



Supplemental Financial Information

For the Fourth Quarter Ended October 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 fourth quarter 2016 Earnings News Release (ENR) and Investor Presentation, the 2016 Management's Discussion and Analysis (MD&A), and the Bank's Consolidated Financial Statements for the year ended October 31, 2016. 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 2016 MD&A and fourth quarter 2016 ENR.

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.

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 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 Q4	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		2016	2015	2014
Income Statement												
1	\$ 5,072	\$ 4,924	\$ 4,880	\$ 5,047	\$ 4,887	\$ 4,697	\$ 4,580	\$ 4,560	\$ 4,457	\$ 19,923	\$ 18,724	\$ 17,584
2	3,673	3,777	3,379	3,563	3,160	3,309	3,179	3,054	2,995	14,392	12,702	12,377
3	8,745	8,701	8,259	8,610	8,047	8,006	7,759	7,614	7,452	34,315	31,426	29,961
Provision for (reversal of) credit losses (PCL)												
Loans												
4	554	563	592	648	550	443	396	368	397	2,357	1,757	1,575
Debt securities classified as loans												
5	1	1	1	1	(29)	1	(11)	1	(22)	4	(38)	(16)
Acquired credit-impaired loans												
6	(7)	(8)	(9)	(7)	(12)	(7)	(10)	(7)	(4)	(31)	(36)	(2)
7	548	556	584	642	509	437	375	362	371	2,330	1,683	1,557
Insurance claims and related expenses												
8	585	692	530	655	637	600	564	699	720	2,462	2,500	2,833
Non-interest expenses												
9	4,848	4,640	4,736	4,653	4,911	4,292	4,705	4,165	4,331	18,877	18,073	16,496
10	2,764	2,813	2,409	2,660	1,990	2,677	2,115	2,388	2,030	10,646	9,170	9,075
Provision for (recovery of) income taxes												
11	555	576	466	546	259	502	344	418	370	2,143	1,523	1,512
Income before equity in net income of an investment in TD Ameritrade												
12	2,209	2,237	1,943	2,114	1,731	2,175	1,771	1,970	1,660	8,503	7,647	7,563
Equity in net income of an investment in TD Ameritrade												
13	94	121	109	109	108	91	88	90	86	433	377	320
14	2,303	2,358	2,052	2,223	1,839	2,266	1,859	2,060	1,746	8,936	8,024	7,883
Net income – reported												
15	44	58	230	24	338	19	310	63	116	356	730	244
Adjustment for items of note, net of income taxes												
16	2,347	2,416	2,282	2,247	2,177	2,285	2,169	2,123	1,862	9,292	8,754	8,127
Net income – adjusted												
17	43	36	37	25	26	25	24	24	32	141	99	143
Preferred dividends												
18	\$ 2,304	\$ 2,380	\$ 2,245	\$ 2,222	\$ 2,151	\$ 2,260	\$ 2,145	\$ 2,099	\$ 1,830	\$ 9,151	\$ 8,655	\$ 7,984
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted												
Attributable to:												
19	\$ 2,275	\$ 2,351	\$ 2,217	\$ 2,193	\$ 2,122	\$ 2,232	\$ 2,117	\$ 2,072	\$ 1,803	\$ 9,036	\$ 8,543	\$ 7,877
Common shareholders – adjusted												
20	29	29	28	29	29	28	28	27	27	115	112	107
Non-controlling interests – adjusted												
Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions)¹												
Basic earnings: Reported												
21	\$ 1.20	\$ 1.24	\$ 1.07	\$ 1.17	\$ 0.96	\$ 1.20	\$ 0.98	\$ 1.09	\$ 0.92	\$ 4.68	\$ 4.22	\$ 4.15
Adjusted												
22	1.23	1.27	1.20	1.18	1.15	1.21	1.15	1.12	0.98	4.88	4.62	4.28
Diluted earnings: Reported												
23	1.20	1.24	1.07	1.17	0.96	1.19	0.97	1.09	0.91	4.67	4.21	4.14
Adjusted												
24	1.22	1.27	1.20	1.18	1.14	1.20	1.14	1.12	0.98	4.87	4.61	4.27
Weighted-average number of common shares outstanding												
Basic												
25	1,855.4	1,853.4	1,850.9	1,854.1	1,853.1	1,851.1	1,848.3	1,844.2	1,842.0	1,853.4	1,849.2	1,839.1
Diluted												
26	1,858.8	1,856.6	1,853.9	1,857.5	1,857.2	1,855.7	1,853.4	1,849.7	1,848.2	1,856.8	1,854.1	1,845.3
Balance Sheet (\$ billions)												
27	\$ 1,177.0	\$ 1,182.4	\$ 1,124.8	\$ 1,173.6	\$ 1,104.4	\$ 1,099.2	\$ 1,031.0	\$ 1,080.2	\$ 960.5	\$ 1,177.0	\$ 1,104.4	\$ 960.5
Total assets												
28	74.2	71.2	67.8	71.7	67.0	66.0	61.6	62.6	56.2	74.2	67.0	56.2
Total equity												
Risk Metrics (\$ billions, except as noted)												
29	\$ 405.8	\$ 388.2	\$ 383.6	\$ 399.6	\$ 382.4	\$ 369.5	\$ 343.6	\$ 355.6	\$ 328.4	\$ 405.8	\$ 382.4	\$ 328.4
Common Equity Tier 1 Capital risk-weighted assets ^{2,3}												
30	42.3	40.4	38.9	39.6	38.0	37.2	34.1	33.6	31.0	42.3	38.0	31.0
Common Equity Tier 1 Capital ²												
31	10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	9.9 %	9.5 %	9.4 %	10.4 %	9.9 %	9.4 %
Common Equity Tier 1 Capital ratio ^{2,3}												
32	\$ 49.4	\$ 46.4	\$ 45.0	\$ 45.7	\$ 43.4	\$ 42.6	\$ 39.7	\$ 39.1	\$ 36.0	\$ 49.4	\$ 43.4	\$ 36.0
Tier 1 Capital ²												
33	12.2 %	11.9 %	11.7 %	11.4 %	11.3 %	11.5 %	11.5 %	11.0 %	10.9 %	12.2 %	11.3 %	10.9 %
Tier 1 Capital ratio ^{2,3}												
34	15.2	14.6	14.4	13.7	14.0	13.9	13.7	13.0	13.4	15.2	14.0	13.4
Total Capital ratio ^{2,3}												
35	4.0	3.8	3.8	3.7	3.7	3.7	3.7	3.5	n/a	4.0	3.7	n/a
Leverage ratio ⁴												
36	130	132	128	124	126	123	122	n/a	n/a	n/a	n/a	n/a
Liquidity coverage ratio (LCR) ⁵												
After-tax impact of 1% increase in interest rates on:												
Economic value of shareholders' equity (\$ millions) ⁶												
37	\$ (234)	\$ (291)	\$ (64)	\$ (125)	\$ (143)	\$ (52)	\$ (189)	\$ (129)	\$ (68)	\$ (234)	\$ (143)	\$ (68)
Net interest income (\$ millions) ⁷												
38	87	72	126	170	240	275	280	346	313	87	240	313
Net impaired loans – personal, business, and government (\$ millions) ⁸												
39	2,785	2,786	2,908	3,143	2,660	2,532	2,381	2,418	2,244	2,785	2,660	2,244
Net impaired loans – personal, business, and government as a % of net loans and acceptances ⁸												
40	0.46 %	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.46 %	0.47 %	0.46 %	0.46 %	0.48 %	0.46 %
Provision for credit losses as a % of net average loans and acceptances ⁸												
41	0.37	0.39	0.42	0.45	0.40	0.33	0.32	0.29	0.33	0.41	0.34	0.34
Rating of senior debt:												
Moody's												
42	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-

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 fourth quarter 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	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014	
Business Performance													
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	\$ 2,260	\$ 2,322	\$ 2,015	\$ 2,198	\$ 1,813	\$ 2,241	\$ 1,835	\$ 2,036	\$ 1,714	\$ 8,795	\$ 7,925	\$ 7,740
Average common equity	2	66,769	64,595	64,536	64,641	62,157	58,891	57,744	54,580	51,253	65,121	58,178	49,495
Return on common equity – reported	3	13.3 %	14.1 %	12.5 %	13.3 %	11.4 %	14.9 %	12.8 %	14.6 %	13.1 %	13.3 %	13.4 %	15.4 %
Return on common equity – adjusted	4	13.6	14.5	14.0	13.5	13.5	15.0	15.0	15.1	14.0	13.9	14.7	15.9
Return on Common Equity Tier 1 Capital risk-weighted assets – reported ¹	5	2.24	2.36	2.06	2.21	1.88	2.46	2.12	2.33	2.07	2.21	2.20	2.45
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted ¹	6	2.28	2.42	2.30	2.23	2.24	2.48	2.48	2.40	2.22	2.31	2.40	2.53
Efficiency ratio – reported	7	55.4	53.3	57.3	54.0	61.0	53.6	60.6	54.7	58.1	55.0	57.5	55.1
Efficiency ratio – adjusted	8	54.8	52.6	54.8	53.5	55.3	53.4	54.8	53.8	56.2	53.9	54.3	53.4
Effective tax rate													
Reported	9	20.1	20.5	19.3	20.5	13.0	18.8	16.3	17.5	18.2	20.1	16.6	16.7
Adjusted (TEB)	10	22.7	22.9	21.0	22.9	20.0	21.6	22.1	22.4	21.6	22.4	21.5	21.1
Net interest margin as a % of average earning assets	11	1.96	1.98	2.05	2.06	2.02	2.01	2.07	2.10	2.13	2.01	2.05	2.18
Average number of full-time equivalent staff	12	82,975	81,978	80,025	79,927	80,554	81,352	81,853	82,183	82,148	81,233	81,483	81,137
Common Share Performance													
Closing market price (\$)	13	\$ 60.86	\$ 56.89	\$ 55.85	\$ 53.15	\$ 53.68	\$ 52.77	\$ 55.70	\$ 50.60	\$ 55.47	\$ 60.86	\$ 53.68	\$ 55.47
Book value per common share (\$)	14	36.71	35.68	33.89	35.99	33.81	33.25	30.90	31.60	28.45	36.71	33.81	28.45
Closing market price to book value	15	1.66	1.59	1.65	1.48	1.59	1.59	1.80	1.60	1.95	1.66	1.59	1.95
Price-earnings ratio													
Reported	16	13.0	12.8	12.7	12.4	12.8	12.7	13.7	12.2	13.4	13.0	12.8	13.4
Adjusted	17	12.5	11.9	11.8	11.4	11.7	11.9	12.7	11.7	13.0	12.5	11.7	13.0
Total shareholder return on common shareholders' investment ²	18	17.9 %	12.2 %	4.3 %	9.2 %	0.4 %	(4.1) %	9.4 %	8.8 %	20.1 %	17.9 %	0.4 %	20.1 %
Number of common shares outstanding (millions)	19	1,857.2	1,854.8	1,853.5	1,850.3	1,855.1	1,853.6	1,851.6	1,845.5	1,844.6	1,857.2	1,855.1	1,844.6
Total market capitalization (\$ billions)	20	\$ 113.0	\$ 105.5	\$ 103.5	\$ 98.3	\$ 99.6	\$ 97.8	\$ 103.1	\$ 93.4	\$ 102.3	\$ 113.0	\$ 99.6	\$ 102.3
Dividend Performance													
Dividend per common share (\$)	21	\$ 0.55	\$ 0.55	\$ 0.55	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.47	\$ 0.47	\$ 2.16	\$ 2.00	\$ 1.84
Dividend yield	22	3.7 %	3.8 %	4.0 %	3.9 %	3.9 %	3.7 %	3.6 %	3.5 %	3.4 %	3.9 %	3.8 %	3.5 %
Common dividend payout ratio													
Reported	23	45.7	44.5	51.2	43.6	53.0	42.7	52.2	43.2	51.3	46.1	47.4	44.3
Adjusted	24	44.8	43.4	45.9	43.1	44.5	42.3	44.5	41.8	48.0	44.3	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	Full Year		
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
Increase (Decrease) in Net Income Due to Items of Note (\$ millions)													
Amortization of intangibles (Footnote 2)	1	\$ 60	\$ 58	\$ 63	\$ 65	\$ 65	\$ 62	\$ 65	\$ 63	\$ 62	\$ 246	\$ 255	\$ 246
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	2	(16)	—	51	(41)	(21)	(19)	(15)	—	—	(6)	(55)	(43)
Impairment of goodwill, non-financial assets, and other charges (Footnote 4)	3	—	—	116	—	—	—	—	—	—	116	—	—
Restructuring charges (Footnote 5)	4	—	—	—	—	243	—	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	—
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 8)	7	—	—	—	—	—	—	—	—	54	—	—	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	—	—	—	—	—	—	—	—	—	—	—	131
Impact of Alberta flood on the loan portfolio (Footnote 10)	9	—	—	—	—	—	—	—	—	—	—	—	(19)
Gain on sale of TD Waterhouse Institutional Services (Footnote 11)	10	—	—	—	—	—	—	—	—	—	—	—	(196)
Total	11	\$ 44	\$ 58	\$ 230	\$ 24	\$ 338	\$ 19	\$ 310	\$ 63	\$ 116	\$ 356	\$ 730	\$ 244
Increase (Decrease) in Earnings per Share Due to Items of Note (\$) (Footnote 12)													
Amortization of intangibles (Footnote 2)	12	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.14	\$ 0.14	\$ 0.12
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	(0.01)	—	0.03	(0.02)	(0.01)	(0.01)	(0.01)	—	—	—	(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	—	—	—	0.25	—
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	—
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 8)	18	—	—	—	—	—	—	—	—	0.03	—	—	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	—	—	—	—	—	—	—	—	—	—	—	0.07
Impact of Alberta flood on the loan portfolio (Footnote 10)	20	—	—	—	—	—	—	—	—	—	—	—	(0.01)
Gain on sale of TD Waterhouse Institutional Services (Footnote 11)	21	—	—	—	—	—	—	—	—	—	—	—	(0.10)
Total	22	\$ 0.02	\$ 0.03	\$ 0.13	\$ 0.01	\$ 0.18	\$ 0.01	\$ 0.17	\$ 0.03	\$ 0.07	\$ 0.20	\$ 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	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014	
Net Income (loss) – Adjusted													
Canadian Retail	1	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 1,436	\$ 1,449	\$ 1,358	\$ 5,988	\$ 5,938	\$ 5,490
U.S. Retail	2	701	788	719	751	646	650	626	625	509	2,959	2,547	2,110
Total Retail	3	2,203	2,297	2,183	2,264	2,142	2,207	2,062	2,074	1,867	8,947	8,485	7,600
Wholesale Banking	4	238	302	219	161	196	239	246	192	160	920	873	813
Corporate	5	(94)	(183)	(120)	(178)	(161)	(161)	(139)	(143)	(165)	(575)	(604)	(286)
Total Bank	6	\$ 2,347	\$ 2,416	\$ 2,282	\$ 2,247	\$ 2,177	\$ 2,285	\$ 2,169	\$ 2,123	\$ 1,862	\$ 9,292	\$ 8,754	\$ 8,127
Return on Common Equity – Adjusted¹													
Canadian Retail	7	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	42.3 %	41.9 %	42.5 %	41.9 %	42.8 %	43.7 %
U.S. Retail	8	8.3	9.5	8.7	8.7	7.8	8.3	8.3	8.5	7.6	8.8	8.2	8.4
Wholesale Banking ²	9	16.1	20.4	14.8	10.6	13.0	17.2	17.7	13.0	13.0	15.5	15.2	17.5
Total Bank²	10	13.6	14.5	14.0	13.5	13.5	15.0	15.0	15.1	14.0	13.9	14.7	15.9
Percentage of Adjusted Net Income Mix³													
Total Retail	11	90 %	88 %	91 %	93 %	92 %	90 %	89 %	92 %	92 %	91 %	91 %	90 %
Wholesale Banking	12	10	12	9	7	8	10	11	8	8	9	9	10
Total Bank	13	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Geographic Contribution to Total Revenue⁴													
Canada	14	60 %	61 %	54 %	62 %	65 %	64 %	59 %	69 %	66 %	59 %	64 %	66 %
United States	15	36	35	36	36	35	33	31	30	28	36	32	28
Other International	16	4	4	10	2	–	3	10	1	6	5	4	6
Total Bank	17	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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
1	\$ 2,551	\$ 2,519	\$ 2,418	\$ 2,491	\$ 2,497	\$ 2,480	\$ 2,369	\$ 2,435	\$ 2,435	\$ 9,979	\$ 9,781	\$ 9,538
2	2,599	2,622	2,469	2,540	2,500	2,531	2,409	2,464	2,485	10,230	9,904	9,623
3	5,150	5,141	4,887	5,031	4,997	5,011	4,778	4,899	4,920	20,209	19,685	19,161
4	263	258	262	228	221	237	239	190	250	1,011	887	946
5	585	692	530	655	637	600	564	699	720	2,462	2,500	2,833
6	2,250	2,133	2,095	2,079	2,143	2,104	2,075	2,085	2,224	8,557	8,407	8,438
7	2,052	2,058	2,000	2,069	1,996	2,070	1,900	1,925	1,726	8,179	7,891	6,944
8	550	549	536	556	500	513	464	476	422	2,191	1,953	1,710
9	1,502	1,509	1,464	1,513	1,496	1,557	1,436	1,449	1,304	5,988	5,938	5,234
10	-	-	-	-	-	-	-	-	54	-	-	256
11	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 1,436	\$ 1,449	\$ 1,358	\$ 5,988	\$ 5,938	\$ 5,490
12	\$ 14.4	\$ 14.3	\$ 14.3	\$ 14.1	\$ 14.0	\$ 13.8	\$ 13.9	\$ 13.7	\$ 12.7	\$ 14.3	\$ 13.9	\$ 12.6
13	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	42.3 %	41.9 %	40.8 %	41.9 %	42.8 %	41.7 %
14	41.5	41.9	41.7	42.6	42.3	44.6	42.3	41.9	42.5	41.9	42.8	43.7

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

15	\$ 99	\$ 99	\$ 110	\$ 108	\$ 106	\$ 107	\$ 104	\$ 102	\$ 100	\$ 99	\$ 106	\$ 100
16	188.0	185.6	185.3	185.2	182.2	177.3	175.0	175.2	172.9	186.0	177.5	168.1
17	64.1	62.8	61.2	61.0	60.8	60.3	59.7	59.3	59.3	62.3	60.0	59.9
18	20.6	19.9	19.2	19.0	18.5	17.7	17.0	16.6	15.9	19.7	17.4	15.0
19	16.0	16.2	15.8	16.2	16.1	16.7	16.3	16.2	16.0	16.0	16.4	15.5
20	19.1	19.1	18.7	19.2	19.0	18.7	18.2	18.9	19.2	19.0	18.7	18.7
21	307.8	303.6	300.2	300.6	296.6	290.7	286.2	286.2	283.3	303.0	290.0	277.2
22	62.7	61.6	60.4	58.3	57.0	55.9	54.5	52.8	52.1	60.8	55.0	50.5
23	176.1	172.2	168.9	167.1	165.1	161.4	159.3	157.8	155.9	171.1	160.9	153.9
24	95.6	90.6	85.0	85.2	84.4	84.0	81.4	82.6	80.6	89.1	83.1	78.0
25	22.5	21.3	20.5	19.4	18.9	18.5	18.5	17.7	17.5	20.9	18.4	17.3
26	2.78 %	2.79 %	2.77 %	2.80 %	2.84 %	2.88 %	2.89 %	2.88 %	2.92 %	2.78 %	2.87 %	2.95 %
27	\$ 345	\$ 337	\$ 321	\$ 308	\$ 310	\$ 314	\$ 312	\$ 302	\$ 293	\$ 345	\$ 310	\$ 293
28	268	265	254	247	245	249	244	242	227	268	245	227
29	1,031	1,091	973	870	1,046	1,104	977	861	1,026	3,965	3,988	3,893
30	43.7 %	41.5 %	42.9 %	41.3 %	42.9 %	42.0 %	43.4 %	42.6 %	45.2 %	42.3 %	42.7 %	44.0 %
31	43.7	41.5	42.9	41.3	42.9	42.0	43.4	42.6	43.7	42.3	42.7	42.2
32	\$ 2,250	\$ 2,133	\$ 2,095	\$ 2,079	\$ 2,143	\$ 2,104	\$ 2,075	\$ 2,085	\$ 2,151	\$ 8,557	\$ 8,407	\$ 8,091
33	1,156	1,152	1,152	1,157	1,165	1,166	1,165	1,164	1,165	1,156	1,165	1,165
34	39,149	38,852	37,987	38,301	38,782	39,180	39,312	39,602	39,671	38,575	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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
Net interest income	\$ 1,832	\$ 1,755	\$ 1,737	\$ 1,769	\$ 1,658	\$ 1,527	\$ 1,516	\$ 1,430	\$ 1,320	\$ 7,093	\$ 6,131	\$ 5,179
Non-interest income	592	591	553	630	492	576	519	511	469	2,366	2,098	1,986
Total revenue	2,424	2,346	2,290	2,399	2,150	2,103	2,035	1,941	1,789	9,459	8,229	7,165
Provision for (reversal of) credit losses												
Loans	199	175	170	227	215	159	122	113	112	771	609	454
Debt securities classified as loans	1	1	1	1	(29)	1	(11)	1	(22)	4	(38)	(16)
Acquired credit-impaired loans ¹	(7)	(8)	(9)	(7)	(12)	(7)	(10)	(7)	(4)	(31)	(36)	(2)
Total provision for (reversal of) credit losses	193	168	162	221	174	153	101	107	86	744	535	436
Non-interest expenses	1,499	1,372	1,416	1,406	1,442	1,239	1,329	1,178	1,176	5,693	5,188	4,512
Income (loss) before income taxes	732	806	712	772	534	711	605	656	527	3,022	2,506	2,217
Provision for (recovery of) income taxes	124	143	101	130	48	129	96	121	101	498	394	412
U.S. Retail Bank net income – reported²	608	663	611	642	486	582	509	535	426	2,524	2,112	1,805
Adjustments for items of note, net of income taxes ³	–	–	–	–	51	(24)	32	–	–	–	59	–
U.S. Retail Bank net income – adjusted²	608	663	611	642	537	558	541	535	426	2,524	2,171	1,805
Equity in net income of an investment in TD Ameritrade ⁴	93	125	108	109	109	92	85	90	83	435	376	305
Net income – adjusted	701	788	719	751	646	650	626	625	509	2,959	2,547	2,110
Net income – reported	\$ 701	\$ 788	\$ 719	\$ 751	\$ 595	\$ 674	\$ 594	\$ 625	\$ 509	\$ 2,959	\$ 2,488	\$ 2,110
Average common equity (\$ billions)	\$ 33.7	\$ 33.0	\$ 33.6	\$ 34.4	\$ 33.1	\$ 31.1	\$ 31.0	\$ 29.1	\$ 26.4	\$ 33.7	\$ 31.1	\$ 25.1
Return on common equity – reported ⁵	8.3 %	9.5 %	8.7 %	8.7 %	7.1 %	8.6 %	7.9 %	8.5 %	7.6 %	8.8 %	8.0 %	8.4 %
Return on common equity – adjusted ⁵	8.3	9.5	8.7	8.7	7.8	8.3	8.3	8.5	7.6	8.8	8.2	8.4
Key Performance Indicators (\$ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets ⁶	\$ 223	\$ 211	\$ 200	\$ 216	\$ 200	\$ 190	\$ 173	\$ 180	\$ 158	\$ 223	\$ 200	\$ 158
Average loans – personal												
Residential mortgages	27.2	26.8	27.3	28.5	27.6	26.2	26.4	24.6	23.2	27.5	26.2	22.7
Consumer instalment and other personal												
HELOC	13.0	13.0	13.4	14.1	13.5	12.9	13.0	12.2	11.6	13.4	12.9	11.4
Indirect auto	27.5	26.6	26.3	26.7	24.6	22.3	21.5	19.6	18.3	26.8	22.0	17.5
Other	0.7	0.7	0.7	0.8	0.7	0.7	0.7	0.6	0.6	0.7	0.7	0.5
Credit card	13.3	12.7	12.9	13.8	10.6	8.9	8.7	8.5	7.6	13.2	9.1	7.5
Total average loans – personal	81.7	79.8	80.6	83.9	77.0	71.0	70.3	65.5	61.3	81.6	70.9	59.6
Average loans and acceptances – business	101.9	98.8	97.4	99.8	89.6	81.6	78.2	70.6	64.1	99.4	80.0	60.1
Average debt securities classified as loans	1.4	1.5	1.7	1.8	1.9	1.9	2.1	2.1	2.1	1.6	2.0	2.3
Average deposits												
Personal	104.6	102.4	103.2	102.7	96.5	90.8	89.9	80.6	75.1	103.2	89.4	73.0
Business ⁷	85.1	80.2	82.2	84.8	80.3	72.0	71.8	66.6	63.0	83.1	72.7	60.4
TD Ameritrade insured deposit accounts	116.8	108.9	111.4	111.9	104.5	94.3	93.1	87.4	82.4	112.3	94.8	79.8
Margin on average earning assets ⁸	3.13 %	3.14 %	3.11 %	3.11 %	3.08 %	3.05 %	3.14 %	3.20 %	3.15 %	3.12 %	3.12 %	3.20 %
Assets under administration	\$ 18	\$ 16	\$ 15	\$ 17	\$ 16	\$ 15	\$ 13	\$ 14	\$ 13	\$ 18	\$ 16	\$ 13
Assets under management	85	93	90	100	101	97	88	77	67	85	101	67
Efficiency ratio – reported	61.8 %	58.5 %	61.8 %	58.6 %	67.1 %	58.9 %	65.3 %	60.7 %	65.7 %	60.2 %	63.0 %	63.0 %
Efficiency ratio – adjusted	61.8	58.5	61.8	58.6	64.5	60.8	62.8	60.7	65.7	60.2	62.2	63.0
Total revenue - adjusted (\$ millions)	\$ 2,424	\$ 2,346	\$ 2,290	\$ 2,399	\$ 2,223	\$ 2,103	\$ 2,035	\$ 1,941	\$ 1,789	\$ 9,459	\$ 8,302	\$ 7,165
Non-interest expenses – adjusted (\$ millions)	1,499	1,372	1,416	1,406	1,433	1,278	1,277	1,178	1,176	5,693	5,166	4,512
Number of U.S. retail stores as at period end ⁹	1,278	1,267	1,265	1,264	1,298	1,305	1,302	1,301	1,318	1,278	1,298	1,318
Average number of full-time equivalent staff	26,103	25,998	25,599	25,226	25,250	25,546	25,775	26,021	26,162	25,732	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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
1	\$ 1,396	\$ 1,354	\$ 1,308	\$ 1,288	\$ 1,260	\$ 1,224	\$ 1,215	\$ 1,226	\$ 1,193	\$ 5,346	\$ 4,925	\$ 4,749
2	452	456	417	459	373	463	415	438	425	1,784	1,689	1,823
3	1,848	1,810	1,725	1,747	1,633	1,687	1,630	1,664	1,618	7,130	6,614	6,572
4	151	135	129	164	164	127	98	99	101	579	488	416
5	1	1	1	1	(22)	1	(9)	1	(20)	4	(29)	(14)
6	(6)	(6)	(7)	(5)	(9)	(6)	(8)	(6)	(3)	(24)	(29)	(1)
7	146	130	123	160	133	122	81	94	78	559	430	401
8	1,142	1,058	1,067	1,022	1,096	994	1,065	1,010	1,063	4,289	4,165	4,136
9	560	622	535	565	404	571	484	560	477	2,282	2,019	2,035
10	95	110	76	95	36	102	77	103	92	376	318	378
11	465	512	459	470	368	469	407	457	385	1,906	1,701	1,657
12	–	–	–	–	39	(19)	26	–	–	–	46	–
13	465	512	459	470	407	450	433	457	385	1,906	1,747	1,657
14	71	97	78	82	84	74	69	79	77	328	306	281
15	536	609	537	552	491	524	502	536	462	2,234	2,053	1,938
16	\$ 536	\$ 609	\$ 537	\$ 552	\$ 452	\$ 543	\$ 476	\$ 536	\$ 462	\$ 2,234	\$ 2,007	\$ 1,938
17	\$ 25.7	\$ 25.4	\$ 25.2	\$ 25.1	\$ 25.1	\$ 24.9	\$ 24.9	\$ 25.0	\$ 23.9	\$ 25.4	\$ 25.0	\$ 23.0
Key Performance Indicators (US\$ billions, except as noted)												
18	\$ 166	\$ 162	\$ 160	\$ 154	\$ 153	\$ 145	\$ 144	\$ 141	\$ 140	\$ 166	\$ 153	\$ 140
19	20.7	20.6	20.6	20.7	20.9	21.0	21.1	21.1	21.0	20.7	21.0	20.8
20	9.9	10.0	10.1	10.3	10.3	10.4	10.4	10.4	10.5	10.1	10.4	10.4
21	21.0	20.5	19.8	19.4	18.7	17.9	17.3	16.8	16.6	20.2	17.7	16.1
22	0.6	0.6	0.6	0.5	0.6	0.5	0.5	0.6	0.5	0.6	0.6	0.5
23	10.1	9.8	9.7	10.1	8.0	7.1	7.0	7.3	6.9	9.9	7.3	6.9
24	62.3	61.5	60.8	61.0	58.5	56.9	56.3	56.2	55.5	61.5	57.0	54.7
25	77.7	76.2	73.3	72.6	68.1	65.4	62.6	60.5	58.0	74.9	64.2	55.1
26	1.1	1.2	1.3	1.3	1.4	1.5	1.6	1.8	1.9	1.2	1.6	2.1
27	79.7	79.0	77.8	74.7	73.3	72.8	72.0	69.1	68.0	77.8	71.8	66.9
28	64.9	61.8	62.0	61.7	61.0	57.7	57.5	57.1	57.0	62.6	58.3	55.4
29	89.1	84.0	83.9	81.4	79.4	75.6	74.6	74.9	74.6	84.6	76.1	73.2
30	1,848	1,810	1,725	1,747	1,689	1,687	1,630	1,664	1,618	7,130	6,670	6,572
31	1,142	1,058	1,067	1,022	1,089	1,024	1,023	1,010	1,063	4,289	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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
1	\$ 396	\$ 390	\$ 440	\$ 459	\$ 550	\$ 564	\$ 584	\$ 597	\$ 537	\$ 1,685	\$ 2,295	\$ 2,210
2	345	469	326	205	116	201	200	114	67	1,345	631	470
3	741	859	766	664	666	765	784	711	604	3,030	2,926	2,680
4	1	11	50	12	14	2	–	2	(1)	74	18	11
5	432	437	441	429	390	431	447	433	381	1,739	1,701	1,589
6	308	411	275	223	262	332	337	276	224	1,217	1,207	1,080
7	70	109	56	62	66	93	91	84	64	297	334	267
8	238	302	219	161	196	239	246	192	160	920	873	813
9	\$ 238	\$ 302	\$ 219	\$ 161	\$ 196	\$ 239	\$ 246	\$ 192	\$ 160	\$ 920	\$ 873	\$ 813
10	\$ 5.9	\$ 5.9	\$ 6.0	\$ 6.1	\$ 6.0	\$ 5.5	\$ 5.7	\$ 5.9	\$ 4.9	\$ 6.0	\$ 5.8	\$ 4.7
11	16.1 %	20.4 %	14.8 %	10.6 %	13.0 %	17.2 %	17.7 %	13.0 %	13.0 %	15.5 %	15.2 %	17.5 %
Key Performance Indicators												
(\$ billions, except as noted)												
12	\$ 67	\$ 67	\$ 63	\$ 65	\$ 65	\$ 62	\$ 57	\$ 64	\$ 61	\$ 67	\$ 65	\$ 61
13	21	21	19	18	16	16	14	14	12	21	16	12
14	58.3 %	50.9 %	57.6 %	64.6 %	58.6 %	56.3 %	57.0 %	60.9 %	63.1 %	57.4 %	58.1 %	59.3 %
15	3,893	3,808	3,649	3,712	3,741	3,736	3,771	3,746	3,727	3,766	3,748	3,654
Trading-Related Income (Loss) (TEB)⁶												
16	\$ 159	\$ 239	\$ 172	\$ 171	\$ 112	\$ 190	\$ 208	\$ 90	\$ 79	\$ 741	\$ 600	\$ 593
17	156	149	163	154	109	104	120	134	101	622	467	385
18	65	59	94	55	95	131	96	156	116	273	478	416
19	\$ 380	\$ 447	\$ 429	\$ 380	\$ 316	\$ 425	\$ 424	\$ 380	\$ 296	\$ 1,636	\$ 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, 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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
1	\$ 293	\$ 260	\$ 285	\$ 328	\$ 182	\$ 126	\$ 111	\$ 98	\$ 165	\$ 1,166	\$ 517	\$ 657
2	137	95	31	188	52	1	51	(35)	(26)	451	69	298
3	430	355	316	516	234	127	162	63	139	1,617	586	955
4	91	119	110	181	100	45	35	63	36	501	243	164
5	667	698	784	739	936	518	854	469	550	2,888	2,777	1,957
6	(328)	(462)	(578)	(404)	(802)	(436)	(727)	(469)	(447)	(1,772)	(2,434)	(1,166)
7	(189)	(225)	(227)	(202)	(355)	(233)	(307)	(263)	(217)	(843)	(1,158)	(877)
8	1	(4)	1	–	(1)	(1)	3	–	3	(2)	1	15
9	(138)	(241)	(350)	(202)	(448)	(204)	(417)	(206)	(227)	(931)	(1,275)	(274)
10	44	58	230	24	287	43	278	63	62	356	671	(12)
11	\$ (94)	\$ (183)	\$ (120)	\$ (178)	\$ (161)	\$ (161)	\$ (139)	\$ (143)	\$ (165)	\$ (575)	\$ (604)	\$ (286)
Decomposition of Adjustments for Items of Note, Net of Income Taxes⁴												
12	\$ 60	\$ 58	\$ 63	\$ 65	\$ 65	\$ 62	\$ 65	\$ 63	\$ 62	\$ 246	\$ 255	\$ 246
13	(16)	–	51	(41)	(21)	(19)	(15)	–	–	(6)	(55)	(43)
14	–	–	116	–	–	–	–	–	–	116	–	–
15	–	–	–	–	243	–	228	–	–	–	471	–
16	–	–	–	–	–	–	–	–	–	–	–	(19)
17	–	–	–	–	–	–	–	–	–	–	–	(196)
18	\$ 44	\$ 58	\$ 230	\$ 24	\$ 287	\$ 43	\$ 278	\$ 63	\$ 62	\$ 356	\$ 671	\$ (12)
Decomposition of Items included in Net Income (Loss) – Adjusted												
19	\$ (215)	\$ (222)	\$ (196)	\$ (203)	\$ (192)	\$ (193)	\$ (177)	\$ (172)	\$ (233)	\$ (836)	\$ (734)	\$ (727)
20	92	10	48	(4)	2	4	10	2	41	146	18	334
21	29	29	28	29	29	28	28	27	27	115	112	107
22	\$ (94)	\$ (183)	\$ (120)	\$ (178)	\$ (161)	\$ (161)	\$ (139)	\$ (143)	\$ (165)	\$ (575)	\$ (604)	\$ (286)
23	13,830	13,320	12,790	12,688	12,781	12,890	12,995	12,814	12,588	13,160	12,870	12,020

