-	377	-
	22	-	705	157,967	-	657	158,988	-	632	152,942
Non-retail										
Corporate	23	101	4,615	15,910	95	4,409	15,102	93	3,866	15,013
Sovereign	24	-	-	113	-	-	166	-	-	329
Bank	25	2,007	3,049	1,529	1,510	4,870	1,871	1,589	5,805	2,139
	26	2,108	7,664	17,552	1,605	9,279	17,139	1,682	9,671	17,481
Gross Credit Risk Exposure	27	\$ 2,108	\$ 8,369	\$ 175,519	\$ 1,605	\$ 9,936	\$ 176,127	\$ 1,682	\$ 10,303	\$ 170,423

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

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

Standardized Credit Risk Exposures¹

(\$ millions) As at	LINE #	2015 Q3								2015 Q2							
		Risk-weight								Risk-weight							
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	1	\$ 332	\$ 130	\$ 29,414	\$ -	\$ 2,814	\$ 460	\$ -	\$ 33,150	\$ 284	\$ 127	\$ 27,382	\$ -	\$ 2,601	\$ 408	\$ -	\$ 30,802
Other retail ²	2	445	281	-	-	54,669	-	588	55,983	578	276	-	-	49,973	-	543	51,370
	3	777	411	29,414	-	57,483	460	588	89,133	862	403	27,382	-	52,574	408	543	82,172
Non-retail																	
Corporate	4	11,271	162	-	-	-	95,064	546	107,043	10,186	183	-	-	-	85,761	577	96,707
Sovereign	5	38,882	17,779	-	-	-	-	-	56,661	26,938	17,050	-	-	-	-	-	43,988
Bank	6	1,383	11,730	-	-	-	-	4	13,117	1,169	10,879	-	-	-	-	8	12,056
	7	51,536	29,671	-	-	-	95,064	550	176,821	38,293	28,112	-	-	-	85,761	585	152,751
Total	8	\$ 52,313	\$ 30,082	\$ 29,414	\$ -	\$ 57,483	\$ 95,524	\$ 1,138	\$ 265,954	\$ 39,155	\$ 28,515	\$ 27,382	\$ -	\$ 52,574	\$ 86,169	\$ 1,128	\$ 234,923
		2015 Q1								2014 Q4							
By Counterparty Type																	
Retail																	
Residential secured	9	\$ 346	\$ 140	\$ 28,692	\$ -	\$ 2,754	\$ 427	\$ -	\$ 32,359	\$ 244	\$ 129	\$ 25,561	\$ -	\$ 2,344	\$ 321	\$ -	\$ 28,599
Other retail ²	10	666	307	-	-	52,043	-	613	53,629	472	286	-	-	46,797	-	538	48,093
	11	1,012	447	28,692	-	54,797	427	613	85,988	716	415	25,561	-	49,141	321	538	76,692
Non-retail																	
Corporate	12	10,530	198	-	-	-	89,500	646	100,874	8,084	193	-	-	-	76,990	615	85,882
Sovereign	13	29,486	18,706	-	-	-	-	-	48,192	18,420	17,368	-	-	-	-	-	35,788
Bank	14	1,218	9,836	-	1	-	-	13	11,068	1,133	8,649	-	1	-	-	11	9,794
	15	41,234	28,740	-	1	-	89,500	659	160,134	27,637	26,210	-	1	-	76,990	626	131,464
Total	16	\$ 42,246	\$ 29,187	\$ 28,692	\$ 1	\$ 54,797	\$ 89,927	\$ 1,272	\$ 246,122	\$ 28,353	\$ 26,625	\$ 25,561	\$ 1	\$ 49,141	\$ 77,311	\$ 1,164	\$ 208,156
		2014 Q3								2014 Q2							
By Counterparty Type																	
Retail																	
Residential secured	17	\$ 214	\$ 132	\$ 24,511	\$ -	\$ 2,300	\$ 307	\$ -	\$ 27,464	\$ 193	\$ 140	\$ 24,544	\$ -	\$ 2,200	\$ 311	\$ -	\$ 27,388
Other retail ²	18	530	293	-	-	45,652	-	507	46,982	451	308	-	-	45,145	-	508	46,412
	19	744	425	24,511	-	47,952	307	507	74,446	644	448	24,544	-	47,345	311	508	73,800
Non-retail																	
Corporate	20	7,347	220	-	-	-	72,800	654	81,021	6,716	423	-	-	-	70,453	747	78,339
Sovereign	21	13,954	16,895	-	-	-	-	-	30,849	13,921	16,474	-	-	-	-	-	30,395
Bank	22	1,145	9,123	-	-	-	-	12	10,280	1,216	11,009	-	-	-	-	22	12,247
	23	22,446	26,238	-	-	-	72,800	666	122,150	21,853	27,906	-	-	-	70,453	769	120,981
Total	24	\$ 23,190	\$ 26,663	\$ 24,511	\$ -	\$ 47,952	\$ 73,107	\$ 1,173	\$ 196,596	\$ 22,497	\$ 28,354	\$ 24,544	\$ -	\$ 47,345	\$ 70,764	\$ 1,277	\$ 194,781
		2014 Q1								2013 Q4							
By Counterparty Type																	
Retail																	
Residential secured	25	\$ 178	\$ 147	\$ 24,700	\$ -	\$ 2,247	\$ 301	\$ -	\$ 27,573	\$ 146	\$ 143	\$ 22,942	\$ -	\$ 2,170	\$ 270	\$ -	\$ 25,671
Other retail ²	26	54	325	-	-	46,518	-	481	47,378	50	318	-	-	40,451	-	406	41,225
	27	232	472	24,700	-	48,765	301	481	74,951	196	461	22,942	-	42,621	270	406	66,896
Non-retail																	
Corporate	28	4,272	444	-	-	-	69,970	856	75,542	4,087	416	-	-	-	63,958	852	69,313
Sovereign	29	16,288	15,260	-	-	-	-	-	31,548	10,537	14,246	-	-	-	-	-	24,783
Bank	30	5,057	11,305	-	1	-	-	18	16,381	6,380	10,401	-	1	-	32	13	16,827
	31	25,617	27,009	-	1	-	69,970	874	123,471	21,004	25,063	-	1	-	63,990	865	110,923
Total	32	\$ 25,849	\$ 27,481	\$ 24,700	\$ 1	\$ 48,765	\$ 70,271	\$ 1,355	\$ 198,422	\$ 21,200	\$ 25,524	\$ 22,942	\$ 1	\$ 42,621	\$ 64,260	\$ 1,271	\$ 177,819

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

² Under the Standardized Approach, "Other retail" includes qualifying revolving retail exposures.

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

(\$ millions, except as noted)
As at

LINE
#

2015
Q3

		PD range		EAD ⁴	Notional of undrawn commitments	Average EAD	Average PD ⁵	Average LGD	RWAs	Average risk weighting	Expected Loss (EL)	EL adjusted average risk weight ⁶
		%	\$	\$			%	%	\$	%	\$	%
Insured Drawn and Undrawn³												
Low Risk	1	0.00 to 0.15		138,105	23,337	91.50	–	28.61	119	0.09	–	0.09
Normal Risk	2	0.16 to 0.41		4,780	–	100.00	0.25	9.35	212	4.44	1	4.70
	3	0.42 to 1.10		3,388	–	100.00	0.67	9.48	305	9.00	2	9.74
Medium Risk	4	1.11 to 2.93		1,713	–	100.00	1.74	9.73	296	17.28	3	19.47
	5	2.94 to 4.74		406	–	100.00	3.70	9.80	111	27.34	1	30.42
High Risk	6	4.75 to 7.59		248	–	100.00	5.91	9.66	86	34.68	1	39.72
	7	7.60 to 18.20		273	–	100.00	11.68	9.15	119	43.59	3	57.33
	8	18.21 to 99.99		178	–	100.00	31.66	9.00	89	50.00	5	85.11
Default	9	100.00		41	–	100.00	100.00	8.76	45	109.76	–	109.76
Total	10			\$ 149,132	\$ 23,337	92.08	0.15	27.19	\$ 1,382	0.93	\$ 16	1.06
Uninsured Undrawn												
Low Risk	11	0.00 to 0.15	%	\$ 21,128	\$ 40,118	52.67	0.03	23.17	\$ 484	2.29	\$ 2	2.41
Normal Risk	12	0.16 to 0.41		1,616	2,608	61.96	0.25	36.21	279	17.26	1	18.04
	13	0.42 to 1.10		284	470	60.40	0.60	30.93	77	27.11	1	31.51
Medium Risk	14	1.11 to 2.93		56	73	76.98	1.66	31.20	30	53.57	–	53.57
	15	2.94 to 4.74		9	11	84.52	3.63	28.51	7	77.78	–	77.78
High Risk	16	4.75 to 7.59		5	8	66.77	5.82	22.16	4	80.00	–	80.00
	17	7.60 to 18.20		3	3	100.00	10.89	23.01	4	133.33	–	133.33
	18	18.21 to 99.99		2	2	91.72	32.53	18.00	2	100.00	–	100.00
Default	19	100.00		–	–	–	–	–	–	–	–	–
Total	20			\$ 23,103	\$ 43,293	53.37	0.07	24.20	\$ 887	3.84	\$ 4	4.06
Uninsured Drawn												
Low Risk	21	0.00 to 0.15	%	\$ 54,223	\$ n/a	n/a	0.06	26.09	\$ 2,055	3.79	\$ 8	3.97
Normal Risk	22	0.16 to 0.41		21,570	n/a	n/a	0.25	28.12	2,892	13.41	15	14.28
	23	0.42 to 1.10		13,332	n/a	n/a	0.65	26.75	3,337	25.03	23	27.19
Medium Risk	24	1.11 to 2.93		5,293	n/a	n/a	1.69	28.57	2,639	49.86	26	56.00
	25	2.94 to 4.74		963	n/a	n/a	3.69	28.21	760	78.92	10	91.90
High Risk	26	4.75 to 7.59		584	n/a	n/a	5.97	25.94	546	93.49	9	112.76
	27	7.60 to 18.20		666	n/a	n/a	11.62	23.07	728	109.31	18	143.09
	28	18.21 to 99.99		399	n/a	n/a	34.71	19.52	422	105.76	26	187.22
Default	29	100.00		252	n/a	n/a	100.00	21.21	512	203.17	13	267.66
Total	30			\$ 97,282	\$ n/a	n/a	0.82	26.73	\$ 13,891	14.28	\$ 148	16.18

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

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

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 67 to 68.

