



Supplemental Financial Information

For the Third Quarter Ended July 31, 2016

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Basis of Presentation

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's third quarter 2016 Report to Shareholders and Investor Presentation, as well as the Bank's 2015 Annual Report. 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 "reported" results. The Bank also utilizes non-GAAP financial measures referred to as "adjusted" results to assess each of its businesses and to measure the Bank's overall performance. To arrive at adjusted results, the Bank removes "items of note", net of income taxes, from reported results. The items of note relate to items which management does not believe are indicative of underlying business performance. The Bank believes that adjusted results provide the reader with a better understanding of how management views the Bank's performance. The items of note are disclosed on page 3 of this package.

As explained, adjusted results differ from reported results determined in accordance with IFRS. Adjusted results, items of note, and related terms used in this package are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's reported and adjusted results is provided in the "How the Bank Reports" section of the Bank's third quarter 2016 Management's Discussion and Analysis (MD&A) and third quarter 2016 Earnings News Release.

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, wealth, and insurance businesses; U.S. Retail, which includes the results of the U.S. retail and commercial banking operations, wealth management services, and the Bank's investment in TD Ameritrade; and Wholesale Banking. The Bank's other activities are grouped into the Corporate segment. The appendix page has been included to facilitate comparability with the reportable segments of the Bank's Canadian peers.

Where applicable, 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 terms used by other issuers. The 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.

Effective the first quarter of 2016, the presentation of the U.S. strategic cards portfolio revenues, provision for credit losses, and expenses in the U.S. Retail segment includes only the Bank's agreed portion of the U.S. strategic cards portfolio, while the Corporate segment includes the retailer program partners' share. There was no impact on the net income of the segments or on the presentation of gross and net results in the Bank's Interim Consolidated Statement of Income.

Basel III Reporting

The Office of the Superintendent of Financial Institutions Canada (OSFI) has implemented a phased-in approach to the Credit Valuation Adjustment (CVA) component included in credit risk-weighted assets (RWA). The CVA capital charge phase-in is based on a scalar approach whereby a CVA capital charge of 57% applies in 2014 for the CET1 calculation and will increase annually until 100% in 2019. Effective the third quarter of 2014, a different scalar applies to the CET1, Tier 1, and Total Capital ratios. Therefore, each capital ratio has its own RWA measure. For the third and fourth quarters of 2014, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 57%, 65%, and 77%, respectively. For fiscal 2015 and 2016, the corresponding scalars are 64%, 71%, and 77%, respectively. All three RWA measures are disclosed as part of the RWA disclosures on page 78, as well as the Capital Position disclosures on pages 79 to 80.

Effective the third quarter of 2016, OSFI approved the Bank i) to use the Advanced Measurement Approach (AMA), and ii) to calculate the majority of the retail portfolio credit RWAs in the U.S. Retail segment using the Advanced Internal Ratings Based (AIRB) approach.

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Highlights

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

LINE #	2016				2015				2014		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014	
Income Statement														
1	\$ 4,924	\$ 4,880	\$ 5,047	\$ 4,887	\$ 4,697	\$ 4,580	\$ 4,560	\$ 4,457	\$ 4,435	\$ 14,851	\$ 13,837	\$ 18,724	\$ 17,584	
2	3,777	3,379	3,563	3,160	3,309	3,179	3,054	2,995	3,074	10,719	9,542	12,702	12,377	
3	8,701	8,259	8,610	8,047	8,006	7,759	7,614	7,452	7,509	25,570	23,379	31,426	29,961	
Provision for (reversal of) credit losses (PCL)														
Loans														
4	563	592	648	550	443	396	368	397	329	1,803	1,207	1,757	1,575	
Debt securities classified as loans														
5	1	1	1	(29)	1	(11)	1	(22)	2	3	(9)	(38)	(16)	
Acquired credit-impaired loans														
6	(8)	(9)	(7)	(12)	(7)	(10)	(7)	(4)	7	(24)	(24)	(36)	(2)	
7	556	584	642	509	437	375	362	371	338	1,782	1,174	1,683	1,557	
Insurance claims and related expenses														
8	692	530	655	637	600	564	699	720	771	1,877	1,863	2,500	2,833	
Non-interest expenses														
9	4,640	4,736	4,653	4,911	4,292	4,705	4,165	4,331	4,040	14,029	13,162	18,073	16,496	
10	2,813	2,409	2,660	1,990	2,677	2,115	2,388	2,030	2,360	7,882	7,180	9,170	9,075	
Provision for (recovery of) income taxes														
11	576	466	546	259	502	344	418	370	330	1,588	1,264	1,523	1,512	
Income before equity in net income of an investment in TD Ameritrade														
12	2,237	1,943	2,114	1,731	2,175	1,771	1,970	1,660	2,030	6,294	5,916	7,647	7,563	
Equity in net income of an investment in TD Ameritrade														
13	121	109	109	108	91	88	90	86	77	339	269	377	320	
Net income – reported														
14	2,358	2,052	2,223	1,839	2,266	1,859	2,060	1,746	2,107	6,633	6,185	8,024	7,883	
Adjustment for items of note, net of income taxes														
15	58	230	24	338	19	310	63	116	60	312	392	730	244	
Net income – adjusted														
16	2,416	2,282	2,247	2,177	2,285	2,169	2,123	1,862	2,167	6,945	6,577	8,754	8,127	
Preferred dividends														
17	36	37	25	26	25	24	24	32	25	98	73	99	143	
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted														
18	\$ 2,380	\$ 2,245	\$ 2,222	\$ 2,151	\$ 2,260	\$ 2,145	\$ 2,099	\$ 1,830	\$ 2,142	\$ 6,847	\$ 6,504	\$ 8,655	\$ 7,984	
Attributable to:														
Common shareholders – adjusted														
19	\$ 2,351	\$ 2,217	\$ 2,193	\$ 2,122	\$ 2,232	\$ 2,117	\$ 2,072	\$ 1,803	\$ 2,115	\$ 6,761	\$ 6,421	\$ 8,543	\$ 7,877	
Non-controlling interests – adjusted														
20	29	28	29	29	28	28	27	27	27	86	83	112	107	
Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions)¹														
Basic earnings: Reported														
21	\$ 1.24	\$ 1.07	\$ 1.17	\$ 0.96	\$ 1.20	\$ 0.98	\$ 1.09	\$ 0.92	\$ 1.12	\$ 3.48	\$ 3.26	\$ 4.22	\$ 4.15	
Adjusted														
22	1.27	1.20	1.18	1.15	1.21	1.15	1.12	0.98	1.15	3.65	3.47	4.62	4.28	
Diluted earnings: Reported														
23	1.24	1.07	1.17	0.96	1.19	0.97	1.09	0.91	1.11	3.47	3.25	4.21	4.14	
Adjusted														
24	1.27	1.20	1.18	1.14	1.20	1.14	1.12	0.98	1.15	3.64	3.47	4.61	4.27	
Weighted-average number of common shares outstanding														
Basic														
25	1,853.4	1,850.9	1,854.1	1,853.1	1,851.1	1,848.3	1,844.2	1,842.0	1,840.2	1,852.8	1,847.9	1,849.2	1,839.1	
Diluted														
26	1,856.6	1,853.9	1,857.5	1,857.2	1,855.7	1,853.4	1,849.7	1,848.2	1,846.5	1,856.1	1,853.0	1,854.1	1,845.3	
Balance Sheet (\$ billions)														
Total assets														
27	\$ 1,182.4	\$ 1,124.8	\$ 1,173.6	\$ 1,104.4	\$ 1,099.2	\$ 1,031.0	\$ 1,080.2	\$ 960.5	\$ 939.7	\$ 1,182.4	\$ 1,099.2	\$ 1,104.4	\$ 960.5	
Total equity														
28	71.2	67.8	71.7	67.0	66.0	61.6	62.6	56.2	54.8	71.2	66.0	67.0	56.2	
Risk Metrics (\$ billions, except as noted)														
Common Equity Tier 1 Capital risk-weighted assets ^{2,3}														
29	\$ 388.2	\$ 383.6	\$ 399.6	\$ 382.4	\$ 369.5	\$ 343.6	\$ 355.6	\$ 328.4	\$ 316.7	\$ 388.2	\$ 369.5	\$ 382.4	\$ 328.4	
Common Equity Tier 1 Capital ²														
30	40.4	38.9	39.6	38.0	37.2	34.1	33.6	31.0	29.6	40.4	37.2	38.0	31.0	
Common Equity Tier 1 Capital ratio ^{2,3}														
31	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	9.9 %	9.5 %	9.4 %	9.3 %	10.4 %	10.1 %	9.9 %	9.4 %	
Tier 1 Capital ²														
32	\$ 46.4	\$ 45.0	\$ 45.7	\$ 43.4	\$ 42.6	\$ 39.7	\$ 39.1	\$ 36.0	\$ 35.0	\$ 46.4	\$ 42.6	\$ 43.4	\$ 36.0	
Tier 1 Capital ratio ^{2,3}														
33	11.9 %	11.7 %	11.4 %	11.3 %	11.5 %	11.5 %	11.0 %	10.9 %	11.0 %	11.9 %	11.5 %	11.3 %	10.9 %	
Total Capital ratio ^{2,3}														
34	14.6	14.4	13.7	14.0	13.9	13.7	13.0	13.4	13.6	14.6	13.9	14.0	13.4	
Leverage ratio ⁴														
35	3.8	3.8	3.7	3.7	3.7	3.7	3.5	n/a	n/a	3.8	3.7	3.7	n/a	
Liquidity coverage ratio (LCR) ⁵														
36	132	128	124	126	123	122	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
After-tax impact of 1% increase in interest rates on:														
Economic value of shareholders' equity (\$ millions) ⁶														
37	\$ (291)	\$ (64)	\$ (125)	\$ (143)	\$ (52)	\$ (189)	\$ (129)	\$ (68)	\$ (40)	\$ (291)	\$ (52)	\$ (143)	\$ (68)	
Net interest income (\$ millions) ⁷														
38	72	126	170	240	275	280	346	313	290	72	275	240	313	
Net impaired loans – personal, business, and government (\$ millions) ⁸														
39	2,786	2,908	3,143	2,660	2,532	2,381	2,418	2,244	2,139	2,786	2,532	2,660	2,244	
Net impaired loans – personal, business, and government as a % of net loans and acceptances ⁸														
40	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.46 %	0.47 %	0.46 %	0.45 %	0.48 %	0.47 %	0.48 %	0.46 %	
Provision for credit losses as a % of net average loans and acceptances ⁸														
41	0.39	0.42	0.45	0.40	0.33	0.32	0.29	0.33	0.28	0.42	0.31	0.34	0.34	
Rating of senior debt:														
Moody's														
42	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	
Standard and Poor's														
43	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	

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

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

³ The CVA capital charge is being phased in 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 and 2016, the corresponding 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 83 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 (EVA_R), and the amounts represent the difference between the change in present value of the Bank's asset portfolio and the change in present value of the Bank's liability portfolio, including off-balance sheet instruments, resulting from an instantaneous change in interest rates.

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

⁸ Excludes acquired credit-impaired (ACI) loans and debt securities classified as loans. For further details on ACI loans, refer to pages 37 to 39.

Shareholder Value

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

LINE #	2016				2015				2014		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014	
Business Performance														
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	\$ 2,322	\$ 2,015	\$ 2,198	\$ 1,813	\$ 2,241	\$ 1,835	\$ 2,036	\$ 1,714	\$ 2,082	\$ 6,535	\$ 6,112	\$ 7,925	\$ 7,740
Average common equity	2	64,595	64,536	64,641	62,157	58,891	57,744	54,580	51,253	49,897	64,568	56,932	58,178	49,495
Return on common equity – reported	3	14.1 %	12.5 %	13.3 %	11.4 %	14.9 %	12.8 %	14.6 %	13.1 %	16.3 %	13.3 %	14.2 %	13.4 %	15.4 %
Return on common equity – adjusted	4	14.5	14.0	13.5	13.5	15.0	15.0	15.1	14.0	16.8	14.0	15.1	14.7	15.9
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted ¹	5	2.42	2.30	2.23	2.24	2.48	2.48	2.40	2.22	2.66	2.32	2.46	2.40	2.53
Efficiency ratio – reported	6	53.3	57.3	54.0	61.0	53.6	60.6	54.7	58.1	53.8	54.9	56.3	57.5	55.1
Efficiency ratio – adjusted	7	52.6	54.8	53.5	55.3	53.4	54.8	53.8	56.2	52.3	53.6	54.0	54.3	53.4
Effective tax rate														
Reported	8	20.5	19.3	20.5	13.0	18.8	16.3	17.5	18.2	14.0	20.1	17.6	16.6	16.7
Adjusted (TEB)	9	22.9	21.0	22.9	20.0	21.6	22.1	22.4	21.6	19.1	22.3	22.0	21.5	21.1
Net interest margin as a % of average earning assets	10	1.98	2.05	2.06	2.02	2.01	2.07	2.10	2.13	2.17	2.03	2.06	2.05	2.18
Average number of full-time equivalent staff	11	81,978	80,025	79,927	80,554	81,352	81,853	82,183	82,148	81,542	80,648	81,796	81,483	81,137
Common Share Performance														
Closing market price (\$)	12	\$ 56.89	\$ 55.85	\$ 53.15	\$ 53.68	\$ 52.77	\$ 55.70	\$ 50.60	\$ 55.47	\$ 57.02	\$ 56.89	\$ 52.77	\$ 53.68	\$ 55.47
Book value per common share (\$)	13	35.68	33.89	35.99	33.81	33.25	30.90	31.60	28.45	27.48	35.68	33.25	33.81	28.45
Closing market price to book value	14	1.59	1.65	1.48	1.59	1.59	1.80	1.60	1.95	2.07	1.59	1.59	1.59	1.95
Price-earnings ratio														
Reported	15	12.8	12.7	12.4	12.8	12.7	13.7	12.2	13.4	14.0	12.8	12.7	12.8	13.4
Adjusted	16	11.9	11.8	11.4	11.7	11.9	12.7	11.7	13.0	13.4	11.9	11.9	11.7	13.0
Total shareholder return on common shareholders' investment ²	17	12.2 %	4.3 %	9.2 %	0.4 %	(4.1) %	9.4 %	8.8 %	20.1 %	36.2 %	12.2 %	(4.1) %	0.4 %	20.1 %
Number of common shares outstanding (millions)	18	1,854.8	1,853.5	1,850.3	1,855.1	1,853.6	1,851.6	1,845.5	1,844.6	1,841.6	1,854.8	1,853.6	1,855.1	1,844.6
Total market capitalization (\$ billions)	19	\$ 105.5	\$ 103.5	\$ 98.3	\$ 99.6	\$ 97.8	\$ 103.1	\$ 93.4	\$ 102.3	\$ 105.0	\$ 105.5	\$ 97.8	\$ 99.6	\$ 102.3
Dividend Performance														
Dividend per common share (\$)	20	\$ 0.55	\$ 0.55	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.47	\$ 0.47	\$ 0.47	\$ 0.47	\$ 1.61	\$ 1.49	\$ 2.00	\$ 1.84
Dividend yield	21	3.8 %	4.0	3.9 %	3.9 %	3.7 %	3.6 %	3.5 %	3.4 %	3.3 %	4.0 %	3.6 %	3.8 %	3.5 %
Common dividend payout ratio														
Reported	22	44.5	51.2	43.6	53.0	42.7	52.2	43.2	51.3	42.0	46.3	45.7	47.4	44.3
Adjusted	23	43.4	45.9	43.1	44.5	42.3	44.5	41.8	48.0	40.9	44.1	42.9	43.3	43.0

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

² 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 #	2016			2015				2014		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
Increase (Decrease) in Net Income Due to Items of Note (\$ millions)														
Amortization of intangibles (Footnote 2)	1	\$ 58	\$ 63	\$ 65	\$ 65	\$ 62	\$ 65	\$ 63	\$ 62	\$ 60	\$ 186	\$ 190	\$ 255	\$ 246
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	2	-	51	(41)	(21)	(19)	(15)	-	-	(24)	10	(34)	(55)	(43)
Impairment of goodwill, non-financial assets, and other charges (Footnote 4)	3	-	116	-	-	-	-	-	-	-	116	-	-	-
Restructuring charges (Footnote 5)	4	-	-	-	243	-	228	-	-	-	-	228	471	-
Charge related to the acquisition in U.S. strategic cards portfolio and related integration costs (Footnote 6)	5	-	-	-	51	-	-	-	-	-	-	-	51	-
Litigation and litigation-related charge(s)/reserve(s) (Footnote 7)	6	-	-	-	-	(24)	32	-	-	-	-	8	8	-
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 8)	7	-	-	-	-	-	-	-	54	27	-	-	-	125
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts (Footnote 9)	8	-	-	-	-	-	-	-	-	16	-	-	-	131
Impact of Alberta flood on the loan portfolio (Footnote 10)	9	-	-	-	-	-	-	-	-	(19)	-	-	-	(19)
Gain on sale of TD Waterhouse Institutional Services (Footnote 11)	10	-	-	-	-	-	-	-	-	-	-	-	-	(196)
Total	11	\$ 58	\$ 230	\$ 24	\$ 338	\$ 19	\$ 310	\$ 63	\$ 116	\$ 60	\$ 312	\$ 392	\$ 730	\$ 244
Increase (Decrease) in Earnings per Share Due to Items of Note (\$) (Footnote 12)														
Amortization of intangibles (Footnote 2)	12	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.10	\$ 0.11	\$ 0.14	\$ 0.12
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	-	0.03	(0.02)	(0.01)	(0.01)	(0.01)	-	-	(0.01)	0.01	(0.02)	(0.03)	(0.02)
Impairment of goodwill, non-financial assets, and other charges (Footnote 4)	14	-	0.06	-	-	-	-	-	-	-	0.06	-	-	-
Restructuring charges (Footnote 5)	15	-	-	-	0.13	-	0.12	-	-	-	-	0.12	0.25	-
Charge related to the acquisition in U.S. strategic cards portfolio and related integration costs (Footnote 6)	16	-	-	-	0.03	-	-	-	-	-	-	-	0.03	-
Litigation and litigation-related charge(s)/reserve(s) (Footnote 7)	17	-	-	-	-	(0.01)	0.02	-	-	-	-	0.01	0.01	-
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 8)	18	-	-	-	-	-	-	-	0.03	0.02	-	-	-	0.07
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts (Footnote 9)	19	-	-	-	-	-	-	-	-	0.01	-	-	-	0.07
Impact of Alberta flood on the loan portfolio (Footnote 10)	20	-	-	-	-	-	-	-	-	(0.01)	-	-	-	(0.01)
Gain on sale of TD Waterhouse Institutional Services (Footnote 11)	21	-	-	-	-	-	-	-	-	-	-	-	-	(0.10)
Total	22	\$ 0.03	\$ 0.13	\$ 0.01	\$ 0.18	\$ 0.01	\$ 0.17	\$ 0.03	\$ 0.07	\$ 0.04	\$ 0.17	\$ 0.22	\$ 0.40	\$ 0.13

¹ For detailed footnotes to the items of note, refer to page 84.

Segmented Results Summary

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

LINE #	2016				2015				2014		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014	
Net Income (loss) – Adjusted														
Canadian Retail	1	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 1,436	\$ 1,449	\$ 1,358	\$ 1,443	\$ 4,486	\$ 4,442	\$ 5,938	\$ 5,490
U.S. Retail	2	788	719	751	646	650	626	625	509	561	2,258	1,901	2,547	2,110
Total Retail	3	2,297	2,183	2,264	2,142	2,207	2,062	2,074	1,867	2,004	6,744	6,343	8,485	7,600
Wholesale Banking	4	302	219	161	196	239	246	192	160	216	682	677	873	813
Corporate	5	(183)	(120)	(178)	(161)	(161)	(139)	(143)	(165)	(53)	(481)	(443)	(604)	(286)
Total Bank	6	\$ 2,416	\$ 2,282	\$ 2,247	\$ 2,177	\$ 2,285	\$ 2,169	\$ 2,123	\$ 1,862	\$ 2,167	\$ 6,945	\$ 6,577	\$ 8,754	\$ 8,127
Return on Common Equity – Adjusted¹														
Canadian Retail	7	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	42.3 %	41.9 %	42.5 %	44.7 %	42.0 %	42.9 %	42.8 %	43.7 %
U.S. Retail	8	9.5	8.7	8.7	7.8	8.3	8.3	8.5	7.6	9.0	9.0	8.4	8.2	8.4
Wholesale Banking ²	9	20.4	14.8	10.6	13.0	17.2	17.7	13.0	13.0	18.4	15.2	15.9	15.2	17.5
Total Bank²	10	14.5	14.0	13.5	13.5	15.0	15.0	15.1	14.0	16.8	14.0	15.1	14.7	15.9
Percentage of Adjusted Net Income Mix³														
Total Retail	11	88 %	91 %	93 %	92 %	90 %	89 %	92 %	92 %	90 %	91 %	90 %	91 %	90 %
Wholesale Banking	12	12	9	7	8	10	11	8	8	10	9	10	9	10
Total Bank	13	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Geographic Contribution to Total Revenue⁴														
Canada	14	61 %	54 %	62 %	65 %	64 %	59 %	69 %	66 %	65 %	59 %	64 %	64 %	66 %
United States	15	35	36	36	35	33	31	30	28	27	36	31	32	28
Other International	16	4	10	2	–	3	10	1	6	8	5	5	4	6
Total Bank	17	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

¹ Capital allocated to the business segments was based on 8% CET1 Capital in fiscal 2014 and 9% in fiscal 2015 and 2016.

² CVA is being included in accordance with 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 #	2016				2015				2014		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014	
Net interest income	\$ 2,519	\$ 2,418	\$ 2,491	\$ 2,497	\$ 2,480	\$ 2,369	\$ 2,435	\$ 2,435	\$ 2,436	\$ 7,428	\$ 7,284	\$ 9,781	\$ 9,538	
Non-interest income	2,622	2,469	2,540	2,500	2,531	2,409	2,464	2,485	2,498	7,631	7,404	9,904	9,623	
Total revenue	5,141	4,887	5,031	4,997	5,011	4,778	4,899	4,920	4,934	15,059	14,688	19,685	19,161	
Provision for (reversal of) credit losses	258	262	228	221	237	239	190	250	228	748	666	887	946	
Insurance claims and other related expenses	692	530	655	637	600	564	699	720	771	1,877	1,863	2,500	2,833	
Non-interest expenses	2,133	2,095	2,079	2,143	2,104	2,075	2,085	2,224	2,076	6,307	6,264	8,407	8,438	
Income (loss) before income taxes	2,058	2,000	2,069	1,996	2,070	1,900	1,925	1,726	1,859	6,127	5,895	7,891	6,944	
Provision for (recovery of) income taxes	549	536	556	500	513	464	476	422	459	1,641	1,453	1,953	1,710	
Net income – reported	1,509	1,464	1,513	1,496	1,557	1,436	1,449	1,304	1,400	4,486	4,442	5,938	5,234	
Adjustments for items of note, net of income taxes ¹	–	–	–	–	–	–	–	54	43	–	–	–	256	
Net income – adjusted	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 1,436	\$ 1,449	\$ 1,358	\$ 1,443	\$ 4,486	\$ 4,442	\$ 5,938	\$ 5,490	

Average common equity (\$ billions)	\$ 14.3	\$ 14.3	\$ 14.1	\$ 14.0	\$ 13.8	\$ 13.9	\$ 13.7	\$ 12.7	\$ 12.8	\$ 14.3	\$ 13.8	\$ 13.9	\$ 12.6
Return on common equity – reported ²	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	42.3 %	41.9 %	40.8 %	43.4 %	42.0 %	42.9 %	42.8 %	41.7 %
Return on common equity – adjusted ²	41.9	41.7	42.6	42.3	44.6	42.3	41.9	42.5	44.7	42.0	42.9	42.8	43.7

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

Common Equity Tier 1 Capital risk-weighted assets ³	\$ 99	\$ 110	\$ 108	\$ 106	\$ 107	\$ 104	\$ 102	\$ 100	\$ 99	\$ 99	\$ 107	\$ 106	\$ 100
Average loans – personal	185.6	185.3	185.2	182.2	177.3	175.0	175.2	172.9	168.3	185.4	175.8	177.5	168.1
Residential mortgages													
Consumer instalment and other personal	62.8	61.2	61.0	60.8	60.3	59.7	59.3	59.3	59.7	61.7	59.8	60.0	59.9
Home Equity Line of Credit (HELOC)	19.9	19.2	19.0	18.5	17.7	17.0	16.6	15.9	15.1	19.3	17.1	17.4	15.0
Indirect auto	16.2	15.8	16.2	16.1	16.7	16.3	16.2	16.0	15.5	16.0	16.4	16.4	15.5
Other	19.1	18.7	19.2	19.0	18.7	18.2	18.9	19.2	19.3	19.0	18.6	18.7	18.7
Credit card													
Total average loans – personal	303.6	300.2	300.6	296.6	290.7	286.2	286.2	283.3	277.9	301.4	287.7	290.0	277.2
Average loans and acceptances – business	61.6	60.4	58.3	57.0	55.9	54.5	52.8	52.1	51.1	60.1	54.4	55.0	50.5
Average deposits													
Personal	172.2	168.9	167.1	165.1	161.4	159.3	157.8	155.9	153.9	169.4	159.5	160.9	153.9
Business	90.6	85.0	85.2	84.4	84.0	81.4	82.6	80.6	78.2	86.9	82.7	83.1	78.0
Wealth	21.3	20.5	19.4	18.9	18.5	18.5	17.7	17.5	17.4	20.5	18.2	18.4	17.3
Margin on average earning assets including securitized assets	2.79 %	2.77 %	2.80 %	2.84 %	2.88 %	2.89 %	2.88 %	2.92 %	2.98 %	2.79 %	2.88 %	2.87 %	2.95 %
Assets under administration	\$ 337	\$ 321	\$ 308	\$ 310	\$ 314	\$ 312	\$ 302	\$ 293	\$ 285	\$ 337	\$ 314	\$ 310	\$ 293
Assets under management	265	254	247	245	249	244	242	227	227	265	249	245	227
Gross originated insurance premiums (\$ millions)	1,091	973	870	1,046	1,104	977	861	1,026	1,078	2,934	2,942	3,988	3,893
Efficiency ratio – reported	41.5 %	42.9 %	41.3 %	42.9 %	42.0 %	43.4 %	42.6 %	45.2 %	42.1 %	41.9 %	42.6 %	42.7 %	44.0 %
Efficiency ratio – adjusted	41.5	42.9	41.3	42.9	42.0	43.4	42.6	43.7	40.9	41.9	42.6	42.7	42.2
Non-interest expenses – adjusted (\$ millions)	\$ 2,133	\$ 2,095	\$ 2,079	\$ 2,143	\$ 2,104	\$ 2,075	\$ 2,085	\$ 2,151	\$ 2,018	\$ 6,307	\$ 6,264	\$ 8,407	\$ 8,091
Number of Canadian retail branches at period end	1,152	1,152	1,157	1,165	1,166	1,165	1,164	1,165	1,164	1,152	1,166	1,165	1,165
Average number of full-time equivalent staff	38,852	37,987	38,301	38,782	39,180	39,312	39,602	39,671	39,429	38,383	39,365	39,218	39,389

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 8 and 9, respectively, on page 84.

² Capital allocated to the business segments was based on 8% CET1 Capital in fiscal 2014 and 9% in fiscal 2015 and 2016.

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

U.S. Retail Segment – Canadian Dollars

RESULTS OF OPERATIONS

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

LINE #	2016			2015			2014		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
Net interest income	\$ 1,755	\$ 1,737	\$ 1,769	\$ 1,658	\$ 1,527	\$ 1,516	\$ 1,430	\$ 1,320	\$ 1,306	\$ 5,261	\$ 4,473	\$ 6,131	\$ 5,179
Non-interest income	591	553	630	492	576	519	511	469	486	1,774	1,606	2,098	1,986
Total revenue	2,346	2,290	2,399	2,150	2,103	2,035	1,941	1,789	1,792	7,035	6,079	8,229	7,165
Provision for (reversal of) credit losses													
Loans	175	170	227	215	159	122	113	112	71	572	394	609	454
Debt securities classified as loans	1	1	1	(29)	1	(11)	1	(22)	2	3	(9)	(38)	(16)
Acquired credit-impaired loans ¹	(8)	(9)	(7)	(12)	(7)	(10)	(7)	(4)	7	(24)	(24)	(36)	(2)
Total provision for (reversal of) credit losses	168	162	221	174	153	101	107	86	80	551	361	535	436
Non-interest expenses	1,372	1,416	1,406	1,442	1,239	1,329	1,178	1,176	1,114	4,194	3,746	5,188	4,512
Income (loss) before income taxes	806	712	772	534	711	605	656	527	598	2,290	1,972	2,506	2,217
Provision for (recovery of) income taxes	143	101	130	48	129	96	121	101	113	374	346	394	412
U.S. Retail Bank net income – reported²	663	611	642	486	582	509	535	426	485	1,916	1,626	2,112	1,805
Adjustments for items of note, net of income taxes ³	–	–	–	51	(24)	32	–	–	–	–	8	59	–
U.S. Retail Bank net income – adjusted²	663	611	642	537	558	541	535	426	485	1,916	1,634	2,171	1,805
Equity in net income of an investment in TD Ameritrade ⁴	125	108	109	109	92	85	90	83	76	342	267	376	305
Net income – adjusted	788	719	751	646	650	626	625	509	561	2,258	1,901	2,547	2,110
Net income – reported	\$ 788	\$ 719	\$ 751	\$ 595	\$ 674	\$ 594	\$ 625	\$ 509	\$ 561	\$ 2,258	\$ 1,893	\$ 2,488	\$ 2,110
Average common equity (\$ billions)	\$ 33.0	\$ 33.6	\$ 34.4	\$ 33.1	\$ 31.1	\$ 31.0	\$ 29.1	\$ 26.4	\$ 24.8	\$ 33.7	\$ 30.4	\$ 31.1	\$ 25.1
Return on common equity – reported ⁵	9.5 %	8.7 %	8.7 %	7.1 %	8.6 %	7.9 %	8.5 %	7.6 %	9.0 %	9.0 %	8.3 %	8.0 %	8.4 %
Return on common equity – adjusted ⁵	9.5	8.7	8.7	7.8	8.3	8.3	8.5	7.6	9.0	9.0	8.4	8.2	8.4
Key Performance Indicators (\$ billions, except as noted)													
Common Equity Tier 1 Capital risk-weighted assets ⁶	\$ 211	\$ 200	\$ 216	\$ 200	\$ 190	\$ 173	\$ 180	\$ 158	\$ 151	\$ 211	\$ 190	\$ 200	\$ 158
Average loans – personal													
Residential mortgages	26.8	27.3	28.5	27.6	26.2	26.4	24.6	23.2	22.5	27.5	25.7	26.2	22.7
Consumer instalment and other personal													
HELOC	13.0	13.4	14.1	13.5	12.9	13.0	12.2	11.6	11.3	13.5	12.7	12.9	11.4
Indirect auto	26.6	26.3	26.7	24.6	22.3	21.5	19.6	18.3	17.2	26.5	21.1	22.0	17.5
Other	0.7	0.7	0.8	0.7	0.7	0.7	0.6	0.6	0.6	0.7	0.7	0.7	0.5
Credit card	12.7	12.9	13.8	10.6	8.9	8.7	8.5	7.6	7.4	13.2	8.7	9.1	7.5
Total average loans – personal	79.8	80.6	83.9	77.0	71.0	70.3	65.5	61.3	59.0	81.4	68.9	70.9	59.6
Average loans and acceptances – business	98.8	97.4	99.8	89.6	81.6	78.2	70.6	64.1	60.5	98.6	76.8	80.0	60.1
Average debt securities classified as loans	1.5	1.7	1.8	1.9	1.9	2.1	2.1	2.1	2.2	1.7	2.0	2.0	2.3
Average deposits													
Personal	102.4	103.2	102.7	96.5	90.8	89.9	80.6	75.1	73.2	102.8	87.1	89.4	73.0
Business ⁷	80.2	82.2	84.8	80.3	72.0	71.8	66.6	63.0	59.5	82.4	70.1	72.7	60.4
TD Ameritrade insured deposit accounts	108.9	111.4	111.9	104.5	94.3	93.1	87.4	82.4	78.4	110.8	91.6	94.8	79.8
Margin on average earning assets ⁸	3.14 %	3.11 %	3.11 %	3.08 %	3.05 %	3.14 %	3.20 %	3.15 %	3.23 %	3.12 %	3.13 %	3.12 %	3.20 %
Assets under administration	\$ 16	\$ 15	\$ 17	\$ 16	\$ 15	\$ 13	\$ 14	\$ 13	\$ 12	\$ 16	\$ 15	\$ 16	\$ 13
Assets under management	93	90	100	101	97	88	77	67	61	93	97	101	67
Efficiency ratio – reported	58.5 %	61.8 %	58.6 %	67.1 %	58.9 %	65.3 %	60.7 %	65.7 %	62.2 %	59.6 %	61.6 %	63.0 %	63.0 %
Efficiency ratio – adjusted	58.5	61.8	58.6	64.5	60.8	62.8	60.7	65.7	62.2	59.6	61.4	62.2	63.0
Total revenue - adjusted (\$ millions)	\$ 2,346	\$ 2,290	\$ 2,399	\$ 2,223	\$ 2,103	\$ 2,035	\$ 1,941	\$ 1,789	\$ 1,792	\$ 7,035	\$ 6,079	\$ 8,302	\$ 7,165
Non-interest expenses – adjusted (\$ millions)	1,372	1,416	1,406	1,433	1,278	1,277	1,178	1,176	1,114	4,194	3,733	5,166	4,512
Number of U.S. retail stores as at period end ⁹	1,267	1,265	1,264	1,298	1,305	1,302	1,301	1,318	1,306	1,267	1,305	1,298	1,318
Average number of full-time equivalent staff	25,998	25,599	25,226	25,250	25,546	25,775	26,021	26,162	26,056	25,608	25,781	25,647	26,074

¹ Includes all Federal Deposit Insurance Corporation (FDIC) covered loans and other ACI loans.

² Excludes TD Ameritrade.

³ Items of note relate to the charge related to the acquisition in U.S. strategic cards portfolio and related integration costs, and litigation and litigation-related charge(s)/reserve(s). Refer to footnotes 6 and 7, respectively, on page 84.

⁴ Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

⁵ Capital allocated to the business segments was based on 8% CET1 Capital in fiscal 2014 and 9% in fiscal 2015 and 2016.

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

⁷ Effective the first quarter of 2016, excludes the impact of intercompany deposits.

⁸ The margin on average earning assets a) includes the value of tax-exempt interest income, adjusted to its equivalent before-tax value, and b) excludes the impact related to the TD Ameritrade insured deposit accounts (IDA). Effective the second quarter of 2015, this ratio a) excludes the impact of cash collateral deposited by affiliates with the U.S. banks, which has been eliminated at the U.S. Retail segment level, and b) the allocation to the IDA has been changed to reflect the Basel III liquidity rules.

⁹ Includes full service retail banking stores.

U.S. Retail Segment – U.S. Dollars

RESULTS OF OPERATIONS

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

LINE #	2016			2015			2014		Year to Date		Full Year			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014	
Net interest income	1	\$ 1,354	\$ 1,308	\$ 1,288	\$ 1,260	\$ 1,224	\$ 1,215	\$ 1,226	\$ 1,193	\$ 1,207	\$ 3,950	\$ 3,665	\$ 4,925	\$ 4,749
Non-interest income	2	456	417	459	373	463	415	438	425	450	1,332	1,316	1,689	1,823
Total revenue	3	1,810	1,725	1,747	1,633	1,687	1,630	1,664	1,618	1,657	5,282	4,981	6,614	6,572
Provision for (reversal of) credit losses														
Loans	4	135	129	164	164	127	98	99	101	66	428	324	488	416
Debt securities classified as loans	5	1	1	1	(22)	1	(9)	1	(20)	2	3	(7)	(29)	(14)
Acquired credit-impaired loans ¹	6	(6)	(7)	(5)	(9)	(6)	(8)	(6)	(3)	6	(18)	(20)	(29)	(1)
Total provision for (reversal of) credit losses	7	130	123	160	133	122	81	94	78	74	413	297	430	401
Non-interest expenses	8	1,058	1,067	1,022	1,096	994	1,065	1,010	1,063	1,030	3,147	3,069	4,165	4,136
Income (loss) before income taxes	9	622	535	565	404	571	484	560	477	553	1,722	1,615	2,019	2,035
Provision for (recovery of) income taxes	10	110	76	95	36	102	77	103	92	104	281	282	318	378
U.S. Retail Bank net income – reported²	11	512	459	470	368	469	407	457	385	449	1,441	1,333	1,701	1,657
Adjustments for items of note, net of income taxes ³	12	–	–	–	39	(19)	26	–	–	–	–	7	46	–
U.S. Retail Bank – adjusted²	13	512	459	470	407	450	433	457	385	449	1,441	1,340	1,747	1,657
Equity in net income of an investment in TD Ameritrade ⁴	14	97	78	82	84	74	69	79	77	69	257	222	306	281
Net income – adjusted	15	609	537	552	491	524	502	536	462	518	1,698	1,562	2,053	1,938
Net income – reported	16	\$ 609	\$ 537	\$ 552	\$ 452	\$ 543	\$ 476	\$ 536	\$ 462	\$ 518	\$ 1,698	\$ 1,555	\$ 2,007	\$ 1,938
Average common equity (US\$ billions)	17	\$ 25.4	\$ 25.2	\$ 25.1	\$ 25.1	\$ 24.9	\$ 24.9	\$ 25.0	\$ 23.9	\$ 22.9	\$ 25.3	\$ 25.0	\$ 25.0	\$ 23.0
Key Performance Indicators (US\$ billions, except as noted)														
Common Equity Tier 1 Capital risk-weighted assets ⁵	18	\$ 162	\$ 160	\$ 154	\$ 153	\$ 145	\$ 144	\$ 141	\$ 140	\$ 138	\$ 162	\$ 145	\$ 153	\$ 140
Average loans – personal														
Residential mortgages	19	20.6	20.6	20.7	20.9	21.0	21.1	21.1	21.0	20.8	20.6	21.1	21.0	20.8
Consumer instalment and other personal														
HELOC	20	10.0	10.1	10.3	10.3	10.4	10.4	10.4	10.5	10.5	10.1	10.4	10.4	10.4
Indirect auto	21	20.5	19.8	19.4	18.7	17.9	17.3	16.8	16.6	15.9	19.9	17.4	17.7	16.1
Other	22	0.6	0.6	0.5	0.6	0.5	0.5	0.6	0.5	0.6	0.6	0.5	0.6	0.5
Credit card	23	9.8	9.7	10.1	8.0	7.1	7.0	7.3	6.9	6.8	9.9	7.1	7.3	6.9
Total average loans – personal	24	61.5	60.8	61.0	58.5	56.9	56.3	56.2	55.5	54.6	61.1	56.5	57.0	54.7
Average loans and acceptances – business	25	76.2	73.3	72.6	68.1	65.4	62.6	60.5	58.0	55.9	74.0	62.8	64.2	55.1
Average debt securities classified as loans	26	1.2	1.3	1.3	1.4	1.5	1.6	1.8	1.9	2.0	1.3	1.6	1.6	2.1
Average deposits														
Personal	27	79.0	77.8	74.7	73.3	72.8	72.0	69.1	68.0	67.7	77.2	71.3	71.8	66.9
Business ⁶	28	61.8	62.0	61.7	61.0	57.7	57.5	57.1	57.0	55.0	61.8	57.4	58.3	55.4
TD Ameritrade insured deposit accounts	29	84.0	83.9	81.4	79.4	75.6	74.6	74.9	74.6	72.4	83.1	75.0	76.1	73.2
Total revenue – adjusted (US\$ millions)	30	1,810	1,725	1,747	1,689	1,687	1,630	1,664	1,618	1,657	5,282	4,981	6,670	6,572
Non-interest expenses – adjusted (US\$ millions)	31	1,058	1,067	1,022	1,089	1,024	1,023	1,010	1,063	1,030	3,147	3,057	4,146	4,136

¹ Includes all FDIC covered loans and other ACI loans.

