



SUPPLEMENTAL FINANCIAL INFORMATION

For the Fourth Quarter Ended October 31, 2015

Investor Relations Department

For further information contact:

Kelly Milroy

416-308-9030

www.td.com/investor

For the Fourth Quarter Ended October 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 fourth quarter 2015 Earnings News Release (ENR), the 2015 Management's Discussion and Analysis (MD&A), Investor Presentation, as well as the Bank's Consolidated Financial Statements for the year ended October 31, 2015. For financial and banking terms, and acronyms used in this package, refer to 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 2015 MD&A and fourth quarter 2015 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 further details, refer to Note 4 of the Bank's 2015 Financial Statements and Notes. 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 Common Equity Tier 1 (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 76, as well as the Capital Position disclosures on pages 77 to 78. 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. Further details are provided on page 81 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%. Further details are provided in the Managing Risk section of the MD&A using the OSFI-prescribed disclosure template.

For the Fourth Quarter Ended October 31, 2015

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Highlights

(\$ millions, except as noted)

For the period ended

Income Statement

LINE #	2015				2014				2013	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
Net interest income	\$ 4,887	\$ 4,697	\$ 4,580	\$ 4,560	\$ 4,457	\$ 4,435	\$ 4,391	\$ 4,301	\$ 4,183	\$ 18,724	\$ 17,584	\$ 16,074
Non-interest income	3,160	3,309	3,179	3,054	2,995	3,074	3,044	3,264	2,817	12,702	12,377	11,185
Total revenue	8,047	8,006	7,759	7,614	7,452	7,509	7,435	7,565	7,000	31,426	29,961	27,259
Provision for (reversal of) credit losses												
Loans	550	443	396	368	397	329	395	454	380	1,757	1,575	1,614
Debt securities classified as loans	(29)	1	(11)	1	(22)	2	2	2	(27)	(38)	(16)	(32)
Acquired credit-impaired loans	(12)	(7)	(10)	(7)	(4)	7	(5)	—	(1)	(36)	(2)	49
Total provision for (reversal of) credit losses	509	437	375	362	371	338	392	456	352	1,683	1,567	1,631
Insurance claims and related expenses	637	600	564	699	720	771	659	683	711	2,500	2,833	3,056
Non-interest expenses	4,911	4,292	4,705	4,165	4,331	4,040	4,029	4,096	4,164	18,073	16,496	15,069
Income (loss) before provision for income taxes	1,990	2,677	2,115	2,388	2,030	2,360	2,355	2,330	1,773	9,170	9,075	7,503
Provision for (recovery of) income taxes	259	502	344	418	370	330	447	365	238	1,523	1,512	1,135
Income before equity in net income of an investment in associate	1,731	2,175	1,771	1,970	1,660	2,030	1,908	1,965	1,535	7,647	7,563	6,368
Equity in net income of an investment in associate, net of income taxes	108	91	88	90	86	77	80	77	81	377	320	272
Net income – reported	1,839	2,266	1,859	2,060	1,746	2,107	1,988	2,042	1,616	8,024	7,883	6,640
Adjustment for items of note, net of income taxes	338	19	310	63	116	60	86	(18)	199	730	244	496
Net income – adjusted	2,177	2,285	2,169	2,123	1,862	2,167	2,074	2,024	1,815	8,754	8,127	7,136
Preferred dividends	26	25	24	24	32	25	40	46	49	99	143	185
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	\$ 2,151	\$ 2,260	\$ 2,145	\$ 2,099	\$ 1,830	\$ 2,142	\$ 2,034	\$ 1,978	\$ 1,766	\$ 8,655	\$ 7,984	\$ 6,951
Attributable to:												
Non-controlling interests – adjusted	29	28	28	27	27	27	26	27	27	112	107	105
Common shareholders – adjusted	2,122	2,232	2,117	2,072	1,803	2,115	2,008	1,951	1,739	8,543	7,877	6,846
Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions)¹												
Basic earnings:												
Reported	0.96	1.20	0.98	1.09	0.92	1.12	1.05	1.07	0.84	4.22	4.15	3.46
Adjusted	1.15	1.21	1.15	1.12	0.98	1.15	1.09	1.06	0.95	4.62	4.28	3.72
Diluted earnings:												
Reported	0.96	1.19	0.97	1.09	0.91	1.11	1.04	1.07	0.84	4.21	4.14	3.44
Adjusted	1.14	1.20	1.14	1.12	0.98	1.15	1.09	1.06	0.95	4.61	4.27	3.71
Weighted-average number of common shares outstanding												
Basic	1,853.1	1,851.1	1,848.3	1,844.2	1,842.0	1,840.2	1,838.9	1,835.3	1,833.4	1,849.2	1,839.1	1,837.9
Diluted	1,857.2	1,855.7	1,853.4	1,849.7	1,848.2	1,846.5	1,844.8	1,841.1	1,839.0	1,854.1	1,845.3	1,845.1
Balance Sheet (\$ billions)												
Total assets	1,104.4	1,099.2	1,031.0	1,080.2	960.5	939.7	908.3	920.4	862.0	1,104.4	960.5	862.0
Total equity	67.0	66.0	61.6	62.6	56.2	54.8	53.8	53.9	51.4	67.0	56.2	51.4
Risk Metrics (\$ billions, except as noted)												
Common Equity Tier 1 (CET1) Capital risk-weighted assets ^{2,3}	382.4	369.5	343.6	355.6	328.4	316.7	313.2	313.0	286.4	382.4	328.4	286.4
Common Equity Tier 1 Capital ²	38.0	37.2	34.1	33.6	31.0	29.6	29.0	27.8	25.8	38.0	31.0	25.8
Common Equity Tier 1 Capital ratio ^{2,3}	9.9 %	10.1 %	9.9 %	9.5 %	9.4 %	9.3 %	9.2 %	8.9 %	9.0 %	9.9 %	9.4 %	9.0 %
Tier 1 Capital ²	43.4	42.6	39.7	39.1	36.0	35.0	34.0	32.9	31.5	43.4	36.0	31.5
Tier 1 Capital ratio ^{2,3}	11.3 %	11.5 %	11.5 %	11.0 %	10.9 %	11.0 %	10.9 %	10.5 %	11.0 %	11.3 %	10.9 %	11.0 %
Total Capital ratio ^{2,3}	14.0	13.9	13.7	13.0	13.4	13.6	13.6	13.2	14.2	14.0	13.4	14.2
Leverage ratio ⁴	3.7	3.7	3.7	3.5	n/a	n/a	n/a	n/a	n/a	3.7	n/a	n/a
Liquidity coverage ratio (LCR) ⁵	126	123	122	n/a	n/a	n/a	n/a	n/a	n/a	126	n/a	n/a
After-tax impact of 1% increase in interest rates on:												
Economic value of shareholders' equity (\$ millions) ⁶	(143)	(52)	(189)	(129)	(68)	(40)	(5)	(11)	(31)	(143)	(68)	(31)
Net interest income (\$ millions) ⁷	240	275	280	346	313	290	274	256	380	240	313	380
Net impaired loans – personal, business, and government (\$ millions) ⁸	2,660	2,532	2,381	2,418	2,244	2,139	2,205	2,386	2,243	2,660	2,244	2,243
Net impaired loans – personal, business, and government as a % of net loans and acceptances ⁸	0.48 %	0.47 %	0.46 %	0.47 %	0.46 %	0.45 %	0.48 %	0.52 %	0.50 %	0.48 %	0.46 %	0.50 %
Provision for credit losses as a % of net average loans and acceptances ⁸	0.40	0.33	0.32	0.29	0.33	0.28	0.35	0.40	0.34	0.34	0.34	0.38
Rating of senior debt:												
Moody's	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1
Standard and Poor's	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

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 81 for further 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 (EVAR), 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 further details on ACI Loans, refer to pages 37 to 39.

Shareholder Value

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

(\$ millions, except as noted) For the period ended													
LINE #	2015				2014				2013	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013	
Business Performance													
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	\$ 1,813	\$ 2,241	\$ 1,835	\$ 2,036	\$ 1,714	\$ 2,082	\$ 1,948	\$ 1,996	\$ 1,567	\$ 7,925	\$ 7,740	\$ 6,455
Average common equity	2	62,157	58,891	57,744	54,580	51,253	49,897	49,480	47,736	45,541	58,178	49,495	44,791
Return on common equity – reported	3	11.4 %	14.9 %	12.8 %	14.6 %	13.1 %	16.3 %	15.9 %	16.4 %	13.4 %	13.4 %	15.4 %	14.2 %
Return on common equity – adjusted	4	13.5	15.0	15.0	15.1	14.0	16.8	16.6	16.2	15.1	14.7	15.9	15.3
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted ¹	5	2.24	2.48	2.48	2.40	2.22	2.66	2.63	2.58	2.43	2.40	2.53	2.50
Efficiency ratio – reported	6	61.0	53.6	60.6	54.7	58.1	53.8	54.2	54.1	59.5	57.5	55.1	55.3
Efficiency ratio – adjusted	7	55.3	53.4	54.8	53.8	56.2	52.3	52.8	52.5	55.4	54.3	53.4	52.9
Effective tax rate													
Reported	8	13.0	18.8	16.3	17.5	18.2	14.0	19.0	15.7	13.4	16.6	16.7	15.1
Adjusted (TEB)	9	20.0	21.6	22.1	22.4	21.6	19.1	22.9	21.0	19.0	21.5	21.1	19.6
Net interest margin as a % of average earning assets	10	2.02	2.01	2.07	2.10	2.13	2.17	2.26	2.16	2.22	2.05	2.18	2.20
Average number of full-time equivalent staff ²	11	80,554	81,352	81,853	82,183	82,148	81,542	80,494	80,344	78,896	81,483	81,137	78,748
Common Share Performance													
Closing market price (\$)	12	\$ 53.68	\$ 52.77	\$ 55.70	\$ 50.60	\$ 55.47	\$ 57.02	\$ 52.73	\$ 48.16	\$ 47.82	\$ 53.68	\$ 55.47	\$ 47.82
Book value per common share (\$)	13	33.81	33.25	30.90	31.60	28.45	27.48	27.14	26.91	25.33	33.81	28.45	25.33
Closing market price to book value	14	1.59	1.59	1.80	1.60	1.95	2.07	1.94	1.79	1.89	1.59	1.95	1.89
Price-earnings ratio													
Reported	15	12.8	12.7	13.7	12.2	13.4	14.0	14.1	13.4	13.9	12.8	13.4	13.9
Adjusted	16	11.7	11.9	12.7	11.7	13.0	13.4	13.5	12.7	12.9	11.7	13.0	12.9
Total shareholder return on common shareholders' investment ³	17	0.4 %	(4.1) %	9.4 %	8.8 %	20.1 %	36.2 %	32.4 %	20.0 %	22.3 %	0.4 %	20.1 %	22.3 %
Number of common shares outstanding (millions)	18	1,855.1	1,853.6	1,851.6	1,845.5	1,844.6	1,841.6	1,841.7	1,837.7	1,835.0	1,855.1	1,844.6	1,835.0
Total market capitalization (\$ billions)	19	\$ 99.6	\$ 97.8	\$ 103.1	\$ 93.4	\$ 102.3	\$ 105.0	\$ 97.1	\$ 88.5	\$ 87.7	\$ 99.6	\$ 102.3	\$ 87.7
Dividend Performance													
Dividend per common share (\$)	20	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.47	\$ 0.47	\$ 0.47	\$ 0.47	\$ 0.43	\$ 0.43	\$ 2.00	\$ 1.84	\$ 1.62
Dividend yield	21	3.9 %	3.7 %	3.6 %	3.5 %	3.4 %	3.3 %	3.5 %	3.4 %	3.5 %	3.8 %	3.5 %	3.7 %
Common dividend payout ratio													
Reported	22	53.0	42.7	52.2	43.2	51.3	42.0	45.0	40.1	50.6	47.4	44.3	46.9
Adjusted	23	44.5	42.3	44.5	41.8	48.0	40.9	43.1	40.4	44.8	43.3	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 dividends reinvested over a trailing one year period.

Adjustments for Items of Note, Net of Income Taxes¹

For the period ended	LINE #	2015				2014				2013	Full Year			
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013	
Increase (Decrease) in Net Income Due to Items of Note (\$ millions)														
Amortization of intangibles (Footnote 2)	1	\$ 65	\$ 62	\$ 65	\$ 63	\$ 62	\$ 60	\$ 63	\$ 61	\$ 59	\$ 255	\$ 246	\$ 232	
Restructuring charges (Footnote 3)	2	243	—	228	—	—	—	—	—	90	471	—	90	
Charge related to the acquisition of Nordstrom Inc.'s (Nordstrom) credit card portfolio and related integration costs (Footnote 4)	3	51	—	—	—	—	—	—	—	—	51	—	—	
Litigation and litigation-related charge/reserve (Footnote 5)	4	—	(24)	32	—	—	—	—	—	30	8	—	100	
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 6)	5	(21)	(19)	(15)	—	—	(24)	—	(19)	15	(55)	(43)	(57)	
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 7)	6	—	—	—	—	54	27	23	21	14	—	125	92	
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts (Footnote 8)	7	—	—	—	—	—	16	—	115	20	—	131	20	
Impact of Alberta flood on the loan portfolio (Footnote 9)	8	—	—	—	—	—	(19)	—	—	(29)	—	(19)	19	
Gain on sale of TD Waterhouse Institutional Services (Footnote 10)	9	—	—	—	—	—	—	—	(196)	—	—	(196)	—	
Total	10	\$ 338	\$ 19	\$ 310	\$ 63	\$ 116	\$ 60	\$ 86	\$ (18)	\$ 199	\$ 730	\$ 244	\$ 496	
Increase (Decrease) in Earnings per Share Due to Items of Note (\$) (Footnote 11)														
Amortization of intangibles (Footnote 2)	11	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.14	\$ 0.12	\$ 0.13	
Restructuring charges (Footnote 3)	12	0.13	—	0.12	—	—	—	—	—	0.05	0.25	—	0.05	
Charge related to the acquisition of Nordstrom's credit card portfolio and related integration costs (Footnote 4)	13	0.03	—	—	—	—	—	—	—	—	0.03	—	—	
Litigation and litigation-related charge/reserve (Footnote 5)	14	—	(0.01)	0.02	—	—	—	—	—	0.02	0.01	—	0.05	
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 6)	15	(0.01)	(0.01)	(0.01)	—	—	(0.01)	—	(0.01)	0.01	(0.03)	(0.02)	(0.03)	
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 7)	16	—	—	—	—	0.03	0.02	0.01	0.01	0.01	—	0.07	0.05	
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts (Footnote 8)	17	—	—	—	—	—	0.01	—	0.06	0.01	—	0.07	0.01	
Impact of Alberta flood on the loan portfolio (Footnote 9)	18	—	—	—	—	—	(0.01)	—	—	(0.02)	—	(0.01)	0.01	
Gain on sale of TD Waterhouse Institutional Services (Footnote 10)	19	—	—	—	—	—	—	—	(0.10)	—	—	(0.10)	—	
Total	20	\$ 0.18	\$ 0.01	\$ 0.17	\$ 0.03	\$ 0.07	\$ 0.04	\$ 0.05	\$ (0.01)	\$ 0.11	\$ 0.40	\$ 0.13	\$ 0.27	

¹ For detailed footnotes to the items of note, refer to page 82.

Segmented Results Summary

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

(\$ millions, except as noted) For the period ended													
LINE #	2015				2014				2013	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013	
Net Income (loss) – Adjusted													
Canadian Retail	1	\$ 1,496	\$ 1,557	\$ 1,436	\$ 1,449	\$ 1,358	\$ 1,443	\$ 1,349	\$ 1,340	\$ 1,271	\$ 5,938	\$ 5,490	\$ 4,681
U.S. Retail	2	646	650	626	625	509	561	548	492	478	2,547	2,110	1,852
Total Retail	3	2,142	2,207	2,062	2,074	1,867	2,004	1,897	1,832	1,749	8,485	7,600	6,533
Wholesale Banking	4	196	239	246	192	160	216	207	230	122	873	813	650
Corporate	5	(161)	(161)	(139)	(143)	(165)	(53)	(30)	(38)	(56)	(604)	(286)	(47)
Total Bank	6	\$ 2,177	\$ 2,285	\$ 2,169	\$ 2,123	\$ 1,862	\$ 2,167	\$ 2,074	\$ 2,024	\$ 1,815	\$ 8,754	\$ 8,127	\$ 7,136
Return on Common Equity – Adjusted ¹													
Canadian Retail	7	42.3 %	44.6 %	42.3 %	41.9 %	42.5 %	44.7 %	43.7 %	43.9 %	45.0 %	42.8 %	43.7 %	43.3 %
U.S. Retail	8	7.8	8.3	8.3	8.5	7.6	9.0	9.1	8.0	8.4	8.2	8.4	8.4
Wholesale Banking ²	9	13.0	17.2	17.7	13.0	13.0	18.4	18.2	20.6	12.1	15.2	17.5	15.6
Total Bank ²	10	13.5	15.0	15.0	15.1	14.0	16.8	16.6	16.2	15.1	14.7	15.9	15.3
Percentage of Adjusted Net Income Mix ³													
Total Retail	11	92 %	90 %	89 %	92 %	92 %	90 %	90 %	89 %	93 %	91 %	90 %	91 %
Wholesale Banking	12	8	10	11	8	8	10	10	11	7	9	10	9
Total Bank	13	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Geographic Contribution to Total Revenue ⁴													
Canada	14	65 %	64 %	59 %	69 %	66 %	65 %	63 %	68 %	65 %	64 %	66 %	66 %
United States	15	35	33	31	30	28	27	29	28	28	32	28	26
Other International	16	–	3	10	1	6	8	8	4	7	4	6	8
Total Bank	17	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

¹ Effective fiscal 2015, 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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
Net interest income	\$ 2,497	\$ 2,480	\$ 2,369	\$ 2,435	\$ 2,435	\$ 2,436	\$ 2,322	\$ 2,345	\$ 2,298	\$ 9,781	\$ 9,538	\$ 8,922
Non-interest income	2,500	2,531	2,409	2,464	2,485	2,498	2,356	2,284	2,299	9,904	9,623	8,860
Total revenue	4,997	5,011	4,778	4,899	4,920	4,934	4,678	4,629	4,597	19,685	19,161	17,782
Provision for (reversal of) credit losses	221	237	239	190	250	228	238	230	224	887	946	929
Insurance claims and other related expenses	637	600	564	699	720	771	659	683	711	2,500	2,833	3,056
Non-interest expenses	2,143	2,104	2,075	2,085	2,224	2,076	2,019	2,119	2,032	8,407	8,438	7,754
Income (loss) before income taxes	1,996	2,070	1,900	1,925	1,726	1,859	1,762	1,597	1,630	7,891	6,944	6,043
Provision for (recovery of) income taxes	500	513	464	476	422	459	436	393	393	1,953	1,710	1,474
Net income – reported	1,496	1,557	1,436	1,449	1,304	1,400	1,326	1,204	1,237	5,938	5,234	4,569
Adjustments for items of note, net of income taxes ¹	–	–	–	–	54	43	23	136	34	–	256	112
Net income – adjusted	\$ 1,496	\$ 1,557	\$ 1,436	\$ 1,449	\$ 1,358	\$ 1,443	\$ 1,349	\$ 1,340	\$ 1,271	\$ 5,938	\$ 5,490	\$ 4,681
Average common equity (\$ billions)	\$ 14.0	\$ 13.8	\$ 13.9	\$ 13.7	\$ 12.7	\$ 12.8	\$ 12.6	\$ 12.1	\$ 11.2	\$ 13.9	\$ 12.6	\$ 10.8
Return on common equity – reported ²	42.3 %	44.6 %	42.3 %	41.9 %	40.8 %	43.4 %	43.0 %	39.4 %	43.8 %	42.8 %	41.7 %	42.3 %
Return on common equity – adjusted ²	42.3	44.6	42.3	41.9	42.5	44.7	43.7	43.9	45.0	42.8	43.7	43.3
Key Performance Indicators (\$ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets ³	\$ 106	\$ 107	\$ 104	\$ 102	\$ 100	\$ 99	\$ 98	\$ 98	\$ 93	\$ 106	\$ 100	\$ 93
Average loans – personal	182.2	177.3	175.0	175.2	172.9	168.3	165.9	165.4	162.6	177.5	168.1	157.8
Residential mortgages												
Consumer instalment and other personal	60.8	60.3	59.7	59.3	59.3	59.7	60.0	60.7	61.4	60.0	59.9	62.3
Home Equity Line of Credit (HELOC)	18.5	17.7	17.0	16.6	15.9	15.1	14.5	14.4	14.3	17.4	15.0	14.0
Indirect auto	16.1	16.7	16.3	16.2	16.0	15.5	15.4	15.2	15.2	16.4	15.5	15.3
Other	19.0	18.7	18.2	18.9	19.2	19.3	18.9	17.3	15.9	18.7	18.7	15.4
Credit card												
Total average loans – personal	296.6	290.7	286.2	286.2	283.3	277.9	274.7	273.0	269.4	290.0	277.2	264.8
Average loans and acceptances – business	57.0	55.9	54.5	52.8	52.1	51.1	50.2	48.5	47.2	55.0	50.5	45.2
Average deposits												
Personal	165.8	162.1	160.0	158.5	156.5	154.6	153.6	153.6	152.7	161.6	154.6	150.8
Business	84.4	84.0	81.4	82.6	80.6	78.2	76.5	76.8	75.6	83.1	78.0	73.0
Wealth	18.9	18.5	18.5	17.7	17.5	17.4	17.3	17.2	17.3	18.4	17.3	17.0
Margin on average earning assets including securitized assets – reported	2.84 %	2.88 %	2.89 %	2.88 %	2.92 %	2.98 %	2.97 %	2.94 %	2.92 %	2.87 %	2.95 %	2.92 %
Margin on average earning assets including securitized assets – adjusted	2.84	2.88	2.89	2.88	2.92	2.98	2.97	2.94	2.92	2.87	2.95	2.92
Assets under administration	\$ 310	\$ 314	\$ 312	\$ 302	\$ 293	\$ 285	\$ 278	\$ 264	\$ 285	\$ 310	\$ 293	\$ 285
Assets under management	245	249	244	242	227	227	219	211	202	245	227	202
Gross originated insurance premiums (\$ millions)	1,046	1,104	977	861	1,026	1,078	950	839	993	3,988	3,893	3,772
Efficiency ratio – reported	42.9 %	42.0 %	43.4 %	42.6 %	45.2 %	42.1 %	43.2 %	45.8 %	44.2 %	42.7 %	44.0 %	43.6 %
Efficiency ratio – adjusted	42.9	42.0	43.4	42.6	43.7	40.9	42.5	41.8	43.2	42.7	42.2	42.7
Non-interest expenses – adjusted (\$ millions)	\$ 2,143	\$ 2,104	\$ 2,075	\$ 2,085	\$ 2,151	\$ 2,018	\$ 1,987	\$ 1,935	\$ 1,986	\$ 8,407	\$ 8,091	\$ 7,602
Number of Canadian retail branches at period end	1,165	1,166	1,165	1,164	1,165	1,164	1,174	1,178	1,179	1,165	1,165	1,179
Average number of full-time equivalent staff ⁴	38,782	39,180	39,312	39,602	39,671	39,429	39,171	39,276	39,441	39,218	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. Refer to footnotes 7 and 8, respectively, on page 82.

² Effective fiscal 2015, 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 fiscal 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 fiscal 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 Q4	2015	Full Year 2014	2013
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net interest income	\$ 1,905	\$ 1,734	\$ 1,730	\$ 1,642	\$ 1,515	\$ 1,500	\$ 1,508	\$ 1,477	\$ 1,428	\$ 7,011	\$ 6,000	\$ 5,173
Non-interest income	600	647	585	582	532	545	576	592	536	2,414	2,245	2,149
Total revenue	2,505	2,381	2,315	2,224	2,047	2,045	2,084	2,069	1,964	9,425	8,245	7,322
Provision for (reversal of) credit losses (PCL)												
Loans	282	206	152	183	165	118	175	236	211	823	694	762
Debt securities classified as loans	(29)	1	(11)	1	(22)	2	2	2	(27)	(38)	(16)	(32)
Acquired credit-impaired loans ²	(12)	(7)	(10)	(7)	(4)	7	(5)	—	(1)	(36)	(2)	49
Total provision for (reversal of) credit losses	241	200	131	177	139	127	172	238	183	749	676	779
Non-interest expenses	1,730	1,470	1,579	1,391	1,381	1,320	1,339	1,312	1,344	6,170	5,352	4,768
Income (loss) before income taxes	534	711	605	656	527	598	573	519	437	2,506	2,217	1,775
Provision for (recovery of) income taxes	48	129	96	121	101	113	103	95	66	394	412	269
U.S. Retail Bank net income – reported ³	486	582	509	535	426	485	470	424	371	2,112	1,805	1,506
Adjustments for items of note, net of income taxes ⁴	51	(24)	32	—	—	—	—	—	30	59	—	100
U.S. Retail Bank net income – adjusted ³	537	558	541	535	426	485	470	424	401	2,171	1,805	1,606
Equity in net income of an investment in associate, net of income taxes ⁵	109	92	85	90	83	76	78	68	77	376	305	246
Net income – adjusted	646	650	626	625	509	561	548	492	478	2,547	2,110	1,852
Net income – reported	\$ 595	\$ 674	\$ 594	\$ 625	\$ 509	\$ 561	\$ 548	\$ 492	\$ 448	\$ 2,488	\$ 2,110	\$ 1,752
Average common equity (\$ billions)	\$ 33.1	\$ 31.1	\$ 31.0	\$ 29.1	\$ 26.4	\$ 24.8	\$ 24.7	\$ 24.4	\$ 22.5	\$ 31.1	\$ 25.1	\$ 22.0
Return on common equity – reported ⁶	7.1 %	8.6 %	7.9 %	8.5 %	7.6 %	9.0 %	9.1 %	8.0 %	7.9 %	8.0 %	8.4 %	8.0 %
Return on common equity – adjusted ⁶	7.8	8.3	8.3	8.5	7.6	9.0	9.1	8.0	8.4	8.2	8.4	8.4
Key Performance Indicators (\$ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets ⁷	\$ 200	\$ 190	\$ 173	\$ 180	\$ 158	\$ 151	\$ 149	\$ 149	\$ 138	\$ 200	\$ 158	\$ 138
Average loans – personal												
Residential mortgages	27.6	26.2	26.4	24.6	23.2	22.5	22.9	22.1	21.4	26.2	22.7	20.0
Consumer instalment and other personal												
HELOC	13.5	12.9	13.0	12.2	11.6	11.3	11.5	11.1	10.7	12.9	11.4	10.5
Indirect auto	24.6	22.3	21.5	19.6	18.3	17.2	17.4	17.0	16.2	22.0	17.5	15.2
Other	0.7	0.7	0.7	0.6	0.6	0.6	0.5	0.5	0.7	0.7	0.5	0.6
Credit card	10.6	8.9	8.7	8.5	7.6	7.4	7.5	7.6	7.0	9.1	7.5	4.8
Total average loans – personal	77.0	71.0	70.3	65.5	61.3	59.0	59.8	58.3	56.0	70.9	59.6	51.1
Average loans and acceptances – business	89.6	81.6	78.2	70.6	64.1	60.5	59.4	56.3	52.8	80.0	60.1	50.4
Average debt securities classified as loans	1.9	1.9	2.1	2.1	2.1	2.2	2.3	2.5	2.6	2.0	2.3	2.9
Average deposits												
Personal	96.5	90.8	89.9	80.6	75.1	73.2	74.2	69.4	66.3	89.4	73.0	64.0
Business ⁸	80.3	72.0	71.8	66.6	63.0	59.5	60.7	58.4	55.9	72.7	60.4	53.0
TD Ameritrade insured deposit accounts	104.5	94.3	93.1	87.4	82.4	78.4	80.4	77.9	75.3	94.8	79.8	70.4
Margin on average earning assets (TEB) ⁹	3.59 %	3.50 %	3.62 %	3.71 %	3.65 %	3.76 %	3.77 %	3.83 %	3.89 %	3.61 %	3.75 %	3.66 %
Assets under administration	\$ 16	\$ 15	\$ 13	\$ 14	\$ 13	\$ 12	\$ 12	\$ 13	\$ 11	\$ 16	\$ 13	\$ 11
Assets under management	101	97	88	77	67	61	59	57	53	101	67	53
Efficiency ratio – reported	69.1 %	61.7 %	68.2 %	62.5 %	67.5 %	64.5 %	64.3 %	63.4 %	68.4 %	65.5 %	64.9 %	65.1 %
Efficiency ratio – adjusted	66.8	63.4	66.0	62.5	67.5	64.5	64.3	63.4	67.0	64.7	64.9	63.4
Non-interest expenses – adjusted (\$ millions)	\$ 1,721	\$ 1,509	\$ 1,527	\$ 1,391	\$ 1,381	\$ 1,320	\$ 1,339	\$ 1,312	\$ 1,315	\$ 6,148	\$ 5,352	\$ 4,642
Number of U.S. retail stores as at period end ¹⁰	1,298	1,305	1,302	1,301	1,318	1,306	1,297	1,288	1,317	1,298	1,318	1,317
Average number of full-time equivalent staff ¹¹	25,250	25,546	25,775	26,021	26,162	26,056	25,965	26,108	25,225	25,647	26,074	25,247

¹ Revenue, PCL, and expenses related to Target Corporation (Target) and Nordstrom are reported on a gross basis in the Consolidated Statement of Income.

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 charge on the acquisition of Nordstrom's credit card portfolio and related integration costs, and litigation and litigation-related charge/reserve. Refer to footnotes 4 and 5, respectively, on page 82.

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 fiscal 2015, 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 fiscal 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 fiscal 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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
Net interest income	\$ 1,447	\$ 1,392	\$ 1,385	\$ 1,408	\$ 1,370	\$ 1,387	\$ 1,365	\$ 1,381	\$ 1,381	\$ 5,632	\$ 5,503	\$ 5,070
Non-interest income	456	519	468	499	481	504	521	554	515	1,942	2,060	2,103
Total revenue	1,903	1,911	1,853	1,907	1,851	1,891	1,886	1,935	1,896	7,574	7,563	7,173
Provision for (reversal of) credit losses												
Loans	215	166	121	159	148	110	157	221	204	661	636	746
Debt securities classified as loans	(22)	1	(9)	1	(20)	2	2	2	(26)	(29)	(14)	(31)
Acquired credit-impaired loans ²	(9)	(6)	(8)	(6)	(3)	6	(4)	—	(1)	(29)	(1)	49
Total provision for (reversal of) credit losses	184	161	104	154	125	118	155	223	177	603	621	764
Non-interest expenses	1,315	1,179	1,265	1,193	1,249	1,220	1,213	1,225	1,297	4,952	4,907	4,671
Income (loss) before income taxes	404	571	484	560	477	553	518	487	422	2,019	2,035	1,738
Provision for (recovery of) income taxes	36	102	77	103	92	104	93	89	65	318	378	264
U.S. Retail Bank net income – reported³	368	469	407	457	385	449	425	398	357	1,701	1,657	1,474
Adjustments for items of note, net of income taxes ⁴	39	(19)	26	—	—	—	—	—	29	46	—	100
U.S. Retail Bank – adjusted³	407	450	433	457	385	449	425	398	386	1,747	1,657	1,574
Equity in net income of an investment in associate, net of income taxes ⁵	84	74	69	79	77	69	70	65	73	306	281	241
Net income – adjusted	491	524	502	536	462	518	495	463	459	2,053	1,938	1,815
Net income – reported	\$ 452	\$ 543	\$ 476	\$ 536	\$ 462	\$ 518	\$ 495	\$ 463	\$ 430	\$ 2,007	\$ 1,938	\$ 1,715
Average common equity (US\$ billions)	\$ 25.1	\$ 24.9	\$ 24.9	\$ 25.0	\$ 23.9	\$ 22.9	\$ 22.4	\$ 22.9	\$ 21.5	\$ 25.0	\$ 23.0	\$ 21.6
Key Performance Indicators (US\$ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets ⁶	\$ 153	\$ 145	\$ 144	\$ 141	\$ 140	\$ 138	\$ 136	\$ 134	\$ 132	\$ 153	\$ 140	\$ 132
Average loans – personal												
Residential mortgages	20.9	21.0	21.1	21.1	21.0	20.8	20.7	20.7	20.6	21.0	20.8	19.6
Consumer instalment and other personal												
HELOC	10.3	10.4	10.4	10.4	10.5	10.5	10.4	10.3	10.3	10.4	10.4	10.3
Indirect auto	18.7	17.9	17.3	16.8	16.6	15.9	15.7	15.9	15.6	17.7	16.1	14.9
Other	0.6	0.5	0.5	0.6	0.5	0.6	0.5	0.5	0.8	0.6	0.5	0.6
Credit card	8.0	7.1	7.0	7.3	6.9	6.8	6.8	7.1	6.7	7.3	6.9	4.7
Total average loans – personal	58.5	56.9	56.3	56.2	55.5	54.6	54.1	54.5	54.0	57.0	54.7	50.1
Average loans and acceptances – business	68.1	65.4	62.6	60.5	58.0	55.9	53.7	52.6	50.9	64.2	55.1	49.5
Average debt securities classified as loans	1.4	1.5	1.6	1.8	1.9	2.0	2.1	2.3	2.5	1.6	2.1	2.8
Average deposits												
Personal	73.3	72.8	72.0	69.1	68.0	67.7	67.2	64.9	63.9	71.8	66.9	62.7
Business ⁷	61.0	57.7	57.5	57.1	57.0	55.0	54.9	54.7	53.9	58.3	55.4	52.0
TD Ameritrade insured deposit accounts	79.4	75.6	74.6	74.9	74.6	72.4	72.8	72.9	72.6	76.1	73.2	69.0
Total revenue – adjusted (US\$ millions)	1,959	1,911	1,853	1,907	1,851	1,891	1,886	1,935	1,896	7,630	7,563	7,173
Non-interest expenses – adjusted (US\$ millions)	1,308	1,209	1,223	1,193	1,249	1,220	1,213	1,225	1,269	4,933	4,907	4,545

¹ Revenue, PCL, and expenses related to Target and Nordstrom are reported on a gross basis in the Consolidated Statement of Income.

² Includes all FDIC covered loans and other ACI loans.

³ Excludes TD Ameritrade.

⁴ Items of note relate to the charge on the acquisition of Nordstrom's credit card portfolio and related integration costs, and litigation and litigation-related charge/reserve. Refer to footnotes 4 and 5, respectively, on page 82.

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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
Net interest income (TEB)	\$ 550	\$ 564	\$ 584	\$ 597	\$ 537	\$ 589	\$ 533	\$ 551	\$ 509	\$ 2,295	\$ 2,210	\$ 1,982
Non-interest income	116	201	200	114	67	91	145	167	94	631	470	428
Total revenue	666	765	784	711	604	680	678	718	603	2,926	2,680	2,410
Provision for (reversal of) credit losses ¹	14	2	—	2	(1)	5	7	—	5	18	11	26
Non-interest expenses	390	431	447	433	381	392	405	411	423	1,701	1,589	1,542
Income (loss) before income taxes	262	332	337	276	224	283	266	307	175	1,207	1,080	842
Income taxes (TEB)	66	93	91	84	64	67	59	77	53	334	267	192
Net income (loss) – reported	196	239	246	192	160	216	207	230	122	873	813	650
Net income (loss) – adjusted	\$ 196	\$ 239	\$ 246	\$ 192	\$ 160	\$ 216	\$ 207	\$ 230	\$ 122	\$ 873	\$ 813	\$ 650
Average common equity (\$ billions)	\$ 6.0	\$ 5.5	\$ 5.7	\$ 5.9	\$ 4.9	\$ 4.7	\$ 4.7	\$ 4.4	\$ 4.0	\$ 5.8	\$ 4.7	\$ 4.2
Return on common equity ^{2,3}	13.0 %	17.2 %	17.7 %	13.0 %	13.0 %	18.4 %	18.2 %	20.6 %	12.1 %	15.2 %	17.5 %	15.6 %
Key Performance Indicators												
(\$ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets ⁴	\$ 65	\$ 62	\$ 57	\$ 64	\$ 61	\$ 57	\$ 56	\$ 56	\$ 47	\$ 65	\$ 61	\$ 47
Gross drawn ⁵	16	16	14	14	12	10	10	9	9	16	12	9
Efficiency ratio	58.6 %	56.3 %	57.0 %	60.9 %	63.1 %	57.6 %	59.7 %	57.2 %	70.1 %	58.1 %	59.3 %	64.0 %
Average number of full-time equivalent staff ⁶	3,741	3,736	3,771	3,746	3,727	3,726	3,618	3,544	3,535	3,748	3,654	3,536
Trading-Related Income (Loss) (TEB)⁷												
Interest rate and credit	\$ 112	\$ 190	\$ 208	\$ 90	\$ 79	\$ 125	\$ 181	\$ 208	\$ 165	\$ 600	\$ 593	\$ 553
Foreign exchange	109	104	120	134	101	97	83	104	93	467	385	369
Equity and other	95	131	96	156	116	103	101	96	85	478	416	351
Total trading-related income (loss)	\$ 316	\$ 425	\$ 424	\$ 380	\$ 296	\$ 325	\$ 365	\$ 408	\$ 343	\$ 1,545	\$ 1,394	\$ 1,273

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

² Effective fiscal 2015, 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 fiscal 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 fiscal 2014 have not been restated.