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

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

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

(\$ millions, except as noted) As at	LINE #	2015 Q2														
		PD range		EAD ⁴	Notional of undrawn commitments	Average EAD	Average PD ⁵		Average LGD		RWAs	Average risk weighting		Expected Loss (EL)	EL adjusted average risk weight ⁶	
Insured Drawn and Undrawn³																
Low Risk	1	0.00 to 0.15	% \$	143,070	\$ 23,862	91.60	%	–	%	29.15	% \$	82	0.06	% \$	–	0.06
Normal Risk	2	0.16 to 0.41		3,427	–	100.00		0.25		9.33		152	4.44		1	4.80
	3	0.42 to 1.10		2,435	–	100.00		0.67		9.50		220	9.03		2	10.06
Medium Risk	4	1.11 to 2.93		1,221	–	100.00		1.73		9.75		211	17.28		2	19.33
	5	2.94 to 4.74		294	–	100.00		3.70		9.77		81	27.55		1	31.80
High Risk	6	4.75 to 7.59		164	–	100.00		5.98		9.74		57	34.76		1	42.38
	7	7.60 to 18.20		192	–	100.00		11.71		9.18		84	43.75		2	56.77
	8	18.21 to 99.99		112	–	100.00		31.89		9.14		57	50.89		3	84.38
Default	9	100.00		32	–	100.00		100.00		9.10		36	112.50		–	112.50
Total	10			\$ 150,947	\$ 23,862	92.00	%	0.11	%	28.12	% \$	980	0.65	% \$	12	0.75
Uninsured Undrawn																
Low Risk	11	0.00 to 0.15	% \$	21,317	\$ 39,925	53.39	%	0.03	%	23.82	% \$	508	2.38	% \$	2	2.50
Normal Risk	12	0.16 to 0.41		1,282	2,180	58.81		0.25		34.18		210	16.38		1	17.36
	13	0.42 to 1.10		310	500	62.07		0.60		32.13		88	28.39		1	32.42
Medium Risk	14	1.11 to 2.93		62	79	77.70		1.64		32.24		34	54.84		–	54.84
	15	2.94 to 4.74		9	10	84.43		3.61		29.94		7	77.78		–	77.78
High Risk	16	4.75 to 7.59		4	5	91.10		5.92		23.54		4	100.00		–	100.00
	17	7.60 to 18.20		2	2	100.00		11.33		22.93		2	100.00		–	100.00
	18	18.21 to 99.99		3	4	82.28		41.71		12.72		2	66.67		–	66.67
Default	19	100.00		–	–	–		–		–		–	–		–	–
Total	20			\$ 22,989	\$ 42,705	53.83	%	0.07	%	24.53	% \$	855	3.72	% \$	4	3.94
Uninsured Drawn																
Low Risk	21	0.00 to 0.15	% \$	49,318	\$ n/a	n/a	%	0.06	%	26.32	% \$	1,901	3.85	% \$	7	4.03
Normal Risk	22	0.16 to 0.41		19,791	n/a	n/a		0.26		27.67		2,617	13.22		14	14.11
	23	0.42 to 1.10		13,126	n/a	n/a		0.66		27.31		3,364	25.63		24	27.91
Medium Risk	24	1.11 to 2.93		5,302	n/a	n/a		1.69		29.30		2,710	51.11		26	57.24
	25	2.94 to 4.74		961	n/a	n/a		3.69		29.03		781	81.27		10	94.28
High Risk	26	4.75 to 7.59		603	n/a	n/a		5.97		27.11		589	97.68		10	118.41
	27	7.60 to 18.20		637	n/a	n/a		11.68		23.30		705	110.68		17	144.03
	28	18.21 to 99.99		406	n/a	n/a		35.56		19.82		433	106.65		27	189.78
Default	29	100.00		240	n/a	n/a		100.00		21.52		485	202.08		13	269.79
Total	30			\$ 90,384	\$ n/a	n/a	%	0.87	%	26.90	% \$	13,585	15.03	% \$	148	17.08

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

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

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 67 to 68.

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

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

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

(\$ millions, except as noted) As at	LINE #	2015 Q1													
		PD range	EAD ⁴	Notional of undrawn commitments	Average EAD	Average PD ⁵	Average LGD	RWAs	Average risk weighting	Expected Loss (EL)	EL adjusted average risk weight ⁶				
Insured Drawn and Undrawn³															
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				
Total	10		\$ 153,213	\$ 24,294	91.98	% 0.11	28.56	% \$ 998	0.65	% \$ 12	0.75	%			
Uninsured Undrawn															
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	–	–	–	–	–	–	–	–	–				
Total	20		\$ 22,588	\$ 41,907	53.90	% 0.09	24.73	% \$ 1,030	4.56	% \$ 5	4.84	%			
Uninsured Drawn															
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				
Total	30		\$ 86,863	\$ n/a	n/a	% 0.88	27.24	% \$ 13,413	15.44	% \$ 150	17.60	%			

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

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

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 67 to 68.

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

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

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

(\$ millions, except as noted) As at	LINE #	2014 Q4												
		PD range		EAD ⁴	Notional of undrawn commitments	Average EAD	Average PD ⁵	Average LGD	RWAs	Average risk weighting	Expected Loss (EL)	EL adjusted average risk weight ⁶		
		%	\$	\$			%	%	%	%	\$	%		%
Insured Drawn and Undrawn³														
Low Risk	1	0.00 to 0.15		147,585	24,599	91.55	–	29.98	83	0.06	–	0.06		
Normal Risk	2	0.16 to 0.41		3,482	–	100.00	0.25	9.31	155	4.45	1	4.81		
	3	0.42 to 1.10		2,600	–	100.00	0.67	9.51	235	9.04	2	10.00		
Medium Risk	4	1.11 to 2.93		1,258	–	100.00	1.74	9.75	218	17.33	2	19.32		
	5	2.94 to 4.74		299	–	100.00	3.68	9.81	82	27.42	1	31.61		
High Risk	6	4.75 to 7.59		154	–	100.00	6.00	9.55	53	34.42	1	42.53		
	7	7.60 to 18.20		192	–	100.00	11.66	9.22	84	43.75	2	56.77		
	8	18.21 to 99.99		126	–	100.00	32.86	9.10	64	50.79	4	90.48		
Default	9	100.00		30	–	100.00	100.00	9.29	35	116.67	–	116.67		
Total	10			\$ 155,726	\$ 24,599	91.96	0.11	28.91	\$ 1,009	0.65	\$ 13	0.75		
Uninsured Undrawn														
Low Risk	11	0.00 to 0.15	%	\$ 19,604	\$ 37,271	52.60	0.03	23.54	\$ 459	2.34	\$ 2	2.47	%	
Normal Risk	12	0.16 to 0.41		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		–	–	–	–	–	–	–	–	–		
Total	20			\$ 21,267	\$ 40,087	53.05	0.08	24.23	\$ 804	3.78	\$ 4	4.02	%	
Uninsured Drawn														
Low Risk	21	0.00 to 0.15	%	\$ 45,786	n/a	n/a	0.06	26.83	\$ 1,818	3.97	\$ 7	4.16	%	
Normal Risk	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		
Total	30			\$ 84,070	n/a	n/a	0.91	27.43	\$ 13,045	15.52	\$ 148	17.72	%	

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

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

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 67 to 68.

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

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

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

(\$ millions, except as noted)
As at

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

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

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

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

⁴ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 67 to 68.

⁵ Exposure at Default (EAD).

⁶ Probability of Default (PD).

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

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

(\$ millions, except as noted)
As at

LINE #	2014 Q2									2014 Q1								
	PD range	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	PD range	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting						
Low Risk	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	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						
	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	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						
	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	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						
	7.60 to 18.20	936	11.62	22.52	998	106.62	7.60 to 18.20	934	11.64	21.93	971	103.96						
	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	100.00	275	100.00	21.01	552	200.73	100.00	275	100.00	19.81	522	189.82						
Total		\$ 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 ²	Average PD	Average LGD	RWAs	Average risk weighting	PD range	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting						
Low Risk	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	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						
	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	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						
	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	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						
	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						
	18.21 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	100.00	267	100.00	20.73	533	199.63	100.00	289	100.00	17.70	372	128.72						
Total		\$ 107,193	0.88 %	23.53 %	\$ 13,940	13.00 %		\$ 100,671	1.58 %	17.21 %	\$ 14,704	14.61 %						

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

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

		2015										
		Q3										
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 ²	
Low Risk	1	0.00 to 0.15	% \$ 37,892	\$ 41,942	82.78	% 0.04	% 87.55	% \$ 926	2.44	% \$ 14	2.91	
Normal Risk	2	0.16 to 0.41	7,597	6,382	88.33	0.25	86.61	842	11.08	17	13.88	
	3	0.42 to 1.10	6,609	4,231	89.90	0.68	86.84	1,630	24.66	39	32.04	
Medium Risk	4	1.11 to 2.93	5,014	1,926	95.85	1.85	86.50	2,612	52.09	80	72.04	
	5	2.94 to 4.74	1,843	478	98.06	3.72	86.22	1,586	86.06	59	126.07	
High Risk	6	4.75 to 7.59	1,320	268	98.71	5.97	85.80	1,546	117.12	68	181.52	
	7	7.60 to 18.20	1,323	218	98.95	11.24	83.79	2,180	164.78	124	281.93	
	8	18.21 to 99.99	452	76	99.01	28.60	76.43	983	217.48	98	488.50	
Default	9	100.00	101	–	100.00	100.00	73.31	12	11.88	73	915.35	
Total	10		\$ 62,151	\$ 55,521	86.24	% 1.13	% 87.02	% \$ 12,317	19.82	% \$ 572	31.32	

		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 ²	
Low Risk	11	0.00 to 0.15	% \$ 36,656	\$ 40,797	83.03	% 0.04	% 87.63	% \$ 902	2.46	% \$ 13	2.90	
Normal Risk	12	0.16 to 0.41	7,659	6,504	88.67	0.25	86.64	850	11.10	17	13.87	
	13	0.42 to 1.10	6,634	4,243	90.63	0.69	86.82	1,641	24.74	40	32.27	
Medium Risk	14	1.11 to 2.93	5,156	1,935	96.50	1.86	86.51	2,695	52.27	83	72.39	
	15	2.94 to 4.74	1,890	441	98.68	3.73	86.30	1,630	86.24	61	126.59	
High Risk	16	4.75 to 7.59	1,330	223	99.37	5.97	85.88	1,560	117.29	68	181.20	
	17	7.60 to 18.20	1,346	170	99.83	11.25	83.93	2,222	165.08	127	283.02	
	18	18.21 to 99.99	461	67	99.86	28.63	76.28	1,002	217.35	99	485.79	
Default	19	100.00	115	–	100.00	100.00	73.96	14	12.17	84	925.22	
Total	20		\$ 61,247	\$ 54,380	86.72	% 1.18	% 87.06	% \$ 12,516	20.44	% \$ 592	32.52	

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

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

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

(\$ millions, except as noted)
As at

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

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

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

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

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

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

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

(\$ millions, except as noted)
As at

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

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

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)

As at

LINE #		2015 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 ³	
Low Risk	1	0.00 to 0.15	% \$ 7,449	\$ 3,433	83.56	% 0.07	% 55.44	% \$ 774	10.39	% \$ 3	10.89	
Normal Risk	2	0.16 to 0.41	5,965	1,445	92.09	0.26	55.48	1,583	26.54	9	28.42	
	3	0.42 to 1.10	12,817	1,380	97.17	0.63	46.80	4,971	38.78	41	42.78	
Medium Risk	4	1.11 to 2.93	6,675	988	97.46	1.82	55.86	4,617	69.17	68	81.90	
	5	2.94 to 4.74	2,355	269	98.83	3.72	55.98	1,890	80.25	49	106.26	
High Risk	6	4.75 to 7.59	1,636	148	99.18	5.96	54.74	1,347	82.33	53	122.83	
	7	7.60 to 18.20	1,451	180	99.38	11.04	55.26	1,405	96.83	90	174.36	
	8	18.21 to 99.99	437	12	99.86	30.71	61.66	647	148.05	82	382.61	
Default	9	100.00	127	4	100.00	100.00	47.63	115	90.55	51	592.52	
Total	10		\$ 38,912	\$ 7,859	93.79	% 2.13	% 52.71	% \$ 17,349	44.59	% \$ 446	58.91	

		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 ³	
Low Risk	11	0.00 to 0.15	% \$ 7,271	\$ 3,355	83.55	% 0.07	% 55.35	% \$ 754	10.37	% \$ 3	10.89	
Normal Risk	12	0.16 to 0.41	5,786	1,432	92.23	0.26	55.32	1,528	26.41	8	28.14	
	13	0.42 to 1.10	12,344	1,342	97.14	0.63	46.09	4,694	38.03	38	41.87	
Medium Risk	14	1.11 to 2.93	6,320	969	97.47	1.84	54.54	4,283	67.77	63	80.23	
	15	2.94 to 4.74	2,495	274	98.85	3.73	54.87	1,964	78.72	51	104.27	
High Risk	16	4.75 to 7.59	1,745	146	99.21	5.95	54.87	1,440	82.52	57	123.35	
	17	7.60 to 18.20	1,469	181	99.31	10.79	54.04	1,379	93.87	87	167.90	
	18	18.21 to 99.99	317	16	99.79	29.31	56.45	423	133.44	51	334.54	
Default	19	100.00	152	4	100.00	100.00	51.34	149	98.03	66	640.79	
Total	20		\$ 37,899	\$ 7,719	93.81	% 2.15	% 52.08	% \$ 16,614	43.84	% \$ 424	57.82	