² Excludes TD Ameritrade.

³ Items of note relate to the charge related to the acquisition in U.S. strategic cards portfolio and related integration costs, and litigation and litigation-related charge(s)/reserve(s). Refer to footnotes 6 and 7, respectively, on page 84.

⁴ Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

⁵ Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

⁶ Effective the first quarter of 2016, excludes the impact of intercompany deposits.

Wholesale Banking Segment

RESULTS OF OPERATIONS

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

LINE #	2016			2015			2014			Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
1	\$ 390	\$ 440	\$ 459	\$ 550	\$ 564	\$ 584	\$ 597	\$ 537	\$ 589	\$ 1,289	\$ 1,745	\$ 2,295	\$ 2,210
2	469	326	205	116	201	200	114	67	91	1,000	515	631	470
3	859	766	664	666	765	784	711	604	680	2,289	2,260	2,926	2,680
4	11	50	12	14	2	–	2	(1)	5	73	4	18	11
5	437	441	429	390	431	447	433	381	392	1,307	1,311	1,701	1,589
6	411	275	223	262	332	337	276	224	283	909	945	1,207	1,080
7	109	56	62	66	93	91	84	64	67	227	268	334	267
8	302	219	161	196	239	246	192	160	216	682	677	873	813
9	\$ 302	\$ 219	\$ 161	\$ 196	\$ 239	\$ 246	\$ 192	\$ 160	\$ 216	\$ 682	\$ 677	\$ 873	\$ 813
10	\$ 5.9	\$ 6.0	\$ 6.1	\$ 6.0	\$ 5.5	\$ 5.7	\$ 5.9	\$ 4.9	\$ 4.7	\$ 6.0	\$ 5.7	\$ 5.8	\$ 4.7
11	20.4 %	14.8 %	10.6 %	13.0 %	17.2 %	17.7 %	13.0 %	13.0 %	18.4 %	15.2 %	15.9 %	15.2 %	17.5 %
Key Performance Indicators													
(\$ billions, except as noted)													
12	\$ 67	\$ 63	\$ 65	\$ 65	\$ 62	\$ 57	\$ 64	\$ 61	\$ 57	\$ 67	\$ 62	\$ 65	\$ 61
13	21	19	18	16	16	14	14	12	10	21	16	16	12
14	50.9 %	57.6 %	64.6 %	58.6 %	56.3 %	57.0 %	60.9 %	63.1 %	57.6 %	57.1 %	58.0 %	58.1 %	59.3 %
15	3,808	3,649	3,712	3,741	3,736	3,771	3,746	3,727	3,726	3,724	3,751	3,748	3,654
Trading-Related Income (Loss) (TEB)⁶													
16	\$ 239	\$ 172	\$ 171	\$ 112	\$ 190	\$ 208	\$ 90	\$ 79	\$ 125	\$ 582	\$ 488	\$ 600	\$ 593
17	149	163	154	109	104	120	134	101	97	466	358	467	385
18	59	94	55	95	131	96	156	116	103	208	383	478	416
19	\$ 447	\$ 429	\$ 380	\$ 316	\$ 425	\$ 424	\$ 380	\$ 296	\$ 325	\$ 1,256	\$ 1,229	\$ 1,545	\$ 1,394

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

² Capital allocated to the business segments was based on 8% CET1 Capital in fiscal 2014 and 9% in fiscal 2015 and 2016.

³ CVA is included in accordance with OSFI guidance.

⁴ Amounts are calculated in accordance with the Basel III regulatory framework and are presented based on the "all-in" methodology.

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

⁶ Includes trading-related income reported in net interest income and non-interest income.

Corporate Segment

RESULTS OF OPERATIONS

(\$ millions) For the period ended	LINE #	2016			2015			2014		Year to Date		Full Year		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
Net interest income (loss) ^{1,2}	1	\$ 260	\$ 285	\$ 328	\$ 182	\$ 126	\$ 111	\$ 98	\$ 165	\$ 104	\$ 873	\$ 335	\$ 517	\$ 657
Non-interest income (loss) ²	2	95	31	188	52	1	51	(35)	(26)	(1)	314	17	69	298
Total revenue	3	355	316	516	234	127	162	63	139	103	1,187	352	586	955
Provision for (reversal of) credit losses ^{2,3}	4	119	110	181	100	45	35	63	36	25	410	143	243	164
Non-interest expenses	5	698	784	739	936	518	854	469	550	458	2,221	1,841	2,777	1,957
Income (loss) before income taxes and equity in net income of an investment in TD Ameritrade	6	(462)	(578)	(404)	(802)	(436)	(727)	(469)	(447)	(380)	(1,444)	(1,632)	(2,434)	(1,166)
Provision for (recovery of) income taxes ¹	7	(225)	(227)	(202)	(355)	(233)	(307)	(263)	(217)	(309)	(654)	(803)	(1,158)	(877)
Equity in net income of an investment in TD Ameritrade	8	(4)	1	–	(1)	(1)	3	–	3	1	(3)	2	1	15
Net income (loss) – reported	9	(241)	(350)	(202)	(448)	(204)	(417)	(206)	(227)	(70)	(793)	(827)	(1,275)	(274)
Adjustments for items of note, net of income taxes ⁴	10	58	230	24	287	43	278	63	62	17	312	384	671	(12)
Net income (loss) – adjusted	11	\$ (183)	\$ (120)	\$ (178)	\$ (161)	\$ (161)	\$ (139)	\$ (143)	\$ (165)	\$ (53)	\$ (481)	\$ (443)	\$ (604)	\$ (286)
Decomposition of Adjustments for Items of Note, Net of Income Taxes⁴														
Amortization of intangibles (Footnote 2)	12	\$ 58	\$ 63	\$ 65	\$ 65	\$ 62	\$ 65	\$ 63	\$ 62	\$ 60	\$ 186	\$ 190	\$ 255	\$ 246
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	–	51	(41)	(21)	(19)	(15)	–	–	(24)	10	(34)	(55)	(43)
Impairment of goodwill, non-financial assets, and other charges (Footnote 4)	14	–	116	–	–	–	–	–	–	–	116	–	–	–
Restructuring charges (Footnote 5)	15	–	–	–	243	–	228	–	–	–	–	228	471	–
Impact of Alberta flood on the loan portfolio (Footnote 10)	16	–	–	–	–	–	–	–	–	(19)	–	–	–	(19)
Gain on sale of TD Waterhouse Institutional Services (Footnote 11)	17	–	–	–	–	–	–	–	–	–	–	–	–	(196)
Total adjustments for items of note	18	\$ 58	\$ 230	\$ 24	\$ 287	\$ 43	\$ 278	\$ 63	\$ 62	\$ 17	\$ 312	\$ 384	\$ 671	\$ (12)
Decomposition of Items included in Net Income (Loss) – Adjusted														
Net corporate expenses	19	\$ (222)	\$ (196)	\$ (203)	\$ (192)	\$ (193)	\$ (177)	\$ (172)	\$ (233)	\$ (170)	\$ (621)	\$ (542)	\$ (734)	\$ (727)
Other	20	10	48	(4)	2	4	10	2	41	90	54	16	18	334
Non-controlling interests	21	29	28	29	29	28	28	27	27	27	86	83	112	107
Net income (loss) – adjusted	22	\$ (183)	\$ (120)	\$ (178)	\$ (161)	\$ (161)	\$ (139)	\$ (143)	\$ (165)	\$ (53)	\$ (481)	\$ (443)	\$ (604)	\$ (286)

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 Includes incurred but not identified PCL related to the products in the Canadian Retail and Wholesale Banking segments.

⁴ For detailed footnotes to the items of note, refer to page 84.

Net Interest Income and Margin

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

LINE #	2016				2015			2014		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014	
Interest Income														
Loans	1	\$ 5,433	\$ 5,297	\$ 5,432	\$ 5,159	\$ 5,144	\$ 4,941	\$ 5,075	\$ 4,983	\$ 4,950	\$ 16,162	\$ 15,160	\$ 20,319	\$ 19,716
Securities	2	1,100	1,115	1,150	1,136	1,086	1,090	1,057	1,052	1,021	3,365	3,233	4,369	4,086
Deposits with banks	3	62	58	37	34	36	36	36	29	31	157	108	142	126
Total interest income	4	6,595	6,470	6,619	6,329	6,266	6,067	6,168	6,064	6,002	19,684	18,501	24,830	23,928
Interest Expense														
Deposits	5	1,194	1,126	1,098	1,023	1,069	1,039	1,111	1,109	1,060	3,418	3,219	4,242	4,313
Securitization liabilities	6	113	112	124	130	143	147	173	184	187	349	463	593	777
Subordinated notes and debentures	7	104	96	88	103	93	94	100	100	106	288	287	390	412
Other	8	260	256	262	186	264	207	224	214	214	778	695	881	842
Total interest expense	9	1,671	1,590	1,572	1,442	1,569	1,487	1,608	1,607	1,567	4,833	4,664	6,106	6,344
Net Interest Income	10	4,924	4,880	5,047	4,887	4,697	4,580	4,560	4,457	4,435	14,851	13,837	18,724	17,584
TEB adjustment	11	79	82	65	95	91	91	140	76	131	226	322	417	428
Net Interest Income (TEB)	12	\$ 5,003	\$ 4,962	\$ 5,112	\$ 4,982	\$ 4,788	\$ 4,671	\$ 4,700	\$ 4,533	\$ 4,566	\$ 15,077	\$ 14,159	\$ 19,141	\$ 18,012
Average total assets (\$ billions)	13	\$ 1,157	\$ 1,142	\$ 1,141	\$ 1,113	\$ 1,069	\$ 1,061	\$ 1,004	\$ 962	\$ 939	\$ 1,147	\$ 1,046	\$ 1,063	\$ 933
Average earning assets (\$ billions)	14	989	969	975	958	925	906	862	832	810	978	899	914	808
Net interest margin as a % of average earning assets	15	1.98 %	2.05 %	2.06 %	2.02 %	2.01 %	2.07 %	2.10 %	2.13 %	2.17 %	2.03 %	2.06 %	2.05 %	2.18 %
Impact on Net Interest Income due to Impaired Loans														
Net interest income recognized on impaired debt securities classified as loans	16	\$ (22)	\$ (27)	\$ (24)	\$ (27)	\$ (24)	\$ (26)	\$ (26)	\$ (22)	\$ (29)	\$ (73)	\$ (76)	\$ (103)	\$ (96)
Net interest income foregone on impaired loans	17	32	32	32	29	27	27	27	25	26	96	81	110	104
Recoveries	18	(1)	(1)	(1)	(2)	—	(1)	—	(2)	—	(3)	(1)	(3)	(4)
Total	19	\$ 9	\$ 4	\$ 7	\$ —	\$ 3	\$ —	\$ 1	\$ 1	\$ (3)	\$ 20	\$ 4	\$ 4	\$ 4

Non-Interest Income

(\$ millions)														
<i>For the period ended</i>														
LINE #	2016			2015			2014			Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014	
Investment and Securities Services														
TD Waterhouse fees and commissions	1	\$ 117	\$ 117	\$ 110	\$ 107	\$ 106	\$ 109	\$ 108	\$ 103	\$ 100	\$ 344	\$ 323	\$ 430	\$ 412
Full-service brokerage and other securities services	2	216	205	206	189	194	189	188	177	171	627	571	760	684
Underwriting and advisory	3	177	138	99	87	122	149	85	126	148	414	356	443	482
Investment management fees	4	126	123	126	123	126	118	114	108	105	375	358	481	413
Mutual fund management	5	410	390	403	402	404	388	375	361	347	1,203	1,167	1,569	1,355
Trust fees	6	40	38	38	36	39	40	35	39	37	116	114	150	150
Total investment and securities services	7	1,086	1,011	982	944	991	993	905	914	908	3,079	2,889	3,833	3,496
Credit fees	8	271	258	251	254	238	223	210	212	211	780	671	925	845
Net securities gain (loss)	9	37	1	(12)	11	14	(3)	57	20	20	26	68	79	173
Trading income (loss) ¹	10	174	97	41	(99)	(7)	(65)	(52)	(119)	(148)	312	(124)	(223)	(349)
Service charges	11	641	631	643	638	615	572	551	558	551	1,915	1,738	2,376	2,152
Card services	12	592	543	596	480	432	426	428	396	373	1,731	1,286	1,766	1,552
Insurance revenue ²	13	959	924	968	977	970	912	899	1,001	1,036	2,851	2,781	3,758	3,883
Other income														
Foreign exchange – non-trading	14	28	21	40	59	40	111	46	63	50	89	197	256	239
Income (loss) from financial instruments designated at fair value through profit or loss														
Trading-related income (loss)	15	5	2	(13)	(3)	(4)	3	(8)	1	(5)	(6)	(9)	(12)	(6)
Related to insurance subsidiaries ²	16	36	(12)	8	(21)	2	(16)	80	8	19	32	66	45	40
Securitization liabilities	17	–	–	–	–	–	2	2	5	10	–	4	4	50
Loan commitments	18	–	(33)	(1)	(12)	(11)	(34)	3	(2)	(6)	(34)	(42)	(54)	(24)
Deposits	19	1	2	1	3	–	4	(6)	–	–	4	(2)	1	(5)
Other ¹	20	(53)	(66)	59	(71)	29	51	(61)	(62)	55	(60)	19	(52)	331
Total other income (loss)	21	17	(86)	94	(45)	56	121	56	13	123	25	233	188	625
Total non-interest income	22	\$ 3,777	\$ 3,379	\$ 3,563	\$ 3,160	\$ 3,309	\$ 3,179	\$ 3,054	\$ 2,995	\$ 3,074	\$ 10,719	\$ 9,542	\$ 12,702	\$ 12,377

¹ Effective the first quarter of 2016, certain amounts relating to foreign exchange trading were reclassified from Other income to Trading income on a prospective basis.

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

Non-Interest Expenses

(\$ millions)													
For the period ended													
LINE #	2016			2015				2014		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
Salaries and Employee Benefits													
1	\$ 1,399	\$ 1,358	\$ 1,378	\$ 1,383	\$ 1,387	\$ 1,346	\$ 1,336	\$ 1,378	\$ 1,320	\$ 4,135	\$ 4,069	\$ 5,452	\$ 5,171
2	546	563	533	479	491	562	525	446	501	1,642	1,578	2,057	1,927
3	381	402	417	368	383	400	383	318	331	1,200	1,166	1,534	1,353
4	2,326	2,323	2,328	2,230	2,261	2,308	2,244	2,142	2,152	6,977	6,813	9,043	8,451
Occupancy													
5	222	228	232	225	236	215	211	201	204	682	662	887	800
6	107	103	100	100	94	93	89	85	69	310	276	376	324
7	103	122	127	122	107	110	117	113	97	352	334	456	425
8	432	453	459	447	437	418	417	399	370	1,344	1,272	1,719	1,549
Equipment													
9	44	45	45	46	45	44	37	33	41	134	126	172	147
10	49	53	49	49	54	55	54	58	52	151	163	212	209
11	138	150	132	139	126	126	117	130	119	420	369	508	454
12	231	248	226	234	225	225	208	221	212	705	658	892	810
Amortization of Other Intangibles													
13	115	104	101	98	97	93	85	98	70	320	275	373	312
14	63	69	74	73	70	73	73	70	70	206	216	289	286
15	178	173	175	171	167	166	158	168	140	526	491	662	598
Marketing and Business Development													
16	190	182	173	198	192	181	157	217	182	545	530	728	756
17	(3)	(14)	(2)	349	—	337	—	29	—	(19)	337	686	29
18	77	80	81	77	79	86	82	79	81	238	247	324	321
19	300	282	271	305	258	228	241	313	244	853	727	1,032	991
Other Expenses													
20	39	34	31	61	26	33	19	45	39	104	78	139	160
21	54	64	57	52	56	59	55	58	54	175	170	222	212
22	45	49	42	47	43	43	42	52	44	136	128	175	185
23	771	862	812	740	548	621	542	608	522	2,445	1,711	2,451	2,434
24	909	1,009	942	900	673	756	658	763	659	2,860	2,087	2,987	2,991
25	\$ 4,640	\$ 4,736	\$ 4,653	\$ 4,911	\$ 4,292	\$ 4,705	\$ 4,165	\$ 4,331	\$ 4,040	\$ 14,029	\$ 13,162	\$ 18,073	\$ 16,496

Balance Sheet

LINE #	(\$ millions) As at	2016			2015			2014		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
ASSETS										
1	Cash and due from banks	\$ 3,593	\$ 3,292	\$ 3,204	\$ 3,154	\$ 3,542	\$ 2,945	\$ 2,899	\$ 2,781	\$ 3,099
2	Interest-bearing deposits with banks	54,605	47,778	48,739	42,483	49,081	45,654	50,624	43,773	36,708
3	Trading loans, securities, and other	102,934	93,140	101,360	95,157	108,472	102,844	107,488	101,173	101,749
4	Derivatives	77,858	73,092	85,642	69,438	75,056	65,072	93,223	55,796	47,092
5	Financial assets designated at fair value through profit or loss	4,333	4,279	4,525	4,378	4,005	3,900	4,097	4,745	5,030
6	Available-for-sale securities	99,674	93,644	94,372	88,782	77,586	70,448	67,424	63,008	61,818
7		284,799	264,155	285,899	257,755	265,119	242,264	272,232	224,722	215,689
8	Held-to-maturity securities	81,341	76,881	80,207	74,450	73,661	69,342	70,559	56,977	56,522
9	Securities purchased under reverse repurchase agreements	100,109	93,820	100,941	97,364	102,325	89,244	93,411	82,556	88,515
Loans										
10	Residential mortgages	215,050	211,982	215,456	212,373	208,286	201,535	202,821	198,912	193,594
11	Consumer instalment and other personal: HELOC	76,977	74,770	75,631	74,766	74,530	72,923	73,103	71,368	71,366
12	Indirect auto	47,508	44,888	46,700	43,901	42,241	38,575	38,785	35,261	33,499
13	Other	16,980	16,661	16,625	16,804	17,398	17,429	17,285	16,782	16,526
14	Credit card	31,099	29,755	31,726	30,215	27,047	25,807	26,404	25,570	25,539
15	Business and government	186,089	177,104	182,399	167,529	160,173	149,666	151,018	131,349	125,651
16	Debt securities classified as loans	1,707	1,820	2,217	2,187	2,297	2,511	2,778	2,695	2,771
17		575,410	556,980	570,754	547,775	531,972	508,446	512,194	481,937	468,946
18	Allowance for loan losses	(3,773)	(3,616)	(3,726)	(3,434)	(3,344)	(3,150)	(3,263)	(3,028)	(3,005)
19	Loans, net of allowance for loan losses	571,637	553,364	567,028	544,341	528,628	505,296	508,931	478,909	465,941
Other										
20	Customers' liability under acceptances	15,756	15,467	16,720	16,646	14,271	15,199	12,312	13,080	12,599
21	Investment in TD Ameritrade	6,859	6,473	7,220	6,683	6,577	6,017	6,335	5,569	5,332
22	Goodwill	16,262	15,689	17,386	16,337	16,342	15,122	15,848	14,233	13,822
23	Other intangibles	2,542	2,509	2,723	2,671	2,695	2,636	2,793	2,680	2,662
24	Land, buildings, equipment, and other depreciable assets	5,309	5,160	5,557	5,314	5,304	5,100	5,317	4,930	4,742
25	Deferred tax assets	1,850	1,987	2,131	1,931	2,114	1,931	2,092	2,008	1,917
26	Amounts receivable from brokers, dealers and clients	25,057	26,305	21,934	21,996	16,794	17,643	23,924	17,130	21,438
27	Other assets	12,717	11,906	13,895	13,248	12,749	12,561	12,878	11,163	10,694
28		86,352	85,496	87,566	84,826	76,846	76,209	81,499	70,793	73,206
29	Total assets	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	\$ 960,511	\$ 939,680
LIABILITIES										
30	Trading deposits	\$ 73,084	\$ 66,402	\$ 84,177	\$ 74,759	\$ 80,673	\$ 67,268	\$ 63,365	\$ 59,334	\$ 61,325
31	Derivatives	69,720	67,283	71,012	57,218	63,120	60,537	51,209	45,988	
32	Securitization liabilities at fair value	12,145	11,335	10,954	10,986	10,567	10,518	11,564	11,198	13,151
33	Other financial liabilities designated at fair value through profit or loss	413	762	1,024	1,415	1,781	2,328	2,751	3,250	3,637
34		155,362	145,782	167,167	144,378	156,141	140,651	158,354	124,991	124,101
Deposits										
35	Personal: Non-term	372,451	353,194	372,364	345,403	336,924	311,293	317,971	290,980	279,850
36	Term	50,203	50,085	50,744	50,415	51,508	51,618	52,559	52,260	52,857
37	Banks	18,959	14,479	16,231	17,080	20,105	22,509	28,337	15,771	16,411
38	Business and government	316,299	296,773	297,191	282,678	277,123	266,671	273,905	241,705	224,560
39		757,912	714,531	736,530	695,576	685,660	652,091	672,772	600,716	573,678
Other										
40	Acceptances	15,756	15,467	16,720	16,646	14,271	15,199	12,312	13,080	12,599
41	Obligations related to securities sold short	44,564	40,726	41,876	38,803	34,336	32,474	34,878	39,465	39,013
42	Obligations related to securities sold under repurchase agreements	58,762	63,828	65,437	67,156	74,027	59,495	59,623	53,112	55,944
43	Securitization liabilities at amortized cost	19,313	20,479	21,472	22,743	23,275	23,580	24,913	24,960	25,709
44	Amounts payable to brokers, dealers and clients	24,445	25,064	23,161	22,664	15,479	17,428	23,822	18,195	23,171
45	Insurance-related liabilities	7,235	6,505	6,586	6,519	6,385	6,267	6,229	6,079	5,991
46	Other liabilities	18,942	15,688	15,266	14,223	15,207	15,221	16,846	15,897	16,804
47		189,017	187,757	190,518	188,754	182,980	169,664	178,623	170,788	179,231
48	Subordinated notes and debentures	8,941	8,893	7,695	8,637	8,456	6,951	7,777	7,785	7,915
49	Total liabilities	1,111,232	1,056,963	1,101,910	1,037,345	1,033,237	969,357	1,017,526	904,280	884,925
EQUITY										
50	Common shares	20,597	20,499	20,395	20,294	20,180	20,076	19,948	19,811	19,705
51	Preferred shares	3,400	3,400	3,400	2,700	2,700	2,800	2,700	2,200	2,625
52	Treasury shares: Common	(42)	(4)	(51)	(49)	(11)	(11)	(179)	(54)	(92)
53	Preferred	(5)	(4)	(4)	(3)	(4)	(14)	(3)	(1)	(2)
54	Contributed surplus	197	189	198	214	226	226	214	205	184
55	Retained earnings	34,387	33,442	32,585	32,053	30,764	29,362	28,373	27,585	26,970
56	Accumulated other comprehensive income (loss)	11,037	8,689	13,467	10,209	10,477	7,569	9,956	4,936	3,834
57		69,571	66,211	69,990	65,418	64,326	60,008	61,009	54,682	53,224
58	Non-controlling interests in subsidiaries	1,633	1,612	1,684	1,610	1,639	1,589	1,620	1,549	1,531
59	Total equity	71,204	67,823	71,674	67,028	65,965	61,597	62,629	56,231	54,755
60	Total liabilities and equity	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	\$ 960,511	\$ 939,680

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

(\$ millions) As at	LINE #	2016			2015			2014		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	\$ 526	\$ 535	\$ 458	\$ 438	\$ 450	\$ 509	\$ 534	\$ 654	\$ 647
Unrealized gain (loss) ¹	2	27	1	(61)	(19)	(3)	42	43	51	67
Privately held										
Balance sheet and fair value	3	1,673	1,619	1,788	1,711	1,841	1,717	1,762	1,458	1,406
Unrealized gain (loss) ¹	4	96	95	90	114	127	134	122	135	130
Total banking book equities										
Balance sheet and fair value	5	2,199	2,154	2,246	2,149	2,291	2,226	2,296	2,112	2,053
Unrealized gain (loss) ¹	6	123	96	29	95	124	176	165	186	197
Assets Under Administration²										
U.S. Retail	7	\$ 16,375	\$ 15,413	\$ 16,784	\$ 15,552	\$ 14,835	\$ 13,563	\$ 14,129	\$ 12,858	\$ 12,227
Canadian Retail	8	337,242	320,912	308,326	310,352	313,766	311,668	301,996	292,883	284,991
Total	9	\$ 353,617	\$ 336,325	\$ 325,110	\$ 325,904	\$ 328,601	\$ 325,231	\$ 316,125	\$ 305,741	\$ 297,218
Assets Under Management										
U.S. Retail	10	\$ 92,980	\$ 89,797	\$ 99,849	\$ 100,563	\$ 96,900	\$ 87,649	\$ 77,010	\$ 66,824	\$ 61,396
Canadian Retail	11	265,381	253,752	246,884	245,241	248,607	244,170	242,032	226,939	227,090
Total	12	\$ 358,361	\$ 343,549	\$ 346,733	\$ 345,804	\$ 345,507	\$ 331,819	\$ 319,042	\$ 293,763	\$ 288,486

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) in the Canadian Retail segment, 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 #	2016			2015			2014		Year to Date		Full Year		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
Goodwill														
Balance at beginning of period	1	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,122	\$ 15,848	\$ 14,233	\$ 13,822	\$ 13,879	\$ 16,337	\$ 14,233	\$ 14,233	\$ 13,293
Arising during the period														
Other	2	-	-	-	-	-	-	-	-	5	-	-	-	5
Disposals	3	-	-	-	-	-	-	-	-	-	-	-	-	(13)
Foreign currency translation adjustments and other	4	573	(1,697)	1,049	(5)	1,220	(726)	1,615	411	(62)	(75)	2,109	2,104	948
Balance at end of period	5	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,122	\$ 15,848	\$ 14,233	\$ 13,822	\$ 16,262	\$ 16,342	\$ 16,337	\$ 14,233
Other Intangibles¹														
Balance at beginning of period	6	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,480	\$ 1,534	\$ 1,280	\$ 1,436	\$ 1,436	\$ 1,478
Arising during the period														
Aeroplan acquisition	7	-	-	-	-	-	-	-	(3)	-	-	-	-	146
Other	8	-	-	-	-	-	-	-	-	21	-	-	-	21
Amortized in the period	9	(63)	(69)	(74)	(73)	(70)	(73)	(73)	(70)	(70)	(206)	(216)	(289)	(286)
Foreign currency translation adjustments and other	10	27	(105)	58	-	70	(48)	111	29	(5)	(20)	133	133	77
Balance at end of period	11	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,480	\$ 1,054	\$ 1,353	\$ 1,280	\$ 1,436
Deferred Tax Liability on Other Intangibles														
Balance at beginning of period	12	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (293)	\$ (330)	\$ (313)	\$ (323)	\$ (344)	\$ (275)	\$ (313)	\$ (313)	\$ (368)
Recognized in the period	13	18	20	21	21	20	21	20	20	19	59	61	82	81
Foreign currency translation adjustments and other	14	(9)	27	(19)	-	(23)	16	(37)	(10)	2	(1)	(44)	(44)	(26)
Balance at end of period	15	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (293)	\$ (330)	\$ (313)	\$ (323)	\$ (217)	\$ (296)	\$ (275)	\$ (313)
Net Other Intangibles Closing Balance	16	\$ 837	\$ 864	\$ 991	\$ 1,005	\$ 1,057	\$ 1,060	\$ 1,144	\$ 1,123	\$ 1,157	\$ 837	\$ 1,057	\$ 1,005	\$ 1,123
Total Goodwill and Net Other Intangibles Closing Balance	17	\$ 17,099	\$ 16,553	\$ 18,377	\$ 17,342	\$ 17,399	\$ 16,182	\$ 16,992	\$ 15,356	\$ 14,979	\$ 17,099	\$ 17,399	\$ 17,342	\$ 15,356
Restructuring Charges														
Balance at beginning of period	18	\$ 240	\$ 348	\$ 486	\$ 272	\$ 301	\$ 43	\$ 55	\$ 36	\$ 49	\$ 486	\$ 55	\$ 55	\$ 105
Additions	19	-	-	4	396	-	337	-	40	-	4	337	733	40
Amount used	20	(28)	(80)	(149)	(126)	(46)	(76)	(13)	(10)	(13)	(257)	(135)	(261)	(79)
Release of unused amounts	21	(3)	(14)	(6)	(47)	-	-	-	(11)	-	(23)	-	(47)	(11)
Foreign currency translation adjustments and other	22	4	(14)	13	(9)	17	(3)	1	-	-	3	15	6	-
Balance at end of period	23	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 301	\$ 43	\$ 55	\$ 36	\$ 213	\$ 272	\$ 486	\$ 55

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 #	2016			2015				2014		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
Residential mortgages securitized and sold to third parties^{2,3,4}														
Balance at beginning of period	1	\$ 28,355	\$ 29,207	\$ 30,211	\$ 31,147	\$ 31,914	\$ 32,840	\$ 33,561	\$ 34,358	\$ 36,050	\$ 30,211	\$ 33,561	\$ 33,561	\$ 39,386
Securitized	2	2,754	1,401	1,717	2,380	2,938	1,897	1,914	2,521	2,823	5,872	6,749	9,129	10,496
Amortization ⁵	3	(3,474)	(2,253)	(2,721)	(3,316)	(3,705)	(2,823)	(2,635)	(3,318)	(4,515)	(8,448)	(9,163)	(12,479)	(16,321)
Balance at end of period	4	27,635	28,355	29,207	30,211	31,147	31,914	32,840	33,561	34,358	27,635	31,147	30,211	33,561
Consumer instalment and other personal loans - HELOC and automobile loans^{6,7}														
Balance at beginning of period	5	3,642	3,642	3,642	5,361	5,361	6,081	6,081	7,181	7,181	3,642	6,081	6,081	6,141
Securitized	6	-	-	-	780	-	780	-	-	-	-	780	1,560	1,041
Proceeds reinvested in securitizations	7	550	497	477	195	397	495	550	632	801	1,524	1,442	1,637	2,708
Amortization	8	(550)	(497)	(477)	(2,694)	(397)	(1,995)	(550)	(1,732)	(801)	(1,524)	(2,942)	(5,636)	(3,809)
Balance at end of period	9	3,642	3,642	3,642	3,642	5,361	5,361	6,081	6,081	7,181	3,642	5,361	3,642	6,081
Gross impaired loans ⁸	10	18	16	17	15	23	15	19	20	24	18	23	15	20
Write-offs net of recoveries ⁸	11	-	-	-	-	-	1	-	-	-	-	1	-	-
Business and government loans²														
Balance at beginning of period	12	1,743	1,803	1,828	1,865	1,913	1,964	2,033	2,071	2,209	1,828	2,033	2,033	2,357
Securitized	13	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortization	14	(40)	(60)	(25)	(37)	(48)	(51)	(69)	(38)	(138)	(125)	(168)	(205)	(324)
Balance at end of period	15	1,703	1,743	1,803	1,828	1,865	1,913	1,964	2,033	2,071	1,703	1,865	1,828	2,033
Credit card														
Balance at beginning of period	16	-	-	-	-	-	-	-	-	-	-	-	-	300
Securitized	17	1,944	-	-	-	-	-	-	-	-	1,944	-	-	-
Proceeds reinvested in securitizations	18	2,257	-	-	-	-	-	-	-	-	2,257	-	-	172
Amortization	19	(2,257)	-	-	-	-	-	-	-	-	(2,257)	-	-	(472)
Foreign exchange	20	14	-	-	-	-	-	-	-	-	14	-	-	-
Balance at end of period	21	1,958	-	-	-	-	-	-	-	-	1,958	-	-	-
Write-offs net of recoveries ⁸	22	\$ 9	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9	\$ -	\$ -	\$ 2
Total loan securitizations	23	\$ 34,938	\$ 33,740	\$ 34,652	\$ 35,681	\$ 38,373	\$ 39,188	\$ 40,885	\$ 41,675	\$ 43,610	\$ 34,938	\$ 38,373	\$ 35,681	\$ 41,675
Mortgages securitized and retained²														
Residential mortgages securitized and retained	24	\$ 34,868	\$ 36,279	\$ 35,852	\$ 38,888	\$ 37,871	\$ 38,548	\$ 41,077	\$ 41,213	\$ 40,055	\$ 34,868	\$ 37,871	\$ 38,888	\$ 41,213

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 Book

(\$ millions) As at	LINE #	2016 Q3		2016 Q2		2016 Q1	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹							
AA- and above	1	\$ 525	\$ 37	\$ 424	\$ 30	\$ 472	\$ 33
A+ to A-	2	19	3	17	3	17	3
BBB+ to BBB-	3	3	2	3	2	3	2
Below BB- ²	4	1	2	1	2	1	2
Unrated ³	5	-	-	-	-	-	-
Total	6	\$ 548	\$ 44	\$ 445	\$ 37	\$ 493	\$ 40
		2015 Q4		2015 Q3		2015 Q2	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹							
AA- and above	7	\$ 737	\$ 52	\$ 708	\$ 50	\$ 689	\$ 49
A+ to A-	8	19	3	19	3	20	3
BBB+ to BBB-	9	3	1	5	3	11	6
Below BB- ²	10	1	2	1	2	1	2
Unrated ³	11	-	-	-	-	-	-
Total	12	\$ 760	\$ 58	\$ 733	\$ 58	\$ 721	\$ 60
		2015 Q1		2014 Q4		2014 Q3	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹							
AA- and above	13	\$ 504	\$ 36	\$ 541	\$ 38	\$ 459	\$ 33
A+ to A-	14	21	3	25	4	11	1
BBB+ to BBB-	15	14	7	4	3	5	3
Below BB- ²	16	1	3	1	3	1	3
Unrated ³	17	-	-	-	-	-	-
Total	18	\$ 540	\$ 49	\$ 571	\$ 48	\$ 476	\$ 40

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

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

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

Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #	2016 Q3		2016 Q2		2016 Q1	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	2	-	-	-	-	-	-
Commercial mortgage loans	3	99	-	115	-	138	-
Credit card loans	4	250	-	217	-	188	-
Automobile loans and leases	5	189	-	110	-	162	-
Other	6	10	-	3	-	5	-
Total	7	\$ 548	\$ -	\$ 445	\$ -	\$ 493	\$ -

		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	8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	9	-	-	-	-	-	-
Commercial mortgage loans	10	192	-	203	-	243	-
Credit card loans	11	385	-	365	-	268	-
Automobile loans and leases	12	167	-	148	-	189	-
Other	13	16	-	17	-	21	-
Total	14	\$ 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	15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	16	-	-	-	-	73	-
Commercial mortgage loans	17	216	-	217	-	142	-
Credit card loans	18	245	-	280	-	188	-
Automobile loans and leases	19	11	-	10	-	13	-
Other	20	68	-	64	-	60	-
Total	21	\$ 540	\$ -	\$ 571	\$ -	\$ 476	\$ -

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 #	2016 Q3		2016 Q2		2016 Q1	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized mortgage obligations	1	\$ 10,575	\$ -	\$ 9,864	\$ -	\$ 10,366	\$ -
Asset backed securities							
Residential mortgage loans	2	-	9,087	-	7,939	-	7,591
Personal loans	3	11,472	1,071	11,334	1,071	13,133	1,071
Credit card loans	4	17,635	-	17,263	-	19,129	-
Automobile loans and leases	5	6,158	4,308	5,374	2,996	4,407	3,247
Equipment loans and leases	6	1,269	-	1,292	-	1,475	-
Trade receivables	7	1,085	1,229	903	1,229	930	1,229
Total	8	\$ 48,194	\$ 15,695	\$ 46,030	\$ 13,235	\$ 49,440	\$ 13,138
		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	9	\$ 8,734	\$ -	\$ 8,463	\$ -	\$ 6,694	\$ -
Asset backed securities							
Residential mortgage loans	10	-	6,962	-	6,742	-	6,328
Personal loans	11	13,313	874	13,866	2,550	13,283	2,550
Credit card loans	12	18,058	-	17,759	-	17,631	-
Automobile loans and leases	13	3,831	2,501	3,887	2,674	3,777	2,116
Equipment loans and leases	14	709	-	888	-	984	-
Trade receivables	15	1,376	918	776	2,497	422	2,228
Total	16	\$ 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	17	\$ 5,848	\$ -	\$ 4,049	\$ -	\$ 2,775	\$ -
Asset backed securities							
Residential mortgage loans	18	-	6,301	-	6,394	-	6,017
Personal loans	19	13,622	4,080	12,357	4,080	12,372	5,202
Credit card loans	20	18,376	-	18,259	-	17,800	-
Automobile loans and leases	21	3,513	2,306	4,905	2,341	4,882	2,428
Equipment loans and leases	22	1,147	-	1,177	-	1,228	-
Trade receivables	23	826	1,989	524	1,753	352	1,742
Total	24	\$ 43,332	\$ 14,676	\$ 41,271	\$ 14,568	\$ 39,409	\$ 15,389

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.