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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
Interest Income												
Loans	\$ 5,589	\$ 5,433	\$ 5,297	\$ 5,432	\$ 5,159	\$ 5,144	\$ 4,941	\$ 5,075	\$ 4,983	\$ 21,751	\$ 20,319	\$ 19,716
Securities	1,219	1,100	1,115	1,150	1,136	1,086	1,090	1,057	1,052	4,584	4,369	4,086
Deposits with banks	68	62	58	37	34	36	36	36	29	225	142	126
Total interest income	6,876	6,595	6,470	6,619	6,329	6,266	6,067	6,168	6,064	26,560	24,830	23,928
Interest Expense												
Deposits	1,340	1,194	1,126	1,098	1,023	1,069	1,039	1,111	1,109	4,758	4,242	4,313
Securitization liabilities	103	113	112	124	130	143	147	173	184	452	593	777
Subordinated notes and debentures	107	104	96	88	103	93	94	100	100	395	390	412
Other	254	260	256	262	186	264	207	224	214	1,032	881	842
Total interest expense	1,804	1,671	1,590	1,572	1,442	1,569	1,487	1,608	1,607	6,637	6,106	6,344
Net Interest Income	5,072	4,924	4,880	5,047	4,887	4,697	4,580	4,560	4,457	19,923	18,724	17,584
TEB adjustment	86	79	82	65	95	91	91	140	76	312	417	428
Net Interest Income (TEB)	\$ 5,158	\$ 5,003	\$ 4,962	\$ 5,112	\$ 4,982	\$ 4,788	\$ 4,671	\$ 4,700	\$ 4,533	\$ 20,235	\$ 19,141	\$ 18,012
Average total assets (\$ billions)	\$ 1,196	\$ 1,157	\$ 1,142	\$ 1,141	\$ 1,113	\$ 1,069	\$ 1,061	\$ 1,004	\$ 962	\$ 1,159	\$ 1,063	\$ 933
Average earning assets (\$ billions)	1,031	989	969	975	958	925	906	862	832	991	914	808
Net interest margin as a % of average earning assets	1.96 %	1.98 %	2.05 %	2.06 %	2.02 %	2.01 %	2.07 %	2.10 %	2.13 %	2.01 %	2.05 %	2.18 %
Impact on Net Interest Income due to Impaired Loans												
Net interest income recognized on impaired debt securities classified as loans	\$ (20)	\$ (22)	\$ (27)	\$ (24)	\$ (27)	\$ (24)	\$ (26)	\$ (26)	\$ (22)	\$ (93)	\$ (103)	\$ (96)
Net interest income foregone on impaired loans	33	32	32	32	29	27	27	27	25	129	110	104
Recoveries	(1)	(1)	(1)	(1)	(2)	—	(1)	—	(2)	(4)	(3)	(4)
Total	\$ 12	\$ 9	\$ 4	\$ 7	\$ —	\$ 3	\$ —	\$ 1	\$ 1	\$ 32	\$ 4	\$ 4

Non-Interest Income

(\$ millions)													
For the period ended													
LINE #	2016				2015				2014	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014	
Investment and Securities Services													
Broker dealer fees and commissions	1	\$ 119	\$ 117	\$ 117	\$ 110	\$ 107	\$ 106	\$ 109	\$ 108	\$ 103	\$ 463	\$ 430	\$ 412
Full-service brokerage and other securities services	2	226	216	205	206	189	194	189	188	177	853	760	684
Underwriting and advisory	3	132	177	138	99	87	122	149	85	126	546	443	482
Investment management fees	4	130	126	123	126	123	126	118	114	108	505	481	413
Mutual fund management	5	420	410	390	403	402	404	388	375	361	1,623	1,569	1,355
Trust fees	6	37	40	38	38	36	39	40	35	39	153	150	150
Total investment and securities services	7	1,064	1,086	1,011	982	944	991	993	905	914	4,143	3,833	3,496
Credit fees	8	268	271	258	251	254	238	223	210	212	1,048	925	845
Net securities gain (loss)	9	28	37	1	(12)	11	14	(3)	57	20	54	79	173
Trading income (loss) ¹	10	83	174	97	41	(99)	(7)	(65)	(52)	(119)	395	(223)	(349)
Service charges	11	656	641	631	643	638	615	572	551	558	2,571	2,376	2,152
Card services	12	582	592	543	596	480	432	426	428	396	2,313	1,766	1,552
Insurance revenue ²	13	945	959	924	968	977	970	912	899	1,001	3,796	3,758	3,883
Other income													
Foreign exchange – non-trading	14	33	28	21	40	59	40	111	46	63	122	256	239
Income (loss) from financial instruments designated at fair value through profit or loss													
Trading-related income (loss)	15	(3)	5	2	(13)	(3)	(4)	3	(8)	1	(9)	(12)	(6)
Related to insurance subsidiaries ²	16	1	36	(12)	8	(21)	2	(16)	80	8	33	45	40
Securitization liabilities	17	–	–	–	–	–	–	2	2	5	–	4	50
Loan commitments	18	(14)	–	(33)	(1)	(12)	(11)	(34)	3	(2)	(48)	(54)	(24)
Deposits	19	–	1	2	1	3	–	4	(6)	–	4	1	(5)
Other ¹	20	30	(53)	(66)	59	(71)	29	51	(61)	(62)	(30)	(52)	331
Total other income (loss)	21	47	17	(86)	94	(45)	56	121	56	13	72	188	625
Total non-interest income	22	\$ 3,673	\$ 3,777	\$ 3,379	\$ 3,563	\$ 3,160	\$ 3,309	\$ 3,179	\$ 3,054	\$ 2,995	\$ 14,392	\$ 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	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
Salaries and Employee Benefits												
Salaries	\$ 1,441	\$ 1,399	\$ 1,358	\$ 1,378	\$ 1,383	\$ 1,387	\$ 1,346	\$ 1,336	\$ 1,378	\$ 5,576	\$ 5,452	\$ 5,171
Incentive compensation	528	546	563	533	479	491	562	525	446	2,170	2,057	1,927
Pension and other employee benefits	352	381	402	417	368	383	400	383	318	1,552	1,534	1,353
Total salaries and employee benefits	2,321	2,326	2,323	2,328	2,230	2,261	2,308	2,244	2,142	9,298	9,043	8,451
Occupancy												
Rent	233	222	228	232	225	236	215	211	201	915	887	800
Depreciation and impairment losses	117	107	103	100	100	94	93	89	85	427	376	324
Other	131	103	122	127	122	107	110	117	113	483	456	425
Total occupancy	481	432	453	459	447	437	418	417	399	1,825	1,719	1,549
Equipment												
Rent	48	44	45	45	46	45	44	37	33	182	172	147
Depreciation and impairment losses	51	49	53	49	49	54	55	54	58	202	212	209
Other	140	138	150	132	139	126	126	117	130	560	508	454
Total equipment	239	231	248	226	234	225	225	208	221	944	892	810
Amortization of Other Intangibles												
Software and asset servicing rights	118	115	104	101	98	97	93	85	98	438	373	312
Other	64	63	69	74	73	70	73	73	70	270	289	286
Total amortization of other intangibles	182	178	173	175	171	167	166	158	168	708	662	598
Marketing and Business Development												
Restructuring charges	1	(3)	(14)	(2)	349	—	337	—	29	(18)	686	29
Brokerage-Related Fees	78	77	80	81	77	79	86	82	79	316	324	321
Professional and Advisory Services	379	300	282	271	305	258	228	241	313	1,232	1,032	991
Other Expenses												
Capital and business taxes	72	39	34	31	61	26	33	19	45	176	139	160
Postage	50	54	64	57	52	56	59	55	58	225	222	212
Travel and relocation	55	45	49	42	47	43	43	42	52	191	175	185
Other	792	771	862	812	740	548	621	542	608	3,237	2,451	2,434
Total other expenses	969	909	1,009	942	900	673	756	658	763	3,829	2,987	2,991
Total non-interest expenses	\$ 4,848	\$ 4,640	\$ 4,736	\$ 4,653	\$ 4,911	\$ 4,292	\$ 4,705	\$ 4,165	\$ 4,331	\$ 18,877	\$ 18,073	\$ 16,496

Balance Sheet

(\$ millions)											
As at											
LINE #		2016				2015				2014	
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	
ASSETS											
1	Cash and due from banks	\$ 3,907	\$ 3,593	\$ 3,292	\$ 3,204	\$ 3,154	\$ 3,542	\$ 2,945	\$ 2,899	\$ 2,781	
2	Interest-bearing deposits with banks	53,714	54,605	47,778	48,739	42,483	49,081	45,654	50,624	43,773	
3	Trading loans, securities, and other	99,257	102,934	93,140	101,360	95,157	108,472	102,844	107,488	101,173	
4	Derivatives	72,242	77,858	73,092	85,642	69,438	75,056	65,072	93,223	55,796	
5	Financial assets designated at fair value through profit or loss	4,283	4,333	4,279	4,525	4,378	4,005	3,900	4,097	4,745	
6	Available-for-sale securities	107,571	99,674	93,644	94,372	88,782	77,586	70,448	67,424	63,008	
7		283,353	284,799	264,155	285,899	257,755	265,119	242,264	272,232	224,722	
8	Held-to-maturity securities	84,395	81,341	76,881	80,207	74,450	73,661	69,342	70,559	56,977	
9	Securities purchased under reverse repurchase agreements	86,052	100,109	93,820	100,941	97,364	102,325	89,244	93,411	82,556	
Loans											
10	Residential mortgages	217,336	215,050	211,982	215,456	212,373	208,286	201,535	202,821	198,912	
11	Consumer instalment and other personal: HELOC	78,358	76,977	74,770	75,631	74,766	74,530	72,923	73,103	71,368	
12	Indirect auto	48,947	47,508	44,888	46,700	43,901	42,241	38,575	38,785	35,261	
13	Other	17,226	16,980	16,661	16,625	16,804	17,398	17,429	17,285	16,782	
14	Credit card	31,914	31,099	29,755	31,726	30,215	27,047	25,807	26,404	25,570	
15	Business and government	194,074	186,089	177,104	182,399	167,529	160,173	149,666	151,018	131,349	
16	Debt securities classified as loans	1,674	1,707	1,820	2,217	2,187	2,297	2,511	2,778	2,695	
17		589,529	575,410	556,980	570,754	547,775	531,972	508,446	512,194	481,937	
18	Allowance for loan losses	(3,873)	(3,773)	(3,616)	(3,726)	(3,434)	(3,344)	(3,263)	(3,028)		
19	Loans, net of allowance for loan losses	585,656	571,637	553,364	567,028	544,341	528,628	505,296	508,931	478,909	
Other											
20	Customers' liability under acceptances	15,706	15,756	15,467	16,720	16,646	14,271	15,199	12,312	13,080	
21	Investment in TD Ameritrade	7,091	6,859	6,473	7,220	6,683	6,577	6,017	6,335	5,569	
22	Goodwill	16,662	16,262	15,689	17,386	16,337	16,342	15,122	15,848	14,233	
23	Other intangibles	2,639	2,542	2,509	2,723	2,671	2,695	2,636	2,793	2,680	
24	Land, buildings, equipment, and other depreciable assets	5,482	5,309	5,160	5,557	5,314	5,304	5,100	5,317	4,930	
25	Deferred tax assets	2,084	1,850	1,987	2,131	1,931	2,114	1,931	2,092	2,008	
26	Amounts receivable from brokers, dealers and clients	17,436	25,057	26,305	21,934	21,996	16,794	17,643	23,924	17,130	
27	Other assets	12,790	12,717	11,906	13,895	13,248	12,749	12,561	12,878	11,163	
28		79,890	86,352	85,496	87,566	84,826	76,846	76,209	81,499	70,793	
29	Total assets	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	\$ 960,511	
LIABILITIES											
30	Trading deposits	\$ 79,786	\$ 73,084	\$ 66,402	\$ 84,177	\$ 74,759	\$ 80,673	\$ 67,268	\$ 63,365	\$ 59,334	
31	Derivatives	65,425	69,720	67,283	71,012	57,218	63,120	60,537	80,674	51,209	
32	Securitization liabilities at fair value	12,490	12,145	11,335	10,954	10,986	10,567	10,518	11,564	11,198	
33	Other financial liabilities designated at fair value through profit or loss	190	413	762	1,024	1,415	1,781	2,328	2,751	3,250	
34		157,891	155,362	145,782	167,167	144,378	156,141	140,651	158,354	124,991	
Deposits											
35	Personal: Non-term	389,052	372,451	353,194	372,364	345,403	336,924	311,293	317,971	290,980	
36	Term	50,180	50,203	50,085	50,744	50,415	51,508	51,618	52,559	52,260	
37	Banks	17,201	18,959	14,479	16,231	17,080	20,105	22,509	28,337	15,771	
38	Business and government	317,227	316,299	296,773	297,191	282,678	277,123	266,671	273,905	241,705	
39		773,660	757,912	714,531	736,530	695,576	685,660	652,091	672,772	600,716	
Other											
40	Acceptances	15,706	15,756	15,467	16,720	16,646	14,271	15,199	12,312	13,080	
41	Obligations related to securities sold short	33,115	44,564	40,726	41,876	38,803	34,336	32,474	34,878	39,465	
42	Obligations related to securities sold under repurchase agreements	48,973	58,762	63,828	65,437	67,156	74,027	59,495	59,623	53,112	
43	Securitization liabilities at amortized cost	17,918	19,313	20,479	21,472	22,743	23,275	23,580	24,913	24,960	
44	Amounts payable to brokers, dealers and clients	17,857	24,445	25,064	23,161	22,664	15,479	17,428	23,822	18,195	
45	Insurance-related liabilities	7,046	7,235	6,505	6,586	6,519	6,385	6,267	6,229	6,079	
46	Other liabilities	19,696	18,942	15,688	15,266	14,223	15,207	15,221	16,846	15,897	
47		160,311	189,017	187,757	190,518	188,754	182,980	169,664	178,623	170,788	
48	Subordinated notes and debentures	10,891	8,941	8,893	7,695	8,637	8,456	6,951	7,777	7,785	
49	Total liabilities	1,102,753	1,111,232	1,056,963	1,101,910	1,037,345	1,033,237	969,357	1,017,526	904,280	
EQUITY											
50	Common shares	20,711	20,597	20,499	20,395	20,294	20,180	20,076	19,948	19,811	
51	Preferred shares	4,400	3,400	3,400	3,400	2,700	2,700	2,800	2,700	2,200	
52	Treasury shares: Common	(31)	(42)	(4)	(51)	(49)	(17)	(11)	(179)	(54)	
53	Preferred	(5)	(5)	(4)	(4)	(3)	(4)	(14)	(3)	(1)	
54	Contributed surplus	203	197	189	198	214	226	226	214	205	
55	Retained earnings	35,452	34,387	33,442	32,585	32,053	30,764	29,362	28,373	27,585	
56	Accumulated other comprehensive income (loss)	11,834	11,037	8,689	13,467	10,209	10,477	7,569	9,956	4,936	
57		72,564	69,571	66,211	69,990	65,418	64,326	60,008	61,009	54,682	
58	Non-controlling interests in subsidiaries	1,650	1,633	1,612	1,684	1,610	1,639	1,589	1,620	1,549	
59	Total equity	74,214	71,204	67,823	71,674	67,028	65,965	61,597	62,629	56,231	
60	Total liabilities and equity	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	\$ 960,511	

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

(\$ millions) As at	LINE #	2016				2015				2014
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	\$ 613	\$ 526	\$ 535	\$ 458	\$ 438	\$ 450	\$ 509	\$ 534	\$ 654
Unrealized gain (loss) ¹	2	45	27	1	(61)	(19)	(3)	42	43	51
Privately held										
Balance sheet and fair value	3	1,723	1,673	1,619	1,788	1,711	1,841	1,717	1,762	1,458
Unrealized gain (loss) ¹	4	93	96	95	90	114	127	134	122	135
Total banking book equities										
Balance sheet and fair value	5	2,336	2,199	2,154	2,246	2,149	2,291	2,226	2,296	2,112
Unrealized gain (loss) ¹	6	138	123	96	29	95	124	176	165	186
Assets Under Administration²										
U.S. Retail	7	\$ 17,698	\$ 16,375	\$ 15,413	\$ 16,784	\$ 15,552	\$ 14,835	\$ 13,563	\$ 14,129	\$ 12,858
Canadian Retail	8	344,607	337,242	320,912	308,326	310,352	313,766	311,668	301,996	292,883
Total	9	\$ 362,305	\$ 353,617	\$ 336,325	\$ 325,110	\$ 325,904	\$ 328,601	\$ 325,231	\$ 316,125	\$ 305,741
Assets Under Management										
U.S. Retail	10	\$ 85,139	\$ 92,980	\$ 89,797	\$ 99,849	\$ 100,563	\$ 96,900	\$ 87,649	\$ 77,010	\$ 66,824
Canadian Retail	11	267,651	265,381	253,752	246,884	245,241	248,607	244,170	242,032	226,939
Total	12	\$ 352,790	\$ 358,361	\$ 343,549	\$ 346,733	\$ 345,804	\$ 345,507	\$ 331,819	\$ 319,042	\$ 293,763

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 Q4	Full Year		
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		2016	2015	2014
Goodwill													
Balance at beginning of period	1	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,122	\$ 15,848	\$ 14,233	\$ 13,822	\$ 16,337	\$ 14,233	\$ 13,293
Arising during the period													
Other	2	-	-	-	-	-	-	-	-	-	-	-	5
Disposals	3	-	-	-	-	-	-	-	-	-	-	-	(13)
Foreign currency translation adjustments and other	4	400	573	(1,697)	1,049	(5)	1,220	(726)	1,615	411	325	2,104	948
Balance at end of period	5	\$ 16,662	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,122	\$ 15,848	\$ 14,233	\$ 16,662	\$ 16,337	\$ 14,233
Other Intangibles¹													
Balance at beginning of period	6	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,480	\$ 1,280	\$ 1,436	\$ 1,478
Arising during the period													
Aeroplan acquisition	7	-	-	-	-	-	-	-	-	(3)	-	-	146
Other	8	-	-	-	-	-	-	-	-	-	-	-	21
Amortized in the period	9	(64)	(63)	(69)	(74)	(73)	(70)	(73)	(73)	(70)	(270)	(289)	(286)
Foreign currency translation adjustments and other	10	18	27	(105)	58	-	70	(48)	111	29	(2)	133	77
Balance at end of period	11	\$ 1,008	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,008	\$ 1,280	\$ 1,436
Deferred Tax Liability on Other Intangibles													
Balance at beginning of period	12	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (293)	\$ (330)	\$ (313)	\$ (323)	\$ (275)	\$ (313)	\$ (368)
Recognized in the period	13	18	18	20	21	21	20	21	20	20	77	82	81
Foreign currency translation adjustments and other	14	(5)	(9)	27	(19)	-	(23)	16	(37)	(10)	(6)	(44)	(26)
Balance at end of period	15	\$ (204)	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (293)	\$ (330)	\$ (313)	\$ (204)	\$ (275)	\$ (313)
Net Other Intangibles Closing Balance	16	\$ 804	\$ 837	\$ 864	\$ 991	\$ 1,005	\$ 1,057	\$ 1,060	\$ 1,144	\$ 1,123	\$ 804	\$ 1,005	\$ 1,123
Total Goodwill and Net Other Intangibles Closing Balance	17	\$ 17,466	\$ 17,099	\$ 16,553	\$ 18,377	\$ 17,342	\$ 17,399	\$ 16,182	\$ 16,992	\$ 15,356	\$ 17,466	\$ 17,342	\$ 15,356
Restructuring Charges													
Balance at beginning of period	18	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 301	\$ 43	\$ 55	\$ 36	\$ 486	\$ 55	\$ 105
Additions	19	16	-	-	4	396	-	337	-	40	20	733	40
Amount used	20	(19)	(28)	(80)	(149)	(126)	(46)	(76)	(13)	(10)	(276)	(261)	(79)
Release of unused amounts	21	(15)	(3)	(14)	(6)	(47)	-	-	-	(11)	(38)	(47)	(11)
Foreign currency translation adjustments and other	22	3	4	(14)	13	(9)	17	(3)	1	-	6	6	-
Balance at end of period	23	\$ 198	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 301	\$ 43	\$ 55	\$ 198	\$ 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	Full Year		
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
Residential mortgages securitized and sold to third parties^{2,3,4}													
Balance at beginning of period	1	\$ 27,635	\$ 28,355	\$ 29,207	\$ 30,211	\$ 31,147	\$ 31,914	\$ 32,840	\$ 33,561	\$ 34,358	\$ 30,211	\$ 33,561	\$ 39,386
Securitized	2	2,521	2,754	1,401	1,717	2,380	2,938	1,897	1,914	2,521	8,393	9,129	10,496
Amortization ⁵	3	(3,414)	(3,474)	(2,253)	(2,721)	(3,316)	(3,705)	(2,823)	(2,635)	(3,318)	(11,862)	(12,479)	(16,321)
Balance at end of period	4	26,742	27,635	28,355	29,207	30,211	31,147	31,914	32,840	33,561	26,742	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	3,642	5,361	5,361	6,081	6,081	7,181	3,642	6,081	6,141
Securitized	6	–	–	–	–	780	–	780	–	–	–	1,560	1,041
Proceeds reinvested in securitizations ⁸	7	648	550	497	477	195	397	495	550	632	2,172	1,637	2,708
Amortization	8	(648)	(550)	(497)	(477)	(2,694)	(397)	(1,995)	(550)	(1,732)	(2,172)	(5,636)	(3,809)
Balance at end of period	9	3,642	3,642	3,642	3,642	3,642	5,361	5,361	6,081	6,081	3,642	3,642	6,081
Gross impaired loans ⁹	10	16	18	16	17	15	23	15	19	20	67	15	20
Write-offs net of recoveries ⁹	11	–	–	–	–	–	–	1	–	–	–	–	–
Business and government loans²													
Balance at beginning of period	12	1,703	1,743	1,803	1,828	1,865	1,913	1,964	2,033	2,071	1,828	2,033	2,357
Securitized	13	–	–	–	–	–	–	–	–	–	–	–	–
Amortization	14	(39)	(40)	(60)	(25)	(37)	(48)	(51)	(69)	(38)	(164)	(205)	(324)
Balance at end of period	15	1,664	1,703	1,743	1,803	1,828	1,865	1,913	1,964	2,033	1,664	1,828	2,033
Credit card													
Balance at beginning of period	16	1,958	–	–	–	–	–	–	–	–	–	–	300
Securitized	17	–	1,944	–	–	–	–	–	–	–	1,944	–	–
Proceeds reinvested in securitizations	18	2,905	2,257	–	–	–	–	–	–	–	5,162	–	172
Amortization	19	(2,905)	(2,257)	–	–	–	–	–	–	–	(5,162)	–	(472)
Foreign exchange	20	54	14	–	–	–	–	–	–	–	68	–	–
Balance at end of period	21	2,012	1,958	–	–	–	–	–	–	–	2,012	–	–
Write-offs net of recoveries ⁹	22	\$ 11	\$ 9	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 20	\$ –	\$ 2
Total loan securitizations	23	\$ 34,060	\$ 34,938	\$ 33,740	\$ 34,652	\$ 35,681	\$ 38,373	\$ 39,188	\$ 40,885	\$ 41,675	\$ 34,060	\$ 35,681	\$ 41,675
Mortgages securitized and retained²													
Residential mortgages securitized and retained	24	\$ 33,859	\$ 34,868	\$ 36,279	\$ 35,852	\$ 38,888	\$ 37,871	\$ 38,548	\$ 41,077	\$ 41,213	\$ 33,859	\$ 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 Includes restricted cash reinvested to support the securitization structure.

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

Standardized Charges for Securitization Exposures in the Trading Book

(\$ millions)		2016		2016		2016	
As at		Q4		Q3		Q2	
LINE #							
		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							
1	AA- and above	\$ 612	\$ 43	\$ 525	\$ 37	\$ 424	\$ 30
2	A+ to A-	8	1	19	3	17	3
3	BBB+ to BBB-	2	2	3	2	3	2
4	Below BB- ²	1	2	1	2	1	2
5	Unrated ³	-	-	-	-	-	-
6	Total	\$ 623	\$ 48	\$ 548	\$ 44	\$ 445	\$ 37

		2016		2015		2015	
		Q1		Q4		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							
7	AA- and above	\$ 472	\$ 33	\$ 737	\$ 52	\$ 708	\$ 50
8	A+ to A-	17	3	19	3	19	3
9	BBB+ to BBB-	3	2	3	1	5	3
10	Below BB- ²	1	2	1	2	1	2
11	Unrated ³	-	-	-	-	-	-
12	Total	\$ 493	\$ 40	\$ 760	\$ 58	\$ 733	\$ 58

		2015		2015		2014	
		Q2		Q1		Q4	
		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							
13	AA- and above	\$ 689	\$ 49	\$ 504	\$ 36	\$ 541	\$ 38
14	A+ to A-	20	3	21	3	25	4
15	BBB+ to BBB-	11	6	14	7	4	3
16	Below BB- ²	1	2	1	3	1	3
17	Unrated ³	-	-	-	-	-	-
18	Total	\$ 721	\$ 60	\$ 540	\$ 49	\$ 571	\$ 48

¹ Securitization exposures subject to the market risk capital approach are comprised of securities held in the Bank's trading book with no resecuritization 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 Q4		2016 Q3		2016 Q2	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	2	-	-	-	-	-	-
Commercial mortgage loans	3	63	-	99	-	115	-
Credit card loans	4	238	-	250	-	217	-
Automobile loans and leases	5	292	-	189	-	110	-
Other	6	30	-	10	-	3	-
Total	7	\$ 623	\$ -	\$ 548	\$ -	\$ 445	\$ -

		2016 Q1		2015 Q4		2015 Q3	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations	8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	9	-	-	-	-	-	-
Commercial mortgage loans	10	138	-	192	-	203	-
Credit card loans	11	188	-	385	-	365	-
Automobile loans and leases	12	162	-	167	-	148	-
Other	13	5	-	16	-	17	-
Total	14	\$ 493	\$ -	\$ 760	\$ -	\$ 733	\$ -

		2015 Q2		2015 Q1		2014 Q4	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations	15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Asset backed securities							
Residential mortgage loans	16	-	-	-	-	-	-
Commercial mortgage loans	17	243	-	216	-	217	-
Credit card loans	18	268	-	245	-	280	-
Automobile loans and leases	19	189	-	11	-	10	-
Other	20	21	-	68	-	64	-
Total	21	\$ 721	\$ -	\$ 540	\$ -	\$ 571	\$ -

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 Q4		2016 Q3		2016 Q2	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized mortgage obligations	1	\$ 11,430	\$ -	\$ 10,575	\$ -	\$ 9,864	\$ -
Asset backed securities							
Residential mortgage loans	2	-	9,826	-	9,087	-	7,939
Personal loans	3	11,615	1,071	11,472	1,071	11,334	1,071
Credit card loans	4	18,191	-	17,635	-	17,263	-
Automobile loans and leases	5	7,644	3,945	6,158	4,308	5,374	2,996
Equipment loans and leases	6	1,316	-	1,269	-	1,292	-
Trade receivables	7	686	918	1,085	1,229	903	1,229
Total	8	\$ 50,882	\$ 15,760	\$ 48,194	\$ 15,695	\$ 46,030	\$ 13,235
		2016 Q1		2015 Q4		2015 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	9	\$ 10,366	\$ -	\$ 8,734	\$ -	\$ 8,463	\$ -
Asset backed securities							
Residential mortgage loans	10	-	7,591	-	6,962	-	6,742
Personal loans	11	13,133	1,071	13,313	874	13,866	2,550
Credit card loans	12	19,129	-	18,058	-	17,759	-
Automobile loans and leases	13	4,407	3,247	3,831	2,501	3,887	2,674
Equipment loans and leases	14	1,475	-	709	-	888	-
Trade receivables	15	930	1,229	1,376	918	776	2,497
Total	16	\$ 49,440	\$ 13,138	\$ 46,021	\$ 11,255	\$ 45,639	\$ 14,463
		2015 Q2		2015 Q1		2014 Q4	
Exposure Type		Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized mortgage obligations	17	\$ 6,694	\$ -	\$ 5,848	\$ -	\$ 4,049	\$ -
Asset backed securities							
Residential mortgage loans	18	-	6,328	-	6,301	-	6,394
Personal loans	19	13,283	2,550	13,622	4,080	12,357	4,080
Credit card loans	20	17,631	-	18,376	-	18,259	-
Automobile loans and leases	21	3,777	2,116	3,513	2,306	4,905	2,341
Equipment loans and leases	22	984	-	1,147	-	1,177	-
Trade receivables	23	422	2,228	826	1,989	524	1,753
Total	24	\$ 42,791	\$ 13,222	\$ 43,332	\$ 14,676	\$ 41,271	\$ 14,568