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

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

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

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

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

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

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

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

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

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

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

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

(\$ millions, except as noted)
As at

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

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

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2015 Q3					2015 Q2					2015 Q1				
				EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
					%	%	\$	%		%	%	\$	%		%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,927	–	69.35	\$ 37	0.34	\$ 10,778	–	69.31	\$ 29	0.27	\$ 10,851	–	64.54	\$ 36	0.33
0.01 to 0.03	1A	AA+/Aa1	2	3,713	0.03	1.86	25	0.67	2,117	0.03	2.92	28	1.32	1,992	0.03	3.19	24	1.20
0.03 to 0.03	1B	AA/Aa2	3	19,025	0.03	3.35	196	1.03	14,448	0.03	4.59	217	1.50	14,516	0.04	6.43	352	2.42
0.04 to 0.04	1C	AA-/Aa3	4	25,919	0.04	8.13	856	3.30	30,148	0.04	7.12	815	2.70	34,016	0.05	6.97	1,032	3.03
0.05 to 0.05	2A	A+/A1	5	12,585	0.05	15.91	1,034	8.22	6,667	0.05	26.38	922	13.83	6,296	0.06	28.45	960	15.25
0.06 to 0.07	2B	A/A2	6	12,154	0.06	28.60	2,119	17.43	12,435	0.06	28.60	2,177	17.51	12,206	0.07	30.35	2,384	19.53
0.08 to 0.10	2C	A-/A3	7	15,948	0.08	21.14	2,159	13.54	8,428	0.08	28.96	1,574	18.68	9,148	0.09	35.02	2,213	24.19
0.11 to 0.14	3A	BBB+/Baa1	8	16,242	0.11	21.53	2,779	17.11	12,184	0.11	23.22	2,235	18.34	10,184	0.13	27.88	2,489	24.44
0.15 to 0.19	3B	BBB/Baa2	9	13,847	0.15	22.95	3,166	22.86	11,558	0.15	24.92	2,754	23.83	12,238	0.18	28.04	3,692	30.17
0.20 to 0.26	3C	BBB-/Baa3	10	22,340	0.20	21.00	5,295	23.70	23,309	0.20	18.26	4,803	20.61	21,103	0.23	25.26	5,974	28.31
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	12,839	0.27	20.40	3,373	26.27	12,466	0.27	22.01	3,302	26.49	14,054	0.30	18.74	3,239	23.05
0.37 to 0.55	4B	BB/Ba2	12	12,505	0.37	24.77	4,203	33.61	11,314	0.37	23.19	3,475	30.71	11,451	0.39	23.23	3,747	32.72
0.56 to 0.85	4C	BB-/Ba3	13	12,682	0.56	22.84	4,830	38.09	15,234	0.56	18.83	4,723	31.00	11,082	0.59	23.55	4,278	38.60
0.86 to 1.29	5A	B+/B1	14	6,379	0.86	27.71	3,386	53.08	6,510	0.86	27.51	3,345	51.38	5,864	0.91	27.82	3,135	53.46
1.30 to 2.69	5B	B/B2	15	4,688	1.30	32.54	3,428	73.12	4,205	1.30	30.39	2,882	68.54	4,256	1.39	30.73	3,049	71.64
2.70 to 11.72	5C	B-/B3	16	18,429	2.70	12.73	6,464	35.08	17,331	2.70	13.30	6,341	36.59	15,608	2.82	14.77	6,390	40.94
Watch and Classified																		
11.73 to 22.12	6	CCC+/Caa1	17	602	11.73	33.79	912	151.50	429	11.73	35.15	663	154.55	404	11.68	35.73	638	157.92
22.13 to 45.99	7		18	587	22.13	34.03	1,053	179.39	477	22.13	36.38	913	191.40	402	22.22	34.36	726	180.60
46.00 to 99.99	8	CC/Ca	19	134	46.00	30.89	205	152.99	81	46.00	25.20	102	125.93	90	50.00	24.54	105	116.67
Impaired/Default																		
100.00	9	D	20	162	100.00	58.28	340	209.88	118	100.00	55.92	242	205.08	92	100.00	62.91	165	179.35
Total			21	\$ 221,707	0.59 %	20.48 %	\$ 45,860	20.68 %	\$ 200,237	0.58 %	21.02 %	\$ 41,542	20.75 %	\$ 195,853	0.56 %	22.56 %	\$ 44,628	22.79 %

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2014 Q4					2014 Q3					2014 Q2				
				EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
					%	%	\$	%		%	%	\$	%		%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	22	\$ 10,778	–	64.85	\$ 20	0.19	\$ 10,651	–	65.15	\$ 20	0.19	\$ 10,546	–	64.94	\$ 16	0.15
0.02 to 0.03	1A	AA+/Aa1	23	2,098	0.03	2.32	28	1.33	2,268	0.03	2.33	27	1.19	11,964	0.03	1.58	58	0.48
0.04 to 0.04	1B	AA/Aa2	24	13,713	0.04	6.23	358	2.61	13,482	0.04	6.34	210	1.56	5,256	0.04	9.18	160	3.04
0.05 to 0.05	1C	AA-/Aa3	25	28,224	0.05	6.52	855	3.03	25,038	0.05	6.34	741	2.96	25,375	0.05	5.86	737	2.90
0.06 to 0.06	2A	A+/A1	26	5,584	0.06	24.73	791	14.17	5,929	0.06	21.83	759	12.80	5,298	0.06	22.34	690	13.02
0.07 to 0.08	2B	A/A2	27	9,913	0.07	31.66	2,032	20.50	11,219	0.07	26.51	1,935	17.25	10,339	0.07	28.80	1,944	18.80
0.09 to 0.12	2C	A-/A3	28	9,445	0.09	33.09	2,244	23.76	11,815	0.09	27.31	2,346	19.86	15,199	0.09	21.38	2,292	15.08
0.13 to 0.17	3A	BBB+/Baa1	29	9,020	0.13	29.06	2,241	24.84	9,688	0.13	26.51	2,195	22.66	8,423	0.13	31.71	2,192	26.02
0.18 to 0.22	3B	BBB/Baa2	30	11,575	0.18	27.92	3,370	29.11	10,150	0.18	29.19	3,038	29.93	9,786	0.18	29.67	3,036	31.02
0.23 to 0.29	3C	BBB-/Baa3	31	17,552	0.23	23.52	4,843	27.59	13,212	0.23	31.41	4,915	37.20	12,320	0.23	33.02	4,757	38.61
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	32	11,805	0.30	20.07	2,965	25.12	13,308	0.30	18.12	3,079	23.14	10,043	0.30	21.53	2,711	26.99
0.39 to 0.58	4B	BB/Ba2	33	11,331	0.39	22.19	3,507	30.95	13,830	0.39	17.55	3,409	24.65	13,163	0.39	17.98	3,300	25.07
0.59 to 0.90	4C	BB-/Ba3	34	10,573	0.59	21.54	3,786	35.81	9,780	0.59	22.38	3,655	37.37	9,772	0.59	21.68	3,469	35.50
0.91 to 1.38	5A	B+/B1	35	5,005	0.91	28.57	2,746	54.87	7,010	0.91	19.06	2,617	37.33	4,765	0.91	26.83	2,505	52.57
1.39 to 2.81	5B	B/B2	36	4,063	1.39	31.76	2,978	73.30	4,110	1.39	31.59	3,010	73.24	4,113	1.39	30.25	2,847	69.22
2.82 to 11.67	5C	B-/B3	37	16,164	2.82	14.25	6,361	39.35	16,952	2.82	13.38	6,250	36.87	17,274	2.82	12.53	5,784	33.48
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	38	501	11.68	32.55	709	141.52	452	11.68	30.63	606	134.07	580	11.68	29.53	750	129.31
22.22 to 49.99	7		39	284	22.22	32.52	479	168.66	294	22.22	34.56	530	180.27	345	22.22	36.91	671	194.49
50.00 to 99.99	8	CC/Ca	40	95	50.00	27.53	123	129.47	91	50.00	29.81	128	140.66	72	50.00	25.68	88	122.22
Impaired/Default																		
100.00	9	D	41	103	100.00	61.62	184	178.64	118	100.00	65.06	243	205.93	146	100.00	64.97	307	210.27
Total			42	\$ 177,826	0.61 %	22.43 %	\$ 40,620	22.84 %	\$ 179,397	0.63 %	21.52 %	\$ 39,713	22.14 %	\$ 174,779	0.66 %	21.63 %	\$ 38,314	21.92 %

¹ These ranges were in effect from Q2 2015.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2014 Q1					2013 Q4					2013 Q3				
				EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	1	10,745	–	64.63	20	0.19	10,163	–	64.36	18	0.18	9,996	–	62.58	17	0.17
0.02 to 0.03	1A	AA+/Aa1	2	6,192	0.03	2.00	49	0.79	7,563	0.03	1.90	66	0.87	6,498	0.03	4.80	74	1.14
0.04 to 0.04	1B	AA/Aa2	3	6,713	0.04	13.07	263	3.92	4,296	0.04	13.17	213	4.96	5,340	0.04	10.11	201	3.76
0.05 to 0.05	1C	AA-/Aa3	4	23,554	0.05	7.17	841	3.57	14,798	0.05	9.65	662	4.47	17,198	0.05	7.24	617	3.59
0.06 to 0.06	2A	A+/A1	5	6,182	0.06	19.60	692	11.19	6,885	0.06	16.90	668	9.70	7,465	0.06	14.52	627	8.40
0.07 to 0.08	2B	A/A2	6	9,894	0.07	30.34	1,983	20.04	8,052	0.07	26.43	1,370	17.01	6,240	0.08	31.75	1,365	21.88
0.09 to 0.12	2C	A-/A3	7	12,286	0.09	23.65	2,156	17.55	11,591	0.09	29.33	2,573	22.20	11,662	0.11	27.90	2,690	23.07
0.13 to 0.17	3A	BBB+/Baa1	8	8,655	0.13	32.86	2,289	26.45	7,466	0.13	34.80	2,136	28.61	7,879	0.15	29.32	2,061	26.16
0.18 to 0.22	3B	BBB/Baa2	9	10,032	0.18	29.34	3,090	30.80	8,585	0.18	31.07	2,768	32.24	8,826	0.21	28.84	2,839	32.17
0.23 to 0.29	3C	BBB-/Baa3	10	12,606	0.23	30.24	4,515	35.82	10,866	0.23	32.66	4,198	38.63	10,433	0.27	33.28	4,427	42.43
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	10,006	0.30	22.21	2,793	27.91	9,730	0.30	20.19	2,458	25.26	9,258	0.34	21.03	2,607	28.16
0.39 to 0.58	4B	BB/Ba2	12	12,205	0.39	17.57	2,980	24.42	9,991	0.39	21.97	3,060	30.63	8,604	0.43	24.55	3,140	36.49
0.59 to 0.90	4C	BB-/Ba3	13	8,429	0.59	24.20	3,403	40.37	8,465	0.59	21.59	3,029	35.78	10,876	0.65	15.99	3,024	27.80
0.91 to 1.38	5A	B+/B1	14	4,881	0.91	24.20	2,296	47.04	5,636	0.91	19.77	2,128	37.76	4,260	0.97	25.13	2,144	50.33
1.39 to 2.81	5B	B/B2	15	4,140	1.39	28.61	2,679	64.71	3,915	1.39	28.54	2,515	64.24	3,671	1.46	29.33	2,529	68.89
2.82 to 11.67	5C	B-/B3	16	16,480	2.82	12.65	5,628	34.15	16,674	2.82	10.65	4,788	28.72	14,307	2.89	12.25	4,734	33.09
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	614	11.68	22.35	596	97.07	520	11.68	25.04	578	111.15	524	11.31	24.12	558	106.49
22.22 to 49.99	7	to	18	358	22.22	40.91	771	215.36	331	22.22	38.06	658	198.79	283	23.28	38.31	560	197.88
50.00 to 99.99	8	CC/Ca	19	86	50.00	22.65	93	108.14	66	50.00	27.24	85	128.79	98	55.13	21.06	91	92.86
Impaired/Default																		
100.00	9	D	20	112	100.00	58.01	219	195.54	125	100.00	57.88	318	254.40	152	100.00	47.04	211	138.82
Total			21	\$ 164,170	0.67 %	22.89 %	\$ 37,356	22.75 %	\$ 145,718	0.73 %	23.69 %	\$ 34,289	23.53 %	\$ 143,570	0.75 %	23.00 %	\$ 34,516	24.04 %