Third-Party Originated Assets Securitized by Bank Sponsored Conduits

(\$ millions) As at	LINE #	2016 Q3				2016 Q2			
		Outstanding exposures				Gross assets past due, but not impaired^{1,2}			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired^{1,2}
Residential mortgage loans	1	\$ 7,939	\$ 1,149	\$ 9,088	\$ 25	\$ 7,591	\$ 348	\$ 7,939	\$ 23
Automobile loans and leases	2	1,616	1,256	2,872	17	1,707	(91)	1,616	8
Trade receivables	3	2,300	-	2,300	195	2,300	-	2,300	184
Total	4	\$ 11,855	\$ 2,405	\$ 14,260	\$ 237	\$ 11,598	\$ 257	\$ 11,855	\$ 215
		2016 Q1				2015 Q4			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired^{1,2}
Residential mortgage loans	5	\$ 6,962	\$ 629	\$ 7,591	\$ 24	\$ 6,742	\$ 220	\$ 6,962	\$ 21
Automobile loans and leases	6	1,847	(140)	1,707	8	2,020	(173)	1,847	5
Trade receivables	7	1,792	508	2,300	148	2,497	(705)	1,792	145
Total	8	\$ 10,601	\$ 997	\$ 11,598	\$ 180	\$ 11,259	\$ (658)	\$ 10,601	\$ 171
		2015 Q3				2015 Q2			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired^{1,2}
Residential mortgage loans	9	\$ 6,328	\$ 414	\$ 6,742	\$ 17	\$ 6,301	\$ 27	\$ 6,328	\$ 19
Automobile loans and leases	10	1,513	507	2,020	4	1,671	(158)	1,513	3
Trade receivables	11	2,227	270	2,497	204	1,989	238	2,227	184
Total	12	\$ 10,068	\$ 1,191	\$ 11,259	\$ 225	\$ 9,961	\$ 107	\$ 10,068	\$ 206
		2015 Q1				2014 Q4			
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired^{1,2}
Residential mortgage loans	13	\$ 6,395	\$ (94)	\$ 6,301	\$ 23	\$ 6,017	\$ 378	\$ 6,395	\$ 29
Automobile loans and leases	14	1,777	(106)	1,671	4	1,882	(105)	1,777	3
Trade receivables	15	1,753	236	1,989	142	1,742	11	1,753	147
Total	16	\$ 9,925	\$ 36	\$ 9,961	\$ 169	\$ 9,641	\$ 284	\$ 9,925	\$ 179

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

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

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

(\$ millions) As at		2016 Q3			2016 Q2			2016 Q1		
LINE #	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
1	Residential mortgages	\$ 217,975	\$ 841	\$ 20	\$ 214,634	\$ 839	\$ 15	\$ 218,281	\$ 879	\$ 7
2	Consumer instalment and other personal	141,358	1,366	511	136,204	1,485	339	138,814	1,704	172
3	Credit card	31,099	331	748	29,758	334	487	31,728	365	228
4	Business and government ⁵	187,260	929	56	178,266	909	38	183,417	851	12
5	Total loans managed	577,692	3,467	1,335	558,862	3,567	879	572,240	3,799	417
	Less: Loans securitized and sold to third parties									
6	Residential mortgages ⁶	3,308	-	-	3,037	-	-	3,272	-	-
7	Business and government	1,703	-	-	1,743	-	-	1,803	-	-
8	Total loans securitized and sold to third parties	5,011	-	-	4,780	-	-	5,075	-	-
9	Total loans managed, net of loans securitized	\$ 572,681	\$ 3,467	\$ 1,335	\$ 554,082	\$ 3,567	\$ 879	\$ 567,165	\$ 3,799	\$ 417

		2015 Q4			2015 Q3			2015 Q2		
LINE #	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
10	Residential mortgages	\$ 214,875	\$ 786	\$ 27	\$ 210,641	\$ 802	\$ 21	\$ 203,538	\$ 781	\$ 11
11	Consumer instalment and other personal	135,324	1,278	560	134,006	1,120	407	128,764	981	273
12	Credit card	30,215	306	858	27,047	269	655	25,807	284	446
13	Business and government ⁵	168,532	874	114	161,143	886	87	150,663	859	57
14	Total loans managed	548,946	3,244	1,559	532,837	3,077	1,170	508,772	2,905	787
	Less: Loans securitized and sold to third parties									
15	Residential mortgages ⁶	2,944	-	-	2,817	-	-	2,452	-	-
16	Business and government	1,828	-	-	1,865	-	-	1,911	-	-
17	Total loans securitized and sold to third parties	4,772	-	-	4,682	-	-	4,363	-	-
18	Total loans managed, net of loans securitized	\$ 544,174	\$ 3,244	\$ 1,559	\$ 528,155	\$ 3,077	\$ 1,170	\$ 504,409	\$ 2,905	\$ 787

		2015 Q1			2014 Q4			2014 Q3		
LINE #	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
19	Residential mortgages	\$ 205,016	\$ 810	\$ 3	\$ 200,935	\$ 752	\$ 23	\$ 195,631	\$ 718	\$ 18
20	Consumer instalment and other personal	128,987	962	138	123,230	853	568	121,192	783	423
21	Credit card	26,404	321	219	25,564	294	937	25,527	282	716
22	Business and government ⁵	151,895	874	36	132,306	832	124	126,557	853	87
23	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									
24	Residential mortgages ⁶	2,687	-	-	2,475	-	-	2,492	-	-
25	Business and government	1,962	-	-	2,031	-	-	2,069	-	-
26	Total loans securitized and sold to third parties	4,649	-	-	4,506	-	-	4,561	-	-
27	Total loans managed, net of loans securitized	\$ 507,653	\$ 2,967	\$ 396	\$ 477,529	\$ 2,731	\$ 1,652	\$ 464,346	\$ 2,636	\$ 1,244

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

LINE #	2016 Q3				2016 Q2				2016 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Personal												
1	\$ 188,046	\$ 26,621	\$ -	\$ 214,667	\$ 186,086	\$ 25,511	\$ -	\$ 211,597	\$ 186,435	\$ 28,574	\$ -	\$ 215,009
Residential mortgages ²												
Consumer instalment and other personal												
2	63,952	12,937	-	76,889	62,086	12,591	-	74,677	61,306	14,212	-	75,518
3	20,388	27,120	-	47,508	19,553	25,334	-	44,887	19,193	27,507	-	46,700
4	16,254	706	1	16,961	15,946	692	2	16,640	15,839	752	5	16,596
5	17,934	13,165	-	31,099	17,801	11,957	-	29,758	17,836	13,892	-	31,728
6	306,574	80,549	1	387,124	301,472	76,085	2	377,559	300,609	84,937	5	385,551
Business and Government²												
Real estate												
7	15,916	6,719	-	22,635	15,812	6,164	-	21,976	15,721	6,462	-	22,183
8	12,660	20,822	-	33,482	12,214	19,304	-	31,518	11,826	20,743	-	32,569
9	28,576	27,541	-	56,117	28,026	25,468	-	53,494	27,547	27,205	-	54,752
10	5,968	547	-	6,515	5,750	516	-	6,266	5,831	514	-	6,345
11	5,162	5,611	74	10,847	4,993	4,739	72	9,804	4,846	4,094	91	9,031
12	9,571	3,564	544	13,679	9,942	2,898	994	13,834	9,919	3,280	1,446	14,645
13	2,198	2,772	-	4,970	1,580	2,617	-	4,197	1,509	2,742	-	4,251
14	584	540	-	1,124	638	576	7	1,221	544	594	8	1,146
15	6,445	10,709	-	17,154	6,279	9,736	-	16,015	7,180	10,117	-	17,297
16	5,469	10,237	-	15,706	5,236	9,784	-	15,020	5,067	10,797	-	15,864
17	2,390	1,880	-	4,270	2,301	1,439	-	3,740	2,120	1,526	-	3,646
18	1,375	1,513	193	3,081	1,414	1,433	186	3,033	1,531	1,545	207	3,283
19	4,149	3,125	-	7,274	3,673	2,886	-	6,559	3,665	2,452	-	6,117
20	1,907	2,458	-	4,365	2,062	2,443	-	4,505	1,943	2,336	-	4,279
21	3,819	9,990	17	13,826	3,605	9,266	18	12,889	3,730	10,198	83	14,011
22	2,418	4,222	-	6,640	2,474	3,908	-	6,382	2,272	4,104	-	6,376
23	2,436	7,578	36	10,050	2,553	7,532	37	10,122	2,415	8,400	1	10,816
24	2,308	4,765	141	7,214	2,246	4,778	125	7,149	2,088	5,034	140	7,262
25	1,568	11,028	3	12,599	1,512	10,600	13	12,125	1,489	12,050	20	13,559
26	3,699	2,183	-	5,882	3,404	2,189	42	5,635	4,398	1,213	43	5,654
27	90,042	110,263	1,008	201,313	87,688	102,808	1,494	191,990	88,094	108,201	2,039	198,334
Other Loans												
28	-	1,438	269	1,707	-	1,515	305	1,820	-	1,813	404	2,217
29	-	1,022	-	1,022	-	1,078	-	1,078	-	1,372	-	1,372
30	-	2,460	269	2,729	-	2,593	305	2,898	-	3,185	404	3,589
31	\$ 396,616	\$ 193,272	\$ 1,278	\$ 591,166	\$ 389,160	\$ 181,486	\$ 1,801	\$ 572,447	\$ 388,703	\$ 196,323	\$ 2,448	\$ 587,474

Portfolio as a % of Total Gross Loans and Acceptances

Personal												
32	31.8 %	4.5 %	- %	36.3 %	32.5 %	4.5 %	- %	37.0 %	31.7 %	4.9 %	- %	36.6 %
Residential mortgages ²												
Consumer instalment and other personal												
33	10.8	2.2	-	13.0	10.9	2.2	-	13.1	10.4	2.4	-	12.8
34	3.4	4.6	-	8.0	3.4	4.4	-	7.8	3.3	4.7	-	8.0
35	2.8	0.1	-	2.9	2.8	0.1	-	2.9	2.7	0.1	-	2.8
36	3.1	2.2	-	5.3	3.1	2.1	-	5.2	3.0	2.4	-	5.4
37	51.9	13.6	-	65.5	52.7	13.3	-	66.0	51.1	14.5	-	65.6
Business and Government²												
38	15.2	18.7	0.1	34.0	15.3	17.9	0.2	33.4	15.1	18.4	0.3	33.8
Other Loans												
39	-	0.2	0.1	0.3	-	0.3	0.1	0.4	-	0.3	0.1	0.4
40	-	0.2	-	0.2	-	0.2	-	0.2	-	0.2	-	0.2
41	-	0.4	0.1	0.5	-	0.5	0.1	0.6	-	0.5	0.1	0.6
42	67.1 %	32.7 %	0.2 %	100.0 %	68.0 %	31.7 %	0.3 %	100.0 %	66.2 %	33.4 %	0.4 %	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 Q4				2015 Q3				2015 Q2			
By Industry Sector		United States				United States				United States			
Personal		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages ²	1	\$ 185,009	\$ 26,922	\$ –	\$ 211,931	\$ 180,707	\$ 27,117	\$ –	\$ 207,824	\$ 175,930	\$ 25,156	\$ –	\$ 201,086
Consumer instalment and other personal													
HELOC	2	61,317	13,334	–	74,651	61,037	13,368	–	74,405	60,376	12,423	–	72,799
Indirect auto	3	19,038	24,862	–	43,900	18,313	23,927	–	42,240	17,475	21,098	–	38,573
Other	4	16,075	693	5	16,773	16,653	702	6	17,361	16,680	704	8	17,392
Credit card	5	17,941	12,274	–	30,215	17,748	9,299	–	27,047	17,524	8,283	–	25,807
Total personal	6	299,380	78,085	5	377,470	294,458	74,413	6	368,877	287,985	67,664	8	355,657
Business and Government²													
Real estate													
Residential	7	14,862	5,691	–	20,553	14,944	5,396	–	20,340	14,833	4,726	–	19,559
Non-residential	8	11,330	18,317	–	29,647	11,134	17,636	–	28,770	10,327	16,013	185	26,525
Total real estate	9	26,192	24,008	–	50,200	26,078	23,032	–	49,110	25,160	20,739	185	46,084
Agriculture	10	5,411	467	–	5,878	5,304	434	–	5,738	5,132	414	–	5,546
Automotive	11	4,049	3,027	70	7,146	4,142	2,911	72	7,125	4,138	2,699	72	6,909
Financial	12	10,590	5,881	1,367	17,838	8,715	3,378	1,314	13,407	9,278	3,496	1,159	13,933
Food, beverage, and tobacco	13	1,463	2,536	–	3,999	1,467	2,423	23	3,913	1,417	2,256	28	3,701
Forestry	14	492	563	9	1,064	455	594	8	1,057	486	513	8	1,007
Government, public sector entities, and education	15	5,853	9,089	–	14,942	5,616	8,753	96	14,465	6,964	7,797	121	14,882
Health and social services	16	4,928	9,719	–	14,647	4,771	9,223	–	13,994	4,539	8,290	–	12,829
Industrial construction and trade contractors	17	2,141	1,497	–	3,638	2,109	1,540	–	3,649	1,985	1,473	–	3,458
Metals and mining	18	1,252	1,162	192	2,606	1,186	1,341	193	2,720	1,331	1,266	–	2,597
Pipelines, oil, and gas	19	3,409	1,485	–	4,894	3,641	1,200	–	4,841	3,500	1,054	–	4,554
Power and utilities	20	1,549	1,797	–	3,346	1,672	2,041	–	3,713	1,832	1,467	–	3,299
Professional and other services	21	3,734	8,674	75	12,483	3,777	8,480	77	12,334	3,524	7,579	57	11,160
Retail sector	22	2,225	4,219	–	6,444	2,204	3,818	–	6,022	2,213	3,439	–	5,652
Sundry manufacturing and wholesale	23	2,303	7,014	41	9,358	2,202	5,922	39	8,163	2,142	5,574	41	7,757
Telecommunications, cable, and media	24	2,427	4,069	157	6,653	2,095	3,594	160	5,849	1,834	3,227	146	5,207
Transportation	25	1,388	11,117	27	12,532	1,382	10,029	16	11,427	1,289	8,740	23	10,052
Other	26	4,749	893	40	5,682	4,713	1,271	38	6,022	3,892	1,224	208	5,324
Total business and government	27	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													
Debt securities classified as loans	28	–	1,807	380	2,187	–	1,920	377	2,297	–	1,911	600	2,511
Acquired credit-impaired loans ³	29	–	1,414	–	1,414	–	1,520	–	1,520	–	1,526	–	1,526
Total other loans	30	–	3,221	380	3,601	–	3,440	377	3,817	–	3,437	600	4,037
Total Gross Loans and Acceptances	31	\$ 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													
Residential mortgages ²	32	32.8 %	4.7 %	– %	37.5 %	33.1 %	5.0 %	– %	38.1 %	33.6 %	4.7 %	– %	38.3 %
Consumer instalment and other personal													
HELOC	33	10.9	2.4	–	13.3	11.2	2.4	–	13.6	11.6	2.3	–	13.9
Indirect auto	34	3.4	4.4	–	7.8	3.3	4.4	–	7.7	3.3	4.1	–	7.4
Other	35	2.8	0.1	–	2.9	3.1	0.1	–	3.2	3.2	0.1	–	3.3
Credit card	36	3.1	2.2	–	5.3	3.2	1.7	–	4.9	3.3	1.6	–	4.9
Total personal	37	53.0	13.8	–	66.8	53.9	13.6	–	67.5	55.0	12.8	–	67.8
Business and Government²	38	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													
Debt securities classified as loans	39	–	0.3	0.1	0.4	–	0.3	0.1	0.4	–	0.4	0.1	0.5
Acquired credit-impaired loans ³	40	–	0.3	–	0.3	–	0.3	–	0.3	–	0.3	–	0.3
Total other loans	41	–	0.6	0.1	0.7	–	0.6	0.1	0.7	–	0.7	0.1	0.8
Total Gross Loans and Acceptances	42	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)		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													
Personal													
1	Residential mortgages ²	\$ 175,895	\$ 26,434	\$ –	\$ 202,329	\$ 175,125	\$ 23,335	\$ –	\$ 198,460	\$ 170,746	\$ 22,393	\$ –	\$ 193,139
Consumer instalment and other personal													
2	HELOC	59,851	13,113	–	72,964	59,568	11,665	–	71,233	59,957	11,268	–	71,225
3	Indirect auto	16,881	21,902	–	38,783	16,475	18,782	–	35,257	15,694	17,797	–	33,491
4	Other	16,547	685	8	17,240	16,116	615	9	16,740	15,875	592	9	16,476
5	Credit card	17,362	9,042	–	26,404	17,927	7,637	–	25,564	18,165	7,362	–	25,527
6	Total personal	286,536	71,176	8	357,720	285,211	62,034	9	347,254	280,437	59,412	9	339,858
Business and Government²													
Real estate													
7	Residential	14,988	4,726	–	19,714	14,604	4,294	–	18,898	14,312	3,888	–	18,200
8	Non-residential	10,092	16,539	191	26,822	9,768	14,037	180	23,985	9,484	13,653	184	23,321
9	Total real estate	25,080	21,265	191	46,536	24,372	18,331	180	42,883	23,796	17,541	184	41,521
10	Agriculture	4,872	428	–	5,300	4,587	363	–	4,950	4,351	309	–	4,660
11	Automotive	3,752	2,902	74	6,728	3,288	2,530	74	5,892	3,403	2,244	41	5,688
12	Financial	8,816	3,978	1,523	14,317	7,616	3,344	1,386	12,346	9,114	2,234	1,321	12,669
13	Food, beverage, and tobacco	1,552	2,372	22	3,946	1,642	2,086	30	3,758	1,617	1,945	26	3,588
14	Forestry	425	514	8	947	379	470	8	857	413	467	8	888
15	Government, public sector entities, and education	6,740	7,712	45	14,497	4,494	6,423	–	10,917	4,348	5,860	–	10,208
16	Health and social services	4,338	8,289	–	12,627	4,300	7,376	–	11,676	4,252	6,835	–	11,087
17	Industrial construction and trade contractors	1,835	1,539	–	3,374	1,894	1,306	–	3,200	1,963	1,294	–	3,257
18	Metals and mining	1,266	1,234	–	2,500	1,147	1,076	–	2,223	1,028	1,109	–	2,137
19	Pipelines, oil, and gas	3,442	1,055	–	4,497	2,695	940	–	3,635	2,372	795	–	3,167
20	Power and utilities	1,791	1,261	18	3,070	1,594	1,269	21	2,884	1,470	1,202	21	2,693
21	Professional and other services	3,367	7,919	58	11,344	3,497	6,412	–	9,909	3,334	5,997	–	9,331
22	Retail sector	2,189	3,495	–	5,684	2,212	3,159	–	5,371	2,208	2,881	–	5,089
23	Sundry manufacturing and wholesale	2,215	5,186	34	7,435	1,821	4,269	41	6,131	1,685	4,167	36	5,888
24	Telecommunications, cable, and media	1,335	2,378	153	3,866	946	1,987	127	3,060	1,143	1,866	124	3,133
25	Transportation	1,188	9,068	29	10,285	1,072	7,166	45	8,283	1,109	6,464	25	7,598
26	Other	3,907	1,096	289	5,292	4,258	910	212	5,380	3,432	850	203	4,485
27	Total business and government	78,110	81,691	2,444	162,245	71,814	69,417	2,124	143,355	71,038	64,060	1,989	137,087
Other Loans													
28	Debt securities classified as loans	–	2,125	653	2,778	–	2,047	648	2,695	–	2,115	656	2,771
29	Acquired credit-impaired loans ³	–	1,763	–	1,763	6	1,707	–	1,713	14	1,815	–	1,829
30	Total other loans	–	3,888	653	4,541	6	3,754	648	4,408	14	3,930	656	4,600
31	Total Gross Loans and Acceptances	\$ 364,646	\$ 156,755	\$ 3,105	\$ 524,506	\$ 357,031	\$ 135,205	\$ 2,781	\$ 495,017	\$ 351,489	\$ 127,402	\$ 2,654	\$ 481,545
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
32	Residential mortgages ²	33.5 %	5.0 %	– %	38.5 %	35.4 %	4.7 %	– %	40.1 %	35.4 %	4.7 %	– %	40.1 %
Consumer instalment and other personal													
33	HELOC	11.4	2.5	–	13.9	12.0	2.4	–	14.4	12.5	2.3	–	14.8
34	Indirect auto	3.2	4.2	–	7.4	3.3	3.8	–	7.1	3.2	3.7	–	6.9
35	Other	3.2	0.1	–	3.3	3.3	0.1	–	3.4	3.3	0.1	–	3.4
36	Credit card	3.3	1.7	–	5.0	3.6	1.5	–	5.1	3.8	1.5	–	5.3
37	Total personal	54.6	13.5	–	68.1	57.6	12.5	–	70.1	58.2	12.3	–	70.5
Business and Government²													
38	Total business and government	14.9	15.7	0.5	31.1	14.6	14.0	0.5	29.1	14.8	13.3	0.4	28.5
Other Loans													
39	Debt securities classified as loans	–	0.4	0.1	0.5	–	0.4	0.1	0.5	–	0.5	0.1	0.6
40	Acquired credit-impaired loans ³	–	0.3	–	0.3	–	0.3	–	0.3	–	0.4	–	0.4
41	Total other loans	–	0.7	0.1	0.8	–	0.7	0.1	0.8	–	0.9	0.1	1.0
42	Total Gross Loans and Acceptances	69.5 %	29.9 %	0.6 %	100.0 %	72.2 %	27.2 %	0.6 %	100.0 %	73.0 %	26.5 %	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.

Impaired Loans^{1,2}

(\$ millions, except as noted)

As at	LINE #	2016				2015				Year to Date		Full Year		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT														
Personal, Business, and Government Loans														
Impaired loans at beginning of period	1	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 2,746	\$ 3,244	\$ 2,731	\$ 2,731	\$ 2,692
Classified as impaired during the period														
Canadian Retail ³	2	662	675	697	664	657	655	702	711	695	2,034	2,014	2,678	2,885
U.S. Retail – in USD ³	3	395	485	743	486	421	365	390	406	368	1,623	1,176	1,662	1,581
– foreign exchange ³	4	119	151	277	155	114	88	76	46	29	547	278	433	147
Wholesale Banking	6	514	636	1,020	641	535	453	466	452	397	2,170	1,454	2,095	1,728
Total classified as impaired during the period	7	48	142	–	33	14	16	–	–	–	190	30	63	–
Transferred to not impaired during the period	8	1,224	1,453	1,717	1,338	1,206	1,124	1,168	1,163	1,092	4,394	3,498	4,836	4,613
Net repayments	9	(463)	(414)	(370)	(270)	(329)	(290)	(290)	(304)	(373)	(1,247)	(909)	(1,179)	(1,352)
Disposals of loans	10	(379)	(391)	(399)	(377)	(334)	(265)	(281)	(276)	(291)	(1,169)	(880)	(1,257)	(1,157)
Net classified as impaired during the period	11	(3)	–	–	–	–	–	(8)	–	–	(3)	(8)	(8)	(7)
Amounts written off	12	379	648	948	691	543	569	589	583	428	1,975	1,701	2,392	2,097
Recoveries of loans and advances previously written off	13	(579)	(592)	(559)	(522)	(527)	(535)	(557)	(539)	(531)	(1,730)	(1,619)	(2,141)	(2,178)
Exchange and other movements	14	–	–	–	–	–	–	–	–	–	–	–	–	–
Change during the period	15	100	(288)	166	(2)	156	(96)	204	51	(7)	(22)	264	262	120
Total Gross Impaired Loans – Balance at End of Period	16	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 3,467	\$ 3,077	\$ 3,244	\$ 2,731

GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	17	\$ 1,005	\$ 1,033	\$ 1,051	\$ 998	\$ 990	\$ 1,076	\$ 1,105	\$ 1,112	\$ 1,126	\$ 1,005	\$ 990	\$ 998	\$ 1,112
U.S. Retail – in USD	18	1,724	1,878	1,934	1,676	1,568	1,493	1,455	1,426	1,366	1,724	1,568	1,676	1,426
– foreign exchange	19	527	478	775	515	483	308	394	181	123	527	483	515	181
Wholesale Banking	21	2,251	2,356	2,709	2,191	2,051	1,801	1,849	1,607	1,489	2,251	2,051	2,191	1,607
Total Gross Impaired Loans	22	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 3,467	\$ 3,077	\$ 3,244	\$ 2,731

NET IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	23	\$ 732	\$ 757	\$ 766	\$ 715	\$ 706	\$ 797	\$ 824	\$ 834	\$ 838	\$ 732	\$ 706	\$ 715	\$ 834
U.S. Retail – in USD	24	1,473	1,629	1,688	1,459	1,373	1,299	1,252	1,250	1,192	1,473	1,373	1,459	1,250
– foreign exchange	25	450	415	676	448	423	268	340	159	108	450	423	448	159
Wholesale Banking	27	1,923	2,044	2,364	1,907	1,796	1,567	1,592	1,409	1,300	1,923	1,796	1,907	1,409
Total Net Impaired Loans	28	\$ 2,786	\$ 2,908	\$ 3,143	\$ 2,660	\$ 2,532	\$ 2,381	\$ 2,418	\$ 2,244	\$ 2,139	\$ 2,786	\$ 2,532	\$ 2,660	\$ 2,244
Net Impaired Loans as a % of Net Loans and Acceptances	29	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.46 %	0.47 %	0.46 %	0.45 %	0.48 %	0.47 %	0.48 %	0.46 %

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 #	2016 Q3				2016 Q2				2016 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Personal												
1	\$ 405	\$ 436	\$ -	\$ 841	\$ 427	\$ 412	\$ -	\$ 839	\$ 434	\$ 445	\$ -	\$ 879
2	155	902	-	1,057	164	1,031	-	1,195	174	1,234	-	1,408
3	67	182	-	249	61	169	-	230	53	180	-	233
4	53	7	-	60	53	7	-	60	55	8	-	63
5	145	186	-	331	158	176	-	334	157	208	-	365
6	825	1,713	-	2,538	863	1,795	-	2,658	873	2,075	-	2,948
Business and Government												
Real estate												
7	6	53	-	59	7	66	-	73	10	81	-	91
8	7	115	-	122	9	123	-	132	9	132	-	141
9	13	168	-	181	16	189	-	205	19	213	-	232
10	11	2	-	13	12	1	-	13	7	1	-	8
11	1	12	-	13	1	11	-	12	3	13	-	16
12	2	28	-	30	2	27	-	29	2	31	-	33
13	2	6	-	8	-	6	-	6	12	19	-	31
14	-	16	-	16	-	17	-	17	-	19	-	19
15	-	9	-	9	3	8	-	11	3	10	-	13
16	12	39	-	51	11	37	-	48	6	18	-	24
17	28	25	-	53	25	30	-	55	20	36	-	56
18	20	12	-	32	21	11	-	32	9	12	-	21
19	122	118	-	240	112	99	-	211	86	-	-	86
20	-	1	-	1	-	1	-	1	-	1	-	1
21	11	81	-	92	10	78	-	88	10	86	-	96
22	22	54	-	76	21	58	-	79	21	70	-	91
23	19	40	-	59	4	43	-	47	5	53	-	58
24	1	10	-	11	-	14	-	14	2	15	-	17
25	3	23	-	26	3	23	-	26	4	31	-	35
26	5	13	-	18	7	8	-	15	7	7	-	14
27	272	657	-	929	248	661	-	909	216	635	-	851
28	\$ 1,097	\$ 2,370	\$ -	\$ 3,467	\$ 1,111	\$ 2,456	\$ -	\$ 3,567	\$ 1,089	\$ 2,710	\$ -	\$ 3,799
Gross Impaired Loans as a % of Gross Loans and Acceptances												
Personal												
29	0.22 %	1.64 %	- %	0.39 %	0.23 %	1.61 %	- %	0.40 %	0.23 %	1.56 %	- %	0.41 %
30	0.24	6.97	-	1.37	0.26	8.19	-	1.60	0.28	8.68	-	1.86
31	0.33	0.67	-	0.52	0.31	0.67	-	0.51	0.28	0.65	-	0.50
32	0.33	0.99	-	0.35	0.33	1.01	-	0.36	0.35	1.06	-	0.38
33	0.81	1.41	-	1.06	0.89	1.47	-	1.12	0.88	1.50	-	1.15
34	0.27	2.13	-	0.66	0.29	2.36	-	0.70	0.29	2.44	-	0.76
35	0.29	0.61	-	0.46	0.27	0.66	-	0.47	0.24	0.59	-	0.43
36	0.27 %	1.26 %	- %	0.59 %	0.28 %	1.39 %	- %	0.63 %	0.28 %	1.41 %	- %	0.65 %

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 Q4				2015 Q3				2015 Q2			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	\$ 395	\$ 391	\$ –	\$ 786	\$ 402	\$ 400	\$ –	\$ 802	\$ 436	\$ 345	\$ –	\$ 781
Consumer instalment and other personal													
HELOC ²	2	180	829	–	1,009	199	664	–	863	242	482	–	724
Indirect auto	3	47	162	–	209	41	159	–	200	44	142	–	186
Other	4	52	8	–	60	50	7	–	57	65	6	–	71
Credit card	5	153	153	–	306	145	124	–	269	162	122	–	284
Total personal	6	827	1,543	–	2,370	837	1,354	–	2,191	949	1,097	–	2,046
Business and Government													
Real estate													
Residential	7	13	79	–	92	13	87	–	100	15	84	–	99
Non-residential	8	10	147	–	157	11	180	–	191	11	193	–	204
Total real estate	9	23	226	–	249	24	267	–	291	26	277	–	303
Agriculture	10	5	1	–	6	6	1	–	7	6	1	–	7
Automotive	11	2	13	–	15	2	12	–	14	2	11	–	13
Financial	12	1	30	–	31	3	32	–	35	–	29	–	29
Food, beverage, and tobacco	13	12	9	–	21	14	11	–	25	2	14	–	16
Forestry	14	–	1	–	1	1	2	–	3	–	2	–	2
Government, public sector entities, and education	15	3	9	–	12	3	8	–	11	5	11	–	16
Health and social services	16	5	41	–	46	5	42	–	47	5	55	–	60
Industrial construction and trade contractors	17	22	36	–	58	22	38	–	60	7	29	–	36
Metals and mining	18	6	15	–	21	6	16	–	22	3	14	–	17
Pipelines, oil, and gas	19	93	6	–	99	29	6	–	35	15	7	–	22
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	12	85	–	97	32	90	–	122	33	82	–	115
Retail sector	22	19	77	–	96	19	87	–	106	20	83	–	103
Sundry manufacturing and wholesale	23	5	52	–	57	7	53	–	60	9	64	–	73
Telecommunications, cable, and media	24	2	14	–	16	2	14	–	16	1	13	–	14
Transportation	25	4	33	–	37	3	17	–	20	3	16	–	19
Other	26	5	7	–	12	4	8	–	12	4	10	–	14
Total business and government	27	219	655	–	874	182	704	–	886	141	718	–	859
Total Gross Impaired Loans³	28	\$ 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													
Residential mortgages	29	0.21 %	1.45 %	– %	0.37 %	0.22 %	1.48 %	– %	0.39 %	0.25 %	1.37 %	– %	0.39 %
Consumer instalment and other personal													
HELOC ²	30	0.29	6.22	–	1.35	0.33	4.97	–	1.16	0.40	3.88	–	0.99
Indirect auto	31	0.25	0.65	–	0.48	0.22	0.66	–	0.47	0.25	0.67	–	0.48
Other	32	0.32	1.15	–	0.36	0.30	1.00	–	0.33	0.39	0.85	–	0.41
Credit card	33	0.85	1.25	–	1.01	0.82	1.33	–	0.99	0.92	1.47	–	1.10
Total personal	34	0.28	1.98	–	0.63	0.28	1.82	–	0.59	0.33	1.62	–	0.58
Business and Government	35	0.26	0.68	–	0.48	0.22	0.78	–	0.51	0.17	0.88	–	0.52
Total Gross Impaired Loans³	36	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			
By Industry Sector	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal												
Residential mortgages	\$ 451	\$ 359	\$ –	\$ 810	\$ 440	\$ 312	\$ –	\$ 752	\$ 439	\$ 279	\$ –	\$ 718
Consumer instalment and other personal												
HELOC ²	260	435	–	695	268	344	–	612	273	285	–	558
Indirect auto	44	153	–	197	39	133	–	172	40	116	–	156
Other	64	6	–	70	63	6	–	69	64	5	–	69
Credit card	167	154	–	321	171	123	–	294	167	115	–	282
Total personal	986	1,107	–	2,093	981	918	–	1,899	983	800	–	1,783
Business and Government												
Real estate												
Residential	17	95	–	112	22	85	–	107	20	86	–	106
Non-residential	7	179	–	186	6	168	–	174	7	191	–	198
Total real estate	24	274	–	298	28	253	–	281	27	277	–	304
Agriculture	4	1	–	5	6	1	–	7	7	1	–	8
Automotive	1	14	–	15	1	15	–	16	1	16	–	17
Financial	–	31	–	31	1	27	–	28	–	22	–	22
Food, beverage, and tobacco	3	12	–	15	1	10	–	11	7	10	–	17
Forestry	–	2	–	2	2	2	–	4	5	2	–	7
Government, public sector entities, and education	5	12	–	17	5	17	–	22	5	17	–	22
Health and social services	8	51	–	59	7	54	–	61	6	52	–	58
Industrial construction and trade contractors	8	30	–	38	7	32	–	39	12	33	–	45
Metals and mining	–	9	–	9	2	10	–	12	4	12	–	16
Pipelines, oil, and gas	6	–	–	6	6	–	–	6	6	–	–	6
Power and utilities	–	–	–	–	–	–	–	–	–	3	–	3
Professional and other services	32	98	–	130	30	93	–	123	35	82	–	117
Retail sector	19	93	–	112	18	89	–	107	30	93	–	123
Sundry manufacturing and wholesale	6	73	–	79	12	51	–	63	4	44	–	48
Telecommunications, cable, and media	2	17	–	19	2	18	–	20	2	15	–	17
Transportation	3	20	–	23	3	17	–	20	2	10	–	12
Other	4	12	–	16	5	7	–	12	5	6	–	11
Total business and government	125	749	–	874	136	696	–	832	158	695	–	853
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												
Residential mortgages	0.26 %	1.36 %	– %	0.40 %	0.25 %	1.34 %	– %	0.38 %	0.26 %	1.25 %	– %	0.37 %
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
Indirect auto	0.26	0.70	–	0.51	0.24	0.71	–	0.49	0.25	0.65	–	0.47
Other	0.39	0.88	–	0.41	0.39	0.98	–	0.41	0.40	0.84	–	0.42
Credit card	0.96	1.70	–	1.22	0.95	1.61	–	1.15	0.92	1.56	–	1.10
Total personal	0.34	1.56	–	0.59	0.34	1.48	–	0.55	0.35	1.35	–	0.52
Business and Government	0.16	0.92	–	0.54	0.19	1.00	–	0.58	0.22	1.08	–	0.62
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.