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		2016 Q4						2016 Q3					
LINE #	Exposure Type	Outstanding exposures			Gross assets past due, but not impaired ^{1,2}			Outstanding exposures			Gross assets past due, but not impaired ^{1,2}		
		Beginning balance	Activity	Ending balance	Beginning balance	Activity	Ending balance	Beginning balance	Activity	Ending balance	Beginning balance	Activity	Ending balance
1	Residential mortgage loans	\$ 9,088	\$ 738	\$ 9,826	\$ 26			\$ 7,939	\$ 1,149	\$ 9,088	\$ 25		
2	Automobile loans and leases	2,872	(235)	2,637	21			1,616	1,256	2,872	17		
3	Trade receivables	2,300	(311)	1,989	188			2,300	–	2,300	195		
4	Total	\$ 14,260	\$ 192	\$ 14,452	\$ 235			\$ 11,855	\$ 2,405	\$ 14,260	\$ 237		
		2016 Q2						2016 Q1					
5	Residential mortgage loans	\$ 7,591	\$ 348	\$ 7,939	\$ 23			\$ 6,962	\$ 629	\$ 7,591	\$ 24		
6	Automobile loans and leases	1,707	(91)	1,616	8			1,847	(140)	1,707	8		
7	Trade receivables	2,300	–	2,300	184			1,792	508	2,300	148		
8	Total	\$ 11,598	\$ 257	\$ 11,855	\$ 215			\$ 10,601	\$ 997	\$ 11,598	\$ 180		
		2015 Q4						2015 Q3					
9	Residential mortgage loans	\$ 6,742	\$ 220	\$ 6,962	\$ 21			\$ 6,328	\$ 414	\$ 6,742	\$ 17		
10	Automobile loans and leases	2,020	(173)	1,847	5			1,513	507	2,020	4		
11	Trade receivables	2,497	(705)	1,792	145			2,227	270	2,497	204		
12	Total	\$ 11,259	\$ (658)	\$ 10,601	\$ 171			\$ 10,068	\$ 1,191	\$ 11,259	\$ 225		
		2015 Q2						2015 Q1					
13	Residential mortgage loans	\$ 6,301	\$ 27	\$ 6,328	\$ 19			\$ 6,395	\$ (94)	\$ 6,301	\$ 23		
14	Automobile loans and leases	1,671	(158)	1,513	3			1,777	(106)	1,671	4		
15	Trade receivables	1,989	238	2,227	184			1,753	236	1,989	142		
16	Total	\$ 9,961	\$ 107	\$ 10,068	\$ 206			\$ 9,925	\$ 36	\$ 9,961	\$ 169		

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	LINE #	2016 Q4			2016 Q3			2016 Q2		
		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Type of Loan										
Residential mortgages	1	\$ 220,575	\$ 852	\$ 30	\$ 217,975	\$ 841	\$ 20	\$ 214,634	\$ 839	\$ 15
Consumer instalment and other personal	2	144,432	1,392	698	141,358	1,366	511	136,204	1,485	339
Credit card	3	31,914	374	1,005	31,099	331	748	29,758	334	487
Business and government ⁵	4	195,238	891	102	187,260	929	56	178,266	909	38
Total loans managed	5	592,159	3,509	1,835	577,692	3,467	1,335	558,862	3,567	879
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	6	3,614	-	-	3,308	-	-	3,037	-	-
Business and government	7	1,664	-	-	1,703	-	-	1,743	-	-
Total loans securitized and sold to third parties	8	5,278	-	-	5,011	-	-	4,780	-	-
Total loans managed, net of loans securitized	9	\$ 586,881	\$ 3,509	\$ 1,835	\$ 572,681	\$ 3,467	\$ 1,335	\$ 554,082	\$ 3,567	\$ 879

Type of Loan		2016 Q1			2015 Q4			2015 Q3		
		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	10	\$ 218,281	\$ 879	\$ 7	\$ 214,875	\$ 786	\$ 27	\$ 210,641	\$ 802	\$ 21
Consumer instalment and other personal	11	138,814	1,704	172	135,324	1,278	560	134,006	1,120	407
Credit card	12	31,728	365	226	30,215	306	858	27,047	269	655
Business and government ⁵	13	183,417	851	12	168,532	874	114	161,143	886	87
Total loans managed	14	572,240	3,799	417	548,946	3,244	1,559	532,837	3,077	1,170
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	15	3,272	-	-	2,944	-	-	2,817	-	-
Business and government	16	1,803	-	-	1,828	-	-	1,865	-	-
Total loans securitized and sold to third parties	17	5,075	-	-	4,772	-	-	4,682	-	-
Total loans managed, net of loans securitized	18	\$ 567,165	\$ 3,799	\$ 417	\$ 544,174	\$ 3,244	\$ 1,559	\$ 528,155	\$ 3,077	\$ 1,170

Type of Loan		2015 Q2			2015 Q1			2014 Q4		
		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	19	\$ 203,538	\$ 781	\$ 11	\$ 205,016	\$ 810	\$ 3	\$ 200,935	\$ 752	\$ 23
Consumer instalment and other personal	20	128,764	981	273	128,987	962	138	123,230	853	568
Credit card	21	25,807	284	446	26,404	321	219	25,564	294	937
Business and government ⁵	22	150,663	859	57	151,895	874	36	132,306	832	124
Total loans managed	23	508,772	2,905	787	512,302	2,967	396	482,035	2,731	1,652
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	24	2,452	-	-	2,687	-	-	2,475	-	-
Business and government	25	1,911	-	-	1,962	-	-	2,031	-	-
Total loans securitized and sold to third parties	26	4,363	-	-	4,649	-	-	4,506	-	-
Total loans managed, net of loans securitized	27	\$ 504,409	\$ 2,905	\$ 787	\$ 507,653	\$ 2,967	\$ 396	\$ 477,529	\$ 2,731	\$ 1,652

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 Q4				2016 Q3				2016 Q2				
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	
By Industry Sector													
Personal													
1	\$ 189,299	\$ 27,662	\$ -	\$ 216,961	\$ 188,046	\$ 26,621	\$ -	\$ 214,667	\$ 186,086	\$ 25,511	\$ -	\$ 211,597	
Residential mortgages ²													
Consumer instalment and other personal													
2	HELOC	65,068	13,208	-	78,276	63,952	12,937	-	76,889	62,086	12,591	-	74,677
3	Indirect auto	20,577	28,370	-	48,947	20,388	27,120	-	47,508	19,553	25,334	-	44,887
4	Other	16,456	745	8	17,209	16,254	706	1	16,961	15,946	692	2	16,640
5	Credit card	18,226	13,680	8	31,914	17,934	13,165	-	31,099	17,801	11,957	-	29,758
6	Total personal	309,626	83,665	16	393,307	306,574	80,549	1	387,124	301,472	76,085	2	377,559
Business and Government²													
Real estate													
7	Residential	16,001	6,852	-	22,853	15,916	6,719	-	22,635	15,812	6,164	-	21,976
8	Non-residential	12,780	21,675	18	34,473	12,660	20,822	-	33,482	12,214	19,304	-	31,518
9	Total real estate	28,781	28,527	18	57,326	28,576	27,541	-	56,117	28,026	25,468	-	53,494
10	Agriculture	6,017	570	-	6,587	5,968	547	-	6,515	5,750	516	-	6,266
11	Automotive	5,483	5,757	272	11,512	5,162	5,611	74	10,847	4,993	4,739	72	9,804
12	Financial	10,198	4,719	496	15,413	9,571	3,564	544	13,679	9,942	2,898	994	13,834
13	Food, beverage, and tobacco	2,076	3,741	26	5,843	2,198	2,772	-	4,970	1,580	2,617	-	4,197
14	Forestry	523	594	-	1,117	584	540	-	1,124	638	576	7	1,221
15	Government, public sector entities, and education	6,589	11,388	-	17,977	6,445	10,709	-	17,154	6,279	9,736	-	16,015
16	Health and social services	5,480	10,792	-	16,272	5,469	10,237	-	15,706	5,236	9,784	-	15,020
17	Industrial construction and trade contractors	2,486	1,834	69	4,389	2,390	1,880	-	4,270	2,301	1,439	-	3,740
18	Metals and mining	1,379	1,490	85	2,954	1,375	1,513	193	3,081	1,414	1,433	186	3,033
19	Pipelines, oil, and gas	3,871	3,006	92	6,969	4,149	3,125	-	7,274	3,673	2,886	-	6,559
20	Power and utilities	1,792	2,643	-	4,435	1,907	2,458	-	4,365	2,062	2,443	-	4,505
21	Professional and other services	4,065	11,215	38	15,318	3,819	9,990	17	13,826	3,605	9,266	18	12,889
22	Retail sector	2,517	4,553	-	7,070	2,418	4,222	-	6,640	2,474	3,908	-	6,382
23	Sundry manufacturing and wholesale	2,305	7,395	111	9,811	2,436	7,578	36	10,050	2,553	7,532	37	10,122
24	Telecommunications, cable, and media	2,083	4,819	200	7,102	2,308	4,765	141	7,214	2,246	4,778	125	7,149
25	Transportation	1,634	11,648	13	13,295	1,568	11,028	3	12,599	1,512	10,600	13	12,125
26	Other	3,775	2,022	93	5,890	3,699	2,183	-	5,882	3,404	2,189	42	5,635
27	Total business and government	91,054	116,713	1,513	209,280	90,042	110,263	1,008	201,313	87,688	102,808	1,494	191,990
Other Loans													
28	Debt securities classified as loans	-	1,403	271	1,674	-	1,438	269	1,707	-	1,515	305	1,820
29	Acquired credit-impaired loans ³	-	974	-	974	-	1,022	-	1,022	-	1,078	-	1,078
30	Total other loans	-	2,377	271	2,648	-	2,460	269	2,729	-	2,593	305	2,898
31	Total Gross Loans and Acceptances	\$ 400,680	\$ 202,755	\$ 1,800	\$ 605,235	\$ 396,616	\$ 193,272	\$ 1,278	\$ 591,166	\$ 389,160	\$ 181,486	\$ 1,801	\$ 572,447

Portfolio as a % of Total Gross Loans and Acceptances

LINE #	2016 Q4				2016 Q3				2016 Q2				
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	
Personal													
32	31.3 %	4.6 %	- %	35.9 %	31.8 %	4.5 %	- %	36.3 %	32.5 %	4.5 %	- %	37.0 %	
Residential mortgages ²													
Consumer instalment and other personal													
33	HELOC	10.8	2.1	-	12.9	10.8	2.2	-	13.0	10.9	2.2	-	13.1
34	Indirect auto	3.4	4.7	-	8.1	3.4	4.6	-	8.0	3.4	4.4	-	7.8
35	Other	2.7	0.1	-	2.8	2.8	0.1	-	2.9	2.8	0.1	-	2.9
36	Credit card	3.0	2.3	-	5.3	3.1	2.2	-	5.3	3.1	2.1	-	5.2
37	Total personal	51.2	13.8	-	65.0	51.9	13.6	-	65.5	52.7	13.3	-	66.0
Business and Government²													
38	15.0	19.4	0.2	34.6	15.2	18.7	0.1	34.0	15.3	17.9	0.2	33.4	
Other Loans													
39	Debt securities classified as loans	-	0.2	-	0.2	-	0.2	0.1	0.3	-	0.3	0.1	0.4
40	Acquired credit-impaired loans ³	-	0.2	-	0.2	-	0.2	-	0.2	-	0.2	-	0.2
41	Total other loans	-	0.4	-	0.4	-	0.4	0.1	0.5	-	0.5	0.1	0.6
42	Total Gross Loans and Acceptances	66.2 %	33.6 %	0.2 %	100.0 %	67.1 %	32.7 %	0.2 %	100.0 %	68.0 %	31.7 %	0.3 %	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 #	2016 Q1				2015 Q4				2015 Q3			
By Industry Sector													
Personal													
Residential mortgages ²	1	\$ 186,435	\$ 28,574	\$ –	\$ 215,009	\$ 185,009	\$ 26,922	\$ –	\$ 211,931	\$ 180,707	\$ 27,117	\$ –	\$ 207,824
Consumer instalment and other personal													
HELOC	2	61,306	14,212	–	75,518	61,317	13,334	–	74,651	61,037	13,368	–	74,405
Indirect auto	3	19,193	27,507	–	46,700	19,038	24,862	–	43,900	18,313	23,927	–	42,240
Other	4	15,839	752	5	16,596	16,075	693	5	16,773	16,653	702	6	17,361
Credit card	5	17,836	13,892	–	31,728	17,941	12,274	–	30,215	17,748	9,299	–	27,047
Total personal	6	300,609	84,937	5	385,551	299,380	78,085	5	377,470	294,458	74,413	6	368,877
Business and Government²													
Real estate													
Residential	7	15,721	6,462	–	22,183	14,862	5,691	–	20,553	14,944	5,396	–	20,340
Non-residential	8	11,826	20,743	–	32,569	11,330	18,317	–	29,647	11,134	17,636	–	28,770
Total real estate	9	27,547	27,205	–	54,752	26,192	24,008	–	50,200	26,078	23,032	–	49,110
Agriculture	10	5,831	514	–	6,345	5,411	467	–	5,878	5,304	434	–	5,738
Automotive	11	4,846	4,094	91	9,031	4,049	3,027	70	7,146	4,142	2,911	72	7,125
Financial	12	9,919	3,280	1,446	14,645	10,590	5,881	1,367	17,838	8,715	3,378	1,314	13,407
Food, beverage, and tobacco	13	1,509	2,742	–	4,251	1,463	2,536	–	3,999	1,467	2,423	23	3,913
Forestry	14	544	594	8	1,146	492	563	9	1,064	455	594	8	1,057
Government, public sector entities, and education	15	7,180	10,117	–	17,297	5,853	9,089	–	14,942	5,616	8,753	96	14,465
Health and social services	16	5,067	10,797	–	15,864	4,928	9,719	–	14,647	4,771	9,223	–	13,994
Industrial construction and trade contractors	17	2,120	1,526	–	3,646	2,141	1,497	–	3,638	2,109	1,540	–	3,649
Metals and mining	18	1,531	1,545	207	3,283	1,252	1,162	192	2,606	1,186	1,341	193	2,720
Pipelines, oil, and gas	19	3,665	2,452	–	6,117	3,409	1,485	–	4,894	3,641	1,200	–	4,841
Power and utilities	20	1,943	2,336	–	4,279	1,549	1,797	–	3,346	1,672	2,041	–	3,713
Professional and other services	21	3,730	10,198	83	14,011	3,734	8,674	75	12,483	3,777	8,480	77	12,334
Retail sector	22	2,272	4,104	–	6,376	2,225	4,219	–	6,444	2,204	3,818	–	6,022
Sundry manufacturing and wholesale	23	2,415	8,400	1	10,816	2,303	7,014	41	9,358	2,202	5,922	39	8,163
Telecommunications, cable, and media	24	2,088	5,034	140	7,262	2,427	4,069	157	6,653	2,095	3,594	160	5,849
Transportation	25	1,489	12,050	20	13,559	1,388	11,117	27	12,532	1,382	10,029	16	11,427
Other	26	4,398	1,213	43	5,654	4,749	893	40	5,682	4,713	1,271	38	6,022
Total business and government	27	88,094	108,201	2,039	198,334	84,155	97,217	1,978	183,350	81,529	89,984	2,036	173,549
Other Loans													
Debt securities classified as loans	28	–	1,813	404	2,217	–	1,807	380	2,187	–	1,920	377	2,297
Acquired credit-impaired loans ³	29	–	1,372	–	1,372	–	1,414	–	1,414	–	1,520	–	1,520
Total other loans	30	–	3,185	404	3,589	–	3,221	380	3,601	–	3,440	377	3,817
Total Gross Loans and Acceptances	31	\$ 388,703	\$ 196,323	\$ 2,448	\$ 587,474	\$ 383,535	\$ 178,523	\$ 2,363	\$ 564,421	\$ 375,987	\$ 167,837	\$ 2,419	\$ 546,243
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages ²	32	31.7 %	4.9 %	– %	36.6 %	32.8 %	4.7 %	– %	37.5 %	33.1 %	5.0 %	– %	38.1 %
Consumer instalment and other personal													
HELOC	33	10.4	2.4	–	12.8	10.9	2.4	–	13.3	11.2	2.4	–	13.6
Indirect auto	34	3.3	4.7	–	8.0	3.4	4.4	–	7.8	3.3	4.4	–	7.7
Other	35	2.7	0.1	–	2.8	2.8	0.1	–	2.9	3.1	0.1	–	3.2
Credit card	36	3.0	2.4	–	5.4	3.1	2.2	–	5.3	3.2	1.7	–	4.9
Total personal	37	51.1	14.5	–	65.6	53.0	13.8	–	66.8	53.9	13.6	–	67.5
Business and Government²	38	15.1	18.4	0.3	33.8	15.0	17.2	0.3	32.5	15.0	16.5	0.3	31.8
Other Loans													
Debt securities classified as loans	39	–	0.3	0.1	0.4	–	0.3	0.1	0.4	–	0.3	0.1	0.4
Acquired credit-impaired loans ³	40	–	0.2	–	0.2	–	0.3	–	0.3	–	0.3	–	0.3
Total other loans	41	–	0.5	0.1	0.6	–	0.6	0.1	0.7	–	0.6	0.1	0.7
Total Gross Loans and Acceptances	42	66.2 %	33.4 %	0.4 %	100.0 %	68.0 %	31.6 %	0.4 %	100.0 %	68.9 %	30.7 %	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 Q2				2015 Q1				2014 Q4			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages ²	1	\$ 175,930	\$ 25,156	\$ –	\$ 201,086	\$ 175,895	\$ 26,434	\$ –	\$ 202,329	\$ 175,125	\$ 23,335	\$ –	\$ 198,460
Consumer instalment and other personal													
HELOC	2	60,376	12,423	–	72,799	59,851	13,113	–	72,964	59,568	11,665	–	71,233
Indirect auto	3	17,475	21,098	–	38,573	16,881	21,902	–	38,783	16,475	18,782	–	35,257
Other	4	16,680	704	8	17,392	16,547	685	8	17,240	16,116	615	9	16,740
Credit card	5	17,524	8,283	–	25,807	17,362	9,042	–	26,404	17,927	7,637	–	25,564
Total personal	6	287,985	67,664	8	355,657	286,536	71,176	8	357,720	285,211	62,034	9	347,254
Business and Government²													
Real estate													
Residential	7	14,833	4,726	–	19,559	14,988	4,726	–	19,714	14,604	4,294	–	18,898
Non-residential	8	10,327	16,013	185	26,525	10,092	16,539	191	26,822	9,768	14,037	180	23,985
Total real estate	9	25,160	20,739	185	46,084	25,080	21,265	191	46,536	24,372	18,331	180	42,883
Agriculture	10	5,132	414	–	5,546	4,872	428	–	5,300	4,587	363	–	4,950
Automotive	11	4,138	2,699	72	6,909	3,752	2,902	74	6,728	3,288	2,530	74	5,892
Financial	12	9,278	3,496	1,159	13,933	8,816	3,978	1,523	14,317	7,616	3,344	1,386	12,346
Food, beverage, and tobacco	13	1,417	2,256	28	3,701	1,552	2,372	22	3,946	1,642	2,086	30	3,758
Forestry	14	486	513	8	1,007	425	514	8	947	379	470	8	857
Government, public sector entities, and education	15	6,964	7,797	121	14,882	6,740	7,712	45	14,497	4,494	6,423	–	10,917
Health and social services	16	4,539	8,290	–	12,829	4,338	8,289	–	12,627	4,300	7,376	–	11,676
Industrial construction and trade contractors	17	1,985	1,473	–	3,458	1,835	1,539	–	3,374	1,894	1,306	–	3,200
Metals and mining	18	1,331	1,266	–	2,597	1,266	1,234	–	2,500	1,147	1,076	–	2,223
Pipelines, oil, and gas	19	3,500	1,054	–	4,554	3,442	1,055	–	4,497	2,695	940	–	3,635
Power and utilities	20	1,832	1,467	–	3,299	1,791	1,261	18	3,070	1,594	1,269	21	2,884
Professional and other services	21	3,524	7,579	57	11,160	3,367	7,919	58	11,344	3,497	6,412	–	9,909
Retail sector	22	2,213	3,439	–	5,652	2,189	3,495	–	5,684	2,212	3,159	–	5,371
Sundry manufacturing and wholesale	23	2,142	5,574	41	7,757	2,215	5,186	34	7,435	1,821	4,269	41	6,131
Telecommunications, cable, and media	24	1,834	3,227	146	5,207	1,335	2,378	153	3,866	946	1,987	127	3,060
Transportation	25	1,289	8,740	23	10,052	1,188	9,068	29	10,285	1,072	7,166	45	8,283
Other	26	3,892	1,224	208	5,324	3,907	1,096	289	5,292	4,258	910	212	5,380
Total business and government	27	80,656	81,247	2,048	163,951	78,110	81,691	2,444	162,245	71,814	69,417	2,124	143,355
Other Loans													
Debt securities classified as loans	28	–	1,911	600	2,511	–	2,125	653	2,778	–	2,047	648	2,695
Acquired credit-impaired loans ³	29	–	1,526	–	1,526	–	1,763	–	1,763	6	1,707	–	1,713
Total other loans	30	–	3,437	600	4,037	–	3,888	653	4,541	6	3,754	648	4,408
Total Gross Loans and Acceptances	31	\$ 368,641	\$ 152,348	\$ 2,656	\$ 523,645	\$ 364,646	\$ 156,755	\$ 3,105	\$ 524,506	\$ 357,031	\$ 135,205	\$ 2,781	\$ 495,017
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages ²	32	33.6 %	4.7 %	– %	38.3 %	33.5 %	5.0 %	– %	38.5 %	35.4 %	4.7 %	– %	40.1 %
Consumer instalment and other personal													
HELOC	33	11.6	2.3	–	13.9	11.4	2.5	–	13.9	12.0	2.4	–	14.4
Indirect auto	34	3.3	4.1	–	7.4	3.2	4.2	–	7.4	3.3	3.8	–	7.1
Other	35	3.2	0.1	–	3.3	3.2	0.1	–	3.3	3.3	0.1	–	3.4
Credit card	36	3.3	1.6	–	4.9	3.3	1.7	–	5.0	3.6	1.5	–	5.1
Total personal	37	55.0	12.8	–	67.8	54.6	13.5	–	68.1	57.6	12.5	–	70.1
Business and Government²	38	15.4	15.6	0.4	31.4	14.9	15.7	0.5	31.1	14.6	14.0	0.5	29.1
Other Loans													
Debt securities classified as loans	39	–	0.4	0.1	0.5	–	0.4	0.1	0.5	–	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	–	0.7	0.1	0.8	–	0.7	0.1	0.8	–	0.7	0.1	0.8
Total Gross Loans and Acceptances	42	70.4 %	29.1 %	0.5 %	100.0 %	69.5 %	29.9 %	0.6 %	100.0 %	72.2 %	27.2 %	0.6 %	100.0 %

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

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

³ Includes all FDIC covered loans and other ACI loans.

Impaired Loans^{1,2}

(\$ millions, except as noted)
As at

LINE #	2016				2015				2014	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014	
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT													
Personal, Business, and Government Loans													
Impaired loans at beginning of period	1	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 2,636	\$ 3,244	\$ 2,731	\$ 2,692
Classified as impaired during the period													
Canadian Retail ³	2	648	662	675	697	664	657	655	702	711	2,682	2,678	2,885
U.S. Retail – in USD ³	3	439	395	485	743	486	421	365	390	406	2,062	1,662	1,581
– foreign exchange ³	4	140	119	151	277	155	114	88	76	46	687	433	147
Wholesale Banking	6	579	514	636	1,020	641	535	453	466	452	2,749	2,095	1,728
–		–	48	142	–	33	14	16	–	–	190	63	–
Total classified as impaired during the period	7	1,227	1,224	1,453	1,717	1,338	1,206	1,124	1,168	1,163	5,621	4,836	4,613
Transferred to not impaired during the period	8	(274)	(463)	(414)	(370)	(270)	(329)	(290)	(290)	(304)	(1,521)	(1,179)	(1,352)
Net repayments	9	(354)	(379)	(391)	(399)	(377)	(334)	(265)	(281)	(276)	(1,523)	(1,257)	(1,157)
Disposals of loans	10	(1)	(3)	–	–	–	–	–	(8)	–	(4)	(8)	(7)
Net classified as impaired during the period	11	598	379	648	948	691	543	569	589	583	2,573	2,392	2,097
Amounts written off	12	(620)	(579)	(592)	(559)	(522)	(527)	(535)	(557)	(539)	(2,350)	(2,141)	(2,178)
Recoveries of loans and advances previously written off	13	–	–	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	14	64	100	(288)	166	(2)	156	(96)	204	51	42	262	120
Change during the period	15	42	(100)	(232)	555	167	172	(62)	236	95	265	513	39
Total Gross Impaired Loans – Balance at End of Period	16	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 3,509	\$ 3,244	\$ 2,731
GROSS IMPAIRED LOANS BY SEGMENT													
Personal, Business, and Government Loans													
Canadian Retail	17	\$ 994	\$ 1,005	\$ 1,033	\$ 1,051	\$ 998	\$ 990	\$ 1,076	\$ 1,105	\$ 1,112	\$ 994	\$ 998	\$ 1,112
U.S. Retail – in USD	18	1,754	1,724	1,878	1,934	1,676	1,568	1,493	1,455	1,426	1,754	1,676	1,426
– foreign exchange	19	598	527	478	775	515	483	308	394	181	598	515	181
Wholesale Banking	21	163	211	178	39	55	36	28	13	12	163	55	12
Total Gross Impaired Loans	22	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 3,509	\$ 3,244	\$ 2,731
NET IMPAIRED LOANS BY SEGMENT													
Personal, Business, and Government Loans													
Canadian Retail	23	\$ 705	\$ 732	\$ 757	\$ 766	\$ 715	\$ 706	\$ 797	\$ 824	\$ 834	\$ 705	\$ 715	\$ 834
U.S. Retail – in USD	24	1,469	1,473	1,629	1,688	1,459	1,373	1,299	1,252	1,250	1,469	1,459	1,250
– foreign exchange	25	501	450	415	676	448	423	268	340	159	501	448	159
Wholesale Banking	27	110	131	107	13	38	30	17	2	1	110	38	1
Total Net Impaired Loans	28	\$ 2,785	\$ 2,786	\$ 2,908	\$ 3,143	\$ 2,660	\$ 2,532	\$ 2,381	\$ 2,418	\$ 2,244	\$ 2,785	\$ 2,660	\$ 2,244
Net Impaired Loans as a % of Net Loans and Acceptances	29	0.46 %	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.46 %	0.47 %	0.46 %	0.46 %	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 Q4				2016 Q3				2016 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	\$ 400	\$ 452	\$ -	\$ 852	\$ 405	\$ 436	\$ -	\$ 841	\$ 427	\$ 412	\$ -	\$ 839
Consumer instalment and other personal												
HELOC ²	149	939	-	1,088	155	902	-	1,057	164	1,031	-	1,195
Indirect auto	49	196	-	245	67	182	-	249	61	169	-	230
Other	52	7	-	59	53	7	-	60	53	7	-	60
Credit card	152	222	-	374	145	186	-	331	158	176	-	334
Total personal	802	1,816	-	2,618	825	1,713	-	2,538	863	1,795	-	2,658
Business and Government												
Real estate												
Residential	10	61	-	71	6	53	-	59	7	66	-	73
Non-residential	9	99	-	108	7	115	-	122	9	123	-	132
Total real estate	19	160	-	179	13	168	-	181	16	189	-	205
Agriculture	11	1	-	12	11	2	-	13	12	1	-	13
Automotive	3	15	-	18	1	12	-	13	1	11	-	12
Financial	2	27	-	29	2	28	-	30	2	27	-	29
Food, beverage, and tobacco	2	6	-	8	2	6	-	8	-	6	-	6
Forestry	-	19	-	19	-	16	-	16	-	17	-	17
Government, public sector entities, and education	-	9	-	9	-	9	-	9	3	8	-	11
Health and social services	15	34	-	49	12	39	-	51	11	37	-	48
Industrial construction and trade contractors	33	26	-	59	28	25	-	53	25	30	-	55
Metals and mining	19	8	-	27	20	12	-	32	21	11	-	32
Pipelines, oil, and gas	87	102	-	189	122	118	-	240	112	99	-	211
Power and utilities	-	1	-	1	-	1	-	1	-	1	-	1
Professional and other services	12	83	-	95	11	81	-	92	10	78	-	88
Retail sector	22	51	-	73	22	54	-	76	21	58	-	79
Sundry manufacturing and wholesale	19	47	-	66	19	40	-	59	4	43	-	47
Telecommunications, cable, and media	-	10	-	10	1	10	-	11	-	14	-	14
Transportation	2	26	-	28	3	23	-	26	3	23	-	26
Other	6	14	-	20	5	13	-	18	7	8	-	15
Total business and government	252	639	-	891	272	657	-	929	248	661	-	909
Total Gross Impaired Loans³	\$ 1,054	\$ 2,455	\$ -	\$ 3,509	\$ 1,097	\$ 2,370	\$ -	\$ 3,467	\$ 1,111	\$ 2,456	\$ -	\$ 3,567
Gross Impaired Loans as a % of Gross Loans and Acceptances												
Personal												
Residential mortgages	0.21 %	1.63 %	- %	0.39 %	0.22 %	1.64 %	- %	0.39 %	0.23 %	1.61 %	- %	0.40 %
Consumer instalment and other personal												
HELOC ²	0.23	7.11	-	1.39	0.24	6.97	-	1.37	0.26	8.19	-	1.60
Indirect auto	0.24	0.69	-	0.50	0.33	0.67	-	0.52	0.31	0.67	-	0.51
Other	0.32	0.94	-	0.34	0.33	0.99	-	0.35	0.33	1.01	-	0.36
Credit card	0.83	1.63	-	1.17	0.81	1.41	-	1.06	0.89	1.47	-	1.12
Total personal	0.26	2.17	-	0.67	0.27	2.13	-	0.66	0.29	2.36	-	0.70
Business and Government	0.27	0.56	-	0.43	0.29	0.61	-	0.46	0.27	0.66	-	0.47
Total Gross Impaired Loans³	0.26 %	1.24 %	- %	0.58 %	0.27 %	1.26 %	- %	0.59 %	0.28 %	1.39 %	- %	0.63 %

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 #	2016 Q1				2015 Q4				2015 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	1	\$ 434	\$ 445	\$ –	\$ 879	\$ 395	\$ 391	\$ –	\$ 786	\$ 402	\$ 400	\$ –	\$ 802
Consumer instalment and other personal													
HELOC ²	2	174	1,234	–	1,408	180	829	–	1,009	199	664	–	863
Indirect auto	3	53	180	–	233	47	162	–	209	41	159	–	200
Other	4	55	8	–	63	52	8	–	60	50	7	–	57
Credit card	5	157	208	–	365	153	153	–	306	145	124	–	269
Total personal	6	873	2,075	–	2,948	827	1,543	–	2,370	837	1,354	–	2,191
Business and Government													
Real estate													
Residential	7	10	81	–	91	13	79	–	92	13	87	–	100
Non-residential	8	9	132	–	141	10	147	–	157	11	180	–	191
Total real estate	9	19	213	–	232	23	226	–	249	24	267	–	291
Agriculture	10	7	1	–	8	5	1	–	6	6	1	–	7
Automotive	11	3	13	–	16	2	13	–	15	2	12	–	14
Financial	12	2	31	–	33	1	30	–	31	3	32	–	35
Food, beverage, and tobacco	13	12	19	–	31	12	9	–	21	14	11	–	25
Forestry	14	–	19	–	19	–	1	–	1	1	2	–	3
Government, public sector entities, and education	15	3	10	–	13	3	9	–	12	3	8	–	11
Health and social services	16	6	18	–	24	5	41	–	46	5	42	–	47
Industrial construction and trade contractors	17	20	36	–	56	22	36	–	58	22	38	–	60
Metals and mining	18	9	12	–	21	6	15	–	21	6	16	–	22
Pipelines, oil, and gas	19	86	–	–	86	93	6	–	99	29	6	–	35
Power and utilities	20	–	1	–	1	–	–	–	–	–	–	–	–
Professional and other services	21	10	86	–	96	12	85	–	97	32	90	–	122
Retail sector	22	21	70	–	91	19	77	–	96	19	87	–	106
Sundry manufacturing and wholesale	23	5	53	–	58	5	52	–	57	7	53	–	60
Telecommunications, cable, and media	24	2	15	–	17	2	14	–	16	2	14	–	16
Transportation	25	4	31	–	35	4	33	–	37	3	17	–	20
Other	26	7	7	–	14	5	7	–	12	4	8	–	12
Total business and government	27	216	635	–	851	219	655	–	874	182	704	–	886
Total Gross Impaired Loans³	28	\$ 1,089	\$ 2,710	\$ –	\$ 3,799	\$ 1,046	\$ 2,198	\$ –	\$ 3,244	\$ 1,019	\$ 2,058	\$ –	\$ 3,077
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.23 %	1.56 %	– %	0.41 %	0.21 %	1.45 %	– %	0.37 %	0.22 %	1.48 %	– %	0.39 %
Consumer instalment and other personal													
HELOC ²	30	0.28	8.68	–	1.86	0.29	6.22	–	1.35	0.33	4.97	–	1.16
Indirect auto	31	0.28	0.65	–	0.50	0.25	0.65	–	0.48	0.22	0.66	–	0.47
Other	32	0.35	1.06	–	0.38	0.32	1.15	–	0.36	0.30	1.00	–	0.33
Credit card	33	0.88	1.50	–	1.15	0.85	1.25	–	1.01	0.82	1.33	–	0.99
Total personal	34	0.29	2.44	–	0.76	0.28	1.98	–	0.63	0.28	1.82	–	0.59
Business and Government	35	0.24	0.59	–	0.43	0.26	0.68	–	0.48	0.22	0.78	–	0.51
Total Gross Impaired Loans³	36	0.28 %	1.41 %	– %	0.65 %	0.27 %	1.26 %	– %	0.58 %	0.27 %	1.25 %	– %	0.57 %

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

² Includes certain Canadian personal past due accounts.