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2015 Q3					2015 Q2					2015 Q1				
				EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	1	\$ 198,180	–	20.86	95	0.05	\$ 207,069	–	21.08	80	0.04	\$ 210,086	–	21.83	105	0.05
0.01 to 0.03	1A	AA+/Aa1	2	17,089	0.01	1.71	70	0.41	13,135	0.01	2.06	65	0.49	11,193	0.02	6.09	121	1.08
0.03 to 0.03	1B	AA/Aa2	3	10,762	0.03	1.76	78	0.72	8,567	0.03	2.16	76	0.89	8,873	0.04	4.79	122	1.37
0.04 to 0.04	1C	AA-/Aa3	4	10,851	0.04	3.10	126	1.16	9,878	0.04	3.52	128	1.30	10,970	0.05	2.92	129	1.18
0.05 to 0.05	2A	A+/A1	5	2,129	0.05	1.32	14	0.66	1,478	0.05	1.68	12	0.81	1,137	0.06	3.21	20	1.76
0.06 to 0.07	2B	A/A2	6	8,765	0.06	3.43	114	1.30	12,355	0.06	1.19	70	0.57	11,125	0.07	3.21	117	1.05
0.08 to 0.10	2C	A-/A3	7	1,505	0.08	3.16	30	1.99	2,294	0.08	21.87	198	8.63	2,363	0.09	23.77	241	10.20
0.11 to 0.14	3A	BBB+/Baa1	8	276	0.11	5.17	12	4.35	27	0.11	1.26	–	–	52	0.13	12.53	3	5.77
0.15 to 0.19	3B	BBB/Baa2	9	185	0.15	7.32	7	3.78	151	0.15	8.84	7	4.64	285	0.18	6.25	11	3.86
0.20 to 0.26	3C	BBB-/Baa3	10	54	0.20	6.18	2	3.70	105	0.20	7.32	6	5.71	45	0.23	21.90	8	17.78
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	2	0.27	48.12	1	50.00	4	0.27	42.73	1	25.00	7	0.30	43.57	3	42.86
0.37 to 0.55	4B	BB/Ba2	12	4	0.37	9.35	–	–	7	0.37	1.00	–	–	–	–	–	–	–
0.56 to 0.85	4C	BB-/Ba3	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
0.86 to 1.29	5A	B+/B1	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.30 to 2.69	5B	B/B2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.70 to 11.72	5C	B-/B3	16	–	–	–	–	–	2	2.70	34.39	2	100.00	–	–	–	–	–
Watch and Classified																		
11.73 to 22.12	6	CCC+/Caa1	17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22.13 to 45.99	7	–	18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			21	\$ 249,802	0.01	17.04	\$ 549	0.22	\$ 255,072	0.01	17.70	\$ 645	0.25	\$ 256,136	0.01	18.85	\$ 880	0.34

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2014 Q4					2014 Q3					2014 Q2				
				EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	22	\$ 205,034	–	22.84	72	0.04	\$ 203,504	–	29.88	78	0.04	\$ 196,341	–	24.29	69	0.04
0.02 to 0.03	1A	AA+/Aa1	23	10,845	0.02	5.16	105	0.97	9,706	0.02	5.88	101	1.04	14,110	0.02	4.29	99	0.70
0.04 to 0.04	1B	AA/Aa2	24	5,935	0.04	3.56	59	0.99	6,154	0.04	3.22	58	0.94	5,559	0.04	2.75	51	0.92
0.05 to 0.05	1C	AA-/Aa3	25	6,135	0.05	4.52	91	1.48	6,245	0.05	3.21	80	1.28	5,481	0.05	3.22	72	1.31
0.06 to 0.06	2A	A+/A1	26	1,409	0.06	2.56	20	1.42	1,083	0.06	3.08	19	1.75	1,302	0.06	2.63	18	1.38
0.07 to 0.08	2B	A/A2	27	7,501	0.07	1.61	55	0.73	8,077	0.07	0.61	29	0.36	4,515	0.07	0.64	14	0.31
0.09 to 0.12	2C	A-/A3	28	1,690	0.09	13.19	107	6.33	1,760	0.09	10.51	98	5.57	1,685	0.09	12.86	108	6.41
0.13 to 0.17	3A	BBB+/Baa1	29	119	0.13	0.16	–	–	13	0.13	12.38	2	15.38	4	0.13	3.04	–	–
0.18 to 0.22	3B	BBB/Baa2	30	275	0.18	6.03	11	4.00	241	0.18	6.60	10	4.15	179	0.18	7.62	9	5.03
0.23 to 0.29	3C	BBB-/Baa3	31	24	0.23	7.72	2	8.33	21	0.23	7.25	1	4.76	32	0.23	9.71	3	9.38
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	32	17	0.30	19.88	3	17.65	12	0.30	18.17	2	16.67	25	0.30	16.92	4	16.00
0.39 to 0.58	4B	BB/Ba2	33	1	0.39	13.65	–	–	1	0.39	13.65	–	–	2	0.39	13.65	–	–
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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Watch and Classified																		
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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	41	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			42	\$ 238,985	0.01	20.20	\$ 525	0.22	\$ 236,817	0.01	26.21	\$ 478	0.20	\$ 229,235	0.01	21.34	\$ 447	0.19

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

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

(\$ millions, except as noted)
As at

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2014 Q1					2013 Q4					2013 Q3				
				EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	1	\$ 189,506	–	24.78	\$ 51	0.03	\$ 187,017	–	18.13	\$ 77	0.04	\$ 180,528	–	18.07	\$ 60	0.03
0.02 to 0.03	1A	AA+/Aa1	2	22,360	0.02	3.73	136	0.61	19,116	0.02	4.11	127	0.66	15,769	0.02	3.65	128	0.81
0.04 to 0.04	1B	AA/Aa2	3	5,887	0.04	2.13	40	0.68	2,251	0.04	4.18	24	1.07	2,130	0.04	3.74	16	0.75
0.05 to 0.05	1C	AA-/Aa3	4	5,870	0.05	3.16	70	1.19	7,372	0.05	2.46	73	0.99	4,996	0.05	2.63	58	1.16
0.06 to 0.06	2A	A+/A1	5	1,233	0.06	3.27	20	1.62	1,399	0.06	2.76	20	1.43	931	0.06	4.08	21	2.26
0.07 to 0.08	2B	A/A2	6	8,516	0.07	1.46	47	0.55	7,218	0.07	2.35	60	0.83	5,144	0.08	0.93	28	0.54
0.09 to 0.12	2C	A-/A3	7	1,535	0.09	12.99	112	7.30	1,494	0.09	8.96	98	6.56	1,358	0.11	10.70	114	8.39
0.13 to 0.17	3A	BBB+/Baa1	8	58	0.13	2.36	–	–	–	–	–	–	–	2	0.15	3.00	–	–
0.18 to 0.22	3B	BBB/Baa2	9	153	0.18	9.43	9	5.88	106	0.18	8.63	6	5.66	56	0.21	12.63	5	8.93
0.23 to 0.29	3C	BBB-/Baa3	10	19	0.23	6.10	1	5.26	20	0.23	7.93	2	10.00	26	0.27	11.57	2	7.69
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	15	0.30	26.35	3	20.00	2	0.30	57.32	1	50.00	3	0.34	37.86	1	33.33
0.39 to 0.58	4B	BB/Ba2	12	5	0.39	4.73	–	–	12	0.39	13.65	2	16.67	1	0.43	13.65	–	–
0.59 to 0.90	4C	BB-/Ba3	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
0.91 to 1.38	5A	B+/B1	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.39 to 2.81	5B	B/B2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.82 to 11.67	5C	B-/B3	16	2	2.82	13.65	1	50.00	98	2.82	0.30	1	1.02	94	2.89	0.02	–	–
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22.22 to 49.99	7	to	18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
50.00 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			21	\$ 235,159	0.01	20.62	\$ 490	0.21	\$ 226,105	0.01	15.62	\$ 491	0.22	\$ 211,038	0.01	15.94	\$ 433	0.21

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2015 Q3					2015 Q2					2015 Q1															
				EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting											
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%											
0.00 to 0.01	0	AAA/Aaa	1	19	—	17.20	—	—	—	—	147	—	11.46	—	—	—	—	—	—	—	705	—	57.24	—	—	—	—		
0.01 to 0.03	1A	AA+/Aa1	2	1,239	0.03	3.71	18	1.45	—	1,426	0.03	4.80	27	1.89	—	—	—	—	—	—	1,475	0.03	57.32	210	14.24	—	—		
0.03 to 0.03	1B	AA/Aa2	3	957	0.03	3.54	11	1.15	—	1,034	0.03	3.53	10	0.97	—	—	—	—	—	—	1,402	0.04	46.48	161	11.48	—	—		
0.04 to 0.04	1C	AA-/Aa3	4	15,545	0.04	27.46	1,711	11.01	—	14,099	0.04	32.54	1,801	12.77	—	—	—	—	—	—	13,763	0.05	34.34	1,950	14.17	—	—		
0.05 to 0.05	2A	A+/A1	5	24,303	0.05	20.83	2,290	9.42	—	26,934	0.05	19.30	2,230	8.28	—	—	—	—	—	—	22,561	0.06	20.08	2,173	9.63	—	—		
0.06 to 0.07	2B	A/A2	6	32,014	0.06	13.20	1,922	6.00	—	30,679	0.06	14.43	2,217	7.23	—	—	—	—	—	—	35,623	0.07	13.58	2,555	7.17	—	—		
0.08 to 0.10	2C	A-/A3	7	17,625	0.08	13.37	1,490	8.45	—	14,141	0.08	13.45	1,146	8.10	—	—	—	—	—	—	21,862	0.09	13.01	1,957	8.95	—	—		
0.11 to 0.14	3A	BBB+/Baa1	8	7,818	0.11	17.76	1,063	13.60	—	7,795	0.11	15.20	966	12.39	—	—	—	—	—	—	6,509	0.13	15.47	880	13.52	—	—		
0.15 to 0.19	3B	BBB/Baa2	9	1,960	0.15	12.77	238	12.14	—	2,369	0.15	9.38	211	8.91	—	—	—	—	—	—	2,188	0.18	12.56	277	12.66	—	—		
0.20 to 0.26	3C	BBB-/Baa3	10	3,318	0.20	18.40	553	16.67	—	3,157	0.20	19.25	575	18.21	—	—	—	—	—	—	2,904	0.23	22.73	689	23.73	—	—		
Non-Investment Grade																													
0.27 to 0.36	4A	BB+/Ba1	11	247	0.27	12.81	49	19.84	—	473	0.27	7.73	43	9.09	—	—	—	—	—	—	431	0.30	11.99	68	15.78	—	—	—	
0.37 to 0.55	4B	BB/Ba2	12	673	0.37	25.46	176	26.15	—	357	0.37	21.02	85	23.81	—	—	—	—	—	—	335	0.39	25.04	106	31.64	—	—	—	
0.56 to 0.85	4C	BB-/Ba3	13	174	0.56	5.42	12	6.90	—	152	0.56	1.14	3	1.97	—	—	—	—	—	—	222	0.59	17.27	65	29.28	—	—	—	
0.86 to 1.29	5A	B+/B1	14	5	0.86	21.63	2	40.00	—	2	0.86	50.87	2	100.00	—	—	—	—	—	—	90	0.91	0.14	—	—	—	—	—	
1.30 to 2.69	5B	B/B2	15	19	1.30	60.00	26	136.84	—	18	1.30	60.00	24	133.33	—	—	—	—	—	—	18	1.39	57.32	25	138.89	—	—	—	—
2.70 to 11.72	5C	B-/B3	16	6	2.70	17.40	3	50.00	—	33	2.70	49.04	35	106.06	—	—	—	—	—	—	4	2.82	15.63	2	50.00	—	—	—	—
Watch and Classified																													
11.73 to 22.12	6	CCC+/Caa1	17	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22.13 to 45.99	7	to	18	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
46.00 to 99.99	8	CC/Ca	19	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																													
100.00	9	D	20	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			21	\$ 105,922	0.07 %	17.44 %	\$ 9,564	9.03 %		\$ 102,816	0.07 %	17.89 %	\$ 9,375	9.12 %							\$ 110,092	0.08 %	19.04 %	\$ 11,118	10.10 %				