Allowance for Credit Losses

(\$ millions)														
As at	LINE #	2016			2015				2014		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
COUNTERPARTY-SPECIFIC ALLOWANCE														
Change in Allowance for Credit Losses – Counterparty-Specific														
Impairment allowances at beginning of period	1	\$ 405	\$ 396	\$ 369	\$ 395	\$ 364	\$ 380	\$ 355	\$ 352	\$ 376	\$ 369	\$ 355	\$ 355	\$ 348
Charge to the income statement – counterparty-specific	2	14	53	7	(12)	27	5	4	21	5	74	36	24	92
Amounts written off	3	(18)	(30)	(10)	(23)	(27)	(20)	(17)	(35)	(54)	(58)	(64)	(87)	(152)
Recoveries of amounts written off in previous periods	4	11	22	13	11	10	21	10	19	32	46	41	52	76
Disposals of loans	5	(1)	–	–	–	–	–	(3)	–	–	(1)	(3)	(3)	–
Exchange and other movements	6	7	(36)	17	(2)	21	(22)	31	(2)	(7)	(12)	30	28	(9)
Balance at end of period	7	418	405	396	369	395	364	380	355	352	418	395	369	355
COLLECTIVELY ASSESSED ALLOWANCE														
Change in Allowance for Credit Losses – Individually Insignificant														
Impairment allowances at beginning of period	8	524	568	505	481	478	514	442	442	450	505	442	442	391
Charge to the income statement – individually insignificant	9	415	423	457	402	349	367	395	364	339	1,295	1,111	1,513	1,392
Amounts written off	10	(551)	(560)	(571)	(503)	(507)	(520)	(540)	(492)	(464)	(1,682)	(1,567)	(2,070)	(1,815)
Recoveries of amounts written off in previous periods	11	131	132	156	125	136	131	157	115	120	419	424	549	457
Disposals of loans	12	–	–	–	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	13	13	(39)	21	–	25	(14)	60	13	(3)	(5)	71	71	17
Balance at end of period	14	532	524	568	505	481	478	514	442	442	532	481	505	442
Change in Allowance for Credit Losses – Incurred but not Identified														
Impairment allowances at beginning of period	15	3,080	3,174	2,873	2,755	2,571	2,645	2,505	2,473	2,486	2,873	2,505	2,505	2,328
Charge to the income statement – incurred but not identified	16	127	108	178	119	61	3	(37)	(14)	(6)	413	27	146	73
Disposals of loans	17	–	–	–	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	18	73	(202)	123	(1)	123	(77)	177	46	(7)	(6)	223	222	104
Balance at end of period	19	3,280	3,080	3,174	2,873	2,755	2,571	2,645	2,505	2,473	3,280	2,755	2,873	2,505
Allowance for Credit Losses at End of Period	20	4,230	4,009	4,138	3,747	3,631	3,413	3,539	3,302	3,267	4,230	3,631	3,747	3,302
Consisting of:														
Allowance for loan losses														
Canada	21	1,419	1,397	1,330	1,281	1,261	1,259	1,260	1,258	1,271	1,419	1,261	1,281	1,258
United States	22	2,349	2,214	2,391	2,148	2,079	1,881	1,995	1,763	1,727	2,349	2,079	2,148	1,763
Other International	23	5	5	5	5	4	10	8	7	7	5	4	5	7
Total allowance for loan losses	24	3,773	3,616	3,726	3,434	3,344	3,150	3,263	3,028	3,005	3,773	3,344	3,434	3,028
Allowance for credit losses for off-balance sheet instruments	25	457	393	412	313	287	263	276	274	262	457	287	313	274
Allowance for Credit Losses at End of Period	26	\$ 4,230	\$ 4,009	\$ 4,138	\$ 3,747	\$ 3,631	\$ 3,413	\$ 3,539	\$ 3,302	\$ 3,267	\$ 4,230	\$ 3,631	\$ 3,747	\$ 3,302

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

Personal

Residential mortgages
Consumer instalment and other personal

HELOC
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

Other Loans

Debt securities classified as loans

Acquired credit-impaired loans²

Total other loans

Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant

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

Personal

Residential mortgages
Consumer instalment and other personal

HELOC
Indirect auto
Other

Credit card

Total personal

Business and Government

Other Loans

Debt securities classified as loans

Total other loans

Total Allowance for Credit Losses – Incurred but Not Identified

Allowance for Loan Losses – On-Balance Sheet Loans

Allowances for Credit Losses – Off-Balance Sheet Instruments

Total Allowance for Credit Losses

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

Personal

Residential mortgages
Consumer instalment and other personal

HELOC
Indirect auto
Other

Credit card

Total personal

Business and Government

Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³

Total allowance for credit losses as a % of gross loans and acceptances³

LINE #	2016 Q3				2016 Q2				2016 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
1	\$ 15	\$ 21	\$ –	\$ 36	\$ 15	\$ 18	\$ –	\$ 33	\$ 16	\$ 21	\$ –	\$ 37
2	8	56	–	64	9	54	–	63	10	55	–	65
3	40	4	–	44	37	4	–	41	35	6	–	41
4	33	3	–	36	32	3	–	35	34	3	–	37
5	100	161	–	261	109	149	–	258	109	168	–	277
6	196	245	–	441	202	228	–	430	204	253	–	457
7	7	8	–	15	7	8	–	15	7	9	–	16
8	2	14	–	16	2	14	–	16	3	16	–	19
9	9	22	–	31	9	22	–	31	10	25	–	35
10	1	–	–	1	1	–	–	1	1	–	–	1
11	1	2	–	3	1	2	–	3	2	2	–	4
12	–	3	–	3	–	4	–	4	–	5	–	5
13	–	1	–	1	–	2	–	2	10	3	–	13
14	–	6	–	6	–	7	–	7	–	7	–	7
15	–	1	–	1	2	1	–	3	2	1	–	3
16	5	6	–	11	6	5	–	11	3	3	–	6
17	21	5	–	26	21	5	–	26	17	6	–	23
18	1	4	–	5	–	4	–	4	–	2	–	2
19	62	25	–	87	56	24	–	80	35	–	–	35
20	–	–	–	–	–	–	–	–	–	–	–	–
21	8	10	–	18	7	8	–	15	8	10	–	18
22	11	11	–	22	10	10	–	20	10	12	–	22
23	8	6	–	14	2	6	–	8	3	11	–	14
24	–	1	–	1	–	3	–	3	–	1	–	1
25	2	1	–	3	2	1	–	3	2	2	–	4
26	3	4	–	7	4	4	–	8	4	2	–	6
27	132	108	–	240	121	108	–	229	107	92	–	199
28	–	203	–	203	–	199	–	199	–	222	–	222
29	–	66	–	66	–	71	–	71	–	86	–	86
30	–	269	–	269	–	270	–	270	–	308	–	308
31	328	622	–	950	323	606	–	929	311	653	–	964
32	14	50	–	64	16	55	–	71	11	62	–	73
33	5	103	–	108	6	117	–	123	5	137	–	142
34	158	217	–	375	147	200	–	347	135	218	–	353
35	167	27	–	194	169	25	–	194	155	31	–	186
36	468	427	–	895	472	413	–	885	460	457	–	917
37	812	824	–	1,636	810	810	–	1,620	766	905	–	1,671
38	279	850	5	1,134	264	748	5	1,017	253	776	5	1,034
39	–	53	–	53	–	50	–	50	–	57	–	57
40	–	53	–	53	–	50	–	50	–	57	–	57
41	1,091	1,727	5	2,823	1,074	1,608	5	2,687	1,019	1,738	5	2,762
42	1,419	2,349	5	3,773	1,397	2,214	5	3,616	1,330	2,391	5	3,726
43	172	283	2	457	166	224	3	393	158	251	3	412
44	\$ 1,591	\$ 2,632	\$ 7	\$ 4,230	\$ 1,563	\$ 2,438	\$ 8	\$ 4,009	\$ 1,488	\$ 2,642	\$ 8	\$ 4,138
45	3.7 %	4.8 %	– %	4.3 %	3.5 %	4.4 %	– %	3.9 %	3.7 %	4.7 %	– %	4.2 %
46	5.2	6.2	–	6.1	5.5	5.2	–	5.3	5.7	4.5	–	4.6
47	59.7	2.2	–	17.7	60.7	2.4	–	17.8	66.0	3.3	–	17.6
48	62.3	42.9	–	60.0	60.4	42.9	–	58.3	61.8	37.5	–	58.7
49	69.0	86.6	–	78.9	69.0	84.7	–	77.2	69.4	80.8	–	75.9
50	23.8	14.3	–	17.4	23.4	12.7	–	16.2	23.4	12.2	–	15.5
51	48.5	16.4	–	25.8	48.8	16.3	–	25.2	49.5	14.5	–	23.4
52	29.9 %	14.9 %	– %	19.6 %	29.1 %	13.7 %	– %	18.5 %	28.6 %	12.7 %	– %	17.3 %
53	0.4 %	1.2 %	0.7 %	0.7 %	0.4 %	1.2 %	0.5 %	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.

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

(\$ millions, except as noted) As at	LINE #	2015 Q4				2015 Q3				2015 Q2			
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	\$ 17	\$ 30	\$ –	\$ 47	\$ 16	\$ 31	\$ –	\$ 47	\$ 16	\$ 28	\$ –	\$ 44
Consumer instalment and other personal													
HELOC	2	14	49	–	63	15	47	–	62	17	21	–	38
Indirect auto	3	30	7	–	37	21	7	–	28	24	6	–	30
Other	4	33	3	–	36	32	2	–	34	37	2	–	39
Credit card	5	108	109	–	217	102	93	–	195	113	98	–	211
Total personal	6	202	198	–	400	186	180	–	366	207	155	–	362
Business and Government													
Real estate													
Residential	7	7	11	–	18	7	8	–	15	7	8	–	15
Non-residential	8	3	14	–	17	4	13	–	17	4	17	–	21
Total real estate	9	10	25	–	35	11	21	–	32	11	25	–	36
Agriculture	10	2	–	–	2	2	–	–	2	1	–	–	1
Automotive	11	1	2	–	3	1	1	–	2	1	1	–	2
Financial	12	–	4	–	4	–	4	–	4	–	3	–	3
Food, beverage, and tobacco	13	11	2	–	13	12	1	–	13	1	4	–	5
Forestry	14	–	1	–	1	–	1	–	1	1	1	–	2
Government, public sector entities, and education	15	2	1	–	3	2	1	–	3	2	1	–	3
Health and social services	16	2	3	–	5	2	2	–	4	3	3	–	6
Industrial construction and trade contractors	17	20	6	–	26	20	5	–	25	5	6	–	11
Metals and mining	18	–	2	–	2	–	3	–	3	–	2	–	2
Pipelines, oil, and gas	19	25	–	–	25	6	–	–	6	5	–	–	5
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	8	11	–	19	29	12	–	41	28	9	–	37
Retail sector	22	10	12	–	22	10	10	–	20	10	9	–	19
Sundry manufacturing and wholesale	23	3	12	–	15	5	8	–	13	4	15	–	19
Telecommunications, cable, and media	24	–	1	–	1	–	1	–	1	–	2	–	2
Transportation	25	2	2	–	4	1	1	–	2	2	1	–	3
Other	26	2	2	–	4	3	4	–	7	3	3	–	6
Total business and government	27	98	86	–	184	104	75	–	179	77	85	–	162
Other Loans													
Debt securities classified as loans	28	–	207	–	207	–	239	–	239	–	225	–	225
Acquired credit-impaired loans ²	29	–	83	–	83	–	92	–	92	–	93	–	93
Total other loans	30	–	290	–	290	–	331	–	331	–	318	–	318
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	300	574	–	874	290	586	–	876	284	558	–	842
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	10	48	–	58	12	47	–	59	13	42	–	55
Consumer instalment and other personal													
HELOC	33	5	129	–	134	4	121	–	125	5	135	–	140
Indirect auto	34	127	202	–	329	121	193	–	314	115	178	–	293
Other	35	143	26	–	169	141	26	–	167	147	24	–	171
Credit card	36	462	435	–	897	460	409	–	869	467	346	–	813
Total personal	37	747	840	–	1,587	738	796	–	1,534	747	725	–	1,472
Business and Government	38	234	677	5	916	233	640	4	877	228	547	10	785
Other Loans													
Debt securities classified as loans	39	–	57	–	57	–	57	–	57	–	51	–	51
Total other loans	40	–	57	–	57	–	57	–	57	–	51	–	51
Total Allowance for Credit Losses – Incurred but Not Identified	41	981	1,574	5	2,560	971	1,493	4	2,468	975	1,323	10	2,308
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,281	2,148	5	3,434	1,261	2,079	4	3,344	1,259	1,881	10	3,150
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	141	171	1	313	133	153	1	287	124	137	2	263
Total Allowance for Credit Losses	44	\$ 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													
Residential mortgages	45	4.3 %	7.7 %	– %	6.0 %	4.0 %	7.8 %	– %	5.9 %	3.7 %	8.1 %	– %	5.6 %
Consumer instalment and other personal													
HELOC	46	7.8	5.9	–	6.2	7.5	7.1	–	7.2	7.0	4.4	–	5.2
Indirect auto	47	63.8	4.3	–	17.7	51.2	4.4	–	14.0	54.5	4.2	–	16.1
Other	48	63.5	37.5	–	60.0	64.0	28.6	–	59.6	56.9	33.3	–	54.9
Credit card	49	70.6	71.2	–	70.9	70.3	75.0	–	72.5	69.8	80.3	–	74.3
Total personal	50	24.4	12.8	–	16.9	22.2	13.3	–	16.7	21.8	14.1	–	17.7
Business and Government	51	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 Insignificant¹	52	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 acceptances³	53	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.

Allowance for Credit Losses 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													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
Residential mortgages	1	\$ 13	\$ 15	\$ –	\$ 28	\$ 13	\$ 9	\$ –	\$ 22	\$ 13	\$ 8	\$ –	\$ 21
Consumer instalment and other personal													
HELOC	2	18	33	–	51	19	19	–	38	19	19	–	38
Indirect auto	3	23	9	–	32	22	5	–	27	24	5	–	29
Other	4	39	2	–	41	43	2	–	45	44	2	–	46
Credit card	5	117	119	–	236	105	94	–	199	110	89	–	199
Total personal	6	210	178	–	388	202	129	–	331	210	123	–	333
Business and Government													
Real estate													
Residential	7	8	10	–	18	12	6	–	18	12	7	–	19
Non-residential	8	1	16	–	17	2	14	–	16	2	12	–	14
Total real estate	9	9	26	–	35	14	20	–	34	14	19	–	33
Agriculture	10	1	–	–	1	1	–	–	1	1	–	–	1
Automotive	11	1	1	–	2	–	1	–	1	1	1	–	2
Financial	12	–	2	–	2	–	2	–	2	–	3	–	3
Food, beverage, and tobacco	13	1	1	–	2	1	1	–	2	4	1	–	5
Forestry	14	1	1	–	2	–	1	–	1	–	1	–	1
Government, public sector entities, and education	15	2	1	–	3	2	1	–	3	2	1	–	3
Health and social services	16	3	7	–	10	2	5	–	7	1	9	–	10
Industrial construction and trade contractors	17	8	6	–	14	6	6	–	12	8	5	–	13
Metals and mining	18	–	2	–	2	1	1	–	2	4	–	–	4
Pipelines, oil, and gas	19	5	–	–	5	5	–	–	5	5	–	–	5
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	27	9	–	36	26	9	–	35	28	8	–	36
Retail sector	22	10	10	–	20	11	9	–	20	19	8	–	27
Sundry manufacturing and wholesale	23	3	12	–	15	10	12	–	22	2	9	–	11
Telecommunications, cable, and media	24	1	2	–	3	1	2	–	3	–	2	–	2
Transportation	25	2	2	–	4	2	2	–	4	2	1	–	3
Other	26	2	3	–	5	–	2	–	2	2	3	–	5
Total business and government	27	76	85	–	161	82	74	–	156	93	71	–	164
Other Loans													
Debt securities classified as loans	28	–	240	–	240	–	213	–	213	–	195	–	195
Acquired credit-impaired loans ²	29	–	105	–	105	–	97	–	97	–	102	–	102
Total other loans	30	–	345	–	345	–	310	–	310	–	297	–	297
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant													
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans	31	286	608	–	894	284	513	–	797	303	491	–	794
Personal													
Residential mortgages	32	14	39	–	53	14	34	–	48	14	34	–	48
Consumer instalment and other personal													
HELOC	33	6	131	–	137	5	111	–	116	6	95	–	101
Indirect auto	34	110	188	–	298	95	200	–	295	88	195	–	283
Other	35	145	28	–	173	142	24	–	166	143	23	–	166
Credit card	36	475	378	–	853	493	308	–	801	507	298	–	805
Total personal	37	750	764	–	1,514	749	677	–	1,426	758	645	–	1,403
Business and Government													
Total business and government	38	224	558	8	790	225	514	7	746	210	498	7	715
Other Loans													
Debt securities classified as loans	39	–	65	–	65	–	59	–	59	–	93	–	93
Total other loans	40	–	65	–	65	–	59	–	59	–	93	–	93
Total Allowance for Credit Losses – Incurred but Not Identified	41	974	1,387	8	2,369	974	1,250	7	2,231	968	1,236	7	2,211
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,260	1,995	8	3,263	1,258	1,763	7	3,028	1,271	1,727	7	3,005
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	124	150	2	276	128	144	2	274	128	133	1	262
Total Allowance for Credit Losses	44	\$ 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													
Residential mortgages	45	2.9 %	4.2 %	– %	3.5 %	3.0 %	2.9 %	– %	2.9 %	3.0 %	2.9 %	– %	2.9 %
Consumer instalment and other personal													
HELOC	46	6.9	7.6	–	7.3	7.1	5.5	–	6.2	7.0	6.7	–	6.8
Indirect auto	47	52.3	5.9	–	16.2	56.4	3.8	–	15.7	60.0	4.3	–	18.6
Other	48	60.9	33.3	–	58.6	68.3	33.3	–	65.2	68.8	40.0	–	66.7
Credit card	49	70.1	77.3	–	73.5	61.4	76.4	–	67.7	65.9	77.4	–	70.6
Total personal	50	21.3	16.1	–	18.5	20.6	14.1	–	17.4	21.4	15.4	–	18.7
Business and Government													
Total business and government	51	60.8	11.3	–	18.4	60.3	10.6	–	18.8	58.9	10.2	–	19.2
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³	52	25.7 %	14.2 %	– %	18.5 %	25.4 %	12.6 %	– %	17.8 %	26.6 %	13.0 %	– %	18.9 %
Total allowance for credit losses as a % of gross loans and acceptances³	53	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.

Provision for Credit Losses¹

(\$ millions)														
<i>For the period ended</i>														
LINE #		2016			2015				2014		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
PROVISION FOR (REVERSAL OF) CREDIT LOSSES														
Provision for Credit losses for Counterparty-Specific and Individually Insignificant														
1	Provision for credit losses – counterparty-specific	\$ 25	\$ 75	\$ 20	\$ (1)	\$ 37	\$ 26	\$ 14	\$ 40	\$ 37	\$ 120	\$ 77	\$ 76	\$ 168
2	Provision for credit losses – individually insignificant	546	555	613	527	485	498	552	479	459	1,714	1,535	2,062	1,849
3	Recoveries	(142)	(154)	(169)	(136)	(146)	(152)	(167)	(134)	(152)	(465)	(465)	(601)	(533)
4	Total provision for credit losses for counterparty-specific and individually insignificant	429	476	464	390	376	372	399	385	344	1,369	1,147	1,537	1,484
Provision for Credit Losses – Incurred But Not Identified														
Canadian Retail and Wholesale Banking²														
5	Canadian Retail and Wholesale Banking ²	40	60	65	36	–	8	–	9	(3)	165	8	44	8
6	U.S. Retail – in USD	44	39	61	53	37	6	(38)	(25)	(5)	144	5	58	9
7	– foreign exchange	13	11	24	17	10	1	(10)	(3)	–	48	1	18	(1)
8	Corporate ³ – in USD	57	50	85	70	47	7	(48)	(28)	(5)	192	6	76	8
9	– foreign exchange	23	(1)	21	10	11	(10)	10	5	2	43	11	21	55
10	Other	7	(1)	7	3	3	(2)	1	–	–	13	2	5	2
11	Total provision for credit losses – incurred but not identified	127	108	178	119	61	3	(37)	(14)	(6)	413	27	146	73
12	Total Provision for Credit Losses	\$ 556	\$ 584	\$ 642	\$ 509	\$ 437	\$ 375	\$ 362	\$ 371	\$ 338	\$ 1,782	\$ 1,174	\$ 1,683	\$ 1,557
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT														
13	Canadian Retail	\$ 258	\$ 262	\$ 228	\$ 221	\$ 237	\$ 239	\$ 190	\$ 250	\$ 228	\$ 748	\$ 666	\$ 887	\$ 946
14	U.S. Retail – in USD	130	123	160	133	122	81	94	78	74	413	297	430	401
15	– foreign exchange	38	39	61	41	31	20	13	8	6	138	64	105	35
16	Wholesale Banking ⁴	168	162	221	174	153	101	107	86	80	551	361	535	436
17	Corporate	11	50	12	14	2	–	2	(1)	5	73	4	18	11
18	U.S. strategic cards portfolio ³ – in USD	63	40	87	51	39	23	60	47	44	190	122	173	220
19	– foreign exchange	19	12	33	16	8	7	10	6	3	64	25	41	20
20	Wholesale Banking – CDS ⁴	(3)	(2)	(4)	(3)	(3)	(3)	(3)	(2)	(2)	(9)	(9)	(12)	(14)
21	Increase/(reduction) of allowance for incurred but not identified credit losses	40	60	65	36	–	8	(4)	(14)	(20)	165	4	40	(61)
22	Other	–	–	–	–	1	–	–	(1)	–	–	1	1	(1)
23	Total Corporate	119	110	181	100	45	35	63	36	25	410	143	243	164
24	Total Provision for Credit Losses	\$ 556	\$ 584	\$ 642	\$ 509	\$ 437	\$ 375	\$ 362	\$ 371	\$ 338	\$ 1,782	\$ 1,174	\$ 1,683	\$ 1,557

¹ Includes provision for off-balance sheet positions.

² The incurred but not identified PCL is included in the Corporate segment results for management reporting.

³ The retailer program partners' share of the U.S. strategic cards portfolio's PCL.

⁴ Premiums on CDS recorded in 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 #	2016 Q3				2016 Q2				2016 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
Personal												
1	\$ 3	\$ 4	\$ –	\$ 7	\$ 3	\$ 3	\$ –	\$ 6	\$ 4	\$ (9)	\$ –	\$ (5)
Consumer Instalment and Other Personal												
2	1	4	–	5	2	13	–	15	(1)	14	–	13
3	67	32	–	99	60	31	–	91	63	37	–	100
4	47	23	–	70	45	20	–	65	35	27	–	62
5	124	101	–	225	135	104	–	239	118	158	–	276
6	242	164	–	406	245	171	–	416	219	227	–	446
Business and Government												
Real estate												
7	–	(1)	–	(1)	–	–	–	–	–	(3)	–	(3)
8	(1)	–	–	(1)	–	2	–	2	1	3	–	4
9	(1)	(1)	–	(2)	–	2	–	2	1	–	–	1
10	(1)	–	–	(1)	–	–	–	–	–	–	–	–
11	–	1	–	1	–	–	–	–	–	1	–	1
12	–	(1)	–	(1)	–	(2)	–	(2)	–	–	–	–
13	–	(1)	–	(1)	(3)	(1)	–	(4)	–	2	–	2
14	–	(1)	–	(1)	–	–	–	–	–	7	–	7
15	(1)	(5)	–	(6)	–	–	–	–	–	(1)	–	(1)
16	1	5	–	6	2	(1)	–	1	–	–	–	–
17	2	1	–	3	7	(2)	–	5	(1)	1	–	–
18	1	1	–	2	–	1	–	1	–	–	–	–
19	8	–	–	8	25	24	–	49	11	–	–	11
20	–	–	–	–	–	–	–	–	–	–	–	–
21	2	2	–	4	3	(2)	–	1	1	(1)	–	–
22	3	3	–	6	2	(4)	–	(2)	2	–	–	2
23	7	(1)	–	6	–	(3)	–	(3)	1	–	–	1
24	–	2	–	2	–	2	–	2	–	–	–	–
25	1	1	–	2	2	–	–	2	–	–	–	–
26	1	2	–	3	2	13	–	15	3	(7)	–	(4)
27	23	8	–	31	40	27	–	67	18	2	–	20
Other Loans												
28	–	–	–	–	–	2	–	2	–	5	–	5
29	–	(8)	–	(8)	–	(9)	–	(9)	–	(7)	–	(7)
30	–	(8)	–	(8)	–	(7)	–	(7)	–	(2)	–	(2)
31	265	164	–	429	285	191	–	476	237	227	–	464
Provision for Credit Losses – Incurred but not Identified												
Personal, business and government												
32	23	104	(1)	126	62	48	(1)	109	56	124	2	182
Other Loans												
33	–	1	–	1	–	(1)	–	(1)	–	(4)	–	(4)
34	–	1	–	1	–	(1)	–	(1)	–	(4)	–	(4)
35	23	105	(1)	127	62	47	(1)	108	56	120	2	178
36	\$ 288	\$ 269	\$ (1)	\$ 556	\$ 347	\$ 238	\$ (1)	\$ 584	\$ 293	\$ 347	\$ 2	\$ 642
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
37	0.01 %	0.06 %	– %	0.01 %	0.01 %	0.05 %	– %	0.01 %	0.01 %	(0.13) %	– %	(0.01) %
Consumer instalment and other personal												
38	0.01	0.12	–	0.03	0.01	0.41	–	0.08	(0.01)	0.40	–	0.07
39	1.35	0.48	–	0.85	1.27	0.49	–	0.83	1.32	0.56	–	0.88
40	1.17	12.02	–	1.66	1.16	11.19	–	1.61	0.88	13.34	–	1.48
41	2.85	3.36	–	3.06	3.24	3.59	–	3.38	2.69	4.83	–	3.60
42	0.32	0.83	–	0.42	0.33	0.90	–	0.45	0.29	1.10	–	0.47
43	0.10	0.03	–	0.06	0.18	0.11	–	0.14	0.08	0.01	–	0.04
44	0.27	0.35	–	0.29	0.30	0.43	–	0.34	0.24	0.48	–	0.32
Business and Government												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans												
45	0.27 %	0.37 %	– %	0.30 %	0.30 %	0.45 %	– %	0.35 %	0.24 %	0.49 %	– %	0.32 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
46	0.29 %	0.58 %	(0.25) %	0.38 %	0.36 %	0.54 %	(0.19) %	0.42 %	0.30 %	0.73 %	0.33 %	0.44 %
47	0.29	0.60	(0.31)	0.39	0.36	0.56	(0.22)	0.42	0.30	0.76	0.40	0.45

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 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												
Residential mortgages	\$ 5	\$ 1	\$ –	\$ 6	\$ 7	\$ 4	\$ –	\$ 11	\$ 10	\$ 15	\$ –	\$ 25
Consumer Instalment and Other Personal												
HELOC	2	13	–	15	2	32	–	34	2	1	–	3
Indirect auto	45	37	–	82	31	25	–	56	39	20	–	59
Other	43	25	–	68	38	18	–	56	44	14	–	58
Credit card	127	98	–	225	121	62	–	183	130	77	–	207
Total personal	222	174	–	396	199	141	–	340	225	127	–	352
Business and Government												
Real estate												
Residential	–	2	–	2	–	–	–	–	–	(5)	–	(5)
Non-residential	2	4	–	6	–	2	–	2	1	4	–	5
Total real estate	2	6	–	8	–	2	–	2	1	(1)	–	–
Agriculture	1	–	–	1	–	–	–	–	(1)	–	–	(1)
Automotive	1	1	–	2	–	–	–	–	1	1	–	2
Financial	–	–	–	–	–	1	–	1	–	–	–	–
Food, beverage, and tobacco	(1)	–	–	(1)	12	–	–	12	–	3	–	3
Forestry	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	1	–	1	–	–	–	–	–	–	–	–
Health and social services	–	1	–	1	(1)	–	–	(1)	–	(2)	–	(2)
Industrial construction and trade contractors	1	1	–	2	16	–	–	16	2	3	–	5
Metals and mining	–	–	–	–	–	1	–	1	–	(1)	–	(1)
Pipelines, oil, and gas	19	–	–	19	1	–	–	1	–	–	–	–
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	(20)	(1)	–	(21)	2	3	–	5	1	2	–	3
Retail sector	2	4	–	6	2	1	–	3	3	–	–	3
Sundry manufacturing and wholesale	–	9	–	9	2	–	–	2	2	5	–	7
Telecommunications, cable, and media	–	1	–	1	–	(1)	–	(1)	–	1	–	1
Transportation	1	–	–	1	1	–	–	1	1	7	–	9
Other	3	3	–	6	3	(2)	–	1	2	7	–	9
Total business and government	9	26	–	35	38	5	–	43	12	18	–	30
Other Loans												
Debt securities classified as loans	–	(29)	–	(29)	–	–	–	–	–	–	–	–
Acquired credit-impaired loans ³	–	(12)	–	(12)	–	(7)	–	(7)	–	(10)	–	(10)
Total other loans	–	(41)	–	(41)	–	(7)	–	(7)	–	(10)	–	(10)
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												
Other Loans												
Debt securities classified as loans	–	–	–	–	–	1	–	1	–	(11)	–	(11)
Total other loans	–	–	–	–	–	1	–	1	–	(11)	–	(11)
Total Provision for Credit Losses – Incurred but not Identified	18	100	1	119	4	64	(7)	61	2	(1)	2	3
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												
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												
HELOC	0.01	0.39	–	0.08	0.01	0.99	–	0.18	0.01	0.03	–	0.02
Indirect auto	0.96	0.60	–	0.76	0.69	0.44	–	0.55	0.94	0.39	–	0.63
Other	1.07	13.00	–	1.61	0.91	9.72	–	1.28	1.10	8.16	–	1.39
Credit card	2.91	3.95	–	3.29	2.81	2.96	–	2.86	3.21	3.94	–	3.45
Total personal	0.30	0.92	–	0.42	0.27	0.79	–	0.47	0.32	0.76	–	0.41
Business and Government												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.24	0.37	–	0.28	0.26	0.35	–	0.28	0.27	0.36	–	0.29
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	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												
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 %
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	(4)	(34)	2	(36)	6	17	–	23	(2)	7	(1)	4
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	0.21	0.59	–	0.31	0.25	0.49	–	0.32	0.25	0.42	–	0.29
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.21 %	0.62 %	– %	0.32 %	0.25 %	0.47 %	– %	0.31 %	0.25 %	0.37 %	– %	0.28 %
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.

Acquired Credit-Impaired Loans by Geographic Location¹

(\$ millions) For the period ended	LINE #	2016 Q3				2016 Q2				2016 Q1			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ -	\$ 383	\$ -	\$ 383	\$ -	\$ 385	\$ -	\$ 385	\$ -	\$ 447	\$ -	\$ 447
Consumer instalment and other personal													
HELOC	2	-	88	-	88	-	93	-	93	-	113	-	113
Other	3	-	19	-	19	-	22	-	22	-	29	-	29
Credit cards	4	-	-	-	-	-	(3)	-	(3)	-	(2)	-	(2)
Business and government	5	-	532	-	532	-	581	-	581	-	785	-	785
Total Gross Loans	6	\$ -	\$ 1,022	\$ -	\$ 1,022	\$ -	\$ 1,078	\$ -	\$ 1,078	\$ -	\$ 1,372	\$ -	\$ 1,372
Change in Allowance for Credit Losses													
Balance at beginning of period	7	\$ -	\$ 71	\$ -	\$ 71	\$ -	\$ 86	\$ -	\$ 86	\$ -	\$ 83	\$ -	\$ 83
Provision for credit losses – counterparty-specific	8	-	(1)	-	(1)	-	(2)	-	(2)	-	(2)	-	(2)
Provision for credit losses – individually insignificant impaired loans	9	-	(7)	-	(7)	-	(7)	-	(7)	-	(5)	-	(5)
Write-offs ²	10	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)
Recoveries	11	-	3	-	3	-	6	-	6	-	7	-	7
Foreign exchange and other adjustments	12	-	1	-	1	-	(11)	-	(11)	-	4	-	4
Balance at end of period	13	\$ -	\$ 66	\$ -	\$ 66	\$ -	\$ 71	\$ -	\$ 71	\$ -	\$ 86	\$ -	\$ 86
Allowance for Credit Losses													
Residential mortgages	14	\$ -	\$ 20	\$ -	\$ 20	\$ -	\$ 20	\$ -	\$ 20	\$ -	\$ 23	\$ -	\$ 23
Consumer instalment and other personal													
HELOC	15	-	5	-	5	-	5	-	5	-	5	-	5
Other	16	-	4	-	4	-	5	-	5	-	5	-	5
Business and government	17	-	37	-	37	-	41	-	41	-	53	-	53
Total Allowance for Credit Losses	18	\$ -	\$ 66	\$ -	\$ 66	\$ -	\$ 71	\$ -	\$ 71	\$ -	\$ 86	\$ -	\$ 86
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Provision for credit losses – counterparty-specific	19	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)
Provision for credit losses – individually insignificant	20	-	(7)	-	(7)	-	(7)	-	(7)	-	(5)	-	(5)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	21	\$ -	\$ (8)	\$ -	\$ (8)	\$ -	\$ (9)	\$ -	\$ (9)	\$ -	\$ (7)	\$ -	\$ (7)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	22	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (2)	\$ -	\$ (2)
Consumer instalment and other personal													
HELOC	23	-	-	-	-	-	-	-	-	-	-	-	-
Other	24	-	(1)	-	(1)	-	-	-	-	-	(1)	-	(1)
Business and government	25	-	(6)	-	(6)	-	(8)	-	(8)	-	(4)	-	(4)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	26	\$ -	\$ (8)	\$ -	\$ (8)	\$ -	\$ (9)	\$ -	\$ (9)	\$ -	\$ (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 #	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
Other	3	-	32	-	32	-	38	-	38	-	39	-	39
Credit cards	4	-	-	-	-	-	-	-	-	-	-	-	-
Business and government	5	-	825	-	825	-	895	-	895	-	914	-	914
Total Gross Loans	6	\$ -	\$ 1,414	\$ -	\$ 1,414	\$ -	\$ 1,520	\$ -	\$ 1,520	\$ -	\$ 1,526	\$ -	\$ 1,526
Change in Allowance for Credit Losses													
Balance at beginning of period	7	\$ -	\$ 92	\$ -	\$ 92	\$ -	\$ 93	\$ -	\$ 93	\$ -	\$ 105	\$ -	\$ 105
Provision for credit losses – counterparty-specific	8	-	(1)	-	(1)	-	(1)	-	(1)	-	(2)	-	(2)
Provision for credit losses – individually insignificant impaired loans	9	-	(11)	-	(11)	-	(6)	-	(6)	-	(8)	-	(8)
Write-offs ²	10	-	-	-	-	-	(3)	-	(3)	-	(2)	-	(2)
Recoveries	11	-	3	-	3	-	2	-	2	-	8	-	8
Foreign exchange and other adjustments	12	-	-	-	-	-	7	-	7	-	(8)	-	(8)
Balance at end of period	13	\$ -	\$ 83	\$ -	\$ 83	\$ -	\$ 92	\$ -	\$ 92	\$ -	\$ 93	\$ -	\$ 93
Allowance for Credit Losses													
Residential mortgages	14	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ 25	\$ -	\$ 25	\$ -	\$ 26	\$ -	\$ 26
Consumer instalment and other personal													
HELOC	15	-	5	-	5	-	6	-	6	-	5	-	5
Other	16	-	5	-	5	-	4	-	4	-	5	-	5
Business and government	17	-	50	-	50	-	57	-	57	-	57	-	57
Total Allowance for Credit Losses	18	\$ -	\$ 83	\$ -	\$ 83	\$ -	\$ 92	\$ -	\$ 92	\$ -	\$ 93	\$ -	\$ 93
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Provision for credit losses – counterparty-specific	19	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (2)	\$ -	\$ (2)
Provision for credit losses – individually insignificant	20	-	(11)	-	(11)	-	(6)	-	(6)	-	(8)	-	(8)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	21	\$ -	\$ (12)	\$ -	\$ (12)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (10)	\$ -	\$ (10)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	22	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (3)	\$ -	\$ (3)	\$ -	\$ -	\$ -	\$ -
Consumer instalment and other personal													
HELOC	23	-	-	-	-	-	-	-	-	-	(1)	-	(1)
Other	24	-	-	-	-	-	-	-	-	-	-	-	-
Business and government	25	-	(10)	-	(10)	-	(4)	-	(4)	-	(9)	-	(9)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	26	\$ -	\$ (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
Other	3	-	47	-	47	-	46	-	46	3	55	-	58
Credit cards	4	-	-	-	-	6	-	-	6	11	1	-	12
Business and government	5	-	1,085	-	1,085	-	1,074	-	1,074	-	1,163	-	1,163
Total Gross Loans	6	\$ -	\$ 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	7	\$ -	\$ 97	\$ -	\$ 97	\$ -	\$ 102	\$ -	\$ 102	\$ -	\$ 99	\$ -	\$ 99
Provision for credit losses – counterparty-specific	8	-	(2)	-	(2)	-	(4)	-	(4)	-	1	-	1
Provision for credit losses – individually insignificant impaired loans	9	-	(5)	-	(5)	-	-	-	-	-	6	-	6
Write-offs ²	10	-	(1)	-	(1)	-	(4)	-	(4)	-	(2)	-	(2)
Recoveries	11	-	6	-	6	-	3	-	3	-	1	-	1
Foreign exchange and other adjustments	12	-	10	-	10	-	-	-	-	-	(3)	-	(3)
Balance at end of period	13	\$ -	\$ 105	\$ -	\$ 105	\$ -	\$ 97	\$ -	\$ 97	\$ -	\$ 102	\$ -	\$ 102
Allowance for Credit Losses													
Residential mortgages	14	\$ -	\$ 29	\$ -	\$ 29	\$ -	\$ 27	\$ -	\$ 27	\$ -	\$ 26	\$ -	\$ 26
Consumer instalment and other personal													
HELOC	15	-	7	-	7	-	5	-	5	-	7	-	7
Other	16	-	5	-	5	-	5	-	5	-	4	-	4
Business and government	17	-	64	-	64	-	60	-	60	-	65	-	65
Total Allowance for Credit Losses	18	\$ -	\$ 105	\$ -	\$ 105	\$ -	\$ 97	\$ -	\$ 97	\$ -	\$ 102	\$ -	\$ 102
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Provision for credit losses – counterparty-specific	19	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (4)	\$ -	\$ (4)	\$ -	\$ 1	\$ -	\$ 1
Provision for credit losses – individually insignificant	20	-	(5)	-	(5)	-	-	-	-	-	6	-	6
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	21	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (4)	\$ -	\$ (4)	\$ -	\$ 7	\$ -	\$ 7
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	22	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ -	\$ -	\$ -
Consumer instalment and other personal													
HELOC	23	-	-	-	-	-	(1)	-	(1)	-	1	-	1
Other	24	-	-	-	-	-	(1)	-	(1)	-	-	-	-
Business and government	25	-	(5)	-	(5)	-	(1)	-	(1)	-	6	-	6
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	26	\$ -	\$ (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.