³ Excludes ACI loans and debt securities classified as loans. For 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 Q2				2015 Q1				2014 Q4			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
Residential mortgages	1	\$ 436	\$ 345	\$ –	\$ 781	\$ 451	\$ 359	\$ –	\$ 810	\$ 440	\$ 312	\$ –	\$ 752
Consumer instalment and other personal													
HELOC ²	2	242	482	–	724	260	435	–	695	268	344	–	612
Indirect auto	3	44	142	–	186	44	153	–	197	39	133	–	172
Other	4	65	6	–	71	64	6	–	70	63	6	–	69
Credit card	5	162	122	–	284	167	154	–	321	171	123	–	294
Total personal	6	949	1,097	–	2,046	986	1,107	–	2,093	981	918	–	1,899
Business and Government													
Real estate													
Residential	7	15	84	–	99	17	95	–	112	22	85	–	107
Non-residential	8	11	193	–	204	7	179	–	186	6	168	–	174
Total real estate	9	26	277	–	303	24	274	–	298	28	253	–	281
Agriculture	10	6	1	–	7	4	1	–	5	6	1	–	7
Automotive	11	2	11	–	13	1	14	–	15	1	15	–	16
Financial	12	–	29	–	29	–	31	–	31	1	27	–	28
Food, beverage, and tobacco	13	2	14	–	16	3	12	–	15	1	10	–	11
Forestry	14	–	2	–	2	–	2	–	2	2	2	–	4
Government, public sector entities, and education	15	5	11	–	16	5	12	–	17	5	17	–	22
Health and social services	16	5	55	–	60	8	51	–	59	7	54	–	61
Industrial construction and trade contractors	17	7	29	–	36	8	30	–	38	7	32	–	39
Metals and mining	18	3	14	–	17	–	9	–	9	2	10	–	12
Pipelines, oil, and gas	19	15	7	–	22	6	–	–	6	6	–	–	6
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	33	82	–	115	32	98	–	130	30	93	–	123
Retail sector	22	20	83	–	103	19	93	–	112	18	89	–	107
Sundry manufacturing and wholesale	23	9	64	–	73	6	73	–	79	12	51	–	63
Telecommunications, cable, and media	24	1	13	–	14	2	17	–	19	2	18	–	20
Transportation	25	3	16	–	19	3	20	–	23	3	17	–	20
Other	26	4	10	–	14	4	12	–	16	5	7	–	12
Total business and government	27	141	718	–	859	125	749	–	874	136	696	–	832
Total Gross Impaired Loans³	28	\$ 1,090	\$ 1,815	\$ –	\$ 2,905	\$ 1,111	\$ 1,856	\$ –	\$ 2,967	\$ 1,117	\$ 1,614	\$ –	\$ 2,731
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.25 %	1.37 %	– %	0.39 %	0.26 %	1.36 %	– %	0.40 %	0.25 %	1.34 %	– %	0.38 %
Consumer instalment and other personal													
HELOC ²	30	0.40	3.88	–	0.99	0.43	3.32	–	0.95	0.45	2.95	–	0.86
Indirect auto	31	0.25	0.67	–	0.48	0.26	0.70	–	0.51	0.24	0.71	–	0.49
Other	32	0.39	0.85	–	0.41	0.39	0.88	–	0.41	0.39	0.98	–	0.41
Credit card	33	0.92	1.47	–	1.10	0.96	1.70	–	1.22	0.95	1.61	–	1.15
Total personal	34	0.33	1.62	–	0.58	0.34	1.56	–	0.59	0.34	1.48	–	0.55
Business and Government													
Total Gross Impaired Loans³	35	0.17	0.88	–	0.52	0.16	0.92	–	0.54	0.19	1.00	–	0.58
Total Gross Impaired Loans³	36	0.30 %	1.22 %	– %	0.56 %	0.30 %	1.21 %	– %	0.57 %	0.31 %	1.23 %	– %	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.

Allowance for Credit Losses

(\$ millions)													
As at	LINE #	2016				2015				2014	Full Year		
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
COUNTERPARTY-SPECIFIC ALLOWANCE													
Change in Allowance for Credit Losses – Counterparty-Specific													
Impairment allowances at beginning of period	1	\$ 418	\$ 405	\$ 396	\$ 369	\$ 395	\$ 364	\$ 380	\$ 355	\$ 352	\$ 369	\$ 355	\$ 348
Charge to the income statement – counterparty-specific	2	7	14	53	7	(12)	27	5	4	21	81	24	92
Amounts written off	3	(41)	(18)	(30)	(10)	(23)	(27)	(20)	(17)	(35)	(99)	(87)	(152)
Recoveries of amounts written off in previous periods	4	12	11	22	13	11	10	21	10	19	58	52	76
Disposals of loans	5	–	(1)	–	–	–	–	–	(3)	–	(1)	(3)	–
Exchange and other movements	6	3	7	(36)	17	(2)	21	(22)	31	(2)	(9)	28	(9)
Balance at end of period	7	399	418	405	396	369	395	364	380	355	399	369	355
COLLECTIVELY ASSESSED ALLOWANCE													
Change in Allowance for Credit Losses – Individually Insignificant													
Impairment allowances at beginning of period	8	532	524	568	505	481	478	514	442	442	505	442	391
Charge to the income statement – individually insignificant	9	495	415	423	457	402	349	367	395	364	1,790	1,513	1,392
Amounts written off	10	(570)	(551)	(560)	(571)	(503)	(507)	(520)	(540)	(492)	(2,252)	(2,070)	(1,815)
Recoveries of amounts written off in previous periods	11	125	131	132	156	125	136	131	157	115	544	549	457
Disposals of loans	12	(1)	–	–	–	–	–	–	–	–	(1)	–	–
Exchange and other movements	13	12	13	(39)	21	–	25	(14)	60	13	7	71	17
Balance at end of period	14	593	532	524	568	505	481	478	514	442	593	505	442
Change in Allowance for Credit Losses – Incurred but not Identified													
Impairment allowances at beginning of period	15	3,280	3,080	3,174	2,873	2,755	2,571	2,645	2,505	2,473	2,873	2,505	2,328
Charge to the income statement – incurred but not identified	16	46	127	108	178	119	61	3	(37)	(14)	459	146	73
Disposals of loans	17	–	–	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	18	55	73	(202)	123	(1)	123	(77)	177	46	49	222	104
Balance at end of period	19	3,381	3,280	3,080	3,174	2,873	2,755	2,571	2,645	2,505	3,381	2,873	2,505
Allowance for Credit Losses at End of Period	20	4,373	4,230	4,009	4,138	3,747	3,631	3,413	3,539	3,302	4,373	3,747	3,302
Consisting of:													
Allowance for loan losses													
Canada	21	1,392	1,419	1,397	1,330	1,281	1,261	1,259	1,260	1,258	1,392	1,281	1,258
United States	22	2,476	2,349	2,214	2,391	2,148	2,079	1,881	1,995	1,763	2,476	2,148	1,763
Other International	23	5	5	5	5	5	4	10	8	7	5	5	7
Total allowance for loan losses	24	3,873	3,773	3,616	3,726	3,434	3,344	3,150	3,263	3,028	3,873	3,434	3,028
Allowance for credit losses for off-balance sheet instruments	25	500	457	393	412	313	287	263	276	274	500	313	274
Allowance for Credit Losses at End of Period	26	\$ 4,373	\$ 4,230	\$ 4,009	\$ 4,138	\$ 3,747	\$ 3,631	\$ 3,413	\$ 3,539	\$ 3,302	\$ 4,373	\$ 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

LINE #	2016 Q4				2016 Q3				2016 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal												
Residential mortgages	\$ 15	\$ 34	\$ –	\$ 49	\$ 15	\$ 21	\$ –	\$ 36	\$ 15	\$ 18	\$ –	\$ 33
Consumer instalment and other personal												
HELOC	9	76	–	85	8	56	–	64	9	54	–	63
Indirect auto	40	6	–	46	40	4	–	44	37	4	–	41
Other	32	3	–	35	33	3	–	36	32	3	–	35
Credit card	106	184	–	290	100	161	–	261	109	149	–	258
Total personal	202	303	–	505	196	245	–	441	202	228	–	430
Business and Government												
Real estate												
Residential	7	7	–	14	7	8	–	15	7	8	–	15
Non-residential	2	12	–	14	2	14	–	16	2	14	–	16
Total real estate	9	19	–	28	9	22	–	31	9	22	–	31
Agriculture	2	–	–	2	1	–	–	1	1	–	–	1
Automotive	2	1	–	3	1	2	–	3	1	2	–	3
Financial	–	3	–	3	–	3	–	3	–	4	–	4
Food, beverage, and tobacco	–	2	–	2	–	1	–	1	–	2	–	2
Forestry	–	7	–	7	–	6	–	6	–	7	–	7
Government, public sector entities, and education	–	1	–	1	–	1	–	1	2	1	–	3
Health and social services	4	5	–	9	5	6	–	11	6	5	–	11
Industrial construction and trade contractors	22	4	–	26	21	5	–	26	21	5	–	26
Metals and mining	1	4	–	5	1	4	–	5	–	4	–	4
Pipelines, oil, and gas	36	25	–	61	62	25	–	87	56	24	–	80
Power and utilities	–	1	–	1	–	–	–	–	–	–	–	–
Professional and other services	8	8	–	16	8	10	–	18	7	8	–	15
Retail sector	11	8	–	19	11	11	–	22	10	10	–	20
Sundry manufacturing and wholesale	16	6	–	22	8	6	–	14	2	6	–	8
Telecommunications, cable, and media	–	1	–	1	–	1	–	1	–	3	–	3
Transportation	2	8	–	10	2	1	–	3	2	1	–	3
Other	2	1	–	3	3	4	–	7	4	4	–	8
Total business and government	115	104	–	219	132	108	–	240	121	108	–	229
Other Loans												
Debt securities classified as loans	–	206	–	206	–	203	–	203	–	199	–	199
Acquired credit-impaired loans ²	–	62	–	62	–	66	–	66	–	71	–	71
Total other loans	–	268	–	268	–	269	–	269	–	270	–	270
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	317	675	–	992	328	622	–	950	323	606	–	929
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans												
Personal												
Residential mortgages	11	37	–	48	14	50	–	64	16	55	–	71
Consumer instalment and other personal												
HELOC	4	60	–	64	5	103	–	108	6	117	–	123
Indirect auto	168	228	–	396	158	217	–	375	147	200	–	347
Other	167	29	–	196	167	27	–	194	169	25	–	194
Credit card	450	474	–	924	468	427	–	895	472	413	–	885
Total personal	800	828	–	1,628	812	824	–	1,636	810	810	–	1,620
Business and Government	275	918	5	1,198	279	850	5	1,134	264	748	5	1,017
Other Loans												
Debt securities classified as loans	–	55	–	55	–	53	–	53	–	50	–	50
Total other loans	–	55	–	55	–	53	–	53	–	50	–	50
Total Allowance for Credit Losses – Incurred but Not Identified	1,075	1,801	5	2,881	1,091	1,727	5	2,823	1,074	1,608	5	2,687
Allowance for Loan Losses – On-Balance Sheet Loans	1,392	2,476	5	3,873	1,419	2,349	5	3,773	1,397	2,214	5	3,616
Allowances for Credit Losses – Off-Balance Sheet Instruments	173	325	2	500	172	283	2	457	166	224	3	393
Total Allowance for Credit Losses	\$ 1,565	\$ 2,801	\$ 7	\$ 4,373	\$ 1,591	\$ 2,632	\$ 7	\$ 4,230	\$ 1,563	\$ 2,438	\$ 8	\$ 4,009

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

LINE #	2016 Q4				2016 Q3				2016 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal												
Residential mortgages	3.8 %	7.5 %	– %	5.8 %	3.7 %	4.8 %	– %	4.3 %	3.5 %	4.4 %	– %	3.9 %
Consumer instalment and other personal												
HELOC	6.0	8.1	–	7.8	5.2	6.2	–	6.1	5.5	5.2	–	5.3
Indirect auto	81.6	3.1	–	18.8	59.7	2.2	–	17.7	60.7	2.4	–	17.8
Other	61.5	42.9	–	59.3	62.3	42.9	–	60.0	60.4	42.9	–	58.3
Credit card	69.7	82.9	–	77.5	69.0	86.6	–	78.9	69.0	84.7	–	77.2
Total personal	25.2	16.7	–	19.3	23.8	14.3	–	17.4	23.4	12.7	–	16.2
Business and Government	45.6	16.3	–	24.6	48.5	16.4	–	25.8	48.8	16.3	–	25.2
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³	30.1 %	16.6 %	– %	20.6 %	29.9 %	14.9 %	– %	19.6 %	29.1 %	13.7 %	– %	18.5 %
Total allowance for credit losses as a % of gross loans and acceptances³	0.4 %	1.3 %	0.7 %	0.7 %	0.4 %	1.2 %	0.7 %	0.7 %	0.4 %	1.2 %	0.5 %	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 #	2016 Q1				2015 Q4				2015 Q3			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
Residential mortgages	1	\$ 16	\$ 21	\$ –	\$ 37	\$ 17	\$ 30	\$ –	\$ 47	\$ 16	\$ 31	\$ –	\$ 47
Consumer instalment and other personal													
HELOC	2	10	55	–	65	14	49	–	63	15	47	–	62
Indirect auto	3	35	6	–	41	30	7	–	37	21	7	–	28
Other	4	34	3	–	37	33	3	–	36	32	2	–	34
Credit card	5	109	168	–	277	108	109	–	217	102	93	–	195
Total personal	6	204	253	–	457	202	198	–	400	186	180	–	366
Business and Government													
Real estate													
Residential	7	7	9	–	16	7	11	–	18	7	8	–	15
Non-residential	8	3	16	–	19	3	14	–	17	4	13	–	17
Total real estate	9	10	25	–	35	10	25	–	35	11	21	–	32
Agriculture	10	1	–	–	1	2	–	–	2	2	–	–	2
Automotive	11	2	2	–	4	1	2	–	3	1	1	–	2
Financial	12	–	5	–	5	–	4	–	4	–	4	–	4
Food, beverage, and tobacco	13	10	3	–	13	11	2	–	13	12	1	–	13
Forestry	14	–	7	–	7	–	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	3	–	6	2	3	–	5	2	2	–	4
Industrial construction and trade contractors	17	17	6	–	23	20	6	–	26	20	5	–	25
Metals and mining	18	–	2	–	2	–	2	–	2	–	3	–	3
Pipelines, oil, and gas	19	35	–	–	35	25	–	–	25	6	–	–	6
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	8	10	–	18	8	11	–	19	29	12	–	41
Retail sector	22	10	12	–	22	10	12	–	22	10	10	–	20
Sundry manufacturing and wholesale	23	3	11	–	14	3	12	–	15	5	8	–	13
Telecommunications, cable, and media	24	–	1	–	1	–	1	–	1	–	1	–	1
Transportation	25	2	2	–	4	2	2	–	4	1	1	–	2
Other	26	4	2	–	6	2	2	–	4	3	4	–	7
Total business and government	27	107	92	–	199	98	86	–	184	104	75	–	179
Other Loans													
Debt securities classified as loans	28	–	222	–	222	–	207	–	207	–	239	–	239
Acquired credit-impaired loans ²	29	–	86	–	86	–	83	–	83	–	92	–	92
Total other loans	30	–	308	–	308	–	290	–	290	–	331	–	331
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	311	653	–	964	300	574	–	874	290	586	–	876
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	11	62	–	73	10	48	–	58	12	47	–	59
Consumer instalment and other personal													
HELOC	33	5	137	–	142	5	129	–	134	4	121	–	125
Indirect auto	34	135	218	–	353	127	202	–	329	121	193	–	314
Other	35	155	31	–	186	143	26	–	169	141	26	–	167
Credit card	36	460	457	–	917	462	435	–	897	460	409	–	869
Total personal	37	766	905	–	1,671	747	840	–	1,587	738	796	–	1,534
Business and Government	38	253	776	5	1,034	234	677	5	916	233	640	4	877
Other Loans													
Debt securities classified as loans	39	–	57	–	57	–	57	–	57	–	57	–	57
Total other loans	40	–	57	–	57	–	57	–	57	–	57	–	57
Total Allowance for Credit Losses – Incurred but Not Identified	41	1,019	1,738	5	2,762	981	1,574	5	2,560	971	1,493	4	2,468
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,330	2,391	5	3,726	1,281	2,148	5	3,434	1,261	2,079	4	3,344
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	158	251	3	412	141	171	1	313	133	153	1	287
Total Allowance for Credit Losses	44	\$ 1,488	\$ 2,642	\$ 8	\$ 4,138	\$ 1,422	\$ 2,319	\$ 6	\$ 3,747	\$ 1,394	\$ 2,232	\$ 5	\$ 3,631
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³													
Personal													
Residential mortgages	45	3.7 %	4.7 %	– %	4.2 %	4.3 %	7.7 %	– %	6.0 %	4.0 %	7.8 %	– %	5.9 %
Consumer instalment and other personal													
HELOC	46	5.7	4.5	–	4.6	7.8	5.9	–	6.2	7.5	7.1	–	7.2
Indirect auto	47	66.0	3.3	–	17.6	63.8	4.3	–	17.7	51.2	4.4	–	14.0
Other	48	61.8	37.5	–	58.7	63.5	37.5	–	60.0	64.0	28.6	–	59.6
Credit card	49	69.4	80.8	–	75.9	70.6	71.2	–	70.9	70.3	75.0	–	72.5
Total personal	50	23.4	12.2	–	15.5	24.4	12.8	–	16.9	22.2	13.3	–	16.7
Business and Government	51	49.5	14.5	–	23.4	44.7	13.1	–	21.1	57.1	10.7	–	20.2
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³	52	28.6 %	12.7 %	– %	17.3 %	28.7 %	12.9 %	– %	18.0 %	28.5 %	12.4 %	– %	17.7 %
Total allowance for credit losses as a % of gross loans and acceptances³	53	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.1 %	0.3 %	0.6 %	0.4 %	1.1 %	0.2 %	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 Q2				2015 Q1				2014 Q4			
		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	\$ 16	\$ 28	\$ –	\$ 44	\$ 13	\$ 15	\$ –	\$ 28	\$ 13	\$ 9	\$ –	\$ 22
Consumer instalment and other personal													
HELOC	2	17	21	–	38	18	33	–	51	19	19	–	38
Indirect auto	3	24	6	–	30	23	9	–	32	22	5	–	27
Other	4	37	2	–	39	39	2	–	41	43	2	–	45
Credit card	5	113	98	–	211	117	119	–	236	105	94	–	199
Total personal	6	207	155	–	362	210	178	–	388	202	129	–	331
Business and Government													
Real estate													
Residential	7	7	8	–	15	8	10	–	18	12	6	–	18
Non-residential	8	4	17	–	21	1	16	–	17	2	14	–	16
Total real estate	9	11	25	–	36	9	26	–	35	14	20	–	34
Agriculture	10	1	–	–	1	1	–	–	1	1	–	–	1
Automotive	11	1	1	–	2	1	1	–	2	–	1	–	1
Financial	12	–	3	–	3	–	2	–	2	–	2	–	2
Food, beverage, and tobacco	13	1	4	–	5	1	1	–	2	1	1	–	2
Forestry	14	1	1	–	2	1	1	–	2	–	1	–	1
Government, public sector entities, and education	15	2	1	–	3	2	1	–	3	2	1	–	3
Health and social services	16	3	3	–	6	3	7	–	10	2	5	–	7
Industrial construction and trade contractors	17	5	6	–	11	8	6	–	14	6	6	–	12
Metals and mining	18	–	2	–	2	–	2	–	2	1	1	–	2
Pipelines, oil, and gas	19	5	–	–	5	5	–	–	5	5	–	–	5
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	28	9	–	37	27	9	–	36	26	9	–	35
Retail sector	22	10	9	–	19	10	10	–	20	11	9	–	20
Sundry manufacturing and wholesale	23	4	15	–	19	3	12	–	15	10	12	–	22
Telecommunications, cable, and media	24	–	2	–	2	1	2	–	3	1	2	–	3
Transportation	25	2	1	–	3	2	2	–	4	2	2	–	4
Other	26	3	3	–	6	2	3	–	5	–	2	–	2
Total business and government	27	77	85	–	162	76	85	–	161	82	74	–	156
Other Loans													
Debt securities classified as loans	28	–	225	–	225	–	240	–	240	–	213	–	213
Acquired credit-impaired loans ²	29	–	93	–	93	–	105	–	105	–	97	–	97
Total other loans	30	–	318	–	318	–	345	–	345	–	310	–	310
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	284	558	–	842	286	608	–	894	284	513	–	797
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	13	42	–	55	14	39	–	53	14	34	–	48
Consumer instalment and other personal													
HELOC	33	5	135	–	140	6	131	–	137	5	111	–	116
Indirect auto	34	115	178	–	293	110	188	–	298	95	200	–	295
Other	35	147	24	–	171	145	28	–	173	142	24	–	166
Credit card	36	467	346	–	813	475	378	–	853	493	308	–	801
Total personal	37	747	725	–	1,472	750	764	–	1,514	749	677	–	1,426
Business and Government													
Debt securities classified as loans	39	–	51	–	51	–	65	–	65	–	59	–	59
Total other loans	40	–	51	–	51	–	65	–	65	–	59	–	59
Total Allowance for Credit Losses – Incurred but Not Identified	41	975	1,323	10	2,308	974	1,387	8	2,369	974	1,250	7	2,231
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,259	1,881	10	3,150	1,260	1,995	8	3,263	1,258	1,763	7	3,028
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	124	137	2	263	124	150	2	276	128	144	2	274
Total Allowance for Credit Losses	44	\$ 1,383	\$ 2,018	\$ 12	\$ 3,413	\$ 1,384	\$ 2,145	\$ 10	\$ 3,539	\$ 1,386	\$ 1,907	\$ 9	\$ 3,302
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³													
Personal													
Residential mortgages	45	3.7 %	8.1 %	– %	5.6 %	2.9 %	4.2 %	– %	3.5 %	3.0 %	2.9 %	– %	2.9 %
Consumer instalment and other personal													
HELOC	46	7.0	4.4	–	5.2	6.9	7.6	–	7.3	7.1	5.5	–	6.2
Indirect auto	47	54.5	4.2	–	16.1	52.3	5.9	–	16.2	56.4	3.8	–	15.7
Other	48	56.9	33.3	–	54.9	60.9	33.3	–	58.6	68.3	33.3	–	65.2
Credit card	49	69.8	80.3	–	74.3	70.1	77.3	–	73.5	61.4	76.4	–	67.7
Total personal	50	21.8	14.1	–	17.7	21.3	16.1	–	18.5	20.6	14.1	–	17.4
Business and Government													
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant ³	52	26.0 %	13.2 %	– %	18.0 %	25.7 %	14.2 %	– %	18.5 %	25.4 %	12.6 %	– %	17.8 %
Total allowance for credit losses as a % of gross loans and acceptances³	53	0.4 %	1.1 %	0.6 %	0.6 %	0.4 %	1.1 %	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) For the period ended		LINE #	2016				2015				2014	Full Year		
		#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
PROVISION FOR (REVERSAL OF) CREDIT LOSSES														
Provision for Credit losses for Counterparty-Specific and Individually Insignificant														
	1	\$ 19	\$ 25	\$ 75	\$ 20	\$ (1)	\$ 37	\$ 26	\$ 14	\$ 40	\$ 139	\$ 76	\$ 168	
Provision for credit losses – counterparty-specific														
Provision for credit losses – individually insignificant	2	620	546	555	613	527	485	498	552	479	2,334	2,062	1,849	
Recoveries	3	(137)	(142)	(154)	(169)	(136)	(146)	(152)	(167)	(134)	(602)	(601)	(533)	
Total provision for credit losses for counterparty-specific and individually insignificant	4	502	429	476	464	390	376	372	399	385	1,871	1,537	1,484	
Provision for Credit Losses – Incurred But Not Identified														
Canadian Retail and Wholesale Banking²														
	5	–	40	60	65	36	–	8	–	9	165	44	8	
U.S. Retail – in USD	6	13	44	39	61	53	37	6	(38)	(25)	157	58	9	
– foreign exchange	7	5	13	11	24	17	10	1	(10)	(3)	53	18	(1)	
	8	18	57	50	85	70	47	7	(48)	(28)	210	76	8	
Corporate ³ – in USD	9	22	23	(1)	21	10	11	(10)	10	5	65	21	55	
– foreign exchange	10	6	7	(1)	7	3	3	(2)	1	–	19	5	2	
Total provision for credit losses – incurred but not identified	11	46	127	108	178	119	61	3	(37)	(14)	459	146	73	
Total Provision for Credit Losses	12	\$ 548	\$ 556	\$ 584	\$ 642	\$ 509	\$ 437	\$ 375	\$ 362	\$ 371	\$ 2,330	\$ 1,683	\$ 1,557	
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT														
Canadian Retail														
	13	\$ 263	\$ 258	\$ 262	\$ 228	\$ 221	\$ 237	\$ 239	\$ 190	\$ 250	\$ 1,011	\$ 887	\$ 946	
U.S. Retail – in USD	14	146	130	123	160	133	122	81	94	78	559	430	401	
– foreign exchange	15	47	38	39	61	41	31	20	13	8	185	105	35	
Wholesale Banking ⁴	16	193	168	162	221	174	153	101	107	86	744	535	436	
Corporate	17	1	11	50	12	14	2	–	2	(1)	74	18	11	
U.S. strategic cards portfolio ³ – in USD	18	72	63	40	87	51	39	23	60	47	262	173	220	
– foreign exchange	19	22	19	12	33	16	8	7	10	6	86	41	20	
Wholesale Banking – CDS ⁴	20	(3)	(3)	(2)	(4)	(3)	(3)	(3)	(3)	(2)	(12)	(12)	(14)	
Increase/(reduction) of allowance for incurred but not identified credit losses	21	–	40	60	65	36	–	8	(4)	(14)	165	40	(61)	
Other	22	–	–	–	–	–	1	–	–	(1)	–	1	(1)	
Total Corporate	23	91	119	110	181	100	45	35	63	36	501	243	164	
Total Provision for Credit Losses	24	\$ 548	\$ 556	\$ 584	\$ 642	\$ 509	\$ 437	\$ 375	\$ 362	\$ 371	\$ 2,330	\$ 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 Q4				2016 Q3				2016 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
Personal												
1	\$ 5	\$ 18	\$ –	\$ 23	\$ 3	\$ 4	\$ –	\$ 7	\$ 3	\$ 3	\$ –	\$ 6
Consumer Instalment and Other Personal												
2	3	27	–	30	1	4	–	5	2	13	–	15
3	63	46	–	109	67	32	–	99	60	31	–	91
4	42	26	–	68	47	23	–	70	45	20	–	65
5	126	128	–	254	124	101	–	225	135	104	–	239
6	239	245	–	484	242	164	–	406	245	171	–	416
Business and Government												
Real estate												
7	–	(1)	–	(1)	–	(1)	–	(1)	–	–	–	–
8	–	1	–	1	(1)	–	–	(1)	–	2	–	2
9	–	–	–	–	(1)	(1)	–	(2)	–	2	–	2
10	1	–	–	1	(1)	–	–	(1)	–	–	–	–
11	1	(1)	–	–	–	1	–	1	–	–	–	–
12	–	–	–	–	–	(1)	–	(1)	–	(2)	–	(2)
13	–	1	–	1	–	(1)	–	(1)	(3)	(1)	–	(4)
14	–	1	–	1	–	(1)	–	(1)	–	–	–	–
15	–	–	–	–	(1)	(5)	–	(6)	–	–	–	–
16	1	(2)	–	(1)	1	5	–	6	2	(1)	–	1
17	3	(1)	–	2	2	1	–	3	7	(2)	–	5
18	–	1	–	1	–	1	–	2	–	1	–	1
19	(1)	–	–	–	8	–	–	8	25	24	–	49
20	–	1	–	1	–	–	–	–	–	–	–	–
21	3	(1)	–	2	2	2	–	4	3	(2)	–	1
22	5	(3)	–	2	3	3	–	6	2	(4)	–	(2)
23	6	–	–	6	7	(1)	–	6	–	(3)	–	(3)
24	1	(1)	–	–	–	2	–	2	–	2	–	2
25	1	–	–	1	1	1	–	2	2	–	–	2
26	1	6	–	7	1	2	–	3	2	13	–	15
27	22	2	–	24	23	8	–	31	40	27	–	67
Other Loans												
28	–	1	–	1	–	–	–	–	–	2	–	2
29	–	(7)	–	(7)	–	(8)	–	(8)	–	(9)	–	(9)
30	–	(6)	–	(6)	–	(8)	–	(8)	–	(7)	–	(7)
31	261	241	–	502	265	164	–	429	285	191	–	476
Provision for Credit Losses – Incurred but not Identified												
Personal, business and government												
Other Loans												
32	(15)	61	–	46	23	104	(1)	126	62	48	(1)	109
33	–	–	–	–	–	1	–	1	–	(1)	–	(1)
34	–	–	–	–	–	1	–	1	–	(1)	–	(1)
35	(15)	61	–	46	23	105	(1)	127	62	47	(1)	108
36	\$ 246	\$ 302	\$ –	\$ 548	\$ 288	\$ 269	\$ (1)	\$ 556	\$ 347	\$ 238	\$ (1)	\$ 584
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
37	0.01 %	0.27 %	– %	0.04 %	0.01 %	0.06 %	– %	0.01 %	0.01 %	0.05 %	– %	0.01 %
Consumer instalment and other personal												
38	0.02	0.83	–	0.15	0.01	0.12	–	0.03	0.01	0.41	–	0.08
39	1.24	0.66	–	0.91	1.35	0.48	–	0.85	1.27	0.49	–	0.83
40	1.04	13.36	–	1.61	1.17	12.02	–	1.66	1.16	11.19	–	1.61
41	2.89	4.04	–	3.37	2.85	3.36	–	3.06	3.24	3.59	–	3.38
42	0.31	1.21	–	0.50	0.32	0.83	–	0.42	0.33	0.90	–	0.45
43	0.10	0.01	–	0.05	0.10	0.03	–	0.06	0.18	0.11	–	0.14
Business and Government												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
44	0.26	0.50	–	0.34	0.27	0.35	–	0.29	0.30	0.43	–	0.34
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans												
45	0.26 %	0.52 %	– %	0.34 %	0.27 %	0.37 %	– %	0.30 %	0.30 %	0.45 %	– %	0.35 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for Credit Losses												
46	0.25 %	0.63 %	– %	0.37 %	0.29 %	0.58 %	(0.25) %	0.38 %	0.36 %	0.54 %	(0.19) %	0.42 %
Total Provision for Credit Losses Excluding Other Loans												
47	0.25	0.65	–	0.37	0.29	0.60	(0.31)	0.39	0.36	0.56	(0.22)	0.42