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2014 Q4					2014 Q3					2014 Q2															
				EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting											
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%											
0.00 to 0.01	0	AAA/Aaa	22	17	—	53.98	—	—	—	16	—	53.93	—	—	—	—	—	—	—	—	235	0.01	57.08	6	2.55	—	—	—	
0.02 to 0.03	1A	AA+/Aa1	23	827	0.03	57.32	115	13.91	—	606	0.03	57.32	90	14.85	—	—	—	—	—	—	43	0.03	57.32	11	25.58	—	—	—	
0.04 to 0.04	1B	AA/Aa2	24	982	0.04	43.89	117	11.91	—	916	0.04	42.22	112	12.23	—	—	—	—	—	—	1,239	0.04	46.11	191	15.42	—	—	—	
0.05 to 0.05	1C	AA-/Aa3	25	11,870	0.05	31.55	1,570	13.23	—	12,760	0.05	30.89	1,639	12.84	—	—	—	—	—	—	15,333	0.05	28.94	1,862	12.14	—	—	—	
0.06 to 0.06	2A	A+/A1	26	20,356	0.06	18.27	1,720	8.45	—	21,750	0.06	17.77	1,785	8.21	—	—	—	—	—	—	19,641	0.06	23.35	2,112	10.75	—	—	—	
0.07 to 0.08	2B	A/A2	27	29,371	0.07	15.24	2,421	8.24	—	35,933	0.07	11.13	2,295	6.39	—	—	—	—	—	—	27,440	0.07	14.29	2,264	8.25	—	—	—	
0.09 to 0.12	2C	A-/A3	28	21,552	0.09	13.17	2,027	9.41	—	17,312	0.09	15.34	1,920	11.09	—	—	—	—	—	—	10,829	0.09	22.68	1,829	16.89	—	—	—	
0.13 to 0.17	3A	BBB+/Baa1	29	6,405	0.13	16.06	890	13.90	—	5,552	0.13	16.24	798	14.37	—	—	—	—	—	—	6,609	0.13	16.92	947	14.33	—	—	—	
0.18 to 0.22	3B	BBB/Baa2	30	2,278	0.18	10.56	258	11.33	—	2,402	0.18	10.60	258	10.74	—	—	—	—	—	—	3,198	0.18	8.37	278	8.69	—	—	—	
0.23 to 0.29	3C	BBB-/Baa3	31	3,465	0.23	18.85	825	23.81	—	2,344	0.23	17.30	365	15.57	—	—	—	—	—	—	2,279	0.23	18.84	373	16.37	—	—	—	
Non-Investment Grade																													
0.30 to 0.38	4A	BB+/Ba1	32	684	0.30	7.52	64	9.36	—	1,040	0.30	4.29	49	4.71	—	—	—	—	—	—	759	0.30	4.98	41	5.40	—	—	—	
0.39 to 0.58	4B	BB/Ba2	33	662	0.39	7.28	59	8.91	—	1,734	0.39	2.03	41	2.36	—	—	—	—	—	—	750	0.39	6.04	52	6.93	—	—	—	
0.59 to 0.90	4C	BB-/Ba3	34	189	0.59	13.73	44	23.28	—	222	0.59	8.69	34	15.32	—	—	—	—	—	—	210	0.59	4.03	16	7.62	—	—	—	
0.91 to 1.38	5A	B+/B1	35	5	0.91	8.34	1	20.00	—	2	0.91	9.30	—	—	—	—	—	—	—	—	2	0.91	25.16	1	50.00	—	—	—	
1.39 to 2.81	5B	B/B2	36	30	1.39	57.32	41	136.67	—	30	1.39	57.32	42	140.00	—	—	—	—	—	—	28	1.39	57.32	40	142.86	—	—	—	
2.82 to 11.67	5C	B-/B3	37	43	2.82	35.08	51	118.60	—	5	2.82	24.00	4	80.00	—	—	—	—	—	—	14	2.82	25.79	10	71.43	—	—	—	
Watch and Classified																													
11.68 to 22.21	6	CCC+/Caa1	38	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22.22 to 49.99	7	to	39	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
50.00 to 99.99	8	CC/Ca	40	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																													
100.00	9	D	41	—	—	—																							

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 #	2014 Q1					2013 Q4					2013 Q3				
				EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting
					%	%	\$	%		%	%	\$	%		%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	1	\$ 313	0.01	57.14	\$ 8	2.56	\$ 1,814	0.01	57.29	\$ 47	2.59	\$ 2,077	0.01	55.95	\$ 62	2.99
0.02 to 0.03	1A	AA+/Aa1	2	1,587	0.02	57.32	145	9.14	730	0.03	57.32	121	16.58	649	0.03	48.50	82	12.63
0.04 to 0.04	1B	AA/Aa2	3	1,197	0.04	48.58	174	14.54	980	0.04	56.01	170	17.35	902	0.04	54.57	170	18.85
0.05 to 0.05	1C	AA-/Aa3	4	13,928	0.05	32.62	1,784	12.81	12,732	0.05	30.81	1,589	12.48	11,815	0.05	30.96	1,600	13.54
0.06 to 0.06	2A	A+/A1	5	19,017	0.06	23.55	2,011	10.57	21,147	0.06	18.69	1,850	8.75	16,960	0.06	20.67	1,775	10.47
0.07 to 0.08	2B	A/A2	6	26,934	0.07	14.67	2,211	8.21	23,303	0.07	14.68	1,936	8.31	18,347	0.08	17.21	1,874	10.21
0.09 to 0.12	2C	A-/A3	7	16,740	0.09	17.20	2,059	12.30	19,464	0.09	17.52	2,474	12.71	16,214	0.11	18.97	2,469	15.23
0.13 to 0.17	3A	BBB+/Baa1	8	6,922	0.13	17.76	1,021	14.75	8,161	0.13	17.04	1,119	13.71	10,704	0.15	10.18	1,047	9.78
0.18 to 0.22	3B	BBB-/Baa2	9	2,981	0.18	8.81	274	9.19	4,100	0.18	7.49	259	6.32	1,621	0.21	12.61	208	12.83
0.23 to 0.29	3C	BBB-/Baa3	10	1,897	0.23	18.61	307	16.18	1,591	0.23	23.22	328	20.62	2,441	0.27	18.29	459	18.80
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	1,968	0.30	2.69	60	3.05	821	0.30	4.52	43	5.24	2,049	0.34	3.85	92	4.49
0.39 to 0.58	4B	BB/Ba2	12	402	0.39	11.80	57	14.18	330	0.39	12.70	47	14.24	180	0.43	10.87	25	13.89
0.59 to 0.90	4C	BB-/Ba3	13	294	0.59	1.65	11	3.74	69	0.59	7.72	11	15.94	157	0.65	4.13	15	9.55
0.91 to 1.38	5A	B+/B1	14	5	0.91	11.95	1	20.00	2	0.91	24.45	1	50.00	3	0.97	36.49	2	66.67
1.39 to 2.81	5B	B/B2	15	24	1.39	57.32	36	150.00	42	1.39	57.32	63	150.00	41	1.46	55.92	55	134.15
2.82 to 11.67	5C	B-/B3	16	43	2.82	32.13	36	86.72	9	2.82	34.99	8	88.89	38	2.89	20.70	31	81.58
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	–	–	–	–	–	–	–	–	–	–	610	11.31	0.19	6	0.98
22.22 to 49.99	7	to	18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
50.00 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			21	\$ 94,252	0.09	20.69	\$ 10,195	10.82	\$ 95,295	0.08	19.82	\$ 10,066	10.56	\$ 84,808	0.18	20.33	\$ 9,972	11.76

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions) As at	LINE #	2015 Q3		2015 Q2		2015 Q1	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type							
Retail							
Residential secured	1	\$ 66,630	\$ 33,609	\$ 66,567	\$ 33,730	\$ 66,201	\$ 33,526
Qualifying revolving retail	2	55,521	45,601	54,380	45,002	53,529	44,164
Other retail	3	7,859	5,283	7,719	5,218	7,680	5,222
	4	130,010	84,493	128,666	83,950	127,410	82,912
Non-retail							
Corporate	5	47,965	35,376	41,881	30,900	42,631	30,141
Sovereign	6	1,611	1,198	1,504	1,119	1,483	1,075
Bank	7	1,234	918	994	739	934	676
	8	50,810	37,492	44,379	32,758	45,048	31,892
Total	9	\$ 180,820	\$ 121,985	\$ 173,045	\$ 116,708	\$ 172,458	\$ 114,804

		2014 Q4		2014 Q3		2014 Q2	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type							
Retail							
Residential secured	10	\$ 64,686	\$ 32,242	\$ 64,567	\$ 32,144	\$ 64,503	\$ 32,256
Qualifying revolving retail	11	52,592	43,447	51,774	37,458	50,864	30,354
Other retail	12	7,606	5,193	7,489	5,126	7,411	5,020
	13	124,884	80,882	123,830	74,728	122,778	67,630
Non-retail							
Corporate	14	38,748	27,330	38,689	27,339	36,842	26,008
Sovereign	15	1,364	989	1,345	975	1,349	978
Bank	16	828	600	744	539	723	523
	17	40,940	28,919	40,778	28,853	38,914	27,509
Total	18	\$ 165,824	\$ 109,801	\$ 164,608	\$ 103,581	\$ 161,692	\$ 95,139

		2014 Q1		2013 Q4		2013 Q3	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type							
Retail							
Residential secured	19	\$ 64,330	\$ 32,236	\$ 63,774	\$ 31,586	\$ 63,617	\$ 20,822
Qualifying revolving retail	20	49,825	29,752	48,488	28,989	48,097	28,642
Other retail	21	7,370	5,005	7,411	5,052	7,350	4,999
	22	121,525	66,993	119,673	65,627	119,064	54,463
Non-retail							
Corporate	23	36,975	26,048	34,131	24,079	32,776	22,869
Sovereign	24	1,384	1,003	1,494	1,083	1,519	1,089
Bank	25	707	509	743	537	698	499
	26	39,066	27,560	36,368	25,699	34,993	24,457
Total	27	\$ 160,591	\$ 94,553	\$ 156,041	\$ 91,326	\$ 154,057	\$ 78,920

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

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

AIRB Credit Risk Exposures: Loss Experience

(Percentage)	LINE #	2015 Q3		2015 Q2		2015 Q1		2014 Q4		
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type										
Retail										
	1	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.01 %	0.10 %
	2	2.08	3.30	2.14	3.31	2.10	3.26	3.37	2.38	3.36
	3	0.74	1.07	0.76	1.13	0.76	1.12	1.04	0.77	1.14
Non-retail										
	4	0.03	0.42	0.02	0.44	0.05	0.41	0.28	0.07	0.39
	5	–	–	–	–	–	–	–	–	–
	6	–	0.05	–	0.05	–	0.04	–	–	0.05

		2014 Q3		2014 Q2		2014 Q1		2013 Q4		
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type										
Retail										
	7	0.01 %	0.10 %	0.01 %	0.10 %	0.01 %	0.09 %	0.01 %	0.01 %	0.09 %
	8	2.45	3.38	2.54	3.39	2.64	3.40	3.48	2.77	3.51
	9	0.77	1.14	0.78	1.11	0.88	1.16	1.06	0.88	1.25
Non-retail										
	10	0.07	0.46	0.05	0.44	0.05	0.41	0.31	0.01	0.45
	11	–	–	–	–	–	–	–	–	–
	12	–	0.05	–	0.04	–	0.05	–	–	0.05

		2013 Q3	
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type			
Retail			
	13	0.02 %	0.09 %
	14	2.87	3.57
	15	0.91	1.44
Non-retail			
	16	0.05	0.50
	17	–	–
	18	–	0.05

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

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

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

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

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

Commentary:

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

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

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

Retail:

Actual loss rates for retail exposures in the four quarters ending July 31, 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 July 31, 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.