Analysis of Change in Equity

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

LINE #	2016				2015			2014		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
Common Shares													
1	\$ 20,499	\$ 20,395	\$ 20,294	\$ 20,180	\$ 20,076	\$ 19,948	\$ 19,811	\$ 19,705	\$ 19,593	\$ 20,294	\$ 19,811	\$ 19,811	\$ 19,316
2	12	20	124	32	7	47	42	24	61	156	96	128	199
3	86	84	81	82	97	81	95	82	94	251	273	355	339
4	-	-	(104)	-	-	-	-	-	(43)	(104)	-	-	(43)
5	20,597	20,499	20,395	20,294	20,180	20,076	19,948	19,811	19,705	20,597	20,180	20,294	19,811
Preferred Shares													
6	3,400	3,400	2,700	2,700	2,800	2,700	2,200	2,625	2,250	2,700	2,200	2,200	3,395
7	-	-	700	-	150	550	500	-	1,000	700	1,200	1,200	1,000
8	-	-	-	-	(250)	(450)	-	(425)	(625)	-	(700)	(700)	(2,195)
9	3,400	3,400	3,400	2,700	2,700	2,800	2,700	2,200	2,625	3,400	2,700	2,700	2,200
Treasury Shares – Common													
10	(4)	(51)	(49)	(17)	(11)	(179)	(54)	(92)	(120)	(49)	(54)	(54)	(145)
11	(1,389)	(1,405)	(1,614)	(1,146)	(1,475)	(1,485)	(1,163)	(1,122)	(1,044)	(4,408)	(4,123)	(5,269)	(4,197)
12	1,351	1,452	1,612	1,114	1,469	1,653	1,038	1,160	1,072	4,415	4,160	5,274	4,288
13	(42)	(4)	(51)	(49)	(17)	(11)	(179)	(54)	(92)	(42)	(17)	(49)	(54)
Treasury Shares – Preferred													
14	(4)	(4)	(3)	(4)	(14)	(3)	(1)	(2)	(1)	(3)	(1)	(1)	(2)
15	(23)	(17)	(17)	(9)	(85)	(118)	(32)	(43)	(58)	(57)	(235)	(244)	(154)
16	22	17	16	10	95	107	30	44	57	55	232	242	155
17	(5)	(4)	(4)	(3)	(4)	(14)	(3)	(1)	(2)	(5)	(4)	(3)	(1)
Contributed Surplus													
18	189	198	214	226	226	214	205	184	173	214	205	205	170
19	10	1	5	(4)	(1)	17	13	19	14	16	29	25	48
20	3	1	(1)	4	4	6	6	6	5	3	16	20	26
21	(2)	(7)	(21)	(5)	(1)	(8)	(6)	(3)	(9)	(30)	(15)	(20)	(31)
22	(3)	(4)	1	(7)	(2)	(3)	(4)	(1)	1	(6)	(9)	(16)	(8)
23	197	189	198	214	226	226	214	205	184	197	226	214	205
Retained Earnings													
24	33,442	32,585	32,053	30,764	29,362	28,373	27,585	26,970	26,134	32,053	27,585	27,585	23,982
25	2,329	2,024	2,194	1,810	2,238	1,831	2,033	1,719	2,080	6,547	6,102	7,912	7,776
Dividends													
26	(1,020)	(1,017)	(946)	(945)	(945)	(943)	(867)	(866)	(864)	(2,983)	(2,755)	(3,700)	(3,384)
27	(36)	(37)	(25)	(26)	(25)	(24)	(24)	(32)	(25)	(98)	(73)	(99)	(143)
28	-	-	(6)	-	(2)	(7)	(19)	-	(11)	(6)	(28)	(28)	(11)
29	-	-	(383)	-	-	-	-	-	(177)	(383)	-	-	(177)
30	-	-	-	-	(6)	(11)	-	-	-	-	(17)	(17)	-
31	(328)	(113)	(302)	450	142	143	(335)	(206)	(167)	(743)	(50)	400	(458)
32	34,387	33,442	32,585	32,053	30,764	29,362	28,373	27,585	26,970	34,387	30,764	32,053	27,585
Accumulated Other Comprehensive Income (loss)													
33	8,689	13,467	10,209	10,477	7,569	9,956	4,936	3,834	4,206	10,209	4,936	4,936	3,159
34	207	230	(245)	(424)	(147)	(55)	69	(48)	1	192	(133)	(557)	(94)
35	1,635	(4,535)	2,934	(19)	3,097	(1,925)	4,173	1,036	(154)	34	5,345	5,326	2,307
36	506	(473)	569	175	(42)	(407)	778	114	(219)	602	329	504	(436)
37	11,037	8,689	13,467	10,209	10,477	7,569	9,956	4,936	3,834	11,037	10,477	10,209	4,936
Non-Controlling Interests in Subsidiaries													
38	1,633	1,612	1,684	1,610	1,639	1,589	1,620	1,549	1,531	1,633	1,639	1,610	1,549
39	\$ 71,204	\$ 67,823	\$ 71,674	\$ 67,028	\$ 65,965	\$ 61,597	\$ 62,629	\$ 56,231	\$ 54,755	\$ 71,204	\$ 65,965	\$ 67,028	\$ 56,231
NUMBER OF COMMON SHARES OUTSTANDING (thousands)¹													
40	1,853,509	1,850,269	1,855,145	1,853,596	1,851,560	1,845,511	1,844,631	1,841,558	1,841,739	1,855,145	1,844,631	1,844,631	1,834,957
41	273	923	3,043	755	210	1,255	1,068	526	1,505	4,239	2,533	3,288	4,975
42	1,506	1,508	1,585	1,507	1,868	1,446	1,840	1,504	1,668	4,599	5,154	6,661	6,428
43	-	-	(9,500)	-	-	-	-	-	(4,059)	(9,500)	-	-	(4,059)
44	(467)	809	(4)	(713)	(42)	3,348	(2,028)	1,043	705	338	1,278	565	2,330
45	1,854,821	1,853,509	1,850,269	1,855,145	1,853,596	1,851,560	1,845,511	1,844,631	1,841,558	1,854,821	1,853,596	1,855,145	1,844,631

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

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(\$ millions)														
<i>For the period ended</i>														
LINE #	2016			2015				2014		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014	
Unrealized Gains (Losses) on Available-for-Sale Securities														
Balance at beginning of period	1	\$ 66	\$ (164)	\$ 81	\$ 505	\$ 652	\$ 707	\$ 638	\$ 686	\$ 685	\$ 81	\$ 638	\$ 638	\$ 732
Change in unrealized gains (losses)	2	233	265	(263)	(384)	(143)	(27)	90	(26)	29	235	(80)	(464)	69
Reclassification to earnings of losses (gains)	3	(26)	(35)	18	(40)	(4)	(28)	(21)	(22)	(28)	(43)	(53)	(93)	(163)
Net change for the period	4	207	230	(245)	(424)	(147)	(55)	69	(48)	1	192	(133)	(557)	(94)
Balance at end of period	5	273	66	(164)	81	505	652	707	638	686	273	505	81	638
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities														
Balance at beginning of period	6	6,754	11,289	8,355	8,374	5,277	7,202	3,029	1,993	2,147	8,355	3,029	3,029	722
Investment in foreign operations	7	2,268	(6,670)	4,053	(55)	4,734	(2,878)	6,289	1,568	(247)	(349)	8,145	8,090	3,697
Hedging activities	8	(861)	2,900	(1,521)	47	(2,219)	1,295	(2,871)	(717)	126	518	(3,795)	(3,748)	(1,878)
Recovery of (provision for) income taxes	9	228	(765)	402	(11)	582	(342)	755	185	(33)	(135)	995	984	488
Net change for the period	10	1,635	(4,535)	2,934	(19)	3,097	(1,925)	4,173	1,036	(154)	34	5,345	5,326	2,307
Balance at end of period	11	8,389	6,754	11,289	8,355	8,374	5,277	7,202	3,029	1,993	8,389	8,374	8,355	3,029
Gains (losses) on Derivatives Designated as Cash Flow Hedges														
Balance at beginning of period	12	1,869	2,342	1,773	1,598	1,640	2,047	1,269	1,155	1,374	1,773	1,269	1,269	1,705
Change in gains (losses)	13	1,571	(3,140)	1,929	(65)	1,929	(643)	3,584	1,355	274	360	4,870	4,805	2,439
Reclassification to earnings of losses (gains)	14	(1,065)	2,667	(1,360)	240	(1,971)	236	(2,806)	(1,241)	(493)	242	(4,541)	(4,301)	(2,875)
Net change for the period	15	506	(473)	569	175	(42)	(407)	778	114	(219)	602	329	504	(436)
Balance at end of period	16	2,375	1,869	2,342	1,773	1,598	1,640	2,047	1,269	1,155	2,375	1,598	1,773	1,269
Accumulated Other Comprehensive Income at End of Period	17	\$ 11,037	\$ 8,689	\$ 13,467	\$ 10,209	\$ 10,477	\$ 7,569	\$ 9,956	\$ 4,936	\$ 3,834	\$ 11,037	\$ 10,477	\$ 10,209	\$ 4,936

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

(\$ millions)													
<i>For the period ended</i>													
LINE #	2016			2015			2014			Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
NON-CONTROLLING INTERESTS													
IN SUBSIDIARIES													
1	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,620	\$ 1,549	\$ 1,531	\$ 1,534	\$ 1,610	\$ 1,549	\$ 1,549	\$ 1,508
2	29	28	29	29	28	28	27	27	27	86	83	112	107
3	(8)	(100)	45	(58)	22	(59)	44	(9)	(30)	(63)	7	(51)	(66)
4	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,620	\$ 1,549	\$ 1,531	\$ 1,633	\$ 1,639	\$ 1,610	\$ 1,549
INVESTMENT IN TD AMERITRADE													
5	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,017	\$ 6,335	\$ 5,569	\$ 5,332	\$ 5,316	\$ 6,683	\$ 5,569	\$ 5,569	\$ 5,300
6	-	-	-	-	-	-	-	-	-	-	-	-	(221)
7	-	(101)	(50)	-	(43)	(83)	(38)	(28)	(30)	(151)	(164)	(164)	(239)
8	121	109	109	108	91	88	90	86	77	339	269	377	320
9	265	(755)	478	(2)	512	(323)	714	179	(31)	(12)	903	901	409
10	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,017	\$ 6,335	\$ 5,569	\$ 5,332	\$ 6,859	\$ 6,577	\$ 6,683	\$ 5,569

Derivatives – Notional

(\$ billions) As at	LINE #	2016 Q3						2016 Q2					
		Trading						Trading					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ¹			Exchange-traded		
		Clearing house ²	Non-clearing house	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Total	Non-trading	Total		
Interest Rate Contracts													
Futures	1	\$ -	\$ -	\$ 351	\$ -	\$ 351	\$ -	\$ -	\$ 298	\$ -	\$ 298		
Forward rate agreements	2	351	99	450	-	450	360	74	434	-	434		
Swaps	3	3,565	532	4,097	1,140	5,237	3,165	552	3,717	1,026	4,743		
Options written	4	-	13	18	31	31	-	12	24	-	24		
Options purchased	5	-	11	21	3	35	-	11	31	2	33		
	6	3,916	655	4,961	1,143	6,104	3,525	649	4,504	1,028	5,532		
Foreign Exchange Contracts													
Futures	7	-	-	-	-	-	-	-	-	-	-		
Forward contracts	8	-	969	969	34	1,003	-	796	796	36	832		
Swaps	9	-	-	-	-	-	-	-	-	-	-		
Cross-currency interest rate swaps	10	-	541	541	88	629	-	511	511	84	595		
Options written	11	-	32	32	-	32	-	25	25	-	25		
Options purchased	12	-	31	31	-	31	-	26	26	-	26		
	13	-	1,573	1,573	122	1,695	-	1,358	1,358	120	1,478		
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	1	4	5	5	10	1	2	3	5	8		
Protection sold	15	-	1	1	-	1	1	-	1	-	1		
	16	1	5	6	5	11	2	2	4	5	9		
Other Contracts													
Equity contracts	17	-	38	33	71	105	-	33	34	67	102		
Commodity contracts	18	-	11	25	36	36	-	9	25	34	34		
	19	-	49	58	107	141	-	42	59	35	136		
Total	20	\$ 3,917	\$ 2,282	\$ 448	\$ 6,647	\$ 1,304	\$ 3,527	\$ 2,051	\$ 389	\$ 5,967	\$ 1,188		

		2016 Q1						2015 Q4					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ¹			Exchange-traded		
		Clearing house ²	Non-clearing house	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Total	Non-trading	Total		
Interest Rate Contracts													
Futures	21	\$ -	\$ -	\$ 424	\$ -	\$ 424	\$ -	\$ -	\$ 261	\$ -	\$ 261		
Forward rate agreements	22	308	68	376	-	376	329	44	373	-	373		
Swaps	23	3,278	603	3,881	1,149	5,030	2,939	581	3,520	1,116	4,636		
Options written	24	-	17	13	30	30	-	20	29	-	29		
Options purchased	25	-	17	16	33	34	-	17	15	32	2	34	
	26	3,586	705	4,744	1,150	5,894	3,268	662	4,215	1,118	5,333		
Foreign Exchange Contracts													
Futures	27	-	-	-	-	-	-	-	-	-	-		
Forward contracts	28	-	872	872	52	924	-	665	665	49	714		
Swaps	29	-	-	-	-	-	-	-	-	-	-		
Cross-currency interest rate swaps	30	-	523	523	81	604	-	472	472	77	549		
Options written	31	-	28	28	-	28	-	24	24	-	24		
Options purchased	32	-	26	26	-	26	-	23	23	-	23		
	33	-	1,449	1,449	133	1,582	-	1,184	1,184	126	1,310		
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	1	2	3	6	9	1	2	3	6	9		
Protection sold	35	1	-	1	-	1	-	1	1	-	1		
	36	2	2	4	6	10	1	3	4	6	10		
Other Contracts													
Equity contracts	37	-	38	47	85	120	-	34	43	36	113		
Commodity contracts	38	-	9	14	23	23	-	9	16	25	25		
	39	-	47	61	108	143	-	43	59	36	138		
Total	40	\$ 3,588	\$ 2,203	\$ 514	\$ 6,305	\$ 1,324	\$ 3,269	\$ 1,892	\$ 344	\$ 5,505	\$ 1,286		

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

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

Derivatives – Notional (Continued)

(\$ billions) As at	LINE #	2015 Q3						2015 Q2					
		Trading						Trading					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ¹			Exchange-traded		
		Clearing house ²	Non- clearing house	Total	Non- trading	Total	Clearing house ²	Non- clearing house	Total	Non- trading	Total		
Interest Rate Contracts													
Futures	1	\$ –	\$ –	\$ 447	\$ –	\$ 447	\$ –	\$ –	\$ 400	\$ –	\$ 400		
Forward rate agreements	2	362	41	–	–	403	299	35	–	–	334		
Swaps	3	2,859	589	–	997	4,445	2,606	588	–	871	4,065		
Options written	4	–	19	19	–	38	–	23	59	–	82		
Options purchased	5	–	17	24	3	44	–	25	39	2	66		
	6	3,221	666	490	1,000	5,377	2,905	671	498	873	4,947		
Foreign Exchange Contracts													
Futures	7	–	–	–	–	–	–	–	–	–	–		
Forward contracts	8	–	614	–	44	658	–	617	–	44	661		
Swaps	9	–	–	–	–	–	–	–	–	–	–		
Cross-currency interest rate swaps	10	–	474	–	71	545	–	452	–	80	532		
Options written	11	–	23	–	–	23	–	24	–	–	24		
Options purchased	12	–	22	–	–	22	–	24	–	–	24		
	13	–	1,133	–	115	1,248	–	1,117	–	124	1,241		
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	–	2	–	6	8	–	5	–	5	10		
Protection sold	15	–	1	–	–	1	–	1	–	–	1		
	16	–	3	–	6	9	–	6	–	5	11		
Other Contracts													
Equity contracts	17	–	33	52	36	121	–	34	35	35	104		
Commodity contracts	18	1	9	15	–	25	–	8	16	–	24		
	19	1	42	67	36	146	–	42	51	35	128		
Total	20	\$ 3,222	\$ 1,844	\$ 557	\$ 1,157	\$ 6,780	\$ 2,905	\$ 1,836	\$ 549	\$ 1,037	\$ 6,327		
		2015 Q1						2014 Q4					
		Trading						Trading					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ¹			Exchange-traded		
		Clearing house ²	Non- clearing house	Total	Non- trading	Total	Clearing house ²	Non- clearing house	Total	Non- trading	Total		
Interest Rate Contracts													
Futures	21	\$ –	\$ –	\$ 503	\$ –	\$ 503	\$ –	\$ –	\$ 263	\$ –	\$ 263		
Forward rate agreements	22	297	41	–	–	338	244	39	–	–	283		
Swaps	23	3,119	690	–	871	4,680	2,848	706	–	702	4,256		
Options written	24	–	25	14	–	39	–	25	12	–	37		
Options purchased	25	–	25	12	1	38	–	24	16	2	42		
	26	3,416	781	529	872	5,598	3,092	794	291	704	4,881		
Foreign Exchange Contracts													
Futures	27	–	–	–	–	–	–	–	–	–	–		
Forward contracts	28	–	550	–	46	596	–	508	–	41	549		
Swaps	29	–	–	–	1	1	–	–	–	1	1		
Cross-currency interest rate swaps	30	–	470	–	67	537	–	444	–	51	495		
Options written	31	–	26	–	–	26	–	19	–	–	19		
Options purchased	32	–	24	–	–	24	–	19	–	–	19		
	33	–	1,070	–	114	1,184	–	990	–	93	1,083		
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	–	2	–	8	10	1	1	–	5	7		
Protection sold	35	–	1	–	–	1	–	1	–	–	1		
	36	–	3	–	8	11	1	2	–	5	8		
Other Contracts													
Equity contracts	37	–	39	33	33	105	–	41	34	33	108		
Commodity contracts	38	1	9	16	–	26	1	9	20	–	30		
	39	1	48	49	33	131	1	50	54	33	138		
Total	40	\$ 3,417	\$ 1,902	\$ 578	\$ 1,027	\$ 6,924	\$ 3,094	\$ 1,836	\$ 345	\$ 835	\$ 6,110		

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

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

Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2016 Q3			2016 Q2			2016 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 198	\$ 321	\$ 82	\$ 76	\$ 166	\$ 45	\$ 77	\$ 173	\$ 66
Swaps	2	24,401	28,885	13,393	21,548	26,093	12,347	24,231	29,260	14,807
Options purchased	3	552	635	316	517	594	294	607	695	366
	4	25,151	29,841	13,791	22,141	26,853	12,686	24,915	30,128	15,239
Foreign Exchange Contracts										
Forward contracts	5	16,837	28,142	4,620	16,375	26,254	4,619	16,749	27,709	5,834
Swaps	6	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	23,506	40,744	9,364	24,612	40,756	9,062	32,460	48,860	11,463
Options purchased	8	465	855	193	475	803	195	493	823	212
	9	40,808	69,741	14,177	41,462	67,813	13,876	49,702	77,392	17,509
Other Contracts										
Credit derivatives	10	11	300	110	13	306	116	32	346	144
Equity contracts	11	1,010	4,236	917	911	3,887	881	1,530	4,850	1,064
Commodity contracts	12	538	1,421	405	602	1,392	433	629	1,427	362
	13	1,559	5,957	1,432	1,526	5,585	1,430	2,191	6,623	1,570
Total	14	67,518	105,539	29,400	65,129	100,251	27,992	76,808	114,143	34,318
Less: impact of master netting agreements	15	47,148	63,532	20,993	45,598	60,811	19,836	50,108	65,412	23,914
Total after netting	16	20,370	42,007	8,407	19,531	39,440	8,156	26,700	48,731	10,404
Less: impact of collateral	17	7,623	8,368	2,108	7,880	8,205	2,173	12,612	13,090	3,202
Net	18	12,747	33,639	6,299	11,651	31,235	5,983	14,088	35,641	7,202
Qualifying Central Counterparty (QCCP) contracts ²	19	3,804	17,016	2,315	2,894	15,506	2,628	3,371	16,461	1,985
Total	20	\$ 16,551	\$ 50,655	\$ 8,614	\$ 14,545	\$ 46,741	\$ 8,611	\$ 17,459	\$ 52,102	\$ 9,187

	2015 Q4	2015 Q3	2015 Q2
	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount
Interest Rate Contracts			
Forward rate agreements	21 \$ 26	\$ 67	\$ 21
Swaps	22 21,908	26,915	13,869
Options purchased	23 638	727	359
	24 22,572	27,709	14,249
Foreign Exchange Contracts			
Forward contracts	25 11,976	20,750	4,866
Swaps	26 –	–	–
Cross-currency interest rate swaps	27 26,148	52,070	16,645
Options purchased	28 404	688	166
	29 38,528	73,508	21,677
Other Contracts			
Credit derivatives	30 17	287	118
Equity contracts	31 1,079	4,185	954
Commodity contracts	32 582	1,431	365
	33 1,678	5,903	1,437
Total	34 62,778	107,120	37,363
Less: impact of master netting agreements	35 39,962	58,659	24,957
Total after netting	36 22,816	48,461	12,406
Less: impact of collateral	37 11,820	12,173	3,649
Net	38 10,996	36,288	8,757
QCCP contracts ²	39 1,937	14,735	2,070
Total	40 \$ 12,933	\$ 51,023	\$ 10,827

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 #	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	1	\$ 30	\$ 77	\$ 28	\$ 22	\$ 74	\$ 25	\$ 12	\$ 49	\$ 20
Swaps	2	29,043	34,900	19,158	20,919	26,737	14,571	22,384	28,415	14,519
Options purchased	3	1,071	1,162	554	614	707	363	546	654	343
	4	30,144	36,139	19,740	21,555	27,518	14,959	22,942	29,118	14,882
Foreign Exchange Contracts										
Forward contracts	5	22,555	30,479	6,687	9,492	16,556	3,778	3,855	10,150	2,535
Swaps	6	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	30,669	55,863	20,781	14,936	37,891	14,397	10,633	32,758	12,530
Options purchased	8	988	1,248	278	346	558	145	190	356	105
	9	54,212	87,590	27,746	24,774	55,005	18,320	14,678	43,264	15,170
Other Contracts										
Credit derivatives	10	6	382	203	13	184	106	11	189	108
Equity contracts	11	1,733	5,426	1,455	6,156	9,949	1,275	6,977	10,601	1,231
Commodity contracts	12	595	1,442	444	343	1,207	368	382	1,209	378
	13	2,334	7,250	2,102	6,512	11,340	1,749	7,370	11,999	1,717
Total	14	86,690	130,979	49,588	52,841	93,863	35,028	44,990	84,381	31,769
Less: impact of master netting agreements	15	60,179	80,164	34,938	39,783	58,632	23,988	34,538	53,340	22,017
Total after netting	16	26,511	50,815	14,650	13,058	35,231	11,040	10,452	31,041	9,752
Less: impact of collateral	17	12,078	12,296	4,341	5,678	6,002	2,135	4,668	5,106	1,796
Net	18	14,433	38,519	10,309	7,380	29,229	8,905	5,784	25,935	7,956
QCCP Contracts ²	19	2,991	14,714	2,171	998	11,700	1,659	350	10,369	1,382
Total	20	\$ 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. 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 #	2016 Q3								
		Credit risk exposures					Other exposures			
		Drawn		Other exposures			Subject to market risk capital	All other ¹		Total
		Non- retail	Retail	Securitization	Repo-style transactions	Derivatives				
Cash and due from banks	1	\$ 649	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,944	\$ -	\$ 3,593
Interest-bearing deposits with banks	2	53,918	-	-	-	-	419	268	-	54,605
Trading loans, securities, and other	3	33	51	-	-	-	95,190	7,660	-	102,934
Derivatives	4	-	-	-	-	77,832	-	26	-	77,858
Financial assets designated at fair value through profit or loss	5	2,442	-	-	-	-	-	1,891	-	4,333
Available-for-sale securities	6	76,746	-	17,668	-	-	-	5,260	-	99,674
Held-to-maturity securities	7	56,544	-	24,791	-	-	-	6	-	81,341
Securities purchased under reverse repurchase agreements	8	-	-	-	100,109	-	-	-	-	100,109
Residential mortgages ²	9	91,738	122,930	-	-	-	-	382	-	215,050
Consumer instalment and other personal ²	10	18,503	118,676	-	-	-	-	4,286	-	141,465
Credit card	11	-	29,188	-	-	-	-	1,911	-	31,099
Business and government	12	171,144	11,142	3,986	-	-	-	(183)	-	186,089
Debt securities classified as loans	13	65	-	1,432	-	-	-	210	-	1,707
Allowance for loan losses ³	14	(71)	-	(203)	-	-	-	(3,499)	-	(3,773)
Customers' liability under acceptances	15	15,753	-	-	-	-	-	3	-	15,756
Investment in TD Ameritrade	16	-	-	-	-	-	-	6,859	-	6,859
Goodwill	17	-	-	-	-	-	-	16,262	-	16,262
Other intangibles	18	-	-	-	-	-	-	2,542	-	2,542
Land, buildings, equipment, and other depreciable assets	19	-	-	-	-	-	-	5,309	-	5,309
Deferred tax assets	20	-	-	-	-	-	-	1,850	-	1,850
Amounts receivable from brokers, dealers and clients	21	408	-	-	-	-	-	24,649	-	25,057
Other assets	22	2,817	62	316	-	-	-	9,522	-	12,717
Total	23	\$ 490,689	\$ 282,049	\$ 47,990	\$ 100,109	\$ 77,832	\$ 95,609	\$ 88,158	\$ -	\$ 1,182,436

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

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

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

Gross Credit Risk Exposure¹

(\$ millions) As at	LINE #	2016 Q3					2016 Q2						
		Drawn	Undrawn ²	Repo-style transactions	OTC ³ derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 287,853	\$ 42,969	\$ -	\$ -	\$ -	\$ 330,822	\$ 275,685	\$ 36,391	\$ -	\$ -	\$ -	\$ 312,076
Qualifying revolving retail	2	21,541	66,574	-	-	-	88,115	19,471	54,095	-	-	-	73,566
Other retail	3	82,929	5,958	-	-	35	88,922	89,502	5,630	-	-	34	95,166
	4	392,323	115,501	-	-	35	507,859	384,658	96,116	-	-	34	480,808
Non-retail													
Corporate	5	176,098	61,864	100,606	12,693	14,711	365,972	167,974	57,256	97,432	10,127	14,414	347,203
Sovereign	6	174,940	1,463	15,380	11,052	1,386	204,221	161,106	1,361	18,572	11,133	1,384	193,556
Bank	7	29,454	1,605	52,328	18,262	3,364	105,013	28,383	1,554	48,506	18,181	3,241	99,865
	8	380,492	64,932	168,314	42,007	19,461	675,206	357,463	60,171	164,510	39,441	19,039	640,624
Total	9	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432
By Country of Risk													
Canada	10	\$ 412,286	\$ 115,048	\$ 56,066	\$ 16,458	\$ 8,604	\$ 608,462	\$ 407,153	\$ 114,815	\$ 60,069	\$ 15,131	\$ 8,578	\$ 605,746
United States	11	294,810	61,670	60,525	10,394	10,362	437,761	273,256	37,993	55,709	10,380	9,994	387,332
Other International													
Europe	12	45,276	2,943	40,548	10,479	324	99,570	40,728	2,848	36,687	9,722	382	90,367
Other	13	20,443	772	11,175	4,676	206	37,272	20,984	631	12,045	4,208	119	37,987
	14	65,719	3,715	51,723	15,155	530	136,842	61,712	3,479	48,732	13,930	501	128,354
Total	15	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432
By Residual Contractual Maturity													
Within 1 year	16	\$ 251,015	\$ 127,147	\$ 167,375	\$ 16,860	\$ 8,167	\$ 570,564	\$ 241,965	\$ 106,376	\$ 163,914	\$ 15,290	\$ 7,778	\$ 535,323
Over 1 year to 5 years	17	368,789	50,901	652	15,892	10,632	446,866	349,692	47,446	596	16,148	10,636	424,518
Over 5 years	18	153,011	2,385	287	9,255	697	165,635	150,464	2,465	-	8,003	659	161,591
Total	19	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 21,157	\$ 2,304	\$ 8	\$ 129	\$ 1,448	\$ 25,046	\$ 20,603	\$ 2,256	\$ 2	\$ 106	\$ 1,362	\$ 24,329
Non-residential	21	33,443	3,816	11	951	360	38,581	31,536	3,315	6	743	323	35,923
Total real-estate	22	54,600	6,120	19	1,080	1,808	63,627	52,139	5,571	8	849	1,685	60,252
Agriculture	23	5,230	357	3	19	22	5,631	5,105	287	3	18	21	5,434
Automotive	24	8,465	4,354	5	650	94	13,568	7,932	3,849	3	615	106	12,505
Financial	25	30,755	7,700	141,280	23,781	1,305	204,821	29,611	7,439	134,570	21,997	1,289	194,906
Food, beverage, and tobacco	26	4,870	3,491	12	828	488	9,689	4,202	3,234	-	659	544	8,639
Forestry	27	1,346	508	-	16	46	1,916	1,454	460	-	17	49	1,980
Government, public sector entities, and education	28	187,691	3,127	16,353	11,762	5,276	224,209	172,588	3,002	20,667	11,768	5,014	213,039
Health and social services	29	14,574	1,122	556	210	1,721	18,183	13,969	1,096	589	185	2,064	17,903
Industrial construction and trade contractors	30	3,524	1,231	66	37	622	5,480	2,989	1,104	82	33	571	4,779
Metals and mining	31	3,208	3,071	1,026	167	706	8,178	3,223	2,859	668	146	796	7,692
Pipelines, oil, and gas	32	7,576	8,941	478	870	1,389	19,254	6,833	8,791	708	811	1,249	18,392
Power and utilities	33	4,519	5,547	-	637	3,210	13,913	4,768	5,224	-	494	3,092	13,578
Professional and other services	34	12,120	3,716	129	126	771	16,862	11,304	3,372	137	162	752	15,727
Retail sector	35	5,419	1,952	460	84	173	8,088	5,183	1,780	770	120	147	8,000
Sundry manufacturing and wholesale	36	9,807	5,659	35	234	325	16,060	9,811	5,152	46	258	330	15,667
Telecommunications, cable, and media	37	6,918	4,178	-	513	289	11,898	6,714	3,743	-	444	183	11,084
Transportation	38	12,285	1,800	42	774	1,028	15,929	11,912	1,785	50	660	1,012	15,419
Other	39	7,585	2,058	7,850	219	188	17,900	7,656	1,423	6,209	205	135	15,628
Total	40	\$ 380,492	\$ 64,932	\$ 168,314	\$ 42,007	\$ 19,461	\$ 675,206	\$ 357,463	\$ 60,171	\$ 164,510	\$ 39,441	\$ 19,039	\$ 640,624

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

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

³ Over-the-counter (OTC).

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2016 Q1						2015 Q4					
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	\$ 278,885	\$ 35,197	\$ –	\$ –	\$ –	\$ 314,082	\$ 274,984	\$ 34,439	\$ –	\$ –	\$ –	\$ 309,423
Qualifying revolving retail	2	18,760	51,362	–	–	–	70,122	16,787	46,382	–	–	–	63,169
Other retail	3	95,390	6,108	–	–	38	101,536	92,933	5,639	–	–	35	98,607
	4	393,035	92,667	–	–	38	485,740	384,704	86,460	–	–	35	471,199
Non-retail													
Corporate	5	173,953	65,264	92,577	13,452	14,970	360,216	162,764	59,863	92,143	10,494	14,697	339,961
Sovereign	6	161,732	1,480	27,954	12,605	1,552	205,323	146,208	1,381	24,677	10,942	1,222	184,430
Bank	7	30,824	1,790	59,064	22,674	3,717	118,069	28,698	1,573	65,217	27,025	2,631	125,144
	8	366,509	68,534	179,595	48,731	20,239	683,608	337,670	62,817	182,037	48,461	18,550	649,535
Total	9	\$ 759,544	\$ 161,201	\$ 179,595	\$ 48,731	\$ 20,277	\$ 1,169,348	\$ 722,374	\$ 149,277	\$ 182,037	\$ 48,461	\$ 18,585	\$ 1,120,734
By Country of Risk													
Canada	10	\$ 403,933	\$ 113,239	\$ 52,918	\$ 22,715	\$ 8,520	\$ 601,325	\$ 400,076	\$ 105,635	\$ 54,827	\$ 20,684	\$ 7,910	\$ 589,132
United States	11	290,281	43,788	60,504	12,334	10,955	417,862	262,407	39,566	55,135	12,040	10,133	379,281
Other International													
Europe	12	40,111	3,387	38,755	10,989	610	93,852	37,043	3,133	46,328	12,248	422	99,174
Other	13	25,219	787	27,418	2,693	192	56,309	22,848	943	25,747	3,489	120	53,147
	14	65,330	4,174	66,173	13,682	802	150,161	59,891	4,076	72,075	15,737	542	152,321
Total	15	\$ 759,544	\$ 161,201	\$ 179,595	\$ 48,731	\$ 20,277	\$ 1,169,348	\$ 722,374	\$ 149,277	\$ 182,037	\$ 48,461	\$ 18,585	\$ 1,120,734
By Residual Contractual Maturity													
Within 1 year	16	\$ 245,124	\$ 105,729	\$ 179,011	\$ 15,078	\$ 7,653	\$ 552,595	\$ 242,093	\$ 99,302	\$ 181,632	\$ 10,754	\$ 7,442	\$ 541,223
Over 1 year to 5 years	17	350,182	53,171	583	22,923	11,698	438,557	323,706	47,275	405	25,081	10,355	406,822
Over 5 years	18	164,238	2,301	1	10,730	926	178,196	156,575	2,700	–	12,626	788	172,689
Total	19	\$ 759,544	\$ 161,201	\$ 179,595	\$ 48,731	\$ 20,277	\$ 1,169,348	\$ 722,374	\$ 149,277	\$ 182,037	\$ 48,461	\$ 18,585	\$ 1,120,734
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 20,797	\$ 2,503	\$ 2	\$ 128	\$ 1,422	\$ 24,852	\$ 19,746	\$ 2,441	\$ 1	\$ 88	\$ 1,425	\$ 23,701
Non-residential	21	32,760	3,362	9	889	306	37,326	29,390	2,792	11	686	291	33,170
Total real-estate	22	53,557	5,865	11	1,017	1,728	62,178	49,136	5,233	12	774	1,716	56,871
Agriculture	23	5,096	341	5	38	26	5,506	4,678	358	1	23	26	5,086
Automotive	24	7,629	4,529	3	793	116	13,070	6,527	4,125	3	755	114	11,524
Financial	25	31,843	8,617	141,569	28,469	1,466	211,964	33,500	6,463	144,734	30,923	1,483	217,103
Food, beverage, and tobacco	26	4,309	4,286	1	742	549	9,887	4,071	6,229	2	664	607	11,573
Forestry	27	1,397	555	–	29	51	2,032	1,299	571	–	26	63	1,959
Government, public sector entities, and education	28	174,306	3,332	29,197	13,430	5,539	225,804	157,813	3,133	26,997	11,703	4,849	204,495
Health and social services	29	14,828	1,171	561	216	2,279	19,055	13,738	1,160	545	184	2,260	17,887
Industrial construction and trade contractors	30	3,052	1,227	73	35	605	4,992	3,113	1,157	61	29	642	5,002
Metals and mining	31	3,555	3,390	310	178	806	8,239	3,105	3,577	232	185	470	7,569
Pipelines, oil, and gas	32	6,484	9,737	492	962	1,204	18,879	5,230	9,203	1,057	844	1,048	17,382
Power and utilities	33	4,551	5,827	–	656	3,055	14,089	3,609	5,180	–	605	2,716	12,110
Professional and other services	34	12,205	3,757	167	144	753	17,026	10,772	3,210	220	109	778	15,089
Retail sector	35	5,248	1,996	579	63	162	8,048	5,057	1,755	530	61	141	7,544
Sundry manufacturing and wholesale	36	10,577	5,904	43	258	401	17,183	9,182	4,955	36	190	359	14,722
Telecommunications, cable, and media	37	7,068	4,311	1	597	197	12,174	6,847	2,998	–	462	177	10,484
Transportation	38	13,447	2,024	108	931	1,174	17,684	12,404	2,041	15	802	970	16,232
Other	39	7,357	1,665	6,475	173	128	15,798	7,589	1,469	7,592	122	131	16,903
Total	40	\$ 366,509	\$ 68,534	\$ 179,595	\$ 48,731	\$ 20,239	\$ 683,608	\$ 337,670	\$ 62,817	\$ 182,037	\$ 48,461	\$ 18,550	\$ 649,535