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 #	2016 Q1				2015 Q4				2015 Q3			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
Personal												
Residential mortgages	\$ 4	\$ (9)	\$ –	\$ (5)	\$ 5	\$ 1	\$ –	\$ 6	\$ 7	\$ 4	\$ –	\$ 11
Consumer Instalment and Other Personal												
HELOC	(1)	14	–	13	2	13	–	15	2	32	–	34
Indirect auto	63	37	–	100	45	37	–	82	31	25	–	56
Other	35	27	–	62	43	25	–	68	38	18	–	56
Credit card	118	158	–	276	127	98	–	225	121	62	–	183
Total personal	219	227	–	446	222	174	–	396	199	141	–	340
Business and Government												
Real estate												
Residential	–	(3)	–	(3)	–	2	–	2	–	–	–	–
Non-residential	1	3	–	4	2	4	–	6	–	2	–	2
Total real estate	1	–	–	1	2	6	–	8	–	2	–	2
Agriculture	–	–	–	–	1	–	–	1	–	–	–	–
Automotive	–	1	–	1	1	1	–	2	–	–	–	–
Financial	–	–	–	–	–	–	–	–	1	–	–	1
Food, beverage, and tobacco	–	2	–	2	(1)	–	–	(1)	12	–	–	12
Forestry	–	7	–	7	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	(1)	–	(1)	–	1	–	1	–	–	–	–
Health and social services	–	–	–	–	–	1	–	1	(1)	–	–	(1)
Industrial construction and trade contractors	(1)	1	–	–	1	1	–	2	16	–	–	16
Metals and mining	–	–	–	–	–	–	–	–	1	–	–	1
Pipelines, oil, and gas	11	–	–	11	19	–	–	19	1	–	–	1
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	1	(1)	–	–	(20)	(1)	–	(21)	2	3	–	5
Retail sector	2	–	–	2	2	4	–	6	2	1	–	3
Sundry manufacturing and wholesale	1	–	–	1	–	9	–	9	2	–	–	2
Telecommunications, cable, and media	–	–	–	–	–	1	–	1	–	(1)	–	(1)
Transportation	–	–	–	–	1	–	–	1	1	–	–	1
Other	3	(7)	–	(4)	3	3	–	6	3	(2)	–	1
Total business and government	18	2	–	20	9	26	–	35	38	5	–	43
Other Loans												
Debt securities classified as loans	–	5	–	5	–	(29)	–	(29)	–	–	–	–
Acquired credit-impaired loans ³	–	(7)	–	(7)	–	(12)	–	(12)	–	(7)	–	(7)
Total other loans	–	(2)	–	(2)	–	(41)	–	(41)	–	(7)	–	(7)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	237	227	–	464	231	159	–	390	237	139	–	376
Provision for Credit Losses – Incurred but not Identified												
Personal, business and government												
Other Loans	56	124	2	182	18	100	1	119	4	63	(7)	60
Debt securities classified as loans	–	(4)	–	(4)	–	–	–	–	–	1	–	1
Total other loans	–	(4)	–	(4)	–	–	–	–	–	1	–	1
Total Provision for Credit Losses – Incurred but not Identified	56	120	2	178	18	100	1	119	4	64	(7)	61
Total Provision for Credit Losses	\$ 293	\$ 347	\$ 2	\$ 642	\$ 249	\$ 259	\$ 1	\$ 509	\$ 241	\$ 203	\$ (7)	\$ 437
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	0.01 %	(0.13) %	– %	(0.01) %	0.01 %	0.01 %	– %	0.01 %	0.02 %	0.06 %	– %	0.02 %
Consumer instalment and other personal												
HELOC	(0.01)	0.40	–	0.07	0.01	0.39	–	0.08	0.01	0.99	–	0.18
Indirect auto	1.32	0.56	–	0.88	0.96	0.60	–	0.76	0.69	0.44	–	0.55
Other	0.88	13.34	–	1.48	1.07	13.00	–	1.61	0.91	9.72	–	1.28
Credit card	2.69	4.83	–	3.60	2.91	3.95	–	3.29	2.81	2.96	–	2.86
Total personal	0.29	1.10	–	0.47	0.30	0.92	–	0.42	0.27	0.79	–	0.37
Business and Government	0.08	0.01	–	0.04	0.04	0.11	–	0.08	0.19	0.02	–	0.10
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.24	0.48	–	0.32	0.24	0.37	–	0.28	0.26	0.35	–	0.28
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.24 %	0.49 %	– %	0.32 %	0.24 %	0.47 %	– %	0.31 %	0.26 %	0.37 %	– %	0.29 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for Credit Losses	0.30 %	0.73 %	0.33 %	0.44 %	0.26 %	0.60 %	0.16 %	0.37 %	0.26 %	0.51 %	(1.13) %	0.33 %
Total Provision for Credit Losses Excluding Other Loans	0.30	0.76	0.40	0.45	0.26	0.71	0.20	0.40	0.26	0.53	(1.44)	0.33

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

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 Q4				2016 Q3				2016 Q2			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ -	\$ 375	\$ -	\$ 375	\$ -	\$ 383	\$ -	\$ 383	\$ -	\$ 385	\$ -	\$ 385
Consumer instalment and other personal													
HELOC	2	-	82	-	82	-	88	-	88	-	93	-	93
Other	3	-	17	-	17	-	19	-	19	-	22	-	22
Credit cards	4	-	-	-	-	-	-	-	-	-	(3)	-	(3)
Business and government	5	-	500	-	500	-	532	-	532	-	581	-	581
Total Gross Loans	6	\$ -	\$ 974	\$ -	\$ 974	\$ -	\$ 1,022	\$ -	\$ 1,022	\$ -	\$ 1,078	\$ -	\$ 1,078
Change in Allowance for Credit Losses													
Balance at beginning of period	7	\$ -	\$ 66	\$ -	\$ 66	\$ -	\$ 71	\$ -	\$ 71	\$ -	\$ 86	\$ -	\$ 86
Provision for credit losses – counterparty-specific	8	-	(1)	-	(1)	-	(1)	-	(1)	-	(2)	-	(2)
Provision for credit losses – individually insignificant impaired loans	9	-	(6)	-	(6)	-	(7)	-	(7)	-	(7)	-	(7)
Write-offs ²	10	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)
Recoveries	11	-	4	-	4	-	3	-	3	-	6	-	6
Foreign exchange and other adjustments	12	-	-	-	-	-	1	-	1	-	(11)	-	(11)
Balance at end of period	13	\$ -	\$ 62	\$ -	\$ 62	\$ -	\$ 66	\$ -	\$ 66	\$ -	\$ 71	\$ -	\$ 71
Allowance for Credit Losses													
Residential mortgages	14	\$ -	\$ 19	\$ -	\$ 19	\$ -	\$ 20	\$ -	\$ 20	\$ -	\$ 20	\$ -	\$ 20
Consumer instalment and other personal													
HELOC	15	-	4	-	4	-	5	-	5	-	5	-	5
Other	16	-	4	-	4	-	4	-	4	-	5	-	5
Business and government	17	-	35	-	35	-	37	-	37	-	41	-	41
Total Allowance for Credit Losses	18	\$ -	\$ 62	\$ -	\$ 62	\$ -	\$ 66	\$ -	\$ 66	\$ -	\$ 71	\$ -	\$ 71
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	-	(6)	-	(6)	-	(7)	-	(7)	-	(7)	-	(7)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	21	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (8)	\$ -	\$ (8)	\$ -	\$ (9)	\$ -	\$ (9)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	22	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)
Consumer instalment and other personal													
HELOC	23	-	-	-	-	-	-	-	-	-	-	-	-
Other	24	-	-	-	-	-	(1)	-	(1)	-	-	-	-
Business and government	25	-	(5)	-	(5)	-	(6)	-	(6)	-	(8)	-	(8)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	26	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (8)	\$ -	\$ (8)	\$ -	\$ (9)	\$ -	\$ (9)

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 #	2016 Q1				2015 Q4				2015 Q3			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ -	\$ 447	\$ -	\$ 447	\$ -	\$ 442	\$ -	\$ 442	\$ -	\$ 462	\$ -	\$ 462
Consumer instalment and other personal													
HELOC	2	-	113	-	113	-	115	-	115	-	125	-	125
Other	3	-	29	-	29	-	32	-	32	-	38	-	38
Credit cards	4	-	(2)	-	(2)	-	-	-	-	-	-	-	-
Business and government	5	-	785	-	785	-	825	-	825	-	895	-	895
Total Gross Loans	6	\$ -	\$ 1,372	\$ -	\$ 1,372	\$ -	\$ 1,414	\$ -	\$ 1,414	\$ -	\$ 1,520	\$ -	\$ 1,520
Change in Allowance for Credit Losses													
Balance at beginning of period	7	\$ -	\$ 83	\$ -	\$ 83	\$ -	\$ 92	\$ -	\$ 92	\$ -	\$ 93	\$ -	\$ 93
Provision for credit losses – counterparty-specific	8	-	(2)	-	(2)	-	(1)	-	(1)	-	(1)	-	(1)
Provision for credit losses – individually insignificant impaired loans	9	-	(5)	-	(5)	-	(11)	-	(11)	-	(6)	-	(6)
Write-offs ²	10	-	(1)	-	(1)	-	-	-	-	-	(3)	-	(3)
Recoveries	11	-	7	-	7	-	3	-	3	-	2	-	2
Foreign exchange and other adjustments	12	-	4	-	4	-	-	-	-	-	7	-	7
Balance at end of period	13	\$ -	\$ 86	\$ -	\$ 86	\$ -	\$ 83	\$ -	\$ 83	\$ -	\$ 92	\$ -	\$ 92
Allowance for Credit Losses													
Residential mortgages	14	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ 25	\$ -	\$ 25
Consumer instalment and other personal													
HELOC	15	-	5	-	5	-	5	-	5	-	6	-	6
Other	16	-	5	-	5	-	5	-	5	-	4	-	4
Business and government	17	-	53	-	53	-	50	-	50	-	57	-	57
Total Allowance for Credit Losses	18	\$ -	\$ 86	\$ -	\$ 86	\$ -	\$ 83	\$ -	\$ 83	\$ -	\$ 92	\$ -	\$ 92
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Provision for credit losses – counterparty-specific	19	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)
Provision for credit losses – individually insignificant	20	-	(5)	-	(5)	-	(11)	-	(11)	-	(6)	-	(6)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	21	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (12)	\$ -	\$ (12)	\$ -	\$ (7)	\$ -	\$ (7)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	22	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (3)	\$ -	\$ (3)
Consumer instalment and other personal													
HELOC	23	-	-	-	-	-	-	-	-	-	-	-	-
Other	24	-	(1)	-	(1)	-	-	-	-	-	-	-	-
Business and government	25	-	(4)	-	(4)	-	(10)	-	(10)	-	(4)	-	(4)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	26	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (12)	\$ -	\$ (12)	\$ -	\$ (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 Q2				2015 Q1				2014 Q4			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ -	\$ 449	\$ -	\$ 449	\$ -	\$ 492	\$ -	\$ 492	\$ -	\$ 452	\$ -	\$ 452
Consumer instalment and other personal													
HELOC	2	-	124	-	124	-	139	-	139	-	135	-	135
Other	3	-	39	-	39	-	47	-	47	-	46	-	46
Credit cards	4	-	-	-	-	-	-	-	-	6	-	-	6
Business and government	5	-	914	-	914	-	1,085	-	1,085	-	1,074	-	1,074
Total Gross Loans	6	\$ -	\$ 1,526	\$ -	\$ 1,526	\$ -	\$ 1,763	\$ -	\$ 1,763	\$ 6	\$ 1,707	\$ -	\$ 1,713
Change in Allowance for Credit Losses													
Balance at beginning of period	7	\$ -	\$ 105	\$ -	\$ 105	\$ -	\$ 97	\$ -	\$ 97	\$ -	\$ 102	\$ -	\$ 102
Provision for credit losses – counterparty-specific	8	-	(2)	-	(2)	-	(2)	-	(2)	-	(4)	-	(4)
Provision for credit losses – individually insignificant impaired loans	9	-	(8)	-	(8)	-	(5)	-	(5)	-	-	-	-
Write-offs ²	10	-	(2)	-	(2)	-	(1)	-	(1)	-	(4)	-	(4)
Recoveries	11	-	8	-	8	-	6	-	6	-	3	-	3
Foreign exchange and other adjustments	12	-	(8)	-	(8)	-	10	-	10	-	-	-	-
Balance at end of period	13	\$ -	\$ 93	\$ -	\$ 93	\$ -	\$ 105	\$ -	\$ 105	\$ -	\$ 97	\$ -	\$ 97
Allowance for Credit Losses													
Residential mortgages	14	\$ -	\$ 26	\$ -	\$ 26	\$ -	\$ 29	\$ -	\$ 29	\$ -	\$ 27	\$ -	\$ 27
Consumer instalment and other personal													
HELOC	15	-	5	-	5	-	7	-	7	-	5	-	5
Other	16	-	5	-	5	-	5	-	5	-	5	-	5
Business and government	17	-	57	-	57	-	64	-	64	-	60	-	60
Total Allowance for Credit Losses	18	\$ -	\$ 93	\$ -	\$ 93	\$ -	\$ 105	\$ -	\$ 105	\$ -	\$ 97	\$ -	\$ 97
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Provision for credit losses – counterparty-specific	19	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (4)	\$ -	\$ (4)
Provision for credit losses – individually insignificant	20	-	(8)	-	(8)	-	(5)	-	(5)	-	-	-	-
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	21	\$ -	\$ (10)	\$ -	\$ (10)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (4)	\$ -	\$ (4)
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	-	(9)	-	(9)	-	(5)	-	(5)	-	(1)	-	(1)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	26	\$ -	\$ (10)	\$ -	\$ (10)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (4)	\$ -	\$ (4)

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	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014	
Common Shares													
1	\$ 20,597	\$ 20,499	\$ 20,395	\$ 20,294	\$ 20,180	\$ 20,076	\$ 19,948	\$ 19,811	\$ 19,705	\$ 20,294	\$ 19,811	\$ 19,316	
2	Options	30	12	20	124	32	7	47	42	24	186	128	199
3	Dividend reinvestment plan	84	86	84	81	82	97	81	95	82	335	355	339
4	Purchase of shares for cancellation	—	—	—	(104)	—	—	—	—	—	(104)	—	(43)
5	Balance at end of period	20,711	20,597	20,499	20,395	20,294	20,180	20,076	19,948	19,811	20,711	20,294	19,811
Preferred Shares													
6	Balance at beginning of period	3,400	3,400	3,400	2,700	2,700	2,800	2,700	2,200	2,625	2,700	2,200	3,395
7	Issue of shares	1,000	—	—	700	—	150	550	500	—	1,700	1,200	1,000
8	Redemption of shares	—	—	—	—	—	(250)	(450)	—	(425)	—	(700)	(2,195)
9	Balance at end of period	4,400	3,400	3,400	3,400	2,700	2,700	2,800	2,700	2,200	4,400	2,700	2,200
Treasury Shares – Common													
10	Balance at beginning of period	(42)	(4)	(51)	(49)	(17)	(11)	(179)	(54)	(92)	(49)	(54)	(145)
11	Purchase of shares	(1,361)	(1,389)	(1,405)	(1,614)	(1,146)	(1,475)	(1,485)	(1,163)	(1,122)	(5,769)	(5,269)	(4,197)
12	Sale of shares	1,372	1,351	1,452	1,612	1,114	1,469	1,653	1,038	1,160	5,787	5,274	4,288
13	Balance at end of period	(31)	(42)	(4)	(51)	(49)	(17)	(11)	(179)	(54)	(31)	(49)	(54)
Treasury Shares – Preferred													
14	Balance at beginning of period	(5)	(4)	(4)	(3)	(4)	(14)	(3)	(1)	(2)	(3)	(1)	(2)
15	Purchase of shares	(58)	(23)	(17)	(17)	(9)	(85)	(118)	(32)	(43)	(115)	(244)	(154)
16	Sale of shares	58	22	17	16	10	95	107	30	44	113	242	155
17	Balance at end of period	(5)	(5)	(4)	(4)	(3)	(4)	(14)	(3)	(1)	(5)	(3)	(1)
Contributed Surplus													
18	Balance at beginning of period	197	189	198	214	226	226	214	205	184	214	205	170
19	Net premium (discount) on treasury shares	10	10	1	5	(4)	(1)	17	13	19	26	25	48
20	Stock options expensed	3	3	1	(1)	4	4	6	6	6	6	20	26
21	Stock options exercised	(4)	(2)	(7)	(21)	(5)	(1)	(8)	(6)	(3)	(34)	(20)	(31)
22	Other	(3)	(3)	(4)	1	(7)	(2)	(3)	(4)	(1)	(9)	(16)	(8)
23	Balance at end of period	203	197	189	198	214	226	226	214	205	203	214	205
Retained Earnings													
24	Balance at beginning of period	34,387	33,442	32,585	32,053	30,764	29,362	28,373	27,585	26,970	32,053	27,585	23,982
25	Net income	2,274	2,329	2,024	2,194	1,810	2,238	1,831	2,033	1,719	8,821	7,912	7,776
Dividends													
26	Common	(1,019)	(1,020)	(1,017)	(946)	(945)	(945)	(943)	(867)	(866)	(4,002)	(3,700)	(3,384)
27	Preferred	(43)	(36)	(37)	(25)	(26)	(25)	(24)	(24)	(32)	(141)	(99)	(143)
28	Share issue expenses and others	(8)	—	—	(6)	—	(2)	(7)	(19)	—	(14)	(28)	(11)
29	Net premium on repurchase of common shares	—	—	—	(383)	—	—	—	—	—	(383)	—	(177)
30	Net premium on redemption of preferred shares	—	—	—	—	—	(6)	(11)	—	—	—	(17)	—
31	Actuarial gains (losses) on employee benefit plans	(139)	(328)	(113)	(302)	450	142	143	(335)	(206)	(882)	400	(458)
32	Balance at end of period	35,452	34,387	33,442	32,585	32,053	30,764	29,362	28,373	27,585	35,452	32,053	27,585
Accumulated Other Comprehensive Income (loss)													
33	Balance at beginning of period	11,037	8,689	13,467	10,209	10,477	7,569	9,956	4,936	3,834	10,209	4,936	3,159
34	Net change in unrealized gains (losses) on AFS securities	26	207	230	(245)	(424)	(147)	(55)	69	(48)	218	(557)	(94)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities													
35		1,290	1,635	(4,535)	2,934	(19)	3,097	(1,925)	4,173	1,036	1,324	5,326	2,307
Net change in gains (losses) on derivatives designated as cash flow hedges													
36		(519)	506	(473)	569	175	(42)	(407)	778	114	83	504	(436)
37	Balance at end of period	11,834	11,037	8,689	13,467	10,209	10,477	7,569	9,956	4,936	11,834	10,209	4,936
Non-Controlling Interests in Subsidiaries													
38		1,650	1,633	1,612	1,684	1,610	1,639	1,589	1,620	1,549	1,650	1,610	1,549
39	Total Equity	\$ 74,214	\$ 71,204	\$ 67,823	\$ 71,674	\$ 67,028	\$ 65,965	\$ 61,597	\$ 62,629	\$ 56,231	\$ 74,214	\$ 67,028	\$ 56,231
NUMBER OF COMMON SHARES OUTSTANDING (thousands)¹													
40	Balance at beginning of period	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	1,855,145	1,844,631	1,834,957
41	Options	679	273	923	3,043	755	210	1,255	1,068	526	4,918	3,288	4,975
42	Dividend reinvestment plan	1,378	1,506	1,508	1,585	1,507	1,868	1,446	1,840	1,504	5,977	6,661	6,428
43	Purchase of shares for cancellation	—	—	—	(9,500)	—	—	—	—	—	(9,500)	—	(4,059)
44	Impact of treasury shares	302	(467)	809	(4)	(713)	(42)	3,348	(2,028)	1,043	640	565	2,330
45	Balance at end of period	1,857,180	1,854,821	1,853,509	1,850,269	1,855,145	1,853,596	1,851,560	1,845,511	1,844,631	1,857,180	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 Taxes¹

(\$ millions)													
<i>For the period ended</i>		2016				2015				2014	Full Year		
LINE #		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014
Unrealized Gains (Losses) on Available-for-Sale Securities													
1	Balance at beginning of period	\$ 273	\$ 66	\$ (164)	\$ 81	\$ 505	\$ 652	\$ 707	\$ 638	\$ 686	\$ 81	\$ 638	\$ 732
2	Change in unrealized gains (losses)	39	233	265	(263)	(384)	(143)	(27)	90	(26)	274	(464)	69
3	Reclassification to earnings of losses (gains)	(13)	(26)	(35)	18	(40)	(4)	(28)	(21)	(22)	(56)	(93)	(163)
4	Net change for the period	26	207	230	(245)	(424)	(147)	(55)	69	(48)	218	(557)	(94)
5	Balance at end of period	299	273	66	(164)	81	505	652	707	638	299	81	638
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities													
6	Balance at beginning of period	8,389	6,754	11,289	8,355	8,374	5,277	7,202	3,029	1,993	8,355	3,029	722
7	Investment in foreign operations	1,639	2,268	(6,670)	4,053	(55)	4,734	(2,878)	6,289	1,568	1,290	8,090	3,697
8	Hedging activities	(475)	(861)	2,900	(1,521)	47	(2,219)	1,295	(2,871)	(717)	43	(3,748)	(1,878)
9	Recovery of (provision for) income taxes	126	228	(765)	402	(11)	582	(342)	755	185	(9)	984	488
10	Net change for the period	1,290	1,635	(4,535)	2,934	(19)	3,097	(1,925)	4,173	1,036	1,324	5,326	2,307
11	Balance at end of period	9,679	8,389	6,754	11,289	8,355	8,374	5,277	7,202	3,029	9,679	8,355	3,029
Gains (losses) on Derivatives Designated as Cash Flow Hedges													
12	Balance at beginning of period	2,375	1,869	2,342	1,773	1,598	1,640	2,047	1,269	1,155	1,773	1,269	1,705
13	Change in gains (losses)	591	1,530	(3,215)	1,929	(65)	1,929	(643)	3,584	1,355	835	4,805	2,439
14	Reclassification to earnings of losses (gains)	(1,110)	(1,024)	2,742	(1,360)	240	(1,971)	236	(2,806)	(1,241)	(752)	(4,301)	(2,875)
15	Net change for the period	(519)	506	(473)	569	175	(42)	(407)	778	114	83	504	(436)
16	Balance at end of period	1,856	2,375	1,869	2,342	1,773	1,598	1,640	2,047	1,269	1,856	1,773	1,269
17	Accumulated Other Comprehensive Income at End of Period	\$ 11,834	\$ 11,037	\$ 8,689	\$ 13,467	\$ 10,209	\$ 10,477	\$ 7,569	\$ 9,956	\$ 4,936	\$ 11,834	\$ 10,209	\$ 4,936

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

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

(\$ millions)													
<i>For the period ended</i>													
LINE #	2016				2015				2014	Full Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2016	2015	2014	
NON-CONTROLLING INTERESTS													
IN SUBSIDIARIES													
Balance at beginning of period	1	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,620	\$ 1,549	\$ 1,531	\$ 1,610	\$ 1,549	\$ 1,508
On account of income	2	29	29	28	29	29	28	28	27	27	115	112	107
Foreign exchange and other adjustments	3	(12)	(8)	(100)	45	(58)	22	(59)	44	(9)	(75)	(51)	(66)
Balance at end of period	4	\$ 1,650	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,620	\$ 1,549	\$ 1,650	\$ 1,610	\$ 1,549
INVESTMENT IN TD AMERITRADE													
Balance at beginning of period	5	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,017	\$ 6,335	\$ 5,569	\$ 5,332	\$ 6,683	\$ 5,569	\$ 5,300
Increase (decrease) in reported investment through direct ownership	6	-	-	-	-	-	-	-	-	-	-	-	(221)
Decrease in reported investment through dividends received	7	(49)	-	(101)	(50)	-	(43)	(83)	(38)	(28)	(200)	(164)	(239)
Equity in net income, net of income taxes	8	94	121	109	109	108	91	88	90	86	433	377	320
Foreign exchange and other adjustments	9	187	265	(755)	478	(2)	512	(323)	714	179	175	901	409
Balance at end of period	10	\$ 7,091	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,017	\$ 6,335	\$ 5,569	\$ 7,091	\$ 6,683	\$ 5,569

Derivatives – Notional

(\$ millions) As at	LINE #	2016 Q4						2016 Q3					
		Trading						Trading					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ^{1,2}			Exchange-traded		
		Clearing house ³	Non-clearing house	Total	Non-trading	Total	Clearing house ³	Non-clearing house	Total	Non-trading	Total		
Interest Rate Contracts													
Futures	1	\$ -	\$ -	\$ 438,709	\$ 438,709	\$ -	\$ -	\$ 350,929	\$ 350,929	\$ -	\$ 350,929		
Forward rate agreements	2	388,754	118,517	-	507,271	214	-	449,758	201	449,959			
Swaps	3	4,430,548	560,316	-	4,990,864	1,072,602	6,063,466	3,565,020	532,316	4,097,336	1,139,508	5,236,844	
Options written	4	-	14,841	42,543	57,384	340	57,724	-	12,923	30,342	362	30,704	
Options purchased	5	-	16,717	68,989	85,706	2,081	87,787	-	11,236	21,236	3,145	35,617	
	6	4,819,302	710,391	550,241	6,079,934	1,075,237	7,155,171	3,915,883	655,370	389,584	4,960,837	1,143,216	6,104,053
Foreign Exchange Contracts													
Futures	7	-	-	7	7	-	7	-	-	56	56	-	56
Forward contracts	8	-	1,127,778	-	1,127,778	32,875	1,160,653	-	968,910	-	968,910	34,515	1,003,425
Swaps	9	-	-	-	-	-	-	-	-	-	-	-	-
Cross-currency interest rate swaps	10	-	556,542	-	556,542	89,241	645,783	-	541,255	-	541,255	87,502	628,757
Options written	11	-	32,097	-	32,097	-	32,097	-	32,042	-	32,042	-	32,042
Options purchased	12	-	32,683	-	32,683	-	32,683	-	30,867	-	30,867	-	30,867
	13	-	1,749,100	7	1,749,107	122,116	1,871,223	-	1,573,074	56	1,573,130	122,017	1,695,147
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	4,039	1,541	-	5,580	3,853	9,433	3,593	1,492	-	5,085	4,566	9,651
Protection sold	15	439	419	-	858	-	858	205	529	-	734	-	734
	16	4,478	1,960	-	6,438	3,853	10,291	3,798	2,021	-	5,819	4,566	10,385
Other Contracts													
Equity contracts	17	-	47,371	40,678	88,049	32,835	120,884	-	38,045	33,342	71,387	33,913	105,300
Commodity contracts	18	246	22,627	23,414	46,287	-	46,287	219	10,981	24,933	36,133	-	36,133
	19	246	69,998	64,092	134,336	32,835	167,171	219	49,026	58,275	107,520	33,913	141,433
Total	20	\$ 4,824,026	\$ 2,531,449	\$ 614,340	\$ 7,969,815	\$ 1,234,041	\$ 9,203,856	\$ 3,919,900	\$ 2,279,491	\$ 447,915	\$ 6,647,306	\$ 1,303,712	\$ 7,951,018

(\$ millions) As at	LINE #	2016 Q2						2016 Q1					
		Trading						Trading					
		Over-the-counter ¹			Exchange-traded			Over-the-counter ¹			Exchange-traded		
		Clearing house ³	Non-clearing house	Total	Non-trading	Total	Clearing house ³	Non-clearing house	Total	Non-trading	Total		
Interest Rate Contracts													
Futures	21	\$ -	\$ -	\$ 298,219	\$ 298,219	\$ -	\$ 298,219	\$ -	\$ -	\$ 424,056	\$ 424,056	\$ -	\$ 424,056
Forward rate agreements	22	359,826	73,884	-	433,710	157	433,867	307,554	67,894	-	375,448	130	375,578
Swaps	23	3,164,992	551,201	-	3,716,193	1,025,792	4,741,985	3,278,137	602,886	-	3,881,023	1,148,904	5,029,927
Options written	24	-	12,466	11,665	24,131	321	24,452	-	17,229	13,165	30,394	284	30,678
Options purchased	25	-	11,272	20,110	31,382	2,493	33,875	-	17,342	15,488	32,830	1,040	33,870
	26	3,524,818	648,823	329,994	4,503,635	1,028,763	5,532,398	3,585,691	705,351	452,709	4,743,751	1,150,358	5,894,109
Foreign Exchange Contracts													
Futures	27	-	-	59	59	-	59	-	-	68	68	-	68
Forward contracts	28	-	796,039	-	796,039	36,091	832,130	-	871,308	-	871,308	52,287	923,595
Swaps	29	-	-	-	-	-	-	-	-	-	-	-	-
Cross-currency interest rate swaps	30	-	510,897	-	510,897	83,936	594,833	-	523,088	-	523,088	81,234	604,322
Options written	31	-	24,712	-	24,712	-	24,712	-	27,688	-	27,688	-	27,688
Options purchased	32	-	25,852	-	25,852	-	25,852	-	26,271	-	26,271	-	26,271
	33	-	1,357,500	59	1,357,559	120,027	1,477,586	-	1,448,355	68	1,448,423	133,521	1,581,944
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	1,153	1,537	-	2,690	5,226	7,916	863	1,884	-	2,747	6,249	8,996
Protection sold	35	761	651	-	1,412	-	1,412	679	648	-	1,327	-	1,327
	36	1,914	2,188	-	4,102	5,226	9,328	1,542	2,532	-	4,074	6,249	10,323
Other Contracts													
Equity contracts	37	-	33,271	33,566	66,837	34,643	101,480	-	38,492	46,942	85,434	34,837	120,271
Commodity contracts	38	200	8,943	25,285	34,428	-	34,428	237	9,106	13,657	23,000	-	23,000
	39	200	42,214	58,851	101,265	34,643	135,908	237	47,598	60,599	108,434	34,837	143,271
Total	40	\$ 3,526,932	\$ 2,050,725	\$ 388,904	\$ 5,966,561	\$ 1,188,659	\$ 7,155,220	\$ 3,587,470	\$ 2,203,836	\$ 513,376	\$ 6,304,682	\$ 1,324,965	\$ 7,629,647

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

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

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

Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2015 Q4						2015 Q3					
		Trading						Trading					
		Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total	Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total
		Clearing house ²	Non-clearing house					Clearing house ²	Non-clearing house				
Interest Rate Contracts													
Futures	1	\$ –	\$ –	\$ 261,425	\$ 261,425	\$ –	\$ 261,425	\$ –	\$ –	\$ 447,000	\$ 447,000	\$ –	\$ 447,000
Forward rate agreements	2	328,653	44,238	–	372,891	–	372,891	361,944	41,124	–	403,068	–	403,068
Swaps	3	2,939,483	581,091	–	3,520,574	1,115,863	4,636,437	2,858,941	589,181	–	3,448,122	997,070	4,445,192
Options written	4	–	20,356	8,769	29,125	110	29,235	–	19,410	18,597	38,007	109	38,116
Options purchased	5	–	17,146	15,093	32,239	2,206	34,445	–	17,545	23,929	41,474	2,491	43,965
	6	3,268,136	662,831	285,287	4,216,254	1,118,179	5,334,433	3,220,885	667,260	489,526	4,377,671	999,670	5,377,341
Foreign Exchange Contracts													
Futures	7	–	–	37	37	–	37	–	–	37	37	–	37
Forward contracts	8	–	664,852	–	664,852	48,838	713,690	–	614,484	–	614,484	44,642	659,126
Swaps	9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	471,797	–	471,797	77,156	548,953	–	473,671	–	473,671	70,801	544,472
Options written	11	–	23,973	–	23,973	–	23,973	–	22,997	–	22,997	–	22,997
Options purchased	12	–	23,286	–	23,286	–	23,286	–	21,725	–	21,725	–	21,725
	13	–	1,183,908	37	1,183,945	125,994	1,309,939	–	1,132,877	37	1,132,914	115,443	1,248,357
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	620	1,567	–	2,187	6,146	8,333	330	1,731	–	2,061	6,148	8,209
Protection sold	15	225	679	–	904	–	904	32	695	–	727	–	727
	16	845	2,246	–	3,091	6,146	9,237	362	2,426	–	2,788	6,148	8,936
Other Contracts													
Equity contracts	17	–	33,726	42,633	76,359	35,976	112,335	–	33,090	51,742	84,832	35,867	120,699
Commodity contracts	18	332	9,453	16,049	25,834	–	25,834	800	8,785	15,271	24,856	–	24,856
	19	332	43,179	58,682	102,193	35,976	138,169	800	41,875	67,013	109,688	35,867	145,555
Total	20	\$ 3,269,313	\$ 1,892,164	\$ 344,006	\$ 5,505,483	\$ 1,286,295	\$ 6,791,778	\$ 3,222,047	\$ 1,844,438	\$ 556,576	\$ 5,623,061	\$ 1,157,128	\$ 6,780,189
		2015 Q2						2015 Q1					
		Trading						Trading					
		Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total	Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total
		Clearing house ²	Non-clearing house					Clearing house ²	Non-clearing house				
Interest Rate Contracts													
Futures	21	\$ –	\$ –	\$ 399,674	\$ 399,674	\$ –	\$ 399,674	\$ –	\$ –	\$ 503,116	\$ 503,116	\$ –	\$ 503,116
Forward rate agreements	22	298,699	35,610	–	334,309	–	334,309	297,043	40,709	–	337,752	–	337,752
Swaps	23	2,606,368	588,114	–	3,194,482	871,044	4,065,526	3,119,104	689,836	–	3,808,940	870,708	4,679,648
Options written	24	–	23,304	58,708	82,012	160	82,172	–	25,322	14,167	39,489	222	39,711
Options purchased	25	–	24,586	39,707	64,293	1,528	65,821	–	24,785	12,135	36,920	1,340	38,260
	26	2,905,067	671,614	498,089	4,074,770	872,732	4,947,502	3,416,147	780,652	529,418	4,726,217	872,270	5,598,487
Foreign Exchange Contracts													
Futures	27	–	–	37	37	–	37	–	–	38	38	–	38
Forward contracts	28	–	616,586	–	616,586	44,204	660,790	–	550,083	–	550,083	46,582	596,665
Swaps	29	–	–	–	–	–	–	–	–	–	–	677	677
Cross-currency interest rate swaps	30	–	451,837	–	451,837	80,310	532,147	–	470,203	–	470,203	66,900	537,103
Options written	31	–	24,361	–	24,361	–	24,361	–	25,564	–	25,564	–	25,564
Options purchased	32	–	23,996	–	23,996	–	23,996	–	24,175	–	24,175	–	24,175
	33	–	1,116,780	37	1,116,817	124,514	1,241,331	–	1,070,025	38	1,070,063	114,159	1,184,222
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	371	4,556	–	4,927	5,029	9,956	235	1,564	–	1,799	8,382	10,181
Protection sold	35	12	699	–	711	–	711	–	723	–	723	–	723
	36	383	5,255	–	5,638	5,029	10,667	235	2,287	–	2,522	8,382	10,904
Other Contracts													
Equity contracts	37	–	34,404	34,683	69,087	35,045	104,132	–	38,893	33,487	72,380	32,661	105,041
Commodity contracts	38	258	8,142	15,430	23,830	–	23,830	406	9,134	15,864	25,404	–	25,404
	39	258	42,546	50,113	92,917	35,045	127,962	406	48,027	49,351	97,784	32,661	130,445
Total	40	\$ 2,905,708	\$ 1,836,195	\$ 548,239	\$ 5,290,142	\$ 1,037,320	\$ 6,327,462	\$ 3,416,788	\$ 1,900,991	\$ 578,807	\$ 5,896,586	\$ 1,027,472	\$ 6,924,058