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

Corporate Segment

RESULTS OF OPERATIONS

(\$ millions)

For the period ended

Net interest income (loss)^{1,2}

Non-interest income (loss)²

Total revenue

Provision for (reversal of) credit losses²

Non-interest expenses

Income (loss) before income taxes and equity in net income of an investment in associate

Provision for (recovery of) income taxes¹

Equity in net income of an investment in associate, net of income taxes

Net income (loss) – reported

Adjustments for items of note, net of income taxes³

Net income (loss) – adjusted

Decomposition of Adjustments for Items of Note, Net of Income Taxes³

Amortization of intangibles (Footnote 2)

Restructuring charges (Footnote 3)

Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 6)

Impact of Alberta flood on the loan portfolio (Footnote 9)

Gain on sale of TD Waterhouse Institutional Services (Footnote 10)

Total adjustments for items of note

Decomposition of Items included in Net Income (Loss) – Adjusted

Net corporate expenses

Other

Non-controlling interests

Net income (loss) – adjusted

LINE #	2015				2014				2013	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
1	\$ (65)	\$ (81)	\$ (103)	\$ (114)	\$ (30)	\$ (90)	\$ 28	\$ (72)	\$ (52)	\$ (363)	\$ (164)	\$ (3)
2	(56)	(70)	(15)	(106)	(89)	(60)	(33)	221	(112)	(247)	39	(252)
3	(121)	(151)	(118)	(220)	(119)	(150)	(5)	149	(164)	(610)	(125)	(255)
4	33	(2)	5	(7)	(17)	(22)	(25)	(12)	(60)	29	(76)	(103)
5	648	287	604	256	345	252	266	254	365	1,795	1,117	1,005
6	(802)	(436)	(727)	(469)	(447)	(380)	(246)	(93)	(469)	(2,434)	(1,166)	(1,157)
7	(355)	(233)	(307)	(263)	(217)	(309)	(151)	(200)	(274)	(1,158)	(877)	(800)
8	(1)	(1)	3	–	3	1	2	9	4	1	15	26
9	(448)	(204)	(417)	(206)	(227)	(70)	(93)	116	(191)	(1,275)	(274)	(331)
10	287	43	278	63	62	17	63	(154)	135	671	(12)	284
11	\$ (161)	\$ (161)	\$ (139)	\$ (143)	\$ (165)	\$ (53)	\$ (30)	\$ (38)	\$ (56)	\$ (604)	\$ (286)	\$ (47)
12	\$ 65	\$ 62	\$ 65	\$ 63	\$ 62	\$ 60	\$ 63	\$ 61	\$ 59	\$ 255	\$ 246	\$ 232
13	243	–	228	–	–	–	–	–	90	471	–	90
14	(21)	(19)	(15)	–	–	(24)	–	(19)	15	(55)	(43)	(57)
15	–	–	–	–	–	(19)	–	–	(29)	–	(19)	19
16	–	–	–	–	–	–	–	(196)	–	–	(196)	–
17	\$ 287	\$ 43	\$ 278	\$ 63	\$ 62	\$ 17	\$ 63	\$ (154)	\$ 135	\$ 671	\$ (12)	\$ 284
18	\$ (192)	\$ (193)	\$ (177)	\$ (172)	\$ (233)	\$ (170)	\$ (159)	\$ (165)	\$ (142)	\$ (734)	\$ (727)	\$ (516)
19	2	4	10	2	41	90	103	100	59	18	334	364
20	29	28	28	27	27	27	26	27	27	112	107	105
21	\$ (161)	\$ (161)	\$ (139)	\$ (143)	\$ (165)	\$ (53)	\$ (30)	\$ (38)	\$ (56)	\$ (604)	\$ (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, refer to page 82.

Net Interest Income and Margin

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

\$ millions, except as noted) For the period ended		LINE #	2015				2014				2013	Full Year		
			Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
Interest Income														
Loans	1	\$ 5,159	\$ 5,144	\$ 4,941	\$ 5,075	\$ 4,983	\$ 4,950	\$ 4,907	\$ 4,876	\$ 4,788	\$ 20,319	\$ 19,716	\$ 18,498	
Securities	2	1,136	1,086	1,090	1,057	1,052	1,021	991	1,022	1,016	4,369	4,086	4,013	
Deposits with banks	3	34	36	36	36	29	31	32	34	27	142	126	104	
Total interest income	4	6,329	6,266	6,067	6,168	6,064	6,002	5,930	5,932	5,831	24,830	23,928	22,615	
Interest Expense														
Deposits	5	1,023	1,069	1,039	1,111	1,109	1,060	1,041	1,103	1,126	4,242	4,313	4,461	
Securitization liabilities	6	130	143	147	173	184	187	189	217	230	593	777	927	
Subordinated notes and debentures	7	103	93	94	100	100	106	101	105	105	390	412	447	
Other	8	186	264	207	224	214	214	208	206	187	881	842	706	
Total interest expense	9	1,442	1,569	1,487	1,608	1,607	1,567	1,539	1,631	1,648	6,106	6,344	6,541	
Net Interest Income	10	4,887	4,697	4,580	4,560	4,457	4,435	4,391	4,301	4,183	18,724	17,584	16,074	
TEB adjustment	11	95	91	91	140	76	131	106	115	100	417	428	332	
Net Interest Income (TEB)	12	\$ 4,982	\$ 4,788	\$ 4,671	\$ 4,700	\$ 4,533	\$ 4,566	\$ 4,497	\$ 4,416	\$ 4,283	\$ 19,141	\$ 18,012	\$ 16,406	
Average Assets														
Average total assets (\$ billions)	13	\$ 1,113	\$ 1,069	\$ 1,061	\$ 1,004	\$ 962	\$ 939	\$ 923	\$ 909	\$ 854	\$ 1,063	\$ 933	\$ 846	
Average earning assets (\$ billions)	14	958	925	906	862	832	810	798	791	748	914	808	731	
Net Interest Margin														
Net interest margin as a % of average earning assets	15	2.02 %	2.01 %	2.07 %	2.10 %	2.13 %	2.17 %	2.26 %	2.16 %	2.22 %	2.05 %	2.18 %	2.20 %	
Impact on Net Interest Income due to Impaired Loans														
Net interest income recognized on impaired debt securities classified as loans	16	\$ (27)	\$ (24)	\$ (26)	\$ (26)	\$ (22)	\$ (29)	\$ (24)	\$ (21)	\$ (26)	\$ (103)	\$ (96)	\$ (113)	
Net interest income foregone on impaired loans	17	29	27	27	27	25	26	26	27	26	110	104	103	
Recoveries	18	(2)	—	(1)	—	(2)	—	(1)	(1)	(2)	(3)	(4)	(6)	
Total	19	\$ —	\$ 3	\$ —	\$ 1	\$ 1	\$ (3)	\$ 1	\$ 5	\$ (2)	\$ 4	\$ 4	\$ (16)	

Non-Interest Income

(\$ millions) For the period ended		LINE #	2015				2014				2013	Full Year		
			Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
Investment and Securities Services														
TD Waterhouse fees and commissions	1	\$ 107	\$ 106	\$ 109	\$ 108	\$ 103	\$ 100	\$ 105	\$ 104	\$ 118	\$ 430	\$ 412	\$ 406	
Full-service brokerage and other securities services	2	189	194	189	188	177	171	171	165	139	760	684	596	
Underwriting and advisory	3	87	122	149	85	126	148	109	99	84	443	482	365	
Investment management fees	4	123	126	118	114	108	105	100	100	90	481	413	326	
Mutual fund management	5	402	404	388	375	361	347	328	319	301	1,569	1,355	1,141	
Total investment and securities services	6	908	952	953	870	875	871	813	787	732	3,683	3,346	2,834	
Credit fees	7	254	238	223	210	212	211	216	206	191	925	845	785	
Net securities gain (loss)	8	11	14	(3)	57	20	20	45	88	35	79	173	304	
Trading income (loss)	9	(99)	(7)	(65)	(52)	(119)	(148)	(66)	(16)	(58)	(223)	(349)	(279)	
Service charges	10	638	615	572	551	558	551	520	523	511	2,376	2,152	1,966	
Card services	11	480	432	426	428	396	373	391	392	353	1,766	1,552	1,220	
Insurance revenue ¹	12	977	970	912	899	1,001	1,036	936	910	968	3,758	3,883	3,734	
Trust fees	13	36	39	40	35	39	37	39	35	36	150	150	148	
Other income														
Foreign exchange – non-trading	14	59	40	111	46	63	50	81	45	50	256	239	222	
Income (loss) from financial instruments designated at fair value through profit or loss														
Trading-related income (loss)	15	(3)	(4)	3	(8)	1	(5)	1	(3)	11	(12)	(6)	2	
Related to insurance subsidiaries ¹	16	(21)	2	(16)	80	8	19	18	(5)	17	45	40	(18)	
Securitization liabilities	17	–	–	2	2	5	10	16	19	17	4	50	99	
Loan commitments	18	(12)	(11)	(34)	3	(2)	(6)	(14)	(2)	(17)	(54)	(24)	(212)	
Deposits	19	3	–	4	(6)	–	–	–	(5)	–	1	(5)	–	
Other	20	(71)	29	51	(61)	(62)	55	48	290	(29)	(52)	331	380	
Total other income (loss)	21	(45)	56	121	56	13	123	150	339	49	188	625	473	
Total non-interest income	22	\$ 3,160	\$ 3,309	\$ 3,179	\$ 3,054	\$ 2,995	\$ 3,074	\$ 3,044	\$ 3,264	\$ 2,817	\$ 12,702	\$ 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)		2015				2014				2013	Full Year		
For the period ended		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
LINE #													
Salaries and Employee Benefits													
Salaries	1	\$ 1,383	\$ 1,387	\$ 1,346	\$ 1,336	\$ 1,378	\$ 1,320	\$ 1,236	\$ 1,237	\$ 1,230	\$ 5,452	\$ 5,171	\$ 4,751
Incentive compensation	2	479	491	562	525	446	501	486	494	412	2,057	1,927	1,634
Pension and other employee benefits	3	368	383	400	383	318	331	345	359	294	1,534	1,353	1,266
Total salaries and employee benefits	4	2,230	2,261	2,308	2,244	2,142	2,152	2,067	2,090	1,936	9,043	8,451	7,651
Occupancy													
Rent	5	225	236	215	211	201	204	200	195	193	887	800	755
Depreciation and impairment losses	6	100	94	93	89	85	69	85	85	84	376	324	330
Other	7	122	107	110	117	113	97	120	95	107	456	425	371
Total occupancy	8	447	437	418	417	399	370	405	375	384	1,719	1,549	1,456
Equipment													
Rent	9	46	45	44	37	33	41	36	37	53	172	147	216
Depreciation and impairment losses	10	49	54	55	54	58	52	51	48	46	212	209	188
Other	11	139	126	126	117	130	119	102	103	126	508	454	443
Total equipment	12	234	225	225	208	221	212	189	188	225	892	810	847
Amortization of Other Intangibles													
Software	13	98	95	91	85	98	70	65	79	83	369	312	249
Other	14	73	72	75	73	70	70	75	71	70	293	286	272
Total amortization of other intangibles	15	171	167	166	158	168	140	140	150	153	662	598	521
Marketing and Business Development													
Restructuring charges	16	198	192	181	157	217	182	186	171	194	728	756	685
Brokerage-Related Fees	17	349	—	337	—	29	—	—	—	129	686	29	129
Professional and Advisory Services	18	77	79	86	82	79	81	80	81	79	324	321	317
Communications	19	305	258	228	241	313	244	214	220	300	1,032	991	1,009
Other Expenses	20	69	68	70	66	73	73	68	69	70	273	283	281
Capital and business taxes	21	61	26	33	19	45	39	40	36	28	139	160	147
Postage	22	52	56	59	55	58	54	54	46	51	222	212	201
Travel and relocation	23	47	43	43	42	52	44	46	43	50	175	185	186
Other	24	671	480	551	476	535	449	540	627	565	2,178	2,151	1,639
Total other expenses	25	831	605	686	592	690	586	680	752	694	2,714	2,708	2,173
Total non-interest expenses	26	\$ 4,911	\$ 4,292	\$ 4,705	\$ 4,165	\$ 4,331	\$ 4,040	\$ 4,029	\$ 4,096	\$ 4,164	\$ 18,073	\$ 16,496	\$ 15,069

Balance Sheet

(\$ millions)		LINE #	2015				2014				2013
As at			Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
ASSETS											
Cash and due from banks		1	\$ 3,154	\$ 3,542	\$ 2,945	\$ 2,899	\$ 2,781	\$ 3,099	\$ 2,873	\$ 2,874	\$ 3,581
Interest-bearing deposits with banks		2	42,483	49,081	45,654	50,624	43,773	36,708	33,726	44,162	28,583
Trading loans, securities, and other		3	95,157	108,472	102,844	107,488	101,173	101,749	99,461	101,144	101,940
Derivatives		4	69,438	75,056	65,072	93,223	55,796	47,092	50,874	57,512	49,461
Financial assets designated at fair value through profit or loss		5	4,378	4,005	3,900	4,097	4,745	5,030	5,952	6,372	6,532
Available-for-sale securities		6	88,782	77,586	70,448	67,424	63,008	61,818	56,751	56,139	79,544
		7	257,755	265,119	242,264	272,232	224,722	215,689	213,038	221,167	237,477
Held-to-maturity securities		8	74,450	73,661	69,342	70,559	56,977	56,522	55,358	55,358	29,961
Securities purchased under reverse repurchase agreements		9	97,364	102,325	89,244	93,411	82,556	88,515	75,503	76,765	64,283
Loans											
Residential mortgages		10	212,373	208,286	201,535	202,821	198,912	193,594	189,344	188,879	185,820
Consumer instalment and other personal:	HELOC	11	74,766	74,530	72,923	73,103	71,368	71,366	71,847	72,172	72,347
	Indirect auto	12	43,901	42,241	38,575	38,785	35,261	33,499	32,225	32,331	31,037
	Other	13	16,804	17,398	17,429	17,285	16,782	16,526	15,964	15,978	15,808
Credit card		14	30,215	27,047	25,807	26,404	25,570	25,539	25,399	25,571	22,222
Business and government		15	167,529	160,173	149,666	151,018	131,349	125,651	121,222	120,838	116,799
Debt securities classified as loans		16	2,187	2,297	2,511	2,778	2,695	2,771	2,961	3,758	3,744
		17	547,775	531,972	508,446	512,194	481,937	468,946	458,962	459,527	447,777
Allowance for loan losses		18	(3,434)	(3,344)	(3,150)	(3,263)	(3,028)	(3,005)	(3,049)	(3,079)	(2,855)
Loans, net of allowance for loan losses		19	544,341	528,628	505,296	508,931	478,909	465,941	455,913	456,448	444,922
Other											
Customers' liability under acceptances		20	16,646	14,271	15,199	12,312	13,080	12,599	12,040	9,011	6,399
Investment in TD Ameritrade		21	6,683	6,577	6,017	6,335	5,569	5,332	5,316	5,451	5,300
Goodwill		22	16,337	16,342	15,122	15,848	14,233	13,822	13,879	14,079	13,293
Other intangibles		23	2,671	2,695	2,636	2,793	2,680	2,662	2,656	2,691	2,493
Land, buildings, equipment, and other depreciable assets		24	5,314	5,304	5,100	5,317	4,930	4,742	4,758	4,840	4,635
Deferred tax assets		25	1,931	2,114	1,931	2,092	2,008	1,917	1,933	1,752	1,800
Amounts receivable from brokers, dealers and clients		26	21,996	16,794	17,643	23,924	17,130	21,438	19,410	15,123	9,183
Other assets		27	13,248	12,749	12,561	12,878	11,163	10,694	10,725	10,703	10,111
		28	84,826	76,846	76,209	81,499	70,793	73,206	70,717	63,650	53,214
Total assets		29	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	\$ 960,511	\$ 939,680	\$ 908,304	\$ 920,424	\$ 862,021
LIABILITIES											
Trading deposits		30	\$ 74,759	\$ 80,673	\$ 67,268	\$ 63,365	\$ 59,334	\$ 61,325	\$ 57,141	\$ 62,023	\$ 50,967
Derivatives		31	57,218	63,120	60,537	80,674	51,209	45,988	48,413	54,057	49,471
Securitization liabilities at fair value		32	10,986	10,567	10,518	11,564	11,198	13,151	16,224	18,322	21,960
Other financial liabilities designated at fair value through profit or loss		33	1,415	1,781	2,328	2,751	3,250	3,637	4,108	4,389	12
		34	144,378	156,141	140,651	158,354	124,991	124,101	125,886	138,791	122,410
Deposits											
Personal: Non-term		35	345,403	336,924	311,293	317,971	290,980	279,850	276,163	276,651	261,463
Term		36	50,415	51,508	51,618	52,559	52,260	52,857	54,070	56,116	58,005
Banks		37	17,080	20,105	22,509	28,337	15,771	16,411	15,763	16,119	17,149
Business and government		38	282,678	277,123	266,671	273,905	241,705	224,560	209,048	213,277	204,988
		39	695,576	685,660	652,091	672,772	600,716	573,678	555,044	562,163	541,605
Other											
Acceptances		40	16,646	14,271	15,199	12,312	13,080	12,599	12,040	9,011	6,399
Obligations related to securities sold short		41	38,803	34,336	32,474	34,878	39,465	39,013	37,516	40,979	41,829
Obligations related to securities sold under repurchase agreements		42	67,156	74,027	59,495	59,623	53,112	55,944	47,933	44,229	34,414
Securitization liabilities at amortized cost		43	22,743	23,275	23,580	24,913	24,960	25,709	25,587	26,148	25,592
Amounts payable to brokers, dealers and clients		44	22,664	15,479	17,428	23,822	18,195	23,171	21,020	16,561	8,882
Insurance-related liabilities		45	6,519	6,385	6,267	6,229	6,079	5,991	5,687	5,649	5,586
Other liabilities		46	14,223	15,207	15,221	16,846	15,897	16,804	15,848	14,997	15,939
		47	188,754	182,980	169,664	178,623	170,788	179,231	165,631	157,574	138,641
Subordinated notes and debentures		48	8,637	8,456	6,951	7,777	7,785	7,915	7,974	7,987	7,982
Total liabilities		49	1,037,345	1,033,237	969,357	1,017,526	904,280	884,925	854,535	866,515	810,638
EQUITY											
Common shares		50	20,294	20,180	20,076	19,948	19,811	19,705	19,593	19,452	19,316
Preferred shares		51	2,700	2,700	2,800	2,700	2,200	2,625	2,250	2,925	3,395
Treasury shares: Common		52	(49)	(17)	(11)	(179)	(54)	(92)	(120)	(153)	(145)
Preferred		53	(3)	(4)	(14)	(3)	(1)	(2)	(1)	(3)	(2)
Contributed surplus		54	214	226	226	214	205	184	173	163	170
Retained earnings		55	32,053	30,764	29,362	28,373	27,585	26,970	26,134	25,108	23,982
Accumulated other comprehensive income (loss)		56	10,209	10,477	7,569	9,956	4,936	3,834	4,206	4,874	3,159
		57	65,418	64,326	60,008	61,009	54,682	53,224	52,235	52,366	49,875
Non-controlling interests in subsidiaries		58	1,610	1,639	1,589	1,620	1,549	1,531	1,534	1,543	1,508
Total equity		59	67,028	65,965	61,597	62,629	56,231	54,755	53,769	53,909	51,383
Total liabilities and equity		60	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	\$ 960,511	\$ 939,680	\$ 908,304	\$ 920,424	\$ 862,021

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

(\$ millions) As at		LINE	2015				2014				2013
		#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
Banking Book Equities											
Publicly traded											
Balance sheet and fair value		1	\$ 438	\$ 450	\$ 509	\$ 534	\$ 654	\$ 647	\$ 607	\$ 501	\$ 612
Unrealized gain (loss) ¹		2	(19)	(3)	42	43	51	67	68	40	42
Privately held											
Balance sheet and fair value		3	1,711	1,841	1,717	1,762	1,458	1,406	1,355	1,431	1,374
Unrealized gain (loss) ¹		4	114	127	134	122	135	130	100	81	93
Total banking book equities											
Balance sheet and fair value		5	2,149	2,291	2,226	2,296	2,112	2,053	1,962	1,932	1,986
Unrealized gain (loss) ¹		6	95	124	176	165	186	197	168	121	135
Assets Under Administration²											
U.S. Retail		7	\$ 15,552	\$ 14,835	\$ 13,563	\$ 14,129	\$ 12,858	\$ 12,227	\$ 12,275	\$ 12,332	\$ 11,072
Canadian Retail		8	310,352	313,766	311,668	301,996	292,883	284,991	278,110	264,438	284,719
Total		9	\$ 325,904	\$ 328,601	\$ 325,231	\$ 316,125	\$ 305,741	\$ 297,218	\$ 290,385	\$ 276,770	\$ 295,791
Assets Under Management											
U.S. Retail		10	\$ 100,563	\$ 96,900	\$ 87,649	\$ 77,010	\$ 66,824	\$ 61,396	\$ 59,459	\$ 57,238	\$ 53,262
Canadian Retail		11	245,241	248,607	244,170	242,032	226,939	227,090	218,948	211,214	202,211
Total		12	\$ 345,804	\$ 345,507	\$ 331,819	\$ 319,042	\$ 293,763	\$ 288,486	\$ 278,407	\$ 268,452	\$ 255,473

¹ Unrealized gain (loss) on publicly traded and privately held available-for-sale (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 Charges

(\$ millions) As at	LINE #	2015				2014				2013	Full Year			
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013	
Goodwill														
Balance at beginning of period	1	\$ 16,342	\$ 15,122	\$ 15,848	\$ 14,233	\$ 13,822	\$ 13,879	\$ 14,079	\$ 13,293	\$ 13,120	\$ 14,233	\$ 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	—	
Disposals	5	—	—	—	—	—	—	—	(13)	—	—	(13)	—	
Foreign currency translation adjustments and other	6	(5)	1,220	(726)	1,615	411	(62)	(200)	799	174	2,104	948	484	
Balance at end of period	7	\$ 16,337	\$ 16,342	\$ 15,122	\$ 15,848	\$ 14,233	\$ 13,822	\$ 13,879	\$ 14,079	\$ 13,293	\$ 16,337	\$ 14,233	\$ 13,293	
Other Intangibles ¹														
Balance at beginning of period	8	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,480	\$ 1,534	\$ 1,624	\$ 1,478	\$ 1,531	\$ 1,436	\$ 1,478	\$ 1,449	
Arising during the period														
Target acquisition	9	—	—	—	—	—	—	—	—	—	—	—	98	
Epoch acquisition	10	—	—	—	—	—	—	—	—	—	—	—	149	
Aeroplan acquisition	11	—	—	—	—	(3)	—	—	149	—	—	146	—	
Other	12	—	—	—	—	—	21	—	—	—	—	21	—	
Amortized in the period	13	(73)	(70)	(73)	(73)	(70)	(70)	(75)	(71)	(70)	(289)	(286)	(272)	
Foreign currency translation adjustments and other	14	—	70	(48)	111	29	(5)	(15)	68	17	133	77	54	
Balance at end of period	15	\$ 1,280	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,480	\$ 1,534	\$ 1,624	\$ 1,478	\$ 1,280	\$ 1,436	\$ 1,478	
Deferred Tax Liability on Other Intangibles														
Balance at beginning of period	16	\$ (296)	\$ (293)	\$ (330)	\$ (313)	\$ (323)	\$ (344)	\$ (370)	\$ (368)	\$ (386)	\$ (313)	\$ (368)	\$ (377)	
Arising during the period														
Epoch acquisition	17	—	—	—	—	—	—	—	—	3	—	—	(57)	
Recognized in the period	18	21	20	21	20	20	19	21	21	20	82	81	81	
Foreign currency translation adjustments and other	19	—	(23)	16	(37)	(10)	2	5	(23)	(5)	(44)	(26)	(15)	
Balance at end of period	20	\$ (275)	\$ (296)	\$ (293)	\$ (330)	\$ (313)	\$ (323)	\$ (344)	\$ (370)	\$ (368)	\$ (275)	\$ (313)	\$ (368)	
Net Other Intangibles Closing Balance														
	21	\$ 1,005	\$ 1,057	\$ 1,060	\$ 1,144	\$ 1,123	\$ 1,157	\$ 1,190	\$ 1,254	\$ 1,110	\$ 1,005	\$ 1,123	\$ 1,110	
Total Goodwill and Net Other Intangibles Closing Balance														
	22	\$ 17,342	\$ 17,399	\$ 16,182	\$ 16,992	\$ 15,356	\$ 14,979	\$ 15,069	\$ 15,333	\$ 14,403	\$ 17,342	\$ 15,356	\$ 14,403	
Restructuring Charges														
Balance at beginning of period	23	\$ 272	\$ 301	\$ 43	\$ 55	\$ 36	\$ 49	\$ 56	\$ 105	\$ 3	\$ 55	\$ 105	\$ 4	
Additions	24	396	—	337	—	40	—	—	—	129	733	40	129	
Amount used	25	(126)	(46)	(76)	(13)	(10)	(13)	(7)	(49)	(27)	(261)	(79)	(28)	
Release of unused amounts	26	(47)	—	—	—	(11)	—	—	—	—	(47)	(11)	—	
Foreign currency translation adjustments and other	27	(9)	17	(3)	1	—	—	—	—	—	6	—	—	
Balance at end of period	28	\$ 486	\$ 272	\$ 301	\$ 43	\$ 55	\$ 36	\$ 49	\$ 56	\$ 105	\$ 486	\$ 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	Full Year			
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013	
Residential mortgages securitized and sold to third parties^{2,3,4}														
Balance at beginning of period	1	\$ 31,147	\$ 31,914	\$ 32,840	\$ 33,561	\$ 34,358	\$ 36,050	\$ 38,381	\$ 39,386	\$ 40,693	\$ 33,561	\$ 39,386	\$ 44,622	
Securitized	2	2,380	2,938	1,897	1,914	2,521	2,823	2,212	2,940	3,323	9,129	10,496	16,147	
Amortization ⁵	3	(3,316)	(3,705)	(2,823)	(2,635)	(3,318)	(4,515)	(4,543)	(3,945)	(4,630)	(12,479)	(16,321)	(21,383)	
Balance at end of period	4	30,211	31,147	31,914	32,840	33,561	34,358	36,050	38,381	39,386	30,211	33,561	39,386	
Consumer instalment and other personal loans - HELOC and automobile loans^{6,7}														
Balance at beginning of period	5	5,361	5,361	6,081	6,081	7,181	7,181	6,141	6,141	5,100	6,081	6,141	5,461	
Proceeds reinvested in securitizations	6	195	397	495	550	632	801	638	637	678	1,637	2,708	2,711	
Securitized	7	780	—	780	—	—	—	1,041	—	1,041	1,560	1,041	1,041	
Amortization	8	(2,694)	(397)	(1,995)	(550)	(1,732)	(801)	(639)	(637)	(678)	(5,636)	(3,809)	(3,072)	
Balance at end of period	9	3,642	5,361	5,361	6,081	6,081	7,181	7,181	6,141	6,141	3,642	6,081	6,141	
Gross impaired loans ⁸	10	15	23	15	19	20	24	23	23	26	15	20	26	
Write-offs net of recoveries ⁸	11	—	—	1	—	—	—	—	—	1	—	—	2	
Business and government loans²														
Balance at beginning of period	12	1,865	1,913	1,964	2,033	2,071	2,209	2,321	2,357	2,464	2,033	2,357	2,466	
Securitized	13	—	—	—	—	—	—	—	—	—	—	—	376	
Amortization	14	(37)	(48)	(51)	(69)	(38)	(138)	(112)	(36)	(107)	(205)	(324)	(485)	
Balance at end of period	15	1,828	1,865	1,913	1,964	2,033	2,071	2,209	2,321	2,357	1,828	2,033	2,357	
Credit card														
Balance at beginning of period	16	—	—	—	—	—	—	150	300	541	—	300	1,251	
Proceeds reinvested in securitizations	17	—	—	—	—	—	—	6	166	133	—	172	1,257	
Amortization	18	—	—	—	—	—	—	(156)	(316)	(374)	—	(472)	(2,208)	
Balance at end of period	19	—	—	—	—	—	—	—	150	300	—	—	300	
Write-offs net of recoveries ⁸	20	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	1	\$ 1	\$ 5	\$ —	\$ 2	\$ 27	
Total loan securitizations														
	21	\$ 35,681	\$ 38,373	\$ 39,188	\$ 40,885	\$ 41,675	\$ 43,610	\$ 45,440	\$ 46,993	\$ 48,184	\$ 35,681	\$ 41,675	\$ 48,184	
Mortgages securitized and retained²														
Residential mortgages securitized and retained	22	\$ 38,888	\$ 37,871	\$ 38,548	\$ 41,077	\$ 41,213	\$ 40,055	\$ 41,275	\$ 42,103	\$ 41,620	\$ 38,888	\$ 41,213	\$ 41,620	
Business and government loans securitized and retained	23	—	—	—	—	—	—	—	7	—	—	—	—	
Closing balance	24	\$ 38,888	\$ 37,871	\$ 38,548	\$ 41,077	\$ 41,213	\$ 40,055	\$ 41,275	\$ 42,110	\$ 41,620	\$ 38,888	\$ 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 Certain HELOC and credit card structures are subject to early amortization provisions which, if triggered, would result in the repayment of the related asset backed securities from the collections of the securitized HELOC or credit card portfolio prior to the expected principal payment dates.

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

⁸ Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For further details, refer to page 21.

Standardized Charges for Securitization Exposures in the Trading Book¹

(\$ millions) As at		LINE #	2015 Q4		2015 Q3		2015 Q2		
			Gross securitization exposures		Gross securitization exposures		Gross securitization exposures		
			Risk-weighted assets		Risk-weighted assets		Risk-weighted assets		
Market Risk Capital Approach and Risk Weighting Internal Ratings Based ²									
AA- and above			1	\$ 737	\$ 52	\$ 708	\$ 50	\$ 689	\$ 49
A+ to A-			2	19	3	19	3	20	3
BBB+ to BBB-			3	3	1	5	3	11	6
Below BB- ³			4	1	2	1	2	1	2
Unrated ⁴			5	—	—	—	—	—	—
Total			6	\$ 760	\$ 58	\$ 733	\$ 58	\$ 721	\$ 60
			2015 Q1		2014 Q4		2014 Q3		
			Gross securitization exposures		Gross securitization exposures		Gross securitization exposures		
			Risk-weighted assets		Risk-weighted assets		Risk-weighted assets		
Market Risk Capital Approach and Risk Weighting Internal Ratings Based ²									
AA- and above			7	\$ 504	\$ 36	\$ 541	\$ 38	\$ 459	\$ 33
A+ to A-			8	21	3	25	4	11	1
BBB+ to BBB-			9	14	7	4	3	5	3
Below BB- ³			10	1	3	1	3	1	3
Unrated ⁴			11	—	—	—	—	—	—
Total			12	\$ 540	\$ 49	\$ 571	\$ 48	\$ 476	\$ 40
			2014 Q2		2014 Q1		2013 Q4		
			Gross securitization exposures		Gross securitization exposures		Gross securitization exposures		
			Risk-weighted assets		Risk-weighted assets		Risk-weighted assets		
Market Risk Capital Approach and Risk Weighting Internal Ratings Based ²									
AA- and above			13	\$ 443	\$ 31	\$ 391	\$ 27	\$ 432	\$ 31
A+ to A-			14	15	2	7	1	7	1
BBB+ to BBB-			15	11	7	5	4	12	9
Below BB- ³			16	1	3	1	3	1	3
Unrated ⁴			17	—	—	—	—	—	—
Total			18	\$ 470	\$ 43	\$ 404	\$ 35	\$ 452	\$ 44

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 Q4		2015 Q3		2015 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		1	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Asset backed securities								
Residential mortgage loans		2	—	—	—	—	—	—
Commercial mortgage loans		3	192	—	203	—	243	—
Credit card loans		4	385	—	365	—	268	—
Automobile loans and leases		5	167	—	148	—	189	—
Other		6	16	—	17	—	21	—
Total		7	\$ 760	\$ —	\$ 733	\$ —	\$ 721	\$ —
			2015 Q1		2014 Q4		2014 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		8	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Asset backed securities								
Residential mortgage loans		9	—	—	—	—	73	—
Commercial mortgage loans		10	216	—	217	—	142	—
Credit card loans		11	245	—	280	—	188	—
Automobile loans and leases		12	11	—	10	—	13	—
Other		13	68	—	64	—	60	—
Total		14	\$ 540	\$ —	\$ 571	\$ —	\$ 476	\$ —
			2014 Q2		2014 Q1		2013 Q4	
Exposure Type			Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized debt obligations		15	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Asset backed securities								
Residential mortgage loans		16	53	—	13	—	2	—
Commercial mortgage loans		17	181	—	196	—	238	—
Credit card loans		18	149	—	154	—	88	—
Automobile loans and leases		19	27	—	14	—	24	—
Other		20	60	—	27	—	100	—
Total		21	\$ 470	\$ —	\$ 404	\$ —	\$ 452	\$ —

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 Q4		2015 Q3		2015 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	1		\$ 8,734	\$ —	\$ 8,463	\$ —	\$ 6,694	\$ —
Asset backed securities								
Residential mortgage loans	2		—	6,962	—	6,742	—	6,328
Personal loans	3		13,313	874	13,866	2,550	13,283	2,550
Credit card loans	4		18,058	—	17,759	—	17,631	—
Automobile loans and leases	5		3,831	2,501	3,887	2,674	3,777	2,116
Equipment loans and leases	6		709	—	888	—	984	—
Trade receivables	7		1,376	918	776	2,497	422	2,228
Other Exposures ³								
Automobile loans and leases	8		—	—	—	—	—	—
Equipment loans and leases	9		—	—	—	—	—	—
Total	10		\$ 46,021	\$ 11,255	\$ 45,639	\$ 14,463	\$ 42,791	\$ 13,222
			2015 Q1		2014 Q4		2014 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	11		\$ 5,848	\$ —	\$ 4,049	\$ —	\$ 2,775	\$ —
Asset backed securities								
Residential mortgage loans	12		—	6,301	—	6,394	—	6,017
Personal loans	13		13,622	4,080	12,357	4,080	12,372	5,202
Credit card loans	14		18,376	—	18,259	—	17,800	—
Automobile loans and leases	15		3,513	2,306	4,905	2,341	4,882	2,428
Equipment loans and leases	16		1,147	—	1,177	—	1,228	—
Trade receivables	17		826	1,989	524	1,753	352	1,742
Other Exposures ³								
Automobile loans and leases	18		—	—	—	—	—	—
Equipment loans and leases	19		—	—	—	—	—	—
Total	20		\$ 43,332	\$ 14,676	\$ 41,271	\$ 14,568	\$ 39,409	\$ 15,389
			2014 Q2		2014 Q1		2013 Q4	
Exposure Type			Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized mortgage obligations	21		\$ 2,767	\$ —	\$ 2,892	\$ —	\$ 2,809	\$ —
Asset backed securities								
Residential mortgage loans	22		—	5,857	—	5,869	—	5,701
Personal loans	23		12,202	5,202	11,647	5,202	10,656	5,202
Credit card loans	24		16,078	—	16,441	—	14,539	—
Automobile loans and leases	25		4,383	2,456	3,105	2,684	3,736	2,729
Equipment loans and leases	26		1,246	—	835	—	1,271	—
Trade receivables	27		370	1,721	374	1,887	312	1,887
Other Exposures ³								
Automobile loans and leases	28		—	—	—	—	—	—
Equipment loans and leases	29		—	—	—	—	—	—
Total	30		\$ 37,046	\$ 15,236	\$ 35,294	\$ 15,642	\$ 33,323	\$ 15,519

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 Conduits¹

(\$ millions) As at		LINE #	2015 Q4				2015 Q3			
Exposure Type			Outstanding exposures		Gross assets past due, but not impaired ^{2,3}		Outstanding exposures		Gross assets past due, but not impaired ^{2,3}	
			Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance	
Residential mortgage loans	1	\$	6,742	\$ 220	\$ 6,962	\$ 21	\$ 6,328	\$ 414	\$ 6,742	\$ 17
Credit card loans	2		—	—	—	—	—	—	—	—
Automobile loans and leases	3		2,020	(173)	1,847	5	1,513	507	2,020	4
Equipment loans and leases	4		—	—	—	—	—	—	—	—
Trade receivables	5		2,497	(705)	1,792	145	2,227	270	2,497	204
Total	6	\$	11,259	\$ (658)	\$ 10,601	\$ 171	\$ 10,068	\$ 1,191	\$ 11,259	\$ 225

			2015 Q2				2015 Q1			
Exposure Type			Outstanding exposures		Gross assets past due, but not impaired ^{2,3}		Outstanding exposures		Gross assets past due, but not impaired ^{2,3}	
			Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance	
Residential mortgage loans	7	\$	6,301	\$ 27	\$ 6,328	\$ 19	\$ 6,395	\$ (94)	\$ 6,301	\$ 23
Credit card loans	8		—	—	—	—	—	—	—	—
Automobile loans and leases	9		1,671	(158)	1,513	3	1,777	(106)	1,671	4
Equipment loans and leases	10		—	—	—	—	—	—	—	—
Trade receivables	11		1,989	238	2,227	184	1,753	236	1,989	142
Total	12	\$	9,961	\$ 107	\$ 10,068	\$ 206	\$ 9,925	\$ 36	\$ 9,961	\$ 169

			2014 Q4				2014 Q3			
Exposure Type			Outstanding exposures		Gross assets past due, but not impaired ^{2,3}		Outstanding exposures		Gross assets past due, but not impaired ^{2,3}	
			Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance	
Residential mortgage loans	13	\$	6,017	\$ 378	\$ 6,395	\$ 29	\$ 5,857	\$ 160	\$ 6,017	\$ 20
Credit card loans	14		—	—	—	—	—	—	—	—
Automobile loans and leases	15		1,882	(105)	1,777	3	1,908	(26)	1,882	3
Equipment loans and leases	16		—	—	—	—	—	—	—	—
Trade receivables	17		1,742	11	1,753	147	1,720	22	1,742	143
Total	18	\$	9,641	\$ 284	\$ 9,925	\$ 179	\$ 9,485	\$ 156	\$ 9,641	\$ 166

			2014 Q2				2014 Q1			
Exposure Type			Outstanding exposures		Gross assets past due, but not impaired ^{2,3}		Outstanding exposures		Gross assets past due, but not impaired ^{2,3}	
			Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance	
Residential mortgage loans	19	\$	5,869	\$ (12)	\$ 5,857	\$ 17	\$ 5,701	\$ 168	\$ 5,869	\$ 17
Credit card loans	20		—	—	—	—	—	—	—	—
Automobile loans and leases	21		2,064	(156)	1,908	3	2,208	(144)	2,064	7
Equipment loans and leases	22		—	—	—	—	—	—	—	—
Trade receivables	23		1,887	(167)	1,720	144	1,887	—	1,887	140
Total	24	\$	9,820	\$ (335)	\$ 9,485	\$ 164	\$ 9,796	\$ 24	\$ 9,820	\$ 164

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

² Gross assets past due, but not impaired, are those assets held by the trust which have not received a payment in a specified number of days, as defined in the legal agreements governing each specific transaction between the Bank and its service providers. None of the Bank's sponsored trusts held impaired assets at any time during the period disclosed. The Bank retains no direct exposure to the assets of the trust. In addition, a significant portion of the Bank's exposures are subject to credit risk mitigation, including credit enhancements which reduce the Bank's exposure to loss due to impaired assets held by the sponsored trusts.