Securitization and Resecuritization Exposures in the Banking Book¹

(\$ millions) As at	LINE #	2015 Q3			2015 Q2			2015 Q1			2014 Q4		
		Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting Standardized Approach³													
AA- and above	1	\$ 40,867	\$ -	\$ 8,173	\$ 38,166	\$ -	\$ 7,633	\$ 38,283	\$ -	\$ 7,657	\$ 36,472	\$ -	\$ 7,295
A+ to A-	2	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	3	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	4	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	5	-	-	-	-	-	-	-	-	-	-	-	-
Ratings Based Approach⁴													
AA- and above	6	2,943	183	277	2,893	181	273	3,186	201	300	3,077	189	285
A+ to A-	7	194	873	908	143	841	866	159	918	946	154	845	872
BBB+ to BBB-	8	57	76	204	97	75	222	112	83	253	114	77	240
BB+ to BB-	9	72	3	280	41	3	163	45	4	180	42	3	170
Below BB-/Unrated	10	86	365	2,647	84	346	2,567	88	372	2,758	82	335	2,553
Internal Assessment Approach⁵													
AA- and above	11	14,383	-	636	13,143	-	554	14,557	-	615	14,449	-	599
A+ to A-	12	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	13	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	14	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	15	-	-	-	-	-	-	-	-	-	-	-	-
Gains on sale recorded upon securitization	16	-	-	n/a									
Total	17	\$ 58,602	\$ 1,500	\$ 13,125	\$ 54,567	\$ 1,446	\$ 12,278	\$ 56,430	\$ 1,578	\$ 12,709	\$ 54,390	\$ 1,449	\$ 12,014
2014 Q3													
2014 Q2													
2014 Q1													
2013 Q4													
Capital Approach and Risk Weighting Standardized Approach³													
AA- and above	18	\$ 34,840	\$ -	\$ 6,967	\$ 32,335	\$ -	\$ 6,467	\$ 30,809	\$ -	\$ 6,162	\$ 28,759	\$ -	\$ 5,752
A+ to A-	19	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	20	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	21	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	22	-	-	-	5	-	64	5	-	67	12	-	144
Ratings Based Approach⁴													
AA- and above	23	2,860	195	277	2,952	205	281	2,638	217	258	2,756	214	265
A+ to A-	24	166	860	892	151	899	925	154	941	968	152	918	944
BBB+ to BBB-	25	138	78	253	147	82	266	161	87	281	162	87	281
BB+ to BB-	26	24	3	89	25	4	96	27	4	103	27	4	105
Below BB-/Unrated	27	83	321	2,608	82	318	2,670	85	324	2,785	82	308	2,710
Internal Assessment Approach⁵													
AA- and above	28	15,230	-	662	15,077	-	662	15,484	-	691	15,361	-	693
A+ to A-	29	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	30	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	31	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	32	-	-	-	-	-	-	-	-	-	-	-	-
Gains on sale recorded upon securitization	33	-	-	n/a									
Total	34	\$ 53,341	\$ 1,457	\$ 11,748	\$ 50,774	\$ 1,508	\$ 11,431	\$ 49,363	\$ 1,573	\$ 11,315	\$ 47,311	\$ 1,531	\$ 10,894

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

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

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

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

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

Risk-Weighted Assets¹

(\$ millions) As at	LINE #	2015 Q3				2015 Q2				2015 Q1				2014 Q4			
		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
Credit Risk																	
Retail																	
Residential secured	1	\$ 302,667	\$ 12,891	\$ 16,160	\$ 29,051	\$ 295,122	\$ 11,968	\$ 15,420	\$ 27,388	\$ 295,023	\$ 12,562	\$ 15,441	\$ 28,003	\$ 289,662	\$ 11,052	\$ 14,858	\$ 25,910
Qualifying revolving retail	2	62,151	—	12,317	12,317	61,247	—	12,516	12,516	60,104	—	12,175	12,175	59,316	—	12,016	12,016
Other retail	3	94,895	41,940	17,349	59,289	89,269	38,349	16,614	54,963	90,925	40,013	16,415	56,428	84,773	35,962	16,056	52,018
Non-retail²																	
Corporate	4	328,813	95,915	45,860	141,775	297,012	86,663	41,542	128,205	296,799	90,510	44,628	135,138	263,774	77,951	40,620	118,571
Sovereign	5	176,102	3,556	549	4,105	161,372	3,410	645	4,055	164,583	3,741	880	4,621	132,736	3,474	525	3,999
Bank	6	119,039	2,352	9,564	11,916	114,872	2,187	9,375	11,562	121,160	1,986	11,118	13,104	108,530	1,746	10,203	11,949
Securitization exposures	7	60,102	8,173	4,952	13,125	56,013	7,633	4,645	12,278	58,008	7,657	5,052	12,709	55,839	7,294	4,720	12,014
Equity exposures	8	2,735		856	856	2,583		905	905	2,717		980	980	2,304		926	926
Exposures subject to standardized or IRB approaches	9	1,146,504	164,827	107,607	272,434	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
Adjustment to IRB RWA for scaling factor	10				6,298				5,946				6,236				5,842
Other assets not included in standardized or IRB approaches²	11	121,321			38,797	126,702			33,334	114,219			35,308	93,291			32,680
Total credit risk	12	\$ 1,267,825			\$ 317,529	\$ 1,204,192			\$ 291,152	\$ 1,203,538			\$ 304,702	\$ 1,090,225			\$ 275,925
Market Risk																	
Trading book	13	n/a			11,659	n/a			12,913	n/a			12,201	n/a			14,376
Operational Risk																	
Standardized approach	14	n/a			40,307	n/a			39,531	n/a			38,694	n/a			38,092
Total Common Equity Tier 1 Capital risk-weighted assets	15				369,495				343,596				355,597				328,393
Tier 1 Capital risk-weighted assets³	16				370,461				344,252				356,352				329,268
Total Capital risk-weighted assets³	17				\$ 371,289				\$ 344,813				\$ 356,999				\$ 330,581

(\$ millions) As at	LINE #	2014 Q3				2014 Q2				2014 Q1				2013 Q4			
		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
Credit Risk																	
Retail																	
Residential secured	18	\$ 283,398	\$ 10,637	\$ 14,517	\$ 25,154	\$ 280,714	\$ 10,580	\$ 14,451	\$ 25,031	\$ 280,380	\$ 10,660	\$ 13,965	\$ 24,625	\$ 277,480	\$ 9,955	\$ 13,940	\$ 23,895
Qualifying revolving retail	19	52,837	—	11,862	11,862	45,362	—	13,038	13,038	44,428	—	12,763	12,763	43,862	—	12,588	12,588
Other retail	20	82,790	35,057	15,540	50,597	81,287	34,683	15,125	49,808	81,870	35,674	16,681	52,355	75,690	31,011	16,493	47,504
Non-retail²																	
Corporate	21	260,485	73,826	39,713	113,539	253,206	71,658	38,314	109,972	239,810	71,343	37,356	108,699	215,129	65,319	34,289	99,608
Sovereign	22	125,925	3,379	478	3,857	116,319	3,295	447	3,742	122,877	3,052	490	3,542	106,272	2,849	491	3,340
Bank	23	112,904	1,842	9,432	11,274	100,856	2,234	10,033	12,267	110,633	2,289	10,195	12,484	112,122	2,132	10,066	12,198
Securitization exposures	24	54,798	6,968	4,780	11,748	52,282	6,531	4,900	11,431	50,936	6,229	5,086	11,315	48,842	5,896	4,998	10,894
Equity exposures	25	2,284		964	964	2,214		911	911	2,256		875	875	2,168		885	885
Exposures subject to standardized or IRB approaches	26	975,421	131,709	97,286	228,995	932,240	128,981	97,219	226,200	933,190	129,247	97,411	226,658	881,565	117,162	93,750	210,912
Adjustment to IRB RWA for scaling factor	27				5,681				5,673				5,678				5,463
Other assets not included in standardized or IRB approaches²	28	94,078			30,865	84,384			31,859	89,847			31,635	88,135			23,177
Total credit risk	29	\$ 1,069,499			\$ 265,541	\$ 1,016,624			\$ 263,732	\$ 1,023,037			\$ 263,971	\$ 969,700			\$ 239,552
Market Risk																	
Trading book	30	n/a			13,713	n/a			12,848	n/a			13,177	n/a			11,734
Operational Risk																	
Standardized approach	31	n/a			37,462	n/a			36,658	n/a			35,824	n/a			35,069
Total Common Equity Tier 1 Capital risk-weighted assets	32				316,716				313,238				312,972				286,355
Tier 1 Capital risk-weighted assets³	33				317,526				313,238				312,972				286,355
Total Capital risk-weighted assets³	34				\$ 318,743				\$ 313,238				\$ 312,972				\$ 286,355

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

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

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

Capital Position – Basel III¹

(\$ millions) As at	Line #	2015				2014				2013		Cross Reference ²	OSFI Template
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3			
Common Equity Tier 1 Capital (CET1)													
Common shares plus related contributed surplus	1	\$ 20,387	\$ 20,289	\$ 19,982	\$ 19,961	\$ 19,796	\$ 19,646	\$ 19,462	\$ 19,341	\$ 19,255	A1+A2+B	1	
Retained earnings	2	30,764	29,362	28,373	27,585	26,970	26,134	25,108	24,565	24,122	C	2	
Accumulated other comprehensive income (loss)	3	10,477	7,569	9,956	4,936	3,834	4,206	4,874	3,166	2,650	D	3	
Common Equity Tier 1 Capital before regulatory adjustments	4	61,628	57,220	58,311	52,482	50,600	49,986	49,444	47,072	46,027		6	
Common Equity Tier 1 Capital regulatory adjustments													
Goodwill (net of related tax liability)	5	(19,150)	(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	(2,273)	(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	(412)	(595)	(604)	(485)	(536)	(525)	(488)	(519)	(364)	G	10	
Cash flow hedge reserve	8	(1,296)	(1,271)	(1,658)	(711)	(607)	(791)	(954)	(1,005)	(823)	H	11	
Shortfall of provisions to expected losses	9	(118)	(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	(136)	(94)	(115)	(98)	(77)	(84)	(96)	(89)	(75)	J	14	
Defined benefit pension fund net assets (net of related tax liability)	11	(17)	(16)	(17)	(15)	(61)	(60)	(60)	(389)	(368)	K	15	
Investment in own shares	12	(24)	-	-	(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	(1,041)	(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	
Total regulatory adjustments to Common Equity Tier 1 Capital	16	(24,467)	(23,080)	(24,703)	(21,517)	(21,009)	(21,015)	(21,641)	(21,250)	(20,674)		28	
Common Equity Tier 1 Capital	17	37,161	34,140	33,608	30,965	29,591	28,971	27,803	25,822	25,353		29	
Additional Tier 1 capital instruments													
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	2,201	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	3,240	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	398	368	388	444	429	490	490	552	552	P	34/35	
Additional Tier 1 capital instruments before regulatory adjustments	21	5,839	5,899	5,830	5,386	5,794	5,401	5,401	6,076	6,076		36	
Additional Tier 1 capital instruments regulatory adjustments													
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	22	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)	Q+R	40	
Total regulatory adjustments to Additional Tier 1 Capital	23	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)		43	
Additional Tier 1 Capital	24	5,487	5,547	5,478	5,034	5,442	5,049	5,049	5,724	5,724		44	
Tier 1 Capital	25	42,648	39,687	39,086	35,999	35,033	34,020	32,852	31,546	31,077		45	
Tier 2 capital instruments and provisions													
Directly issued qualifying Tier 2 instruments plus related stock surplus	26	1,497	-	-	-	-	-	-	-	-	S	46	
Directly issued capital instruments subject to phase out from Tier 2	27	5,927	5,927	5,927	6,773	6,773	6,774	6,774	7,564	7,620	T	47	
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	28	207	207	207	237	237	237	237	297	267	U1+U2	48/49	
Collective allowances	29	1,629	1,498	1,536	1,416	1,389	1,632	1,633	1,472	1,439	V	50	
Tier 2 Capital before regulatory adjustments	30	9,260	7,632	7,670	8,426	8,399	8,643	8,644	9,333	9,326		51	
Tier 2 regulatory adjustments													
Investment in own Tier 2 instruments	31	-	-	-	-	-	-	-	(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	32	(170)	(170)	(170)	(170)	(170)	(170)	(170)	(170)	(170)	W	55	
Total regulatory adjustments to Tier 2 Capital	33	(170)	(170)	(170)	(170)	(170)	(170)	(170)	(189)	(179)		57	
Tier 2 Capital	34	9,090	7,462	7,500	8,256	8,229	8,473	8,474	9,144	9,147		58	
Total Capital	35	51,738	47,149	46,586	44,255	43,262	42,493	41,326	40,690	40,224		59	
Common Equity Tier 1 Capital RWA³	36	369,495	343,596	355,597	328,393	316,716	313,238	312,972	286,355	283,521		60a	
Tier 1 Capital RWA³	37	370,461	344,252	356,352	329,268	317,526	313,238	312,972	286,355	283,521		60b	
Total Capital RWA³	38	\$ 371,289	\$ 344,813	\$ 356,999	\$ 330,581	\$ 318,743	\$ 313,238	\$ 312,972	\$ 286,355	\$ 283,521		60c	

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

² Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 78.