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 Q3						2015 Q2					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 268,975	\$ 33,692	\$ -	\$ -	\$ -	\$ 302,667	\$ 261,315	\$ 33,807	\$ -	\$ -	\$ -	\$ 295,122
Qualifying revolving retail	2	16,550	45,601	-	-	-	62,151	16,245	45,002	-	-	-	61,247
Other retail	3	89,317	5,542	-	-	36	94,895	83,786	5,448	-	-	35	89,269
Total	4	374,842	84,835	-	-	36	459,713	361,346	84,257	-	-	35	445,638
Non-retail													
Corporate	5	154,584	53,379	93,777	12,571	14,502	328,813	143,218	46,642	84,240	9,384	13,528	297,012
Sovereign	6	138,689	1,634	23,946	10,672	1,161	176,102	130,171	1,519	21,048	7,585	1,049	161,372
Bank	7	28,409	1,521	60,112	26,625	2,372	119,039	27,059	1,338	59,749	24,293	2,433	114,872
Total	8	321,682	56,534	177,835	49,868	18,035	623,954	300,448	49,499	165,037	41,262	17,010	573,256
Total	9	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894
By Country of Risk													
Canada	10	\$ 389,264	\$ 103,889	\$ 55,766	\$ 22,278	\$ 7,890	\$ 579,087	\$ 380,161	\$ 101,796	\$ 59,476	\$ 15,948	\$ 7,357	\$ 564,738
United States	11	246,182	33,831	60,326	12,456	9,736	362,531	225,539	28,875	43,079	10,498	9,219	317,210
Other International													
Europe	12	40,414	2,709	44,209	11,770	345	99,447	38,551	2,401	41,983	10,591	383	93,909
Other	13	20,664	940	17,534	3,364	100	42,602	17,543	684	20,499	4,225	86	43,037
Total	14	61,078	3,649	61,743	15,134	445	142,049	56,094	3,085	62,482	14,816	469	136,946
Total	15	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894
By Residual Contractual Maturity													
Within 1 year	16	\$ 221,618	\$ 93,965	\$ 177,480	\$ 12,469	\$ 7,040	\$ 512,572	\$ 227,239	\$ 92,539	\$ 164,704	\$ 9,617	\$ 7,543	\$ 501,642
Over 1 year to 5 years	17	311,254	43,382	355	24,763	9,910	389,664	291,386	38,600	333	20,372	8,851	359,542
Over 5 years	18	163,652	4,022	-	12,636	1,121	181,431	143,169	2,617	-	11,273	651	157,710
Total	19	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894
2015 Q1													
2014 Q4													
By Counterparty Type													
Retail													
Residential secured	20	\$ 261,424	\$ 33,599	\$ -	\$ -	\$ -	\$ 295,023	\$ 257,358	\$ 32,304	\$ -	\$ -	\$ -	\$ 289,662
Qualifying revolving retail	21	15,940	44,164	-	-	-	60,104	15,869	43,447	-	-	-	59,316
Other retail	22	85,439	5,452	-	-	34	90,925	79,341	5,400	-	-	32	84,773
Total	23	362,803	83,215	-	-	34	446,052	352,568	81,151	-	-	32	433,751
Non-retail													
Corporate	24	143,664	46,624	77,224	14,816	14,471	296,799	129,591	41,040	71,376	8,422	13,345	263,774
Sovereign	25	132,129	1,499	21,625	8,207	1,123	164,583	109,668	989	16,217	4,783	1,079	132,736
Bank	26	26,388	1,151	63,791	27,792	2,038	121,160	21,658	1,051	61,950	22,026	1,845	108,530
Total	27	302,181	49,274	162,640	50,815	17,632	582,542	260,917	43,080	149,543	35,231	16,269	505,040
Total	28	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791
By Country of Risk													
Canada	29	\$ 371,111	\$ 99,488	\$ 53,167	\$ 21,931	\$ 7,362	\$ 553,059	\$ 363,928	\$ 97,455	\$ 50,007	\$ 13,123	\$ 7,212	\$ 531,725
United States	30	237,648	29,936	42,791	12,167	9,746	332,288	209,581	24,041	40,762	8,383	8,675	291,442
Other International													
Europe	31	35,903	2,389	46,760	13,216	422	98,690	24,549	2,162	42,492	10,654	320	80,177
Other	32	20,322	676	19,922	3,501	136	44,557	15,427	573	16,282	3,071	94	35,447
Total	33	56,225	3,065	66,682	16,717	558	143,247	39,976	2,735	58,774	13,725	414	115,624
Total	34	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791
By Residual Contractual Maturity													
Within 1 year	35	\$ 223,677	\$ 92,748	\$ 162,203	\$ 14,703	\$ 7,122	\$ 500,453	\$ 211,478	\$ 87,459	\$ 149,107	\$ 8,531	\$ 7,257	\$ 463,832
Over 1 year to 5 years	36	295,053	37,429	437	23,032	9,839	365,790	274,132	34,874	436	16,453	8,061	333,956
Over 5 years	37	146,254	2,312	-	13,080	705	162,351	127,875	1,898	-	10,247	983	141,003
Total	38	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594	\$ 613,485	\$ 124,231	\$ 149,543	\$ 35,231	\$ 16,301	\$ 938,791

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 #	2016 Q3			2016 Q2			2016 Q1		
		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type										
Retail										
	1	\$ -	\$ 234	\$ 139,245	\$ -	\$ 593	\$ 141,944	\$ -	\$ 673	\$ 146,213
	2	-	-	-	-	-	-	-	-	-
	3	540	171	-	526	173	-	441	197	-
	4	540	405	139,245	526	766	141,944	441	870	146,213
Non-retail										
	5	2,855	10,520	15,351	2,932	9,620	15,542	2,699	10,795	16,503
	6	-	-	110	-	-	113	-	-	133
	7	-	732	45	-	823	49	-	1,085	105
	8	2,855	11,252	15,506	2,932	10,443	15,704	2,699	11,880	16,741
Gross Credit Risk Exposure	9	\$ 3,395	\$ 11,657	\$ 154,751	\$ 3,458	\$ 11,209	\$ 157,648	\$ 3,140	\$ 12,750	\$ 162,954
2015 Q4										
2015 Q3										
2015 Q2										
		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type										
Retail										
	10	\$ -	\$ 360	\$ 148,509	\$ -	\$ 462	\$ 149,131	\$ -	\$ 411	\$ 150,949
	11	-	-	-	-	-	-	-	-	-
	12	487	466	-	369	358	-	510	344	-
	13	487	826	148,509	369	820	149,131	510	755	150,949
Non-retail										
	14	2,123	10,380	16,009	2,074	9,359	16,441	2,122	8,247	15,923
	15	-	-	157	-	-	160	-	-	189
	16	-	1,226	75	-	1,383	88	-	1,169	212
	17	2,123	11,606	16,241	2,074	10,742	16,689	2,122	9,416	16,324
Gross Credit Risk Exposure	18	\$ 2,610	\$ 12,432	\$ 164,750	\$ 2,443	\$ 11,562	\$ 165,820	\$ 2,632	\$ 10,171	\$ 167,273
2015 Q1										
2014 Q4										
2014 Q3										
		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type										
Retail										
	19	\$ -	\$ 487	\$ 153,212	\$ -	\$ 373	\$ 155,726	\$ -	\$ 346	\$ 155,589
	20	-	-	-	-	-	-	-	-	-
	21	599	374	-	414	344	-	474	350	-
	22	599	861	153,212	414	717	155,726	474	696	155,589
Non-retail										
	23	2,199	8,530	16,123	1,869	6,408	15,767	1,855	5,712	15,652
	24	-	-	166	-	-	127	-	-	127
	25	-	1,218	771	-	1,133	75	-	1,145	58
	26	2,199	9,748	17,060	1,869	7,541	15,969	1,855	6,857	15,837
Gross Credit Risk Exposure	27	\$ 2,798	\$ 10,609	\$ 170,272	\$ 2,283	\$ 8,258	\$ 171,695	\$ 2,329	\$ 7,553	\$ 171,426

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 #	2016 Q3								2016 Q2							
		Risk-weight								Risk-weight							
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	1	\$ -	\$ 234	\$ 104	\$ -	\$ 880	\$ 27	\$ -	\$ 1,245	\$ 356	\$ 237	\$ 27,726	\$ -	\$ 2,833	\$ 472	\$ -	\$ 31,624
Other retail ²	2	540	171	-	-	17,604	-	360	18,675	603	96	-	-	54,414	-	578	55,691
	3	540	405	104	-	18,484	27	360	19,920	959	333	27,726	-	57,247	472	578	87,315
Non-retail																	
Corporate	4	12,374	1,002	-	-	-	-	107,702	361	12,402	149	-	-	-	101,291	383	114,225
Sovereign	5	49,443	21,387	-	-	-	-	-	70,830	43,168	18,861	-	-	-	-	-	62,029
Bank	6	732	15,260	-	1	-	-	-	15,993	823	14,434	-	1	-	-	-	15,258
	7	62,549	37,649	-	1	-	-	107,702	361	56,393	33,444	-	1	-	101,291	383	191,512
Total	8	\$ 63,089	\$ 38,054	\$ 104	\$ 1	\$ 18,484	\$ 107,729	\$ 721	\$ 228,182	\$ 57,352	\$ 33,777	\$ 27,726	\$ 1	\$ 57,247	\$ 101,763	\$ 961	\$ 278,827

	LINE #	2016 Q1								2015 Q4							
		Risk-weight								Risk-weight							
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	9	\$ 393	\$ 280	\$ 31,134	\$ -	\$ 3,173	\$ 514	\$ -	\$ 35,494	\$ 360	\$ -	\$ 29,152	\$ -	\$ 2,927	\$ 458	\$ -	\$ 32,897
Other retail ²	10	525	114	-	-	60,634	-	710	61,983	564	389	-	-	58,072	-	630	59,655
	11	918	394	31,134	-	63,807	514	710	97,477	924	389	29,152	-	60,999	458	630	92,552
Non-retail																	
Corporate	12	13,340	165	-	-	-	-	109,480	456	12,344	160	-	-	-	101,630	489	114,623
Sovereign	13	48,188	19,443	-	-	-	-	-	67,631	38,551	17,383	-	-	-	-	-	55,934
Bank	14	1,085	15,133	-	1	-	-	-	16,219	1,226	12,315	-	1	-	-	-	13,542
	15	62,613	34,731	-	1	-	-	109,480	456	52,121	29,858	-	1	-	101,630	489	184,099
Total	16	\$ 63,531	\$ 35,125	\$ 31,134	\$ 1	\$ 63,807	\$ 109,994	\$ 1,166	\$ 304,758	\$ 53,045	\$ 30,247	\$ 29,152	\$ 1	\$ 60,999	\$ 102,088	\$ 1,119	\$ 276,651

	LINE #	2015 Q3								2015 Q2							
		Risk-weight								Risk-weight							
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	17	\$ 332	\$ 130	\$ 29,414	\$ -	\$ 2,814	\$ 460	\$ -	\$ 33,150	\$ 284	\$ 127	\$ 27,382	\$ -	\$ 2,601	\$ 408	\$ -	\$ 30,802
Other retail ²	18	445	281	-	-	54,669	-	588	55,983	578	276	-	-	49,973	-	543	51,370
	19	777	411	29,414	-	57,483	460	588	89,133	862	403	27,382	-	52,574	408	543	82,172
Non-retail																	
Corporate	20	11,271	162	-	-	-	-	95,064	546	10,186	183	-	-	-	85,761	577	96,707
Sovereign	21	38,882	17,779	-	-	-	-	-	56,661	26,938	17,050	-	-	-	-	-	43,988
Bank	22	1,383	11,730	-	-	-	-	-	13,117	1,169	10,879	-	-	-	-	8	12,056
	23	51,536	29,671	-	-	-	-	95,064	550	38,293	28,112	-	-	-	85,761	585	152,751
Total	24	\$ 52,313	\$ 30,082	\$ 29,414	\$ -	\$ 57,483	\$ 95,524	\$ 1,138	\$ 265,954	\$ 39,155	\$ 28,515	\$ 27,382	\$ -	\$ 52,574	\$ 86,169	\$ 1,128	\$ 234,923

	LINE #	2015 Q1								2014 Q4							
		Risk-weight								Risk-weight							
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	25	\$ 346	\$ 140	\$ 28,692	\$ -	\$ 2,754	\$ 427	\$ -	\$ 32,359	\$ 244	\$ 129	\$ 25,561	\$ -	\$ 2,344	\$ 321	\$ -	\$ 28,599
Other retail ²	26	666	307	-	-	52,043	-	613	53,629	472	286	-	-	46,797	-	538	48,093
	27	1,012	447	28,692	-	54,797	427	613	85,988	716	415	25,561	-	49,141	321	538	76,692
Non-retail																	
Corporate	28	10,530	198	-	-	-	-	89,500	646	8,084	193	-	-	-	76,990	615	85,882
Sovereign	29	29,486	18,706	-	-	-	-	-	48,192	18,420	17,368	-	-	-	-	-	35,788
Bank	30	1,218	9,836	-	1	-	-	-	11,068	1,133	8,649	-	1	-	-	11	9,794
	31	41,234	28,740	-	1	-	-	89,500	659	27,637	26,210	-	1	-	76,990	626	131,464
Total	32	\$ 42,246	\$ 29,187	\$ 28,692	\$ 1	\$ 54,797	\$ 89,927	\$ 1,272	\$ 246,122	\$ 28,353	\$ 26,625	\$ 25,561	\$ 1	\$ 49,141	\$ 77,311	\$ 1,164	\$ 208,156

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 Secured¹

(\$ millions, except as noted) As at	LINE #	2016 Q3										
		PD range	EAD ⁴	Notional 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^{2,3}												
Low Risk	1	0.00 to 0.15	\$ 126,868	\$ 22,120	91.28	–	28.01	107	0.08	–	0.08	
Normal Risk	2	0.16 to 0.41	7,015	–	100.00	0.26	9.50	320	4.56	2	4.92	
	3	0.42 to 1.10	3,491	–	100.00	0.63	9.57	304	8.71	2	9.42	
Medium Risk	4	1.11 to 2.93	1,048	–	100.00	1.72	9.69	179	17.08	2	19.47	
	5	2.94 to 4.74	251	–	100.00	3.67	9.85	69	27.49	1	32.47	
High Risk	6	4.75 to 7.59	147	–	100.00	5.92	9.71	51	34.69	1	43.20	
	7	7.60 to 18.20	283	–	100.00	10.54	8.39	109	38.52	3	51.77	
	8	18.21 to 99.99	102	–	100.00	32.75	8.93	50	49.02	3	85.78	
Default	9	100.00	40	–	100.00	100.00	8.26	41	102.50	–	102.50	
Total	10		\$ 139,245	\$ 22,120	92.00	0.13	26.36	\$ 1,230	0.88	\$ 14	1.01	
Uninsured Undrawn²												
Low Risk	11	0.00 to 0.15	\$ 22,991	\$ 44,812	51.31	0.03	23.33	\$ 535	2.33	\$ 2	2.44	
Normal Risk	12	0.16 to 0.41	2,334	3,558	65.59	0.24	38.65	410	17.57	2	18.64	
	13	0.42 to 1.10	340	545	62.36	0.59	31.84	94	27.65	1	31.32	
Medium Risk	14	1.11 to 2.93	63	78	81.28	1.65	37.25	40	63.49	–	63.49	
	15	2.94 to 4.74	8	8	100.00	3.60	23.09	5	62.50	–	62.50	
High Risk	16	4.75 to 7.59	5	6	77.23	5.79	21.89	3	60.00	–	60.00	
	17	7.60 to 18.20	2	2	100.00	11.51	23.20	2	100.00	–	100.00	
	18	18.21 to 99.99	1	1	92.11	44.67	16.01	1	100.00	–	100.00	
Default	19	100.00	–	–	–	–	–	–	–	–	–	
Total	20		\$ 25,744	\$ 49,010	52.53	0.07	24.87	\$ 1,090	4.23	\$ 5	4.48	
Uninsured Drawn²												
Low Risk	21	0.00 to 0.15	\$ 72,451	n/a	n/a	0.06	25.38	\$ 2,700	3.73	\$ 10	3.90	
Normal Risk	22	0.16 to 0.41	26,693	n/a	n/a	0.25	28.11	3,488	13.07	18	13.91	
	23	0.42 to 1.10	12,796	n/a	n/a	0.64	26.31	3,105	24.27	22	26.41	
Medium Risk	24	1.11 to 2.93	4,221	n/a	n/a	1.69	28.06	2,064	48.90	20	54.82	
	25	2.94 to 4.74	835	n/a	n/a	3.68	26.85	627	75.09	8	87.07	
High Risk	26	4.75 to 7.59	487	n/a	n/a	5.97	24.53	431	88.50	7	106.47	
	27	7.60 to 18.20	689	n/a	n/a	11.27	22.32	721	104.64	17	135.49	
	28	18.21 to 99.99	401	n/a	n/a	37.65	18.55	395	98.50	27	182.67	
Default	29	100.00	205	n/a	n/a	100.00	20.53	396	193.17	10	254.15	
Total	30		\$ 118,778	n/a	n/a	0.63	26.15	\$ 13,927	11.73	\$ 139	13.19	
U.S. Retail Uninsured Drawn and Undrawn												
Low Risk	31	0.00 to 0.15	\$ 12,407	\$ 8,881	80.11	0.07	32.22	\$ 574	4.62	\$ 2	4.84	
Normal Risk	32	0.16 to 0.41	14,065	874	97.23	0.26	21.86	1,498	10.65	8	11.37	
	33	0.42 to 1.10	10,238	575	97.11	0.66	26.48	2,565	25.06	18	27.27	
Medium Risk	34	1.11 to 2.93	5,143	660	94.01	1.75	32.40	3,010	58.53	30	65.77	
	35	2.94 to 4.74	1,294	115	95.88	3.68	37.12	1,343	103.78	18	120.86	
High Risk	36	4.75 to 7.59	732	63	95.60	5.95	38.40	1,012	138.21	17	166.82	
	37	7.60 to 18.20	774	103	92.94	11.48	40.56	1,488	192.30	36	250.71	
	38	18.21 to 99.99	327	20	97.00	35.93	41.13	717	219.38	47	399.30	
Default	39	100.00	830	–	100.00	100.00	35.68	530	63.87	254	446.20	
Total	40		\$ 45,810	\$ 11,291	91.47	2.90	28.28	\$ 12,737	27.80	\$ 430	39.53	

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

² Includes Canadian residential mortgages and 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 70 to 71.

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 #	2016 Q2										
			PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight	
Insured Drawn and Undrawn³													
Low Risk		1	0.00 to 0.15 % \$	129,044	\$ 23,077	91.11 %	– %	28.34 % \$	105	0.08 % \$	–	0.08 %	
Normal Risk		2	0.16 to 0.41	7,069	–	100.00	0.25	9.52	321	4.54	2	4.89	
		3	0.42 to 1.10	3,844	–	100.00	0.62	9.63	332	8.64	2	9.29	
Medium Risk		4	1.11 to 2.93	1,147	–	100.00	1.72	9.64	195	17.00	2	19.18	
		5	2.94 to 4.74	259	–	100.00	3.70	9.76	71	27.41	1	32.24	
High Risk		6	4.75 to 7.59	175	–	100.00	5.97	9.61	61	34.86	1	42.00	
		7	7.60 to 18.20	262	–	100.00	10.28	8.42	100	38.17	2	47.71	
		8	18.21 to 99.99	107	–	100.00	31.88	8.88	52	48.60	3	83.64	
Default		9	100.00	38	–	100.00	100.00	8.27	40	105.26	–	105.26	
Total		10		\$ 141,945	\$ 23,077	91.85 %	0.13 %	26.63 % \$	1,277	0.90 % \$	13	1.01 %	
Uninsured Undrawn													
Low Risk		11	0.00 to 0.15 % \$	23,813	\$ 43,915	54.23 %	0.04 %	24.24 % \$	642	2.70 % \$	2	2.80 %	
Normal Risk		12	0.16 to 0.41	1,479	2,457	60.20	0.24	35.46	236	15.96	1	16.80	
		13	0.42 to 1.10	344	551	62.39	0.60	32.28	99	28.78	1	32.41	
Medium Risk		14	1.11 to 2.93	77	79	98.22	1.55	47.10	59	76.62	1	92.86	
		15	2.94 to 4.74	9	9	100.00	3.70	41.78	11	122.22	–	122.22	
High Risk		16	4.75 to 7.59	4	4	86.62	6.01	24.10	3	75.00	–	75.00	
		17	7.60 to 18.20	2	2	96.55	10.93	22.63	2	100.00	–	100.00	
		18	18.21 to 99.99	1	1	84.72	50.52	12.89	1	100.00	–	100.00	
Default		19	100.00	–	–	–	–	–	–	–	–	–	
Total		20		\$ 25,729	\$ 47,018	54.72 %	0.07 %	25.07 % \$	1,053	4.09 % \$	5	4.34 %	
Uninsured Drawn													
Low Risk		21	0.00 to 0.15 % \$	67,808	n/a	n/a	0.06 %	25.87 % \$	2,622	3.87 % \$	10	4.05 %	
Normal Risk		22	0.16 to 0.41	24,888	n/a	n/a	0.25	27.40	3,182	12.79	17	13.64	
		23	0.42 to 1.10	13,112	n/a	n/a	0.64	26.97	3,270	24.94	23	27.13	
Medium Risk		24	1.11 to 2.93	4,338	n/a	n/a	1.68	28.60	2,158	49.75	21	55.80	
		25	2.94 to 4.74	846	n/a	n/a	3.68	27.56	651	76.95	9	90.25	
High Risk		26	4.75 to 7.59	490	n/a	n/a	5.96	26.14	461	94.08	8	114.49	
		27	7.60 to 18.20	665	n/a	n/a	11.36	22.43	700	105.26	17	137.22	
		28	18.21 to 99.99	405	n/a	n/a	35.31	18.60	405	100.00	26	180.25	
Default		29	100.00	226	n/a	n/a	100.00	20.70	440	194.69	12	261.06	
Total		30		\$ 112,778	n/a	n/a	0.68 %	26.40 % \$	13,889	12.32 % \$	143	13.90 %	

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 70 to 71.

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

(\$ millions, except as noted) As at	LINE #	2016 Q1											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight		
Insured Drawn and Undrawn³													
Low Risk	1	0.00 to 0.15	\$ 133,126	\$ 23,219	91.27	–	28.33	110	0.08	–	0.08		
Normal Risk	2	0.16 to 0.41	7,045	–	100.00	0.26	9.47	323	4.58	2	4.94		
	3	0.42 to 1.10	3,953	–	100.00	0.63	9.55	343	8.68	2	9.31		
Medium Risk	4	1.11 to 2.93	1,205	–	100.00	1.72	9.65	205	17.01	2	19.09		
	5	2.94 to 4.74	276	–	100.00	3.70	9.73	75	27.17	1	31.70		
High Risk	6	4.75 to 7.59	211	–	100.00	6.08	9.24	71	33.65	1	39.57		
	7	7.60 to 18.20	259	–	100.00	10.59	8.44	101	39.00	2	48.65		
	8	18.21 to 99.99	105	–	100.00	32.26	8.90	51	48.57	3	84.29		
Default	9	100.00	34	–	100.00	100.00	8.11	34	100.00	–	100.00		
Total	10		\$ 146,214	\$ 23,219	91.99	0.13	26.64	\$ 1,313	0.90	\$ 13	1.01		
Uninsured Undrawn													
Low Risk	11	0.00 to 0.15	\$ 22,269	\$ 42,321	52.62	0.03	23.74	\$ 528	2.37	\$ 2	2.48		
Normal Risk	12	0.16 to 0.41	1,825	2,892	63.11	0.23	36.67	290	15.89	1	16.58		
	13	0.42 to 1.10	335	545	61.52	0.61	31.41	93	27.76	1	31.49		
Medium Risk	14	1.11 to 2.93	67	89	75.59	1.62	30.64	35	52.24	–	52.24		
	15	2.94 to 4.74	8	9	97.14	3.67	30.01	7	87.50	–	87.50		
High Risk	16	4.75 to 7.59	6	7	77.22	5.79	22.51	4	66.67	–	66.67		
	17	7.60 to 18.20	3	4	96.44	11.28	21.01	3	100.00	–	100.00		
	18	18.21 to 99.99	–	–	99.65	29.45	22.61	–	–	–	–		
Default	19	100.00	–	–	–	–	–	–	–	–	–		
Total	20		\$ 24,513	\$ 45,867	53.45	0.06	24.83	\$ 960	3.92	\$ 4	4.12		
Uninsured Drawn													
Low Risk	21	0.00 to 0.15	\$ 64,542	n/a	n/a	0.06	25.76	\$ 2,472	3.83	\$ 9	4.00		
Normal Risk	22	0.16 to 0.41	24,041	n/a	n/a	0.25	27.66	3,081	12.82	16	13.65		
	23	0.42 to 1.10	12,461	n/a	n/a	0.64	26.59	3,067	24.61	21	26.72		
Medium Risk	24	1.11 to 2.93	4,241	n/a	n/a	1.69	28.21	2,090	49.28	20	55.18		
	25	2.94 to 4.74	820	n/a	n/a	3.67	27.62	633	77.20	8	89.39		
High Risk	26	4.75 to 7.59	507	n/a	n/a	5.98	26.14	477	94.08	8	113.81		
	27	7.60 to 18.20	649	n/a	n/a	11.41	21.73	664	102.31	16	133.13		
	28	18.21 to 99.99	382	n/a	n/a	36.10	18.65	383	100.26	25	182.07		
Default	29	100.00	218	n/a	n/a	100.00	20.42	423	194.04	11	257.11		
Total	30		\$ 107,861	n/a	n/a	0.69	26.33	\$ 13,290	12.32	\$ 134	13.87		

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 70 to 71.

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

(\$ 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	
Insured Drawn and Undrawn³													
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 70 to 71.

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		
			%	\$	\$		%		%		%	\$	\$	%	\$		%	%	
Insured Drawn and Undrawn³																			
Low Risk	1	0.00 to 0.15		\$ 138,105	\$ 23,337	91.50	%	–	%	28.61	%	\$ 119	119	0.09	%	\$ –	–	0.09	%
Normal Risk	2	0.16 to 0.41		4,780	–	100.00		0.25		9.35		212	212	4.44		1	1	4.70	
	3	0.42 to 1.10		3,388	–	100.00		0.67		9.48		305	305	9.00		2	2	9.74	
Medium Risk	4	1.11 to 2.93		1,713	–	100.00		1.74		9.73		296	296	17.28		3	3	19.47	
	5	2.94 to 4.74		406	–	100.00		3.70		9.80		111	111	27.34		1	1	30.42	
High Risk	6	4.75 to 7.59		248	–	100.00		5.91		9.66		86	86	34.68		1	1	39.72	
	7	7.60 to 18.20		273	–	100.00		11.68		9.15		119	119	43.59		3	3	57.33	
	8	18.21 to 99.99		178	–	100.00		31.66		9.00		89	89	50.00		5	5	85.11	
Default	9	100.00		41	–	100.00		100.00		8.76		45	45	109.76		–	–	109.76	
Total	10			\$ 149,132	\$ 23,337	92.08	%	0.15	%	27.19	%	\$ 1,382	1,382	0.93	%	\$ 16	16	1.06	%
Uninsured Undrawn																			
Low Risk	11	0.00 to 0.15	%	\$ 21,128	\$ 40,118	52.67	%	0.03	%	23.17	%	\$ 484	484	2.29	%	\$ 2	2	2.41	%
Normal Risk	12	0.16 to 0.41		1,616	2,608	61.96		0.25		36.21		279	279	17.26		1	1	18.04	
	13	0.42 to 1.10		284	470	60.40		0.60		30.93		77	77	27.11		1	1	31.51	
Medium Risk	14	1.11 to 2.93		56	73	76.98		1.66		31.20		30	30	53.57		–	–	53.57	
	15	2.94 to 4.74		9	11	84.52		3.63		28.51		7	7	77.78		–	–	77.78	
High Risk	16	4.75 to 7.59		5	8	66.77		5.82		22.16		4	4	80.00		–	–	80.00	
	17	7.60 to 18.20		3	3	100.00		10.89		23.01		4	4	133.33		–	–	133.33	
	18	18.21 to 99.99		2	2	91.72		32.53		18.00		2	2	100.00		–	–	100.00	
Default	19	100.00		–	–	–		–		–		–	–	–		–	–	–	
Total	20			\$ 23,103	\$ 43,293	53.37	%	0.07	%	24.20	%	\$ 887	887	3.84	%	\$ 4	4	4.06	%
Uninsured Drawn																			
Low Risk	21	0.00 to 0.15	%	\$ 54,223	n/a	n/a		0.06	%	26.09	%	\$ 2,055	2,055	3.79	%	\$ 8	8	3.97	%
Normal Risk	22	0.16 to 0.41		21,570	n/a	n/a		0.25		28.12		2,892	2,892	13.41		15	15	14.28	
	23	0.42 to 1.10		13,332	n/a	n/a		0.65		26.75		3,337	3,337	25.03		23	23	27.19	
Medium Risk	24	1.11 to 2.93		5,293	n/a	n/a		1.69		28.57		2,639	2,639	49.86		26	26	56.00	
	25	2.94 to 4.74		963	n/a	n/a		3.69		28.21		760	760	78.92		10	10	91.90	
High Risk	26	4.75 to 7.59		584	n/a	n/a		5.97		25.94		546	546	93.49		9	9	112.76	
	27	7.60 to 18.20		666	n/a	n/a		11.62		23.07		728	728	109.31		18	18	143.09	
	28	18.21 to 99.99		399	n/a	n/a		34.71		19.52		422	422	105.76		26	26	187.22	
Default	29	100.00		252	n/a	n/a		100.00		21.21		512	512	203.17		13	13	267.66	
Total	30			\$ 97,282	n/a	n/a		0.82	%	26.73	%	\$ 13,891	13,891	14.28	%	\$ 148	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 70 to 71.

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

(\$ millions, except as noted)		2015																	
As at		Q2																	
LINE #		PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWAs	Average risk weighting		EL	EL adjusted average risk weight		
Insured Drawn and Undrawn³																			
1	Low Risk	0.00 to 0.15	% \$	143,070	\$	23,862	91.60	%	–	%	29.15	% \$	82	0.06	% \$	–	0.06	%	
2	Normal Risk	0.16 to 0.41		3,427		–	100.00		0.25		9.33		152	4.44		1	4.80		
3		0.42 to 1.10		2,435		–	100.00		0.67		9.50		220	9.03		2	10.06		
4	Medium Risk	1.11 to 2.93		1,221		–	100.00		1.73		9.75		211	17.28		2	19.33		
5		2.94 to 4.74		294		–	100.00		3.70		9.77		81	27.55		1	31.80		
6	High Risk	4.75 to 7.59		164		–	100.00		5.98		9.74		57	34.76		1	42.38		
7		7.60 to 18.20		192		–	100.00		11.71		9.18		84	43.75		2	56.77		
8		18.21 to 99.99		112		–	100.00		31.89		9.14		57	50.89		3	84.38		
9	Default	100.00		32		–	100.00		100.00		9.10		36	112.50		–	112.50		
10	Total			\$ 150,947	\$	23,862	92.00	%	0.11	%	28.12	% \$	980	0.65	% \$	12	0.75	%	
Uninsured Undrawn																			
11	Low Risk	0.00 to 0.15	% \$	21,317	\$	39,925	53.39	%	0.03	%	23.82	% \$	508	2.38	% \$	2	2.50	%	
12	Normal Risk	0.16 to 0.41		1,282		2,180	58.81		0.25		34.18		210	16.38		1	17.36		
13		0.42 to 1.10		310		500	62.07		0.60		32.13		88	28.39		1	32.42		
14	Medium Risk	1.11 to 2.93		62		79	77.70		1.64		32.24		34	54.84		–	54.84		
15		2.94 to 4.74		9		10	84.43		3.61		29.94		7	77.78		–	77.78		
16	High Risk	4.75 to 7.59		4		5	91.10		5.92		23.54		4	100.00		–	100.00		
17		7.60 to 18.20		2		2	100.00		11.33		22.93		2	100.00		–	100.00		
18		18.21 to 99.99		3		4	82.28		41.71		12.72		2	66.67		–	66.67		
19	Default	100.00		–		–	–		–		–		–	–		–	–		
20	Total			\$ 22,989	\$	42,705	53.83	%	0.07	%	24.53	% \$	855	3.72	% \$	4	3.94	%	
Uninsured Drawn																			
21	Low Risk	0.00 to 0.15	% \$	49,318		n/a	n/a		0.06	%	26.32	% \$	1,901	3.85	% \$	7	4.03	%	
22	Normal Risk	0.16 to 0.41		19,791		n/a	n/a		0.26		27.67		2,617	13.22		14	14.11		
23		0.42 to 1.10		13,126		n/a	n/a		0.66		27.31		3,364	25.63		24	27.91		
24	Medium Risk	1.11 to 2.93		5,302		n/a	n/a		1.69		29.30		2,710	51.11		26	57.24		
25		2.94 to 4.74		961		n/a	n/a		3.69		29.03		781	81.27		10	94.28		
26	High Risk	4.75 to 7.59		603		n/a	n/a		5.97		27.11		589	97.68		10	118.41		
27		7.60 to 18.20		637		n/a	n/a		11.68		23.30		705	110.68		17	144.03		
28		18.21 to 99.99		406		n/a	n/a		35.56		19.82		433	106.65		27	189.78		
29	Default	100.00		240		n/a	n/a		100.00		21.52		485	202.08		13	269.79		
30	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 70 to 71.

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		
Insured Drawn and Undrawn³													
Low Risk	1	0.00 to 0.15	\$ 145,192	\$ 24,294	91.58	–	29.62	82	0.06	–	0.06		
Normal Risk	2	0.16 to 0.41	3,443	–	100.00	0.25	9.31	153	4.44	1	4.81		
	3	0.42 to 1.10	2,484	–	100.00	0.67	9.48	223	8.98	2	9.98		
Medium Risk	4	1.11 to 2.93	1,278	–	100.00	1.73	9.74	220	17.21	2	19.17		
	5	2.94 to 4.74	304	–	100.00	3.70	9.82	84	27.63	1	31.74		
High Risk	6	4.75 to 7.59	167	–	100.00	5.91	9.61	58	34.73	1	42.22		
	7	7.60 to 18.20	202	–	100.00	11.70	9.28	89	44.06	2	56.44		
	8	18.21 to 99.99	115	–	100.00	32.16	8.99	57	49.57	3	82.17		
Default	9	100.00	28	–	100.00	100.00	9.24	32	114.29	–	114.29		
Total	10		\$ 153,213	\$ 24,294	91.98	0.11	28.56	\$ 998	0.65	\$ 12	0.75		
Uninsured Undrawn													
Low Risk	11	0.00 to 0.15	\$ 19,935	\$ 37,810	52.72	0.03	23.07	457	2.29	2	2.42		
Normal Risk	12	0.16 to 0.41	2,192	3,383	64.79	0.25	38.67	413	18.84	2	19.98		
	13	0.42 to 1.10	357	580	61.57	0.61	31.16	99	27.73	1	31.23		
Medium Risk	14	1.11 to 2.93	78	104	74.96	1.66	29.61	40	51.28	–	51.28		
	15	2.94 to 4.74	12	14	85.09	3.62	27.00	9	75.00	–	75.00		
High Risk	16	4.75 to 7.59	5	5	100.00	6.00	24.59	5	100.00	–	100.00		
	17	7.60 to 18.20	3	3	100.00	10.83	25.29	3	100.00	–	100.00		
	18	18.21 to 99.99	6	8	80.81	48.93	12.36	4	66.67	–	66.67		
Default	19	100.00	–	–	–	–	–	–	–	–	–		
Total	20		\$ 22,588	\$ 41,907	53.90	0.09	24.73	\$ 1,030	4.56	\$ 5	4.84		
Uninsured Drawn													
Low Risk	21	0.00 to 0.15	\$ 46,975	n/a	n/a	0.06	26.48	\$ 1,809	3.85	7	4.04		
Normal Risk	22	0.16 to 0.41	19,331	n/a	n/a	0.26	28.57	2,650	13.71	14	14.61		
	23	0.42 to 1.10	12,567	n/a	n/a	0.66	27.31	3,228	25.69	23	27.97		
Medium Risk	24	1.11 to 2.93	5,163	n/a	n/a	1.70	29.66	2,677	51.85	26	58.14		
	25	2.94 to 4.74	953	n/a	n/a	3.68	29.33	782	82.06	10	95.17		
High Risk	26	4.75 to 7.59	605	n/a	n/a	5.96	27.54	600	99.17	10	119.83		
	27	7.60 to 18.20	629	n/a	n/a	11.75	24.57	736	117.01	18	152.78		
	28	18.21 to 99.99	411	n/a	n/a	36.05	20.29	447	108.76	29	196.96		
Default	29	100.00	229	n/a	n/a	100.00	22.53	484	211.35	13	282.31		
Total	30		\$ 86,863	n/a	n/a	0.88	27.24	\$ 13,413	15.44	\$ 150	17.60		

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

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

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

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		
Insured Drawn and Undrawn³													
Low Risk	1	0.00 to 0.15	\$ 147,585	\$ 24,599	91.55 %	– %	29.98 %	\$ 83	0.06 %	\$ –	0.06 %		
Normal Risk	2	0.16 to 0.41	3,482	–	100.00	0.25	9.31	155	4.45	1	4.81		
	3	0.42 to 1.10	2,600	–	100.00	0.67	9.51	235	9.04	2	10.00		
Medium Risk	4	1.11 to 2.93	1,258	–	100.00	1.74	9.75	218	17.33	2	19.32		
	5	2.94 to 4.74	299	–	100.00	3.68	9.81	82	27.42	1	31.61		
High Risk	6	4.75 to 7.59	154	–	100.00	6.00	9.55	53	34.42	1	42.53		
	7	7.60 to 18.20	192	–	100.00	11.66	9.22	84	43.75	2	56.77		
	8	18.21 to 99.99	126	–	100.00	32.86	9.10	64	50.79	4	90.48		
Default	9	100.00	30	–	100.00	100.00	9.29	35	116.67	–	116.67		
Total	10		\$ 155,726	\$ 24,599	91.96 %	0.11 %	28.91 %	\$ 1,009	0.65 %	\$ 13	0.75 %		
Uninsured Undrawn													
Low Risk	11	0.00 to 0.15	\$ 19,604	\$ 37,271	52.60 %	0.03 %	23.54 %	\$ 459	2.34 %	\$ 2	2.47 %		
Normal Risk	12	0.16 to 0.41	1,231	2,142	57.46	0.24	32.66	189	15.35	1	16.37		
	13	0.42 to 1.10	335	551	60.89	0.61	31.82	95	28.36	1	32.09		
Medium Risk	14	1.11 to 2.93	72	94	76.42	1.65	32.91	40	55.56	–	55.56		
	15	2.94 to 4.74	11	13	84.05	3.66	27.90	9	81.82	–	81.82		
High Risk	16	4.75 to 7.59	5	5	100.00	5.84	28.83	5	100.00	–	100.00		
	17	7.60 to 18.20	3	3	96.24	11.55	22.25	3	100.00	–	100.00		
	18	18.21 to 99.99	6	8	78.95	52.97	12.98	4	66.67	–	66.67		
Default	19	100.00	–	–	–	–	–	–	–	–	–		
Total	20		\$ 21,267	\$ 40,087	53.05 %	0.08 %	24.23 %	\$ 804	3.78 %	\$ 4	4.02 %		
Uninsured Drawn													
Low Risk	21	0.00 to 0.15	\$ 45,786	n/a	n/a	0.06 %	26.83 %	\$ 1,818	3.97 %	\$ 7	4.16 %		
Normal Risk	22	0.16 to 0.41	18,704	n/a	n/a	0.25	28.05	2,502	13.38	13	14.25		
	23	0.42 to 1.10	12,224	n/a	n/a	0.65	27.97	3,194	26.13	22	28.39		
Medium Risk	24	1.11 to 2.93	4,511	n/a	n/a	1.70	30.00	2,370	52.54	23	58.91		
	25	2.94 to 4.74	912	n/a	n/a	3.70	30.36	777	85.20	10	98.90		
High Risk	26	4.75 to 7.59	606	n/a	n/a	5.95	28.38	619	102.15	10	122.77		
	27	7.60 to 18.20	674	n/a	n/a	11.67	24.87	796	118.10	19	153.34		
	28	18.21 to 99.99	415	n/a	n/a	35.76	21.21	471	113.49	30	203.86		
Default	29	100.00	238	n/a	n/a	100.00	22.43	498	209.24	14	282.77		
Total	30		\$ 84,070	n/a	n/a	0.91 %	27.43 %	\$ 13,045	15.52 %	\$ 148	17.72 %		

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

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

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

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

(\$ millions, except as noted)		2014											
As at		Q3											
LINE #	Insured Drawn and Undrawn ³	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight		
1	Low Risk	0.00 to 0.15	\$ 147,255	\$ 25,068	91.39	–	30.25	82	0.06	–	0.06	%	%
2	Normal Risk	0.16 to 0.41	3,571	–	100.00	0.25	9.28	158	4.42	1	4.77		
3		0.42 to 1.10	2,638	–	100.00	0.67	9.44	236	8.95	2	9.89		
4	Medium Risk	1.11 to 2.93	1,278	–	100.00	1.73	9.75	221	17.29	2	19.25		
5		2.94 to 4.74	304	–	100.00	3.69	9.83	84	27.63	1	31.74		
6	High Risk	4.75 to 7.59	177	–	100.00	5.91	9.68	62	35.03	1	42.09		
7		7.60 to 18.20	193	–	100.00	11.74	9.24	85	44.04	2	56.99		
8		18.21 to 99.99	137	–	100.00	32.40	9.18	69	50.36	4	86.86		
9	Default	100.00	36	–	100.00	100.00	9.06	41	113.89	–	113.89		
10	Total		\$ 155,589	\$ 25,068	91.82	0.11	29.13	1,038	0.67	13	0.77	%	%
Uninsured Undrawn													
11	Low Risk	0.00 to 0.15	\$ 18,939	\$ 36,228	52.28	0.03	23.37	439	2.32	1	2.38	%	%
12	Normal Risk	0.16 to 0.41	1,577	2,601	60.61	0.24	36.77	265	16.80	1	17.60		
13		0.42 to 1.10	328	547	60.03	0.61	31.45	92	28.05	1	31.86		
14	Medium Risk	1.11 to 2.93	72	96	75.23	1.67	32.31	40	55.56	–	55.56		
15		2.94 to 4.74	12	13	94.30	3.66	30.10	10	83.33	–	83.33		
16	High Risk	4.75 to 7.59	5	5	97.85	5.93	27.92	5	100.00	–	100.00		
17		7.60 to 18.20	2	2	100.00	11.11	27.25	2	100.00	–	100.00		
18		18.21 to 99.99	5	7	79.31	52.01	14.25	3	60.00	–	60.00		
19	Default	100.00	–	–	–	–	–	–	–	–	–		
20	Total		\$ 20,940	\$ 39,499	53.01	0.08	24.54	856	4.09	3	4.27	%	%
Uninsured Drawn													
21	Low Risk	0.00 to 0.15	\$ 43,265	n/a	n/a	0.06	27.01	1,697	3.92	6	4.10	%	%
22	Normal Risk	0.16 to 0.41	17,603	n/a	n/a	0.25	28.74	2,402	13.65	13	14.57		
23		0.42 to 1.10	11,348	n/a	n/a	0.65	27.97	2,966	26.14	21	28.45		
24	Medium Risk	1.11 to 2.93	4,350	n/a	n/a	1.71	30.30	2,322	53.38	23	59.99		
25		2.94 to 4.74	918	n/a	n/a	3.68	30.73	789	85.95	10	99.56		
26	High Risk	4.75 to 7.59	615	n/a	n/a	5.95	29.11	643	104.55	11	126.91		
27		7.60 to 18.20	641	n/a	n/a	11.73	26.20	798	124.49	19	161.54		
28		18.21 to 99.99	440	n/a	n/a	35.42	21.67	513	116.59	32	207.50		
29	Default	100.00	225	n/a	n/a	100.00	23.40	493	219.11	13	291.33		
30	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 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 70 to 71.