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 Q4			2016 Q3			2016 Q2		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 132	\$ 256	\$ 64	\$ 198	\$ 321	\$ 82	\$ 76	\$ 166	\$ 45
Swaps	2	21,542	26,041	11,577	24,401	28,885	13,393	21,548	26,093	12,347
Options purchased	3	495	569	278	552	635	316	517	594	294
	4	22,169	26,866	11,919	25,151	29,841	13,791	22,141	26,853	12,686
Foreign Exchange Contracts										
Forward contracts	5	17,756	32,874	5,652	16,837	28,142	4,620	16,375	26,254	4,619
Swaps	6	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	23,382	40,645	9,315	23,506	40,744	9,364	24,612	40,756	9,062
Options purchased	8	542	954	198	465	855	193	475	803	195
	9	41,680	74,473	15,165	40,808	69,741	14,177	41,462	67,813	13,876
Other Contracts										
Credit derivatives	10	3	291	109	11	300	110	13	306	116
Equity contracts	11	1,285	4,963	1,087	1,010	4,236	917	911	3,887	881
Commodity contracts	12	777	1,925	516	538	1,421	405	602	1,392	433
	13	2,065	7,179	1,712	1,559	5,957	1,432	1,526	5,585	1,430
Total	14	65,914	108,518	28,796	67,518	105,539	29,400	65,129	100,251	27,992
Less: impact of master netting agreements	15	45,646	63,176	19,856	47,148	63,532	20,993	45,598	60,811	19,836
Total after netting	16	20,268	45,342	8,940	20,370	42,007	8,407	19,531	39,440	8,156
Less: impact of collateral	17	8,533	8,881	2,146	7,623	8,368	2,108	7,880	8,205	2,173
Net	18	11,735	36,461	6,794	12,747	33,639	6,299	11,651	31,235	5,983
Qualifying Central Counterparty (QCCP) contracts ²	19	2,106	15,917	3,234	3,804	17,016	2,315	2,894	15,506	2,628
Total	20	\$ 13,841	\$ 52,378	\$ 10,028	\$ 16,551	\$ 50,655	\$ 8,614	\$ 14,545	\$ 46,741	\$ 8,611

	2016 Q1	2015 Q4	2015 Q3
	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts			
Forward rate agreements	\$ 77	\$ 173	\$ 66
Swaps	24,231	29,260	14,807
Options purchased	607	695	366
	24,915	30,128	15,239
Foreign Exchange Contracts			
Forward contracts	16,749	27,709	5,834
Swaps	–	–	–
Cross-currency interest rate swaps	32,460	48,860	11,463
Options purchased	493	823	212
	49,702	77,392	17,509
Other Contracts			
Credit derivatives	32	346	144
Equity contracts	1,530	4,850	1,064
Commodity contracts	629	1,427	362
	2,191	6,623	1,570
Total	76,808	114,143	34,318
Less: impact of master netting agreements	50,108	65,412	23,914
Total after netting	26,700	48,731	10,404
Less: impact of collateral	12,612	13,090	3,202
Net	14,088	35,641	7,202
QCCP contracts ²	3,371	16,461	1,985
Total	\$ 17,459	\$ 52,102	\$ 9,187

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

¹ 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 Q4									
		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	\$ 881	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,026	\$ -	\$ 3,907
Interest-bearing deposits with banks	2	53,088	-	-	-	-	-	258	368	-	53,714
Trading loans, securities, and other	3	31	70	-	-	-	-	92,282	6,874	-	99,257
Derivatives	4	-	-	-	-	72,219	-	-	23	-	72,242
Financial assets designated at fair value through profit or loss	5	2,192	-	-	-	-	-	-	2,091	-	4,283
Available-for-sale securities	6	84,338	-	18,234	-	-	-	-	4,999	-	107,571
Held-to-maturity securities	7	57,662	-	26,730	-	-	-	-	3	-	84,395
Securities purchased under reverse repurchase agreements	8	-	-	-	86,052	-	-	-	-	-	86,052
Residential mortgages ²	9	89,825	127,189	-	-	-	-	-	322	-	217,336
Consumer instalment and other personal ²	10	17,891	122,589	-	-	-	-	-	4,051	-	144,531
Credit card	11	-	29,981	-	-	-	-	-	1,933	-	31,914
Business and government	12	178,522	11,287	4,205	-	-	-	-	60	-	194,074
Debt securities classified as loans	13	65	-	1,397	-	-	-	-	212	-	1,674
Allowance for loan losses ³	14	(66)	-	(206)	-	-	-	-	(3,601)	-	(3,873)
Customers' liability under acceptances	15	15,703	-	-	-	-	-	-	3	-	15,706
Investment in TD Ameritrade	16	-	-	-	-	-	-	-	7,091	-	7,091
Goodwill	17	-	-	-	-	-	-	-	16,662	-	16,662
Other intangibles	18	-	-	-	-	-	-	-	2,639	-	2,639
Land, buildings, equipment, and other depreciable assets	19	-	-	-	-	-	-	-	5,482	-	5,482
Deferred tax assets	20	-	-	-	-	-	-	-	2,084	-	2,084
Amounts receivable from brokers, dealers and clients	21	316	-	-	-	-	-	-	17,120	-	17,436
Other assets	22	3,041	62	316	-	-	-	-	9,371	-	12,790
Total	23	\$ 503,489	\$ 291,178	\$ 50,676	\$ 86,052	\$ 72,219	\$ 92,540	\$ 80,813	\$ 1,176,967	\$ -	\$ 1,176,967

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 Q4					2016 Q3						
		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	\$ 291,821	\$ 44,391	\$ -	\$ -	\$ -	\$ 336,212	\$ 287,853	\$ 42,969	\$ -	\$ -	\$ -	\$ 330,822
Qualifying revolving retail	2	22,420	68,358	-	-	-	90,778	21,541	66,574	-	-	-	88,115
Other retail	3	84,662	6,139	-	-	33	90,834	82,929	5,958	-	-	35	88,922
	4	398,903	118,888	-	-	33	517,824	392,323	115,501	-	-	35	507,859
Non-retail													
Corporate	5	183,612	64,623	101,927	15,089	14,764	380,015	176,098	61,864	100,606	12,693	14,711	365,972
Sovereign	6	183,763	1,514	19,974	9,889	1,393	216,533	174,940	1,463	15,380	11,052	1,386	204,221
Bank	7	28,460	1,593	30,097	20,363	3,640	84,153	29,454	1,605	52,328	18,262	3,364	105,013
	8	395,835	67,730	151,998	45,341	19,797	680,701	380,492	64,932	168,314	42,007	19,461	675,206
Total	9	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065
By Country of Risk													
Canada	10	\$ 416,921	\$ 117,930	\$ 54,276	\$ 17,403	\$ 8,459	\$ 614,989	\$ 412,286	\$ 115,048	\$ 56,066	\$ 16,458	\$ 8,604	\$ 608,462
United States	11	309,192	65,629	59,290	13,146	10,798	458,055	294,810	61,670	60,525	10,394	10,362	437,761
Other International													
Europe	12	48,954	2,300	30,720	10,820	359	93,153	45,276	2,943	40,548	10,479	324	99,570
Other	13	19,671	759	7,712	3,972	214	32,328	20,443	772	11,175	4,676	206	37,272
	14	68,625	3,059	38,432	14,792	573	125,481	65,719	3,715	51,723	15,155	530	136,842
Total	15	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065
By Residual Contractual Maturity													
Within 1 year	16	\$ 255,706	\$ 130,068	\$ 151,428	\$ 16,963	\$ 8,143	\$ 562,308	\$ 251,015	\$ 127,147	\$ 167,375	\$ 16,860	\$ 8,167	\$ 570,564
Over 1 year to 5 years	17	377,321	53,928	390	20,109	10,974	462,722	368,789	50,901	652	15,892	10,632	446,866
Over 5 years	18	161,711	2,622	180	8,269	713	173,495	153,011	2,385	287	9,255	697	165,635
Total	19	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 21,376	\$ 2,555	\$ 2	\$ 101	\$ 1,520	\$ 25,554	\$ 21,157	\$ 2,304	\$ 8	\$ 129	\$ 1,448	\$ 25,046
Non-residential	21	34,447	4,082	10	789	417	39,745	33,443	3,816	11	951	360	38,581
Total real-estate	22	55,823	6,637	12	890	1,937	65,299	54,600	6,120	19	1,080	1,808	63,627
Agriculture	23	5,382	337	4	28	27	5,778	5,230	357	3	19	22	5,631
Automotive	24	8,946	4,390	2	702	104	14,144	8,465	4,354	5	650	94	13,568
Financial	25	30,703	8,381	122,107	28,458	1,168	190,817	30,755	7,700	141,280	23,781	1,305	204,821
Food, beverage, and tobacco	26	5,637	2,880	14	667	481	9,679	4,870	3,491	12	828	488	9,689
Forestry	27	1,323	600	-	14	47	1,984	1,346	508	-	16	46	1,916
Government, public sector entities, and education	28	197,137	3,217	20,879	10,641	5,216	237,090	187,691	3,127	16,353	11,762	5,276	224,209
Health and social services	29	14,917	1,039	553	186	1,781	18,476	14,574	1,122	556	210	1,721	18,183
Industrial construction and trade contractors	30	3,586	1,225	58	30	630	5,529	3,524	1,231	66	37	622	5,480
Metals and mining	31	3,202	3,242	666	142	817	8,069	3,208	3,071	1,026	167	706	8,178
Pipelines, oil, and gas	32	7,244	9,704	54	920	1,273	19,195	7,576	8,941	478	870	1,389	19,254
Power and utilities	33	4,598	5,927	-	650	3,393	14,568	4,519	5,547	-	637	3,210	13,913
Professional and other services	34	13,563	3,938	134	173	804	18,612	12,120	3,716	129	126	771	16,862
Retail sector	35	5,761	2,009	321	63	186	8,340	5,419	1,952	460	84	173	8,088
Sundry manufacturing and wholesale	36	9,544	5,735	47	193	440	15,959	9,807	5,659	35	234	325	16,060
Telecommunications, cable, and media	37	6,747	4,454	-	600	296	12,097	6,918	4,178	-	513	289	11,898
Transportation	38	12,975	1,821	50	835	1,069	16,750	12,285	1,800	42	774	1,028	15,929
Other	39	8,747	2,194	7,097	149	128	18,315	7,585	2,058	7,850	219	188	17,900
Total	40	\$ 395,835	\$ 67,730	\$ 151,998	\$ 45,341	\$ 19,797	\$ 680,701	\$ 380,492	\$ 64,932	\$ 168,314	\$ 42,007	\$ 19,461	\$ 675,206

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 Q2						2016 Q1					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 275,685	\$ 36,391	\$ –	\$ –	\$ –	\$ 312,076	\$ 278,885	\$ 35,197	\$ –	\$ –	\$ –	\$ 314,082
Qualifying revolving retail	2	19,471	54,095	–	–	–	73,566	18,760	51,362	–	–	–	70,122
Other retail	3	89,502	5,630	–	–	34	95,166	95,390	6,108	–	–	38	101,536
	4	384,658	96,116	–	–	34	480,808	393,035	92,667	–	–	38	485,740
Non-retail													
Corporate	5	167,974	57,256	97,432	10,127	14,414	347,203	173,953	65,264	92,577	13,452	14,970	360,216
Sovereign	6	161,106	1,361	18,572	11,133	1,384	193,556	161,732	1,480	27,954	12,605	1,552	205,323
Bank	7	28,383	1,554	48,506	18,181	3,241	99,865	30,824	1,790	59,064	22,674	3,717	118,069
	8	357,463	60,171	164,510	39,441	19,039	640,624	366,509	68,534	179,595	48,731	20,239	683,608
Total	9	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432	\$ 759,544	\$ 161,201	\$ 179,595	\$ 48,731	\$ 20,277	\$ 1,169,348
By Country of Risk													
Canada	10	\$ 407,153	\$ 114,815	\$ 60,069	\$ 15,131	\$ 8,578	\$ 605,746	\$ 403,933	\$ 113,239	\$ 52,918	\$ 22,715	\$ 8,520	\$ 601,325
United States	11	273,256	37,993	55,709	10,380	9,994	387,332	290,281	43,788	60,504	12,334	10,955	417,862
Other International													
Europe	12	40,728	2,848	36,687	9,722	382	90,367	40,111	3,387	38,755	10,989	610	93,852
Other	13	20,984	631	12,045	4,208	119	37,987	25,219	787	27,418	2,693	192	56,309
	14	61,712	3,479	48,732	13,930	501	128,354	65,330	4,174	66,173	13,682	802	150,161
Total	15	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432	\$ 759,544	\$ 161,201	\$ 179,595	\$ 48,731	\$ 20,277	\$ 1,169,348
By Residual Contractual Maturity													
Within 1 year	16	\$ 241,965	\$ 106,376	\$ 163,914	\$ 15,290	\$ 7,778	\$ 535,323	\$ 245,124	\$ 105,729	\$ 179,011	\$ 15,078	\$ 7,653	\$ 552,595
Over 1 year to 5 years	17	349,692	47,446	596	16,148	10,636	424,518	350,182	53,171	583	22,923	11,698	438,557
Over 5 years	18	150,464	2,465	–	8,003	659	161,591	164,238	2,301	1	10,730	926	178,196
Total	19	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432	\$ 759,544	\$ 161,201	\$ 179,595	\$ 48,731	\$ 20,277	\$ 1,169,348
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 20,603	\$ 2,256	\$ 2	\$ 106	\$ 1,362	\$ 24,329	\$ 20,797	\$ 2,503	\$ 2	\$ 128	\$ 1,422	\$ 24,852
Non-residential	21	31,536	3,315	6	743	323	35,923	32,760	3,362	9	889	306	37,326
Total real-estate	22	52,139	5,571	8	849	1,685	60,252	53,557	5,865	11	1,017	1,728	62,178
Agriculture	23	5,105	287	3	18	21	5,434	5,096	341	5	38	26	5,506
Automotive	24	7,932	3,849	3	615	106	12,505	7,629	4,529	3	793	116	13,070
Financial	25	29,611	7,439	134,570	21,997	1,289	194,906	31,843	8,617	141,569	28,469	1,466	211,964
Food, beverage, and tobacco	26	4,202	3,234	–	659	544	8,639	4,309	4,286	1	742	549	9,887
Forestry	27	1,454	460	–	17	49	1,980	1,397	555	–	29	51	2,032
Government, public sector entities, and education	28	172,588	3,002	20,667	11,768	5,014	213,039	174,306	3,332	29,197	13,430	5,539	225,804
Health and social services	29	13,969	1,096	589	185	2,064	17,903	14,828	1,171	561	216	2,279	19,055
Industrial construction and trade contractors	30	2,989	1,104	82	33	571	4,779	3,052	1,227	73	35	605	4,992
Metals and mining	31	3,223	2,859	668	146	796	7,692	3,555	3,390	310	178	806	8,239
Pipelines, oil, and gas	32	6,833	8,791	708	811	1,249	18,392	6,484	9,737	492	962	1,204	18,879
Power and utilities	33	4,768	5,224	–	494	3,092	13,578	4,551	5,827	–	656	3,055	14,089
Professional and other services	34	11,304	3,372	137	162	752	15,727	12,205	3,757	167	144	753	17,026
Retail sector	35	5,183	1,780	770	120	147	8,000	5,248	1,996	579	63	162	8,048
Sundry manufacturing and wholesale	36	9,881	5,152	46	258	330	15,667	10,577	5,904	43	258	401	17,183
Telecommunications, cable, and media	37	6,714	3,743	–	444	183	11,084	7,068	4,311	1	597	197	12,174
Transportation	38	11,912	1,785	50	660	1,012	15,419	13,447	2,024	108	931	1,174	17,684
Other	39	7,656	1,423	6,209	205	135	15,628	7,357	1,665	6,475	173	128	15,798
Total	40	\$ 357,463	\$ 60,171	\$ 164,510	\$ 39,441	\$ 19,039	\$ 640,624	\$ 366,509	\$ 68,534	\$ 179,595	\$ 48,731	\$ 20,239	\$ 683,608

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 Q4						2015 Q3					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 274,984	\$ 34,439	\$ –	\$ –	\$ –	\$ 309,423	\$ 268,975	\$ 33,692	\$ –	\$ –	\$ –	\$ 302,667
Qualifying revolving retail	2	16,787	46,382	–	–	–	63,169	16,550	45,601	–	–	–	62,151
Other retail	3	92,933	5,639	–	–	35	98,607	89,317	5,542	–	–	36	94,895
	4	384,704	86,460	–	–	35	471,199	374,842	84,835	–	–	36	459,713
Non-retail													
Corporate	5	162,764	59,863	92,143	10,494	14,697	339,961	154,584	53,379	93,777	12,571	14,502	328,813
Sovereign	6	146,208	1,381	24,677	10,942	1,222	184,430	138,689	1,634	23,946	10,672	1,161	176,102
Bank	7	28,698	1,573	65,217	27,025	2,631	125,144	28,409	1,521	60,112	26,625	2,372	119,039
	8	337,670	62,817	182,037	48,461	18,550	649,535	321,682	56,534	177,835	49,868	18,035	623,954
Total	9	\$ 722,374	\$ 149,277	\$ 182,037	\$ 48,461	\$ 18,585	\$ 1,120,734	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667
By Country of Risk													
Canada	10	\$ 400,076	\$ 105,635	\$ 54,827	\$ 20,684	\$ 7,910	\$ 589,132	\$ 389,264	\$ 103,889	\$ 55,766	\$ 22,278	\$ 7,890	\$ 579,087
United States	11	262,407	39,566	55,135	12,040	10,133	379,281	246,182	33,831	60,326	12,456	9,736	362,531
Other International	12	37,043	3,133	46,328	12,248	422	99,174	40,414	2,709	44,209	11,770	345	99,447
Europe	13	22,848	943	25,747	3,489	120	53,147	20,664	940	17,534	3,364	100	42,602
Other	14	59,891	4,076	72,075	15,737	542	152,321	61,078	3,649	61,743	15,134	445	142,049
Total	15	\$ 722,374	\$ 149,277	\$ 182,037	\$ 48,461	\$ 18,585	\$ 1,120,734	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667
By Residual Contractual Maturity													
Within 1 year	16	\$ 242,093	\$ 99,302	\$ 181,632	\$ 10,754	\$ 7,442	\$ 541,223	\$ 221,618	\$ 93,965	\$ 177,480	\$ 12,469	\$ 7,040	\$ 512,572
Over 1 year to 5 years	17	323,706	47,275	405	25,081	10,355	406,822	311,254	43,382	355	24,763	9,910	389,664
Over 5 years	18	156,575	2,700	–	12,626	788	172,689	163,652	4,022	–	12,636	1,121	181,431
Total	19	\$ 722,374	\$ 149,277	\$ 182,037	\$ 48,461	\$ 18,585	\$ 1,120,734	\$ 696,524	\$ 141,369	\$ 177,835	\$ 49,868	\$ 18,071	\$ 1,083,667
2015 Q2													
2015 Q1													
By Counterparty Type													
Retail													
Residential secured	20	\$ 261,315	\$ 33,807	\$ –	\$ –	\$ –	\$ 295,122	\$ 261,424	\$ 33,599	\$ –	\$ –	\$ –	\$ 295,023
Qualifying revolving retail	21	16,245	45,002	–	–	–	61,247	15,940	44,164	–	–	–	60,104
Other retail	22	83,786	5,448	–	–	35	89,269	85,439	5,452	–	–	34	90,925
	23	361,346	84,257	–	–	35	445,638	362,803	83,215	–	–	34	446,052
Non-retail													
Corporate	24	143,218	46,642	84,240	9,384	13,528	297,012	143,664	46,624	77,224	14,816	14,471	296,799
Sovereign	25	130,171	1,519	21,048	7,585	1,049	161,372	132,129	1,499	21,625	8,207	1,123	164,583
Bank	26	27,059	1,338	59,749	24,293	2,433	114,872	26,388	1,151	63,791	27,792	2,038	121,160
	27	300,448	49,499	165,037	41,262	17,010	573,256	302,181	49,274	162,640	50,815	17,632	582,542
Total	28	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594
By Country of Risk													
Canada	29	\$ 380,161	\$ 101,796	\$ 59,476	\$ 15,948	\$ 7,357	\$ 564,738	\$ 371,111	\$ 99,488	\$ 53,167	\$ 21,931	\$ 7,362	\$ 553,059
United States	30	225,539	28,875	43,079	10,498	9,219	317,210	237,648	29,936	42,791	12,167	9,746	332,288
Other International	31	38,551	2,401	41,983	10,591	383	93,909	35,903	2,389	46,760	13,216	422	98,690
Europe	32	17,543	684	20,499	4,225	86	43,037	20,322	676	19,922	3,501	136	44,557
Other	33	56,094	3,085	62,482	14,816	469	136,946	56,225	3,065	66,682	16,717	558	143,247
Total	34	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594
By Residual Contractual Maturity													
Within 1 year	35	\$ 227,239	\$ 92,539	\$ 164,704	\$ 9,617	\$ 7,543	\$ 501,642	\$ 223,677	\$ 92,748	\$ 162,203	\$ 14,703	\$ 7,122	\$ 500,453
Over 1 year to 5 years	36	291,386	38,600	333	20,372	8,851	359,542	295,053	37,429	437	23,032	9,839	365,790
Over 5 years	37	143,169	2,617	–	11,273	651	157,710	146,254	2,312	–	13,080	705	162,351
Total	38	\$ 661,794	\$ 133,756	\$ 165,037	\$ 41,262	\$ 17,045	\$ 1,018,894	\$ 664,984	\$ 132,489	\$ 162,640	\$ 50,815	\$ 17,666	\$ 1,028,594

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 Q4			2016 Q3			2016 Q2		
By Counterparty Type		Standardized	AIRB ¹	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
Retail										
Residential secured	1	\$ -	\$ 227	\$ 136,221	\$ -	\$ 234	\$ 139,245	\$ -	\$ 593	\$ 141,944
Qualifying revolving retail	2	-	-	-	-	-	-	-	-	-
Other retail	3	488	169	-	540	171	-	526	173	-
	4	488	396	136,221	540	405	139,245	526	766	141,944
Non-retail										
Corporate	5	2,578	11,123	15,090	2,855	10,520	15,351	2,932	9,620	15,542
Sovereign	6	-	-	106	-	-	110	-	-	113
Bank	7	-	696	29	-	732	45	-	823	49
	8	2,578	11,819	15,225	2,855	11,252	15,506	2,932	10,443	15,704
Gross Credit Risk Exposure	9	\$ 3,066	\$ 12,215	\$ 151,446	\$ 3,395	\$ 11,657	\$ 154,751	\$ 3,458	\$ 11,209	\$ 157,648

By Counterparty Type		2016 Q1			2015 Q4			2015 Q3		
		Standardized	AIRB ¹	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
Retail										
Residential secured	10	\$ -	\$ 673	\$ 146,213	\$ -	\$ 360	\$ 148,509	\$ -	\$ 462	\$ 149,131
Qualifying revolving retail	11	-	-	-	-	-	-	-	-	-
Other retail	12	441	197	-	487	466	-	369	358	-
	13	441	870	146,213	487	826	148,509	369	820	149,131
Non-retail										
Corporate	14	2,699	10,795	16,503	2,123	10,380	16,009	2,074	9,359	16,441
Sovereign	15	-	-	133	-	-	157	-	-	160
Bank	16	-	1,085	105	-	1,226	75	-	1,383	88
	17	2,699	11,880	16,741	2,123	11,606	16,241	2,074	10,742	16,689
Gross Credit Risk Exposure	18	\$ 3,140	\$ 12,750	\$ 162,954	\$ 2,610	\$ 12,432	\$ 164,750	\$ 2,443	\$ 11,562	\$ 165,820

By Counterparty Type		2015 Q2			2015 Q1			2014 Q4		
		Standardized	AIRB ¹	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
Retail										
Residential secured	19	\$ -	\$ 411	\$ 150,949	\$ -	\$ 487	\$ 153,212	\$ -	\$ 373	\$ 155,726
Qualifying revolving retail	20	-	-	-	-	-	-	-	-	-
Other retail	21	510	344	-	599	374	-	414	344	-
	22	510	755	150,949	599	861	153,212	414	717	155,726
Non-retail										
Corporate	23	2,122	8,247	15,923	2,199	8,530	16,123	1,869	6,408	15,767
Sovereign	24	-	-	189	-	-	166	-	-	127
Bank	25	-	1,169	212	-	1,218	771	-	1,133	75
	26	2,122	9,416	16,324	2,199	9,748	17,060	1,869	7,541	15,969
Gross Credit Risk Exposure	27	\$ 2,632	\$ 10,171	\$ 167,273	\$ 2,798	\$ 10,609	\$ 170,272	\$ 2,283	\$ 8,258	\$ 171,695

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 Q4								2016 Q3							
		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	\$ -	\$ 227	\$ 123	\$ -	\$ 957	\$ 27	\$ -	\$ 1,334	\$ -	\$ 234	\$ 104	\$ -	\$ 880	\$ 27	\$ -	\$ 1,245
Other retail ²	2	488	169	-	-	17,840	-	397	18,894	540	171	-	-	17,604	-	360	18,675
	3	488	396	123	-	18,797	27	397	20,228	540	405	104	-	18,484	27	360	19,920
Non-retail																	
Corporate	4	12,223	1,478	-	-	-	113,280	353	127,334	12,374	1,002	-	-	-	107,702	361	121,439
Sovereign	5	54,043	23,123	-	-	-	-	-	77,166	49,443	21,387	-	-	-	-	-	70,830
Bank	6	696	17,024	-	1	-	-	-	17,721	732	15,260	-	1	-	-	-	15,993
	7	66,962	41,625	-	1	-	113,280	353	222,221	62,549	37,649	-	1	-	107,702	361	208,262
Total	8	\$ 67,450	\$ 42,021	\$ 123	\$ 1	\$ 18,797	\$ 113,307	\$ 750	\$ 242,449	\$ 63,089	\$ 38,054	\$ 104	\$ 1	\$ 18,484	\$ 107,729	\$ 721	\$ 228,182

	LINE #	2016 Q2								2016 Q1							
		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	\$ 356	\$ 237	\$ 27,726	\$ -	\$ 2,833	\$ 472	\$ -	\$ 31,624	\$ 393	\$ 280	\$ 31,134	\$ -	\$ 3,173	\$ 514	\$ -	\$ 35,494
Other retail ²	10	603	96	-	-	54,414	-	578	55,691	525	114	-	-	60,634	-	710	61,983
	11	959	333	27,726	-	57,247	472	578	87,315	918	394	31,134	-	63,807	514	710	97,477
Non-retail																	
Corporate	12	12,402	149	-	-	-	101,291	383	114,225	13,340	155	-	-	-	109,480	456	123,431
Sovereign	13	43,168	18,861	-	-	-	-	-	62,029	48,188	19,443	-	-	-	-	-	67,631
Bank	14	823	14,434	-	1	-	-	-	15,258	1,085	15,133	-	1	-	-	-	16,219
	15	56,393	33,444	-	1	-	101,291	383	191,512	62,613	34,731	-	1	-	109,480	456	207,281
Total	16	\$ 57,352	\$ 33,777	\$ 27,726	\$ 1	\$ 57,247	\$ 101,763	\$ 961	\$ 278,827	\$ 63,531	\$ 35,125	\$ 31,134	\$ 1	\$ 63,807	\$ 109,994	\$ 1,166	\$ 304,758

	LINE #	2015 Q4								2015 Q3							
		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	\$ 360	\$ -	\$ 29,152	\$ -	\$ 2,927	\$ 458	\$ -	\$ 32,897	\$ 332	\$ 130	\$ 29,414	\$ -	\$ 2,814	\$ 460	\$ -	\$ 33,150
Other retail ²	18	564	389	-	-	58,072	-	630	59,655	445	281	-	-	54,669	-	588	55,983
	19	924	389	29,152	-	60,999	458	630	92,552	777	411	29,414	-	57,483	460	588	89,133
Non-retail																	
Corporate	20	12,344	160	-	-	-	101,630	489	114,623	11,271	162	-	-	-	95,064	546	107,043
Sovereign	21	38,551	17,383	-	-	-	-	-	55,934	38,882	17,779	-	-	-	-	-	56,661
Bank	22	1,226	12,315	-	1	-	-	-	13,542	1,383	11,730	-	-	-	-	4	13,117
	23	52,121	29,858	-	1	-	101,630	489	184,099	51,536	29,671	-	-	-	95,064	550	176,821
Total	24	\$ 53,045	\$ 30,247	\$ 29,152	\$ 1	\$ 60,999	\$ 102,088	\$ 1,119	\$ 276,651	\$ 52,313	\$ 30,082	\$ 29,414	\$ -	\$ 57,483	\$ 95,524	\$ 1,138	\$ 265,954

	LINE #	2015 Q2								2015 Q1							
		Risk-weight								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	\$ 284	\$ 127	\$ 27,382	\$ -	\$ 2,601	\$ 408	\$ -	\$ 30,802	\$ 346	\$ 140	\$ 28,692	\$ -	\$ 2,754	\$ 427	\$ -	\$ 32,359
Other retail ²	26	578	276	-	-	49,973	-	543	51,370	666	307	-	-	52,043	-	613	53,629
	27	862	403	27,382	-	52,574	408	543	82,172	1,012	447	28,692	-	54,797	427	613	85,988
Non-retail																	
Corporate	28	10,186	183	-	-	-	85,761	577	96,707	10,530	198	-	-	-	89,500	646	100,874
Sovereign	29	26,938	17,050	-	-	-	-	-	43,988	29,486	18,706	-	-	-	-	-	48,192
Bank	30	1,169	10,879	-	-	-	-	8	12,056	1,218	9,836	-	1	-	-	13	11,068
	31	38,293	28,112	-	-	-	85,761	585	152,751	41,234	28,740	-	1	-	89,500	659	160,134
Total	32	\$ 39,155	\$ 28,515	\$ 27,382	\$ -	\$ 52,574	\$ 86,169	\$ 1,128	\$ 234,923	\$ 42,246	\$ 29,187	\$ 28,692	\$ 1	\$ 54,797	\$ 89,927	\$ 1,272	\$ 246,122