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

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

(\$ millions) As at			LINE #	2015 Q4	2015 Q3	2015 Q2
Type of Loan	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries
Residential mortgages	\$ 214,875	\$ 786	\$ 27	\$ 210,641	\$ 802	\$ 21
Consumer instalment and other personal	135,324	1,278	560	134,006	1,120	407
Credit card	30,215	306	858	27,047	269	655
Business and government ⁵	168,532	874	114	161,143	886	87
Total loans managed	548,946	3,244	1,559	532,837	3,077	1,170
Less: Loans securitized and sold to third parties						
Residential mortgages ⁶	2,944	—	—	2,817	—	—
Business and government	1,828	—	—	1,865	—	—
Total loans securitized and sold to third parties	4,772	—	—	4,682	—	—
Total loans managed, net of loans securitized	\$ 544,174	\$ 3,244	\$ 1,559	\$ 528,155	\$ 3,077	\$ 1,170

2015 Q1			2014 Q4			2014 Q3			
Type of Loan	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries
Residential mortgages	\$ 205,016	\$ 810	\$ 3	\$ 200,935	\$ 752	\$ 23	\$ 195,631	\$ 718	\$ 18
Consumer instalment and other personal	128,987	962	138	123,230	853	568	121,192	783	423
Credit card	26,404	321	219	25,564	294	937	25,527	282	716
Business and government ⁵	151,895	874	36	132,306	832	124	126,557	853	87
Total loans managed	512,302	2,967	396	482,035	2,731	1,652	468,907	2,636	1,244
Less: Loans securitized and sold to third parties									
Residential mortgages ⁶	2,687	—	—	2,475	—	—	2,492	—	—
Business and government	1,962	—	—	2,031	—	—	2,069	—	—
Total loans securitized and sold to third parties	4,649	—	—	4,506	—	—	4,561	—	—
Total loans managed, net of loans securitized	\$ 507,653	\$ 2,967	\$ 396	\$ 477,529	\$ 2,731	\$ 1,652	\$ 464,346	\$ 2,636	\$ 1,244

2014 Q2			2014 Q1			2013 Q4			
Type of Loan	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries
Residential mortgages	\$ 191,473	\$ 740	\$ 11	\$ 190,884	\$ 780	\$ 7	\$ 187,664	\$ 706	\$ 33
Consumer instalment and other personal	119,814	782	297	120,224	806	161	118,913	737	640
Credit card	25,384	299	500	25,544	304	242	22,188	269	639
Business and government ⁵	122,075	925	56	121,586	971	31	117,449	980	218
Total loans managed	458,746	2,746	864	458,238	2,861	441	446,214	2,692	1,530
Less: Loans securitized and sold to third parties									
Residential mortgages ⁶	2,602	—	—	2,505	—	—	2,330	—	—
Business and government	2,194	—	—	2,305	—	—	2,336	—	—
Total loans securitized and sold to third parties	4,796	—	—	4,810	—	—	4,666	—	—
Total loans managed, net of loans securitized	\$ 453,950	\$ 2,746	\$ 864	\$ 453,428	\$ 2,861	\$ 441	\$ 441,548	\$ 2,692	\$ 1,530

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

² Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

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

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

⁵ Includes additional securitized commercial loans.

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

Gross Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

As at		2015 Q4				2015 Q3				2015 Q2			
LINE #		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
1	Residential mortgages ²	\$ 185,009	\$ 26,922	\$ –	\$ 211,931	\$ 180,707	\$ 27,117	\$ –	\$ 207,824	\$ 175,930	\$ 25,156	\$ –	\$ 201,086
	Consumer instalment and other personal												
2	HELOC	61,317	13,334	–	74,651	61,037	13,368	–	74,405	60,376	12,423	–	72,799
3	Indirect auto	19,038	24,862	–	43,900	18,313	23,927	–	42,240	17,475	21,098	–	38,573
4	Other	16,075	693	5	16,773	16,653	702	6	17,361	16,680	704	8	17,392
5	Credit card	17,941	12,274	–	30,215	17,748	9,299	–	27,047	17,524	8,283	–	25,807
6	Total personal	299,380	78,085	5	377,470	294,458	74,413	6	368,877	287,985	67,664	8	355,657
Business and Government ²													
	Real estate												
7	Residential	14,862	5,691	–	20,553	14,944	5,396	–	20,340	14,833	4,726	–	19,559
8	Non-residential	11,330	18,317	–	29,647	11,134	17,636	–	28,770	10,327	16,013	185	26,525
9	Total real estate	26,192	24,008	–	50,200	26,078	23,032	–	49,110	25,160	20,739	185	46,084
10	Agriculture	5,411	467	–	5,878	5,304	434	–	5,738	5,132	414	–	5,546
11	Automotive	4,049	3,027	70	7,146	4,142	2,911	72	7,125	4,138	2,699	72	6,909
12	Financial	10,590	5,881	1,367	17,838	8,715	3,378	1,314	13,407	9,278	3,496	1,159	13,933
13	Food, beverage, and tobacco	1,463	2,536	–	3,999	1,467	2,423	23	3,913	1,417	2,256	28	3,701
14	Forestry	492	563	9	1,064	455	594	8	1,057	486	513	8	1,007
15	Government, public sector entities, and education	5,853	9,089	–	14,942	5,616	8,753	96	14,465	6,964	7,797	121	14,882
16	Health and social services	4,928	9,719	–	14,647	4,771	9,223	–	13,994	4,539	8,290	–	12,829
17	Industrial construction and trade contractors	2,141	1,497	–	3,638	2,109	1,540	–	3,649	1,985	1,473	–	3,458
18	Metals and mining	1,252	1,162	192	2,606	1,186	1,341	193	2,720	1,331	1,266	–	2,597
19	Pipelines, oil, and gas	3,409	1,485	–	4,894	3,641	1,200	–	4,841	3,500	1,054	–	4,554
20	Power and utilities	1,549	1,797	–	3,346	1,672	2,041	–	3,713	1,832	1,467	–	3,299
21	Professional and other services	3,734	8,674	75	12,483	3,777	8,480	77	12,334	3,524	7,579	57	11,160
22	Retail sector	2,225	4,219	–	6,444	2,204	3,818	–	6,022	2,213	3,439	–	5,652
23	Sundry manufacturing and wholesale	2,303	7,014	41	9,358	2,202	5,922	39	8,163	2,142	5,574	41	7,757
24	Telecommunications, cable, and media	2,427	4,069	157	6,653	2,095	3,594	160	5,849	1,834	3,227	146	5,207
25	Transportation	1,388	11,117	27	12,532	1,382	10,029	16	11,427	1,289	8,740	23	10,052
26	Other	4,749	893	40	5,682	4,713	1,271	38	6,022	3,892	1,224	208	5,324
27	Total business and government	84,155	97,217	1,978	183,350	81,529	89,984	2,036	173,549	80,656	81,247	2,048	163,951
Other Loans													
28	Debt securities classified as loans	–	1,807	380	2,187	–	1,920	377	2,297	–	1,911	600	2,511
29	Acquired credit-impaired loans ³	–	1,414	–	1,414	–	1,520	–	1,520	–	1,526	–	1,526
30	Total other loans	–	3,221	380	3,601	–	3,440	377	3,817	–	3,437	600	4,037
31	Total Gross Loans and Acceptances	\$ 383,535	\$ 178,523	\$ 2,363	\$ 564,421	\$ 375,987	\$ 167,837	\$ 2,419	\$ 546,243	\$ 368,641	\$ 152,348	\$ 2,656	\$ 523,645
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
32	Residential mortgages ²	32.8 %	4.7 %	– %	37.5 %	33.1 %	5.0 %	– %	38.1 %	33.6 %	4.7 %	– %	38.3 %
33	Consumer instalment and other personal												
34	HELOC	10.9	2.4	–	13.3	11.2	2.4	–	13.6	11.6	2.3	–	13.9
35	Indirect auto	3.4	4.4	–	7.8	3.3	4.4	–	7.7	3.3	4.1	–	7.4
36	Other	2.8	0.1	–	2.9	3.1	0.1	–	3.2	3.2	0.1	–	3.3
37	Credit card	3.1	2.2	–	5.3	3.2	1.7	–	4.9	3.3	1.6	–	4.9
38	Total personal	53.0	13.8	–	66.8	53.9	13.6	–	67.5	55.0	12.8	–	67.8
39	Business and Government ²	15.0	17.2	0.3	32.5	15.0	16.5	0.3	31.8	15.4	15.6	0.4	31.4
Other Loans													
40	Debt securities classified as loans	–	0.3	0.1	0.4	–	0.3	0.1	0.4	–	0.4	0.1	0.5
41	Acquired credit-impaired loans ³	–	0.3	–	0.3	–	0.3	–	0.3	–	0.3	–	0.3
42	Total other loans	–	0.6	0.1	0.7	–	0.6	0.1	0.7	–	0.7	0.1	0.8
43	Total Gross Loans and Acceptances	68.0 %	31.6 %	0.4 %	100.0 %	68.9 %	30.7 %	0.4 %	100.0 %	70.4 %	29.1 %	0.5 %	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 #	2015 Q1	2014 Q4	2014 Q3
By Industry Sector			
Personal			
Residential mortgages ²	1		
Consumer instalment and other personal			
HELOC	2		
Indirect auto	3		
Other	4		
Credit card	5		
Total personal	6		
Business and Government²			
Real estate			
Residential	7		
Non-residential	8		
Total real estate	9		
Agriculture	10		
Automotive	11		
Financial	12		
Food, beverage, and tobacco	13		
Forestry	14		
Government, public sector entities, and education	15		
Health and social services	16		
Industrial construction and trade contractors	17		
Metals and mining	18		
Pipelines, oil, and gas	19		
Power and utilities	20		
Professional and other services	21		
Retail sector	22		
Sundry manufacturing and wholesale	23		
Telecommunications, cable, and media	24		
Transportation	25		
Other	26		
Total business and government	27		
Other Loans			
Debt securities classified as loans	28		
Acquired credit-impaired loans ³	29		
Total other loans	30		
Total Gross Loans and Acceptances	31		
Portfolio as a % of Total Gross Loans and Acceptances			
Personal			
Residential mortgages ²	32		
Consumer instalment and other personal			
HELOC	33		
Indirect auto	34		
Other	35		
Credit card	36		
Total personal	37		
Business and Government²	38		
Other Loans			
Debt securities classified as loans	39		
Acquired credit-impaired loans ³	40		
Total other loans	41		
Total Gross Loans and Acceptances	42		

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 Q2				2014 Q1				2013 Q4			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
Residential mortgages ²	1	\$ 166,496	\$ 22,375	\$ —	\$ 188,871	\$ 165,821	\$ 22,558	\$ —	\$ 188,379	\$ 164,389	\$ 20,945	\$ —	\$ 185,334
Consumer instalment and other personal													
HELOC	2	60,409	11,288	—	71,697	60,612	11,398	—	72,010	61,581	10,607	—	72,188
Indirect auto	3	14,976	17,234	—	32,210	14,611	17,690	—	32,301	14,666	16,323	—	30,989
Other	4	15,318	580	9	15,907	15,336	568	9	15,913	15,193	533	10	15,736
Credit card	5	18,065	7,319	—	25,384	17,815	7,729	—	25,544	15,288	6,900	—	22,188
Total personal	6	275,264	58,796	9	334,069	274,195	59,943	9	334,147	271,117	55,308	10	326,435
Business and Government²													
Real estate													
Residential	7	14,214	3,734	—	17,948	13,886	3,699	—	17,585	13,685	3,470	—	17,155
Non-residential	8	8,804	13,413	185	22,402	8,708	13,384	183	22,275	8,153	12,084	167	20,404
Total real estate	9	23,018	17,147	185	40,350	22,594	17,083	183	39,860	21,838	15,554	167	37,559
Agriculture	10	4,349	303	—	4,652	4,297	306	—	4,603	3,914	289	—	4,203
Automotive	11	3,257	2,113	76	5,446	2,511	2,088	73	4,672	2,326	1,850	74	4,250
Financial	12	8,593	1,995	1,397	11,985	8,244	2,116	1,622	11,982	8,812	2,006	1,582	12,400
Food, beverage, and tobacco	13	1,861	1,810	20	3,691	1,613	1,776	14	3,403	1,250	1,654	16	2,920
Forestry	14	483	547	9	1,039	401	536	9	946	423	531	8	962
Government, public sector entities, and education	15	3,511	5,368	—	8,879	3,571	5,185	—	8,756	4,471	4,466	—	8,937
Health and social services	16	4,051	6,179	—	10,230	4,026	6,325	—	10,351	3,686	5,785	—	9,471
Industrial construction and trade contractors	17	1,782	1,265	—	3,047	1,649	1,228	—	2,877	1,600	1,222	—	2,822
Metals and mining	18	938	1,139	—	2,077	975	1,146	—	2,121	871	1,056	—	1,927
Pipelines, oil, and gas	19	2,399	778	—	3,177	2,337	714	—	3,051	2,194	521	—	2,715
Power and utilities	20	1,409	1,303	22	2,734	1,362	1,373	22	2,757	1,506	1,155	21	2,682
Professional and other services	21	2,766	5,924	—	8,690	2,774	6,004	—	8,778	2,674	5,353	—	8,027
Retail sector	22	2,178	2,873	—	5,051	2,211	2,754	—	4,965	2,144	2,578	—	4,722
Sundry manufacturing and wholesale	23	1,691	4,068	36	5,795	1,993	4,010	36	6,039	1,821	3,717	31	5,569
Telecommunications, cable, and media	24	1,156	1,743	121	3,020	1,083	1,756	122	2,961	1,029	1,663	116	2,808
Transportation	25	1,032	6,248	37	7,317	1,002	5,146	33	6,181	771	4,886	25	5,682
Other	26	3,567	998	176	4,741	2,893	889	207	3,989	2,942	714	200	3,856
Total business and government	27	68,041	61,801	2,079	131,921	65,536	60,435	2,321	128,292	64,272	55,000	2,240	121,512
Other Loans													
Debt securities classified as loans	28	—	2,248	713	2,961	168	2,402	1,188	3,758	157	2,459	1,128	3,744
Acquired credit-impaired loans ³	29	21	2,030	—	2,051	30	2,311	—	2,341	21	2,464	—	2,485
Total other loans	30	21	4,278	713	5,012	198	4,713	1,188	6,099	178	4,923	1,128	6,229
Total Gross Loans and Acceptances	31	\$ 343,326	\$ 124,875	\$ 2,801	\$ 471,002	\$ 339,929	\$ 125,091	\$ 3,518	\$ 468,538	\$ 335,567	\$ 115,231	\$ 3,378	\$ 454,176
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages ²	32	35.3 %	4.7 %	— %	40.0 %	35.4 %	4.8 %	— %	40.2 %	36.2 %	4.6 %	— %	40.8 %
Consumer instalment and other personal													
HELOC	33	12.8	2.4	—	15.2	12.9	2.4	—	15.3	13.6	2.3	—	15.9
Indirect auto	34	3.2	3.7	—	6.9	3.1	3.8	—	6.9	3.2	3.6	—	6.8
Other	35	3.3	0.1	—	3.4	3.3	0.1	—	3.4	3.3	0.2	—	3.5
Credit card	36	3.8	1.6	—	5.4	3.8	1.7	—	5.5	3.4	1.5	—	4.9
Total personal	37	58.4	12.5	—	70.9	58.5	12.8	—	71.3	59.7	12.2	—	71.9
Business and Government²	38	14.5	13.1	0.4	28.0	14.0	12.9	0.5	27.4	14.2	12.1	0.5	26.8
Other Loans													
Debt securities classified as loans	39	—	0.5	0.2	0.7	—	0.5	0.3	0.8	—	0.5	0.2	0.7
Acquired credit-impaired loans ³	40	—	0.4	—	0.4	—	0.5	—	0.5	—	0.6	—	0.6
Total other loans	41	—	0.9	0.2	1.1	—	1.0	0.3	1.3	—	1.1	0.2	1.3
Total Gross Loans and Acceptances	42	72.9 %	26.5 %	0.6 %	100.0 %	72.5 %	26.7 %	0.8 %	100.0 %	73.9 %	25.4 %	0.7 %	100.0 %

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

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

³ Includes all FDIC covered loans and other ACI loans.

Impaired Loans^{1,2}

(\$ millions, except as noted)

As at

CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

LINE #	2015				2014				2013	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
Impaired loans at beginning of period	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 2,628	\$ 2,731	\$ 2,692	\$ 2,518
Classified as impaired during the period												
Canadian Retail ³	664	657	655	702	711	695	722	757	712	2,678	2,885	2,857
U.S. Retail – in USD ³	486	421	365	390	406	368	365	442	456	1,662	1,581	1,607
– foreign exchange ³	155	114	88	76	46	29	38	34	20	433	147	43
	641	535	453	466	452	397	403	476	476	2,095	1,728	1,650
Wholesale Banking	33	14	16	–	–	–	–	–	22	63	–	39
Total classified as impaired during the period	1,338	1,206	1,124	1,168	1,163	1,092	1,125	1,233	1,210	4,836	4,613	4,546
Transferred to not impaired during the period	(270)	(329)	(290)	(290)	(304)	(373)	(367)	(308)	(353)	(1,179)	(1,352)	(1,431)
Net repayments	(377)	(334)	(265)	(281)	(276)	(291)	(288)	(302)	(297)	(1,257)	(1,157)	(1,080)
Disposals of loans	–	–	–	(8)	–	–	–	(7)	–	(8)	(7)	(5)
Net classified as impaired during the period	691	543	569	589	583	428	470	616	560	2,392	2,097	2,030
Amounts written off	(522)	(527)	(535)	(557)	(539)	(531)	(559)	(549)	(519)	(2,141)	(2,178)	(1,914)
Recoveries of loans and advances previously written off	–	–	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	(2)	156	(96)	204	51	(7)	(26)	102	23	262	120	58
Change during the period	167	172	(62)	236	95	(110)	(115)	169	64	513	39	174
Total Gross Impaired Loans – Balance at End of Period	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 3,244	\$ 2,731	\$ 2,692

GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	17	\$ 998	\$ 990	\$ 1,076	\$ 1,105	\$ 1,112	\$ 1,126	\$ 1,182	\$ 1,210	\$ 1,158	\$ 998	\$ 1,112	\$ 1,158
U.S. Retail – in USD	18	1,676	1,568	1,493	1,455	1,426	1,366	1,390	1,446	1,405	1,676	1,426	1,405
– foreign exchange	19	515	483	308	394	181	123	133	164	60	515	181	60
	20	2,191	2,051	1,801	1,849	1,607	1,489	1,523	1,610	1,465	2,191	1,607	1,465
Wholesale Banking	21	55	36	28	13	12	21	41	41	69	55	12	69
Total Gross Impaired Loans	22	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 2,861	\$ 2,692	\$ 3,244	\$ 2,731	\$ 2,692

NET IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	23	\$ 715	\$ 706	\$ 797	\$ 824	\$ 834	\$ 838	\$ 893	\$ 928	\$ 882	\$ 715	\$ 834	\$ 882
U.S. Retail – in USD	24	1,459	1,373	1,299	1,252	1,250	1,192	1,192	1,301	1,273	1,459	1,250	1,273
– foreign exchange	25	448	423	268	340	159	108	114	148	54	448	159	54
	26	1,907	1,796	1,567	1,592	1,409	1,300	1,306	1,449	1,327	1,907	1,409	1,327
Wholesale Banking	27	38	30	17	2	1	1	6	9	34	38	1	34
Total Net Impaired Loans	28	\$ 2,660	\$ 2,532	\$ 2,381	\$ 2,418	\$ 2,244	\$ 2,139	\$ 2,205	\$ 2,386	\$ 2,243	\$ 2,660	\$ 2,244	\$ 2,243
Net Impaired Loans as a % of Net Loans and Acceptances	29	0.48 %	0.47 %	0.46 %	0.47 %	0.46 %	0.45 %	0.48 %	0.52 %	0.50 %	0.48 %	0.46 %	0.50 %

¹ Includes customers' liability under acceptances.

² Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to 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 Q4				2015 Q3				2015 Q2			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
1	Residential mortgages	\$ 395	\$ 391	\$ –	\$ 786	\$ 402	\$ 400	\$ –	\$ 802	\$ 436	\$ 345	\$ –	\$ 781
2	Consumer instalment and other personal												
	HELOC ²	180	829	–	1,009	199	664	–	863	242	482	–	724
3	Indirect auto	47	162	–	209	41	159	–	200	44	142	–	186
4	Other	52	8	–	60	50	7	–	57	65	6	–	71
5	Credit card	153	153	–	306	145	124	–	269	162	122	–	284
6	Total personal	827	1,543	–	2,370	837	1,354	–	2,191	949	1,097	–	2,046
Business and Government													
Real estate													
7	Residential	13	79	–	92	13	87	–	100	15	84	–	99
8	Non-residential	10	147	–	157	11	180	–	191	11	193	–	204
9	Total real estate	23	226	–	249	24	267	–	291	26	277	–	303
10	Agriculture	5	1	–	6	6	1	–	7	6	1	–	7
11	Automotive	2	13	–	15	2	12	–	14	2	11	–	13
12	Financial	1	30	–	31	3	32	–	35	–	29	–	29
13	Food, beverage, and tobacco	12	9	–	21	14	11	–	25	2	14	–	16
14	Forestry	–	1	–	1	1	2	–	3	–	2	–	2
15	Government, public sector entities, and education	3	9	–	12	3	8	–	11	5	11	–	16
16	Health and social services	5	41	–	46	5	42	–	47	5	55	–	60
17	Industrial construction and trade contractors	22	36	–	58	22	38	–	60	7	29	–	36
18	Metals and mining	6	15	–	21	6	16	–	22	3	14	–	17
19	Pipelines, oil, and gas	93	6	–	99	29	6	–	35	15	7	–	22
20	Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
21	Professional and other services	12	85	–	97	32	90	–	122	33	82	–	115
22	Retail sector	19	77	–	96	19	87	–	106	20	83	–	103
23	Sundry manufacturing and wholesale	5	52	–	57	7	53	–	60	9	64	–	73
24	Telecommunications, cable, and media	2	14	–	16	2	14	–	16	1	13	–	14
25	Transportation	4	33	–	37	3	17	–	20	3	16	–	19
26	Other	5	7	–	12	4	8	–	12	4	10	–	14
27	Total business and government	219	655	–	874	182	704	–	886	141	718	–	859
28	Total Gross Impaired Loans³	\$ 1,046	\$ 2,198	\$ –	\$ 3,244	\$ 1,019	\$ 2,058	\$ –	\$ 3,077	\$ 1,090	\$ 1,815	\$ –	\$ 2,905
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
29	Residential mortgages	0.21 %	1.45 %	– %	0.37 %	0.22 %	1.48 %	– %	0.39 %	0.25 %	1.37 %	– %	0.39 %
30	Consumer instalment and other personal												
	HELOC ²	0.29	6.22	–	1.35	0.33	4.97	–	1.16	0.40	3.88	–	0.99
31	Indirect auto	0.25	0.65	–	0.48	0.22	0.66	–	0.47	0.25	0.67	–	0.48
32	Other	0.32	1.15	–	0.36	0.30	1.00	–	0.33	0.39	0.85	–	0.41
33	Credit card	0.85	1.25	–	1.01	0.82	1.33	–	0.99	0.92	1.47	–	1.10
34	Total personal	0.28	1.98	–	0.63	0.28	1.82	–	0.59	0.33	1.62	–	0.58
35	Business and Government	0.26	0.68	–	0.48	0.22	0.78	–	0.51	0.17	0.88	–	0.52
36	Total Gross Impaired Loans³	0.27 %	1.26 %	– %	0.58 %	0.27 %	1.25 %	– %	0.57 %	0.30 %	1.22 %	– %	0.56 %

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

² Includes certain Canadian personal past due accounts.

³ Excludes ACI loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

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

(\$ millions, except as noted)
As at

LINE #		2015 Q1				2014 Q4				2014 Q3			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
1	Residential mortgages	\$ 451	\$ 359	\$ –	\$ 810	\$ 440	\$ 312	\$ –	\$ 752	\$ 439	\$ 279	\$ –	\$ 718
2	Consumer instalment and other personal												
	HELOC ²	260	435	–	695	268	344	–	612	273	285	–	558
3	Indirect auto	44	153	–	197	39	133	–	172	40	116	–	156
4	Other	64	6	–	70	63	6	–	69	64	5	–	69
5	Credit card	167	154	–	321	171	123	–	294	167	115	–	282
6	Total personal	986	1,107	–	2,093	981	918	–	1,899	983	800	–	1,783
Business and Government													
Real estate													
7	Residential	17	95	–	112	22	85	–	107	20	86	–	106
8	Non-residential	7	179	–	186	6	168	–	174	7	191	–	198
9	Total real estate	24	274	–	298	28	253	–	281	27	277	–	304
10	Agriculture	4	1	–	5	6	1	–	7	7	1	–	8
11	Automotive	1	14	–	15	1	15	–	16	1	16	–	17
12	Financial	–	31	–	31	1	27	–	28	–	22	–	22
13	Food, beverage, and tobacco	3	12	–	15	1	10	–	11	7	10	–	17
14	Forestry	–	2	–	2	2	2	–	4	5	2	–	7
15	Government, public sector entities, and education	5	12	–	17	5	17	–	22	5	17	–	22
16	Health and social services	8	51	–	59	7	54	–	61	6	52	–	58
17	Industrial construction and trade contractors	8	30	–	38	7	32	–	39	12	33	–	45
18	Metals and mining	–	9	–	9	2	10	–	12	4	12	–	16
19	Pipelines, oil, and gas	6	–	–	6	6	–	–	6	6	–	–	6
20	Power and utilities	–	–	–	–	–	–	–	–	–	3	–	3
21	Professional and other services	32	98	–	130	30	93	–	123	35	82	–	117
22	Retail sector	19	93	–	112	18	89	–	107	30	93	–	123
23	Sundry manufacturing and wholesale	6	73	–	79	12	51	–	63	4	44	–	48
24	Telecommunications, cable, and media	2	17	–	19	2	18	–	20	2	15	–	17
25	Transportation	3	20	–	23	3	17	–	20	2	10	–	12
26	Other	4	12	–	16	5	7	–	12	5	6	–	11
27	Total business and government	125	749	–	874	136	696	–	832	158	695	–	853
28	Total Gross Impaired Loans³	\$ 1,111	\$ 1,856	\$ –	\$ 2,967	\$ 1,117	\$ 1,614	\$ –	\$ 2,731	\$ 1,141	\$ 1,495	\$ –	\$ 2,636
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
29	Residential mortgages	0.26 %	1.36 %	– %	0.40 %	0.25 %	1.34 %	– %	0.38 %	0.26 %	1.25 %	– %	0.37 %
30	Consumer instalment and other personal												
	HELOC ²	0.43	3.32	–	0.95	0.45	2.95	–	0.86	0.46	2.53	–	0.78
31	Indirect auto	0.26	0.70	–	0.51	0.24	0.71	–	0.49	0.25	0.65	–	0.47
32	Other	0.39	0.88	–	0.41	0.39	0.98	–	0.41	0.40	0.84	–	0.42
33	Credit card	0.96	1.70	–	1.22	0.95	1.61	–	1.15	0.92	1.56	–	1.10
34	Total personal	0.34	1.56	–	0.59	0.34	1.48	–	0.55	0.35	1.35	–	0.52
35	Business and Government	0.16	0.92	–	0.54	0.19	1.00	–	0.58	0.22	1.08	–	0.62
36	Total Gross Impaired Loans³	0.30 %	1.21 %	– %	0.57 %	0.31 %	1.23 %	– %	0.56 %	0.32 %	1.21 %	– %	0.55 %

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 further details on ACI loans, refer to pages 37 to 39.

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

(\$ millions, except as noted)

As at

By Industry Sector

Personal

Residential mortgages
Consumer instalment and other personal

HELOC²

Indirect auto

Other

Credit card

Total personal

Business and Government

Real estate

Residential

Non-residential

Total real estate

Agriculture

Automotive

Financial

Food, beverage, and tobacco

Forestry

Government, public sector entities, and education

Health and social services

Industrial construction and trade contractors

Metals and mining

Pipelines, oil, and gas

Power and utilities

Professional and other services

Retail sector

Sundry manufacturing and wholesale

Telecommunications, cable, and media

Transportation

Other

Total business and government

Total Gross Impaired Loans³

Gross Impaired Loans as a % of Gross Loans and Acceptances

Personal

Residential mortgages

Consumer instalment and other personal

HELOC²

Indirect auto

Other

Credit card

Total personal

Business and Government

Total Gross Impaired Loans³

LINE #	2014 Q2				2014 Q1				2013 Q4			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
1	\$ 463	\$ 277	\$ –	\$ 740	\$ 494	\$ 286	\$ –	\$ 780	\$ 448	\$ 258	\$ –	\$ 706
2	295	276	–	571	313	263	–	576	321	220	–	541
3	35	104	–	139	46	107	–	153	41	80	–	121
4	67	6	–	73	71	6	–	77	73	2	–	75
5	173	126	–	299	168	136	–	304	158	111	–	269
6	1,033	789	–	1,822	1,092	798	–	1,890	1,041	671	–	1,712
7	24	99	–	123	27	114	–	141	25	110	–	135
8	6	189	–	195	6	227	–	233	7	225	–	232
9	30	288	–	318	33	341	–	374	32	335	–	367
10	6	1	–	7	4	1	–	5	5	1	–	6
11	1	17	–	18	1	14	–	15	1	14	–	15
12	3	23	–	26	2	24	–	26	2	9	–	11
13	2	14	–	16	3	12	–	15	5	11	–	16
14	3	2	–	5	1	2	–	3	1	2	–	3
15	13	20	–	33	12	16	–	28	6	22	–	28
16	5	43	–	48	3	44	–	47	3	35	–	38
17	13	37	–	50	12	40	–	52	12	54	–	66
18	4	11	–	15	7	8	–	15	14	19	–	33
19	7	–	–	7	7	–	–	7	27	–	–	27
20	–	–	–	–	–	–	–	–	–	–	–	–
21	37	81	–	118	14	89	–	103	8	82	–	90
22	46	100	–	146	42	118	–	160	44	110	–	154
23	5	34	–	39	4	34	–	38	12	31	–	43
24	1	20	–	21	1	20	–	21	1	19	–	20
25	1	43	–	44	2	45	–	47	2	43	–	45
26	7	6	–	13	5	10	–	15	6	12	–	18
27	184	740	–	924	153	818	–	971	181	799	–	980
28	\$ 1,217	\$ 1,529	\$ –	\$ 2,746	\$ 1,245	\$ 1,616	\$ –	\$ 2,861	\$ 1,222	\$ 1,470	\$ –	\$ 2,692
29	0.28 %	1.24 %	– %	0.39 %	0.30 %	1.27 %	– %	0.41 %	0.27 %	1.23 %	– %	0.38 %
30	0.49	2.45	–	0.80	0.52	2.31	–	0.80	0.52	2.07	–	0.75
31	0.23	0.60	–	0.43	0.31	0.60	–	0.47	0.28	0.49	–	0.39
32	0.44	1.03	–	0.46	0.46	1.06	–	0.48	0.48	0.38	–	0.48
33	0.96	1.72	–	1.18	0.94	1.76	–	1.19	1.03	1.61	–	1.21
34	0.38	1.34	–	0.55	0.40	1.33	–	0.57	0.38	1.21	–	0.52
35	0.27	1.20	–	0.70	0.23	1.35	–	0.76	0.28	1.45	–	0.81
36	0.35 %	1.27 %	– %	0.59 %	0.37 %	1.34 %	– %	0.62 %	0.36 %	1.33 %	– %	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 further details on ACI loans, refer to pages 37 to 39.

Allowance for Credit Losses

(\$ millions) As at	LINE #	2015				2014				2013	Full Year			
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013	
COUNTERPARTY-SPECIFIC ALLOWANCE														
Change in Allowance for Credit Losses – Counterparty-Specific														
Impairment allowances at beginning of period	1	\$ 395	\$ 364	\$ 380	\$ 355	\$ 352	\$ 376	\$ 359	\$ 348	\$ 375	\$ 355	\$ 348	\$ 386	
Charge to the income statement – counterparty-specific	2	(12)	27	5	4	21	5	44	22	24	24	92	185	
Amounts written off	3	(23)	(27)	(20)	(17)	(35)	(54)	(28)	(35)	(53)	(87)	(152)	(233)	
Recoveries of amounts written off in previous periods	4	11	10	21	10	19	32	14	11	4	52	76	46	
Disposals of loans	5	–	–	–	(3)	–	–	–	–	–	(3)	–	(22)	
Exchange and other movements	6	(2)	21	(22)	31	(2)	(7)	(13)	13	(2)	28	(9)	(14)	
Balance at end of period	7	369	395	364	380	355	352	376	359	348	369	355	348	
COLLECTIVELY ASSESSED ALLOWANCE														
Change in Allowance for Credit Losses – Individually Insignificant														
Impairment allowances at beginning of period	8	481	478	514	442	442	450	412	391	391	442	391	317	
Charge to the income statement – individually insignificant	9	402	349	367	395	364	339	363	326	318	1,513	1,392	1,296	
Amounts written off	10	(503)	(507)	(520)	(540)	(492)	(464)	(446)	(413)	(413)	(2,070)	(1,815)	(1,585)	
Recoveries of amounts written off in previous periods	11	125	136	131	157	115	120	125	97	93	549	457	348	
Disposals of loans	12	–	–	–	–	–	–	–	–	–	–	–	–	
Exchange and other movements	13	–	25	(14)	60	13	(3)	(4)	11	2	71	17	15	
Balance at end of period	14	505	481	478	514	442	442	450	412	391	505	442	391	
Change in Allowance for Credit Losses – Incurred but not Identified														
Impairment allowances at beginning of period	15	2,755	2,571	2,645	2,505	2,473	2,486	2,524	2,328	2,300	2,505	2,328	2,152	
Charge to the income statement – incurred but not identified	16	119	61	3	(37)	(14)	(6)	(15)	108	10	146	73	150	
Disposals of loans	17	–	–	–	–	–	–	–	–	–	–	–	(19)	
Exchange and other movements	18	(1)	123	(77)	177	46	(7)	(23)	88	18	222	104	45	
Balance at end of period	19	2,873	2,755	2,571	2,645	2,505	2,473	2,486	2,524	2,328	2,873	2,505	2,328	
Allowance for Credit Losses at End of Period	20	3,747	3,631	3,413	3,539	3,302	3,267	3,312	3,295	3,067	3,747	3,302	3,067	
Consisting of:														
Allowance for loan losses														
Canada	21	1,281	1,261	1,259	1,260	1,258	1,271	1,293	1,283	1,288	1,281	1,258	1,288	
United States	22	2,148	2,079	1,881	1,995	1,763	1,727	1,749	1,789	1,562	2,148	1,763	1,562	
Other International	23	5	4	10	8	7	7	7	7	5	5	7	5	
Total allowance for loan losses	24	3,434	3,344	3,150	3,263	3,028	3,005	3,049	3,079	2,855	3,434	3,028	2,855	
Allowance for credit losses for off-balance sheet instruments	25	313	287	263	276	274	262	263	216	212	313	274	212	
Allowance for Credit Losses at End of Period	26	\$ 3,747	\$ 3,631	\$ 3,413	\$ 3,539	\$ 3,302	\$ 3,267	\$ 3,312	\$ 3,295	\$ 3,067	\$ 3,747	\$ 3,302	\$ 3,067	

Allowance for Credit Losses by Industry Sector and Geographic Location¹

(\$ millions, except as noted)