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

(\$ millions, except as noted)
As at

		2016										
		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	
Low Risk	1	0.00 to 0.15	\$ 53,540	\$ 65,686	76.41	0.04	88.19	\$ 1,338	2.50	20	2.97	
Normal Risk	2	0.16 to 0.41	10,668	11,392	75.73	0.25	89.34	1,220	11.44	24	14.25	
	3	0.42 to 1.10	8,989	7,900	75.97	0.70	88.83	2,298	25.56	56	33.35	
Medium Risk	4	1.11 to 2.93	7,309	4,669	79.01	1.85	88.92	3,923	53.67	121	74.37	
	5	2.94 to 4.74	2,932	1,349	83.94	3.71	88.86	2,596	88.54	97	129.89	
High Risk	6	4.75 to 7.59	1,959	624	90.10	5.96	89.05	2,379	121.44	104	187.80	
	7	7.60 to 18.20	1,798	399	94.83	11.15	87.23	3,070	170.75	174	291.71	
	8	18.21 to 99.99	792	186	97.18	34.28	77.82	1,642	207.32	220	554.55	
Default	9	100.00	128	–	100.00	100.00	74.10	14	10.94	93	919.14	
Total	10		\$ 88,115	\$ 92,205	77.47	1.22	88.36	\$ 18,480	20.97	909	33.87	

		2016										
		Q2										
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	11	0.00 to 0.15	\$ 45,100	\$ 51,542	80.60	0.04	87.25	\$ 1,085	2.41	16	2.85	
Normal Risk	12	0.16 to 0.41	8,715	7,592	85.84	0.25	87.13	973	11.16	19	13.89	
	13	0.42 to 1.10	7,660	5,297	86.00	0.70	87.05	1,920	25.07	46	32.57	
Medium Risk	14	1.11 to 2.93	5,954	2,663	90.42	1.84	86.78	3,101	52.08	95	72.03	
	15	2.94 to 4.74	2,190	673	93.38	3.73	86.34	1,888	86.21	70	126.16	
High Risk	16	4.75 to 7.59	1,557	356	95.22	5.98	86.53	1,840	118.18	81	183.20	
	17	7.60 to 18.20	1,552	256	97.75	11.29	85.05	2,603	167.72	149	287.73	
	18	18.21 to 99.99	692	162	99.06	28.23	74.66	1,478	213.58	145	475.51	
Default	19	100.00	146	–	100.00	100.00	76.13	15	10.27	110	952.05	
Total	20		\$ 73,566	\$ 68,541	83.59	1.22	86.95	\$ 14,903	20.26	731	32.68	

		2016										
		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	
Low Risk	21	0.00 to 0.15	\$ 42,925	\$ 47,786	81.83	0.04	87.18	\$ 1,025	2.39	15	2.82	
Normal Risk	22	0.16 to 0.41	8,396	7,063	87.89	0.25	87.09	938	11.17	18	13.85	
	23	0.42 to 1.10	7,348	4,768	89.94	0.70	86.96	1,837	25.00	44	32.49	
Medium Risk	24	1.11 to 2.93	5,638	2,241	95.90	1.84	86.65	2,931	51.99	90	71.94	
	25	2.94 to 4.74	2,070	571	98.16	3.72	86.23	1,782	86.09	66	125.94	
High Risk	26	4.75 to 7.59	1,475	319	98.85	5.97	86.44	1,740	117.97	76	182.37	
	27	7.60 to 18.20	1,487	273	99.09	11.28	84.87	2,487	167.25	142	286.62	
	28	18.21 to 99.99	649	170	98.95	28.13	74.29	1,379	212.48	135	472.50	
Default	29	100.00	134	–	100.00	100.00	74.66	13	9.70	99	933.21	
Total	30		\$ 70,122	\$ 63,191	85.57	1.20	86.87	\$ 14,132	20.15	685	32.36	

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

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

(\$ millions, except as noted)		2015												
As at		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			
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												
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight			
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												
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight			
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.

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

(\$ millions, except as noted)		2015										
As at		Q1										
LINE #	Risk	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight	
1	Low Risk	0.00 to 0.15	\$ 36,421	\$ 40,405	82.98	0.04	87.58	\$ 890	2.44	13	2.89	
2	Normal Risk	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	
4	Medium Risk	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	
6	High Risk	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	
9	Default	100.00	111	–	100.00	100.00	73.62	13	11.71	80	912.61	
10	Total		\$ 60,104	\$ 53,529	86.52	1.18	86.98	\$ 12,175	20.26	\$ 577	32.26	

2014											
Q4											
LINE #	Risk	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight
11	Low Risk	0.00 to 0.15	\$ 36,242	\$ 40,020	83.18	0.04	87.62	\$ 886	2.44	13	2.89
12	Normal Risk	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
14	Medium Risk	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
16	High Risk	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
19	Default	100.00	113	–	100.00	100.00	74.15	13	11.50	83	929.65
20	Total		\$ 59,316	\$ 52,592	86.64	1.20	87.01	\$ 12,016	20.26	\$ 579	32.46

2014											
Q3											
LINE #	Risk	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight
21	Low Risk	0.00 to 0.15	\$ 29,697	\$ 36,913	73.91	0.05	87.82	\$ 777	2.62	12	3.12
22	Normal Risk	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
24	Medium Risk	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
26	High Risk	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
29	Default	100.00	132	–	100.00	100.00	75.11	15	11.36	98	939.39
30	Total		\$ 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.

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

(\$ millions, except as noted)
As at

LINE #		2016 Q3										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	1	0.00 to 0.15 %	\$ 12,076	\$ 2,998	91.21 %	0.08 %	41.89 %	\$ 980	8.12 %	\$ 4	8.53 %	
Normal Risk	2	0.16 to 0.41	12,805	2,627	90.54	0.27	43.73	2,728	21.30	15	22.77	
	3	0.42 to 1.10	18,549	1,781	97.04	0.66	42.78	6,642	35.81	55	39.51	
Medium Risk	4	1.11 to 2.93	13,429	1,224	97.87	1.81	47.49	7,897	58.81	115	69.51	
	5	2.94 to 4.74	4,795	345	98.35	3.72	47.66	3,277	68.34	85	90.50	
High Risk	6	4.75 to 7.59	3,407	188	98.50	5.94	47.65	2,441	71.65	97	107.24	
	7	7.60 to 18.20	3,382	170	99.80	11.19	48.13	2,855	84.42	183	152.05	
	8	18.21 to 99.99	1,401	34	98.91	34.04	50.55	1,675	119.56	238	331.91	
Default	9	100.00	403	3	100.00	100.00	47.62	196	48.64	176	594.54	
Total	10		\$ 70,247	\$ 9,370	95.24 %	2.92 %	44.71 %	\$ 28,691	40.84 %	\$ 968	58.07 %	

		2016 Q2										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	11	0.00 to 0.15 %	\$ 6,974	\$ 2,954	85.96 %	0.07 %	50.96 %	\$ 663	9.51 %	\$ 3	10.04 %	
Normal Risk	12	0.16 to 0.41	7,494	2,305	86.47	0.27	48.89	1,780	23.75	10	25.42	
	13	0.42 to 1.10	12,091	1,316	97.48	0.64	44.19	4,428	36.62	36	40.34	
Medium Risk	14	1.11 to 2.93	6,779	1,035	97.35	1.80	53.20	4,450	65.64	65	77.63	
	15	2.94 to 4.74	2,230	295	97.61	3.72	54.53	1,743	78.16	45	103.39	
High Risk	16	4.75 to 7.59	1,614	167	97.61	5.91	53.82	1,306	80.92	52	121.19	
	17	7.60 to 18.20	1,528	167	99.78	11.04	56.12	1,501	98.23	96	176.77	
	18	18.21 to 99.99	597	28	97.83	31.07	59.92	868	145.39	111	377.81	
Default	19	100.00	168	4	100.00	100.00	51.56	152	90.48	74	641.07	
Total	20		\$ 39,475	\$ 8,271	93.11 %	2.34 %	49.53 %	\$ 16,891	42.79 %	\$ 492	58.37 %	

		2016 Q1										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	21	0.00 to 0.15 %	\$ 7,916	\$ 3,798	83.23 %	0.07 %	49.53 %	\$ 740	9.35 %	\$ 3	9.82 %	
Normal Risk	22	0.16 to 0.41	6,548	1,588	92.30	0.26	50.73	1,590	24.28	9	26.00	
	23	0.42 to 1.10	12,171	1,511	96.64	0.62	44.05	4,407	36.21	36	39.91	
Medium Risk	24	1.11 to 2.93	6,851	1,089	97.27	1.80	53.34	4,507	65.79	65	77.65	
	25	2.94 to 4.74	2,207	276	98.77	3.73	54.97	1,740	78.84	45	104.33	
High Risk	26	4.75 to 7.59	1,579	143	99.23	5.94	54.35	1,291	81.76	51	122.13	
	27	7.60 to 18.20	1,561	181	99.42	11.02	56.17	1,535	98.33	98	176.81	
	28	18.21 to 99.99	553	16	99.84	30.96	60.80	815	147.38	104	382.46	
Default	29	100.00	167	4	100.00	100.00	51.33	154	92.22	74	646.11	
Total	30		\$ 39,553	\$ 8,606	93.37 %	2.30 %	49.63 %	\$ 16,779	42.42 %	\$ 485	57.75 %	

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

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

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

(\$ millions, except as noted)		2015										
As at		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		
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										
LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight		
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										
LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight		
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.

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

(\$ millions, except as noted)												2015	
As at												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		
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		
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		
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.

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

(\$ millions, except as noted)
As at

		LINE #	2016 Q3					2016 Q2					2016 Q1				
PD Range ¹	Internal ratings grade (BRR) ²	External rating equivalent	EAD ³	Average PD	Average LGD	RWAs	Average risk weighting	EAD ³	Average PD	Average LGD	RWAs	Average risk weighting	EAD ³	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	\$ 10,964	–	% 68.24	% \$ 75	0.68	\$ 10,746	–	% 68.78	% \$ 38	0.35	\$ 10,999	–	% 70.73	% \$ 43	0.39
0.01 to 0.03	1A	AA+/Aa1	9,415	0.03	3.01	65	0.69	6,167	0.03	2.24	36	0.58	4,374	0.03	1.69	28	0.64
0.03 to 0.04	1B	AA/Aa2	19,487	0.03	4.31	327	1.68	26,130	0.03	2.74	211	0.81	14,384	0.03	3.51	175	1.22
0.04 to 0.05	1C	AA-/Aa3	14,164	0.04	14.11	913	6.45	17,643	0.04	13.49	1,048	5.94	25,393	0.04	11.06	1,333	5.25
0.05 to 0.06	2A	A+/A1	11,327	0.05	19.08	968	8.55	8,407	0.05	20.67	833	9.91	11,896	0.05	17.46	1,092	9.18
0.06 to 0.07	2B	A/A2	12,896	0.06	23.72	1,676	13.00	9,836	0.06	31.87	1,739	17.68	10,580	0.06	29.39	1,829	17.29
0.07 to 0.08	2C	A-/A3	17,269	0.07	16.74	1,709	9.90	16,051	0.07	15.27	1,480	9.22	16,623	0.08	20.57	2,216	13.33
0.09 to 0.11	3A	BBB+/Baa1	23,627	0.09	20.29	3,423	14.49	21,845	0.09	20.67	3,182	14.57	25,230	0.11	19.48	3,919	15.53
0.12 to 0.15	3B	BBB/Baa2	27,667	0.12	18.36	4,285	15.49	24,316	0.12	18.85	3,706	15.24	25,710	0.15	16.20	4,044	15.73
0.16 to 0.23	3C	BBB-/Baa3	19,971	0.17	27.04	5,336	26.72	19,377	0.17	26.93	5,234	27.01	18,800	0.20	26.39	5,461	29.05
Non-Investment Grade																	
0.24 to 0.33	4A	BB+/Ba1	16,716	0.25	16.69	3,433	20.54	15,484	0.25	18.73	3,421	22.09	15,901	0.27	17.97	3,556	22.36
0.34 to 0.52	4B	BB/Ba2	14,748	0.36	27.23	5,559	37.69	13,389	0.36	27.39	4,838	36.13	13,178	0.37	25.43	4,449	33.76
0.53 to 0.79	4C	BB-/Ba3	12,973	0.54	22.46	4,717	36.36	11,968	0.54	24.29	4,722	39.46	12,419	0.56	23.06	4,865	39.17
0.80 to 1.22	5A	B+/B1	6,354	0.82	29.39	3,563	56.07	6,445	0.82	29.40	3,591	55.72	8,065	0.86	27.05	4,275	53.01
1.23 to 2.50	5B	B/B2	6,746	1.24	34.65	5,167	76.59	6,287	1.24	34.23	4,704	74.82	5,938	1.30	33.68	4,429	74.59
2.51 to 10.95	5C	B-/B3	16,694	2.59	16.10	7,213	43.21	15,759	2.59	17.18	7,224	45.84	14,903	2.70	15.74	6,362	42.69
Watch and Classified																	
10.96 to 21.10	6	CCC+/Caa1	1,101	11.20	33.41	1,628	147.87	961	11.20	35.91	1,533	159.52	969	11.73	35.92	1,570	162.02
21.11 to 45.99	7		1,482	21.43	35.13	2,772	187.04	1,376	21.43	32.38	2,383	173.18	903	22.13	27.36	1,304	144.41
46.00 to 99.99	8	CC/Ca	491	46.46	33.73	826	168.23	505	46.46	29.34	736	145.74	253	46.00	27.67	344	135.97
Impaired/Default																	
100.00	9	D	371	100.00	43.65	851	229.38	212	100.00	51.75	488	230.19	186	100.00	59.97	623	334.95
Total			\$ 244,463	0.78	% 21.20	% \$ 54,506	22.30	\$ 232,904	0.71	% 21.27	% \$ 51,147	21.96	\$ 236,704	0.62	% 21.20	% \$ 51,917	21.93

		LINE #	2015 Q4					2015 Q3					2015 Q2				
PD Range ¹	Internal ratings grade (BRR)	External rating equivalent	EAD ³	Average PD	Average LGD	RWAs	Average risk weighting	EAD ³	Average PD	Average LGD	RWAs	Average risk weighting	EAD ³	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	\$ 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	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 0.04	1B	AA/Aa2	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 0.05	1C	AA-/Aa3	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 0.06	2A	A+/A1	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	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
0.07 to 0.10	2C	A-/A3	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	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	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	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	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	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	13,312	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	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	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 11.67	5C	B-/B3	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																	
11.68 to 22.12	6	CCC+/Caa1	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	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	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	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			\$ 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

¹ PD ranges were revised to reflect non-retail parameter updates in Q2 2016 and Q2 2015.

² Borrower Risk Rating (BRR).

³ 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 #	2015 Q1						2014 Q4						2014 Q3								
	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting		EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting				
Investment Grade (%)																					
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,851	–	% 64.54	% \$ 36	0.33	%	\$ 10,778	–	% 64.85	% \$ 20	0.19	%	\$ 10,651	–	% 65.15	% \$ 20	0.19	%
0.01 to 0.03	1A	AA+/Aa1	2	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	
0.03 to 0.04	1B	AA/Aa2	3	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	
0.04 to 0.05	1C	AA-/Aa3	4	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	
0.05 to 0.06	2A	A+/A1	5	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	
0.06 to 0.07	2B	A/A2	6	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	
0.07 to 0.10	2C	A-/A3	7	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	
0.11 to 0.14	3A	BBB+/Baa1	8	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	
0.15 to 0.19	3B	BBB/Baa2	9	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	
0.20 to 0.26	3C	BBB-/Baa3	10	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																					
0.27 to 0.36	4A	BB+/Ba1	11	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	
0.37 to 0.55	4B	BB/Ba2	12	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	
0.56 to 0.85	4C	BB-/Ba3	13	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	
0.86 to 1.29	5A	B+/B1	14	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	
1.30 to 2.69	5B	B/B2	15	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	
2.70 to 11.67	5C	B-/B3	16	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 22.12	6	CCC+/Caa1	17	404	11.68	35.73	638	157.92		501	11.68	32.55	709	141.52		452	11.68	30.63	606	134.07	
22.13 to 45.99	7	to	18	402	22.22	34.36	726	180.60		284	22.22	32.52	479	168.66		294	22.22	34.56	530	180.27	
46.00 to 99.99	8	CC/Ca	19	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	20	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	21			\$ 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 EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

Internal ratings grade (BRR)	External rating equivalent	LINE #	2016 Q3					2016 Q2					2016 Q1				
			EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	AAA/Aaa	0	\$ 200,592	–	24.58	\$ 76	0.04	\$ 204,237	–	19.07	\$ 84	0.04	\$ 206,081	–	20.06	\$ 93	0.05
0.01 to 0.03	AA+/Aa1	1A	18,165	0.01	1.93	79	0.43	12,502	0.01	2.23	59	0.47	14,627	0.01	2.64	107	0.73
0.03 to 0.04	AA/Aa2	1B	11,673	0.03	2.58	93	0.80	13,518	0.03	2.18	92	0.68	10,047	0.03	2.10	82	0.82
0.04 to 0.05	AA-/Aa3	1C	5,445	0.04	2.22	56	1.03	5,793	0.04	2.06	55	0.95	5,414	0.04	2.28	55	1.02
0.05 to 0.06	A+/A1	2A	8,544	0.05	3.01	97	1.14	7,221	0.05	3.01	85	1.18	9,249	0.05	2.92	97	1.05
0.06 to 0.07	A/A2	2B	6,627	0.06	4.01	107	1.61	6,690	0.06	4.45	116	1.73	13,347	0.06	1.05	78	0.58
0.07 to 0.08	A-/A3	2C	1,750	0.07	2.76	27	1.54	3,328	0.07	19.87	231	6.94	2,644	0.08	23.32	236	8.89
0.09 to 0.11	BBB+/Baa1	3A	274	0.09	4.50	10	3.65	317	0.09	3.72	9	2.84	1,966	0.11	0.62	10	0.51
0.12 to 0.15	BBB-/Baa2	3B	79	0.12	6.68	2	2.53	172	0.12	5.83	5	2.91	386	0.15	2.75	6	1.55
0.16 to 0.23	BBB-/Baa3	3C	271	0.17	5.75	11	4.06	320	0.17	5.78	12	3.75	290	0.20	4.56	10	3.45
Non-Investment Grade																	
0.24 to 0.33	BB+/Ba1	4A	1	0.25	35.51	–	–	2	0.25	43.82	1	50.00	13	0.27	26.06	3	23.08
0.34 to 0.52	BB/Ba2	4B	246	0.36	0.38	1	0.41	11	0.36	27.45	3	27.27	4	0.37	12.00	–	–
0.53 to 0.79	BB-/Ba3	4C	3	0.54	58.96	2	66.67	5	0.54	58.96	4	80.00	1	0.56	60.00	1	100.00
0.80 to 1.22	B+/B1	5A	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.23 to 2.50	B/B2	5B	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.51 to 10.95	B-/B3	5C	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Watch and Classified																	
10.96 to 21.10	CCC+/Caa1	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
21.11 to 45.99	to	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	CC/Ca	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																	
100.00	D	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		21	\$ 253,670	0.01	19.98	\$ 561	0.22	\$ 254,116	0.01	16.08	\$ 756	0.30	\$ 264,069	0.01	16.33	\$ 778	0.29

Internal ratings grade (BRR)	External rating equivalent	LINE #	2015 Q4					2015 Q3					2015 Q2				
			EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	AAA/Aaa	0	\$ 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	AA+/Aa1	1A	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 0.04	AA/Aa2	1B	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 0.05	AA-/Aa3	1C	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 0.06	A+/A1	2A	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	A/A2	2B	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
0.07 to 0.10	A-/A3	2C	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	BBB+/Baa1	3A	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	BBB-/Baa2	3B	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	BBB-/Baa3	3C	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	BB+/Ba1	4A	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	BB/Ba2	4B	6	0.37	6.78	–	–	4	0.37	9.35	–	–	7	0.37	1.00	–	–
0.56 to 0.85	BB-/Ba3	4C	1	0.56	60.00	1	100.00	–	–	–	–	–	–	–	–	–	–
0.86 to 1.29	B+/B1	5A	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.30 to 2.69	B/B2	5B	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.70 to 11.67	B-/B3	5C	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Watch and Classified																	
11.68 to 22.12	CCC+/Caa1	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22.13 to 45.99	to	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	CC/Ca	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																	
100.00	D	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		42	\$ 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

¹ PD ranges were revised to reflect non-retail parameter updates in Q2 2016 and Q2 2015.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2015 Q1					2014 Q4					2014 Q3					
				EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	EAD ¹	Average PD	Average LGD	RWAs	Average risk weighting	
				0.00 to 0.01	0	AAA/Aaa	1	\$ 210,086	– %	21.83 %	\$ 105	0.05 %	\$ 205,034	– %	22.84 %	\$ 72	0.04 %	\$ 203,504	– %
0.01 to 0.03	1A	AA+/Aa1	2	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	
0.03 to 0.04	1B	AA/Aa2	3	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	
0.04 to 0.05	1C	AA-/Aa3	4	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	
0.05 to 0.06	2A	A+/A1	5	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	
0.06 to 0.07	2B	A/A2	6	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	
0.07 to 0.10	2C	A-/A3	7	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	
0.11 to 0.14	3A	BBB+/Baa1	8	52	0.13	12.53	3	5.77	119	0.13	0.16	–	–	13	0.13	12.38	2	15.38	
0.15 to 0.19	3B	BBB-/Baa2	9	285	0.18	6.25	11	3.86	275	0.18	6.03	11	4.00	241	0.18	6.60	10	4.15	
0.20 to 0.26	3C	BBB-/Baa3	10	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																			
0.27 to 0.36	4A	BB+/Ba1	11	7	0.30	43.57	3	42.86	17	0.30	19.88	3	17.65	12	0.30	18.17	2	16.67	
0.37 to 0.55	4B	BB/Ba2	12	–	–	–	–	–	1	0.39	13.65	–	–	1	0.39	13.65	–	–	
0.56 to 0.85	4C	BB-/Ba3	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
0.86 to 1.29	5A	B+/B1	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
1.30 to 2.69	5B	B/B2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
2.70 to 11.67	5C	B-/B3	16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Watch and Classified																			
11.68 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	\$ 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 EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

LINE #	Internal ratings grade (BRR)	External rating equivalent	2016 Q3					2016 Q2					2016 Q1				
			EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
0	AAA/Aaa		3	–	32.85	–	–	–	–	–	38	–	4.99	–	–	–	
0.01 to 0.03	AA+/Aa1		–	–	58.96	–	–	–	–	–	1,237	0.03	1.19	3	0.24		
0.03 to 0.04	AA/Aa2		785	0.03	3.41	9	1.15	611	0.03	5.20	9	1.47	511	0.03	5.98	9	1.76
0.04 to 0.05	AA-/Aa3		13,079	0.04	25.14	965	7.38	13,066	0.04	26.32	1,028	7.87	15,038	0.04	21.74	1,110	7.38
0.05 to 0.06	A+/A1		18,569	0.05	20.08	1,523	8.20	19,099	0.05	19.17	1,572	8.23	25,279	0.05	17.04	1,661	6.57
0.06 to 0.07	A/A2		32,047	0.06	15.71	1,874	5.85	31,075	0.06	13.69	1,585	5.10	36,013	0.06	13.87	1,927	5.35
0.07 to 0.08	A-/A3		11,611	0.07	9.22	476	4.10	8,126	0.07	14.70	515	6.34	9,626	0.08	12.17	627	6.51
0.09 to 0.11	BBB+/Baa1		8,470	0.09	9.14	425	5.02	7,999	0.09	10.09	440	5.50	8,000	0.11	10.27	511	6.39
0.12 to 0.15	BBB-/Baa2		2,353	0.12	6.99	92	3.91	2,407	0.12	14.95	172	7.15	2,368	0.15	4.25	71	3.00
0.16 to 0.23	BBB-/Baa3		1,050	0.17	16.64	121	11.52	1,099	0.17	15.00	125	11.37	2,245	0.20	17.56	347	15.46
Non-Investment Grade																	
0.24 to 0.33	BB+/Ba1		393	0.25	9.16	48	12.21	342	0.25	9.09	44	12.87	1,095	0.27	11.08	146	13.33
0.34 to 0.52	BB/Ba2		614	0.36	15.04	115	18.73	740	0.36	20.31	160	21.62	324	0.37	54.60	184	56.79
0.53 to 0.79	BB-/Ba3		5	0.54	43.31	3	60.00	3	0.54	46.08	2	66.67	45	0.56	15.50	9	20.00
0.80 to 1.22	B+/B1		4	0.82	26.48	2	50.00	4	0.82	22.99	2	50.00	2	0.86	47.45	2	100.00
1.23 to 2.50	B/B2		9	1.24	9.40	2	22.22	9	1.24	8.99	2	22.22	12	1.30	3.68	1	8.33
2.51 to 10.95	B-/B3		28	2.59	18.21	15	53.57	8	2.59	29.99	5	62.50	17	2.70	32.51	19	111.76
Watch and Classified																	
10.96 to 21.10	CCC+/Caa1		–	–	–	–	–	–	–	–	–	–	–	–	–	–	
21.11 to 45.99	to		–	–	–	–	–	14	21.43	58.96	41	292.86	–	–	–	–	
46.00 to 99.99	CC/Ca		–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Impaired/Default																	
100.00	D		–	–	–	–	–	1	100.00	71.15	5	500.00	–	–	–	–	
Total			\$ 89,020	0.07	% 16.18	% \$ 5,670	6.37	\$ 84,607	0.07	% 16.68	% \$ 5,707	6.75	\$ 101,850	0.07	% 15.14	% \$ 6,627	6.51

LINE #	Internal ratings grade (BRR)	External rating equivalent	2015 Q4					2015 Q3					2015 Q2				
			EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
0	AAA/Aaa		5	–	34.41	–	–	19	–	17.20	–	–	147	–	11.46	–	–
0.01 to 0.03	AA+/Aa1		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 0.04	AA/Aa2		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 0.05	AA-/Aa3		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 0.06	A+/A1		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	A/A2		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
0.07 to 0.10	A-/A3		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	BBB+/Baa1		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	BBB-/Baa2		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	BBB-/Baa3		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	BB+/Ba1		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	BB/Ba2		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	BB-/Ba3		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	B+/B1		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	B/B2		–	–	–	–	–	19	1.30	60.00	26	136.84	18	1.30	60.00	24	133.33
2.70 to 11.67	B-/B3		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																	
11.68 to 22.12	CCC+/Caa1		–	–	–	–	–	–	–	–	–	–	–	–	–	–	
22.13 to 45.99	to		–	–	–	–	–	–	–	–	–	–	–	–	–	–	
46.00 to 99.99	CC/Ca		–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Impaired/Default																	
100.00	D		–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total			\$ 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

¹ PD ranges were revised to reflect non-retail parameter updates in Q2 2016 and Q2 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

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2015 Q1						2014 Q4						2014 Q3					
				Average		Average		Average		Average		Average		Average		Average					
				EAD ¹	PD	LGD	RWAs	weighting	EAD ¹	PD	LGD	RWAs	weighting	EAD ¹	PD	LGD	RWAs	weighting			
0.00 to 0.01	0	AAA/Aaa	1	\$ 705	– %	57.24 %	\$ –	– %	\$ 17	– %	53.98 %	\$ –	– %	\$ 16	– %	53.93 %	\$ –	– %			
0.01 to 0.03	1A	AA+/Aa1	2	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			
0.03 to 0.04	1B	AA/Aa2	3	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			
0.04 to 0.05	1C	AA-/Aa3	4	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			
0.05 to 0.06	2A	A+/A1	5	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			
0.06 to 0.07	2B	A/A2	6	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			
0.07 to 0.10	2C	A-/A3	7	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			
0.11 to 0.14	3A	BBB+/Baa1	8	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			
0.15 to 0.19	3B	BBB-/Baa2	9	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			
0.20 to 0.26	3C	BBB-/Baa3	10	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																					
0.27 to 0.36	4A	BB+/Ba1	11	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			
0.37 to 0.55	4B	BB/Ba2	12	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			
0.56 to 0.85	4C	BB-/Ba3	13	222	0.59	17.27	65	29.28	189	0.59	13.73	44	23.28	222	0.59	8.69	34	15.32			
0.86 to 1.29	5A	B+/B1	14	90	0.91	0.14	–	–	5	0.91	8.34	1	20.00	2	0.91	9.30	–	–			
1.30 to 2.69	5B	B/B2	15	18	1.39	57.32	25	138.89	30	1.39	57.32	41	136.67	30	1.39	57.32	42	140.00			
2.70 to 11.67	5C	B-/B3	16	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 22.12	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	\$ 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 EAD includes the effects of credit risk mitigation.

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

(\$ millions)		2016		2016		2016	
As at		Q3		Q2		Q1	
LINE #							
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type							
Retail							
Residential secured	1	\$ 82,421	\$ 42,771	\$ 70,095	\$ 36,210	\$ 69,086	\$ 35,000
Qualifying revolving retail	2	92,205	66,573	68,541	54,095	63,191	51,362
Other retail	3	9,370	5,856	8,271	5,351	8,606	5,800
	4	183,996	115,200	146,907	95,656	140,883	92,162
Non-retail							
Corporate	5	59,353	41,728	55,190	38,830	60,448	44,507
Sovereign	6	1,365	966	1,380	977	1,445	1,075
Bank	7	987	699	975	690	1,160	863
	8	61,705	43,393	57,545	40,497	63,053	46,445
Total	9	\$ 245,701	\$ 158,593	\$ 204,452	\$ 136,153	\$ 203,936	\$ 138,607

		2015		2015		2015	
		Q4		Q3		Q2	
LINE #							
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type							
Retail							
Residential secured	10	\$ 68,182	\$ 34,267	\$ 66,630	\$ 33,609	\$ 66,567	\$ 33,730
Qualifying revolving retail	11	56,505	46,382	55,521	45,601	54,380	45,002
Other retail	12	8,025	5,385	7,859	5,283	7,719	5,218
	13	132,712	86,034	130,010	84,493	128,666	83,950
Non-retail							
Corporate	14	56,009	41,289	47,965	35,376	41,881	30,900
Sovereign	15	1,344	1,000	1,611	1,198	1,504	1,119
Bank	16	1,294	963	1,234	918	994	739
	17	58,647	43,252	50,810	37,492	44,379	32,758
Total	18	\$ 191,359	\$ 129,286	\$ 180,820	\$ 121,985	\$ 173,045	\$ 116,708

		2015		2014		2014	
		Q1		Q4		Q3	
LINE #							
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type							
Retail							
Residential secured	19	\$ 66,201	\$ 33,526	\$ 64,686	\$ 32,242	\$ 64,567	\$ 32,144
Qualifying revolving retail	20	53,529	44,164	52,592	43,447	51,774	37,458
Other retail	21	7,680	5,222	7,606	5,193	7,489	5,126
	22	127,410	82,912	124,884	80,882	123,830	74,728
Non-retail							
Corporate	23	42,631	30,141	38,748	27,330	38,689	27,339
Sovereign	24	1,483	1,075	1,364	989	1,345	975
Bank	25	934	676	828	600	744	539
	26	45,048	31,892	40,940	28,919	40,778	28,853
Total	27	\$ 172,458	\$ 114,804	\$ 165,824	\$ 109,801	\$ 164,608	\$ 103,581

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 #	2016 Q3		2016 Q2		2016 Q1		2015 Q4		
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type										
Retail										
Residential secured	1	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.01 %	0.07 %
Qualifying revolving retail	2	2.10	2.97	2.19	2.96	2.06	2.97	3.25	1.96	3.02
Other retail	3	0.88	1.03	0.79	1.02	0.73	1.03	1.01	0.69	1.14
Non-retail										
Corporate	4	0.09	0.43	0.11	0.37	0.05	0.38	0.25	0.03	0.39
Sovereign	5	–	–	–	–	–	–	–	–	–
Bank	6	–	0.04	–	0.04	–	0.05	–	–	0.05
2015 Q3										
2015 Q2										
2015 Q1										
2014 Q4										
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type										
Retail										
Residential secured	7	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.01 %	0.10 %
Qualifying revolving retail	8	2.08	3.30	2.14	3.31	2.10	3.26	3.37	2.38	3.36
Other retail	9	0.74	1.07	0.76	1.13	0.76	1.12	1.04	0.77	1.14
Non-retail										
Corporate	10	0.03	0.42	0.02	0.44	0.05	0.41	0.28	0.07	0.39
Sovereign	11	–	–	–	–	–	–	–	–	–
Bank	12	–	0.05	–	0.05	–	0.04	–	–	0.05
2014 Q3										
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}							
By Counterparty Type										
Retail										
Residential secured	13	0.01 %	0.10 %							
Qualifying revolving retail	14	2.45	3.38							
Other retail	15	0.77	1.14							
Non-retail										
Corporate	16	0.07	0.46							
Sovereign	17	–	–							
Bank	18	–	0.05							

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

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

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

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

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

Commentary:

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

- Expected losses are calculated using "through the cycle" risk parameters while actual losses are determined at a "point in time" and reflect economic conditions at that time. Using "through the cycle" parameters has the effect of stabilizing expected losses over a longer period of time. As a result, actual losses may exceed expected losses during a recession and may fall below expected losses during economic growth.
- Expected loss parameters are conservatively estimated (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 ended July 31, 2016 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 remain below the historically measured period. This is because of lower average default rates during these quarters than they were during the historically measured period.