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 Q4											
		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		124,428	21,834	91.22	–	27.70	114	0.09	–	0.09	
Normal Risk	2	0.16 to 0.41		6,652	–	100.00	0.26	9.52	303	4.56	2	4.93	
	3	0.42 to 1.10		3,334	–	100.00	0.63	9.60	290	8.70	2	9.45	
Medium Risk	4	1.11 to 2.93		1,008	–	100.00	1.73	9.65	173	17.16	2	19.64	
	5	2.94 to 4.74		229	–	100.00	3.68	9.79	63	27.51	1	32.97	
High Risk	6	4.75 to 7.59		143	–	100.00	5.98	9.50	49	34.27	1	43.01	
	7	7.60 to 18.20		289	–	100.00	10.32	8.34	110	38.06	3	51.04	
	8	18.21 to 99.99		93	–	100.00	31.66	8.94	46	49.46	3	89.78	
Default	9	100.00		43	–	100.00	100.00	8.24	44	102.33	–	102.33	
Total	10		\$	136,219	\$ 21,834	91.92 %	0.13 %	26.12 %	\$ 1,192	0.88 %	\$ 14	1.00 %	
Uninsured Undrawn²													
Low Risk	11	0.00 to 0.15		24,644	47,038	52.39	0.03	23.37	580	2.35	2	2.45	
Normal Risk	12	0.16 to 0.41		1,798	2,874	62.57	0.24	35.48	289	16.07	2	17.46	
	13	0.42 to 1.10		358	573	62.45	0.60	32.37	102	28.49	1	31.98	
Medium Risk	14	1.11 to 2.93		61	81	75.82	1.63	32.77	34	55.74	–	55.74	
	15	2.94 to 4.74		8	8	100.00	3.53	63.48	13	162.50	–	162.50	
High Risk	16	4.75 to 7.59		3	3	93.48	5.88	23.60	3	100.00	–	100.00	
	17	7.60 to 18.20		3	3	84.67	11.03	21.23	3	100.00	–	100.00	
	18	18.21 to 99.99		1	1	94.33	29.06	17.54	1	100.00	–	100.00	
Default	19	100.00		–	–	–	–	–	–	–	–	–	
Total	20		\$	26,876	\$ 50,581	53.14 %	0.06 %	24.33 %	\$ 1,025	3.81 %	\$ 5	4.05 %	
Uninsured Drawn²													
Low Risk	21	0.00 to 0.15		77,377	n/a	n/a	0.06	25.00	2,846	3.68	11	3.86	
Normal Risk	22	0.16 to 0.41		26,829	n/a	n/a	0.25	27.07	3,379	12.59	18	13.43	
	23	0.42 to 1.10		13,200	n/a	n/a	0.64	26.41	3,217	24.37	22	26.45	
Medium Risk	24	1.11 to 2.93		4,386	n/a	n/a	1.69	27.81	2,127	48.50	21	54.48	
	25	2.94 to 4.74		831	n/a	n/a	3.69	26.56	618	74.37	8	86.40	
High Risk	26	4.75 to 7.59		512	n/a	n/a	5.97	24.24	447	87.30	7	104.39	
	27	7.60 to 18.20		662	n/a	n/a	11.20	21.60	667	100.76	16	130.97	
	28	18.21 to 99.99		366	n/a	n/a	37.44	18.26	355	96.99	24	178.96	
Default	29	100.00		208	n/a	n/a	100.00	20.00	392	188.46	10	248.56	
Total	30		\$	124,371	\$ n/a	n/a %	0.60 %	25.66 %	\$ 14,048	11.30 %	\$ 137	12.67 %	
U.S. Retail Uninsured Drawn and Undrawn													
Low Risk	31	0.00 to 0.15		13,126	9,319	80.27	0.07	31.44	592	4.51	2	4.70	
Normal Risk	32	0.16 to 0.41		14,716	941	97.23	0.26	21.09	1,509	10.25	9	11.02	
	33	0.42 to 1.10		10,383	608	97.03	0.66	25.46	2,499	24.07	18	26.24	
Medium Risk	34	1.11 to 2.93		5,233	698	93.82	1.75	31.27	2,952	56.41	29	63.34	
	35	2.94 to 4.74		1,283	112	95.66	3.67	36.44	1,304	101.64	17	118.20	
High Risk	36	4.75 to 7.59		718	63	95.17	5.92	37.16	958	133.43	16	161.28	
	37	7.60 to 18.20		768	114	92.52	11.32	39.13	1,422	185.16	34	240.49	
	38	18.21 to 99.99		331	21	96.80	34.30	39.32	701	211.78	45	381.72	
Default	39	100.00		854	–	100.00	100.00	33.78	528	61.83	246	421.90	
Total	40		\$	47,412	\$ 11,876	91.37 %	2.85 %	27.34 %	\$ 12,465	26.29 %	\$ 416	37.26 %	

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 Q3									
			Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight		
			PD range	EAD								
Insured Drawn and Undrawn³												
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 Undrawn												
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 Drawn												
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.

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)		2016										
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	
Insured Drawn and Undrawn³												
1	Low Risk	0.00 to 0.15 %	\$ 133,126	\$ 23,219	91.27 %	– %	28.33 %	\$ 110	0.08 %	\$ –	0.08 %	
2	Normal Risk	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	
4	Medium Risk	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	
6	High Risk	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	
9	Default	100.00	34	–	100.00	100.00	8.11	34	100.00	–	100.00	
10	Total		\$ 146,214	\$ 23,219	91.99 %	0.13 %	26.64 %	\$ 1,313	0.90 %	\$ 13	1.01 %	
Uninsured Undrawn												
11	Low Risk	0.00 to 0.15 %	\$ 22,269	\$ 42,321	52.62 %	0.03 %	23.74 %	\$ 528	2.37 %	\$ 2	2.48 %	
12	Normal Risk	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	
14	Medium Risk	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	
16	High Risk	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	–	–	–	–	
19	Default	100.00	–	–	–	–	–	–	–	–	–	
20	Total		\$ 24,513	\$ 45,867	53.45 %	0.06 %	24.83 %	\$ 960	3.92 %	\$ 4	4.12 %	
Uninsured Drawn												
21	Low Risk	0.00 to 0.15 %	\$ 64,542	n/a	n/a	0.06 %	25.76 %	\$ 2,472	3.83 %	\$ 9	4.00 %	
22	Normal Risk	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	
24	Medium Risk	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	
26	High Risk	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	
29	Default	100.00	218	n/a	n/a	100.00	20.42	423	194.04	11	257.11	
30	Total		\$ 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)		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		
Insured Drawn and Undrawn³													
1	Low Risk	0.00 to 0.15	\$ 135,556	\$ 23,117	91.39 %	– %	28.64 %	\$ 102	0.08 %	\$ –	0.08 %		
2	Normal Risk	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		
4	Medium Risk	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		
6	High Risk	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		
9	Default	100.00	34	–	100.00	100.00	8.17	35	102.94	–	102.94		
10	Total		\$ 148,509	\$ 23,117	92.08 %	0.13 %	26.98 %	\$ 1,309	0.88 %	\$ 13	0.99 %		
Uninsured Undrawn													
11	Low Risk	0.00 to 0.15	\$ 21,948	\$ 41,863	52.43 %	0.03 %	23.81 %	\$ 523	2.38 %	\$ 2	2.50 %		
12	Normal Risk	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		
14	Medium Risk	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		
16	High Risk	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		
19	Default	100.00	–	–	–	–	–	–	–	–	–		
20	Total		\$ 23,924	\$ 45,065	53.09 %	0.07 %	24.73 %	\$ 931	3.89 %	\$ 4	4.10 %		
Uninsured Drawn													
21	Low Risk	0.00 to 0.15	\$ 60,333	n/a	n/a	0.06 %	25.95 %	\$ 2,378	3.94 %	\$ 9	4.13 %		
22	Normal Risk	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		
24	Medium Risk	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		
26	High Risk	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		
29	Default	100.00	226	n/a	n/a	100.00	20.52	441	195.13	11	255.97		
30	Total		\$ 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)		2015										
As at		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	
Insured Drawn and Undrawn³												
1	Low Risk	0.00 to 0.15	\$ 138,105	\$ 23,337	91.50 %	– %	28.61 %	\$ 119	0.09 %	\$ –	0.09 %	
2	Normal Risk	0.16 to 0.41	4,780	–	100.00	0.25	9.35	212	4.44	1	4.70	
3		0.42 to 1.10	3,388	–	100.00	0.67	9.48	305	9.00	2	9.74	
4	Medium Risk	1.11 to 2.93	1,713	–	100.00	1.74	9.73	296	17.28	3	19.47	
5		2.94 to 4.74	406	–	100.00	3.70	9.80	111	27.34	1	30.42	
6	High Risk	4.75 to 7.59	248	–	100.00	5.91	9.66	86	34.68	1	39.72	
7		7.60 to 18.20	273	–	100.00	11.68	9.15	119	43.59	3	57.33	
8		18.21 to 99.99	178	–	100.00	31.66	9.00	89	50.00	5	85.11	
9	Default	100.00	41	–	100.00	100.00	8.76	45	109.76	–	109.76	
10	Total		\$ 149,132	\$ 23,337	92.08 %	0.15 %	27.19 %	\$ 1,382	0.93 %	\$ 16	1.06 %	
Uninsured Undrawn												
11	Low Risk	0.00 to 0.15	\$ 21,128	\$ 40,118	52.67 %	0.03 %	23.17 %	\$ 484	2.29 %	\$ 2	2.41 %	
12	Normal Risk	0.16 to 0.41	1,616	2,608	61.96	0.25	36.21	279	17.26	1	18.04	
13		0.42 to 1.10	284	470	60.40	0.60	30.93	77	27.11	1	31.51	
14	Medium Risk	1.11 to 2.93	56	73	76.98	1.66	31.20	30	53.57	–	53.57	
15		2.94 to 4.74	9	11	84.52	3.63	28.51	7	77.78	–	77.78	
16	High Risk	4.75 to 7.59	5	8	66.77	5.82	22.16	4	80.00	–	80.00	
17		7.60 to 18.20	3	3	100.00	10.89	23.01	4	133.33	–	133.33	
18		18.21 to 99.99	2	2	91.72	32.53	18.00	2	100.00	–	100.00	
19	Default	100.00	–	–	–	–	–	–	–	–	–	
20	Total		\$ 23,103	\$ 43,293	53.37 %	0.07 %	24.20 %	\$ 887	3.84 %	\$ 4	4.06 %	
Uninsured Drawn												
21	Low Risk	0.00 to 0.15	\$ 54,223	n/a	n/a	0.06 %	26.09 %	\$ 2,055	3.79 %	\$ 8	3.97 %	
22	Normal Risk	0.16 to 0.41	21,570	n/a	n/a	0.25	28.12	2,892	13.41	15	14.28	
23		0.42 to 1.10	13,332	n/a	n/a	0.65	26.75	3,337	25.03	23	27.19	
24	Medium Risk	1.11 to 2.93	5,293	n/a	n/a	1.69	28.57	2,639	49.86	26	56.00	
25		2.94 to 4.74	963	n/a	n/a	3.69	28.21	760	78.92	10	91.90	
26	High Risk	4.75 to 7.59	584	n/a	n/a	5.97	25.94	546	93.49	9	112.76	
27		7.60 to 18.20	666	n/a	n/a	11.62	23.07	728	109.31	18	143.09	
28		18.21 to 99.99	399	n/a	n/a	34.71	19.52	422	105.76	26	187.22	
29	Default	100.00	252	n/a	n/a	100.00	21.21	512	203.17	13	267.66	
30	Total		\$ 97,282	n/a	n/a	0.82 %	26.73 %	\$ 13,891	14.28 %	\$ 148	16.18 %	

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

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

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

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

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

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

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

³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 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)		2014										
As at		Q4										
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	\$ 147,585	\$ 24,599	91.55	–	29.98	\$ 83	0.06	–	0.06	
2	Normal Risk	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	
4	Medium Risk	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	
6	High Risk	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	
9	Default	100.00	30	–	100.00	100.00	9.29	35	116.67	–	116.67	
10	Total		\$ 155,726	\$ 24,599	91.96	0.11	28.91	\$ 1,009	0.65	13	0.75	
Uninsured Undrawn												
11	Low Risk	0.00 to 0.15	\$ 19,604	\$ 37,271	52.60	0.03	23.54	\$ 459	2.34	2	2.47	
12	Normal Risk	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	
14	Medium Risk	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	
16	High Risk	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	
19	Default	100.00	–	–	–	–	–	–	–	–	–	
20	Total		\$ 21,267	\$ 40,087	53.05	0.08	24.23	\$ 804	3.78	4	4.02	
Uninsured Drawn												
21	Low Risk	0.00 to 0.15	\$ 45,786	n/a	n/a	0.06	26.83	\$ 1,818	3.97	7	4.16	
22	Normal Risk	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	
24	Medium Risk	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	
26	High Risk	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	
29	Default	100.00	238	n/a	n/a	100.00	22.43	498	209.24	14	282.77	
30	Total		\$ 84,070	n/a	n/a	0.91	27.43	\$ 13,045	15.52	148	17.72	

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

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

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

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

(\$ millions, except as noted)
As at

		2016										
		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	% \$ 55,089	\$ 67,684	76.32 %	0.04 %	88.24 %	\$ 1,382	2.51 %	\$ 21	2.99 %	
Normal Risk	2	0.16 to 0.41	11,149	11,753	76.19	0.25	89.36	1,274	11.43	25	14.23	
	3	0.42 to 1.10	9,222	7,889	76.85	0.70	88.85	2,353	25.52	57	33.24	
Medium Risk	4	1.11 to 2.93	7,537	4,631	80.03	1.85	89.07	4,051	53.75	124	74.31	
	5	2.94 to 4.74	3,011	1,327	84.82	3.71	89.02	2,670	88.67	100	130.19	
High Risk	6	4.75 to 7.59	2,012	613	90.87	5.96	89.23	2,448	121.67	107	188.15	
	7	7.60 to 18.20	1,818	378	95.36	11.13	87.53	3,114	171.29	177	292.99	
	8	18.21 to 99.99	804	172	97.27	35.23	78.39	1,658	206.22	232	566.92	
Default	9	100.00	136	–	100.00	100.00	73.88	15	11.03	99	920.96	
Total	10		\$ 90,778	\$ 94,447	77.68 %	1.22 %	88.44 %	\$ 18,965	20.89 %	\$ 942	33.86 %	

		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	11	0.00 to 0.15	% \$ 53,540	\$ 65,686	76.41 %	0.04 %	88.19 %	\$ 1,338	2.50 %	\$ 20	2.97 %	
Normal Risk	12	0.16 to 0.41	10,668	11,392	75.73	0.25	89.34	1,220	11.44	24	14.25	
	13	0.42 to 1.10	8,989	7,900	75.97	0.70	88.83	2,298	25.56	56	33.35	
Medium Risk	14	1.11 to 2.93	7,309	4,669	79.01	1.85	88.92	3,923	53.67	121	74.37	
	15	2.94 to 4.74	2,932	1,349	83.94	3.71	88.86	2,596	88.54	97	129.89	
High Risk	16	4.75 to 7.59	1,959	624	90.10	5.96	89.05	2,379	121.44	104	187.80	
	17	7.60 to 18.20	1,798	399	94.83	11.15	87.23	3,070	170.75	174	291.71	
	18	18.21 to 99.99	792	186	97.18	34.28	77.82	1,642	207.32	220	554.55	
Default	19	100.00	128	–	100.00	100.00	74.10	14	10.94	93	919.14	
Total	20		\$ 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	21	0.00 to 0.15	% \$ 45,100	\$ 51,542	80.60 %	0.04 %	87.25 %	\$ 1,085	2.41 %	\$ 16	2.85 %	
Normal Risk	22	0.16 to 0.41	8,715	7,592	85.84	0.25	87.13	973	11.16	19	13.89	
	23	0.42 to 1.10	7,660	5,297	86.00	0.70	87.05	1,920	25.07	46	32.57	
Medium Risk	24	1.11 to 2.93	5,954	2,663	90.42	1.84	86.78	3,101	52.08	95	72.03	
	25	2.94 to 4.74	2,190	673	93.38	3.73	86.34	1,888	86.21	70	126.16	
High Risk	26	4.75 to 7.59	1,557	356	95.22	5.98	86.53	1,840	118.18	81	183.20	
	27	7.60 to 18.20	1,552	256	97.75	11.29	85.05	2,603	167.72	149	287.73	
	28	18.21 to 99.99	692	162	99.06	28.23	74.66	1,478	213.58	145	475.51	
Default	29	100.00	146	–	100.00	100.00	76.13	15	10.27	110	952.05	
Total	30		\$ 73,566	\$ 68,541	83.59 %	1.22 %	86.95 %	\$ 14,903	20.26 %	\$ 731	32.68 %	

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) 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		
Low Risk	1	0.00 to 0.15	% \$ 42,925	\$ 47,786	81.83	% 0.04	% 87.18	% \$ 1,025	2.39	% \$ 15	2.82	%	
Normal Risk	2	0.16 to 0.41	8,396	7,063	87.89	0.25	87.09	938	11.17	18	13.85		
	3	0.42 to 1.10	7,348	4,768	89.94	0.70	86.96	1,837	25.00	44	32.49		
Medium Risk	4	1.11 to 2.93	5,638	2,241	95.90	1.84	86.65	2,931	51.99	90	71.94		
	5	2.94 to 4.74	2,070	571	98.16	3.72	86.23	1,782	86.09	66	125.94		
High Risk	6	4.75 to 7.59	1,475	319	98.85	5.97	86.44	1,740	117.97	76	182.37		
	7	7.60 to 18.20	1,487	273	99.09	11.28	84.87	2,487	167.25	142	286.62		
	8	18.21 to 99.99	649	170	98.95	28.13	74.29	1,379	212.48	135	472.50		
Default	9	100.00	134	–	100.00	100.00	74.66	13	9.70	99	933.21		
Total	10		\$ 70,122	\$ 63,191	85.57	% 1.20	% 86.87	% \$ 14,132	20.15	% \$ 685	32.36	%	

		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	
Low Risk	11	0.00 to 0.15	% \$ 38,770	\$ 43,021	82.68	% 0.04	% 86.95	% \$ 920	2.37	% \$ 14	2.82	%
Normal Risk	12	0.16 to 0.41	7,477	6,169	88.44	0.25	86.76	833	11.14	16	13.82	
	13	0.42 to 1.10	6,645	4,214	90.09	0.69	86.65	1,636	24.62	39	31.96	
Medium Risk	14	1.11 to 2.93	5,070	1,950	95.92	1.85	86.28	2,637	52.01	81	71.98	
	15	2.94 to 4.74	1,883	505	98.10	3.72	85.91	1,615	85.77	60	125.60	
High Risk	16	4.75 to 7.59	1,333	280	98.67	5.97	86.18	1,567	117.55	69	182.26	
	17	7.60 to 18.20	1,317	223	98.90	11.25	84.76	2,196	166.74	125	285.38	
	18	18.21 to 99.99	559	143	98.87	27.87	73.48	1,171	209.48	114	464.40	
Default	19	100.00	115	–	100.00	100.00	73.50	11	9.57	84	922.61	
Total	20		\$ 63,169	\$ 56,505	86.19	% 1.18	% 86.60	% \$ 12,586	19.92	% \$ 602	31.84	%

		2015										
		Q3										
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	21	0.00 to 0.15	% \$ 37,892	\$ 41,942	82.78	% 0.04	% 87.55	% \$ 926	2.44	% \$ 14	2.91	%
Normal Risk	22	0.16 to 0.41	7,597	6,382	88.33	0.25	86.61	842	11.08	17	13.88	
	23	0.42 to 1.10	6,609	4,231	89.90	0.68	86.84	1,630	24.66	39	32.04	
Medium Risk	24	1.11 to 2.93	5,014	1,926	95.85	1.85	86.50	2,612	52.09	80	72.04	
	25	2.94 to 4.74	1,843	478	98.06	3.72	86.22	1,586	86.06	59	126.07	
High Risk	26	4.75 to 7.59	1,320	268	98.71	5.97	85.80	1,546	117.12	68	181.52	
	27	7.60 to 18.20	1,323	218	98.95	11.24	83.79	2,180	164.78	124	281.93	
	28	18.21 to 99.99	452	76	99.01	28.60	76.43	983	217.48	98	488.50	
Default	29	100.00	101	–	100.00	100.00	73.31	12	11.88	73	915.35	
Total	30		\$ 62,151	\$ 55,521	86.24	% 1.13	% 87.02	% \$ 12,317	19.82	% \$ 572	31.32	%

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

		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
Low Risk	11	0.00 to 0.15 %	\$ 36,421	\$ 40,405	82.98 %	0.04 %	87.58 %	\$ 890	2.44 %	\$ 13	2.89 %
Normal Risk	12	0.16 to 0.41	7,335	6,214	88.52	0.25	86.48	811	11.06	16	13.78
	13	0.42 to 1.10	6,359	4,081	89.96	0.69	86.67	1,565	24.61	38	32.08
Medium Risk	14	1.11 to 2.93	4,905	1,824	96.31	1.85	86.47	2,559	52.17	79	72.30
	15	2.94 to 4.74	1,872	482	98.36	3.72	86.15	1,609	85.95	60	126.01
High Risk	16	4.75 to 7.59	1,311	244	99.31	5.97	85.84	1,536	117.16	67	181.05
	17	7.60 to 18.20	1,330	201	99.63	11.25	83.82	2,194	164.96	125	282.44
	18	18.21 to 99.99	460	78	99.72	28.60	76.12	998	216.96	99	485.98
Default	19	100.00	111	–	100.00	100.00	73.62	13	11.71	80	912.61
Total	20		\$ 60,104	\$ 53,529	86.52 %	1.18 %	86.98 %	\$ 12,175	20.26 %	\$ 577	32.26 %

		2014									
		Q4									
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	21	0.00 to 0.15 %	\$ 36,242	\$ 40,020	83.18 %	0.04 %	87.62 %	\$ 886	2.44 %	\$ 13	2.89 %
Normal Risk	22	0.16 to 0.41	7,225	6,074	88.62	0.25	86.49	799	11.06	16	13.83
	23	0.42 to 1.10	6,049	3,809	90.16	0.69	86.69	1,491	24.65	36	32.09
Medium Risk	24	1.11 to 2.93	4,738	1,718	96.32	1.86	86.50	2,477	52.28	76	72.33
	25	2.94 to 4.74	1,829	458	98.39	3.73	86.20	1,574	86.06	59	126.38
High Risk	26	4.75 to 7.59	1,309	238	99.20	5.98	85.81	1,534	117.19	67	181.17
	27	7.60 to 18.20	1,333	190	99.50	11.29	83.90	2,204	165.34	126	283.50
	28	18.21 to 99.99	478	85	99.54	28.73	76.17	1,038	217.15	103	486.51
Default	29	100.00	113	–	100.00	100.00	74.15	13	11.50	83	929.65
Total	30		\$ 59,316	\$ 52,592	86.64 %	1.20 %	87.01 %	\$ 12,016	20.26 %	\$ 579	32.46 %

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										
		Q4										
		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 %	\$ 12,313	\$ 3,027	91.33 %	0.08 %	41.52 %	\$ 988	8.02 %	\$ 4	8.43 %	
Normal Risk	2	0.16 to 0.41	13,002	2,801	90.10	0.27	43.50	2,757	21.20	15	22.65	
	3	0.42 to 1.10	18,881	1,798	97.05	0.65	42.38	6,666	35.31	54	38.88	
Medium Risk	4	1.11 to 2.93	13,731	1,266	97.91	1.82	47.17	8,030	58.48	118	69.22	
	5	2.94 to 4.74	4,965	348	98.44	3.72	47.10	3,353	67.53	87	89.44	
High Risk	6	4.75 to 7.59	3,572	197	98.63	5.96	47.31	2,542	71.16	101	106.51	
	7	7.60 to 18.20	3,563	170	99.78	11.27	47.66	2,984	83.75	192	151.11	
	8	18.21 to 99.99	1,502	34	98.95	34.30	49.57	1,762	117.31	253	327.86	
Default	9	100.00	411	4	100.00	100.00	47.10	197	47.93	178	589.29	
Total	10		\$ 71,940	\$ 9,645	95.21 %	2.98 %	44.36 %	\$ 29,279	40.70 %	\$ 1,002	58.11 %	

		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	11	0.00 to 0.15 %	\$ 12,076	\$ 2,998	91.21 %	0.08 %	41.89 %	\$ 980	8.12 %	\$ 4	8.53 %	
Normal Risk	12	0.16 to 0.41	12,805	2,627	90.54	0.27	43.73	2,728	21.30	15	22.77	
	13	0.42 to 1.10	18,549	1,781	97.04	0.66	42.78	6,642	35.81	55	39.51	
Medium Risk	14	1.11 to 2.93	13,429	1,224	97.87	1.81	47.49	7,897	58.81	115	69.51	
	15	2.94 to 4.74	4,795	345	98.35	3.72	47.66	3,277	68.34	85	90.50	
High Risk	16	4.75 to 7.59	3,407	188	98.50	5.94	47.65	2,441	71.65	97	107.24	
	17	7.60 to 18.20	3,382	170	99.80	11.19	48.13	2,855	84.42	183	152.05	
	18	18.21 to 99.99	1,401	34	98.91	34.04	50.55	1,675	119.56	238	331.91	
Default	19	100.00	403	3	100.00	100.00	47.62	196	48.64	176	594.54	
Total	20		\$ 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	21	0.00 to 0.15 %	\$ 6,974	\$ 2,954	85.96 %	0.07 %	50.96 %	\$ 663	9.51 %	\$ 3	10.04 %	
Normal Risk	22	0.16 to 0.41	7,494	2,305	86.47	0.27	48.89	1,780	23.75	10	25.42	
	23	0.42 to 1.10	12,091	1,316	97.48	0.64	44.19	4,428	36.62	36	40.34	
Medium Risk	24	1.11 to 2.93	6,779	1,035	97.35	1.80	53.20	4,450	65.64	65	77.63	
	25	2.94 to 4.74	2,230	295	97.61	3.72	54.53	1,743	78.16	45	103.39	
High Risk	26	4.75 to 7.59	1,614	167	97.61	5.91	53.82	1,306	80.92	52	121.19	
	27	7.60 to 18.20	1,528	167	99.78	11.04	56.12	1,501	98.23	96	176.77	
	28	18.21 to 99.99	597	28	97.83	31.07	59.92	868	145.39	111	377.81	
Default	29	100.00	168	4	100.00	100.00	51.56	152	90.48	74	641.07	
Total	30		\$ 39,475	\$ 8,271	93.11 %	2.34 %	49.53 %	\$ 16,891	42.79 %	\$ 492	58.37 %	

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)		2016										
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	\$ 7,916	\$ 3,798	83.23 %	0.07 %	49.53 %	\$ 740	9.35 %	\$ 3	9.82 %	
2	Normal Risk	0.16 to 0.41	6,548	1,588	92.30	0.26	50.73	1,590	24.28	9	26.00	
3		0.42 to 1.10	12,171	1,511	96.64	0.62	44.05	4,407	36.21	36	39.91	
4	Medium Risk	1.11 to 2.93	6,851	1,089	97.27	1.80	53.34	4,507	65.79	65	77.65	
5		2.94 to 4.74	2,207	276	98.77	3.73	54.97	1,740	78.84	45	104.33	
6	High Risk	4.75 to 7.59	1,579	143	99.23	5.94	54.35	1,291	81.76	51	122.13	
7		7.60 to 18.20	1,561	181	99.42	11.02	56.17	1,535	98.33	98	176.81	
8		18.21 to 99.99	553	16	99.84	30.96	60.80	815	147.38	104	382.46	
9	Default	100.00	167	4	100.00	100.00	51.33	154	92.22	74	646.11	
10	Total		\$ 39,553	\$ 8,606	93.37 %	2.30 %	49.63 %	\$ 16,779	42.42 %	\$ 485	57.75 %	

2015											
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	\$ 7,609	\$ 3,464	83.64 %	0.07 %	48.11 %	\$ 696	9.15 %	\$ 3	9.64 %
12	Normal Risk	0.16 to 0.41	6,382	1,500	92.40	0.26	50.13	1,532	24.01	8	25.57
13		0.42 to 1.10	12,256	1,430	96.86	0.62	43.61	4,393	35.84	36	39.52
14	Medium Risk	1.11 to 2.93	6,705	1,034	97.37	1.80	53.14	4,394	65.53	64	77.46
15		2.94 to 4.74	2,209	268	98.86	3.73	54.09	1,714	77.59	45	103.06
16	High Risk	4.75 to 7.59	1,589	143	99.16	5.95	54.11	1,293	81.37	51	121.49
17		7.60 to 18.20	1,527	169	99.39	11.04	55.44	1,483	97.12	95	174.89
18		18.21 to 99.99	541	13	99.86	30.97	59.47	779	143.99	100	375.05
19	Default	100.00	134	4	100.00	100.00	51.61	115	85.82	60	645.52
20	Total		\$ 38,952	\$ 8,025	93.65 %	2.22 %	48.93 %	\$ 16,399	42.10 %	\$ 462	56.93 %

2015											
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	\$ 7,449	\$ 3,433	83.56 %	0.07 %	55.44 %	\$ 774	10.39 %	\$ 3	10.89 %
22	Normal Risk	0.16 to 0.41	5,965	1,445	92.09	0.26	55.48	1,583	26.54	9	28.42
23		0.42 to 1.10	12,817	1,380	97.17	0.63	46.80	4,971	38.78	41	42.78
24	Medium Risk	1.11 to 2.93	6,675	988	97.46	1.82	55.86	4,617	69.17	68	81.90
25		2.94 to 4.74	2,355	269	98.83	3.72	55.98	1,890	80.25	49	106.26
26	High Risk	4.75 to 7.59	1,636	148	99.18	5.96	54.74	1,347	82.33	53	122.83
27		7.60 to 18.20	1,451	180	99.38	11.04	55.26	1,405	96.83	90	174.36
28		18.21 to 99.99	437	12	99.86	30.71	61.66	647	148.05	82	382.61
29	Default	100.00	127	4	100.00	100.00	47.63	115	90.55	51	592.52
30	Total		\$ 38,912	\$ 7,859	93.79 %	2.13 %	52.71 %	\$ 17,349	44.59 %	\$ 446	58.91 %

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

		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		
Low Risk	0.00 to 0.15	% \$ 7,132	\$ 3,252	83.44 %	0.07 %	54.43 % \$	730	10.24 % \$	3	10.76 %		
Normal Risk	0.16 to 0.41	5,633	1,402	92.12	0.26	54.38	1,463	25.97	8	27.75		
	0.42 to 1.10	12,116	1,445	97.17	0.62	45.72	4,529	37.38	36	41.09		
Medium Risk	1.11 to 2.93	6,506	972	97.61	1.92	56.84	4,663	71.67	72	85.51		
	2.94 to 4.74	2,344	267	98.89	3.73	54.13	1,820	77.65	47	102.71		
High Risk	4.75 to 7.59	1,705	143	99.24	5.96	53.09	1,361	79.82	54	119.41		
	7.60 to 18.20	1,405	183	99.35	10.83	53.35	1,303	92.74	82	165.69		
	18.21 to 99.99	301	12	99.83	29.22	55.52	396	131.56	48	330.90		
Default	100.00	154	4	100.00	100.00	51.96	150	97.40	68	649.35		
Total		\$ 37,296	\$ 7,680	93.82 %	2.15 %	51.89 % \$	16,415	44.01 % \$	418	58.02 %		