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

Capital Position – Basel III (Continued)

(\$ millions, except as noted) As at	Line #	2015				2014				2013		OSFI Template
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
Capital Ratios¹												
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	39	10.1 %	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)	40	11.5	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)	41	13.9	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)	42	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	64	
of which: capital conservation buffer requirement	43	2.5	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)	44	10.1	9.9	9.5	9.4	9.3	9.2	8.9	9.0	8.9	68	
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))												
Common Equity Tier 1 all-in target ratio	45	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	69	
Tier 1 all-in target ratio	46	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	70	
Total Capital all-in target ratio	47	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	71	
Amounts below the thresholds for deduction (before risk weighting)												
Non-significant investments in the capital of other financials	48	\$ 527	\$ 674	\$ 1,689	\$ 1,006	\$ 741	\$ 1,044	\$ 819	\$ 934	\$ 1,715	72	
Significant investments in the common stock of financials	49	3,820	3,509	3,478	3,201	3,067	3,226	3,108	3,034	2,976	73	
Mortgage servicing rights	50	18	15	10	9	17	–	–	–	–	74	
Deferred tax assets arising from temporary differences (net of related tax liability)	51	1,453	1,047	1,276	948	979	1,088	1,062	922	891	75	
Applicable caps on the inclusion of allowances in Tier 2												
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	52	1,629	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	53	2,384	2,145	2,240	1,983	1,895	1,866	1,868	1,621	1,590	77	
Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)												
Current cap on Additional Tier 1 instruments subject to phase out arrangements	54	4,726	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)	55	–	–	–	–	–	128	813	567	564	83	
Current cap on Tier 2 instruments subject to phase out arrangements	56	6,134	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)	57	859	849	1,676	804	784	845	858	–	5	85	
Capital Ratios – transitional basis²												
Risk-weighted assets	58	\$ 392,371	\$ 362,871	\$ 364,957	\$ 347,005	\$ 333,679	\$ 330,255	\$ 326,853	\$ 307,840	\$ 301,305		
Common Equity Tier 1 Capital	59	44,920	41,994	41,565	39,095	38,179	38,022	36,977	37,011	36,321		
Tier 1 Capital	60	44,920	41,994	41,565	39,095	38,179	38,022	36,977	37,011	36,321		
Total Capital	61	53,765	49,233	48,796	47,032	46,072	45,276	44,131	44,500	43,800		
Common Equity Tier 1 (as percentage of RWA)	62	11.4 %	11.6 %	11.4 %	11.3 %	11.4 %	11.5 %	11.3 %	12.0 %	12.1 %		
Tier 1 Capital (as percentage of RWA)	63	11.4	11.6	11.4	11.3	11.4	11.5	11.3	12.0	12.1		
Total Capital (as percentage of RWA)	64	13.7	13.6	13.4	13.6	13.8	13.7	13.5	14.5	14.5		
Capital Ratios for significant bank subsidiaries												
TD Bank N.A.³												
Common Equity Tier 1 Capital	65	13.6	13.6	12.7	12.7	12.1	12.0	n/a	n/a	n/a		
Tier 1 Capital	66	13.7	13.7	12.9	12.9	12.3	12.2	11.1	11.3	11.6		
Total Capital	67	14.7	14.7	13.9	13.9	13.4	13.3	12.3	12.4	12.8		
TD Mortgage Corporation												
Common Equity Tier 1 Capital	68	29.4	29.4	27.8	28.0	27.8	27.0	25.8	25.5	23.7		
Tier 1 Capital	69	29.4	29.4	27.8	28.0	27.8	27.0	25.8	25.5	23.7		
Total Capital	70	30.8	30.8	29.2	29.6	29.4	28.5	27.3	27.2	25.4		

¹ The "all-in" basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.

² 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.

³ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) on calendar quarter ends.

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

(\$ millions)
As at

		2015 Q3		
Line #	Balance Sheet ¹	Under Regulatory scope of consolidation ²	Cross Reference ³	
Cash and due from banks	\$ 3,542	\$ 3,542		
Interest-bearing deposits with banks	49,081	49,069		
Trading loans, securities, and other	108,472	108,472		
Derivatives	75,056	75,016		
Financial assets designated at fair value through profit or loss	4,005	2,442		
Held-to-maturity securities	73,661	73,661		
Available-for-sale securities	77,586	75,792		
Securities purchased under reverse repurchase agreements	102,325	102,325		
Loans	531,972	531,768		
Allowance for loan losses	(3,344)	(3,344)		
<i>Eligible general allowance reflected in Tier 2 regulatory capital</i>		(1,629)		V
<i>Shortfall of allowance to expected loss</i>		(118)		I
<i>Allowances not reflected in regulatory capital</i>		(1,597)		
Other	76,846	75,082		
Investment in TD Ameritrade				
<i>Significant investments exceeding regulatory thresholds</i>		761		L1
<i>Significant investments not exceeding regulatory thresholds</i>		2,923		
<i>Imputed goodwill</i>		2,893		E2
Goodwill		16,342		E1
Other intangibles		2,677		F1
Other intangibles (Mortgage Servicing Rights)		18		
Deferred tax assets				
<i>Deferred tax assets (DTA) excluding those arising from temporary differences</i>		412		G
<i>DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback</i>		1,453		
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback</i>		1,046		
<i>Other DTA/DTL adjustments⁴</i>		(926)		
Significant investments in financials (excluding TD Ameritrade)				
<i>Significant investments exceeding regulatory thresholds</i>		17		L2
<i>Significant investments in Additional Tier 1 Capital</i>		2		R
<i>Significant investments not exceeding regulatory thresholds</i>		63		
Defined pension benefits		17		K
Other Assets		47,384		
TOTAL ASSETS	1,099,202	1,093,825		
LIABILITIES AND EQUITY⁵				
Trading deposits	80,673	80,673		
Derivatives	63,120	63,120		
Securitization liabilities at fair value	10,567	10,567		
Other financial liabilities designated at fair value through profit or loss	1,781	1,781		
Deposits	685,660	685,660		
Other	182,980	177,603		
Deferred tax liabilities				
Goodwill		85		E3
Intangible assets (excluding mortgage servicing rights)		404		F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		4,856		
Other DTA/DTL adjustments ⁴		(4,998)		
Gains and losses due to changes in own credit risk on fair value liabilities		136		J
Liability for Preferred Shares				
<i>Capital instruments issued by subsidiaries and held by third parties</i>		18		U2
<i>Instruments not allowed for regulatory capital subject to phase out</i>		16		
Other liabilities		177,086		
Subordinated notes and debentures	8,456	8,456		
Directly issued qualifying Tier 2 instruments		1497		S
Directly issued capital instruments subject to phase out from Tier 2		5,927		T
Capital instruments issued by subsidiaries and held by third parties-Tier 2		189		U1
Capital instruments not allowed for regulatory capital		843		
Liabilities	1,033,237	1,027,860		
Common Shares	20,180	20,180		A1
Preferred Shares	2,700	2,700		
Directly issued qualifying Additional Tier 1 instruments		2,199		M
Directly issued capital instruments subject to phase out from Additional Tier 1		501		O2
Treasury Shares - Common	(17)	(17)		A2
Treasury Shares - Preferred	(4)	(4)		O4
Contributed Surplus	226	226		
Contributed surplus - Common Shares		224		B
Contributed surplus - Preferred Shares		2		N
Retained Earnings	30,764	30,764		C
Accumulated other comprehensive income	10,477	10,477		D
Cash flow hedges requiring derecognition		1,296		H
Net AOCI included as capital		9,181		
Non-controlling interests in subsidiaries	1,639	1,639		
Portion allowed for regulatory capital (directly issued)		993		O3
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out		398		P
Portion not allowed for regulatory capital subject to phase out		248		
TOTAL LIABILITIES AND EQUITY	1,099,202	1,093,825		

¹ As per Balance Sheet on page 13.

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, TD Reinsurance (Barbados) Inc. and TD Reinsurance (Ireland) Limited which have total assets included in the consolidated Bank of \$5.4 billion and total equity of \$1.7 billion of which \$263 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, W) respectively, to the Capital Position - Basel III on page 76.

³ Cross referenced to the current period on the Capital Position - Basel III on pages 76 and 77.

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

⁵ Included in current cap on additional Tier 1 instruments is \$1.7 billion (O1 - cross referenced to Capital Position - Basel III on page 76) related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust).

Flow Statement for Regulatory Capital¹

(\$ millions)	Line #	2015			2014			2013		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Common Equity Tier 1										
Balance at beginning of period	1	\$ 34,140	\$ 33,608	\$ 30,965	\$ 29,591	\$ 28,971	\$ 27,803	\$ 25,822	\$ 25,353	\$ 24,677
New capital issues	2	7	47	42	24	61	67	47	112	90
Redeemed capital ²	3	—	—	—	—	(220)	—	—	(424)	(356)
Gross dividends (deductions)	4	(970)	(967)	(891)	(898)	(889)	(905)	(835)	(828)	(784)
Shares issued in lieu of dividends (add back)	5	97	81	95	82	94	74	89	86	82
Profit attributable to shareholders of the parent company ³	6	2,238	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	(42)	21	(17)	(21)	7	12	(7)	(14)	(5)
Movements in other comprehensive income										
Currency translation differences	8	3,097	(1,925)	4,173	1,036	(154)	(482)	1,900	435	519
Available-for-sale investments	9	(147)	(55)	69	(48)	1	23	(70)	(46)	(573)
Other	10	(67)	(20)	(170)	11	(35)	(46)	(71)	(56)	544
Goodwill and other intangible assets (deduction, net of related tax liability)	11	(1,402)	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	183	9	(119)	51	(11)	(37)	31	(155)	(68)
Prudential valuation adjustments	13	—	—	—	—	—	—	—	—	—
Other	14	27	460	(565)	(65)	2,066	301	(129)	(44)	(15)
Balance at end of period	15	37,161	34,140	33,608	30,965	29,591	28,971	27,803	25,822	25,353
Additional Tier 1 Capital										
Balance at beginning of period	16	5,547	5,478	5,034	5,442	5,049	5,049	5,724	5,724	5,724
New additional Tier 1 eligible capital issues	17	150	550	500	—	1,000	—	—	—	—
Redeemed capital	18	(250)	(450)	—	(425)	(625)	—	—	—	—
Other, including regulatory adjustments and transitional arrangements	19	40	(31)	(56)	17	18	—	(675)	—	—
Balance at end of period	20	5,487	5,547	5,478	5,034	5,442	5,049	5,049	5,724	5,724
Total Tier 1 Capital	21	42,648	39,687	39,086	35,999	35,033	34,020	32,852	31,546	31,077
Tier 2 Capital										
Balance at beginning of period	22	7,462	7,500	8,256	8,229	8,473	8,474	9,144	9,147	9,012
New Tier 2 eligible capital issues	23	1,500	—	—	—	—	—	—	—	—
Redeemed capital	24	—	—	—	—	—	—	—	—	—
Amortization adjustments	25	—	—	—	—	—	—	—	(29)	—
Allowable collective allowance	26	131	(38)	120	27	(245)	—	161	33	143
Other, including regulatory adjustments and transitional arrangements	27	(3)	—	(876)	—	1	(1)	(831)	(7)	(8)
Balance at end of period	28	9,090	7,462	7,500	8,256	8,229	8,473	8,474	9,144	9,147
Total Regulatory Capital	29	\$ 51,738	\$ 47,149	\$ 46,586	\$ 44,255	\$ 43,262	\$ 42,493	\$ 41,326	\$ 40,690	\$ 40,224

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

² Represents impact of shares repurchased for cancellation.