Securitization and Resecuritization Exposures in the Banking Book¹

(\$ millions) As at	LINE #	2016 Q3			2016 Q2			2016 Q1			2015 Q4		
		Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting													
Standardized Approach³													
AA- and above	1	\$ 41,480	\$ -	\$ 8,296	\$ 39,487	\$ -	\$ 7,897	\$ 42,833	\$ -	\$ 8,567	\$ 40,276	\$ -	\$ 8,055
A+ to A-	2	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	3	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	4	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	5	-	-	-	-	-	-	-	-	-	-	-	-
Ratings Based Approach⁴													
AA- and above	6	2,506	-	187	2,908	47	233	3,380	57	269	3,277	56	261
A+ to A-	7	755	725	835	781	758	868	896	886	1,012	601	860	948
BBB+ to BBB-	8	91	159	422	41	119	295	50	193	469	52	190	456
BB+ to BB-	9	28	2	124	45	3	194	53	3	229	67	3	261
Below BB-/Unrated	10	78	354	2,862	74	356	2,890	85	350	2,661	84	331	2,604
Internal Assessment Approach⁵													
AA- and above	11	16,409	-	774	13,873	-	651	13,138	-	607	11,255	-	462
A+ to A-	12	1,302	-	156	773	-	93	654	-	79	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	\$ 62,649	\$ 1,240	\$ 13,656	\$ 57,982	\$ 1,283	\$ 13,121	\$ 61,089	\$ 1,489	\$ 13,893	\$ 55,836	\$ 1,440	\$ 13,074

		2015 Q3			2015 Q2			2015 Q1			2014 Q4		
		Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting													
Standardized Approach³													
AA- and above	18	\$ 40,867	\$ -	\$ 8,173	\$ 38,166	\$ -	\$ 7,633	\$ 38,283	\$ -	\$ 7,657	\$ 36,472	\$ -	\$ 7,295
A+ to A-	19	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	20	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	21	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	22	-	-	-	-	-	-	-	-	-	-	-	-
Ratings Based Approach⁴													
AA- and above	23	2,943	183	277	2,893	181	273	3,186	201	300	3,077	189	285
A+ to A-	24	194	873	908	143	841	866	159	918	946	154	845	872
BBB+ to BBB-	25	57	76	204	97	75	222	112	83	253	114	77	240
BB+ to BB-	26	72	3	280	41	3	163	45	4	180	42	3	170
Below BB-/Unrated	27	86	365	2,647	84	346	2,567	88	372	2,758	82	335	2,553
Internal Assessment Approach⁵													
AA- and above	28	14,383	-	636	13,143	-	554	14,557	-	615	14,449	-	599
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	\$ 58,602	\$ 1,500	\$ 13,125	\$ 54,567	\$ 1,446	\$ 12,278	\$ 56,430	\$ 1,578	\$ 12,709	\$ 54,390	\$ 1,449	\$ 12,014

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)		2016 Q3				2016 Q2				2016 Q1				2015 Q4			
LINE #	As at	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	\$ 330,822	\$ 771	\$ 28,984	\$ 29,755	\$ 312,076	\$ 12,348	\$ 16,219	\$ 28,567	\$ 314,082	\$ 13,846	\$ 15,563	\$ 29,409	\$ 309,423	\$ 12,857	\$ 15,869	\$ 28,726
Qualifying revolving retail	2	88,115	—	18,480	18,480	73,566	—	14,903	14,903	70,122	—	14,132	14,132	63,169	—	12,586	12,586
Other retail	3	88,922	13,777	28,691	42,468	95,166	41,696	16,891	58,587	101,536	46,564	16,779	63,343	98,607	44,577	16,399	60,976
Non-retail²																	
Corporate	4	365,972	108,444	54,506	162,950	347,203	101,895	51,147	153,042	360,216	110,195	51,917	162,112	339,961	102,395	48,102	150,497
Sovereign	5	204,221	4,277	561	4,838	193,556	3,772	756	4,528	205,323	3,889	778	4,667	184,430	3,477	594	4,071
Bank	6	105,013	3,053	5,670	8,723	99,865	2,887	5,707	8,594	118,069	3,027	6,627	9,654	125,144	2,463	8,949	11,412
Securitization exposures	7	63,889	8,296	5,360	13,656	59,265	7,897	5,224	13,121	62,578	8,567	5,326	13,893	57,276	8,055	5,019	13,074
Equity exposures	8	2,650	—	797	797	2,523	—	755	755	2,700	—	735	735	2,679	—	866	866
Exposures subject to standardized or IRB approaches	9	1,249,604	138,618	143,049	281,667	1,183,220	170,495	111,602	282,097	1,234,626	186,088	111,857	297,945	1,180,689	173,824	108,384	282,208
Adjustment to IRB RWA for scaling factor	10				8,411				6,523				6,552				6,347
Other assets not included in standardized or IRB approaches²	11	120,970	n/a	n/a	38,773	117,910	n/a	n/a	38,925	124,714	n/a	n/a	41,092	111,415	n/a	n/a	40,032
Total credit risk	12	\$ 1,370,574			\$ 328,851	\$ 1,301,130			\$ 327,545	\$ 1,359,340			\$ 345,589	\$ 1,292,104			\$ 328,587
Market Risk																	
Trading book	13	n/a			12,456	n/a			12,892	n/a			11,808	n/a			12,655
Operational Risk	14	n/a			46,936	n/a			43,152	n/a			42,220	n/a			41,118
Total Common Equity Tier 1 Capital risk-weighted assets	15				388,243				383,589				399,617				382,360
Tier 1 Capital risk-weighted assets³	16				388,872				400,498				400,498				383,301
Total Capital risk-weighted assets³	17				\$ 389,412				\$ 384,966				\$ 401,253				\$ 384,108

		2015 Q3				2015 Q2				2015 Q1				2014 Q4			
		Risk-weighted assets				Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
		Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total
Credit Risk																	
Retail																	
Residential secured	18	\$ 302,667	\$ 12,891	\$ 16,160	\$ 29,051	\$ 295,122	\$ 11,968	\$ 15,420	\$ 27,388	\$ 295,023	\$ 12,562	\$ 15,441	\$ 28,003	\$ 289,662	\$ 11,052	\$ 14,858	\$ 25,910
Qualifying revolving retail	19	62,151	—	12,317	12,317	61,247	—	12,516	12,516	60,104	—	12,175	12,175	59,316	—	12,016	12,016
Other retail	20	94,895	41,940	17,349	59,289	89,269	38,349	16,614	54,963	90,925	40,013	16,415	56,428	84,773	35,962	16,056	52,018
Non-retail²																	
Corporate	21	328,813	95,915	45,860	141,775	297,012	86,663	41,542	128,205	296,799	90,510	44,628	135,138	263,774	77,951	40,620	118,571
Sovereign	22	176,102	3,556	549	4,105	161,372	3,410	645	4,055	164,583	3,741	880	4,621	132,736	3,474	525	3,999
Bank	23	119,039	2,352	9,564	11,916	114,872	2,187	9,375	11,562	121,160	1,986	11,118	13,104	108,530	1,746	10,203	11,949
Securitization exposures	24	60,102	8,173	4,952	13,125	56,013	7,633	4,645	12,278	58,008	7,657	5,052	12,709	55,839	7,294	4,720	12,014
Equity exposures	25	2,735	—	856	856	2,583	—	905	905	2,717	—	980	980	2,304	—	926	926
Exposures subject to standardized or IRB approaches	26	1,146,504	164,827	107,607	272,434	1,077,490	150,210	101,662	251,872	1,089,319	156,469	106,689	263,158	996,934	137,479	99,924	237,403
Adjustment to IRB RWA for scaling factor	27				6,298				5,946				6,236				5,842
Other assets not included in standardized or IRB approaches²	28	121,321	n/a	n/a	38,797	126,702	n/a	n/a	33,334	114,219	n/a	n/a	35,308	93,291	n/a	n/a	32,680
Total credit risk	29	\$ 1,267,825			\$ 317,529	\$ 1,204,192			\$ 291,152	\$ 1,203,538			\$ 304,702	\$ 1,090,225			\$ 275,925
Market Risk																	
Trading book	30	n/a			11,659	n/a			12,913	n/a			12,201	n/a			14,376
Operational Risk	31	n/a			40,307	n/a			39,531	n/a			38,694	n/a			38,092
Total Common Equity Tier 1 Capital risk-weighted assets	32				369,495				343,596				355,597				328,393
Tier 1 Capital risk-weighted assets³	33				370,461				344,252				356,352				329,268
Total Capital risk-weighted assets³	34				\$ 371,289				\$ 344,813				\$ 356,999				\$ 330,581

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 and 2016, the corresponding scalars are 64%, 71%, and 77%, respectively.

Capital Position – Basel III¹

(\$ millions) As at	Line #	2016			2015				2014		Cross Reference ²	OSFI Template
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
Common Equity Tier 1 Capital												
Common shares plus related contributed surplus	1	\$ 20,751	\$ 20,682	\$ 20,540	\$ 20,457	\$ 20,387	\$ 20,289	\$ 19,982	\$ 19,961	\$ 19,796	A1+A2+B	1
Retained earnings	2	34,387	33,442	32,585	32,053	30,764	29,362	28,373	27,585	26,970	C	2
Accumulated other comprehensive income (loss)	3	11,037	8,689	13,467	10,209	10,477	7,569	9,956	4,936	3,834	D	3
Common Equity Tier 1 Capital before regulatory adjustments	4	66,175	62,813	66,592	62,719	61,628	57,220	58,311	52,482	50,600		6
Common Equity Tier 1 Capital regulatory adjustments												
Goodwill (net of related tax liability)	5	(19,047)	(18,371)	(20,386)	(19,143)	(19,150)	(17,767)	(18,639)	(16,709)	(16,220)	E1+E2-E3	8
Intangibles (net of related tax liability)	6	(2,119)	(2,071)	(2,215)	(2,192)	(2,273)	(2,254)	(2,432)	(2,355)	(2,327)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(263)	(322)	(359)	(367)	(412)	(595)	(604)	(485)	(536)	G	10
Cash flow hedge reserve	8	(2,168)	(1,595)	(2,127)	(1,498)	(1,296)	(1,271)	(1,658)	(711)	(607)	H	11
Shortfall of provisions to expected losses	9	(881)	(262)	(178)	(140)	(118)	(132)	(71)	(91)	(101)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(166)	(170)	(249)	(188)	(136)	(94)	(115)	(98)	(77)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(12)	(12)	(11)	(104)	(17)	(16)	(17)	(15)	(61)	K	15
Investment in own shares	12	(43)	(64)	-	(4)	(24)	-	-	(7)	-		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	(1,113)	(1,013)	(1,290)	(1,125)	(1,041)	(951)	(1,167)	(1,046)	(1,080)	L1+L2+L3+L4	19
Amounts exceeding the 15% threshold												22
of which: significant investments in the common stocks of financials	14	-	-	(121)	-	-	-	-	-	-		23
of which: deferred tax assets arising from temporary differences	15	-	-	(59)	-	-	-	-	-	-		25
Total regulatory adjustments to Common Equity Tier 1 Capital	16	(25,812)	(23,880)	(26,995)	(24,761)	(24,467)	(23,080)	(24,703)	(21,517)	(21,009)		28
Common Equity Tier 1 Capital	17	40,363	38,933	39,597	37,958	37,161	34,140	33,608	30,965	29,591		29
Additional Tier 1 capital instruments												
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	2,900	2,902	2,901	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	3,237	3,239	3,240	3,211	3,240	3,484	3,941	3,941	4,364	O1+O2+O3+O4	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20	279	270	302	399	398	368	388	444	429	P	34/35
Additional Tier 1 capital instruments before regulatory adjustments	21	6,416	6,411	6,443	5,812	5,839	5,899	5,830	5,386	5,794		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	(352)	(352)	(352)	(354)	(352)	(352)	(352)	(352)	(352)		43
Additional Tier 1 Capital	25	6,064	6,059	6,091	5,458	5,487	5,547	5,478	5,034	5,442		44
Tier 1 Capital	26	46,427	44,992	45,688	43,416	42,648	39,687	39,086	35,999	35,033		45
Tier 2 capital instruments and provisions												
Directly issued qualifying Tier 2 instruments plus related stock surplus	27	3,740	3,748	2,500	2,489	1,497	-	-	-	-	S	46
Directly issued capital instruments subject to phase out from Tier 2	28	4,897	4,898	4,897	5,927	5,927	5,927	5,927	6,773	6,773	T	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	29	276	281	317	207	207	207	207	237	237	U1+U2	48/49
Collective allowances	30	1,567	1,820	1,940	1,731	1,629	1,498	1,536	1,416	1,389	V	50
Tier 2 Capital before regulatory adjustments	31	10,480	10,747	9,654	10,354	9,260	7,632	7,670	8,426	8,399		51
Tier 2 regulatory adjustments												
Investments in own Tier 2 instruments	32	-	(20)	-	-	-	-	-	-	-		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)	(190)	(170)	(170)	(170)	(170)	(170)	(170)	(170)		57
Tier 2 Capital	35	10,310	10,557	9,484	10,184	9,090	7,462	7,500	8,256	8,229		58
Total Capital	36	56,737	55,549	55,172	53,600	51,738	47,149	46,586	44,255	43,262		59
Common Equity Tier 1 Capital RWA³	37	388,243	383,589	399,617	382,360	369,495	343,596	355,597	328,393	316,716		60a
Tier 1 Capital RWA³	38	388,872	384,330	400,498	383,301	370,461	344,252	356,352	329,268	317,526		60b
Total Capital RWA³	39	\$ 389,412	\$ 384,966	\$ 401,253	\$ 384,108	\$ 371,289	\$ 344,813	\$ 356,999	\$ 330,581	\$ 318,743		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 81.

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 and 2016, the corresponding scalars are 64%, 71%, and 77%, respectively.

Capital Position – Basel III (Continued)

(\$ millions, except as noted)

As at	Line #	2016				2015				2014		OSFI Template
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
Capital Ratios¹												
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	40	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	9.9 %	9.5 %	9.4 %	9.3 %	61	
Tier 1 (as percentage of Tier 1 Capital RWA)	41	11.9	11.7	11.4	11.3	11.5	11.5	11.0	10.9	11.0	62	
Total Capital (as percentage of Total Capital RWA)	42	14.6	14.4	13.7	14.0	13.9	13.7	13.0	13.4	13.6	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	8.0	8.0	8.0	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	
of which: D-SIB buffer requirement ²	45	1.0	1.0	1.0	n/a	n/a	n/a	n/a	n/a	n/a	67a	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	46	10.4	10.1	9.9	9.9	10.1	9.9	9.5	9.4	9.3	68	
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))												
Common Equity Tier 1 all-in target ratio	47	8.0	8.0	8.0	7.0	7.0	7.0	7.0	7.0	7.0	69	
Tier 1 all-in target ratio	48	9.5	9.5	9.5	8.5	8.5	8.5	8.5	8.5	8.5	70	
Total Capital all-in target ratio	49	11.5	11.5	11.5	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	50	\$ 866	\$ 866	\$ 933	\$ 538	\$ 527	\$ 674	\$ 1,689	\$ 1,006	\$ 741	72	
Significant investments in the common stock of financials	51	4,148	3,994	3,986	3,909	3,820	3,509	3,478	3,201	3,067	73	
Mortgage servicing rights	52	23	21	22	20	18	15	10	9	17	74	
Deferred tax assets arising from temporary differences (net of related tax liability)	53	1,561	1,571	1,932	1,664	1,453	1,047	1,276	948	979	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)	54	1,567	1,820	1,940	1,731	1,629	1,498	1,536	1,416	1,389	76	
Cap on inclusion of allowances in Tier 2 under standardized approach	55	1,984	2,447	2,675	2,511	2,384	2,145	2,240	1,983	1,895	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	56	4,051	4,051	4,051	4,726	4,726	4,726	4,726	5,401	5,401	82	
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	57	—	—	—	—	—	—	—	—	—	83	
Current cap on Tier 2 instruments subject to phase out arrangements	58	5,258	5,258	5,258	6,134	6,134	6,134	6,134	7,010	7,010	84	
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	59	—	—	—	48	859	849	1,676	804	784	85	
Capital Ratios – transitional basis³												
Risk-weighted assets	60	\$ 401,698	\$ 396,826	\$ 415,418	\$ 405,997	\$ 392,371	\$ 362,871	\$ 364,957	\$ 347,005	\$ 333,679		
Common Equity Tier 1 Capital	61	48,000	46,439	47,500	45,712	44,920	41,994	41,565	39,095	38,179		
Tier 1 Capital	62	48,000	46,439	47,500	45,712	44,920	41,994	41,565	39,095	38,179		
Total Capital	63	57,980	56,817	56,759	55,618	53,765	49,233	48,796	47,032	46,072		
Common Equity Tier 1 (as percentage of RWA)	64	11.9 %	11.7 %	11.4 %	11.3 %	11.4 %	11.6 %	11.4 %	11.3 %	11.4 %		
Tier 1 Capital (as percentage of RWA)	65	11.9	11.7	11.4	11.3	11.4	11.6	11.4	11.3	11.4		
Total Capital (as percentage of RWA)	66	14.4	14.3	13.7	13.7	13.7	13.6	13.4	13.6	13.8		
Capital Ratios for significant bank subsidiaries												
TD Bank, National Association (TD Bank, N.A.)⁴												
Common Equity Tier 1 Capital	67	13.4	13.4	13.4	13.6	13.6	13.6	12.7	12.7	12.1		
Tier 1 Capital	68	13.5	13.5	13.5	13.7	13.7	13.7	12.9	12.9	12.3		
Total Capital	69	14.5	14.5	14.5	14.7	14.7	14.7	13.9	13.9	13.4		
TD Mortgage Corporation												
Common Equity Tier 1 Capital	70	33.4	31.8	29.5	29.4	29.4	29.4	27.8	28.0	27.8		
Tier 1 Capital	71	33.4	31.8	29.5	29.4	29.4	29.4	27.8	28.0	27.8		
Total Capital	72	34.6	33.0	30.7	30.8	30.8	30.8	29.2	29.6	29.4		

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

² Common equity capital D-SIB surcharge in effect from January 1, 2016. Accordingly, amounts for periods prior to Q1 2016 are not applicable (n/a).

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

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

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

(\$ millions)
As at

Line #	2016 Q3		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 3,593	\$ 3,593	
Interest-bearing deposits with banks	54,605	54,583	
Trading loans, securities, and other	102,934	102,934	
Derivatives	77,858	77,832	
Financial assets designated at fair value through profit or loss	4,333	2,531	
Held-to-maturity securities	81,341	81,341	
Available-for-sale securities	99,674	97,653	
Securities purchased under reverse repurchase agreements	100,109	100,109	
Loans	575,410	575,200	
Allowance for loan losses	(3,773)	(3,773)	
<i>Eligible general allowance reflected in Tier 2 regulatory capital</i>		(1,567)	V
<i>Shortfall of allowance to expected loss</i>		(881)	I
<i>Allowances not reflected in regulatory capital</i>		(1,325)	
Other	86,352	84,077	
Investment in TD Ameritrade			
<i>Significant investments exceeding regulatory thresholds</i>		809	L1
<i>Significant investments not exceeding regulatory thresholds</i>		3,162	
<i>Imputed goodwill</i>		2,888	E2
Goodwill		16,262	E1
Other intangibles		2,519	F1
Other intangibles (Mortgage Servicing Rights)		23	
Deferred tax assets			
<i>Deferred tax assets (DTA) excluding those arising from temporary differences</i>		263	G
<i>DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback</i>		1,561	
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback</i>		1,407	
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds</i>		-	L4
<i>Other DTA/DTL adjustments⁴</i>		(1,519)	
Significant investments in financials (excluding TD Ameritrade)		15	L2
<i>Significant investments exceeding regulatory thresholds</i>			
<i>Significant investments in Additional Tier 1 Capital</i>		2	R
<i>Significant investments not exceeding regulatory thresholds</i>		55	
Defined pension benefits		12	K
Other Assets		56,618	
TOTAL ASSETS	1,182,436	1,176,080	
LIABILITIES AND EQUITY⁵			
Trading deposits	73,084	73,084	
Derivatives	69,720	69,720	
Securitization liabilities at fair value	12,145	12,145	
Other financial liabilities designated at fair value through profit or loss	413	413	
Deposits	757,912	757,912	
Other	189,017	182,661	
Deferred tax liabilities			
<i>Goodwill</i>		103	E3
<i>Intangible assets (excluding mortgage servicing rights)</i>		400	F2
<i>Other deferred tax liabilities (Cash flow hedges and other DTL's)</i>		1,350	
<i>Other DTA/DTL adjustments⁴</i>		(1,518)	
Gains and losses due to changes in own credit risk on fair value liabilities		166	J
Other liabilities		182,160	
Subordinated notes and debentures	8,941	8,941	
<i>Directly issued qualifying Tier 2 instruments</i>		3,740	S
<i>Directly issued capital instruments subject to phase out from Tier 2</i>		4,897	T
<i>Capital instruments issued by subsidiaries and held by third parties-Tier 2</i>		265	U1
<i>Capital instruments not allowed for regulatory capital</i>		39	
Liabilities	1,111,232	1,104,876	
Common Shares	20,597	20,597	A1
Preferred Shares	3,400	3,400	
<i>Directly issued qualifying Additional Tier 1 instruments</i>		2,899	M
<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>		501	O2
Treasury Shares - Common	(42)	(42)	A2
Treasury Shares - Preferred	(5)	(5)	O4
Contributed Surplus	197	197	
<i>Contributed surplus - Common Shares</i>		196	B
<i>Contributed surplus - Preferred Shares</i>		1	N
Retained Earnings	34,387	34,387	C
Accumulated other comprehensive income	11,037	11,037	D
<i>Cash flow hedges requiring derecognition</i>		2,168	H
<i>Net AOCI included as capital</i>		8,869	
Non-controlling interests in subsidiaries	1,633	1,633	
<i>Portion allowed for regulatory capital (directly issued)</i>		991	O3
<i>Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - additional Tier 1</i>		279	P
<i>Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2</i>		11	U2
<i>Portion not allowed for regulatory capital subject to phase out</i>		352	
TOTAL LIABILITIES AND EQUITY	\$ 1,182,436	\$ 1,176,080	

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 and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$6.4 billion and total equity of \$1.9 billion of which \$289 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 79.

³ Cross referenced to the current period on the Capital Position - Basel III on pages 79 and 80.

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 79) 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 #	2016			2015				2014	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Common Equity Tier 1										
Balance at beginning of period	1	\$ 38,933	\$ 39,597	\$ 37,958	\$ 37,161	\$ 34,140	\$ 33,608	\$ 30,965	\$ 29,591	\$ 28,971
New capital issues	2	12	20	124	32	7	47	42	24	61
Redeemed capital ²	3	–	–	(487)	–	–	–	–	–	(220)
Gross dividends (deductions)	4	(1,056)	(1,054)	(971)	(971)	(970)	(967)	(891)	(898)	(889)
Shares issued in lieu of dividends (add back)	5	86	84	81	82	97	81	95	82	94
Profit attributable to shareholders of the parent company ³	6	2,329	2,024	2,194	1,810	2,238	1,831	2,033	1,719	2,080
Removal of own credit spread (net of tax)	7	4	79	(61)	(52)	(42)	21	(17)	(21)	7
Movements in other comprehensive income										
Currency translation differences	8	1,635	(4,535)	2,934	(19)	3,097	(1,925)	4,173	1,036	(154)
Available-for-sale investments	9	207	230	(245)	(424)	(147)	(55)	69	(48)	1
Other	10	(67)	59	(60)	(27)	(67)	(20)	(170)	11	(35)
Goodwill and other intangible assets (deduction, net of related tax liability)	11	(724)	2,159	(1,266)	88	(1,402)	1,050	(2,007)	(517)	(2,380)
Other, including regulatory adjustments and transitional arrangements										
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12	59	37	8	45	183	9	(119)	51	(11)
Prudential valuation adjustments	13	–	–	–	–	–	–	–	–	–
Other	14	(1,055)	233	(612)	233	27	460	(565)	(65)	2,066
Balance at end of period	15	40,363	38,933	39,597	37,958	37,161	34,140	33,608	30,965	29,591
Additional Tier 1 Capital										
Balance at beginning of period	16	6,059	6,091	5,458	5,487	5,547	5,478	5,034	5,442	5,049
New additional Tier 1 eligible capital issues	17	–	–	700	–	150	550	500	–	1,000
Redeemed capital	18	–	–	–	–	(250)	(450)	–	(425)	(625)
Other, including regulatory adjustments and transitional arrangements	19	5	(32)	(67)	(29)	40	(31)	(56)	17	18
Balance at end of period	20	6,064	6,059	6,091	5,458	5,487	5,547	5,478	5,034	5,442
Total Tier 1 Capital	21	46,427	44,992	45,688	43,416	42,648	39,687	39,086	35,999	35,033
Tier 2 Capital										
Balance at beginning of period	22	10,557	9,484	10,184	9,090	7,462	7,500	8,256	8,229	8,473
New Tier 2 eligible capital issues	23	–	1,250	–	1,000	1,500	–	–	–	–
Redeemed capital	24	–	–	(1,000)	(800)	–	–	–	–	–
Amortization adjustments	25	–	–	–	–	–	–	–	–	–
Allowable collective allowance	26	(253)	(120)	209	102	131	(38)	120	27	(245)
Other, including regulatory adjustments and transitional arrangements	27	6	(57)	91	792	(3)	–	(876)	–	1
Balance at end of period	28	10,310	10,557	9,484	10,184	9,090	7,462	7,500	8,256	8,229
Total Regulatory Capital	29	\$ 56,737	\$ 55,549	\$ 55,172	\$ 53,600	\$ 51,738	\$ 47,149	\$ 46,586	\$ 44,255	\$ 43,262

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 Ratio

(\$ millions, except as noted)
As at

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

Line #	2016				2015			OSFI Template
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
1	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	1
2	(4,853)	(4,059)	(4,093)	(3,979)	(3,874)	(3,814)	(3,804)	2
3	–	–	–	–	–	–	–	3
4	(35,946)	(32,323)	(39,178)	(22,603)	(26,475)	(24,240)	(41,952)	4
5	1,322	1,515	1,785	1,500	1,408	1,501	1,555	5
6	121,008	112,988	118,441	107,995	104,637	96,540	98,120	6
7	(25,181)	(23,382)	(26,108)	(23,561)	(23,327)	(21,928)	(22,656)	7
8	\$ 1,238,786	\$ 1,179,525	\$ 1,224,431	\$ 1,163,725	\$ 1,151,571	\$ 1,079,013	\$ 1,111,418	8

Leverage Ratio Common Disclosure Template

On-balance sheet exposures

9	\$ 998,946	\$ 953,134	\$ 982,290	\$ 932,802	\$ 917,148	\$ 872,009	\$ 889,624	1
10	(24,484)	(22,678)	(25,449)	(22,735)	(22,489)	(21,083)	(22,525)	2
11	974,462	930,456	956,841	910,067	894,659	850,926	867,099	3
Derivative exposures								
12	16,328	15,082	20,929	16,252	18,777	13,259	21,788	4
13	34,609	32,224	34,716	38,069	37,236	34,463	35,611	5
14	–	–	–	–	–	–	–	6
15	(9,402)	(7,004)	(9,696)	(8,023)	(7,920)	(7,419)	(6,668)	7
16	–	–	–	–	–	–	–	8
17	734	1,413	1,328	904	727	711	723	9
18	(383)	(967)	(853)	(403)	(278)	(213)	(221)	10
19	41,886	40,748	46,424	46,799	48,542	40,801	51,233	11
Securities financing transaction exposures								
20	100,108	93,819	100,940	97,364	102,325	89,247	93,407	12
21	–	–	–	–	–	–	–	13
22	1,322	1,515	1,785	1,500	1,408	1,499	1,559	14
23	–	–	–	–	–	–	–	15
24	101,430	95,334	102,725	98,864	103,733	90,746	94,966	16
Other off-balance sheet exposures								
25	461,665	437,787	449,318	421,002	387,045	365,833	367,440	17
26	(340,657)	(324,800)	(330,877)	(313,007)	(282,408)	(269,293)	(269,320)	18
27	121,008	112,987	118,441	107,995	104,637	96,540	98,120	19
Capital and Total Exposures – Transitional basis								
28	48,000	46,439	47,500	45,712	44,920	41,994	41,565	20
29	\$ 1,238,786	\$ 1,179,525	\$ 1,224,431	\$ 1,163,725	\$ 1,151,571	\$ 1,079,013	\$ 1,111,418	21
Leverage Ratio – Transitional basis (line 28 divided by line 29)								
30	3.9 %	3.9 %	3.9 %	3.9 %	3.9 %	3.9 %	3.7 %	22
"All-in" basis (required by OSFI)								
31	\$ 46,427	\$ 44,992	\$ 45,688	\$ 43,416	\$ 42,648	\$ 39,687	\$ 39,086	23
32	(25,997)	(24,061)	(27,098)	(24,927)	(24,683)	(23,337)	(24,938)	24
33	\$ 1,237,273	\$ 1,178,142	\$ 1,222,782	\$ 1,161,533	\$ 1,149,377	\$ 1,076,759	\$ 1,109,005	25
Leverage Ratio – "All-in" basis (line 31 divided by line 33)								
34	3.8 %	3.8 %	3.7 %	3.7 %	3.7 %	3.7 %	3.5 %	26

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 arrive at adjusted results.
- 2 Amortization of intangibles relate to intangibles acquired as a result of asset acquisitions and business combinations. Although the amortization of software and asset servicing rights are recorded in amortization of intangibles, they are not included for purposes of the items of note.
- 3 The Bank 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.
- 4 In the second quarter of 2016, the Bank recorded impairment losses on goodwill, certain intangibles, other non-financial assets and deferred tax assets, as well as other charges relating to the Direct Investing business in Europe that has been experiencing continued losses. These amounts are reported in the Corporate segment.
- 5 During 2015, the Bank commenced its restructuring review and recorded restructuring charges of \$337 million (\$228 million after tax) and \$349 million (\$243 million after tax) on a net basis, in the second quarter and fourth quarter of 2015, respectively. The restructuring initiatives 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. The restructuring charges have been recorded as an adjustment to net income within the Corporate segment.
- 6 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.
- 7 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.
- 8 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.
- 9 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.
- 10 In 2013, the Bank recorded a provision for credit losses of \$65 million (\$48 million after tax) for residential loan losses from Alberta flooding and subsequently released \$40 million (\$29 million after tax). In the third quarter of 2014, the Bank released the remaining provision of \$25 million (\$19 million after tax) due to low levels of delinquency and impairments to date, as well as a low likelihood of future material losses within the portfolio.
- 11 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.
- 12 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 CET1, Tier 1 and Total Capital RWA were 57%, 65% and 77%, respectively. For fiscal 2015 and 2016, the corresponding scalars are 64%, 71%, and 77%, respectively.

Approaches used by the Bank to calculate RWA

For Credit Risk

Standardized Approach

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

Advanced Internal Ratings Based (AIRB) Approach

For Operational Risk

Advanced Measurement Approach (AMA)

- Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital.

The Standardized Approach (TSA)

- 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

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

Internal Models Approach

- Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.

Credit Risk Terminology

Gross credit risk exposure

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

Counterparty Type / Exposure Classes:

Retail

Residential Secured

Qualifying Revolving Retail (QRR)

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

Other Retail

Non-retail

Corporate

Sovereign

Bank

- Includes exposures to corporations, partnerships or proprietorships.
- Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.
- Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.
- Equities exposures in the banking book comprise mainly of exposures held with the objective of earning profits or to meet regulatory requirements in the United States (including Federal Reserve Bank and Federal Home Loan Bank equities). A small portfolio is held for strategic and other reasons.

Equities

Exposure Types:

Drawn

Undrawn (commitment)

Repo-style transactions

OTC derivatives

Other off-balance sheet

- The amount of funds advanced to a borrower.
- The difference between the authorized and drawn amounts (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	MBS	Mortgage-Backed Security
AFS	Available-For-Sale	N/A	Not Applicable
AOCI	Accumulated Other Comprehensive Income	NHA	National Housing Act
CAR	Capital Adequacy Requirements	OCC	Office of the Comptroller of the Currency
CCP	Central Counterparty	OCI	Other Comprehensive Income
CDS	Credit Default Swap	OSFI	Office of the Superintendent of Financial Institutions Canada
D-SIBs	Domestic Systemically Important Banks	PCL	Provision for Credit Losses
FDIC	Federal Deposit Insurance Corporation	PFE	Potential Future Exposure
GAAP	Generally Accepted Accounting Principles	QCCP	Qualifying Central Counterparty
HELOC	Home Equity Line of Credit	ROE	Return on Common Equity
G-SIBs	Global Systemically Important Banks	TEB	Taxable Equivalent Basis
IFRS	International Financial Reporting Standards		

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

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

LINE #	2016				2015				2014		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014	
1	\$ 2,364	\$ 2,270	\$ 2,337	\$ 2,351	\$ 2,328	\$ 2,223	\$ 2,280	\$ 2,280	\$ 2,285	\$ 6,971	\$ 6,831	\$ 9,182	\$ 8,938	
2	821	790	805	798	802	770	764	755	739	2,416	2,336	3,134	2,946	
3	3,185	3,060	3,142	3,149	3,130	2,993	3,044	3,035	3,024	9,387	9,167	12,316	11,884	
4	258	262	228	221	237	239	190	250	228	748	666	887	946	
5	1,358	1,337	1,318	1,399	1,352	1,319	1,336	1,469	1,350	4,013	4,007	5,406	5,590	
6	1,569	1,461	1,596	1,529	1,541	1,435	1,518	1,316	1,446	4,626	4,494	6,023	5,348	
7	418	390	423	407	406	379	401	349	383	1,231	1,186	1,593	1,419	
8	1,151	1,071	1,173	1,122	1,135	1,056	1,117	967	1,063	3,395	3,308	4,430	3,929	
9	-	-	-	-	-	-	-	54	43	-	-	-	256	
10	\$ 1,151	\$ 1,071	\$ 1,173	\$ 1,122	\$ 1,135	\$ 1,056	\$ 1,117	\$ 1,021	\$ 1,106	\$ 3,395	\$ 3,308	\$ 4,430	\$ 4,185	
11	\$ 10.9	\$ 10.7	\$ 10.5	\$ 10.6	\$ 10.5	\$ 10.4	\$ 10.3	\$ 9.4	\$ 9.3	\$ 10.7	\$ 10.4	\$ 10.4	\$ 9.1	
12	42.0 %	40.9 %	44.1 %	42.1 %	42.9 %	41.8 %	43.0 %	41.1 %	45.1 %	42.3 %	42.6 %	42.5 %	43.1 %	
13	42.0	40.9	44.1	42.1	42.9	41.8	43.0	43.4	46.9	42.3	42.6	42.5	45.9	

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

14	\$ 91	\$ 101	\$ 98	\$ 96	\$ 97	\$ 95	\$ 93	\$ 91	\$ 90	\$ 91	\$ 97	\$ 96	\$ 91
15	185.6	185.3	185.2	182.2	177.3	175.0	175.2	172.9	168.3	185.4	175.8	177.5	168.1
16	62.8	61.2	61.0	60.8	60.3	59.7	59.3	59.3	59.7	61.7	59.8	60.0	59.9
17	19.9	19.2	19.0	18.5	17.7	17.0	16.6	15.9	15.1	19.3	17.1	17.4	15.0
18	12.6	12.3	12.2	12.3	12.8	12.6	12.6	12.5	12.2	12.4	12.7	12.6	12.3
19	19.1	18.7	19.2	19.0	18.7	18.2	18.9	19.2	19.3	19.0	18.6	18.7	18.7
20	300.0	296.7	296.6	292.8	286.8	282.5	282.6	279.8	274.6	297.8	284.0	286.2	274.0
21	61.6	60.4	58.3	57.0	55.9	54.5	52.8	52.1	51.1	60.1	54.4	55.0	50.5
22	172.2	168.9	167.1	165.1	161.4	159.3	157.8	155.9	153.9	169.4	159.5	160.9	153.9
23	90.6	85.0	85.2	84.4	84.0	81.4	82.6	80.6	78.2	86.9	82.7	83.1	78.0
24	2.69 %	2.68 %	2.71 %	2.76 %	2.79 %	2.79 %	2.78 %	2.81 %	2.87 %	2.69 %	2.79 %	2.78 %	2.85 %
25	42.6	43.7	41.9	44.4	43.2	44.1	43.9	48.4	44.6	42.8	43.7	43.9	47.0
26	42.6	43.7	41.9	44.4	43.2	44.1	43.9	46.0	42.7	42.8	43.7	43.9	44.1
27	\$ 1,358	\$ 1,337	\$ 1,318	\$ 1,399	\$ 1,352	\$ 1,319	\$ 1,336	\$ 1,396	\$ 1,292	\$ 4,013	\$ 4,007	\$ 5,406	\$ 5,243
28	1,152	1,152	1,157	1,165	1,166	1,165	1,164	1,165	1,164	1,152	1,166	1,165	1,165
29	27,688	27,109	27,412	27,764	27,944	27,870	28,215	28,319	28,146	27,405	28,011	27,949	28,162

Additional Information on Canadian

Wealth and Insurance Breakdown of Total Net Income (loss)

30	\$ 250	\$ 223	\$ 212	\$ 221	\$ 228	\$ 205	\$ 201	\$ 201	\$ 205	\$ 685	\$ 634	\$ 855	\$ 796
31	108	170	128	153	194	175	131	136	132	406	500	653	509

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 8 and 9, respectively, on page 84.

² Capital allocated to the business segments was based on 8% CET1 Capital in fiscal 2014 and 9% in fiscal 2015 and 2016.

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