As at

By Industry Sector

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

LINE #		2015 Q4				2015 Q3				2015 Q2			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
1	Personal												
	Residential mortgages	\$ 17	\$ 30	\$ –	\$ 47	\$ 16	\$ 31	\$ –	\$ 47	\$ 16	\$ 28	\$ –	\$ 44
	Consumer instalment and other personal												
2	HELOC	14	49	–	63	15	47	–	62	17	21	–	38
3	Indirect auto	30	7	–	37	21	7	–	28	24	6	–	30
4	Other	33	3	–	36	32	2	–	34	37	2	–	39
5	Credit card	108	109	–	217	102	93	–	195	113	98	–	211
6	Total personal	202	198	–	400	186	180	–	366	207	155	–	362
	Business and Government												
	Real estate												
7	Residential	7	11	–	18	7	8	–	15	7	8	–	15
8	Non-residential	3	14	–	17	4	13	–	17	4	17	–	21
9	Total real estate	10	25	–	35	11	21	–	32	11	25	–	36
10	Agriculture	2	–	–	2	2	–	–	2	1	–	–	1
11	Automotive	1	2	–	3	1	1	–	2	1	1	–	2
12	Financial	–	4	–	4	–	4	–	4	–	3	–	3
13	Food, beverage, and tobacco	11	2	–	13	12	1	–	13	1	4	–	5
14	Forestry	–	1	–	1	–	1	–	1	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	3	–	5	2	2	–	4	3	3	–	6
17	Industrial construction and trade contractors	20	6	–	26	20	5	–	25	5	6	–	11
18	Metals and mining	–	2	–	2	–	3	–	3	–	2	–	2
19	Pipelines, oil, and gas	25	–	–	25	6	–	–	6	5	–	–	5
20	Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
21	Professional and other services	8	11	–	19	29	12	–	41	28	9	–	37
22	Retail sector	10	12	–	22	10	10	–	20	10	9	–	19
23	Sundry manufacturing and wholesale	3	12	–	15	5	8	–	13	4	15	–	19
24	Telecommunications, cable, and media	–	1	–	1	–	1	–	1	–	2	–	2
25	Transportation	2	2	–	4	1	1	–	2	2	1	–	3
26	Other	2	2	–	4	3	4	–	7	3	3	–	6
27	Total business and government	98	86	–	184	104	75	–	179	77	85	–	162
	Other Loans												
28	Debt securities classified as loans	–	207	–	207	–	239	–	239	–	225	–	225
29	Acquired credit-impaired loans ²	–	83	–	83	–	92	–	92	–	93	–	93
30	Total other loans	–	290	–	290	–	331	–	331	–	318	–	318
	Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	300	574	–	874	290	586	–	876	284	558	–	842
	Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans												
	Personal												
	Residential mortgages	10	48	–	58	12	47	–	59	13	42	–	55
	Consumer instalment and other personal												
33	HELOC	5	129	–	134	4	121	–	125	5	135	–	140
34	Indirect auto	127	202	–	329	121	193	–	314	115	178	–	293
35	Other	143	26	–	169	141	26	–	167	147	24	–	171
36	Credit card	462	435	–	897	460	409	–	869	467	346	–	813
37	Total personal	747	840	–	1,587	738	796	–	1,534	747	725	–	1,472
38	Business and Government	234	677	5	916	233	640	4	877	228	547	10	785
	Other Loans												
39	Debt securities classified as loans	–	57	–	57	–	57	–	57	–	51	–	51
40	Total other loans	–	57	–	57	–	57	–	57	–	51	–	51
41	Total Allowance for Credit Losses – Incurred but Not Identified	981	1,574	5	2,560	971	1,493	4	2,468	975	1,323	10	2,308
42	Allowance for Loan Losses – On-Balance Sheet Loans	1,281	2,148	5	3,434	1,261	2,079	4	3,344	1,259	1,881	10	3,150
43	Allowances for Credit Losses – Off-Balance Sheet Instruments	141	171	1	313	133	153	1	287	124	137	2	263
44	Total Allowance for Credit Losses	\$ 1,422	\$ 2,319	\$ 6	\$ 3,747	\$ 1,394	\$ 2,232	\$ 5	\$ 3,631	\$ 1,383	\$ 2,018	\$ 12	\$ 3,413
	Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³												
	Personal												
45	Residential mortgages	4.3 %	7.7 %	– %	6.0 %	4.0 %	7.8 %	– %	5.9 %	3.7 %	8.1 %	– %	5.6 %
	Consumer instalment and other personal												
46	HELOC	7.8	5.9	–	6.2	7.5	7.1	–	7.2	7.0	4.4	–	5.2
47	Indirect auto	63.8	4.3	–	17.7	51.2	4.4	–	14.0	54.5	4.2	–	16.1
48	Other	63.5	37.5	–	60.0	64.0	28.6	–	59.6	56.9	33.3	–	54.9
49	Credit card	70.6	71.2	–	70.9	70.3	75.0	–	72.5	69.8	80.3	–	74.3
50	Total personal	24.4	12.8	–	16.9	22.2	13.3	–	16.7	21.8	14.1	–	17.7
51	Business and Government	44.7	13.1	–	21.1	57.1	10.7	–	20.2	54.6	11.8	–	18.8
	Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³	28.7 %	12.9 %	– %	18.0 %	28.5 %	12.4 %	– %	17.7 %	26.0 %	13.2 %	– %	18.0 %
	Total allowance for credit losses as a % of gross loans and acceptances^{3,4}	0.4 %	1.1 %	0.3 %	0.6 %	0.4 %	1.1 %	0.2 %	0.6 %	0.4 %	1.1 %	0.6 %	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 further details on ACI loans, refer to 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)		2015				2014				2014			
As at		Q1				Q4				Q3			
LINE #		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
1	Residential mortgages	\$ 13	\$ 15	\$ –	\$ 28	\$ 13	\$ 9	\$ –	\$ 22	\$ 13	\$ 8	\$ –	\$ 21
2	Consumer instalment and other personal												
3	HELOC	18	33	–	51	19	19	–	38	19	19	–	38
4	Indirect auto	23	9	–	32	22	5	–	27	24	5	–	29
5	Other	39	2	–	41	43	2	–	45	44	2	–	46
6	Credit card	117	119	–	236	105	94	–	199	110	89	–	199
	Total personal	210	178	–	388	202	129	–	331	210	123	–	333
Business and Government													
Real estate													
7	Residential	8	10	–	18	12	6	–	18	12	7	–	19
8	Non-residential	1	16	–	17	2	14	–	16	2	12	–	14
9	Total real estate	9	26	–	35	14	20	–	34	14	19	–	33
10	Agriculture	1	–	–	1	1	–	–	1	1	–	–	1
11	Automotive	1	1	–	2	–	1	–	1	1	1	–	2
12	Financial	–	2	–	2	–	2	–	2	–	3	–	3
13	Food, beverage, and tobacco	1	1	–	2	1	1	–	2	4	1	–	5
14	Forestry	1	1	–	2	–	1	–	1	–	1	–	1
15	Government, public sector entities, and education	2	1	–	3	2	1	–	3	2	1	–	3
16	Health and social services	3	7	–	10	2	5	–	7	1	9	–	10
17	Industrial construction and trade contractors	8	6	–	14	6	6	–	12	8	5	–	13
18	Metals and mining	–	2	–	2	1	1	–	2	4	–	–	4
19	Pipelines, oil, and gas	5	–	–	5	5	–	–	5	5	–	–	5
20	Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
21	Professional and other services	27	9	–	36	26	9	–	35	28	8	–	36
22	Retail sector	10	10	–	20	11	9	–	20	19	8	–	27
23	Sundry manufacturing and wholesale	3	12	–	15	10	12	–	22	2	9	–	11
24	Telecommunications, cable, and media	1	2	–	3	1	2	–	3	–	2	–	2
25	Transportation	2	2	–	4	2	2	–	4	2	1	–	3
26	Other	2	3	–	5	–	2	–	2	2	3	–	5
27	Total business and government	76	85	–	161	82	74	–	156	93	71	–	164
Other Loans													
28	Debt securities classified as loans	–	240	–	240	–	213	–	213	–	195	–	195
29	Acquired credit-impaired loans ²	–	105	–	105	–	97	–	97	–	102	–	102
30	Total other loans	–	345	–	345	–	310	–	310	–	297	–	297
31	Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	286	608	–	894	284	513	–	797	303	491	–	794
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
32	Residential mortgages	14	39	–	53	14	34	–	48	14	34	–	48
33	Consumer instalment and other personal												
34	HELOC	6	131	–	137	5	111	–	116	6	95	–	101
35	Indirect auto	110	188	–	298	95	200	–	295	88	195	–	283
36	Other	145	28	–	173	142	24	–	166	143	23	–	166
37	Credit card	475	378	–	853	493	308	–	801	507	298	–	805
38	Total personal	750	764	–	1,514	749	677	–	1,426	758	645	–	1,403
39	Business and Government	224	558	8	790	225	514	7	746	210	498	7	715
Other Loans													
40	Debt securities classified as loans	–	65	–	65	–	59	–	59	–	93	–	93
41	Total other loans	–	65	–	65	–	59	–	59	–	93	–	93
42	Total Allowance for Credit Losses – Incurred but Not Identified	974	1,387	8	2,369	974	1,250	7	2,231	968	1,236	7	2,211
43	Allowance for Loan Losses – On-Balance Sheet Loans	1,260	1,995	8	3,263	1,258	1,763	7	3,028	1,271	1,727	7	3,005
44	Allowances for Credit Losses – Off-Balance Sheet Instruments	124	150	2	276	128	144	2	274	128	133	1	262
	Total Allowance for Credit Losses	\$ 1,384	\$ 2,145	\$ 10	\$ 3,539	\$ 1,386	\$ 1,907	\$ 9	\$ 3,302	\$ 1,399	\$ 1,860	\$ 8	\$ 3,267
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³													
Personal													
45	Residential mortgages	2.9 %	4.2 %	– %	3.5 %	3.0 %	2.9 %	– %	2.9 %	3.0 %	2.9 %	– %	2.9 %
46	Consumer instalment and other personal												
47	HELOC	6.9	7.6	–	7.3	7.1	5.5	–	6.2	7.0	6.7	–	6.8
48	Indirect auto	52.3	5.9	–	16.2	56.4	3.8	–	15.7	60.0	4.3	–	18.6
49	Other	60.9	33.3	–	58.6	68.3	33.3	–	65.2	68.8	40.0	–	66.7
50	Credit card	70.1	77.3	–	73.5	61.4	76.4	–	67.7	65.9	77.4	–	70.6
51	Total personal	21.3	16.1	–	18.5	20.6	14.1	–	17.4	21.4	15.4	–	18.7
52	Business and Government	60.8	11.3	–	18.4	60.3	10.6	–	18.8	58.9	10.2	–	19.2
53	Total allowance for credit losses as a % of gross loans and acceptances ^{3,4}	25.7 %	14.2 %	– %	18.5 %	25.4 %	12.6 %	– %	17.8 %	26.6 %	13.0 %	– %	18.9 %
		0.4 %	1.1 %	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 further details on ACI loans, refer to 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)		2014				2014				2013			
As at		Q2				Q1				Q4			
By Industry Sector	LINE #	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
Residential mortgages	1	\$ 14	\$ 11	\$ –	\$ 25	\$ 14	\$ 10	\$ –	\$ 24	\$ 14	\$ 8	\$ –	\$ 22
Consumer instalment and other personal													
HELOC	2	20	18	–	38	20	17	–	37	20	16	–	36
Indirect auto	3	20	5	–	25	27	7	–	34	25	4	–	29
Other	4	45	2	–	47	48	1	–	49	52	1	–	53
Credit card	5	115	97	–	212	120	20	–	140	115	13	–	128
Total personal	6	214	133	–	347	229	55	–	284	226	42	–	268
Business and Government													
Real estate													
Residential	7	12	10	–	22	12	12	–	24	12	12	–	24
Non-residential	8	2	17	–	19	2	22	–	24	2	20	–	22
Total real estate	9	14	27	–	41	14	34	–	48	14	32	–	46
Agriculture	10	1	–	–	1	1	–	–	1	–	–	–	–
Automotive	11	–	2	–	2	1	2	–	3	1	2	–	3
Financial	12	1	3	–	4	1	4	–	5	1	1	–	2
Food, beverage, and tobacco	13	1	1	–	2	–	2	–	2	2	1	–	3
Forestry	14	–	1	–	1	–	1	–	1	–	1	–	1
Government, public sector entities, and education	15	2	5	–	7	2	2	–	4	2	3	–	5
Health and social services	16	1	7	–	8	1	9	–	10	1	12	–	13
Industrial construction and trade contractors	17	9	6	–	15	7	9	–	16	6	8	–	14
Metals and mining	18	3	2	–	5	4	1	–	5	5	1	–	6
Pipelines, oil, and gas	19	5	–	–	5	5	–	–	5	7	–	–	7
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	28	10	–	38	9	16	–	25	5	14	–	19
Retail sector	22	30	11	–	41	27	15	–	42	26	11	–	37
Sundry manufacturing and wholesale	23	3	4	–	7	2	5	–	7	5	3	–	8
Telecommunications, cable, and media	24	–	8	–	8	–	8	–	8	1	7	–	8
Transportation	25	1	4	–	5	1	4	–	5	1	4	–	5
Other	26	4	–	–	4	3	1	–	4	4	–	–	4
Total business and government	27	103	91	–	194	78	113	–	191	81	100	–	181
Other Loans													
Debt securities classified as loans	28	–	186	–	186	–	186	–	186	–	173	–	173
Acquired credit-impaired loans ²	29	–	99	–	99	–	110	–	110	–	117	–	117
Total other loans	30	–	285	–	285	–	296	–	296	–	290	–	290
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	317	509	–	826	307	464	–	771	307	432	–	739
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	39	34	–	73	38	46	–	84	39	26	–	65
Consumer instalment and other personal													
HELOC	33	6	92	–	98	7	101	–	108	7	69	–	76
Indirect auto	34	95	199	–	294	99	196	–	295	95	185	–	280
Other	35	155	22	–	177	165	21	–	186	165	20	–	185
Credit card	36	477	290	–	767	470	365	–	835	468	246	–	714
Total personal	37	772	637	–	1,409	779	729	–	1,508	774	546	–	1,320
Business and Government													
Other Loans													
Debt securities classified as loans	39	–	103	–	103	–	106	–	106	–	98	–	98
Total other loans	40	–	103	–	103	–	106	–	106	–	98	–	98
Total Allowance for Credit Losses – Incurred but Not Identified	41	976	1,240	7	2,223	976	1,325	7	2,308	981	1,130	5	2,116
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,293	1,749	7	3,049	1,283	1,789	7	3,079	1,288	1,562	5	2,855
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	123	138	2	263	121	93	2	216	117	93	2	212
Total Allowance for Credit Losses	44	\$ 1,416	\$ 1,887	\$ 9	\$ 3,312	\$ 1,404	\$ 1,882	\$ 9	\$ 3,295	\$ 1,405	\$ 1,655	\$ 7	\$ 3,067
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³													
Personal													
Residential mortgages	45	3.0 %	4.0 %	– %	3.4 %	2.8 %	3.5 %	– %	3.1 %	3.1 %	3.1 %	– %	3.1 %
Consumer instalment and other personal													
HELOC	46	6.8	6.5	–	6.7	6.4	6.5	–	6.4	6.2	7.3	–	6.7
Indirect auto	47	57.1	4.8	–	18.0	58.7	6.5	–	22.2	61.0	5.0	–	24.0
Other	48	67.2	33.3	–	64.4	67.6	16.7	–	63.6	71.2	50.0	–	70.7
Credit card	49	66.5	77.0	–	70.9	71.4	14.7	–	46.1	72.8	11.7	–	47.6
Total personal	50	20.7	16.9	–	19.0	21.0	6.9	–	15.0	21.7	6.3	–	15.7
Business and Government													
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Total allowance for credit losses as a % of gross loans and acceptances ³	52	26.0 %	14.7 %	– %	19.7 %	24.7 %	10.4 %	– %	16.6 %	25.1 %	9.7 %	– %	16.7 %
	53	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.1 %	0.3 %	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 further details on ACI loans, refer to pages 37 to 39.

Provision for Credit Losses¹

(\$ millions)

For the period ended

LINE	2015				2014				2013	Full Year			
#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013	
PROVISION FOR (REVERSAL OF) CREDIT LOSSES													
Provision for Credit losses for Counterparty-Specific and Individually Insignificant													
Provision for credit losses – counterparty-specific	1	\$ (1)	\$ 37	\$ 26	\$ 14	\$ 40	\$ 37	\$ 58	\$ 33	\$ 28	\$ 76	\$ 168	\$ 231
Provision for credit losses – individually insignificant	2	527	485	498	552	479	459	488	423	411	2,062	1,849	1,644
Recoveries	3	(136)	(146)	(152)	(167)	(134)	(152)	(139)	(108)	(97)	(601)	(533)	(394)
Total provision for credit losses for counterparty-specific and individually insignificant	4	390	376	372	399	385	344	407	348	342	1,537	1,484	1,481
Provision for Credit Losses – Incurred But Not Identified													
Canadian Retail and Wholesale Banking	5	36	–	8	–	9	(3)	3	(1)	(40)	44	8	(53)
U.S. Retail – in USD	6	63	48	(4)	(28)	(20)	(3)	(16)	103	48	79	64	197
– foreign exchange	7	20	13	(1)	(9)	(3)	–	(2)	6	2	23	1	6
Other	8	83	61	(5)	(37)	(23)	(3)	(18)	109	50	102	65	203
	9	–	–	–	–	–	–	–	–	–	–	–	–
Total provision for credit losses – incurred but not identified	10	119	61	3	(37)	(14)	(6)	(15)	108	10	146	73	150
Total Provision for Credit Losses	11	\$ 509	\$ 437	\$ 375	\$ 362	\$ 371	\$ 338	\$ 392	\$ 456	\$ 352	\$ 1,683	\$ 1,557	\$ 1,631
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT													
Canadian Retail	12	\$ 221	\$ 237	\$ 239	\$ 190	\$ 250	\$ 228	\$ 238	\$ 230	\$ 224	\$ 887	\$ 946	\$ 929
U.S. Retail – in USD	13	184	161	104	154	125	118	155	223	177	603	621	764
– foreign exchange	14	57	39	27	23	14	9	17	15	6	146	55	15
Wholesale Banking ²	15	241	200	131	177	139	127	172	238	183	749	676	779
Corporate	16	14	2	–	2	(1)	5	7	–	5	18	11	26
Wholesale Banking – CDS ²	17	(3)	(3)	(3)	(3)	(2)	(2)	(5)	(5)	(6)	(12)	(14)	(18)
Increase/(reduction) of allowance for incurred but not identified credit losses	18	36	–	8	(4)	(14)	(20)	(20)	(7)	(54)	40	(61)	(85)
Other	19	–	1	–	–	(1)	–	–	–	–	1	(1)	–
Total Corporate	20	33	(2)	5	(7)	(17)	(22)	(25)	(12)	(60)	29	(76)	(103)
Total Provision for Credit Losses	21	\$ 509	\$ 437	\$ 375	\$ 362	\$ 371	\$ 338	\$ 392	\$ 456	\$ 352	\$ 1,683	\$ 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 Q4				2015 Q3				2015 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													
1	Residential mortgages	\$ 5	\$ 1	\$ –	\$ 6	\$ 7	\$ 4	\$ –	\$ 11	\$ 10	\$ 15	\$ –	\$ 25
Consumer Instalment and Other Personal													
2	HELOC	2	13	–	15	2	32	–	34	2	1	–	3
3	Indirect auto	45	37	–	82	31	25	–	56	39	20	–	59
4	Other	43	25	–	68	38	18	–	56	44	14	–	58
5	Credit card	127	98	–	225	121	62	–	183	130	77	–	207
6	Total personal	222	174	–	396	199	141	–	340	225	127	–	352
Business and Government													
Real estate													
7	Residential	–	2	–	2	–	–	–	–	–	(5)	–	(5)
8	Non-residential	2	4	–	6	–	2	–	2	1	4	–	5
9	Total real estate	2	6	–	8	–	2	–	2	1	(1)	–	–
10	Agriculture	1	–	–	1	–	–	–	–	(1)	–	–	(1)
11	Automotive	1	1	–	2	–	–	–	–	1	1	–	2
12	Financial	–	–	–	–	–	1	–	1	–	–	–	–
13	Food, beverage, and tobacco	(1)	–	–	(1)	12	–	–	12	–	3	–	3
14	Forestry	–	–	–	–	–	–	–	–	–	–	–	–
15	Government, public sector entities, and education	–	1	–	1	–	–	–	–	–	–	–	–
16	Health and social services	–	1	–	1	(1)	–	–	(1)	–	(2)	–	(2)
17	Industrial construction and trade contractors	1	1	–	2	16	–	–	16	2	3	–	5
18	Metals and mining	–	–	–	–	–	1	–	1	–	(1)	–	(1)
19	Pipelines, oil, and gas	19	–	–	19	1	–	–	1	–	–	–	–
20	Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
21	Professional and other services	(20)	(1)	–	(21)	2	3	–	5	1	2	–	3
22	Retail sector	2	4	–	6	2	1	–	3	3	–	–	3
23	Sundry manufacturing and wholesale	–	9	–	9	2	–	–	2	2	5	–	7
24	Telecommunications, cable, and media	–	1	–	1	–	(1)	–	(1)	–	1	–	1
25	Transportation	1	–	–	1	1	–	–	1	1	–	–	1
26	Other	3	3	–	6	3	(2)	–	1	2	7	–	9
27	Total business and government	9	26	–	35	38	5	–	43	12	18	–	30
Other Loans													
28	Debt securities classified as loans	–	(29)	–	(29)	–	–	–	–	–	–	–	–
29	Acquired credit-impaired loans ³	–	(12)	–	(12)	–	(7)	–	(7)	–	(10)	–	(10)
30	Total other loans	–	(41)	–	(41)	–	(7)	–	(7)	–	(10)	–	(10)
31	Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	231	159	–	390	237	139	–	376	237	135	–	372
Provision for Credit Losses – Incurred but not Identified													
Personal, business and government													
32	Other Loans	18	100	1	119	4	63	(7)	60	2	10	2	14
33	Debt securities classified as loans	–	–	–	–	–	1	–	1	–	(11)	–	(11)
34	Total other loans	–	–	–	–	–	1	–	1	–	(11)	–	(11)
35	Total Provision for Credit Losses – Incurred but not Identified	18	100	1	119	4	64	(7)	61	2	(1)	2	3
36	Total Provision for Credit Losses	\$ 249	\$ 259	\$ 1	\$ 509	\$ 241	\$ 203	\$ (7)	\$ 437	\$ 239	\$ 134	\$ 2	\$ 375
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
37	Residential mortgages	0.01 %	0.01 %	– %	0.01 %	0.02 %	0.06 %	– %	0.02 %	0.02 %	0.24 %	– %	0.05 %
Consumer instalment and other personal													
38	HELOC	0.01	0.39	–	0.08	0.01	0.99	–	0.18	0.01	0.03	–	0.02
39	Indirect auto	0.96	0.60	–	0.76	0.69	0.44	–	0.55	0.94	0.39	–	0.63
40	Other	1.07	13.00	–	1.61	0.91	9.72	–	1.28	1.10	8.16	–	1.39
41	Credit card	2.91	3.95	–	3.29	2.81	2.96	–	2.86	3.21	3.94	–	3.45
42	Total personal	0.30	0.92	–	0.42	0.27	0.79	–	0.37	0.32	0.76	–	0.41
Business and Government													
43	Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.04	0.11	–	0.08	0.19	0.02	–	0.10	0.06	0.09	–	0.08
44	Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.24	0.37	–	0.28	0.26	0.35	–	0.28	0.27	0.36	–	0.29
45	Total Provision for Credit Losses as a % of Average Net Loans and Acceptances	0.24 %	0.47 %	– %	0.31 %	0.26 %	0.37 %	– %	0.29 %	0.27 %	0.40 %	– %	0.30 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
46	Total Provision for Credit Losses	0.26 %	0.60 %	0.16 %	0.37 %	0.26 %	0.51 %	(1.13) %	0.33 %	0.27 %	0.36 %	0.27 %	0.30 %
47	Total Provision for Credit Losses Excluding Other Loans	0.26	0.71	0.20	0.40	0.26	0.53	(1.44)	0.33	0.27	0.43	0.35	0.32

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 #	2015 Q1				2014 Q4				2014 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	\$ 3	\$ 4	\$ –	\$ 7	\$ 4	\$ 2	\$ –	\$ 6	\$ 4	\$ –	\$ –	\$ 4
Consumer Instalment and Other Personal												
HELOC	1	23	–	24	3	7	–	10	2	9	–	11
Indirect auto	38	41	–	79	38	34	–	72	35	27	–	62
Other	23	20	–	43	42	17	–	59	42	14	–	56
Credit card	117	100	–	217	118	82	–	200	112	75	–	187
Total personal	182	188	–	370	205	142	–	347	195	125	–	320
Business and Government												
Real estate												
Residential	(3)	3	–	–	–	1	–	1	–	(6)	–	(6)
Non-residential	–	5	–	5	1	(1)	–	–	–	(6)	–	(6)
Total real estate	(3)	8	–	5	1	–	–	1	–	(12)	–	(12)
Agriculture	2	–	–	2	–	–	–	–	1	–	–	1
Automotive	–	2	–	2	–	1	–	1	1	–	–	1
Financial	–	–	–	–	–	(1)	–	(1)	–	(16)	–	(16)
Food, beverage, and tobacco	–	1	–	1	(3)	–	–	(3)	3	(1)	–	2
Forestry	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	1	–	1	–	–	–	–	–	(4)	–	(4)
Health and social services	1	3	–	4	2	(3)	–	(1)	–	16	–	16
Industrial construction and trade contractors	2	5	–	7	3	5	–	8	1	(1)	–	–
Metals and mining	(1)	–	–	(1)	–	1	–	1	1	–	–	1
Pipelines, oil, and gas	1	–	–	1	–	–	–	–	–	–	–	–
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	(1)	4	–	3	5	1	–	6	–	2	–	2
Retail sector	2	6	–	8	1	1	–	2	6	(1)	–	5
Sundry manufacturing and wholesale	(4)	4	–	–	8	4	–	12	1	–	–	1
Telecommunications, cable, and media	–	1	–	1	–	–	–	–	1	–	–	1
Transportation	1	–	–	1	2	1	–	3	2	(2)	–	–
Other	3	(4)	–	(1)	–	(2)	–	(2)	1	6	–	7
Total business and government	3	31	–	34	19	8	–	27	18	(13)	–	5
Other Loans												
Debt securities classified as loans	–	2	–	2	–	15	–	15	–	12	–	12
Acquired credit-impaired loans ³	–	(7)	–	(7)	–	(4)	–	(4)	–	7	–	7
Total other loans	–	(5)	–	(5)	–	11	–	11	–	19	–	19
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	185	214	–	399	224	161	–	385	213	131	–	344
Provision for Credit Losses – Incurred but not Identified												
Personal, business and government												
Other Loans												
Debt securities classified as loans	–	(1)	–	(1)	–	(37)	–	(37)	–	(10)	–	(10)
Total other loans	–	(1)	–	(1)	–	(37)	–	(37)	–	(10)	–	(10)
Total Provision for Credit Losses – Incurred but not Identified	(4)	(35)	2	(37)	6	(20)	–	(14)	(2)	(3)	(1)	(6)
Total Provision for Credit Losses	\$ 181	\$ 179	\$ 2	\$ 362	\$ 230	\$ 141	\$ –	\$ 371	\$ 211	\$ 128	\$ (1)	\$ 338
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	0.01 %	0.06 %	– %	0.01 %	0.01 %	0.03 %	– %	0.01 %	0.01 %	– %	– %	0.01 %
Consumer instalment and other personal												
HELOC	0.01	0.75	–	0.13	0.02	0.24	–	0.06	0.01	0.32	–	0.06
Indirect auto	0.91	0.82	–	0.86	0.94	0.74	–	0.84	0.91	0.63	–	0.76
Other	0.57	11.45	–	1.02	1.05	10.36	–	1.42	1.10	9.00	–	1.41
Credit card	2.70	4.94	–	3.41	2.67	4.57	–	3.22	2.53	4.36	–	3.04
Total personal	0.25	1.14	–	0.42	0.29	0.94	–	0.40	0.28	0.86	–	0.38
Business and Government												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.02	0.17	–	0.09	0.11	0.05	–	0.08	0.10	(0.08)	–	0.02
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.21	0.59	–	0.31	0.25	0.49	–	0.32	0.25	0.42	–	0.29
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for Credit Losses	0.20 %	0.50 %	0.28 %	0.29 %	0.26 %	0.43 %	– %	0.30 %	0.24 %	0.41 %	(0.15) %	0.29 %
Total Provision for Credit Losses Excluding Other Loans	0.20	0.53	0.36	0.29	0.26	0.52	–	0.33	0.24	0.40	(0.20)	0.28

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 Q2	2014 Q1	2013 Q4
	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	3 2 – 5	4 4 – 8	4 2 – 6
Consumer Instalment and Other Personal			
HELOC	2 11 – 13	1 11 – 12	5 12 – 17
Indirect auto	27 34 – 61	37 53 – 90	37 46 – 83
Other	39 13 – 52	44 15 – 59	52 17 – 69
Credit card	110 133 – 243	122 19 – 141	121 13 – 134
Total personal	181 193 – 374	208 102 – 310	219 90 – 309
Business and Government			
Real estate			
Residential	– (5) – (5)	(1) 3 – 2	(1) – – (1)
Non-residential	– (5) – (5)	2 8 – 10	– 1 – 1
Total real estate	– (10) – (10)	1 11 – 12	(1) 1 – –
Agriculture	– – – –	– – – –	– – – –
Automotive	– 1 – 1	1 – – 1	1 – – 1
Financial	1 – – 1	– 4 – 4	– (1) – (1)
Food, beverage, and tobacco	1 (1) – –	(1) 1 – –	– – – –
Forestry	– – – –	– – – –	– 1 – 1
Government, public sector entities, and education	– 4 – 4	– (1) – (1)	– 1 – 1
Health and social services	– (2) – (2)	– (3) – (3)	1 10 – 11
Industrial construction and trade contractors	3 – – 3	2 2 – 4	5 3 – 8
Metals and mining	(1) 1 – –	2 (2) – –	– – – –
Pipelines, oil, and gas	– – – –	(2) (2) – (2)	(5) – – (5)
Power and utilities	– – – –	– – – –	– (1) – (1)
Professional and other services	23 (1) – 22	3 5 – 8	(3) 7 – 4
Retail sector	7 (1) – 6	5 4 – 9	2 2 – 4
Sundry manufacturing and wholesale	1 3 – 4	(1) 2 – 1	2 2 – 4
Telecommunications, cable, and media	– – – –	– – – –	– 1 – 1
Transportation	1 (1) – –	1 – – 1	1 1 – 2
Other	– 6 – 6	– 3 – 3	1 3 – 4
Total business and government	36 (1) – 35	11 26 – 37	4 30 – 34
Other Loans			
Debt securities classified as loans	– 3 – 3	– 1 – 1	– – – –
Acquired credit-impaired loans ³	– (5) – (5)	– – – –	– (1) – (1)
Total other loans	– (2) – (2)	– 1 – 1	– (1) – (1)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	217 190 – 407	219 129 – 348	223 119 – 342
Provision for Credit Losses – Incurred but not Identified			
Personal, business and government			
Other Loans			
Debt securities classified as loans	– (1) – (1)	– 1 – 1	– (27) – (27)
Total other loans	– (1) – (1)	– 1 – 1	– (27) – (27)
Total Provision for Credit Losses – Incurred but not Identified	2 (17) – (15)	(3) 109 2 108	(46) 51 5 10
Total Provision for Credit Losses	\$ 219 \$ 173 \$ – \$ 392	\$ 216 \$ 238 \$ 2 \$ 456	\$ 177 \$ 170 \$ 5 \$ 352
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances			
Personal			
Residential mortgages	0.01 % 0.04 % – % 0.01 %	0.01 % 0.07 % – % 0.02 %	0.01 % 0.04 % – % 0.01 %
Consumer instalment and other personal			
HELOC	0.01 0.40 – 0.07	0.01 0.40 – 0.07	0.03 0.45 – 0.09
Indirect auto	0.76 0.82 – 0.79	1.01 1.24 – 1.13	1.01 1.14 – 1.08
Other	1.05 8.80 – 1.35	1.18 9.99 – 1.52	1.40 11.90 – 1.78
Credit card	2.63 7.84 – 4.13	3.06 1.05 – 2.43	3.30 0.78 – 2.51
Total personal	0.27 1.36 – 0.46	0.30 0.70 – 0.37	0.32 0.65 – 0.38
Business and Government			
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.22 (0.01) – 0.11	0.07 0.18 – 0.12	0.03 0.22 – 0.11
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.26 0.64 – 0.36	0.26 0.43 – 0.30	0.27 0.42 – 0.30
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances			
Total Provision for Credit Losses	0.26 % 0.58 % – % 0.35 %	0.26 % 0.79 % 0.24 % 0.40 %	0.21 % 0.60 % 0.61 % 0.31 %
Total Provision for Credit Losses Excluding Other Loans	0.27 0.61 – 0.35	0.26 0.82 0.36 0.40	0.21 0.73 0.95 0.34

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

Acquired Credit-Impaired Loans by Geographic Location¹

(\$ millions) For the period ended		LINE #	2015 Q4				2015 Q3				2015 Q2			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans														
Residential mortgages		1	\$ -	\$ 442	\$ -	\$ 442	\$ -	\$ 462	\$ -	\$ 462	\$ -	\$ 449	\$ -	\$ 449
Consumer instalment and other personal														
HELOC		2	-	115	-	115	-	125	-	125	-	124	-	124
Indirect auto		3	-	1	-	1	-	1	-	1	-	2	-	2
Other		4	-	31	-	31	-	37	-	37	-	37	-	37
Credit cards		5	-	-	-	-	-	-	-	-	-	-	-	-
Business and government		6	-	825	-	825	-	895	-	895	-	914	-	914
Total Gross Loans		7	\$ -	\$ 1,414	\$ -	\$ 1,414	\$ -	\$ 1,520	\$ -	\$ 1,520	\$ -	\$ 1,526	\$ -	\$ 1,526
Change in Allowance for Credit Losses														
Balance at beginning of period		8	\$ -	\$ 92	\$ -	\$ 92	\$ -	\$ 93	\$ -	\$ 93	\$ -	\$ 105	\$ -	\$ 105
Provision for credit losses – counterparty-specific		9	-	(1)	-	(1)	-	(1)	-	(1)	-	(2)	-	(2)
Provision for credit losses – individually insignificant impaired loans		10	-	(11)	-	(11)	-	(6)	-	(6)	-	(8)	-	(8)
Write-offs ²		11	-	-	-	-	-	(3)	-	(3)	-	(2)	-	(2)
Recoveries		12	-	3	-	3	-	2	-	2	-	8	-	8
Foreign exchange and other adjustments		13	-	-	-	-	-	7	-	7	-	(8)	-	(8)
Balance at end of period		14	\$ -	\$ 83	\$ -	\$ 83	\$ -	\$ 92	\$ -	\$ 92	\$ -	\$ 93	\$ -	\$ 93
Allowance for Credit Losses														
Residential mortgages		15	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ 25	\$ -	\$ 25	\$ -	\$ 26	\$ -	\$ 26
Consumer instalment and other personal														
HELOC		16	-	5	-	5	-	6	-	6	-	5	-	5
Indirect auto		17	-	-	-	-	-	-	-	-	-	-	-	-
Other		18	-	5	-	5	-	4	-	4	-	5	-	5
Business and government		19	-	50	-	50	-	57	-	57	-	57	-	57
Total Allowance for Credit Losses		20	\$ -	\$ 83	\$ -	\$ 83	\$ -	\$ 92	\$ -	\$ 92	\$ -	\$ 93	\$ -	\$ 93
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³														
Provision for credit losses – counterparty-specific		21	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (2)	\$ -	\$ (2)
Provision for credit losses – individually insignificant		22	-	(11)	-	(11)	-	(6)	-	(6)	-	(8)	-	(8)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		23	\$ -	\$ (12)	\$ -	\$ (12)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (10)	\$ -	\$ (10)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant														
Residential mortgages		24	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (3)	\$ -	\$ (3)	\$ -	\$ -	\$ -	\$ -
Consumer instalment and other personal														
HELOC		25	-	-	-	-	-	-	-	-	-	(1)	-	(1)
Indirect auto		26	-	-	-	-	-	-	-	-	-	-	-	-
Other		27	-	-	-	-	-	-	-	-	-	-	-	-
Business and government		28	-	(10)	-	(10)	-	(4)	-	(4)	-	(9)	-	(9)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		29	\$ -	\$ (12)	\$ -	\$ (12)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (10)	\$ -	\$ (10)

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 #	2015 Q1				2014 Q4				2014 Q3			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans														
Residential mortgages		1	\$ —	\$ 492	\$ —	\$ 492	\$ —	\$ 452	\$ —	\$ 452	\$ —	\$ 455	\$ —	\$ 455
Consumer instalment and other personal														
HELOC		2	—	139	—	139	—	135	—	135	—	141	—	141
Indirect auto		3	—	2	—	2	—	4	—	4	—	8	—	8
Other		4	—	45	—	45	—	42	—	42	3	47	—	50
Credit cards		5	—	—	—	—	6	—	—	6	11	1	—	12
Business and government		6	—	1,085	—	1,085	—	1,074	—	1,074	—	1,163	—	1,163
Total Gross Loans		7	\$ —	\$ 1,763	\$ —	\$ 1,763	\$ 6	\$ 1,707	\$ —	\$ 1,713	\$ 14	\$ 1,815	\$ —	\$ 1,829
Change in Allowance for Credit Losses														
Balance at beginning of period		8	\$ —	\$ 97	\$ —	\$ 97	\$ —	\$ 102	\$ —	\$ 102	\$ —	\$ 99	\$ —	\$ 99
Provision for credit losses – counterparty-specific		9	—	(2)	—	(2)	—	(4)	—	(4)	—	1	—	1
Provision for credit losses – individually insignificant impaired loans		10	—	(5)	—	(5)	—	—	—	—	—	6	—	6
Write-offs ²		11	—	(1)	—	(1)	—	(4)	—	(4)	—	(2)	—	(2)
Recoveries		12	—	6	—	6	—	3	—	3	—	1	—	1
Foreign exchange and other adjustments		13	—	10	—	10	—	—	—	—	—	(3)	—	(3)
Balance at end of period		14	\$ —	\$ 105	\$ —	\$ 105	\$ —	\$ 97	\$ —	\$ 97	\$ —	\$ 102	\$ —	\$ 102
Allowance for Credit Losses														
Residential mortgages		15	\$ —	\$ 29	\$ —	\$ 29	\$ —	\$ 27	\$ —	\$ 27	\$ —	\$ 26	\$ —	\$ 26
Consumer instalment and other personal														
HELOC		16	—	7	—	7	—	5	—	5	—	7	—	7
Indirect auto		17	—	—	—	—	—	—	—	—	—	—	—	—
Other		18	—	5	—	5	—	5	—	5	—	4	—	4
Business and government		19	—	64	—	64	—	60	—	60	—	65	—	65
Total Allowance for Credit Losses		20	\$ —	\$ 105	\$ —	\$ 105	\$ —	\$ 97	\$ —	\$ 97	\$ —	\$ 102	\$ —	\$ 102
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³														
Provision for credit losses – counterparty-specific		21	\$ —	\$ (2)	\$ —	\$ (2)	\$ —	\$ (4)	\$ —	\$ (4)	\$ —	\$ 1	\$ —	\$ 1
Provision for credit losses – individually insignificant		22	—	(5)	—	(5)	—	—	—	—	—	6	—	6
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		23	\$ —	\$ (7)	\$ —	\$ (7)	\$ —	\$ (4)	\$ —	\$ (4)	\$ —	\$ 7	\$ —	\$ 7
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant														
Residential mortgages		24	\$ —	\$ (2)	\$ —	\$ (2)	\$ —	\$ (1)	\$ —	\$ (1)	\$ —	\$ —	\$ —	\$ —
Consumer instalment and other personal														
HELOC		25	—	—	—	—	—	(1)	—	(1)	—	1	—	1
Indirect auto		26	—	—	—	—	—	(1)	—	(1)	—	—	—	—
Other		27	—	—	—	—	—	—	—	—	—	—	—	—
Business and government		28	—	(5)	—	(5)	—	(1)	—	(1)	—	6	—	6
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		29	\$ —	\$ (7)	\$ —	\$ (7)	\$ —	\$ (4)	\$ —	\$ (4)	\$ —	\$ 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 Q2				2014 Q1				2013 Q4			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans														
Residential mortgages		1	\$ —	\$ 473	\$ —	\$ 473	\$ —	\$ 500	\$ —	\$ 500	\$ —	\$ 486	\$ —	\$ 486
Consumer instalment and other personal														
HELOC		2	—	150	—	150	—	162	—	162	—	159	—	159
Indirect auto		3	—	15	—	15	1	29	—	30	1	47	—	48
Other		4	6	51	—	57	9	56	—	65	14	58	—	72
Credit cards		5	15	—	—	15	20	7	—	27	6	28	—	34
Business and government		6	—	1,341	—	1,341	—	1,557	—	1,557	—	1,686	—	1,686
Total Gross Loans		7	\$ 21	\$ 2,030	\$ —	\$ 2,051	\$ 30	\$ 2,311	\$ —	\$ 2,341	\$ 21	\$ 2,464	\$ —	\$ 2,485
Change in Allowance for Credit Losses														
Balance at beginning of period		8	\$ —	\$ 110	\$ —	\$ 110	\$ —	\$ 117	\$ —	\$ 117	\$ —	\$ 131	\$ —	\$ 131
Provision for credit losses – counterparty-specific		9	—	—	—	—	—	(4)	—	(4)	—	3	—	3
Provision for credit losses – individually insignificant impaired loans		10	—	(5)	—	(5)	—	4	—	4	—	(4)	—	(4)
Write-offs ²		11	—	(2)	—	(2)	—	(12)	—	(12)	—	(11)	—	(11)
Recoveries		12	—	3	—	3	—	—	—	—	—	—	—	—
Foreign exchange and other adjustments		13	—	(7)	—	(7)	—	5	—	5	—	(2)	—	(2)
Balance at end of period		14	\$ —	\$ 99	\$ —	\$ 99	\$ —	\$ 110	\$ —	\$ 110	\$ —	\$ 117	\$ —	\$ 117
Allowance for Credit Losses														
Residential mortgages		15	\$ —	\$ 27	\$ —	\$ 27	\$ —	\$ 29	\$ —	\$ 29	\$ —	\$ 24	\$ —	\$ 24
Consumer instalment and other personal														
HELOC		16	—	6	—	6	—	6	—	6	—	5	—	5
Indirect auto		17	—	—	—	—	—	—	—	—	—	—	—	—
Other		18	—	5	—	5	—	5	—	5	—	5	—	5
Business and government		19	—	61	—	61	—	70	—	70	—	83	—	83
Total Allowance for Credit Losses		20	\$ —	\$ 99	\$ —	\$ 99	\$ —	\$ 110	\$ —	\$ 110	\$ —	\$ 117	\$ —	\$ 117
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³														
Provision for credit losses – counterparty-specific		21	\$ —	\$ —	\$ —	\$ —	\$ —	\$ (4)	\$ —	\$ (4)	\$ —	\$ 3	\$ —	\$ 3
Provision for credit losses – individually insignificant		22	—	(5)	—	(5)	—	4	—	4	—	(4)	—	(4)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		23	\$ —	\$ (5)	\$ —	\$ (5)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ (1)	\$ —	\$ (1)
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	—	—	—	—
Indirect auto		26	—	—	—	—	—	—	—	—	—	—	—	—
Other		27	—	—	—	—	—	—	—	—	—	—	—	—
Business and government		28	—	(5)	—	(5)	—	(5)	—	(5)	—	1	—	1
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		29	\$ —	\$ (5)	\$ —	\$ (5)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ (1)	\$ —	\$ (1)