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

Leverage Ratio¹

(\$ 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
	Q3	Q2	Q1	
1	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	1
2	(3,874)	(3,814)	(3,804)	2
3	–	–	–	3
4	(26,475)	(24,240)	(41,952)	4
5	1,408	1,501	1,555	5
6	104,637	96,540	98,120	6
7	(23,327)	(21,928)	(22,656)	7
8	\$ 1,151,571	\$ 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 76)
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	\$ 917,148	\$ 872,009	\$ 889,624	1
10	(22,489)	(21,083)	(22,525)	2
11	894,659	850,926	867,099	3
12	18,777	13,259	21,788	4
13	37,236	34,463	35,611	5
14	–	–	–	6
15	(7,920)	(7,419)	(6,668)	7
16	–	–	–	8
17	727	711	723	9
18	(278)	(213)	(221)	10
19	48,542	40,801	51,233	11
20	102,325	89,247	93,407	12
21	–	–	–	13
22	1,408	1,499	1,559	14
23	–	–	–	15
24	103,733	90,746	94,966	16
25	387,045	365,833	367,440	17
26	(282,408)	(269,293)	(269,320)	18
27	104,637	96,540	98,120	19
28	44,920	41,994	41,565	20
29	\$ 1,151,571	\$ 1,079,013	\$ 1,111,418	21
30	3.9 %	3.9 %	3.7 %	22
31	\$ 42,648	\$ 39,687	\$ 39,086	23
32	(24,683)	(23,337)	(24,938)	24
33	\$ 1,149,377	\$ 1,076,759	\$ 1,109,005	25
34	3.7 %	3.7 %	3.5 %	26

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

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

- 1 The adjustments for items of note, net of income taxes, are removed from reported results to compute adjusted results.
- 2 Amortization of intangibles relate to intangibles acquired as a result of asset acquisitions and business combinations. Although the amortization of software and asset servicing rights are recorded in amortization of intangibles, they are not included for purposes of the items of note.
- 3 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. 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. During the third quarter of 2015, distributions of \$39 million (\$24 million after tax) were received by the Bank as a result of previous settlements reached on certain matters in the U.S., whereby the Bank was assigned the right to these distributions, if and when made available. The amount in the third quarter of 2015 reflects this recovery of previous settlements.
- 4 During 2008 the Bank changed its trading strategy with respect to certain trading debt securities and reclassified these securities from trading to the available-for-sale category effective August 1, 2008. These debt securities are economically hedged, primarily with CDS and interest rate swap contracts which 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.
- 5 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.
- 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. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel, employee severance costs, consulting, and training. 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. Integration charges 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 the Canadian Imperial Bank of Commerce (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 which were settled in the third and fourth quarters of 2014. On the transaction date, a gain of \$196 million after tax was recorded in the Corporate segment in other income. 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 charges prescribed by the regulator to calculate general and specific risk components of market risk.
- Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.

Credit Risk Terminology

Gross credit risk exposure

- The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.

Counterparty Type / Exposure Classes:

Retail

Residential Secured

Qualifying Revolving Retail (QRR)

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

Other Retail

Non-retail

Corporate

Sovereign

Bank

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

Equities

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

Exposure Types:

Drawn

Undrawn (commitment)

Repo-style transactions

OTC derivatives

Other off-balance sheet

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

AIRB Credit Risk Parameters:

Probability of Default (PD)

Exposure at Default (EAD)

Loss Given Default (LGD)

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

Credit Valuation Adjustment (CVA)

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

Common Equity Tier 1 (CET1)

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

CET1 Ratio

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

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

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

Liquidity Coverage Ratio (LCR)

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

Acronyms

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

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

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

LINE #	2015				2014				2013		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013	
1	\$ 2,328	\$ 2,223	\$ 2,280	\$ 2,280	\$ 2,285	\$ 2,177	\$ 2,196	\$ 2,151	\$ 2,126	\$ 6,831	\$ 6,658	\$ 8,938	\$ 8,345	
2	802	770	764	755	739	729	723	680	695	2,336	2,191	2,946	2,695	
3	3,130	2,993	3,044	3,035	3,024	2,906	2,919	2,831	2,821	9,167	8,849	11,884	11,040	
4	237	239	190	250	228	238	230	224	216	666	696	946	929	
5	1,352	1,319	1,336	1,469	1,350	1,327	1,444	1,362	1,281	4,007	4,121	5,590	5,136	
6	1,541	1,435	1,518	1,316	1,446	1,341	1,245	1,245	1,324	4,494	4,032	5,348	4,975	
7	406	379	401	349	383	356	331	331	351	1,186	1,070	1,419	1,321	
8	1,135	1,056	1,117	967	1,063	985	914	914	973	3,308	2,962	3,929	3,654	
9	–	–	–	54	43	23	136	34	24	–	202	256	112	
10	\$ 1,135	\$ 1,056	\$ 1,117	\$ 1,021	\$ 1,106	\$ 1,008	\$ 1,050	\$ 948	\$ 997	\$ 3,308	\$ 3,164	\$ 4,185	\$ 3,766	
11	\$ 10.5	\$ 10.4	\$ 10.3	\$ 9.4	\$ 9.3	\$ 9.1	\$ 8.6	\$ 7.9	\$ 7.8	\$ 10.4	\$ 9.0	\$ 9.1	\$ 7.8	
12	42.9 %	41.8 %	43.0 %	41.1 %	45.1 %	44.2 %	42.0 %	45.8 %	49.4 %	42.6 %	43.8 %	43.1 %	46.8 %	
13	42.9	41.8	43.0	43.4	46.9	45.2	48.3	47.5	50.6	42.6	46.8	45.9	48.3	

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

14	\$ 97	\$ 95	\$ 93	\$ 91	\$ 90	\$ 90	\$ 87	\$ 82	\$ 83	\$ 97	\$ 90	\$ 91	\$ 82
15	177.3	175.0	175.2	172.9	168.3	165.9	165.4	162.6	158.4	175.8	166.5	168.1	157.8
16	60.3	59.7	59.3	59.3	59.7	60.0	60.7	61.4	62.2	59.8	60.1	59.9	62.3
17	17.7	17.0	16.6	15.9	15.1	14.5	14.4	14.3	14.0	17.1	14.7	15.0	14.0
18	12.8	12.6	12.6	12.5	12.2	12.2	12.2	12.3	12.3	12.7	12.2	12.3	12.4
19	18.7	18.2	18.9	19.2	19.3	18.9	17.3	15.9	15.3	18.6	18.5	18.7	15.4
20	286.8	282.5	282.6	279.8	274.6	271.5	270.0	266.5	262.2	284.0	272.0	274.0	261.9
21	55.9	54.5	52.8	52.1	51.1	50.2	48.5	47.2	46.1	54.4	49.9	50.5	45.2
22	162.1	160.0	158.5	156.5	154.6	153.6	153.6	152.7	150.3	160.2	153.9	154.6	150.8
23	84.0	81.4	82.6	80.6	78.2	76.5	76.8	75.6	73.9	82.7	77.2	78.0	73.0
24	2.79 %	2.79 %	2.78 %	2.81 %	2.87 %	2.87 %	2.83 %	2.81 %	2.83 %	2.79 %	2.86 %	2.85 %	2.81 %
25	2.79	2.79	2.78	2.81	2.87	2.87	2.83	2.81	2.83	2.79	2.86	2.85	2.81
26	43.2	44.1	43.9	48.4	44.6	45.7	49.5	48.1	45.4	43.7	46.6	47.0	46.5
27	43.2	44.1	43.9	46.0	42.7	44.6	43.2	46.5	44.2	43.7	43.5	44.1	45.1
28	\$ 1,352	\$ 1,319	\$ 1,336	\$ 1,396	\$ 1,292	\$ 1,295	\$ 1,260	\$ 1,316	\$ 1,248	\$ 4,007	\$ 3,847	\$ 5,243	\$ 4,984
29	1,166	1,165	1,164	1,165	1,164	1,174	1,178	1,179	1,169	1,166	1,164	1,165	1,179
30	27,944	27,870	28,215	28,319	28,146	27,877	28,296	28,418	28,345	28,011	28,109	28,162	28,301

¹ Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up, conversion, and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts. See footnotes 6 and 7, respectively, on page 81.

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

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

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

Appendix – Canadian Wealth and Insurance

RESULTS OF OPERATIONS

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

LINE #	2015			2014				2013		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
1	\$ 152	\$ 146	\$ 155	\$ 155	\$ 151	\$ 145	\$ 149	\$ 147	\$ 143	\$ 453	\$ 445	\$ 600	\$ 577
2	970	912	899	1,001	1,036	936	910	968	942	2,781	2,882	3,883	3,734
3	2	(16)	80	8	19	18	(5)	17	(40)	66	32	40	(18)
4	757	743	721	721	704	673	656	634	622	2,221	2,033	2,754	2,449
5	1,881	1,785	1,855	1,885	1,910	1,772	1,710	1,766	1,667	5,521	5,392	7,277	6,742
6	600	564	699	720	771	659	683	711	1,140	1,863	2,113	2,833	3,056
7	752	756	749	755	726	692	675	670	653	2,257	2,093	2,848	2,618
8	529	465	407	410	413	421	352	385	(126)	1,401	1,186	1,596	1,068
9	107	85	75	73	76	80	62	62	(63)	267	218	291	153
10	422	380	332	337	337	341	290	323	(63)	1,134	968	1,305	915
11	\$ 422	\$ 380	\$ 332	\$ 337	\$ 337	\$ 341	\$ 290	\$ 323	\$ (63)	\$ 1,134	\$ 968	\$ 1,305	\$ 915

Breakdown of Total Net Income (loss)

12	\$ 228	\$ 205	\$ 201	\$ 201	\$ 205	\$ 192	\$ 198	\$ 182	\$ 180	\$ 634	\$ 595	\$ 796	\$ 699
13	194	175	131	136	132	149	92	141	(243)	500	373	509	216

Total Wealth and Insurance

14	\$ 3.3	\$ 3.5	\$ 3.4	\$ 3.3	\$ 3.5	\$ 3.5	\$ 3.5	\$ 3.3	\$ 3.2	\$ 3.4	\$ 3.5	\$ 3.5	\$ 3.0
15	49.8 %	44.0 %	38.3 %	40.1 %	38.6 %	39.8 %	33.0 %	38.8 %	(7.8) %	44.0 %	37.1 %	37.9 %	30.5 %

Key Performance Indicators

(\$ billions, except as noted)

16	\$ 314	\$ 312	\$ 302	\$ 293	\$ 285	\$ 278	\$ 264	\$ 285	\$ 270	\$ 314	\$ 285	\$ 293	\$ 285
17	249	244	242	227	227	219	211	202	198	249	227	227	202
18	1,104	977	861	1,026	1,078	950	839	993	1,049	2,942	2,867	3,893	3,772
19	10	9	9	9	9	8	11	11	11	10	9	9	11
20	40.0 %	42.4 %	40.4 %	40.1 %	38.0 %	39.1 %	39.5 %	37.9 %	39.2 %	40.9 %	38.8 %	39.1 %	38.8 %
21	11,236	11,442	11,387	11,352	11,283	11,294	10,980	11,023	11,259	11,354	11,184	11,227	11,234

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

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

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