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

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

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

Analysis of Change in Equity

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

(\$ millions, except as noted) For the period ended		LINE #	2015				2014				2013	Full Year		
			Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
Common Shares														
Balance at beginning of period	1	\$ 20,180	\$ 20,076	\$ 19,948	\$ 19,811	\$ 19,705	\$ 19,593	\$ 19,452	\$ 19,316	\$ 19,218	\$ 19,811	\$ 19,316	\$ 18,691	
Issued														
Options	2	32	7	47	42	24	61	67	47	112	128	199	297	
Dividend reinvestment plan	3	82	97	81	95	82	94	74	89	86	355	339	515	
Purchase of shares for cancellation	4	—	—	—	—	—	(43)	—	—	(100)	—	(43)	(187)	
Balance at end of period	5	20,294	20,180	20,076	19,948	19,811	19,705	19,593	19,452	19,316	20,294	19,811	19,316	
Preferred Shares														
Balance at beginning of period	6	2,700	2,800	2,700	2,200	2,625	2,250	2,925	3,395	3,395	2,200	3,395	3,395	
Issue of shares	7	—	150	550	500	—	1,000	—	—	—	1,200	1,000	—	
Redemption of shares	8	—	(250)	(450)	—	(425)	(625)	(675)	(470)	—	(700)	(2,195)	—	
Balance at end of period	9	2,700	2,700	2,800	2,700	2,200	2,625	2,250	2,925	3,395	2,700	2,200	3,395	
Treasury Shares – Common														
Balance at beginning of period	10	(17)	(11)	(179)	(54)	(92)	(120)	(153)	(145)	(144)	(54)	(145)	(166)	
Purchase of shares	11	(1,146)	(1,475)	(1,485)	(1,163)	(1,122)	(1,044)	(912)	(1,119)	(987)	(5,269)	(4,197)	(3,552)	
Sale of shares	12	1,114	1,469	1,653	1,038	1,160	1,072	945	1,111	986	5,274	4,288	3,573	
Balance at end of period	13	(49)	(17)	(11)	(179)	(54)	(92)	(120)	(153)	(145)	(49)	(54)	(145)	
Treasury Shares – Preferred														
Balance at beginning of period	14	(4)	(14)	(3)	(1)	(2)	(1)	(3)	(2)	(3)	(1)	(2)	(1)	
Purchase of shares	15	(9)	(85)	(118)	(32)	(43)	(58)	(34)	(19)	(29)	(244)	(154)	(86)	
Sale of shares	16	10	95	107	30	44	57	36	18	30	242	155	85	
Balance at end of period	17	(3)	(4)	(14)	(3)	(1)	(2)	(1)	(3)	(2)	(3)	(1)	(2)	
Contributed Surplus														
Balance at beginning of period	18	226	226	214	205	184	173	163	170	181	205	170	196	
Net premium (discount) on treasury shares	19	(4)	(1)	17	13	19	14	12	3	—	25	48	(3)	
Stock options expensed	20	4	4	6	6	6	5	7	8	5	20	26	25	
Stock options exercised	21	(5)	(1)	(8)	(6)	(3)	(9)	(10)	(9)	(16)	(20)	(31)	(50)	
Other	22	(7)	(2)	(3)	(4)	(1)	1	1	(9)	—	(16)	(8)	2	
Balance at end of period	23	214	226	226	214	205	184	173	163	170	214	205	170	
Retained Earnings														
Balance at beginning of period	24	30,764	29,362	28,373	27,585	26,970	26,134	25,108	23,982	23,350	27,585	23,982	20,863	
Net income	25	1,810	2,238	1,831	2,033	1,719	2,080	1,962	2,015	1,589	7,912	7,776	6,535	
Dividends														
Common	26	(945)	(945)	(943)	(867)	(866)	(864)	(865)	(789)	(779)	(3,700)	(3,384)	(2,977)	
Preferred	27	(26)	(25)	(24)	(24)	(32)	(25)	(40)	(46)	(49)	(99)	(143)	(185)	
Share issue expenses and others	28	—	(2)	(7)	(19)	—	(11)	—	—	—	(28)	(11)	—	
Net premium on repurchase of common shares	29	—	—	—	—	—	(177)	—	—	(324)	—	(177)	(593)	
Net premium on redemption of preferred shares	30	—	(6)	(11)	—	—	—	—	—	—	(17)	—	—	
Actuarial gains (losses) on employee benefit plans	31	450	142	143	(335)	(206)	(167)	(31)	(54)	195	400	(458)	339	
Balance at end of period	32	32,053	30,764	29,362	28,373	27,585	26,970	26,134	25,108	23,982	32,053	27,585	23,982	
Accumulated Other Comprehensive Income (loss)														
Balance at beginning of period	33	10,477	7,569	9,956	4,936	3,834	4,206	4,874	3,159	2,651	4,936	3,159	3,645	
Net change in unrealized gains (losses) on AFS securities	34	(424)	(147)	(55)	69	(48)	1	23	(70)	(46)	(557)	(94)	(743)	
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	35	(19)	3,097	(1,925)	4,173	1,036	(154)	(482)	1,907	427	5,326	2,307	1,148	
Net change in gains (losses) on derivatives designated as cash flow hedges	36	175	(42)	(407)	778	114	(219)	(209)	(122)	127	504	(436)	(891)	
Balance at end of period	37	10,209	10,477	7,569	9,956	4,936	3,834	4,206	4,874	3,159	10,209	4,936	3,159	
Non-Controlling Interests in Subsidiaries														
	38	1,610	1,639	1,589	1,620	1,549	1,531	1,534	1,543	1,508	1,610	1,549	1,508	
Total Equity	39	\$ 67,028	\$ 65,965	\$ 61,597	\$ 62,629	\$ 56,231	\$ 54,755	\$ 53,769	\$ 53,909	\$ 51,383	\$ 67,028	\$ 56,231	\$ 51,383	
NUMBER OF COMMON SHARES OUTSTANDING (thousands) ¹														
Balance at beginning of period	40	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	1,844,631	1,834,957	1,832,259	
Issued														
Options	41	755	210	1,255	1,068	526	1,505	1,814	1,130	3,238	3,288	4,975	8,372	
Dividend reinvestment plan	42	1,507	1,868	1,446	1,840	1,504	1,668	1,433	1,823	1,828	6,661	6,428	12,094	
Purchase of shares for cancellation	43	—	—	—	—	—	(4,059)	—	—	(9,636)	—	(4,059)	(18,036)	
Impact of treasury shares	44	(713)	(42)	3,348	(2,028)	1,043	705	818	(236)	(134)	565	2,330	268	
Balance at end of period	45	1,855,145	1,853,596	1,851,560	1,845,511	1,844,631	1,841,558	1,841,739	1,837,674	1,834,957	1,855,145	1,844,631	1,834,957	

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

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(\$ millions)		LINE #	2015				2014				2013	Full Year			
For the period ended			Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013	
Unrealized Gains (Losses) on Available-for-Sale Securities															
Balance at beginning of period	1	\$ 505	\$ 652	\$ 707	\$ 638	\$ 686	\$ 685	\$ 662	\$ 732	\$ 778	\$ 638	\$ 732	\$ 1,475		
Change in unrealized gains (losses)	2	(384)	(143)	(27)	90	(26)	29	76	(10)	14	(464)	69	(472)		
Reclassification to earnings of losses (gains)	3	(40)	(4)	(28)	(21)	(22)	(28)	(53)	(60)	(60)	(93)	(163)	(271)		
Net change for the period	4	(424)	(147)	(55)	69	(48)	1	23	(70)	(46)	(557)	(94)	(743)		
Balance at end of period	5	81	505	652	707	638	686	685	662	732	81	638	732		
Unrealized Foreign Currency Translation Gains (Losses)															
on Investments in Foreign Operations, Net of Hedging Activities															
Balance at beginning of period	6	8,374	5,277	7,202	3,029	1,993	2,147	2,629	722	295	3,029	722	(426)		
Investment in foreign operations	7	(55)	4,734	(2,878)	6,289	1,568	(247)	(730)	3,106	752	8,090	3,697	1,885		
Hedging activities	8	47	(2,219)	1,295	(2,871)	(717)	126	339	(1,626)	(439)	(3,748)	(1,878)	(1,001)		
Recovery of (provision for) income taxes	9	(11)	582	(342)	755	185	(33)	(91)	427	114	984	488	264		
Net change for the period	10	(19)	3,097	(1,925)	4,173	1,036	(154)	(482)	1,907	427	5,326	2,307	1,148		
Balance at end of period	11	8,355	8,374	5,277	7,202	3,029	1,993	2,147	2,629	722	8,355	3,029	722		
Gains (losses) on Derivatives Designated as Cash Flow Hedges															
Balance at beginning of period	12	1,598	1,640	2,047	1,269	1,155	1,374	1,583	1,705	1,578	1,269	1,705	2,596		
Change in gains (losses) ¹	13	(65)	1,929	(643)	3,584	1,355	274	(331)	1,141	328	4,805	2,439	(86)		
Reclassification to earnings of losses (gains) ¹	14	240	(1,971)	236	(2,806)	(1,241)	(493)	122	(1,263)	(201)	(4,301)	(2,875)	(805)		
Net change for the period	15	175	(42)	(407)	778	114	(219)	(209)	(122)	127	504	(436)	(891)		
Balance at end of period	16	1,773	1,598	1,640	2,047	1,269	1,155	1,374	1,583	1,705	1,773	1,269	1,705		
Accumulated Other Comprehensive Income at End of Period	17	\$ 10,209	\$ 10,477	\$ 7,569	\$ 9,956	\$ 4,936	\$ 3,834	\$ 4,206	\$ 4,874	\$ 3,159	\$ 10,209	\$ 4,936	\$ 3,159		

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

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

(\$ millions)														
For the period ended														
LINE #		2015				2014				2013	Full Year			
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013	
NON-CONTROLLING INTERESTS														
IN SUBSIDIARIES														
1	Balance at beginning of period	\$ 1,639	\$ 1,589	\$ 1,620	\$ 1,549	\$ 1,531	\$ 1,534	\$ 1,543	\$ 1,508	\$ 1,499	\$ 1,549	\$ 1,508	\$ 1,477	
2	On account of income	29	28	28	27	27	27	26	27	27	112	107	105	
3	Foreign exchange and other adjustments	(58)	22	(59)	44	(9)	(30)	(35)	8	(18)	(51)	(66)	(74)	
4	Balance at end of period	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,620	\$ 1,549	\$ 1,531	\$ 1,534	\$ 1,543	\$ 1,508	\$ 1,610	\$ 1,549	\$ 1,508	
INVESTMENT IN TD AMERITRADE														
5	Balance at beginning of period	\$ 6,577	\$ 6,017	\$ 6,335	\$ 5,569	\$ 5,332	\$ 5,316	\$ 5,451	\$ 5,300	\$ 5,163	\$ 5,569	\$ 5,300	\$ 5,344	
6	Increase (decrease) in reported investment through direct ownership	-	-	-	-	-	-	(95)	(126)	-	-	(221)	(328)	
7	Decrease in reported investment through dividends received	-	(43)	(83)	(38)	(28)	(30)	(30)	(151)	(22)	(164)	(239)	(211)	
8	Equity in net income, net of income taxes	108	91	88	90	86	77	80	77	81	377	320	272	
9	Foreign exchange and other adjustments	(2)	512	(323)	714	179	(31)	(90)	351	78	901	409	223	
10	Balance at end of period	\$ 6,683	\$ 6,577	\$ 6,017	\$ 6,335	\$ 5,569	\$ 5,332	\$ 5,316	\$ 5,451	\$ 5,300	\$ 6,683	\$ 5,569	\$ 5,300	

Derivatives – Notional

(\$ billions)
As at

LINE #		2015 Q4						2015 Q3					
		Trading						Trading					
		Over-the-counter ¹						Over-the-counter ^{1,2}					
		Clearing house ³	Non-Clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ³	Non-Clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	1	\$ –	\$ –	\$ 261	\$ 261	\$ –	\$ 261	\$ –	\$ –	\$ 447	\$ 447	\$ –	\$ 447
Forward rate agreements	2	329	44	–	373	–	373	362	41	–	403	–	403
Swaps	3	2,939	581	–	3,520	1,116	4,636	2,859	589	–	3,448	997	4,445
Options written	4	–	20	9	29	–	29	–	19	19	38	–	38
Options purchased	5	–	17	15	32	2	34	–	17	24	41	3	44
	6	3,268	662	285	4,215	1,118	5,333	3,221	666	490	4,377	1,000	5,377
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8	–	665	–	665	49	714	–	614	–	614	44	658
Swaps	9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	472	–	472	77	549	–	474	–	474	71	545
Options written	11	–	24	–	24	–	24	–	23	–	23	–	23
Options purchased	12	–	23	–	23	–	23	–	22	–	22	–	22
	13	–	1,184	–	1,184	126	1,310	–	1,133	–	1,133	115	1,248
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	1	2	–	3	6	9	–	2	–	2	6	8
Protection sold	15	–	1	–	1	–	1	–	1	–	1	–	1
	16	1	3	–	4	6	10	–	3	–	3	6	9
Other Contracts													
Equity contracts	17	–	34	43	77	36	113	–	33	52	85	36	121
Commodity contracts	18	–	9	16	25	–	25	1	9	15	25	–	25
	19	–	43	59	102	36	138	1	42	67	110	36	146
Total	20	\$ 3,269	\$ 1,892	\$ 344	\$ 5,505	\$ 1,286	\$ 6,791	\$ 3,222	\$ 1,844	\$ 557	\$ 5,623	\$ 1,157	\$ 6,780
		2015 Q2						2015 Q1					
		Over-the-counter ^{1,2}						Over-the-counter ^{1,2}					
		Clearing house ³	Non-Clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ³	Non-Clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	21	\$ –	\$ –	\$ 400	\$ 400	\$ –	\$ 400	\$ –	\$ –	\$ 503	\$ 503	\$ –	\$ 503
Forward rate agreements	22	299	35	–	334	–	334	297	41	–	338	–	338
Swaps	23	2,606	588	–	3,194	871	4,065	3,119	690	–	3,809	871	4,680
Options written	24	–	23	59	82	–	82	–	25	14	39	–	39
Options purchased	25	–	25	39	64	2	66	–	25	12	37	1	38
	26	2,905	671	498	4,074	873	4,947	3,416	781	529	4,726	872	5,598
Foreign Exchange Contracts													
Futures	27	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28	–	617	–	617	44	661	–	550	–	550	46	596
Swaps	29	–	–	–	–	–	–	–	–	–	–	1	1
Cross-currency interest rate swaps	30	–	452	–	452	80	532	–	470	–	470	67	537
Options written	31	–	24	–	24	–	24	–	26	–	26	–	26
Options purchased	32	–	24	–	24	–	24	–	24	–	24	–	24
	33	–	1,117	–	1,117	124	1,241	–	1,070	–	1,070	114	1,184
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	–	5	–	5	5	10	–	2	–	2	8	10
Protection sold	35	–	1	–	1	–	1	–	1	–	1	–	1
	36	–	6	–	6	5	11	–	3	–	3	8	11
Other Contracts													
Equity contracts	37	–	34	35	69	35	104	–	39	33	72	33	105
Commodity contracts	38	–	8	16	24	–	24	1	9	16	26	–	26
	39	–	42	51	93	35	128	1	48	49	98	33	131
Total	40	\$ 2,905	\$ 1,836	\$ 549	\$ 5,290	\$ 1,037	\$ 6,327	\$ 3,417	\$ 1,902	\$ 578	\$ 5,897	\$ 1,027	\$ 6,924

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

³ Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

Derivatives – Notional (Continued)

(\$ billions)
As at

(\$ billions) As at		LINE #	2014 Q4						2014 Q3						
			Trading						Trading						
			Over-the-counter ^{1,2}						Over-the-counter ^{1,2}						
			Clearing house ³	Non- Clearing house	Exchange- traded	Total	Non- trading	Total	Clearing house ³	Non- Clearing house	Exchange- traded	Total	Non- trading	Total	
Interest Rate Contracts															
Futures	1	\$	–	\$	–	\$	263	\$	263	\$	–	\$	–	\$	263
Forward rate agreements	2		244	39	–		283		283		213	44	–		257
Swaps	3		2,848	706	–		3,554	702	4,256		2,653	748	–	587	3,988
Options written	4		–	25	12		37	–	37		–	25	13	–	38
Options purchased	5		–	24	16		40	2	42		–	21	15	4	40
	6		3,092	794	291		4,177	704	4,881		2,866	838	351	591	4,646
Foreign Exchange Contracts															
Futures	7		–	–	–		–	–	–		–	–	–	–	–
Forward contracts	8		–	508	–		508	41	549		–	418	–	45	463
Swaps	9		–	–	–		–	1	1		–	–	–	1	1
Cross-currency interest rate swaps	10		–	444	–		444	51	495		–	443	–	43	486
Options written	11		–	19	–		19	–	19		–	15	–	–	15
Options purchased	12		–	19	–		19	–	19		–	14	–	–	14
	13		–	990	–		990	93	1,083		–	890	–	89	979
Credit Derivative Contracts															
Credit default swaps															
Protection purchased	14		1	1	–		2	5	7		1	1	–	5	7
Protection sold	15		–	1	–		1	–	1		–	1	–	–	1
	16		1	2	–		3	5	8		1	2	–	5	8
Other Contracts															
Equity contracts	17		–	41	34		75	33	108		–	41	34	32	107
Commodity contracts	18		1	9	20		30	–	30		1	9	20	–	30
	19		1	50	54		105	33	138		1	50	54	32	137
Total	20	\$	3,094	\$	1,836	\$	345	\$	5,275	\$	835	\$	6,110	\$	5,770
			2014 Q2						2014 Q1						
			Trading						Trading						
			Over-the-counter ^{1,2}						Over-the-counter ^{1,2}						
			Clearing house ³	Non- Clearing house	Exchange- traded	Total	Non- trading	Total	Clearing house ³	Non- Clearing house	Exchange- traded	Total	Non- trading	Total	
Interest Rate Contracts															
Futures	21	\$	–	\$	–	\$	301	\$	301	\$	–	\$	–	\$	358
Forward rate agreements	22		197	32	–		229	–	229		209	27	–	–	236
Swaps	23		2,493	773	–		3,266	522	3,788		2,254	792	–	483	3,529
Options written	24		–	30	17		47	–	47		–	36	19	–	55
Options purchased	25		–	26	20		46	3	49		–	32	15	2	49
	26		2,690	861	338		3,889	525	4,414		2,463	887	392	485	4,227
Foreign Exchange Contracts															
Futures	27		–	–	–		–	–	–		–	–	1	–	1
Forward contracts	28		–	396	–		396	48	444		–	400	–	48	448
Swaps	29		–	–	–		–	–	–		–	–	–	–	–
Cross-currency interest rate swaps	30		–	443	–		443	38	481		–	425	–	37	462
Options written	31		–	13	–		13	–	13		–	14	–	–	14
Options purchased	32		–	13	–		13	–	13		–	14	–	–	14
	33		–	865	–		865	86	951		–	853	1	85	939
Credit Derivative Contracts															
Credit default swaps															
Protection purchased	34		1	1	–		2	5	7		–	2	–	5	7
Protection sold	35		1	1	–		2	–	2		–	1	–	–	1
	36		2	2	–		4	5	9		–	3	–	5	8
Other Contracts															
Equity contracts	37		–	42	31		73	31	104		–	45	27	31	103
Commodity contracts	38		1	9	24		34	–	34		–	9	22	–	31
	39		1	51	55		107	31	138		–	54	49	31	134
Total	40	\$	2,693	\$	1,779	\$	393	\$	4,865	\$	647	\$	5,512	\$	5,308

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

² Certain comparative amounts have been reclassified to conform with the presentation adopted in the current period.

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

Derivatives – Credit Exposure

\$ millions) As at			LINE #	2015 Q4			2015 Q3			2015 Q2									
				Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount							
Interest Rate Contracts																			
Forward rate agreements	1	\$	26	\$	67	\$	21	\$	33	\$	85	\$	31	\$	25	\$	75	\$	32
Swaps	2		21,908		26,915		13,869		21,914		27,179		14,174		22,777		28,114		14,875
Options purchased	3		638		727		359		633		734		377		820		921		430
	4		22,572		27,709		14,249		22,580		27,998		14,582		23,622		29,110		15,337
Foreign Exchange Contracts																			
Forward contracts	5		11,976		20,750		4,866		17,177		25,825		5,883		13,337		21,894		5,043
Swaps	6		—		—		—		—		—		—		—		—		—
Cross-currency interest rate swaps	7		26,148		52,070		16,645		27,839		54,302		18,342		20,810		46,149		16,343
Options purchased	8		404		688		166		486		723		179		486		744		185
	9		38,528		73,508		21,677		45,502		80,850		24,404		34,633		68,787		21,571
Other Contracts																			
Credit derivatives	10		17		287		118		6		244		99		6		204		82
Equity contracts	11		1,079		4,185		954		1,102		4,234		1,001		1,292		4,665		1,156
Commodity contracts	12		582		1,431		365		520		1,306		357		425		1,174		265
	13		1,678		5,903		1,437		1,628		5,784		1,457		1,723		6,043		1,503
Total	14		62,778		107,120		37,363		69,710		114,632		40,443		59,978		103,940		38,411
Less: impact of master netting agreements	15		39,962		58,659		24,957		45,354		64,765		27,804		42,824		62,677		26,871
Total after netting	16		22,816		48,461		12,406		24,356		49,867		12,639		17,154		41,263		11,540
Less: impact of collateral	17		11,820		12,173		3,649		11,685		11,926		3,523		8,866		9,219		3,151
Net	18		10,996		36,288		8,757		12,671		37,941		9,116		8,288		32,044		8,389
Qualifying Central Counterparty (QCCP) contracts ²	19		1,937		14,735		2,070		1,355		13,432		1,813		1,419		12,173		1,526
Total	20	\$	12,933	\$	51,023	\$	10,827	\$	14,026	\$	51,373	\$	10,929	\$	9,707	\$	44,217	\$	9,915

			2015 Q1			2014 Q4			2014 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	21	\$	30	\$	77	\$	28	\$	22	\$	74	\$	25	\$	12	\$	49	\$	20
Swaps	22		29,043		34,900		19,158		20,919		26,737		14,571		22,384		28,415		14,519
Options purchased	23		1,071		1,162		554		614		707		363		546		654		343
	24		30,144		36,139		19,740		21,555		27,518		14,959		22,942		29,118		14,882
Foreign Exchange Contracts																			
Forward contracts	25		22,555		30,479		6,687		9,492		16,556		3,778		3,855		10,150		2,535
Swaps	26		—		—		—		—		—		—		—		—		—
Cross-currency interest rate swaps	27		30,669		55,863		20,781		14,936		37,891		14,397		10,633		32,758		12,530
Options purchased	28		988		1,248		278		346		558		145		190		356		105
	29		54,212		87,590		27,746		24,774		55,005		18,320		14,678		43,264		15,170
Other Contracts																			
Credit derivatives	30		6		382		203		13		184		106		11		189		108
Equity contracts	31		1,733		5,426		1,455		6,156		9,949		1,275		6,977		10,601		1,231
Commodity contracts	32		595		1,442		444		343		1,207		368		382		1,209		378
	33		2,334		7,250		2,102		6,512		11,340		1,749		7,370		11,999		1,717
Total	34		86,690		130,979		49,588		52,841		93,863		35,028		44,990		84,381		31,769
Less: impact of master netting agreements	35		60,179		80,164		34,938		39,783		58,632		23,988		34,538		53,340		22,017
Total after netting	36		26,511		50,815		14,650		13,058		35,231		11,040		10,452		31,041		9,752
Less: impact of collateral	37		12,078		12,296		4,341		5,678		6,002		2,135		4,668		5,106		1,796
Net	38		14,433		38,519		10,309		7,380		29,229		8,905		5,784		25,935		7,956
QCCP contracts ²	39		2,991		14,714		2,171		998		11,700		1,659		350		10,369		1,382
Total	40	\$	17,424	\$	53,233	\$	12,480	\$	8,378	\$	40,929	\$	10,564	\$	6,134	\$	36,304	\$	9,338

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

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

Derivatives – Credit Exposure (Continued)

(\$ millions) As at	LINE #	2014 Q2			2014 Q1			2013 Q4		
		Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 47	\$ 68	\$ 17	\$ 39	\$ 46	\$ 10	\$ 26	\$ 14	\$ 3
Swaps	2	23,199	29,885	15,354	24,115	30,957	16,040	24,460	31,331	16,773
Options purchased	3	558	675	356	591	714	400	604	746	440
	4	23,804	30,628	15,727	24,745	31,717	16,450	25,090	32,091	17,216
Foreign Exchange Contracts										
Forward contracts	5	3,880	10,079	2,565	7,067	13,093	2,941	3,656	9,303	2,174
Swaps	6	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	12,665	35,179	13,280	15,026	36,887	13,666	10,321	31,288	11,955
Options purchased	8	215	400	124	329	554	164	190	395	126
	9	16,760	45,658	15,969	22,422	50,534	16,771	14,167	40,986	14,255
Other Contracts										
Credit derivatives	10	25	271	151	8	245	133	60	479	277
Equity contracts	11	8,071	11,745	1,188	8,353	11,980	1,085	8,721	12,269	1,168
Commodity contracts	12	499	1,356	450	442	1,163	364	271	927	280
	13	8,595	13,372	1,789	8,803	13,388	1,582	9,052	13,675	1,725
Total	14	49,159	89,658	33,485	55,970	95,639	34,803	48,309	86,752	33,196
Less: impact of master netting agreements	15	36,272	55,097	20,600	41,927	60,829	22,754	37,918	56,795	21,562
Total after netting	16	12,887	34,561	12,885	14,043	34,810	12,049	10,391	29,957	11,634
Less: impact of collateral	17	6,607	7,516	4,255	6,260	6,889	3,756	4,998	5,592	3,523
Net	18	6,280	27,045	8,630	7,783	27,921	8,293	5,393	24,365	8,111
QCCP Contracts ²	19	218	6,410	1,208	282	6,070	1,222	37	4,966	866
Total	20	\$ 6,498	\$ 33,455	\$ 9,838	\$ 8,065	\$ 33,991	\$ 9,515	\$ 5,430	\$ 29,331	\$ 8,977

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
Q4

		Credit Risk Exposures								Other Exposures		
		Drawn			Other Exposures					Subject to		
		Non-Retail	Retail	Securitization	Repo-style transactions	OTC derivatives	Market Risk Capital	All other ¹	Total			
Cash and due from banks	1	\$ 566	\$ 2	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 2,586	\$ —	\$ 3,154	
Interest-bearing deposits with banks	2	42,063	—	—	—	—	—	219	201	—	42,483	
Trading loans, securities, and other	3	38	—	—	—	—	—	89,372	5,747	—	95,157	
Derivatives	4	—	—	—	—	69,402	—	—	36	—	69,438	
Financial assets designated at fair value through profit or loss	5	2,551	—	—	—	—	—	—	1,827	—	4,378	
Available-for-sale securities	6	67,508	—	16,585	—	—	—	—	4,689	—	88,782	
Held-to-maturity securities	7	49,278	—	25,172	—	—	—	—	—	—	74,450	
Securities purchased under reversed repurchase agreements	8	—	—	—	97,364	—	—	—	—	—	97,364	
Residential mortgages ²	9	98,095	113,783	—	—	—	—	—	495	—	212,373	
Consumer instalment and other personal ²	10	20,800	110,429	—	—	—	—	—	4,242	—	135,471	
Credit card	11	—	30,324	—	—	—	—	—	(109)	—	30,215	
Business and government	12	154,155	11,215	2,320	—	—	—	—	(161)	—	167,529	
Debt securities classified as loans	13	189	—	1,791	—	—	—	—	207	—	2,187	
Allowance for loan losses ³	14	(75)	—	(207)	—	—	—	—	(3,152)	—	(3,434)	
Customers' liability under acceptances	15	16,643	—	—	—	—	—	—	3	—	16,646	
Investment in TD Ameritrade	16	—	—	—	—	—	—	—	6,683	—	6,683	
Goodwill	17	—	—	—	—	—	—	—	16,337	—	16,337	
Other intangibles	18	—	—	—	—	—	—	—	2,671	—	2,671	
Land, buildings, equipment, and other depreciable assets	19	—	—	—	—	—	—	—	5,314	—	5,314	
Deferred tax assets	20	—	—	—	—	—	—	—	1,931	—	1,931	
Amounts receivable from brokers, dealers and clients	21	933	—	—	—	—	—	—	21,063	—	21,996	
Other assets	22	3,736	66	153	—	—	—	—	9,293	—	13,248	
Total	23	\$ 456,480	\$ 265,819	\$ 45,814	\$ 97,364	\$ 69,402	\$ 89,591	\$ 79,903	\$ —	\$ 1,104,373		

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 Q4						2015 Q3					
		#												
By Counterparty Type			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail														
Residential secured		1	\$ 274,984	\$ 34,439	\$ –	\$ –	\$ –	\$ 309,423	\$ 268,975	\$ 33,692	\$ –	\$ –	\$ –	\$ 302,667
Qualifying revolving retail		2	16,787	46,382	–	–	–	63,169	16,550	45,601	–	–	–	62,151
Other retail		3	92,933	5,639	–	–	35	98,607	89,317	5,542	–	–	36	94,895
		4	384,704	86,460	–	–	35	471,199	374,842	84,835	–	–	36	459,713
Non-retail														
Corporate		5	162,764	59,863	92,143	10,494	14,697	339,961	154,584	53,379	93,777	12,571	14,502	328,813
Sovereign		6	146,208	1,381	24,677	10,942	1,222	184,430	138,689	1,634	23,946	10,672	1,161	176,102
Bank		7	28,698	1,573	65,217	27,025	2,631	125,144	28,409	1,521	60,112	26,625	2,372	119,039
		8	337,670	62,817	182,037	48,461	18,550	649,535	321,682	56,534	177,835	49,868	18,035	623,954
Total		9	\$ 722,374	\$ 149,277	\$ 182,037	\$ 48,461	\$ 18,585	\$ 1,120,734	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667
By Country of Risk														
Canada		10	\$ 400,076	\$ 105,635	\$ 54,827	\$ 20,684	\$ 7,910	\$ 589,132	\$ 389,264	\$ 103,889	\$ 55,766	\$ 22,278	\$ 7,890	\$ 579,087
United States		11	262,407	39,566	55,135	12,040	10,133	379,281	246,182	33,831	60,326	12,456	9,736	362,531
Other International														
Europe		12	37,043	3,133	46,328	12,248	422	99,174	40,414	2,709	44,209	11,770	345	99,447
Other		13	22,848	943	25,747	3,489	120	53,147	20,664	940	17,534	3,364	100	42,602
		14	59,891	4,076	72,075	15,737	542	152,321	61,078	3,649	61,743	15,134	445	142,049
Total		15	\$ 722,374	\$ 149,277	\$ 182,037	\$ 48,461	\$ 18,585	\$ 1,120,734	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667
By Residual Contractual Maturity														
Within 1 year		16	\$ 242,093	\$ 99,302	\$ 181,632	\$ 10,754	\$ 7,442	\$ 541,223	\$ 221,618	\$ 93,965	\$ 177,480	\$ 12,469	\$ 7,040	\$ 512,572
Over 1 year to 5 years		17	323,706	47,275	405	25,081	10,355	406,822	311,254	43,382	355	24,763	9,910	389,664
Over 5 years		18	156,575	2,700	–	12,626	788	172,689	163,652	4,022	–	12,636	1,121	181,431
Total		19	\$ 722,374	\$ 149,277	\$ 182,037	\$ 48,461	\$ 18,585	\$ 1,120,734	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 19,746	\$ 2,441	\$ 1	\$ 88	\$ 1,425	\$ 23,701	\$ 19,560	\$ 2,359	\$ 17	\$ 77	\$ 1,449	\$ 23,462
Non-residential		21	29,390	2,792	11	686	291	33,170	28,385	2,722	161	639	266	32,173
Total real-estate		22	49,136	5,233	12	774	1,716	56,871	47,945	5,081	178	716	1,715	55,635
Agriculture		23	4,678	358	1	23	26	5,086	4,488	337	9	47	26	4,907
Automotive		24	6,527	4,125	3	755	114	11,524	6,510	3,886	4	839	116	11,355
Financial		25	33,500	6,463	144,734	30,923	1,483	217,103	29,660	5,960	141,865	32,730	1,330	211,545
Food, beverage, and tobacco		26	4,071	6,229	2	664	607	11,573	4,009	2,401	2	628	591	7,631
Forestry		27	1,299	571	–	26	63	1,959	1,303	590	55	35	62	2,045
Government, public sector entities, and education		28	157,813	3,133	26,997	11,703	4,849	204,495	151,175	3,501	25,353	11,384	4,965	196,378
Health and social services		29	13,738	1,160	545	184	2,260	17,887	13,173	1,062	490	202	2,078	17,005
Industrial construction and trade contractors		30	3,113	1,157	61	29	642	5,002	3,126	1,167	53	27	637	5,010
Metals and mining		31	3,105	3,577	232	185	470	7,569	2,841	3,525	210	160	443	7,179
Pipelines, oil, and gas		32	5,230	9,203	1,057	844	1,048	17,382	5,206	8,405	37	815	980	15,443
Power and utilities		33	3,609	5,180	–	605	2,716	12,110	3,884	4,629	85	556	2,568	11,722
Professional and other services		34	10,772	3,210	220	109	778	15,089	10,525	3,329	291	119	766	15,030
Retail sector		35	5,057	1,755	530	61	141	7,544	4,825	1,855	437	56	147	7,320
Sundry manufacturing and wholesale		36	9,182	4,955	36	190	359	14,722	8,038	4,647	48	190	259	13,182
Telecommunications, cable, and media		37	6,847	2,998	–	462	177	10,484	6,758	2,779	580	460	175	10,752
Transportation		38	12,404	2,041	15	802	970	16,232	11,016	1,859	26	783	1,047	14,731
Other		39	7,589	1,469	7,592	122	131	16,903	7,200	1,521	8,112	121	130	17,084
Total		40	\$ 337,670	\$ 62,817	\$ 182,037	\$ 48,461	\$ 18,550	\$ 649,535	\$ 321,682	\$ 56,534	\$ 177,835	\$ 49,868	\$ 18,035	\$ 623,954

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

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

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

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2014 Q4						2014 Q3					
		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	\$ 257,358	\$ 32,304	\$ —	\$ —	\$ —	\$ 289,662	\$ 251,193	\$ 32,205	\$ —	\$ —	\$ —	\$ 283,398
Qualifying revolving retail	2	15,869	43,447	—	—	—	59,316	15,379	37,458	—	—	—	52,837
Other retail	3	79,341	5,400	—	—	32	84,773	77,435	5,324	—	—	31	82,790
	4	352,568	81,151	—	—	32	433,751	344,007	74,987	—	—	31	419,025
Non-retail													
Corporate	5	129,591	41,040	71,376	8,422	13,345	263,774	123,205	40,935	76,584	6,553	13,208	260,485
Sovereign	6	109,668	989	16,217	4,783	1,079	132,736	102,182	975	16,440	5,284	1,044	125,925
Bank	7	21,658	1,051	61,950	22,026	1,845	108,530	22,893	930	67,921	19,204	1,956	112,904
	8	260,917	43,080	149,543	35,231	16,269	505,040	248,280	42,840	160,945	31,041	16,208	499,314
Total	9	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339
By Country of Risk													
Canada	10	\$ 363,928	\$ 97,455	\$ 50,007	\$ 13,123	\$ 7,212	\$ 531,725	\$ 357,513	\$ 91,515	\$ 54,635	\$ 12,779	\$ 7,496	\$ 523,938
United States	11	209,581	24,041	40,762	8,383	8,675	291,442	193,832	23,557	42,666	6,215	8,248	274,518
Other International													
Europe	12	24,549	2,162	42,492	10,654	320	80,177	24,931	2,208	46,835	9,223	387	83,584
Other	13	15,427	573	16,282	3,071	94	35,447	16,011	547	16,809	2,824	108	36,299
	14	39,976	2,735	58,774	13,725	414	115,624	40,942	2,755	63,644	12,047	495	119,883
Total	15	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339
By Residual Contractual Maturity													
Within 1 year	16	\$ 211,478	\$ 87,459	\$ 149,107	\$ 8,531	\$ 7,257	\$ 463,832	\$ 207,583	\$ 82,060	\$ 153,012	\$ 6,444	\$ 7,744	\$ 456,843
Over 1 year to 5 years	17	274,132	34,874	436	16,453	8,061	333,956	265,075	34,040	7,933	15,266	7,943	330,257
Over 5 years	18	127,875	1,898	—	10,247	983	141,003	119,629	1,727	—	9,331	552	131,239
Total	19	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791	\$ 592,287	\$ 117,827	\$ 160,945	\$ 31,041	\$ 16,239	\$ 918,339
		2014 Q2						2014 Q1					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	20	\$ 248,391	\$ 32,323	\$ —	\$ —	\$ —	\$ 280,714	\$ 248,066	\$ 32,314	\$ —	\$ —	\$ —	\$ 280,380
Qualifying revolving retail	21	15,008	30,354	—	—	—	45,362	14,676	29,752	—	—	—	44,428
Other retail	22	76,045	5,211	—	—	31	81,287	76,658	5,181	—	—	31	81,870
	23	339,444	67,888	—	—	31	407,363	339,400	67,247	—	—	31	406,678
Non-retail													
Corporate	24	120,421	38,486	73,073	8,182	13,044	253,206	116,733	38,284	61,021	10,261	13,511	239,810
Sovereign	25	95,071	977	13,704	5,516	1,051	116,319	99,552	1,009	14,975	6,261	1,080	122,877
Bank	26	22,799	1,062	54,030	20,863	2,102	100,856	30,043	1,006	59,176	18,288	2,120	110,633
	27	238,291	40,525	140,807	34,561	16,197	470,381	246,328	40,299	135,172	34,810	16,711	473,320
Total	28	\$ 577,735	\$ 108,413	\$ 140,807	\$ 34,561	\$ 16,228	\$ 877,744	\$ 585,728	\$ 107,546	\$ 135,172	\$ 34,810	\$ 16,742	\$ 879,998
By Country of Risk													
Canada	29	\$ 353,055	\$ 83,287	\$ 56,281	\$ 14,267	\$ 6,720	\$ 513,610	\$ 349,405	\$ 83,086	\$ 49,014	\$ 15,853	\$ 7,060	\$ 504,418
United States	30	181,733	22,288	41,085	6,753	8,834	260,693	185,156	21,725	43,037	6,784	9,037	265,739
Other International													
Europe	31	27,788	2,310	27,833	10,149	492	68,572	34,513	2,210	27,180	9,985	471	74,359
Other	32	15,159	528	15,608	3,392	182	34,869	16,654	525	15,941	2,188	174	35,482
	33	42,947	2,838	43,441	13,541	674	103,441	51,167	2,735	43,121	12,173	645	109,841
Total	34	\$ 577,735	\$ 108,413	\$ 140,807	\$ 34,561	\$ 16,228	\$ 877,744	\$ 585,728	\$ 107,546	\$ 135,172	\$ 34,810	\$ 16,742	\$ 879,998
By Residual Contractual Maturity													
Within 1 year	35	\$ 197,757	\$ 74,673	\$ 136,774	\$ 7,452	\$ 7,001	\$ 423,657	\$ 210,730	\$ 74,121	\$ 132,762	\$ 8,913	\$ 7,590	\$ 434,116
Over 1 year to 5 years	36	264,606	32,404	4,033	17,337	8,548	326,928	260,264	32,439	2,410	16,750	8,525	320,388
Over 5 years	37	115,372	1,336	—	9,772	679	127,159	114,734	986	—	9,147	627	125,494
Total	38	\$ 577,735	\$ 108,413	\$ 140,807	\$ 34,561	\$ 16,228	\$ 877,744	\$ 585,728	\$ 107,546	\$ 135,172	\$ 34,810	\$ 16,742	\$ 879,998

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 Q4			2015 Q3			2015 Q2		
						Standardized			Standardized			Standardized		
						AIRB ¹			AIRB ¹			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	\$	–	\$	360	\$	148,509		\$	–	\$	411	\$	150,949
Qualifying revolving retail	2		–		–		–			–		–		–
Other retail	3		487		466		–			369		358		–
	4		487		826		148,509			369		820		149,131
Non-retail														
Corporate	5		2,123		10,380		16,009			2,074		9,359		16,441
Sovereign	6		–		–		157			–		–		160
Bank	7		–		1,226		75			–		1,383		88
	8		2,123		11,606		16,241			2,074		10,742		16,689
Gross Credit Risk Exposure	9	\$	2,610	\$	12,432	\$	164,750		\$	2,443	\$	11,562	\$	165,820
						2015 Q1			2014 Q4			2014 Q3		
						Standardized			Standardized			Standardized		
						AIRB ¹			AIRB ¹			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	\$	–	\$	487	\$	153,212		\$	–	\$	373	\$	155,726
Qualifying revolving retail	11		–		–		–			–		–		–
Other retail	12		599		374		–			414		344		–
	13		599		861		153,212			414		717		155,726
Non-retail														
Corporate	14		2,199		8,530		16,123			1,869		6,408		15,767
Sovereign	15		–		–		166			–		–		127
Bank	16		–		1,218		771			–		1,133		75
	17		2,199		9,748		17,060			1,869		7,541		15,969
Gross Credit Risk Exposure	18	\$	2,798	\$	10,609	\$	170,272		\$	2,283	\$	8,258	\$	171,695
						2014 Q2			2014 Q1			2013 Q4		
						Standardized			Standardized			Standardized		
						AIRB ¹			AIRB ¹			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	\$	–	\$	332	\$	157,227		\$	–	\$	325	\$	157,967
Qualifying revolving retail	20		–		–		–			–		–		–
Other retail	21		397		361		–			–		380		–
	22		397		693		157,227			–		705		157,967
Non-retail														
Corporate	23		1,932		5,208		15,024			101		4,615		15,910
Sovereign	24		–		–		114			–		–		113
Bank	25		–		1,216		276			2,007		3,049		1,529
	26		1,932		6,424		15,414			2,108		7,664		17,552
Gross Credit Risk Exposure	27	\$	2,329	\$	7,117	\$	172,641		\$	2,108	\$	8,369	\$	175,519

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 Q4								2015 Q3							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%		0%	20%	35%	50%	75%	100%	150%	
By Counterparty Type																	
Retail																	
Residential secured	1	\$ 360	\$ –	\$ 29,152	\$ –	\$ 2,927	\$ 458	\$ –	\$ 32,897	\$ 332	\$ 130	\$ 29,414	\$ –	\$ 2,814	\$ 460	\$ –	\$ 33,150
Other retail ²	2	564	389	–	–	58,072	–	630	59,655	445	281	–	–	54,669	–	588	55,983
	3	924	389	29,152	–	60,999	458	630	92,552	777	411	29,414	–	57,483	460	588	89,133
Non-retail																	
Corporate	4	12,344	160	–	–	–	101,630	489	114,623	11,271	162	–	–	–	95,064	546	107,043
Sovereign	5	38,551	17,383	–	–	–	–	–	55,934	38,882	17,779	–	–	–	–	–	56,661
Bank	6	1,226	12,315	–	1	–	–	–	13,542	1,383	11,730	–	–	–	–	4	13,117
	7	52,121	29,858	–	1	–	101,630	489	184,099	51,536	29,671	–	–	–	95,064	550	176,821
Total	8	\$ 53,045	\$ 30,247	\$ 29,152	\$ 1	\$ 60,999	\$ 102,088	\$ 1,119	\$ 276,651	\$ 52,313	\$ 30,082	\$ 29,414	\$ –	\$ 57,483	\$ 95,524	\$ 1,138	\$ 265,954

	LINE #	2015 Q2								2015 Q1							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%		0%	20%	35%	50%	75%	100%	150%	
By Counterparty Type																	
Retail																	
Residential secured	9	\$ 284	\$ 127	\$ 27,382	\$ –	\$ 2,601	\$ 408	\$ –	\$ 30,802	\$ 346	\$ 140	\$ 28,692	\$ –	\$ 2,754	\$ 427	\$ –	\$ 32,359
Other retail ²	10	578	276	–	–	49,973	–	543	51,370	666	307	–	–	52,043	–	613	53,629
	11	862	403	27,382	–	52,574	408	543	82,172	1,012	447	28,692	–	54,797	427	613	85,988
Non-retail																	
Corporate	12	10,186	183	–	–	–	85,761	577	96,707	10,530	198	–	–	–	89,500	646	100,874
Sovereign	13	26,938	17,050	–	–	–	–	–	43,988	29,486	18,706	–	–	–	–	–	48,192
Bank	14	1,169	10,879	–	–	–	–	8	12,056	1,218	9,836	–	1	–	–	13	11,068
	15	38,293	28,112	–	–	–	85,761	585	152,751	41,234	28,740	–	1	–	89,500	659	160,134
Total	16	\$ 39,155	\$ 28,515	\$ 27,382	\$ –	\$ 52,574	\$ 86,169	\$ 1,128	\$ 234,923	\$ 42,246	\$ 29,187	\$ 28,692	\$ 1	\$ 54,797	\$ 89,927	\$ 1,272	\$ 246,122

	LINE #	2014 Q4								2014 Q3							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%		0%	20%	35%	50%	75%	100%	150%	
By Counterparty Type																	
Retail																	
Residential secured	17	\$ 244	\$ 129	\$ 25,561	\$ –	\$ 2,344	\$ 321	\$ –	\$ 28,599	\$ 214	\$ 132	\$ 24,511	\$ –	\$ 2,300	\$ 307	\$ –	\$ 27,464
Other retail ²	18	472	286	–	–	46,797	–	538	48,093	530	293	–	–	45,652	–	507	46,982
	19	716	415	25,561	–	49,141	321	538	76,692	744	425	24,511	–	47,952	307	507	74,446
Non-retail																	
Corporate	20	8,084	193	–	–	–	76,990	615	85,882	7,347	220	–	–	–	72,800	654	81,021
Sovereign	21	18,420	17,368	–	–	–	–	–	35,788	13,954	16,895	–	–	–	–	–	30,849
Bank	22	1,133	8,649	–	1	–	–	11	9,794	1,145	9,123	–	–	–	–	12	10,280
	23	27,637	26,210	–	1	–	76,990	626	131,464	22,446	26,238	–	–	–	72,800	666	122,150
Total	24	\$ 28,353	\$ 26,625	\$ 25,561	\$ 1	\$ 49,141	\$ 77,311	\$ 1,164	\$ 208,156	\$ 23,190	\$ 26,663	\$ 24,511	\$ –	\$ 47,952	\$ 73,107	\$ 1,173	\$ 196,596

	LINE #	2014 Q2								2014 Q1							
		Risk-weight							Total	Risk-weight							Total
		0%	20%	35%	50%	75%	100%	150%		0%	20%	35%	50%	75%	100%	150%	
By Counterparty Type																	
Retail																	
Residential secured	25	\$ 193	\$ 140	\$ 24,544	\$ –	\$ 2,200	\$ 311	\$ –	\$ 27,388	\$ 178	\$ 147	\$ 24,700	\$ –	\$ 2,247	\$ 301	\$ –	\$ 27,573
Other retail ²	26	451	308	–	–	45,145	–	508	46,412	54	325	–	–	46,518	–	481	47,378
	27	644	448	24,544	–	47,345	311	508	73,800	232	472	24,700	–	48,765	301	481	74,951
Non-retail																	
Corporate	28	6,716	423	–	–	–	70,453	747	78,339	4,272	444	–	–	–	69,970	856	75,542
Sovereign	29	13,921	16,474	–	–	–	–	–	30,395	16,288	15,260	–	–	–	–	–	31,548
Bank	30	1,216	11,009	–	–	–	–	22	12,247	5,057	11,305	–	1	–	–	18	16,381
	31	21,853	27,906	–	–	–	70,453	769	120,981	25,617	27,009	–	1	–	69,970	874	123,471
Total	32	\$ 22,497	\$ 28,354	\$ 24,544	\$ –	\$ 47,345	\$ 70,764	\$ 1,277	\$ 194,781	\$ 25,849	\$ 27,481	\$ 24,700	\$ 1	\$ 48,765	\$ 70,271	\$ 1,355	\$ 198,422

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
Q4

		Notional								Average				EL adjusted							
		PD range		EAD ⁴		of undrawn commitments		Average EAD		Average PD ⁵		Average LGD		RWAs		Average risk weighting		EL ⁶		EL adjusted average risk weight ⁷	
Insured Drawn and Undrawn ³																					
Low Risk	1	0.00 to 0.15	% \$	135,556	\$	23,117		91.39	%	—	%	28.64	% \$	102		0.08	% \$	—		0.08	%
Normal Risk	2	0.16 to 0.41		7,002		—		100.00		0.26		9.52		321		4.58		2		4.94	
	3	0.42 to 1.10		3,838		—		100.00		0.63		9.63		338		8.81		2		9.46	
Medium Risk	4	1.11 to 2.93		1,219		—		100.00		1.72		9.72		209		17.15		2		19.20	
	5	2.94 to 4.74		282		—		100.00		3.70		9.81		77		27.30		1		31.74	
High Risk	6	4.75 to 7.59		208		—		100.00		6.12		9.10		69		33.17		1		39.18	
	7	7.60 to 18.20		259		—		100.00		10.77		8.61		103		39.77		2		49.42	
	8	18.21 to 99.99		111		—		100.00		31.82		8.94		55		49.55		3		83.33	
Default	9	100.00		34		—		100.00		100.00		8.17		35		102.94		—		102.94	
Total	10		\$	148,509	\$	23,117		92.08	%	0.13	%	26.98	% \$	1,309		0.88	% \$	13		0.99	%
Uninsured Undrawn																					
Low Risk	11	0.00 to 0.15	% \$	21,948	\$	41,863		52.43	%	0.03	%	23.81	% \$	523		2.38	% \$	2		2.50	%
Normal Risk	12	0.16 to 0.41		1,537		2,530		60.76		0.24		35.50		249		16.20		1		17.01	
	13	0.42 to 1.10		350		558		62.80		0.61		33.40		103		29.43		1		33.00	
Medium Risk	14	1.11 to 2.93		70		94		74.67		1.64		32.66		39		55.71		—		55.71	
	15	2.94 to 4.74		10		10		94.30		3.65		28.93		8		80.00		—		80.00	
High Risk	16	4.75 to 7.59		4		5		85.94		5.76		25.75		4		100.00		—		100.00	
	17	7.60 to 18.20		4		4		91.84		11.46		21.90		4		100.00		—		100.00	
	18	18.21 to 99.99		1		1		100.00		28.56		21.13		1		100.00		—		100.00	
Default	19	100.00		—		—		—		—		—		—		—		—		—	
Total	20		\$	23,924	\$	45,065		53.09	%	0.07	%	24.73	% \$	931		3.89	% \$	4		4.10	%
Uninsured Drawn																					
Low Risk	21	0.00 to 0.15	% \$	60,333	\$	n/a		n/a	%	0.06	%	25.95	% \$	2,378		3.94	% \$	9		4.13	%
Normal Risk	22	0.16 to 0.41		23,847		n/a		n/a		0.25		27.77		3,098		12.99		16		13.83	
	23	0.42 to 1.10		12,861		n/a		n/a		0.64		27.19		3,237		25.17		23		27.40	
Medium Risk	24	1.11 to 2.93		4,404		n/a		n/a		1.69		28.64		2,202		50.00		21		55.96	
	25	2.94 to 4.74		840		n/a		n/a		3.72		27.95		660		78.57		9		91.96	
High Risk	26	4.75 to 7.59		548		n/a		n/a		6.06		26.48		526		95.99		9		116.51	
	27	7.60 to 18.20		649		n/a		n/a		11.46		22.63		691		106.47		17		139.21	
	28	18.21 to 99.99		385		n/a		n/a		35.21		19.08		396		102.86		25		184.03	
Default	29	100.00		226		n/a		n/a		100.00		20.52		441		195.13		11		255.97	
Total	30		\$	104,093	\$	n/a		n/a	%	0.72	%	26.59	% \$	13,629		13.09	% \$	140		14.77	%

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

² Includes Canadian residential mortgages and 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 68 to 69.

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

⁶ Expected Loss (EL).

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

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

(\$ millions, except as noted)
As at

LINE #	2015 Q3															
	PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight ⁴					
1	0.00 to 0.15	% \$	138,105	\$ 23,337	91.50	%	—	%	28.61	% \$	119	0.09	% \$	—	0.09	%
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	
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	
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	
9	100.00		41	—	100.00		100.00		8.76		45	109.76		—	109.76	
10		\$	149,132	\$ 23,337	92.08	%	0.15	%	27.19	% \$	1,382	0.93	% \$	16	1.06	%
11	0.00 to 0.15	% \$	21,128	\$ 40,118	52.67	%	0.03	%	23.17	% \$	484	2.29	% \$	2	2.41	%
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	
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	
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	
19	100.00		—	—	—		—		—		—	—		—	—	
20		\$	23,103	\$ 43,293	53.37	%	0.07	%	24.20	% \$	887	3.84	% \$	4	4.06	%
21	0.00 to 0.15	% \$	54,223	\$ n/a	n/a	%	0.06	%	26.09	% \$	2,055	3.79	% \$	8	3.97	%
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	
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	
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	
29	100.00		252	n/a	n/a		100.00		21.21		512	203.17		13	267.66	
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 68 to 69.

⁴ 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												
	Q2												
	PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight ⁴		
Insured Drawn and Undrawn³													
Low Risk	0.00 to 0.15	% \$	143,070	\$ 23,862	91.60 %	— %	29.15 %	\$ 82	0.06 %	\$ —	0.06 %		
Normal Risk	0.16 to 0.41		3,427	—	100.00	0.25	9.33	152	4.44	1	4.80		
	0.42 to 1.10		2,435	—	100.00	0.67	9.50	220	9.03	2	10.06		
Medium Risk	1.11 to 2.93		1,221	—	100.00	1.73	9.75	211	17.28	2	19.33		
	2.94 to 4.74		294	—	100.00	3.70	9.77	81	27.55	1	31.80		
High Risk	4.75 to 7.59		164	—	100.00	5.98	9.74	57	34.76	1	42.38		
	7.60 to 18.20		192	—	100.00	11.71	9.18	84	43.75	2	56.77		
	18.21 to 99.99		112	—	100.00	31.89	9.14	57	50.89	3	84.38		
Default	100.00		32	—	100.00	100.00	9.10	36	112.50	—	112.50		
Total		\$	150,947	\$ 23,862	92.00 %	0.11 %	28.12 %	\$ 980	0.65 %	\$ 12	0.75 %		
Uninsured Undrawn													
Low Risk	0.00 to 0.15	% \$	21,317	\$ 39,925	53.39 %	0.03 %	23.82 %	\$ 508	2.38 %	\$ 2	2.50 %		
Normal Risk	0.16 to 0.41		1,282	2,180	58.81	0.25	34.18	210	16.38	1	17.36		
	0.42 to 1.10		310	500	62.07	0.60	32.13	88	28.39	1	32.42		
Medium Risk	1.11 to 2.93		62	79	77.70	1.64	32.24	34	54.84	—	54.84		
	2.94 to 4.74		9	10	84.43	3.61	29.94	7	77.78	—	77.78		
High Risk	4.75 to 7.59		4	5	91.10	5.92	23.54	4	100.00	—	100.00		
	7.60 to 18.20		2	2	100.00	11.33	22.93	2	100.00	—	100.00		
	18.21 to 99.99		3	4	82.28	41.71	12.72	2	66.67	—	66.67		
Default	100.00		—	—	—	—	—	—	—	—	—		
Total		\$	22,989	\$ 42,705	53.83 %	0.07 %	24.53 %	\$ 855	3.72 %	\$ 4	3.94 %		
Uninsured Drawn													
Low Risk	0.00 to 0.15	% \$	49,318	\$ n/a	n/a %	0.06 %	26.32 %	\$ 1,901	3.85 %	\$ 7	4.03 %		
Normal Risk	0.16 to 0.41		19,791	n/a	n/a	0.26	27.67	2,617	13.22	14	14.11		
	0.42 to 1.10		13,126	n/a	n/a	0.66	27.31	3,364	25.63	24	27.91		
Medium Risk	1.11 to 2.93		5,302	n/a	n/a	1.69	29.30	2,710	51.11	26	57.24		
	2.94 to 4.74		961	n/a	n/a	3.69	29.03	781	81.27	10	94.28		
High Risk	4.75 to 7.59		603	n/a	n/a	5.97	27.11	589	97.68	10	118.41		
	7.60 to 18.20		637	n/a	n/a	11.68	23.30	705	110.68	17	144.03		
	18.21 to 99.99		406	n/a	n/a	35.56	19.82	433	106.65	27	189.78		
Default	100.00		240	n/a	n/a	100.00	21.52	485	202.08	13	269.79		
Total		\$	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 68 to 69.

⁴ 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	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight ⁴		
Insured Drawn and Undrawn³													
Low Risk	0.00 to 0.15	% \$	145,192 \$	24,294	91.58 %	— %	29.62 % \$	82	0.06 % \$	—	0.06 %		
Normal Risk	0.16 to 0.41		3,443	—	100.00	0.25	9.31	153	4.44	1	4.81		
	0.42 to 1.10		2,484	—	100.00	0.67	9.48	223	8.98	2	9.98		
Medium Risk	1.11 to 2.93		1,278	—	100.00	1.73	9.74	220	17.21	2	19.17		
	2.94 to 4.74		304	—	100.00	3.70	9.82	84	27.63	1	31.74		
High Risk	4.75 to 7.59		167	—	100.00	5.91	9.61	58	34.73	1	42.22		
	7.60 to 18.20		202	—	100.00	11.70	9.28	89	44.06	2	56.44		
	18.21 to 99.99		115	—	100.00	32.16	8.99	57	49.57	3	82.17		
Default	100.00		28	—	100.00	100.00	9.24	32	114.29	—	114.29		
Total		\$	153,213 \$	24,294	91.98 %	0.11 %	28.56 % \$	998	0.65 % \$	12	0.75 %		
Uninsured Undrawn													
Low Risk	0.00 to 0.15	% \$	19,935 \$	37,810	52.72 %	0.03 %	23.07 % \$	457	2.29 % \$	2	2.42 %		
Normal Risk	0.16 to 0.41		2,192	3,383	64.79	0.25	38.67	413	18.84	2	19.98		
	0.42 to 1.10		357	580	61.57	0.61	31.16	99	27.73	1	31.23		
Medium Risk	1.11 to 2.93		78	104	74.96	1.66	29.61	40	51.28	—	51.28		
	2.94 to 4.74		12	14	85.09	3.62	27.00	9	75.00	—	75.00		
High Risk	4.75 to 7.59		5	5	100.00	6.00	24.59	5	100.00	—	100.00		
	7.60 to 18.20		3	3	100.00	10.83	25.29	3	100.00	—	100.00		
	18.21 to 99.99		6	8	80.81	48.93	12.36	4	66.67	—	66.67		
Default	100.00		—	—	—	—	—	—	—	—	—		
Total		\$	22,588 \$	41,907	53.90 %	0.09 %	24.73 % \$	1,030	4.56 % \$	5	4.84 %		
Uninsured Drawn													
Low Risk	0.00 to 0.15	% \$	46,975 \$	n/a	n/a %	0.06 %	26.48 % \$	1,809	3.85 % \$	7	4.04 %		
Normal Risk	0.16 to 0.41		19,331	n/a	n/a	0.26	28.57	2,650	13.71	14	14.61		
	0.42 to 1.10		12,567	n/a	n/a	0.66	27.31	3,228	25.69	23	27.97		
Medium Risk	1.11 to 2.93		5,163	n/a	n/a	1.70	29.66	2,677	51.85	26	58.14		
	2.94 to 4.74		953	n/a	n/a	3.68	29.33	782	82.06	10	95.17		
High Risk	4.75 to 7.59		605	n/a	n/a	5.96	27.54	600	99.17	10	119.83		
	7.60 to 18.20		629	n/a	n/a	11.75	24.57	736	117.01	18	152.78		
	18.21 to 99.99		411	n/a	n/a	36.05	20.29	447	108.76	29	196.96		
Default	100.00		229	n/a	n/a	100.00	22.53	484	211.35	13	282.31		
Total		\$	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 68 to 69.

⁴ 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	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight ⁴			
Insured Drawn and Undrawn³													
Low Risk	0.00 to 0.15	% \$ 147,585	\$ 24,599	91.55 %	— %	29.98 %	\$ 83	0.06 %	\$ —	0.06 %			
Normal Risk	0.16 to 0.41	3,482	—	100.00	0.25	9.31	155	4.45	1	4.81			
	0.42 to 1.10	2,600	—	100.00	0.67	9.51	235	9.04	2	10.00			
Medium Risk	1.11 to 2.93	1,258	—	100.00	1.74	9.75	218	17.33	2	19.32			
	2.94 to 4.74	299	—	100.00	3.68	9.81	82	27.42	1	31.61			
High Risk	4.75 to 7.59	154	—	100.00	6.00	9.55	53	34.42	1	42.53			
	7.60 to 18.20	192	—	100.00	11.66	9.22	84	43.75	2	56.77			
	18.21 to 99.99	126	—	100.00	32.86	9.10	64	50.79	4	90.48			
Default	100.00	30	—	100.00	100.00	9.29	35	116.67	—	116.67			
Total		\$ 155,726	\$ 24,599	91.96 %	0.11 %	28.91 %	\$ 1,009	0.65 %	\$ 13	0.75 %			
Uninsured Undrawn													
Low Risk	0.00 to 0.15	% \$ 19,604	\$ 37,271	52.60 %	0.03 %	23.54 %	\$ 459	2.34 %	\$ 2	2.47 %			
Normal Risk	0.16 to 0.41	1,231	2,142	57.46	0.24	32.66	189	15.35	1	16.37			
	0.42 to 1.10	335	551	60.89	0.61	31.82	95	28.36	1	32.09			
Medium Risk	1.11 to 2.93	72	94	76.42	1.65	32.91	40	55.56	—	55.56			
	2.94 to 4.74	11	13	84.05	3.66	27.90	9	81.82	—	81.82			
High Risk	4.75 to 7.59	5	5	100.00	5.84	28.83	5	100.00	—	100.00			
	7.60 to 18.20	3	3	96.24	11.55	22.25	3	100.00	—	100.00			
	18.21 to 99.99	6	8	78.95	52.97	12.98	4	66.67	—	66.67			
Default	100.00	—	—	—	—	—	—	—	—	—			
Total		\$ 21,267	\$ 40,087	53.05 %	0.08 %	24.23 %	\$ 804	3.78 %	\$ 4	4.02 %			
Uninsured Drawn													
Low Risk	0.00 to 0.15	% \$ 45,786	n/a	n/a	0.06 %	26.83 %	\$ 1,818	3.97 %	\$ 7	4.16 %			
Normal Risk	0.16 to 0.41	18,704	n/a	n/a	0.25	28.05	2,502	13.38	13	14.25			
	0.42 to 1.10	12,224	n/a	n/a	0.65	27.97	3,194	26.13	22	28.39			
Medium Risk	1.11 to 2.93	4,511	n/a	n/a	1.70	30.00	2,370	52.54	23	58.91			
	2.94 to 4.74	912	n/a	n/a	3.70	30.36	777	85.20	10	98.90			
High Risk	4.75 to 7.59	606	n/a	n/a	5.95	28.38	619	102.15	10	122.77			
	7.60 to 18.20	674	n/a	n/a	11.67	24.87	796	118.10	19	153.34			
	18.21 to 99.99	415	n/a	n/a	35.76	21.21	471	113.49	30	203.86			
Default	100.00	238	n/a	n/a	100.00	22.43	498	209.24	14	282.77			
Total		\$ 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 68 to 69.

⁴ 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

					Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight ⁵
	PD range		EAD									
Insured Drawn and Undrawn ⁴												
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 68 to 69.

⁵ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

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

(\$ millions, except as noted)
As at

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

2013 Q4						
		PD range	EAD ²	Average PD	Average LGD	Average risk weighting
Low Risk	11	0.00 to 0.15	% \$ 61,021	0.05 %	22.89 %	\$ 1,894 3.10 %
Normal Risk	12	0.16 to 0.41	21,733	0.26	24.43	2,544 11.71
	13	0.42 to 1.10	14,937	0.65	24.62	3,407 22.81
Medium Risk	14	1.11 to 2.93	5,643	1.72	24.73	2,463 43.65
	15	2.94 to 4.74	1,271	3.70	24.57	876 68.92
High Risk	16	4.75 to 7.59	825	6.00	24.15	719 87.15
	17	7.60 to 18.20	945	11.66	21.44	960 101.59
	18	18.21 to 99.99	551	35.14	18.28	544 98.73
Default	19	100.00	267	100.00	20.73	533 199.63
Total	20		\$ 107,193	0.88 %	23.53 %	\$ 13,940 13.00 %

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

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

LINE #		2015 Q4										
		PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight ²
Low Risk	1	0.00 to 0.15	% \$	38,770	\$ 43,021	82.68 %	0.04 %	86.95 %	\$ 920	2.37 %	\$ 14	2.82 %
Normal Risk	2	0.16 to 0.41		7,477	6,169	88.44	0.25	86.76	833	11.14	16	13.82
	3	0.42 to 1.10		6,645	4,214	90.09	0.69	86.65	1,636	24.62	39	31.96
Medium Risk	4	1.11 to 2.93		5,070	1,950	95.92	1.85	86.28	2,637	52.01	81	71.98
	5	2.94 to 4.74		1,883	505	98.10	3.72	85.91	1,615	85.77	60	125.60
High Risk	6	4.75 to 7.59		1,333	280	98.67	5.97	86.18	1,567	117.55	69	182.26
	7	7.60 to 18.20		1,317	223	98.90	11.25	84.76	2,196	166.74	125	285.38
	8	18.21 to 99.99		559	143	98.87	27.87	73.48	1,171	209.48	114	464.40
Default	9	100.00		115	–	100.00	100.00	73.50	11	9.57	84	922.61
Total	10		\$	63,169	\$ 56,505	86.19 %	1.18 %	86.60 %	\$ 12,586	19.92 %	\$ 602	31.84 %

		2015 Q3										
		PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight ²
Low Risk	11	0.00 to 0.15	% \$	37,892	\$ 41,942	82.78 %	0.04 %	87.55 %	\$ 926	2.44 %	\$ 14	2.91 %
Normal Risk	12	0.16 to 0.41		7,597	6,382	88.33	0.25	86.61	842	11.08	17	13.88
	13	0.42 to 1.10		6,609	4,231	89.90	0.68	86.84	1,630	24.66	39	32.04
Medium Risk	14	1.11 to 2.93		5,014	1,926	95.85	1.85	86.50	2,612	52.09	80	72.04
	15	2.94 to 4.74		1,843	478	98.06	3.72	86.22	1,586	86.06	59	126.07
High Risk	16	4.75 to 7.59		1,320	268	98.71	5.97	85.80	1,546	117.12	68	181.52
	17	7.60 to 18.20		1,323	218	98.95	11.24	83.79	2,180	164.78	124	281.93
	18	18.21 to 99.99		452	76	99.01	28.60	76.43	983	217.48	98	488.50
Default	19	100.00		101	–	100.00	100.00	73.31	12	11.88	73	915.35
Total	20		\$	62,151	\$ 55,521	86.24 %	1.13 %	87.02 %	\$ 12,317	19.82 %	\$ 572	31.32 %

		2015 Q2										
		PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight ²
Low Risk	21	0.00 to 0.15	% \$	36,656	\$ 40,797	83.03 %	0.04 %	87.63 %	\$ 902	2.46 %	\$ 13	2.90 %
Normal Risk	22	0.16 to 0.41		7,659	6,504	88.67	0.25	86.64	850	11.10	17	13.87
	23	0.42 to 1.10		6,634	4,243	90.63	0.69	86.82	1,641	24.74	40	32.27
Medium Risk	24	1.11 to 2.93		5,156	1,935	96.50	1.86	86.51	2,695	52.27	83	72.39
	25	2.94 to 4.74		1,890	441	98.68	3.73	86.30	1,630	86.24	61	126.59
High Risk	26	4.75 to 7.59		1,330	223	99.37	5.97	85.88	1,560	117.29	68	181.20
	27	7.60 to 18.20		1,346	170	99.83	11.25	83.93	2,222	165.08	127	283.02
	28	18.21 to 99.99		461	67	99.86	28.63	76.28	1,002	217.35	99	485.79
Default	29	100.00		115	–	100.00	100.00	73.96	14	12.17	84	925.22
Total	30		\$	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

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

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

		2014 Q3																
		PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD		Average LGD		RWAs	Average risk weighting		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	0.00 to 0.15	% \$ 18,733	0.05 %	83.86 %	\$ 545	2.91 %			0.00 to 0.15	% \$ 18,394	0.05 %	83.80 %	\$ 531	2.89 %		
Normal Risk	0.16 to 0.41	7,696	0.26	84.20	844	10.97			0.16 to 0.41	7,475	0.26	84.19	819	10.96		
	0.42 to 1.10	7,300	0.69	85.46	1,782	24.41			0.42 to 1.10	7,167	0.69	85.36	1,753	24.46		
Medium Risk	1.11 to 2.93	5,754	1.83	85.96	2,963	51.49			1.11 to 2.93	5,625	1.83	85.78	2,888	51.34		
	2.94 to 4.74	2,458	3.70	86.12	2,104	85.60			2.94 to 4.74	2,421	3.70	86.02	2,069	85.46		
High Risk	4.75 to 7.59	1,611	5.93	85.44	1,871	116.14			4.75 to 7.59	1,570	5.92	85.33	1,820	115.92		
	7.60 to 18.20	1,281	11.09	82.76	2,069	161.51			7.60 to 18.20	1,250	11.09	82.68	2,016	161.28		
	18.21 to 99.99	400	28.63	74.72	852	213.00			18.21 to 99.99	403	28.80	74.78	859	213.15		
Default	100.00	129	100.00	74.20	8	6.20			100.00	123	100.00	74.60	8	6.50		
Total		\$ 45,362	1.67 %	84.48 %	\$ 13,038	28.74 %				\$ 44,428	1.67 %	84.40 %	\$ 12,763	28.73 %		

2013 Q4

LINE #	PD range	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting		
Low Risk	0.00 to 0.15	% \$ 18,119	0.05 %	83.82 %	\$ 525	2.90 %		
Normal Risk	0.16 to 0.41	7,471	0.26	84.20	820	10.98		
	0.42 to 1.10	7,023	0.69	85.41	1,714	24.41		
Medium Risk	1.11 to 2.93	5,568	1.84	85.89	2,865	51.45		
	2.94 to 4.74	2,366	3.70	86.04	2,025	85.59		
High Risk	4.75 to 7.59	1,561	5.92	85.30	1,809	115.89		
	7.60 to 18.20	1,241	11.09	82.68	2,002	161.32		
	18.21 to 99.99	388	28.72	74.29	820	211.34		
Default	100.00	125	100.00	74.23	8	6.40		
Total		\$ 43,862	1.67 %	84.43 %	\$ 12,588	28.70 %		

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

(\$ millions, except as noted)				LINE		2015															
As at				#		Q4															
						Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWAs		Average risk weighting		EL		EL adjusted average risk weight ³	
		PD range		EAD																	
Low Risk	1	0.00 to 0.15	% \$	7,609	\$	3,464	83.64	%	0.07	%	48.11	% \$	696	9.15	% \$	3	9.64	%			
Normal Risk	2	0.16 to 0.41		6,382		1,500	92.40		0.26		50.13		1,532	24.01		8	25.57				
	3	0.42 to 1.10		12,256		1,430	96.86		0.62		43.61		4,393	35.84		36	39.52				
Medium Risk	4	1.11 to 2.93		6,705		1,034	97.37		1.80		53.14		4,394	65.53		64	77.46				
	5	2.94 to 4.74		2,209		268	98.86		3.73		54.09		1,714	77.59		45	103.06				
High Risk	6	4.75 to 7.59		1,589		143	99.16		5.95		54.11		1,293	81.37		51	121.49				
	7	7.60 to 18.20		1,527		169	99.39		11.04		55.44		1,483	97.12		95	174.89				
	8	18.21 to 99.99		541		13	99.86		30.97		59.47		779	143.99		100	375.05				
Default	9	100.00		134		4	100.00		100.00		51.61		115	85.82		60	645.52				
Total	10		\$	38,952	\$	8,025	93.65	%	2.22	%	48.93	% \$	16,399	42.10	% \$	462	56.93	%			

		2015 Q3																			
		PD range		EAD		Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWAs		Average risk weighting		EL		EL adjusted average risk weight ³	
Low Risk	11	0.00 to 0.15	% \$	7,449	\$	3,433	83.56	%	0.07	%	55.44	% \$	774	10.39	% \$	3	10.89	%			
Normal Risk	12	0.16 to 0.41		5,965		1,445	92.09		0.26		55.48		1,583	26.54		9	28.42				
	13	0.42 to 1.10		12,817		1,380	97.17		0.63		46.80		4,971	38.78		41	42.78				
Medium Risk	14	1.11 to 2.93		6,675		988	97.46		1.82		55.86		4,617	69.17		68	81.90				
	15	2.94 to 4.74		2,355		269	98.83		3.72		55.98		1,890	80.25		49	106.26				
High Risk	16	4.75 to 7.59		1,636		148	99.18		5.96		54.74		1,347	82.33		53	122.83				
	17	7.60 to 18.20		1,451		180	99.38		11.04		55.26		1,405	96.83		90	174.36				
	18	18.21 to 99.99		437		12	99.86		30.71		61.66		647	148.05		82	382.61				
Default	19	100.00		127		4	100.00		100.00		47.63		115	90.55		51	592.52				
Total	20		\$	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		EL		EL adjusted average risk weight ³	
Low Risk	21	0.00 to 0.15	% \$	7,271	\$	3,355	83.55	%	0.07	%	55.35	% \$	754	10.37	% \$	3	10.89	%			
Normal Risk	22	0.16 to 0.41		5,786		1,432	92.23		0.26		55.32		1,528	26.41		8	28.14				
	23	0.42 to 1.10		12,344		1,342	97.14		0.63		46.09		4,694	38.03		38	41.87				
Medium Risk	24	1.11 to 2.93		6,320		969	97.47		1.84		54.54		4,283	67.77		63	80.23				
	25	2.94 to 4.74		2,495		274	98.85		3.73		54.87		1,964	78.72		51	104.27				
High Risk	26	4.75 to 7.59		1,745		146	99.21		5.95		54.87		1,440	82.52		57	123.35				
	27	7.60 to 18.20		1,469		181	99.31		10.79		54.04		1,379	93.87		87	167.90				
	28	18.21 to 99.99		317		16	99.79		29.31		56.45		423	133.44		51	334.54				
Default	29	100.00		152		4	100.00		100.00		51.34		149	98.03		66	640.79				
Total	30		\$	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 x EL) / EAD.

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

(\$ millions, except as noted)
As at

2015 Q1													
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	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													
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	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													
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight ⁴		
Low Risk	21	0.00 to 0.15	% \$ 7,036	\$ 3,090	84.24	% 0.07	% 54.31	% \$ 711	10.11	% \$ 3	10.64	%	
Normal Risk	22	0.16 to 0.41	5,553	1,343	92.94	0.26	54.67	1,454	26.18	8	27.98		
	23	0.42 to 1.10	11,448	1,367	96.74	0.63	46.39	4,371	38.18	35	42.00		
Medium Risk	24	1.11 to 2.93	5,870	1,002	96.97	1.87	55.01	4,037	68.77	61	81.76		
	25	2.94 to 4.74	2,269	270	98.85	3.73	53.39	1,738	76.60	45	101.39		
High Risk	26	4.75 to 7.59	1,707	171	99.16	5.95	52.43	1,346	78.85	53	117.66		
	27	7.60 to 18.20	1,424	195	99.33	10.91	53.40	1,326	93.12	84	166.85		
	28	18.21 to 99.99	343	47	98.42	36.47	59.89	399	116.33	84	422.45		
Default	29	100.00	158	4	100.00	100.00	47.71	158	100.00	63	598.42		
Total	30		\$ 35,808	\$ 7,489	93.81	% 2.31	% 51.79	% \$ 15,540	43.40	% \$ 436	58.62	%	

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

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

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

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

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

(\$ millions, except as noted)
As at

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

2013 Q4								
		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 %	
Normal Risk	12	0.16 to 0.41	5,470	0.26	53.64	1,399	25.58	
	13	0.42 to 1.10	10,527	0.81	60.19	5,836	55.44	
Medium Risk	14	1.11 to 2.93	5,379	1.87	52.80	3,552	66.03	
	15	2.94 to 4.74	2,212	3.74	53.14	1,686	76.22	
High Risk	16	4.75 to 7.59	1,728	5.95	51.78	1,345	77.84	
	17	7.60 to 18.20	1,487	10.88	53.50	1,387	93.28	
	18	18.21 to 99.99	320	28.98	54.95	417	130.31	
Default	19	100.00	168	100.00	50.11	156	92.86	
Total	20	\$	34,465	2.36 %	55.36 %	\$ 16,493	47.85 %	

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 Q4					2015 Q3					2015 Q2				
				Average PD		Average LGD		Average risk weighting	Average PD		Average LGD		Average risk weighting	Average PD		Average LGD		Average risk weighting
				EAD ²	%	%	RWAs	%	EAD ²	%	%	RWAs	%	EAD ²	%	%	RWAs	%
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,650	—	70.00	37	0.35	\$ 10,927	—	69.35	37	0.34	\$ 10,778	—	69.31	29	0.27
0.01 to 0.03	1A	AA+/Aa1	2	3,145	0.03	1.92	30	0.95	3,713	0.03	1.86	25	0.67	2,117	0.03	2.92	28	1.32
0.03 to 0.03	1B	AA/Aa2	3	14,580	0.03	3.71	189	1.30	19,025	0.03	3.35	196	1.03	14,448	0.03	4.59	217	1.50
0.04 to 0.04	1C	AA-/Aa3	4	26,942	0.04	9.01	1,089	4.04	25,919	0.04	8.13	856	3.30	30,148	0.04	7.12	815	2.70
0.05 to 0.05	2A	A+/A1	5	11,841	0.05	17.30	1,017	8.59	12,585	0.05	15.91	1,034	8.22	6,667	0.05	26.38	922	13.83
0.06 to 0.07	2B	A/A2	6	11,299	0.06	27.31	1,852	16.39	12,154	0.06	28.60	2,119	17.43	12,435	0.06	28.60	2,177	17.51
0.08 to 0.10	2C	A-/A3	7	16,513	0.08	26.50	2,572	15.58	15,948	0.08	21.14	2,159	13.54	8,428	0.08	28.96	1,574	18.68
0.11 to 0.14	3A	BBB+/Baa1	8	21,801	0.11	18.64	3,221	14.77	16,242	0.11	21.53	2,779	17.11	12,184	0.11	23.22	2,235	18.34
0.15 to 0.19	3B	BBB/Baa2	9	19,498	0.15	18.17	3,435	17.62	13,847	0.15	22.95	3,166	22.86	11,558	0.15	24.92	2,754	23.83
0.20 to 0.26	3C	BBB-/Baa3	10	17,173	0.20	26.54	5,118	29.80	22,340	0.20	21.00	5,295	23.70	23,309	0.20	18.26	4,803	20.61
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	15,017	0.27	19.76	3,809	25.36	12,839	0.27	20.40	3,373	26.27	12,466	0.27	22.01	3,302	26.49
0.37 to 0.55	4B	BB/Ba2	12	13,064	0.37	24.83	4,324	33.10	12,505	0.37	24.77	4,203	33.61	11,314	0.37	23.19	3,475	30.71
0.56 to 0.85	4C	BB-/Ba3	13	13,312	0.56	20.29	4,639	34.85	12,682	0.56	22.84	4,830	38.09	15,234	0.56	18.83	4,723	31.00
0.86 to 1.29	5A	B+/B1	14	7,176	0.86	25.35	3,546	49.41	6,379	0.86	27.71	3,386	53.08	6,510	0.86	27.51	3,345	51.38
1.30 to 2.69	5B	B/B2	15	5,570	1.30	33.49	4,132	74.18	4,688	1.30	32.54	3,428	73.12	4,205	1.30	30.39	2,882	68.54
2.70 to 11.72	5C	B-/B3	16	15,710	2.70	13.16	5,608	35.70	18,429	2.70	12.73	6,464	35.08	17,331	2.70	13.30	6,341	36.59
Watch and Classified																		
11.73 to 22.12	6	CCC+/Caa1	17	838	11.73	33.86	1,275	152.15	602	11.73	33.79	912	151.50	429	11.73	35.15	663	154.55
22.13 to 45.99	7	to	18	780	22.13	30.44	1,263	161.92	587	22.13	34.03	1,053	179.39	477	22.13	36.38	913	191.40
46.00 to 99.99	8	CC/Ca	19	187	46.00	23.99	221	118.18	134	46.00	30.89	205	152.99	81	46.00	25.20	102	125.93
Impaired/Default																		
100.00	9	D	20	167	100.00	64.21	725	434.13	162	100.00	58.28	340	209.88	118	100.00	55.92	242	205.08
Total			21	\$ 225,263	0.61 %	21.08 %	\$ 48,102	21.35 %	\$ 221,707	0.59 %	20.48 %	\$ 45,860	20.68 %	\$ 200,237	0.58 %	21.02 %	\$ 41,542	20.75 %

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2015 Q1					2014 Q4					2014 Q3				
				Average PD		Average LGD		Average risk weighting	Average PD		Average LGD		Average risk weighting	Average PD		Average LGD		Average risk weighting
				EAD ²	%	%	RWAs	%	EAD ²	%	%	RWAs	%	EAD ²	%	%	RWAs	%
0.00 to 0.01	0	AAA/Aaa	22	\$ 10,851	—	64.54	36	0.33	\$ 10,778	—	64.85	20	0.19	\$ 10,651	—	65.15	20	0.19
0.02 to 0.03	1A	AA+/Aa1	23	1,992	0.03	3.19	24	1.20	2,098	0.03	2.32	28	1.33	2,268	0.03	2.33	27	1.19
0.04 to 0.04	1B	AA/Aa2	24	14,516	0.04	6.43	352	2.42	13,713	0.04	6.23	358	2.61	13,482	0.04	4.34	210	1.56
0.05 to 0.05	1C	AA-/Aa3	25	34,016	0.05	6.97	1,032	3.03	28,224	0.05	6.52	855	3.03	25,038	0.05	6.34	741	2.96
0.06 to 0.06	2A	A+/A1	26	6,296	0.06	28.45	960	15.25	5,584	0.06	24.73	791	14.17	5,929	0.06	21.83	759	12.80
0.07 to 0.08	2B	A/A2	27	12,206	0.07	30.35	2,384	19.53	9,913	0.07	31.66	2,032	20.50	11,219	0.07	26.51	1,935	17.25
0.09 to 0.12	2C	A-/A3	28	9,148	0.09	35.02	2,213	24.19	9,445	0.09	33.09	2,244	23.76	11,815	0.09	27.31	2,346	19.86
0.13 to 0.17	3A	BBB+/Baa1	29	10,184	0.13	27.88	2,489	24.44	9,020	0.13	29.06	2,241	24.84	9,688	0.13	26.51	2,195	22.66
0.18 to 0.22	3B	BBB/Baa2	30	12,238	0.18	28.04	3,692	30.17	11,575	0.18	27.92	3,370	29.11	10,150	0.18	29.19	3,038	29.93
0.23 to 0.29	3C	BBB-/Baa3	31	21,103	0.23	25.26	5,974	28.31	17,552	0.23	23.52	4,843	27.59	13,212	0.23	31.41	4,915	37.20
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	32	14,054	0.30	18.74	3,239	23.05	11,805	0.30	20.07	2,965	25.12	13,308	0.30	18.12	3,079	23.14
0.39 to 0.58	4B	BB/Ba2	33	11,451	0.39	23.23	3,747	32.72	11,331	0.39	22.19	3,507	30.95	13,830	0.39	17.55	3,409	24.65
0.59 to 0.90	4C	BB-/Ba3	34	11,082	0.59	23.55	4,278	38.60	10,573	0.59	21.54	3,786	35.81	9,780	0.59	22.38	3,655	37.37
0.91 to 1.38	5A	B+/B1	35	5,864	0.91	27.82	3,135	53.46	5,005	0.91	28.57	2,746	54.87	7,010	0.91	19.06	2,617	37.33
1.39 to 2.81	5B	B/B2	36	4,256	1.39	30.73	3,049	71.64	4,063	1.39	31.76	2,978	73.30	4,110	1.39	31.59	3,010	73.24
2.82 to 11.67	5C	B-/B3	37	15,608	2.82	14.77	6,390	40.94	16,164	2.82	14.25	6,361	39.35	16,952	2.82	13.38	6,250	36.87
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	38	404	11.68	35.73	638	157.92	501	11.68	32.55	709	141.52	452	11.68	30.63	606	134.07
22.22 to 49.99	7	to	39	402	22.22	34.36	726	180.60	284	22.22	32.52	479	168.66	294	22.22	34.56	530	180.27
50.00 to 99.99	8	CC/Ca	40	90	50.00	24.54	105	116.67	95	50.00	27.53	123	129.47	91	50.00	29.81	128	140.66
Impaired/Default																		
100.00	9	D	41	92	100.00	62.91	165	179.35	103	100.00	61.62	184	178.64	118	100.00	65.06	243	205.93
Total			42	\$ 195,853	0.56 %	22.56 %	\$ 44,628	22.79 %	\$ 177,826	0.61 %	22.43 %	\$ 40,620	22.84 %	\$ 179,397	0.63 %	21.52 %	\$ 39,713	22.14 %

¹ These ranges were effective the second quarter of 2015.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

			LINE	2014					2014					2013				
			#	Q2					Q1					Q4				
PD Range	Internal ratings grade	External rating equivalent		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting
Investment Grade (%)	(BRR)																	
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,546	— %	64.94 %	\$ 16	0.15 %	\$ 10,745	— %	64.63 %	\$ 20	0.19 %	\$ 10,163	— %	64.36 %	\$ 18	0.18 %
0.02 to 0.03	1A	AA+/Aa1	2	11,964	0.03	1.58	58	0.48	6,192	0.03	2.00	49	0.79	7,563	0.03	1.90	66	0.87
0.04 to 0.04	1B	AA/Aa2	3	5,256	0.04	9.18	160	3.04	6,713	0.04	13.07	263	3.92	4,296	0.04	13.17	213	4.96
0.05 to 0.05	1C	AA-/Aa3	4	25,375	0.05	5.86	737	2.90	23,554	0.05	7.17	841	3.57	14,798	0.05	9.65	662	4.47
0.06 to 0.06	2A	A+/A1	5	5,298	0.06	22.34	690	13.02	6,182	0.06	19.60	692	11.19	6,885	0.06	16.90	668	9.70
0.07 to 0.08	2B	A/A2	6	10,339	0.07	28.80	1,944	18.80	9,894	0.07	30.34	1,983	20.04	8,052	0.07	26.43	1,370	17.01
0.09 to 0.12	2C	A-/A3	7	15,199	0.09	21.38	2,292	15.08	12,286	0.09	23.65	2,156	17.55	11,591	0.09	29.33	2,573	22.20
0.13 to 0.17	3A	BBB+/Baa1	8	8,423	0.13	31.71	2,192	26.02	8,655	0.13	32.86	2,289	26.45	7,466	0.13	34.80	2,136	28.61
0.18 to 0.22	3B	BBB/Baa2	9	9,786	0.18	29.67	3,036	31.02	10,032	0.18	29.34	3,090	30.80	8,585	0.18	31.07	2,768	32.24
0.23 to 0.29	3C	BBB-/Baa3	10	12,320	0.23	33.02	4,757	38.61	12,606	0.23	30.24	4,515	35.82	10,866	0.23	32.66	4,198	38.63
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	10,043	0.30	21.53	2,711	26.99	10,006	0.30	22.21	2,793	27.91	9,730	0.30	20.19	2,458	25.26
0.39 to 0.58	4B	BB/Ba2	12	13,163	0.39	17.98	3,300	25.07	12,205	0.39	17.57	2,980	24.42	9,991	0.39	21.97	3,060	30.63
0.59 to 0.90	4C	BB-/Ba3	13	9,772	0.59	21.68	3,469	35.50	8,429	0.59	24.20	3,403	40.37	8,465	0.59	21.59	3,029	35.78
0.91 to 1.38	5A	B+/B1	14	4,765	0.91	26.83	2,505	52.57	4,881	0.91	24.20	2,296	47.04	5,636	0.91	19.77	2,128	37.76
1.39 to 2.81	5B	B/B2	15	4,113	1.39	30.25	2,847	69.22	4,140	1.39	28.61	2,679	64.71	3,915	1.39	28.54	2,515	64.24
2.82 to 11.67	5C	B-/B3	16	17,274	2.82	12.53	5,784	33.48	16,480	2.82	12.65	5,628	34.15	16,674	2.82	10.65	4,788	28.72
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	580	11.68	29.53	750	129.31	614	11.68	22.35	596	97.07	520	11.68	25.04	578	111.15
22.22 to 49.99	7	to	18	345	22.22	36.91	671	194.49	358	22.22	40.91	771	215.36	331	22.22	38.06	658	198.79
50.00 to 99.99	8	CC/Ca	19	72	50.00	25.68	88	122.22	86	50.00	22.65	93	108.14	66	50.00	27.24	85	128.79
Impaired/Default																		
100.00	9	D	20	146	100.00	64.97	307	210.27	112	100.00	58.01	219	195.54	125	100.00	57.88	318	254.40
Total			21	\$ 174,779	0.66 %	21.63 %	\$ 38,314	21.92 %	\$ 164,170	0.67 %	22.89 %	\$ 37,356	22.75 %	\$ 145,718	0.73 %	23.69 %	\$ 34,289	23.53 %

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

(\$ millions, except as noted) As at			LINE #	2015 Q4					2015 Q3					2015 Q2				
PD Range ¹	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
Investment Grade (%)																		
0.00 to 0.01	0	AAA/Aaa	1	\$ 202,378	— %	20.35 %	\$ 91	0.04 %	\$ 198,180	— %	20.86 %	\$ 95	0.05 %	\$ 207,069	— %	21.08 %	\$ 80	0.04 %
0.01 to 0.03	1A	AA+/Aa1	2	15,801	0.01	1.79	68	0.43	17,089	0.01	1.71	70	0.41	13,135	0.01	2.06	65	0.49
0.03 to 0.03	1B	AA/Aa2	3	9,393	0.03	2.01	76	0.81	10,762	0.03	1.76	78	0.72	8,567	0.03	2.16	76	0.89
0.04 to 0.04	1C	AA-/Aa3	4	5,653	0.04	2.07	53	0.94	10,851	0.04	3.10	126	1.16	9,878	0.04	3.52	128	1.30
0.05 to 0.05	2A	A+/A1	5	9,843	0.05	2.56	94	0.95	2,129	0.05	1.32	14	0.66	1,478	0.05	1.68	12	0.81
0.06 to 0.07	2B	A/A2	6	12,202	0.06	0.90	60	0.49	8,765	0.06	3.43	114	1.30	12,355	0.06	1.19	70	0.57
0.08 to 0.10	2C	A-/A3	7	1,978	0.08	16.31	128	6.47	1,505	0.08	3.16	30	1.99	2,294	0.08	21.87	198	8.63
0.11 to 0.14	3A	BBB+/Baa1	8	138	0.11	8.23	10	7.25	276	0.11	5.17	12	4.35	27	0.11	1.26	—	—
0.15 to 0.19	3B	BBB/Baa2	9	174	0.15	6.31	6	3.45	185	0.15	7.32	7	3.78	151	0.15	8.84	7	4.64
0.20 to 0.26	3C	BBB-/Baa3	10	144	0.20	4.93	5	3.47	54	0.20	6.18	2	3.70	105	0.20	7.32	6	5.71
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	15	0.27	19.23	2	13.33	2	0.27	48.12	1	50.00	4	0.27	42.73	1	25.00
0.37 to 0.55	4B	BB/Ba2	12	6	0.37	6.78	—	—	4	0.37	9.35	—	—	7	0.37	1.00	—	—
0.56 to 0.85	4C	BB-/Ba3	13	1	0.56	60.00	1	100.00	—	—	—	—	—	—	—	—	—	—
0.86 to 1.29	5A	B+/B1	14	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.30 to 2.69	5B	B/B2	15	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2.70 to 11.72	5C	B-/B3	16	—	—	—	—	—	—	—	—	—	—	2	2.70	34.39	2	100.00
Watch and Classified																		
11.73 to 22.12	6	CCC+/Caa1	17	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22.13 to 45.99	7	to	18	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
46.00 to 99.99	8	CC/Ca	19	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																		
100.00	9	D	20	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			21	\$ 257,726	0.01 %	16.49 %	\$ 594	0.23 %	\$ 249,802	0.01 %	17.04 %	\$ 549	0.22 %	\$ 255,072	0.01 %	17.70 %	\$ 645	0.25 %

			2015 Q1						2014 Q4						2014 Q3					
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		Average		Average		Average		Average		Average		Average		Average		Average		
				EAD ²	PD	LGD	RWAs	risk weighting	EAD ²	PD	LGD	RWAs	risk weighting	EAD ²	PD	LGD	RWAs	risk weighting		
0.00 to 0.01	0	AAA/Aaa	22	\$ 210,086	— %	21.83 %	\$ 105	0.05 %	\$ 205,034	— %	22.84 %	\$ 72	0.04 %	\$ 203,504	— %	29.88 %	\$ 78	0.04 %		
0.02 to 0.03	1A	AA+/Aaa1	23	11,193	0.02	6.09	121	1.08	10,845	0.02	5.16	105	0.97	9,706	0.02	5.88	101	1.04		
0.04 to 0.04	1B	AA/Aaa2	24	8,873	0.04	4.79	122	1.37	5,935	0.04	3.56	59	0.99	6,154	0.04	3.22	58	0.94		
0.05 to 0.05	1C	AA-/Aaa3	25	10,970	0.05	2.92	129	1.18	6,135	0.05	4.52	91	1.48	6,245	0.05	3.21	80	1.28		
0.06 to 0.06	2A	A+/A1	26	1,137	0.06	3.21	20	1.76	1,409	0.06	2.56	20	1.42	1,083	0.06	3.08	19	1.75		
0.07 to 0.08	2B	A/A2	27	11,125	0.07	3.21	117	1.05	7,501	0.07	1.61	55	0.73	8,077	0.07	0.61	29	0.36		
0.09 to 0.12	2C	A-/A3	28	2,363	0.09	23.77	241	10.20	1,690	0.09	13.19	107	6.33	1,760	0.09	10.51	98	5.57		
0.13 to 0.17	3A	BBB+/Baa1	29	52	0.13	12.53	3	5.77	119	0.13	0.16	—	—	13	0.13	12.38	2	15.38		
0.18 to 0.22	3B	BBB/Baa2	30	285	0.18	6.25	11	3.86	275	0.18	6.03	11	4.00	241	0.18	6.60	10	4.15		
0.23 to 0.29	3C	BBB-/Baa3	31	45	0.23	21.90	8	17.78	24	0.23	7.72	2	8.33	21	0.23	7.25	1	4.76		
Non-Investment Grade																				
0.30 to 0.38	4A	BB+/Ba1	32	7	0.30	43.57	3	42.86	17	0.30	19.88	3	17.65	12	0.30	18.17	2	16.67		
0.39 to 0.58	4B	BB/Baa2	33	—	—	—	—	—	1	0.39	13.65	—	—	1	0.39	13.65	—	—		
0.59 to 0.90	4C	BB-/Baa3	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	to	39	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
50.00 to 99.99	8	CC/Ca	40	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
Impaired/Default																				
100.00	9	D	41	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
Total			42	\$ 256,136	0.01 %	18.85 %	\$ 880	0.34 %	\$ 238,985	0.01 %	20.20 %	\$ 525	0.22 %	\$ 236,817	0.01 %	26.21 %	\$ 478	0.20 %		

¹ These ranges were effective the second quarter of 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

			LINE	2014					2014					2013				
			#	Q2					Q1					Q4				
PD Range	Internal ratings grade	External rating equivalent		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting
Investment Grade (%)	(BRR)																	
0.00 to 0.01	0	AAA/Aaa	1	\$ 196,341	– %	24.29 %	\$ 69	0.04 %	\$ 189,506	– %	24.78 %	\$ 51	0.03 %	\$ 187,017	– %	18.13 %	\$ 77	0.04 %
0.02 to 0.03	1A	AA+/Aa1	2	14,110	0.02	4.29	99	0.70	22,360	0.02	3.73	136	0.61	19,116	0.02	4.11	127	0.66
0.04 to 0.04	1B	AA/Aa2	3	5,559	0.04	2.75	51	0.92	5,887	0.04	2.13	40	0.68	2,251	0.04	4.18	24	1.07
0.05 to 0.05	1C	AA-/Aa3	4	5,481	0.05	3.22	72	1.31	5,870	0.05	3.16	70	1.19	7,372	0.05	2.46	73	0.99
0.06 to 0.06	2A	A+/A1	5	1,302	0.06	2.63	18	1.38	1,233	0.06	3.27	20	1.62	1,399	0.06	2.76	20	1.43
0.07 to 0.08	2B	A/A2	6	4,515	0.07	0.64	14	0.31	8,516	0.07	1.46	47	0.55	7,218	0.07	2.35	60	0.83
0.09 to 0.12	2C	A-/A3	7	1,685	0.09	12.86	108	6.41	1,535	0.09	12.99	112	7.30	1,494	0.09	8.96	98	6.56
0.13 to 0.17	3A	BBB+/Baa1	8	4	0.13	3.04	–	–	58	0.13	2.36	–	–	–	–	–	–	–
0.18 to 0.22	3B	BBB/Baa2	9	179	0.18	7.62	9	5.03	153	0.18	9.43	9	5.88	106	0.18	8.63	6	5.66
0.23 to 0.29	3C	BBB-/Baa3	10	32	0.23	9.71	3	9.38	19	0.23	6.10	1	5.26	20	0.23	7.93	2	10.00
Non-Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	25	0.30	16.92	4	16.00	15	0.30	26.35	3	20.00	2	0.30	57.32	1	50.00
0.39 to 0.58	4B	BB/Ba2	12	2	0.39	13.65	–	–	5	0.39	4.73	–	–	12	0.39	13.65	2	16.67
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
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	\$ 229,235	0.01 %	21.34 %	\$ 447	0.19 %	\$ 235,159	0.01 %	20.62 %	\$ 490	0.21 %	\$ 226,105	0.01 %	15.62 %	\$ 491	0.22 %

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

(\$ millions, except as noted) As at			LINE #	2015 Q4					2015 Q3					2015 Q2					
PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	
0.00 to 0.01	0	AAA/Aaa	1	\$ 5	—	% 34.41	% \$ —	% —	\$ 19	—	% 17.20	% \$ —	% —	\$ 147	—	% 11.46	% \$ —	% —	
0.01 to 0.03	1A	AA+/Aa1	2	1,166	0.03	3.92	17	1.46	1,239	0.03	3.71	18	1.45	1,426	0.03	4.80	27	1.89	
0.03 to 0.03	1B	AA/Aa2	3	878	0.03	3.82	10	1.14	957	0.03	3.54	11	1.15	1,034	0.03	3.53	10	0.97	
0.04 to 0.04	1C	AA-/Aa3	4	15,080	0.04	26.60	1,634	10.84	15,545	0.04	27.46	1,711	11.01	14,099	0.04	32.54	1,801	12.77	
0.05 to 0.05	2A	A+/A1	5	23,787	0.05	19.40	2,090	8.79	24,303	0.05	20.83	2,290	9.42	26,934	0.05	19.30	2,230	8.28	
0.06 to 0.07	2B	A/A2	6	45,349	0.06	11.95	2,464	5.43	32,014	0.06	13.20	1,922	6.00	30,679	0.06	14.43	2,217	7.23	
0.08 to 0.10	2C	A-/A3	7	14,017	0.08	15.86	1,175	8.38	17,625	0.08	13.37	1,490	8.45	14,141	0.08	13.45	1,146	8.10	
0.11 to 0.14	3A	BBB+/Baa1	8	5,813	0.11	14.49	606	10.42	7,818	0.11	17.76	1,063	13.60	7,795	0.11	15.20	966	12.39	
0.15 to 0.19	3B	BBB/Baa2	9	1,778	0.15	11.54	206	11.59	1,960	0.15	12.77	238	12.14	2,369	0.15	9.38	211	8.91	
0.20 to 0.26	3C	BBB-/Baa3	10	2,149	0.20	17.67	360	16.75	3,318	0.20	18.40	553	16.67	3,157	0.20	19.25	575	18.21	
Non-Investment Grade																			
0.27 to 0.36	4A	BB+/Ba1	11	1,175	0.27	20.39	245	20.85	247	0.27	12.81	49	19.84	473	0.27	7.73	43	9.09	
0.37 to 0.55	4B	BB/Ba2	12	320	0.37	23.75	82	25.63	673	0.37	25.46	176	26.15	357	0.37	21.02	85	23.81	
0.56 to 0.85	4C	BB-/Ba3	13	40	0.56	18.64	10	25.00	174	0.56	5.42	12	6.90	152	0.56	1.14	3	1.97	
0.86 to 1.29	5A	B+/B1	14	3	0.86	30.24	2	66.67	5	0.86	21.63	2	40.00	2	0.86	50.87	2	100.00	
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	
2.70 to 11.72	5C	B-/B3	16	42	2.70	46.36	48	114.29	6	2.70	17.40	3	50.00	33	2.70	49.04	35	106.06	
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	\$ 111,602	0.07	% 16.24	% \$ 8,949	8.02	% \$ 105,922	0.07	% 17.44	% \$ 9,564	9.03	% \$ 102,816	0.07	% 17.89	% \$ 9,375	9.12	%

				2015 Q1					2014 Q4					2014 Q3							
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent																			
				EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting			
0.00 to 0.01	0	AAA/Aaa	22	\$ 705	—	% 57.24	% \$ —	—	%	\$ 17	—	% 53.98	% \$ —	—	%	\$ 16	—	% 53.93	% \$ —	—	%
0.02 to 0.03	1A	AA+/Aa1	23	1,475	0.03	57.32	210	14.24		827	0.03	57.32	115	13.91		606	0.03	57.32	90	14.85	
0.04 to 0.04	1B	AA/Aa2	24	1,402	0.04	46.48	161	11.48		982	0.04	43.89	117	11.91		916	0.04	42.22	112	12.23	
0.05 to 0.05	1C	AA-/Aa3	25	13,763	0.05	34.34	1,950	14.17		11,870	0.05	31.55	1,570	13.23		12,760	0.05	30.89	1,639	12.84	
0.06 to 0.06	2A	A+/A1	26	22,561	0.06	20.08	2,173	9.63		20,356	0.06	18.27	1,720	8.45		21,750	0.06	17.77	1,785	8.21	
0.07 to 0.08	2B	A/A2	27	35,623	0.07	13.58	2,555	7.17		29,371	0.07	15.24	2,421	8.24		35,933	0.07	11.13	2,295	6.39	
0.09 to 0.12	2C	A-/A3	28	21,862	0.09	13.01	1,957	8.95		21,552	0.09	13.17	2,027	9.41		17,312	0.09	15.34	1,920	11.09	
0.13 to 0.17	3A	BBB+/Baa1	29	6,509	0.13	15.47	880	13.52		6,405	0.13	16.06	890	13.90		5,552	0.13	16.24	798	14.37	
0.18 to 0.22	3B	BBB/Baa2	30	2,188	0.18	12.56	277	12.66		2,278	0.18	10.56	258	11.33		2,402	0.18	10.60	258	10.74	
0.23 to 0.29	3C	BBB-/Baa3	31	2,904	0.23	22.73	689	23.73		3,465	0.23	18.85	825	23.81		2,344	0.23	17.30	365	15.57	
Non-Investment Grade																					
0.30 to 0.38	4A	BB+/Ba1	32	431	0.30	11.99	68	15.78		684	0.30	7.52	64	9.36		1,040	0.30	4.29	49	4.71	
0.39 to 0.58	4B	BB/Ba2	33	335	0.39	25.04	106	31.64		662	0.39	7.28	59	8.91		1,734	0.39	2.03	41	2.36	
0.59 to 0.90	4C	BB-/Ba3	34	222	0.59	17.27	65	29.28		189	0.59	13.73	44	23.28		222	0.59	8.69	34	15.32	
0.91 to 1.38	5A	B+/B1	35	90	0.91	0.14	—	—		5	0.91	8.34	1	20.00		2	0.91	9.30	—	—	
1.39 to 2.81	5B	B/B2	36	18	1.39	57.32	25	138.89		30	1.39	57.32	41	136.67		30	1.39	57.32	42	140.00	
2.82 to 11.67	5C	B-/B3	37	4	2.82	15.63	2	50.00		43	2.82	35.08	51	118.60		5	2.82	24.00	4	80.00	
Watch and Classified																					
11.68 to 22.21	6	CCC+/Caa1	38	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
22.22 to 49.99	7	to	39	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
50.00 to 99.99	8	CC/Ca	40	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
Impaired/Default																					
100.00	9	D	41	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
Total			42	\$ 110,092	0.08	% 19.04	% \$ 11,118	10.10	%	\$ 98,736	0.09	% 18.00	% \$ 10,203	10.33	%	\$ 102,624	0.09	% 16.45	% \$ 9,432	9.19	%

¹ These ranges were effective the second quarter of 2015.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

			LINE	2014						2014						2013					
			#	Q2						Q1						Q4					
PD Range	Internal ratings grade	External rating equivalent		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	
Investment Grade (%)	(BRR)																				
0.00 to 0.01	0	AAA/Aaa	1	\$ 235	0.01 %	57.08 %	\$ 6	2.55 %		\$ 313	0.01 %	57.14 %	\$ 8	2.56 %		\$ 1,814	0.01 %	57.29 %	\$ 47	2.59 %	
0.02 to 0.03	1A	AA+/Aa1	2	43	0.03	57.32	11	25.58		1,587	0.02	57.32	145	9.14		730	0.03	57.32	121	16.58	
0.04 to 0.04	1B	AA/Aa2	3	1,239	0.04	46.11	191	15.42		1,197	0.04	48.58	174	14.54		980	0.04	56.01	170	17.35	
0.05 to 0.05	1C	AA-/Aa3	4	15,333	0.05	28.94	1,862	12.14		13,928	0.05	32.62	1,784	12.81		12,732	0.05	30.81	1,589	12.48	
0.06 to 0.06	2A	A+/A1	5	19,641	0.06	23.35	2,112	10.75		19,017	0.06	23.55	2,011	10.57		21,147	0.06	18.69	1,850	8.75	
0.07 to 0.08	2B	A/A2	6	27,440	0.07	14.29	2,264	8.25		26,934	0.07	14.67	2,211	8.21		23,303	0.07	14.68	1,936	8.31	
0.09 to 0.12	2C	A-/A3	7	10,829	0.09	22.68	1,829	16.89		16,740	0.09	17.20	2,059	12.30		19,464	0.09	17.52	2,474	12.71	
0.13 to 0.17	3A	BBB+/Baa1	8	6,609	0.13	16.92	947	14.33		6,922	0.13	17.76	1,021	14.75		8,161	0.13	17.04	1,119	13.71	
0.18 to 0.22	3B	BBB/Baa2	9	3,198	0.18	8.37	278	8.69		2,981	0.18	8.81	274	9.19		4,100	0.18	7.49	259	6.32	
0.23 to 0.29	3C	BBB-/Baa3	10	2,279	0.23	18.84	373	16.37		1,897	0.23	18.61	307	16.18		1,591	0.23	23.22	328	20.62	
Non-Investment Grade																					
0.30 to 0.38	4A	BB+/Ba1	11	759	0.30	4.98	41	5.40		1,968	0.30	2.69	60	3.05		821	0.30	4.52	43	5.24	
0.39 to 0.58	4B	BB/Ba2	12	750	0.39	6.04	52	6.93		402	0.39	11.80	57	14.18		330	0.39	12.70	47	14.24	
0.59 to 0.90	4C	BB-/Ba3	13	210	0.59	4.03	16	7.62		294	0.59	1.65	11	3.74		69	0.59	7.72	11	15.94	
0.91 to 1.38	5A	B+/B1	14	2	0.91	25.16	1	50.00		5	0.91	11.95	1	20.00		2	0.91	24.45	1	50.00	
1.39 to 2.81	5B	B/B2	15	28	1.39	57.32	40	142.86		24	1.39	57.32	36	150.00		42	1.39	57.32	63	150.00	
2.82 to 11.67	5C	B-/B3	16	14	2.82	25.79	10	71.43		43	2.82	32.13	36	86.72		9	2.82	34.99	8	88.89	
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	\$ 88,609	0.09 %	20.38 %	\$ 10,033	11.32 %		\$ 94,252	0.09 %	20.69 %	\$ 10,195	10.82 %		\$ 95,295	0.08 %	19.82 %	\$ 10,066	10.56 %	

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 Q4		2015 Q3		2015 Q2	
By Counterparty Type			Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Retail								
Residential secured		1	\$ 68,182	\$ 34,267	\$ 66,630	\$ 33,609	\$ 66,567	\$ 33,730
Qualifying revolving retail		2	56,505	46,382	55,521	45,601	54,380	45,002
Other retail		3	8,025	5,385	7,859	5,283	7,719	5,218
		4	132,712	86,034	130,010	84,493	128,666	83,950
Non-retail								
Corporate		5	56,009	41,289	47,965	35,376	41,881	30,900
Sovereign		6	1,344	1,000	1,611	1,198	1,504	1,119
Bank		7	1,294	963	1,234	918	994	739
		8	58,647	43,252	50,810	37,492	44,379	32,758
Total		9	\$ 191,359	\$ 129,286	\$ 180,820	\$ 121,985	\$ 173,045	\$ 116,708

			2015 Q1		2014 Q4		2014 Q3	
By Counterparty Type			Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Retail								
Residential secured		10	\$ 66,201	\$ 33,526	\$ 64,686	\$ 32,242	\$ 64,567	\$ 32,144
Qualifying revolving retail		11	53,529	44,164	52,592	43,447	51,774	37,458
Other retail		12	7,680	5,222	7,606	5,193	7,489	5,126
		13	127,410	82,912	124,884	80,882	123,830	74,728
Non-retail								
Corporate		14	42,631	30,141	38,748	27,330	38,689	27,339
Sovereign		15	1,483	1,075	1,364	989	1,345	975
Bank		16	934	676	828	600	744	539
		17	45,048	31,892	40,940	28,919	40,778	28,853
Total		18	\$ 172,458	\$ 114,804	\$ 165,824	\$ 109,801	\$ 164,608	\$ 103,581

			2014 Q2		2014 Q1		2013 Q4	
By Counterparty Type			Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Retail								
Residential secured		19	\$ 64,503	\$ 32,256	\$ 64,330	\$ 32,236	\$ 63,774	\$ 31,586
Qualifying revolving retail		20	50,864	30,354	49,825	29,752	48,488	28,989
Other retail		21	7,411	5,020	7,370	5,005	7,411	5,052
		22	122,778	67,630	121,525	66,993	119,673	65,627
Non-retail								
Corporate		23	36,842	26,008	36,975	26,048	34,131	24,079
Sovereign		24	1,349	978	1,384	1,003	1,494	1,083
Bank		25	723	523	707	509	743	537
		26	38,914	27,509	39,066	27,560	36,368	25,699
Total		27	\$ 161,692	\$ 95,139	\$ 160,591	\$ 94,553	\$ 156,041	\$ 91,326

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 Q4			2015 Q3		2015 Q2		2015 Q1	
		Historical actual loss rate ¹	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}
By Counterparty Type										
Retail										
Residential secured	1	0.01 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %
Qualifying revolving retail	2	3.25	1.96	3.02	2.08	3.30	2.14	3.31	2.10	3.26
Other retail	3	1.01	0.69	1.14	0.74	1.07	0.76	1.13	0.76	1.12
Non-retail										
Corporate	4	0.25	0.03	0.39	0.03	0.42	0.02	0.44	0.05	0.41
Sovereign	5	—	—	—	—	—	—	—	—	—
Bank	6	—	—	0.05	—	0.05	—	0.05	—	0.04
		2014 Q4			2014 Q3		2014 Q2		2014 Q1	
		Historical actual loss rate ¹	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}
By Counterparty Type										
Retail										
Residential secured	7	0.01 %	0.01 %	0.10 %	0.01 %	0.10 %	0.01 %	0.10 %	0.01 %	0.09 %
Qualifying revolving retail	8	3.37	2.38	3.36	2.45	3.38	2.54	3.39	2.64	3.40
Other retail	9	1.04	0.77	1.14	0.77	1.14	0.78	1.11	0.88	1.16
Non-retail										
Corporate	10	0.28	0.07	0.39	0.07	0.46	0.05	0.44	0.05	0.41
Sovereign	11	—	—	—	—	—	—	—	—	—
Bank	12	—	—	0.05	—	0.05	—	0.04	—	0.05
		2013 Q4								
		Historical actual loss rate ¹	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}						
By Counterparty Type										
Retail										
Residential secured	13	0.01 %	0.01 %	0.09 %						
Qualifying revolving retail	14	3.48	2.77	3.51						
Other retail	15	1.06	0.88	1.25						
Non-retail										
Corporate	16	0.31	0.01	0.45						
Sovereign	17	—	—	—						
Bank	18	—	—	0.05						

¹ 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.

² 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.

³ Non-retail actual and expected loss rates are measured as follows:

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

Commentary:

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

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

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at		LINE #	2015 Q4						2015 Q3					
			Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured		1	0.28 %	0.27 %	27.64 %	7.07 %	98.33 %	100.22 %	0.32 %	0.29 %	26.16 %	7.29 %	99.23 %	99.99 %
Residential secured insured ³		2	0.33	0.30	n/a	n/a	99.25	100.06	0.49	0.30	n/a	n/a	99.64	100.00
Qualifying revolving retail		3	1.29	1.19	84.74	77.74	99.33	90.69	1.29	1.15	85.46	78.25	98.85	95.19
Other retail		4	1.74	1.40	56.20	45.92	97.69	91.48	1.89	1.62	57.38	49.26	98.42	92.75
Non-Retail														
Corporate		5	1.13	0.33	21.08	19.34	93.27	68.37	1.21	0.40	20.48	38.03	93.78	69.72
Sovereign		6	0.08	—	16.49	n/a	99.77	n/a	0.57	—	17.04	n/a	99.71	n/a
Bank		7	0.22	0.12	16.24	n/a	98.90	n/a	0.37	0.07	17.44	3.36	98.93	98.57
			2015 Q2						2015 Q1					
			Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured		8	0.33 %	0.25 %	26.73 %	7.16 %	99.25 %	99.45 %	0.34 %	0.26 %	27.06 %	7.10 %	99.14 %	99.23 %
Residential secured insured ³		9	0.49	0.29	n/a	n/a	99.65	99.79	0.50	0.30	n/a	n/a	99.66	99.81
Qualifying revolving retail		10	1.34	1.25	85.44	78.78	98.73	95.85	1.31	1.26	85.36	79.26	98.79	96.19
Other retail		11	1.84	1.73	55.41	46.98	98.37	93.14	1.87	1.73	56.06	46.91	98.40	93.26
Non-Retail														
Corporate		12	1.23	0.33	21.02	32.77	94.07	73.26	1.10	0.34	22.56	25.97	93.30	77.12
Sovereign		13	0.58	—	17.70	n/a	99.71	n/a	0.59	—	18.85	n/a	99.69	n/a
Bank		14	0.36	—	17.89	n/a	99.09	n/a	0.35	—	19.04	n/a	99.06	n/a
			2014 Q4						2014 Q3					
			Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured		15	0.34 %	0.27 %	27.54 %	7.62 %	99.13 %	99.19 %	0.35 %	0.28 %	27.94 %	7.52 %	99.14 %	99.25 %
Residential secured insured ³		16	0.50	0.31	n/a	n/a	99.64	99.68	0.51	0.31	n/a	n/a	99.65	99.55
Qualifying revolving retail		17	1.34	1.32	85.29	79.81	98.90	96.43	1.41	1.36	85.06	80.33	96.75	95.48
Other retail		18	1.87	1.78	55.69	46.37	98.45	93.23	1.87	1.86	55.01	46.25	98.33	93.41
Non-Retail														
Corporate		19	1.19	0.31	22.43	32.09	93.22	83.36	1.23	0.30	21.52	20.04	92.87	81.62
Sovereign		20	0.66	—	20.20	n/a	99.66	n/a	0.63	—	26.21	n/a	99.64	n/a
Bank		21	0.39	—	18.00	n/a	98.99	n/a	0.40	—	16.45	n/a	99.13	n/a

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

² Estimated LGD reflects loss estimates under a severe downturn economic scenario.

³ LGD for the residential secured insured portfolio is n/a due to the effect of credit risk mitigation from government backed entities.

Securitization and Resecuritization Exposures in the Banking Book¹

(\$ millions) As at		LINE #	2015 Q4			2015 Q3			2015 Q2			2015 Q1		
			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	\$ 40,276	\$ —	\$ 8,055	\$ 40,867	\$ —	\$ 8,173	\$ 38,166	\$ —	\$ 7,633	\$ 38,283	\$ —	\$ 7,657
A+ to A-		2	—	—	—	—	—	—	—	—	—	—	—	—
BBB+ to BBB-		3	—	—	—	—	—	—	—	—	—	—	—	—
BB+ to BB-		4	—	—	—	—	—	—	—	—	—	—	—	—
Below BB-/Unrated		5	—	—	—	—	—	—	—	—	—	—	—	—
Ratings Based Approach⁴														
AA- and above		6	3,277	56	261	2,943	183	277	2,893	181	273	3,186	201	300
A+ to A-		7	601	860	948	194	873	908	143	841	866	159	918	946
BBB+ to BBB-		8	52	190	456	57	76	204	97	75	222	112	83	253
BB+ to BB-		9	67	3	261	72	3	280	41	3	163	45	4	180
Below BB-/Unrated		10	84	331	2,604	86	365	2,647	84	346	2,567	88	372	2,758
Internal Assessment Approach⁵														
AA- and above		11	11,255	—	462	14,383	—	636	13,143	—	554	14,557	—	615
A+ to A-		12	224	—	27	—	—	—	—	—	—	—	—	—
BBB+ to BBB-		13	—	—	—	—	—	—	—	—	—	—	—	—
BB+ to BB-		14	—	—	—	—	—	—	—	—	—	—	—	—
Below BB-/Unrated		15	—	—	—	—	—	—	—	—	—	—	—	—
Gains on sale recorded upon securitization		16	—	—	n/a	—	—	n/a	—	—	n/a	—	—	n/a
Total		17	\$ 55,836	\$ 1,440	\$ 13,074	\$ 58,602	\$ 1,500	\$ 13,125	\$ 54,567	\$ 1,446	\$ 12,278	\$ 56,430	\$ 1,578	\$ 12,709
			2014 Q4			2014 Q3			2014 Q2			2014 Q1		
			Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting														
Standardized Approach³														
AA- and above		18	\$ 36,472	\$ —	\$ 7,295	\$ 34,840	\$ —	\$ 6,967	\$ 32,335	\$ —	\$ 6,467	\$ 30,809	\$ —	\$ 6,162
A+ to A-		19	—	—	—	—	—	—	—	—	—	—	—	—
BBB+ to BBB-		20	—	—	—	—	—	—	—	—	—	—	—	—
BB+ to BB-		21	—	—	—	—	—	—	—	—	—	—	—	—
Below BB-/Unrated		22	—	—	—	—	—	—	5	—	64	5	—	67
Ratings Based Approach⁴														
AA- and above		23	3,077	189	285	2,860	195	277	2,952	205	281	2,638	217	258
A+ to A-		24	154	845	872	166	860	892	151	899	925	154	941	968
BBB+ to BBB-		25	114	77	240	138	78	253	147	82	266	161	87	281
BB+ to BB-		26	42	3	170	24	3	89	25	4	96	27	4	103
Below BB-/Unrated		27	82	335	2,553	83	321	2,608	82	318	2,670	85	324	2,785
Internal Assessment Approach⁵														
AA- and above		28	14,449	—	599	15,230	—	662	15,077	—	662	15,484	—	691
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	—	—	n/a	—	—	n/a	—	—	n/a
Total		34	\$ 54,390	\$ 1,449	\$ 12,014	\$ 53,341	\$ 1,457	\$ 11,748	\$ 50,774	\$ 1,508	\$ 11,431	\$ 49,363	\$ 1,573	\$ 11,315

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 asset-backed commercial paper (ABCP) conduits.

Risk-Weighted Assets¹

(\$ millions) As at		2015 Q4				2015 Q3				2015 Q2				2015 Q1			
	LINE #	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	\$ 309,423	\$ 12,857	\$ 15,869	\$ 28,726	\$ 302,667	\$ 12,891	\$ 16,160	\$ 29,051	\$ 295,122	\$ 11,968	\$ 15,420	\$ 27,388	\$ 295,023	\$ 12,562	\$ 15,441	\$ 28,003
Qualifying revolving retail	2	63,169	—	12,586	12,586	62,151	—	12,317	12,317	61,247	—	12,516	12,516	60,104	—	12,175	12,175
Other retail	3	98,607	44,577	16,399	60,976	94,895	41,940	17,349	59,289	89,269	38,349	16,614	54,963	90,925	40,013	16,415	56,428
Non-retail²																	
Corporate	4	339,961	102,395	48,102	150,497	328,813	95,915	45,860	141,775	297,012	86,663	41,542	128,205	296,799	90,510	44,628	135,138
Sovereign	5	184,430	3,477	594	4,071	176,102	3,556	549	4,105	161,372	3,410	645	4,055	164,583	3,741	880	4,621
Bank	6	125,144	2,463	8,949	11,412	119,039	2,352	9,564	11,916	114,872	2,187	9,375	11,562	121,160	1,986	11,118	13,104
Securitization exposures	7	57,276	8,055	5,019	13,074	60,102	8,173	4,952	13,125	56,013	7,633	4,645	12,278	58,008	7,657	5,052	12,709
Equity exposures	8	2,679	—	866	866	2,735	—	856	856	2,583	—	905	905	2,717	—	980	980
Exposures subject to standardized or IRB approaches	9	1,180,689	173,824	108,384	282,208	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
Adjustment to IRB RWA for scaling factor	10				6,347				6,298				5,946				6,236
Other assets not included in standardized or IRB approaches ²	11	111,415	—	—	40,032	121,321	—	—	38,797	126,702	—	—	33,334	114,219	—	—	35,308
Total credit risk	12	\$ 1,292,104	—	—	\$ 328,587	\$ 1,267,825	—	—	\$ 317,529	\$ 1,204,192	—	—	\$ 291,152	\$ 1,203,538	—	—	\$ 304,702
Market Risk																	
Trading book	13	n/a	—	—	12,655	n/a	—	—	11,659	n/a	—	—	12,913	n/a	—	—	12,201
Operational Risk																	
Standardized approach	14	n/a	—	—	41,118	n/a	—	—	40,307	n/a	—	—	39,531	n/a	—	—	38,694
Total Common Equity Tier 1 Capital risk-weighted assets	15				382,360				369,495				343,596				355,597
Tier 1 Capital risk-weighted assets ³	16				383,301				370,461				344,252				356,352
Total Capital risk-weighted assets ³	17				\$ 384,108				\$ 371,289				\$ 344,813				\$ 356,999

		2014 Q4				2014 Q3				2014 Q2				2014 Q1			
		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	\$ 289,662	\$ 11,052	\$ 14,858	\$ 25,910	\$ 283,398	\$ 10,637	\$ 14,517	\$ 25,154	\$ 280,714	\$ 10,580	\$ 14,451	\$ 25,031	\$ 280,380	\$ 10,660	\$ 13,965	\$ 24,625
Qualifying revolving retail	19	59,316	—	12,016	12,016	52,837	—	11,862	11,862	45,362	—	13,038	13,038	44,428	—	12,763	12,763
Other retail	20	84,773	35,962	16,056	52,018	82,790	35,057	15,540	50,597	81,287	34,683	15,125	49,808	81,870	35,674	16,681	52,355
Non-retail²																	
Corporate	21	263,774	77,951	40,620	118,571	260,485	73,826	39,713	113,539	253,206	71,658	38,314	109,972	239,810	71,343	37,356	108,699
Sovereign	22	132,736	3,474	525	3,999	125,925	3,379	478	3,857	116,319	3,295	447	3,742	122,877	3,052	490	3,542
Bank	23	108,530	1,746	10,203	11,949	112,904	1,842	9,432	11,274	100,856	2,234	10,033	12,267	110,633	2,289	10,195	12,484
Securitization exposures	24	55,839	7,294	4,720	12,014	54,798	6,968	4,780	11,748	52,282	6,531	4,900	11,431	50,936	6,229	5,086	11,315
Equity exposures	25	2,304	—	926	926	2,284	—	964	964	2,214	—	911	911	2,256	—	875	875
Exposures subject to standardized or IRB approaches	26	996,934	137,479	99,924	237,403	975,421	131,709	97,286	228,995	932,240	128,981	97,219	226,200	933,190	129,247	97,411	226,658
Adjustment to IRB RWA for scaling factor	27				5,842				5,681				5,673				5,678
Other assets not included in standardized or IRB approaches ²	28	93,291	—	—	32,680	94,078	—	—	30,865	84,384	—	—	31,859	89,847	—	—	31,635
Total credit risk	29	\$ 1,090,225	—	—	\$ 275,925	\$ 1,069,499	—	—	\$ 265,541	\$ 1,016,624	—	—	\$ 263,732	\$ 1,023,037	—	—	\$ 263,971
Market Risk																	
Trading book	30	n/a	—	—	14,376	n/a	—	—	13,713	n/a	—	—	12,848	n/a	—	—	13,177
Operational Risk																	
Standardized approach	31	n/a	—	—	38,092	n/a	—	—	37,462	n/a	—	—	36,658	n/a	—	—	35,824
Total Common Equity Tier 1 Capital risk-weighted assets	32				328,393				316,716				313,238				312,972
Tier 1 Capital risk-weighted assets ³	33				329,268				317,526				313,238				312,972
Total Capital risk-weighted assets ³	34				\$ 330,581				\$ 318,743				\$ 313,238				\$ 312,972

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
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4		
Common Equity Tier 1 Capital (CET1)												
Common shares plus related contributed surplus	1	\$ 20,457	\$ 20,387	\$ 20,289	\$ 19,982	\$ 19,961	\$ 19,796	\$ 19,646	\$ 19,462	\$ 19,341	A1+A2+B	1
Retained earnings	2	32,053	30,764	29,362	28,373	27,585	26,970	26,134	25,108	24,565	C	2
Accumulated other comprehensive income (loss)	3	10,209	10,477	7,569	9,956	4,936	3,834	4,206	4,874	3,166	D	3
Common Equity Tier 1 Capital before regulatory adjustments	4	62,719	61,628	57,220	58,311	52,482	50,600	49,986	49,444	47,072		6
Common Equity Tier 1 Capital regulatory adjustments												
Goodwill (net of related tax liability)	5	(19,143)	(19,150)	(17,767)	(18,639)	(16,709)	(16,220)	(13,867)	(14,058)	(13,280)	E1+E2-E3	8
Intangibles (net of related tax liability)	6	(2,192)	(2,273)	(2,254)	(2,432)	(2,355)	(2,327)	(2,299)	(2,307)	(2,097)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(367)	(412)	(595)	(604)	(485)	(536)	(525)	(488)	(519)	G	10
Cash flow hedge reserve	8	(1,498)	(1,296)	(1,271)	(1,658)	(711)	(607)	(791)	(954)	(1,005)	H	11
Shortfall of provisions to expected losses	9	(140)	(118)	(132)	(71)	(91)	(101)	(96)	(93)	(116)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(188)	(136)	(94)	(115)	(98)	(77)	(84)	(96)	(89)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(104)	(17)	(16)	(17)	(15)	(61)	(60)	(60)	(389)	K	15
Investment in own shares	12	(4)	(24)	–	–	(7)	–	–	–	(183)		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	(1,125)	(1,041)	(951)	(1,167)	(1,046)	(1,080)	(3,293)	(3,544)	(3,572)	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	(24,761)	(24,467)	(23,080)	(24,703)	(21,517)	(21,009)	(21,015)	(21,641)	(21,250)		28
Common Equity Tier 1 Capital	17	37,958	37,161	34,140	33,608	30,965	29,591	28,971	27,803	25,822		29
Additional Tier 1 capital instruments												
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	2,202	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	3,211	3,240	3,484	3,941	3,941	4,364	4,911	4,911	5,524	O1+O2+O3+O4	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20	399	398	368	388	444	429	490	490	552	P	34/35
Additional Tier 1 capital instruments before regulatory adjustments	21	5,812	5,839	5,899	5,830	5,386	5,794	5,401	5,401	6,076		36
Additional Tier 1 capital instruments regulatory adjustments												
Investment in own Additional Tier 1 instruments	22	(2)	–	–	–	–	–	–	–	–		37
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	23	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)	Q+R	40
Total regulatory adjustments to Additional Tier 1 Capital	24	(354)	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(352)		43
Additional Tier 1 Capital	25	5,458	5,487	5,547	5,478	5,034	5,442	5,049	5,049	5,724		44
Tier 1 Capital	26	43,416	42,648	39,687	39,086	35,999	35,033	34,020	32,852	31,546		45
Tier 2 capital instruments and provisions												
Directly issued qualifying Tier 2 instruments plus related stock surplus	27	2,489	1,497	–	–	–	–	–	–	–	S	46
Directly issued capital instruments subject to phase out from Tier 2	28	5,927	5,927	5,927	5,927	6,773	6,773	6,774	6,774	7,564	T	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	29	207	207	207	207	237	237	237	237	297	U1+U2	48/49
Collective allowances	30	1,731	1,629	1,498	1,536	1,416	1,389	1,632	1,633	1,472	V	50
Tier 2 Capital before regulatory adjustments	31	10,354	9,260	7,632	7,670	8,426	8,399	8,643	8,644	9,333		51
Tier 2 regulatory adjustments												
Investment in own Tier 2 instruments	32	–	–	–	–	–	–	–	–	(19)		52
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	33	(170)	(170)	(170)	(170)	(170)	(170)	(170)	(170)	(170)	W	55
Total regulatory adjustments to Tier 2 Capital	34	(170)	(170)	(170)	(170)	(170)	(170)	(170)	(170)	(189)		57
Tier 2 Capital	35	10,184	9,090	7,462	7,500	8,256	8,229	8,473	8,474	9,144		58
Total Capital	36	53,600	51,738	47,149	46,586	44,255	43,262	42,493	41,326	40,690		59
Common Equity Tier 1 Capital RWA³	37	382,360	369,495	343,596	355,597	328,393	316,716	313,238	312,972	286,355		60a
Tier 1 Capital RWA³	38	383,301	370,461	344,252	356,352	329,268	317,526	313,238	312,972	286,355		60b
Total Capital RWA³	39	\$ 384,108	\$ 371,289	\$ 344,813	\$ 356,999	\$ 330,581	\$ 318,743	\$ 313,238	\$ 312,972	\$ 286,355		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 79.

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
			Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Template
Capital Ratios¹												
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	40	9.9 %	10.1 %	9.9 %	9.5 %	9.4 %	9.3 %	9.2 %	8.9 %	9.0 %	61	
Tier 1 (as percentage of Tier 1 Capital RWA)	41	11.3	11.5	11.5	11.0	10.9	11.0	10.9	10.5	11.0	62	
Total Capital (as percentage of Total Capital RWA)	42	14.0	13.9	13.7	13.0	13.4	13.6	13.6	13.2	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)	43	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	44	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)	45	9.9	10.1	9.9	9.5	9.4	9.3	9.2	8.9	9.0	68	
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))												
Common Equity Tier 1 all-in target ratio	46	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	47	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	48	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	49	\$ 538	\$ 527	\$ 674	\$ 1,689	\$ 1,006	\$ 741	\$ 1,044	\$ 819	\$ 934	72	
Significant investments in the common stock of financials	50	3,909	3,820	3,509	3,478	3,201	3,067	3,226	3,108	3,034	73	
Mortgage servicing rights	51	20	18	15	10	9	17	—	—	—	74	
Deferred tax assets arising from temporary differences (net of related tax liability)	52	1,664	1,453	1,047	1,276	948	979	1,088	1,062	922	75	
Applicable caps on the inclusion of allowances in Tier 2												
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	53	1,731	1,629	1,498	1,536	1,416	1,389	1,633	1,633	1,472	76	
Cap on inclusion of allowances in Tier 2 under standardized approach	54	2,511	2,384	2,145	2,240	1,983	1,895	1,866	1,868	1,621	77	
Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)												
Current cap on Additional Tier 1 instruments subject to phase out arrangements	55	4,726	4,726	4,726	4,726	5,401	5,401	5,401	5,401	6,076	82	
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	56	—	—	—	—	—	—	128	813	567	83	
Current cap on Tier 2 instruments subject to phase out arrangements	57	6,134	6,134	6,134	6,134	7,010	7,010	7,010	7,010	7,887	84	
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	58	48	859	849	1,676	804	784	845	858	—	85	
Capital Ratios – transitional basis²												
Risk-weighted assets	59	\$ 405,997	\$ 392,371	\$ 362,871	\$ 364,957	\$ 347,005	\$ 333,679	\$ 330,255	\$ 326,853	\$ 307,840		
Common Equity Tier 1 Capital	60	45,712	44,920	41,994	41,565	39,095	38,179	38,022	36,977	37,011		
Tier 1 Capital	61	45,712	44,920	41,994	41,565	39,095	38,179	38,022	36,977	37,011		
Total Capital	62	55,618	53,765	49,233	48,796	47,032	46,072	45,276	44,131	44,500		
Common Equity Tier 1 (as percentage of RWA)	63	11.3 %	11.4 %	11.6 %	11.4 %	11.3 %	11.4 %	11.5 %	11.3 %	12.0 %		
Tier 1 Capital (as percentage of RWA)	64	11.3	11.4	11.6	11.4	11.3	11.4	11.5	11.3	12.0		
Total Capital (as percentage of RWA)	65	13.7	13.7	13.6	13.4	13.6	13.8	13.7	13.5	14.5		
Capital Ratios for significant bank subsidiaries												
TD Bank N.A.³												
Common Equity Tier 1 Capital	66	13.6	13.6	13.6	12.7	12.7	12.1	12.0	n/a	n/a		
Tier 1 Capital	67	13.7	13.7	13.7	12.9	12.9	12.3	12.2	11.1	11.3		
Total Capital	68	14.7	14.7	14.7	13.9	13.9	13.4	13.3	12.3	12.4		
TD Mortgage Corporation												
Common Equity Tier 1 Capital	69	29.4	29.4	29.4	27.8	28.0	27.8	27.0	25.8	25.5		
Tier 1 Capital	70	29.4	29.4	29.4	27.8	28.0	27.8	27.0	25.8	25.5		
Total Capital	71	30.8	30.8	30.8	29.2	29.6	29.4	28.5	27.3	27.2		

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 Q4		
Line #	Balance Sheet ¹	Under Regulatory scope of consolidation ²	Cross Reference ³
Cash and due from banks	\$ 3,154	\$ 3,154	
Interest-bearing deposits with banks	42,483	42,446	
Trading loans, securities, and other	95,157	95,157	
Derivatives	69,438	69,402	
Financial assets designated at fair value through profit or loss	4,378	2,657	
Held-to-maturity securities	74,450	74,450	
Available-for-sale securities	88,782	87,049	
Securities purchased under reverse repurchase agreements	97,364	97,364	
Loans	547,775	547,568	
Allowance for loan losses	(3,434)	(3,434)	
Eligible general allowance reflected in Tier 2 regulatory capital		(1,731)	V
Shortfall of allowance to expected loss		(140)	I
Allowances not reflected in regulatory capital		(1,563)	
Other	84,826	83,012	
Investment in TD Ameritrade		817	L1
Significant investments exceeding regulatory thresholds		2,974	
Significant investments not exceeding regulatory thresholds		2,892	E2
Imputed goodwill		16,337	E1
Goodwill		2,651	F1
Other intangibles		20	
Other intangibles (Mortgage Servicing Rights)			
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		367	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,664	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		954	
Other DTA/DTL adjustments ⁴		(1,186)	
Significant investments in financials (excluding TD Ameritrade)			
Significant investments exceeding regulatory thresholds		16	L2
Significant investments in Additional Tier 1 Capital		2	R
Significant investments not exceeding regulatory thresholds		56	
Defined pension benefits		104	K
Other Assets		55,344	
TOTAL ASSETS	1,104,373	1,098,825	
LIABILITIES AND EQUITY⁵			
Trading deposits	74,759	74,759	
Derivatives	57,218	57,218	
Securitization liabilities at fair value	10,986	10,986	
Other financial liabilities designated at fair value through profit or loss	1,415	1,415	
Deposits	695,576	695,576	
Other	188,754	183,206	
Deferred tax liabilities			
Goodwill		86	E3
Intangible assets (excluding mortgage servicing rights)		459	F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		5,027	
Other DTA/DTL adjustments ⁴		(5,249)	
Gains and losses due to changes in own credit risk on fair value liabilities		188	J
Liability for Preferred Shares			
Capital instruments issued by subsidiaries and held by third parties		18	U2
Instruments not allowed for regulatory capital subject to phase out		16	
Other liabilities		182,661	
Subordinated notes and debentures	8,637	8,637	
Directly issued qualifying Tier 2 instruments		2,489	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		32	
Liabilities	1,037,345	1,031,797	
Common Shares	20,294	20,294	A1
Preferred Shares	2,700	2,700	
Directly issued qualifying Additional Tier 1 instruments		2,200	M
Directly issued capital instruments subject to phase out from Additional Tier 1		500	O2
Treasury Shares - Common	(49)	(49)	A2
Treasury Shares - Preferred	(3)	(3)	O4
Contributed Surplus	214	214	
Contributed surplus - Common Shares		212	B
Contributed surplus - Preferred Shares		2	N
Retained Earnings	32,053	32,053	C
Accumulated other comprehensive income	10,209	10,209	D
Cash flow hedges requiring derecognition		1,498	H
Net AOCI included as capital		8,711	
Non-controlling interests in subsidiaries	1,610	1,610	
Portion allowed for regulatory capital (directly issued)		964	O3
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out		399	P
Portion not allowed for regulatory capital subject to phase out		247	
TOTAL LIABILITIES AND EQUITY	1,104,373	1,098,825	

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 \$5.5 billion and total equity of \$1.8 billion of which \$292 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 77.

³ Cross referenced to the current period on the Capital Position - Basel III on pages 77 and 78.

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 77) 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
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
Common Equity Tier 1										
Balance at beginning of period	1	\$ 37,161	\$ 34,140	\$ 33,608	\$ 30,965	\$ 29,591	\$ 28,971	\$ 27,803	\$ 25,822	\$ 25,353
New capital issues	2	32	7	47	42	24	61	67	47	112
Redeemed capital ²	3	—	—	—	—	—	(220)	—	—	(424)
Gross dividends (deductions)	4	(971)	(970)	(967)	(891)	(898)	(889)	(905)	(835)	(828)
Shares issued in lieu of dividends (add back)	5	82	97	81	95	82	94	74	89	86
Profit attributable to shareholders of the parent company ³	6	1,810	2,238	1,831	2,033	1,719	2,080	1,962	2,015	1,595
Removal of own credit spread (net of tax)	7	(52)	(42)	21	(17)	(21)	7	12	(7)	(14)
Movements in other comprehensive income										
Currency translation differences	8	(19)	3,097	(1,925)	4,173	1,036	(154)	(482)	1,900	435
Available-for-sale investments	9	(424)	(147)	(55)	69	(48)	1	23	(70)	(46)
Other	10	(27)	(67)	(20)	(170)	11	(35)	(46)	(71)	(56)
Goodwill and other intangible assets (deduction, net of related tax liability)	11	88	(1,402)	1,050	(2,007)	(517)	(2,380)	199	(989)	(192)
Other, including regulatory adjustments and transitional arrangements										
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12	45	183	9	(119)	51	(11)	(37)	31	(155)
Prudential valuation adjustments	13	—	—	—	—	—	—	—	—	—
Other	14	233	27	460	(565)	(65)	2,066	301	(129)	(44)
Balance at end of period	15	37,958	37,161	34,140	33,608	30,965	29,591	28,971	27,803	25,822
Additional Tier 1 Capital										
Balance at beginning of period	16	5,487	5,547	5,478	5,034	5,442	5,049	5,049	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	(29)	40	(31)	(56)	17	18	—	(675)	—
Balance at end of period	20	5,458	5,487	5,547	5,478	5,034	5,442	5,049	5,049	5,724
Total Tier 1 Capital	21	43,416	42,648	39,687	39,086	35,999	35,033	34,020	32,852	31,546
Tier 2 Capital										
Balance at beginning of period	22	9,090	7,462	7,500	8,256	8,229	8,473	8,474	9,144	9,147
New Tier 2 eligible capital issues	23	1,000	1,500	—	—	—	—	—	—	—
Redeemed capital	24	(800)	—	—	—	—	—	—	—	—
Amortization adjustments	25	—	—	—	—	—	—	—	—	(29)
Allowable collective allowance	26	102	131	(38)	120	27	(245)	—	161	33
Other, including regulatory adjustments and transitional arrangements	27	792	(3)	—	(876)	—	1	(1)	(831)	(7)
Balance at end of period	28	10,184	9,090	7,462	7,500	8,256	8,229	8,473	8,474	9,144
Total Regulatory Capital	29	\$ 53,600	\$ 51,738	\$ 47,149	\$ 46,586	\$ 44,255	\$ 43,262	\$ 42,493	\$ 41,326	\$ 40,690

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

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 26 on page 77)
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)

Line #	Q4	Q3	2015	Q2	Q1	OSFI Template
1	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155		1
2	(3,979)	(3,874)	(3,814)	(3,804)		2
3	–	–	–	–		3
4	(22,603)	(26,475)	(24,240)	(41,952)		4
5	1,500	1,408	1,501	1,555		5
6	107,995	104,637	96,540	98,120		6
7	(23,561)	(23,327)	(21,928)	(22,656)		7
8	\$ 1,163,725	\$ 1,151,571	\$ 1,079,013	\$ 1,111,418		8
9	\$ 932,802	\$ 917,148	\$ 872,009	\$ 889,624		1
10	(22,735)	(22,489)	(21,083)	(22,525)		2
11	910,067	894,659	850,926	867,099		3
12	16,252	18,777	13,259	21,788		4
13	38,069	37,236	34,463	35,611		5
14	–	–	–	–		6
15	(8,023)	(7,920)	(7,419)	(6,668)		7
16	–	–	–	–		8
17	904	727	711	723		9
18	(403)	(278)	(213)	(221)		10
19	46,799	48,542	40,801	51,233		11
20	97,364	102,325	89,247	93,407		12
21	–	–	–	–		13
22	1,500	1,408	1,499	1,559		14
23	–	–	–	–		15
24	98,864	103,733	90,746	94,966		16
25	421,002	387,045	365,833	367,440		17
26	(313,007)	(282,408)	(269,293)	(269,320)		18
27	107,995	104,637	96,540	98,120		19
28	45,712	44,920	41,994	41,565		20
29	\$ 1,163,725	\$ 1,151,571	\$ 1,079,013	\$ 1,111,418		21
30	3.9 %	3.9 %	3.9 %	3.7 %		22
31	\$ 43,416	\$ 42,648	\$ 39,687	\$ 39,086		23
32	(24,927)	(24,683)	(23,337)	(24,938)		24
33	\$ 1,161,533	\$ 1,149,377	\$ 1,076,759	\$ 1,109,005		25
34	3.7 %	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 During 2015 the Bank commenced its restructuring review and in the fourth quarter of 2015, the Bank recorded an additional restructuring charge of \$349 million (\$243 million after tax) on a net basis. In the second quarter of 2015 the Bank recorded \$337 million (\$228 million after tax) of restructuring charges. The restructuring charges incurred were intended to reduce costs and manage expenses in a sustainable manner and to achieve greater operational efficiencies. These measures included process redesign and business restructuring, retail branch and real estate optimization, and organizational review. These restructuring charges have been recorded as an adjustment to net income within the Corporate segment. In the fourth quarter of 2013, the Bank recorded restructuring charges of \$129 million (\$90 million after tax) for initiatives related primarily to retail branch and real estate optimization.
- 4 On October 1, 2015, the Bank acquired substantially all of Nordstrom's existing U.S. Visa and private label consumer credit card portfolio and became the primary issuer of Nordstrom credit cards in the U.S. The transaction was treated as an asset acquisition and the difference on the date of acquisition of the transaction price over the fair value of assets acquired has been recorded in Non-interest income. In addition, the Bank incurred set-up, conversion and other one-time costs related to integration of the acquired cards and related program agreement. These amounts are included as an item of note in the U.S. Retail segment.
- 5 As a result of developments and settlements reached in the U.S. in fiscal 2013, the Bank determined 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.
- 6 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 credit default swap 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.
- 7 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.
- 8 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.
- 9 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.
- 10 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.
- 11 The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted-average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.

Glossary

Regulatory Capital

Risk-weighted assets (RWA)

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

Approaches used by the Bank to calculate RWA For Credit Risk

Standardized Approach

- Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, collateral, etc.

Advanced Internal Ratings Based (AIRB)
Approach

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

For Operational Risk

Standardized Approach

- Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (such as, Corporate Finance, Retail Banking, Asset Management).

For Market Risk

Standardized Approach
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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
Net interest income	\$ 2,351	\$ 2,328	\$ 2,223	\$ 2,280	\$ 2,280	\$ 2,285	\$ 2,177	\$ 2,196	\$ 2,151	\$ 9,182	\$ 8,938	\$ 8,345
Non-interest income	798	802	770	764	755	739	729	723	680	3,134	2,946	2,695
Total revenue	3,149	3,130	2,993	3,044	3,035	3,024	2,906	2,919	2,831	12,316	11,884	11,040
Provision for (reversal of) credit losses	221	237	239	190	250	228	238	230	224	887	946	929
Non-interest expenses	1,399	1,352	1,319	1,336	1,469	1,350	1,327	1,444	1,362	5,406	5,590	5,136
Income (loss) before income taxes	1,529	1,541	1,435	1,518	1,316	1,446	1,341	1,245	1,245	6,023	5,348	4,975
Provision for (recovery of) income taxes	407	406	379	401	349	383	356	331	331	1,593	1,419	1,321
Net income – reported	1,122	1,135	1,056	1,117	967	1,063	985	914	914	4,430	3,929	3,654
Adjustments for items of note, net of income taxes ¹	–	–	–	–	54	43	23	136	34	–	256	112
Net income – adjusted	\$ 1,122	\$ 1,135	\$ 1,056	\$ 1,117	\$ 1,021	\$ 1,106	\$ 1,008	\$ 1,050	\$ 948	\$ 4,430	\$ 4,185	\$ 3,766
Average common equity (\$ billions)	\$ 10.6	\$ 10.5	\$ 10.4	\$ 10.3	\$ 9.4	\$ 9.3	\$ 9.1	\$ 8.6	\$ 7.9	\$ 10.4	\$ 9.1	\$ 7.8
Return on common equity – reported ²	42.1 %	42.9 %	41.8 %	43.0 %	41.1 %	45.1 %	44.2 %	42.0 %	45.8 %	42.5 %	43.1 %	46.8 %
Return on common equity – adjusted ²	42.1	42.9	41.8	43.0	43.4	46.9	45.2	48.3	47.5	42.5	45.9	48.3
Key Performance Indicators												
(\$ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets ³	\$ 96	\$ 97	\$ 95	\$ 93	\$ 91	\$ 90	\$ 90	\$ 87	\$ 82	\$ 96	\$ 91	\$ 82
Average loans – personal	182.2	177.3	175.0	175.2	172.9	168.3	165.9	165.4	162.6	177.5	168.1	157.8
Residential mortgages												
Consumer instalment and other personal												
HELOC	60.8	60.3	59.7	59.3	59.3	59.7	60.0	60.7	61.4	60.0	59.9	62.3
Indirect auto	18.5	17.7	17.0	16.6	15.9	15.1	14.5	14.4	14.3	17.4	15.0	14.0
Other	12.3	12.8	12.6	12.6	12.5	12.2	12.2	12.2	12.3	12.6	12.3	12.4
Credit card	19.0	18.7	18.2	18.9	19.2	19.3	18.9	17.3	15.9	18.7	18.7	15.4
Total average loans – personal	292.8	286.8	282.5	282.6	279.8	274.6	271.5	270.0	266.5	286.2	274.0	261.9
Average loans and acceptances – business	57.0	55.9	54.5	52.8	52.1	51.1	50.2	48.5	47.2	55.0	50.5	45.2
Average deposits												
Personal	165.8	162.1	160.0	158.5	156.5	154.6	153.6	153.6	152.7	161.6	154.6	150.8
Business	84.4	84.0	81.4	82.6	80.6	78.2	76.5	76.8	75.6	83.1	78.0	73.0
Margin on average earning assets including securitized assets – reported	2.76 %	2.79 %	2.79 %	2.78 %	2.81 %	2.87 %	2.87 %	2.83 %	2.81 %	2.78 %	2.85 %	2.81 %
Margin on average earning assets including securitized assets – adjusted	2.76	2.79	2.79	2.78	2.81	2.87	2.87	2.83	2.81	2.78	2.85	2.81
Efficiency ratio – reported	44.4	43.2	44.1	43.9	48.4	44.6	45.7	49.5	48.1	43.9	47.0	46.5
Efficiency ratio – adjusted	44.4	43.2	44.1	43.9	46.0	42.7	44.6	43.2	46.5	43.9	44.1	45.1
Non-interest expenses – adjusted (\$ millions)	\$ 1,399	\$ 1,352	\$ 1,319	\$ 1,336	\$ 1,396	\$ 1,292	\$ 1,295	\$ 1,260	\$ 1,316	\$ 5,406	\$ 5,243	\$ 4,984
Number of Canadian retail branches at period end	1,165	1,166	1,165	1,164	1,165	1,164	1,174	1,178	1,179	1,165	1,165	1,179
Average number of full-time equivalent staff ⁴	27,764	27,944	27,870	28,215	28,319	28,146	27,877	28,296	28,418	27,949	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. Refer to footnotes 7 and 8, respectively, on page 82.

² Effective fiscal 2015, 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 fiscal 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 fiscal 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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014	2013
1	\$ 146	\$ 152	\$ 146	\$ 155	\$ 155	\$ 151	\$ 145	\$ 149	\$ 147	\$ 599	\$ 600	\$ 577
2	977	970	912	899	1,001	1,036	936	910	968	3,758	3,883	3,734
3	(21)	2	(16)	80	8	19	18	(5)	17	45	40	(18)
4	746	757	743	721	721	704	673	656	634	2,967	2,754	2,449
5	1,848	1,881	1,785	1,855	1,885	1,910	1,772	1,710	1,766	7,369	7,277	6,742
6	637	600	564	699	720	771	659	683	711	2,500	2,833	3,056
7	744	752	756	749	755	726	692	675	670	3,001	2,848	2,618
8	467	529	465	407	410	413	421	352	385	1,868	1,596	1,068
9	93	107	85	75	73	76	80	62	62	360	291	153
10	374	422	380	332	337	337	341	290	323	1,508	1,305	915
11	\$ 374	\$ 422	\$ 380	\$ 332	\$ 337	\$ 337	\$ 341	\$ 290	\$ 323	\$ 1,508	\$ 1,305	\$ 915
Breakdown of Total Net Income (loss)												
12	\$ 221	\$ 228	\$ 205	\$ 201	\$ 201	\$ 205	\$ 192	\$ 198	\$ 182	\$ 855	\$ 796	\$ 699
13	153	194	175	131	136	132	149	92	141	653	509	216
Total Wealth and Insurance												
14	\$ 3.4	\$ 3.3	\$ 3.5	\$ 3.4	\$ 3.3	\$ 3.5	\$ 3.5	\$ 3.5	\$ 3.3	\$ 3.5	\$ 3.5	\$ 3.0
15	42.9 %	49.8 %	44.0 %	38.3 %	40.1 %	38.6 %	39.8 %	33.0 %	38.8 %	43.7 %	37.9 %	30.5 %
Key Performance Indicators												
(\$ billions, except as noted)												
16	\$ 310	\$ 314	\$ 312	\$ 302	\$ 293	\$ 285	\$ 278	\$ 264	\$ 285	\$ 310	\$ 293	\$ 285
17	245	249	244	242	227	227	219	211	202	245	227	202
18	1,046	1,104	977	861	1,026	1,078	950	839	993	3,988	3,893	3,772
19	10	10	9	9	9	9	8	11	11	10	9	11
20	40.3 %	40.0 %	42.4 %	40.4 %	40.1 %	38.0 %	39.1 %	39.5 %	37.9 %	40.7 %	39.1 %	38.8 %
21	11,018	11,236	11,442	11,387	11,352	11,283	11,294	10,980	11,023	11,269	11,227	11,234

¹ Effective fiscal 2015, 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 fiscal 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 fiscal 2014 have not been restated.