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

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 Q4					2016 Q3					2016 Q2				
PD Range ¹ Investment Grade (%)	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	10,939	–	68.44	42	0.38	10,964	–	68.24	75	0.68	10,746	–	68.78	38	0.35
0.01 to 0.03	1A	AA+/Aa1	13,135	0.03	2.07	53	0.40	9,415	0.03	3.01	65	0.69	6,167	0.03	2.24	36	0.58
0.03 to 0.04	1B	AA/Aa2	17,374	0.03	6.26	378	2.18	19,487	0.03	4.31	327	1.68	26,130	0.03	2.74	211	0.81
0.04 to 0.05	1C	AA-/Aa3	14,592	0.04	14.65	995	6.82	14,164	0.04	14.11	913	6.45	17,643	0.04	13.49	1,048	5.94
0.05 to 0.06	2A	A+/A1	12,131	0.05	18.84	1,023	8.43	11,327	0.05	19.08	968	8.55	8,407	0.05	20.67	833	9.91
0.06 to 0.07	2B	A/A2	13,447	0.06	22.44	1,682	12.51	12,896	0.06	23.72	1,676	13.00	9,836	0.06	31.87	1,739	17.68
0.07 to 0.08	2C	A-/A3	17,579	0.07	15.87	1,658	9.43	17,269	0.07	16.74	1,709	9.90	16,051	0.07	15.27	1,480	9.22
0.09 to 0.11	3A	BBB+/Baa1	24,820	0.09	19.43	3,340	13.46	23,627	0.09	20.29	3,423	14.49	21,845	0.09	20.67	3,182	14.57
0.12 to 0.15	3B	BBB/Baa2	28,645	0.12	19.40	4,657	16.26	27,667	0.12	18.36	4,285	15.49	24,316	0.12	18.85	3,706	15.24
0.16 to 0.23	3C	BBB-/Baa3	19,738	0.17	27.61	5,256	26.63	19,971	0.17	27.04	5,336	26.72	19,377	0.17	26.93	5,234	27.01
Non-Investment Grade																	
0.24 to 0.33	4A	BB+/Ba1	17,546	0.25	16.46	3,569	20.34	16,716	0.25	16.69	3,433	20.54	15,484	0.25	18.73	3,421	22.09
0.34 to 0.52	4B	BB/Ba2	14,912	0.36	28.77	5,771	38.70	14,748	0.36	27.23	5,559	37.69	13,389	0.36	27.39	4,838	36.13
0.53 to 0.79	4C	BB-/Ba3	14,024	0.54	21.11	4,731	33.74	12,973	0.54	22.46	4,717	36.36	11,968	0.54	24.29	4,722	39.46
0.80 to 1.22	5A	B+/B1	6,248	0.82	28.53	3,332	53.33	6,354	0.82	29.39	3,563	56.07	6,445	0.82	29.40	3,591	55.72
1.23 to 2.50	5B	B/B2	6,734	1.24	34.57	5,121	76.05	6,746	1.24	34.65	5,167	76.59	6,287	1.24	34.23	4,704	74.82
2.51 to 10.95	5C	B-/B3	17,190	2.59	16.85	7,730	44.97	16,694	2.59	16.10	7,213	43.21	15,759	2.59	17.18	7,224	45.84
Watch and Classified																	
10.96 to 21.10	6	CCC+/Caa1	1,076	11.20	34.05	1,622	150.74	1,101	11.20	33.41	1,628	147.87	961	11.20	35.91	1,533	159.52
21.11 to 45.99	7		1,686	21.43	32.12	2,881	170.88	1,482	21.43	35.13	2,772	187.04	1,376	21.43	32.38	2,383	173.18
46.00 to 99.99	8	CC/Ca	461	46.46	34.29	785	170.28	491	46.46	33.73	826	168.23	505	46.46	29.34	736	145.74
Impaired/Default 100.00	9	D	339	100.00	43.92	828	244.25	371	100.00	43.65	851	229.38	212	100.00	51.75	488	230.19
Total			\$ 252,616	0.76 %	21.09 %	\$ 55,454	21.95 %	\$ 244,463	0.78 %	21.20 %	\$ 54,506	22.30 %	\$ 232,904	0.71 %	21.27 %	\$ 51,147	21.96 %

		LINE #	2016 Q1					2015 Q4					2015 Q3				
PD Range Investment Grade (%)	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	10,999	–	70.73	43	0.39	10,650	–	70.00	37	0.35	10,927	–	69.35	37	0.34
0.01 to 0.03	1A	AA+/Aa1	4,374	0.03	1.69	28	0.64	3,145	0.03	1.92	30	0.95	3,713	0.03	1.86	25	0.67
0.03 to 0.04	1B	AA/Aa2	14,384	0.03	3.51	175	1.22	14,580	0.03	3.71	189	1.30	19,025	0.03	3.35	196	1.03
0.04 to 0.05	1C	AA-/Aa3	25,393	0.04	11.06	1,333	5.25	26,942	0.04	9.01	1,089	4.04	25,919	0.04	8.13	856	3.30
0.05 to 0.06	2A	A+/A1	11,896	0.05	17.46	1,092	9.18	11,841	0.05	17.30	1,017	8.59	12,585	0.05	15.91	1,034	8.22
0.06 to 0.07	2B	A/A2	10,580	0.06	29.39	1,829	17.29	11,299	0.06	27.31	1,852	16.39	12,154	0.06	28.60	2,119	17.43
0.07 to 0.10	2C	A-/A3	16,623	0.08	20.57	2,216	13.33	16,513	0.08	26.50	2,572	15.58	15,948	0.08	21.14	2,159	13.54
0.11 to 0.14	3A	BBB+/Baa1	25,230	0.11	19.48	3,919	15.53	21,801	0.11	18.64	3,221	14.77	16,242	0.11	21.53	2,779	17.11
0.15 to 0.19	3B	BBB/Baa2	25,710	0.15	16.20	4,044	15.73	19,498	0.15	18.17	3,435	17.62	13,847	0.15	22.95	3,166	22.86
0.20 to 0.26	3C	BBB-/Baa3	18,800	0.20	26.39	5,461	29.05	17,173	0.20	26.54	5,118	29.80	22,340	0.20	21.00	5,295	23.70
Non-Investment Grade																	
0.27 to 0.36	4A	BB+/Ba1	15,901	0.27	17.97	3,556	22.36	15,017	0.27	19.76	3,809	25.36	12,839	0.27	20.40	3,373	26.27
0.37 to 0.55	4B	BB/Ba2	13,178	0.37	25.43	4,449	33.76	13,064	0.37	24.83	4,324	33.10	12,505	0.37	24.77	4,203	33.61
0.56 to 0.85	4C	BB-/Ba3	12,419	0.56	23.06	4,865	39.17	13,312	0.56	20.29	4,639	34.85	12,682	0.56	22.84	4,830	38.09
0.86 to 1.29	5A	B+/B1	8,065	0.86	27.05	4,275	53.01	7,176	0.86	25.35	3,546	49.41	6,379	0.86	27.71	3,386	53.08
1.30 to 2.69	5B	B/B2	5,938	1.30	33.68	4,429	74.59	5,570	1.30	33.49	4,132	74.18	4,688	1.30	32.54	3,428	73.12
2.70 to 11.67	5C	B-/B3	14,903	2.70	15.74	6,362	42.69	15,710	2.70	13.16	5,608	35.70	18,429	2.70	12.73	6,464	35.08
Watch and Classified																	
11.68 to 22.12	6	CCC+/Caa1	969	11.73	35.92	1,570	162.02	838	11.73	33.86	1,275	152.15	602	11.73	33.79	912	151.50
22.13 to 45.99	7	to	903	22.13	27.36	1,304	144.41	780	22.13	30.44	1,263	161.92	587	22.13	34.03	1,053	179.39
46.00 to 99.99	8	CC/Ca	253	46.00	27.67	344	135.97	187	46.00	23.99	221	118.18	134	46.00	30.89	205	152.99
Impaired/Default 100.00	9	D	186	100.00	59.97	623	334.95	167	100.00	64.21	725	434.13	162	100.00	58.28	340	209.88
Total			\$ 236,704	0.62 %	21.20 %	\$ 51,917	21.93 %	\$ 225,263	0.61 %	21.08 %	\$ 48,102	21.35 %	\$ 221,707	0.59 %	20.48 %	\$ 45,860	20.68 %

¹ PD ranges were revised to reflect non-retail parameter updates in the second quarter of 2016.

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 Q2					2015 Q1					2014 Q4					
PD Range ¹	Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	Average EAD ²	Average PD	Average LGD	Average RWAs	Average risk weighting	Average EAD ²	Average PD	Average LGD	Average RWAs	Average risk weighting	Average EAD ²	Average PD	Average LGD	Average RWAs	Average risk weighting
0.00 to 0.01		0	AAA/Aaa	\$ 10,778	–	69.31	\$ 29	0.27	\$ 10,851	–	64.54	\$ 36	0.33	\$ 10,778	–	64.85	\$ 20	0.19
0.01 to 0.03		1A	AA+/Aa1	2,117	0.03	2.92	28	1.32	1,992	0.03	3.19	24	1.20	2,098	0.03	2.32	28	1.33
0.03 to 0.04		1B	AA/Aa2	14,448	0.03	4.59	217	1.50	14,516	0.04	6.43	352	2.42	13,713	0.04	6.23	358	2.61
0.04 to 0.05		1C	AA-/Aa3	30,148	0.04	7.12	815	2.70	34,016	0.05	6.97	1,032	3.03	28,224	0.05	6.52	855	3.03
0.05 to 0.06		2A	A+/A1	6,667	0.05	26.38	922	13.83	6,296	0.06	28.45	960	15.25	5,584	0.06	24.73	791	14.17
0.06 to 0.07		2B	A/A2	12,435	0.06	28.60	2,177	17.51	12,206	0.07	30.35	2,384	19.53	9,913	0.07	31.66	2,032	20.50
0.07 to 0.10		2C	A-/A3	8,428	0.08	28.96	1,574	18.68	9,148	0.09	35.02	2,213	24.19	9,445	0.09	33.09	2,244	23.76
0.11 to 0.14		3A	BBB+/Baa1	12,184	0.11	23.22	2,235	18.34	10,184	0.13	27.88	2,489	24.44	9,020	0.13	29.06	2,241	24.84
0.15 to 0.19		3B	BBB/Baa2	11,558	0.15	24.92	2,754	23.83	12,238	0.18	28.04	3,692	30.17	11,575	0.18	27.92	3,370	29.11
0.20 to 0.26		3C	BBB-/Baa3	23,309	0.20	18.26	4,803	20.61	21,103	0.23	25.26	5,974	28.31	17,552	0.23	23.52	4,843	27.59
Non-Investment Grade																		
0.27 to 0.36		4A	BB+/Ba1	12,466	0.27	22.01	3,302	26.49	14,054	0.30	18.74	3,239	23.05	11,805	0.30	20.07	2,965	25.12
0.37 to 0.55		4B	BB/Ba2	11,314	0.37	23.19	3,475	30.71	11,451	0.39	23.23	3,747	32.72	11,331	0.39	22.19	3,507	30.95
0.56 to 0.85		4C	BB-/Ba3	15,234	0.56	18.83	4,723	31.00	11,082	0.59	23.55	4,278	38.60	10,573	0.59	21.54	3,786	35.81
0.86 to 1.29		5A	B+/B1	6,510	0.86	27.51	3,345	51.38	5,864	0.91	27.82	3,135	53.46	5,005	0.91	28.57	2,746	54.87
1.30 to 2.69		5B	B/B2	4,205	1.30	30.39	2,882	68.54	4,256	1.39	30.73	3,049	71.64	4,063	1.39	31.76	2,978	73.30
2.70 to 11.67		5C	B-/B3	17,331	2.70	13.30	6,341	36.59	15,608	2.82	14.77	6,390	40.94	16,164	2.82	14.25	6,361	39.35
Watch and Classified																		
11.68 to 22.12		6	CCC+/Caa1	429	11.73	35.15	663	154.55	404	11.68	35.73	638	157.92	501	11.68	32.55	709	141.52
22.13 to 45.99		7	to	477	22.13	36.38	913	191.40	402	22.22	34.36	726	180.60	284	22.22	32.52	479	168.66
46.00 to 99.99		8	CC/Ca	81	46.00	25.20	102	125.93	90	50.00	24.54	105	116.67	95	50.00	27.53	123	129.47
Impaired/Default																		
100.00		9	D	118	100.00	55.92	242	205.08	92	100.00	62.91	165	179.35	103	100.00	61.62	184	178.64
Total		21		\$ 200,237	0.58	21.02	\$ 41,542	20.75	\$ 195,853	0.56	22.56	\$ 44,628	22.79	\$ 177,826	0.61	22.43	\$ 40,620	22.84

¹ PD ranges were revised to reflect non-retail parameter updates in the second quarter of 2015.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2016 Q4					2016 Q3					2016 Q2				
				EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	1	202,684	–	18.33	70	0.03	200,592	–	24.58	76	0.04	204,237	–	19.07	84	0.04
0.01 to 0.03	1A	AA+/Aa1	2	13,545	0.01	2.28	63	0.47	18,165	0.01	1.93	79	0.43	12,502	0.01	2.23	59	0.47
0.03 to 0.04	1B	AA/Aa2	3	14,349	0.03	2.43	112	0.78	11,673	0.03	2.58	93	0.80	13,518	0.03	2.18	92	0.68
0.04 to 0.05	1C	AA-/Aa3	4	8,925	0.04	1.34	55	0.62	5,445	0.04	2.22	56	1.03	5,793	0.04	2.06	55	0.95
0.05 to 0.06	2A	A+/A1	5	10,063	0.05	2.74	116	1.15	8,544	0.05	3.01	97	1.14	7,221	0.05	3.01	85	1.18
0.06 to 0.07	2B	A/A2	6	4,253	0.06	2.50	40	0.94	6,627	0.06	4.01	107	1.61	6,690	0.06	4.45	116	1.73
0.07 to 0.08	2C	A-/A3	7	1,842	0.07	2.25	24	1.30	1,750	0.07	2.76	27	1.54	3,328	0.07	19.87	231	6.94
0.09 to 0.11	3A	BBB+/Baa1	8	368	0.09	5.95	16	4.35	274	0.09	4.50	10	3.65	317	0.09	3.72	9	2.84
0.12 to 0.15	3B	BBB/Baa2	9	399	0.12	2.67	5	1.25	79	0.12	6.68	2	2.53	172	0.12	5.83	5	2.91
0.16 to 0.23	3C	BBB-/Baa3	10	257	0.17	4.87	10	3.89	271	0.17	5.75	11	4.06	320	0.17	5.78	12	3.75
Non-Investment Grade																		
0.24 to 0.33	4A	BB+/Ba1	11	3	0.25	32.99	1	33.33	1	0.25	35.51	–	–	2	0.25	43.82	1	50.00
0.34 to 0.52	4B	BB/Ba2	12	269	0.36	0.60	2	0.74	246	0.36	0.38	1	0.41	11	0.36	27.45	3	27.27
0.53 to 0.79	4C	BB-/Ba3	13	–	–	–	–	–	3	0.54	58.96	2	66.67	5	0.54	58.96	4	80.00
0.80 to 1.22	5A	B+/B1	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.23 to 2.50	5B	B/B2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.51 to 10.95	5C	B-/B3	16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Watch and Classified																		
10.96 to 21.10	6	CCC+/Caa1	17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
21.11 to 45.99	7	to	18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			21	\$ 256,957	0.01 %	14.94 %	\$ 514	0.20 %	\$ 253,670	0.01 %	19.98 %	\$ 561	0.22 %	\$ 254,116	0.01 %	16.08 %	\$ 756	0.30 %

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2016 Q1					2015 Q4					2015 Q3				
				EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	22	206,081	–	20.06	93	0.05	202,378	–	20.35	91	0.04	198,180	–	20.86	95	0.05
0.01 to 0.03	1A	AA+/Aa1	23	14,627	0.01	2.64	107	0.73	15,801	0.01	1.79	68	0.43	17,089	0.01	1.71	70	0.41
0.03 to 0.04	1B	AA/Aa2	24	10,047	0.03	2.10	82	0.82	9,393	0.03	2.01	76	0.81	10,762	0.03	1.76	78	0.72
0.04 to 0.05	1C	AA-/Aa3	25	5,414	0.04	2.28	55	1.02	5,653	0.04	2.07	53	0.94	10,851	0.04	3.10	126	1.16
0.05 to 0.06	2A	A+/A1	26	9,249	0.05	2.92	97	1.05	9,843	0.05	2.56	94	0.95	2,129	0.05	1.32	14	0.66
0.06 to 0.07	2B	A/A2	27	13,347	0.06	1.05	78	0.58	12,202	0.06	0.90	60	0.49	8,765	0.06	3.43	114	1.30
0.07 to 0.10	2C	A-/A3	28	2,644	0.08	23.32	236	8.89	1,978	0.08	16.31	128	6.47	1,505	0.08	3.16	30	1.99
0.11 to 0.14	3A	BBB+/Baa1	29	1,966	0.11	0.62	10	0.51	138	0.11	8.23	10	7.25	276	0.11	5.17	12	4.35
0.15 to 0.19	3B	BBB/Baa2	30	386	0.15	2.75	6	1.55	174	0.15	6.31	6	3.45	185	0.15	7.32	7	3.78
0.20 to 0.26	3C	BBB-/Baa3	31	290	0.20	4.56	10	3.45	144	0.20	4.93	5	3.47	54	0.20	6.18	2	3.70
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	32	13	0.27	26.06	3	23.08	15	0.27	19.23	2	13.33	2	0.27	48.12	1	50.00
0.37 to 0.55	4B	BB/Ba2	33	4	0.37	12.00	–	–	6	0.37	6.78	–	–	4	0.37	9.35	–	–
0.56 to 0.85	4C	BB-/Ba3	34	1	0.56	60.00	1	100.00	1	0.56	60.00	1	100.00	–	–	–	–	–
0.86 to 1.29	5A	B+/B1	35	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.30 to 2.69	5B	B/B2	36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.70 to 11.67	5C	B-/B3	37	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Watch and Classified																		
11.68 to 22.12	6	CCC+/Caa1	38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22.13 to 45.99	7	to	39	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
46.00 to 99.99	8	CC/Ca	40	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	41	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			42	\$ 264,069	0.01 %	16.33 %	\$ 778	0.29 %	\$ 257,726	0.01 %	16.49 %	\$ 594	0.23 %	\$ 249,802	0.01 %	17.04 %	\$ 549	0.22 %

¹ PD ranges were revised to reflect non-retail parameter updates in the second quarter of 2016.

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 ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2015 Q2					2015 Q1					2014 Q4				
				Average EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	Average EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	Average EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
				\$	%	%	\$	%	\$	%	%	\$	%	\$	%	%	\$	%
0.00 to 0.01	0	AAA/Aaa	1	\$ 207,069	–	21.08	\$ 80	0.04	\$ 210,086	–	21.83	\$ 105	0.05	\$ 205,034	–	22.84	\$ 72	0.04
0.01 to 0.03	1A	AA+/Aa1	2	13,135	0.01	2.06	65	0.49	11,193	0.02	6.09	121	1.08	10,845	0.02	5.16	105	0.97
0.03 to 0.04	1B	AA/Aa2	3	8,567	0.03	2.16	76	0.89	8,873	0.04	4.79	122	1.37	5,935	0.04	3.56	59	0.99
0.04 to 0.05	1C	AA-/Aa3	4	9,878	0.04	3.52	128	1.30	10,970	0.05	2.92	129	1.18	6,135	0.05	4.52	91	1.48
0.05 to 0.06	2A	A+/A1	5	1,478	0.05	1.68	12	0.81	1,137	0.06	3.21	20	1.76	1,409	0.06	2.56	20	1.42
0.06 to 0.07	2B	A/A2	6	12,355	0.06	1.19	70	0.57	11,125	0.07	3.21	117	1.05	7,501	0.07	1.61	55	0.73
0.07 to 0.10	2C	A-/A3	7	2,294	0.08	21.87	198	8.63	2,363	0.09	23.77	241	10.20	1,690	0.09	13.19	107	6.33
0.11 to 0.14	3A	BBB+/Baa1	8	27	0.11	1.26	–	–	52	0.13	12.53	3	5.77	119	0.13	0.16	–	–
0.15 to 0.19	3B	BBB-/Baa2	9	151	0.15	8.84	7	4.64	285	0.18	6.25	11	3.86	275	0.18	6.03	11	4.00
0.20 to 0.26	3C	BBB-/Baa3	10	105	0.20	7.32	6	5.71	45	0.23	21.90	8	17.78	24	0.23	7.72	2	8.33
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	4	0.27	42.73	1	25.00	7	0.30	43.57	3	42.86	17	0.30	19.88	3	17.65
0.37 to 0.55	4B	BB/Ba2	12	7	0.37	1.00	–	–	–	–	–	–	–	1	0.39	13.65	–	–
0.56 to 0.85	4C	BB-/Ba3	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
0.86 to 1.29	5A	B+/B1	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.30 to 2.69	5B	B/B2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.70 to 11.67	5C	B-/B3	16	2	2.70	34.39	2	100.00	–	–	–	–	–	–	–	–	–	–
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	\$ 255,072	0.01 %	17.70 %	\$ 645	0.25 %	\$ 256,136	0.01 %	18.85 %	\$ 880	0.34 %	\$ 238,985	0.01 %	20.20 %	\$ 525	0.22 %

¹ PD ranges were revised to reflect non-retail parameter updates in the second quarter of 2015.

² 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 Q4					2016 Q3					2016 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	3	—	31.70	—	—	3	—	32.85	—	—	4	—	33.74	—	—
	1A	AA+/Aa1	—	—	—	—	—	—	58.96	—	—	—	0.03	58.96	—	—	
	1B	AA/Aa2	681	0.03	4.41	9	1.32	785	0.03	3.41	9	1.15	611	0.03	5.20	9	1.47
	1C	AA-/Aa3	10,470	0.04	30.43	929	8.87	13,079	0.04	25.14	965	7.38	13,066	0.04	26.32	1,028	7.87
	2A	A+/A1	18,252	0.05	24.84	1,844	10.10	18,569	0.05	20.08	1,523	8.20	19,099	0.05	19.17	1,572	8.23
	2B	A/A2	19,679	0.06	21.59	1,687	8.57	32,047	0.06	15.71	1,874	5.85	31,075	0.06	13.69	1,585	5.10
	2C	A-/A3	7,212	0.07	12.04	401	5.56	11,611	0.07	9.22	476	4.10	8,126	0.07	14.70	515	6.34
	3A	BBB+/Baa1	6,618	0.09	11.61	419	6.33	8,470	0.09	9.14	425	5.02	7,999	0.09	10.09	440	5.50
	3B	BBB-/Baa2	1,135	0.12	8.53	57	5.02	2,353	0.12	6.99	92	3.91	2,407	0.12	14.95	172	7.15
	3C	BBB-/Baa3	1,473	0.17	12.52	129	8.76	1,050	0.17	16.64	121	11.52	1,099	0.17	15.00	125	11.37
Non-Investment Grade																	
	4A	BB+/Ba1	241	0.25	9.75	37	15.35	393	0.25	9.16	48	12.21	342	0.25	9.09	44	12.87
	4B	BB/Ba2	591	0.36	15.51	115	19.46	614	0.36	15.04	115	18.73	740	0.36	20.31	160	21.62
	4C	BB-/Ba3	8	0.54	43.39	5	62.50	5	0.54	43.31	3	60.00	3	0.54	46.08	2	66.67
	5A	B+/B1	53	0.82	56.05	44	83.02	4	0.82	26.48	2	50.00	4	0.82	22.99	2	50.00
	5B	B/B2	10	1.24	9.61	2	20.00	9	1.24	9.40	2	22.22	9	1.24	8.99	2	22.22
	5C	B-/B3	6	2.59	22.36	4	66.67	28	2.59	18.21	15	53.57	8	2.59	29.99	5	62.50
Watch and Classified																	
	6	CCC+/Caa1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	7	to	—	—	—	—	—	—	—	—	—	—	14	21.43	58.96	41	292.86
	8	CC/Ca	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																	
	9	D	—	—	—	—	—	—	—	—	—	—	1	100.00	71.15	5	500.00
Total			\$ 66,432	0.07	21.18	\$ 5,682	8.55	\$ 89,020	0.07	16.18	\$ 5,670	6.37	\$ 84,607	0.07	16.68	\$ 5,707	6.75

LINE #	Internal ratings grade (BRR)	External rating equivalent	2016 Q1					2015 Q4					2015 Q3				
			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	38	—	4.99	—	—	5	—	34.41	—	—	19	—	17.20	—	—
	1A	AA+/Aa1	1,237	0.03	1.19	3	0.24	1,166	0.03	3.92	17	1.46	1,239	0.03	3.71	18	1.45
	1B	AA/Aa2	511	0.03	5.98	9	1.76	878	0.03	3.82	10	1.14	957	0.03	3.54	11	1.15
	1C	AA-/Aa3	15,038	0.04	21.74	1,110	7.38	15,080	0.04	26.60	1,634	10.84	15,545	0.04	27.46	1,711	11.01
	2A	A+/A1	25,279	0.05	17.04	1,661	6.57	23,787	0.05	19.40	2,090	8.79	24,303	0.05	20.83	2,290	9.42
	2B	A/A2	36,013	0.06	13.87	1,927	5.35	45,349	0.06	11.95	2,464	5.43	32,014	0.06	13.20	1,922	6.00
	2C	A-/A3	9,626	0.08	12.17	627	6.51	14,017	0.08	15.86	1,175	8.38	17,625	0.08	13.37	1,490	8.45
	3A	BBB+/Baa1	8,000	0.11	10.27	511	6.39	5,813	0.11	14.49	606	10.42	7,818	0.11	17.76	1,063	13.60
	3B	BBB-/Baa2	2,368	0.15	4.25	71	3.00	1,778	0.15	11.54	206	11.59	1,960	0.15	12.77	238	12.14
	3C	BBB-/Baa3	2,245	0.20	17.56	347	15.46	2,149	0.20	17.67	360	16.75	3,318	0.20	18.40	553	16.67
Non-Investment Grade																	
	4A	BB+/Ba1	1,095	0.27	11.08	146	13.33	1,175	0.27	20.39	245	20.85	247	0.27	12.81	49	19.84
	4B	BB/Ba2	324	0.37	54.60	184	56.79	320	0.37	23.75	82	25.63	673	0.37	25.46	176	26.15
	4C	BB-/Ba3	45	0.56	15.50	9	20.00	40	0.56	18.64	10	25.00	174	0.56	5.42	12	6.90
	5A	B+/B1	2	0.86	47.45	2	100.00	3	0.86	30.24	2	66.67	5	0.86	21.63	2	40.00
	5B	B/B2	12	1.30	3.68	1	8.33	—	—	—	—	—	19	1.30	60.00	26	136.84
	5C	B-/B3	17	2.70	32.51	19	111.76	42	2.70	46.36	48	114.29	6	2.70	17.40	3	50.00
Watch and Classified																	
	6	CCC+/Caa1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	7	to	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	8	CC/Ca	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																	
	9	D	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			\$ 101,850	0.07	15.14	\$ 6,627	6.51	\$ 111,602	0.07	16.24	\$ 8,949	8.02	\$ 105,922	0.07	17.44	\$ 9,564	9.03

¹ PD ranges were revised to reflect non-retail parameter updates in the second quarter of 2016.

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 ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2015 Q2						2015 Q1						2014 Q4					
				Average		Average		Average		Average		Average		Average		Average		Average			
				EAD ²	PD	LGD	RWAs	weighting	EAD ²	PD	LGD	RWAs	weighting	EAD ²	PD	LGD	RWAs	weighting			
0.00 to 0.01	0	AAA/Aaa	1	\$ 147	– %	11.46 %	\$ –	– %	\$ 705	– %	57.24 %	\$ –	– %	\$ 17	– %	53.98 %	\$ –	– %			
0.01 to 0.03	1A	AA+/Aa1	2	1,426	0.03	4.80	27	1.89	1,475	0.03	57.32	210	14.24	827	0.03	57.32	115	13.91			
0.03 to 0.04	1B	AA/Aa2	3	1,034	0.03	3.53	10	0.97	1,402	0.04	46.48	161	11.48	982	0.04	43.89	117	11.91			
0.04 to 0.05	1C	AA-/Aa3	4	14,099	0.04	32.54	1,801	12.77	13,763	0.05	34.34	1,950	14.17	11,870	0.05	31.55	1,570	13.23			
0.05 to 0.06	2A	A+/A1	5	26,934	0.05	19.30	2,230	8.28	22,561	0.06	20.08	2,173	9.63	20,356	0.06	18.27	1,720	8.45			
0.06 to 0.07	2B	A/A2	6	30,679	0.06	14.43	2,217	7.23	35,623	0.07	13.58	2,555	7.17	29,371	0.07	15.24	2,421	8.24			
0.07 to 0.10	2C	A-/A3	7	14,141	0.08	13.45	1,146	8.10	21,862	0.09	13.01	1,957	8.95	21,552	0.09	13.17	2,027	9.41			
0.11 to 0.14	3A	BBB+/Baa1	8	7,795	0.11	15.20	966	12.39	6,509	0.13	15.47	880	13.52	6,405	0.13	16.06	890	13.90			
0.15 to 0.19	3B	BBB-/Baa2	9	2,369	0.15	9.38	211	8.91	2,188	0.18	12.56	277	12.66	2,278	0.18	10.56	258	11.33			
0.20 to 0.26	3C	BBB-/Baa3	10	3,157	0.20	19.25	575	18.21	2,904	0.23	22.73	689	23.73	3,465	0.23	18.85	825	23.81			
Non-Investment Grade																					
0.27 to 0.36	4A	BB+/Ba1	11	473	0.27	7.73	43	9.09	431	0.30	11.99	68	15.78	684	0.30	7.52	64	9.36			
0.37 to 0.55	4B	BB/Ba2	12	357	0.37	21.02	85	23.81	335	0.39	25.04	106	31.64	662	0.39	7.28	59	8.91			
0.56 to 0.85	4C	BB-/Ba3	13	152	0.56	1.14	3	1.97	222	0.59	17.27	65	29.28	189	0.59	13.73	44	23.28			
0.86 to 1.29	5A	B+/B1	14	2	0.86	50.87	2	100.00	90	0.91	0.14	–	–	5	0.91	8.34	1	20.00			
1.30 to 2.69	5B	B/B2	15	18	1.30	60.00	24	133.33	18	1.39	57.32	25	138.89	30	1.39	57.32	41	136.67			
2.70 to 11.67	5C	B-/B3	16	33	2.70	49.04	35	106.06	4	2.82	15.63	2	50.00	43	2.82	35.08	51	118.60			
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	\$ 102,816	0.07 %	17.89 %	\$ 9,375	9.12 %	\$ 110,092	0.08 %	19.04 %	\$ 11,118	10.10 %	\$ 98,736	0.09 %	18.00 %	\$ 10,203	10.33 %			

¹ PD ranges were revised to reflect non-retail parameter updates in the second quarter of 2015.

² EAD includes the effects of credit risk mitigation.

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

(\$ millions) As at		2016 Q4		2016 Q3		2016 Q2	
By Counterparty Type	LINE #	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Retail							
Residential secured	1	\$ 84,291	\$ 44,141	\$ 82,421	\$ 42,771	\$ 70,095	\$ 36,210
Qualifying revolving retail	2	94,447	68,358	92,205	66,573	68,541	54,095
Other retail	3	9,645	6,028	9,370	5,856	8,271	5,351
	4	188,383	118,527	183,996	115,200	146,907	95,656
Non-retail							
Corporate	5	62,252	43,670	59,353	41,728	55,190	38,830
Sovereign	6	1,383	979	1,365	966	1,380	977
Bank	7	911	645	987	699	975	690
	8	64,546	45,294	61,705	43,393	57,545	40,497
Total	9	\$ 252,929	\$ 163,821	\$ 245,701	\$ 158,593	\$ 204,452	\$ 136,153

		2016 Q1		2015 Q4		2015 Q3	
By Counterparty Type		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Retail							
Residential secured	10	\$ 69,086	\$ 35,000	\$ 68,182	\$ 34,267	\$ 66,630	\$ 33,609
Qualifying revolving retail	11	63,191	51,362	56,505	46,382	55,521	45,601
Other retail	12	8,606	5,800	8,025	5,385	7,859	5,283
	13	140,883	92,162	132,712	86,034	130,010	84,493
Non-retail							
Corporate	14	60,448	44,507	56,009	41,289	47,965	35,376
Sovereign	15	1,445	1,075	1,344	1,000	1,611	1,198
Bank	16	1,160	863	1,294	963	1,234	918
	17	63,053	46,445	58,647	43,252	50,810	37,492
Total	18	\$ 203,936	\$ 138,607	\$ 191,359	\$ 129,286	\$ 180,820	\$ 121,985

		2015 Q2		2015 Q1		2014 Q4	
By Counterparty Type		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Retail							
Residential secured	19	\$ 66,567	\$ 33,730	\$ 66,201	\$ 33,526	\$ 64,686	\$ 32,242
Qualifying revolving retail	20	54,380	45,002	53,529	44,164	52,592	43,447
Other retail	21	7,719	5,218	7,680	5,222	7,606	5,193
	22	128,666	83,950	127,410	82,912	124,884	80,882
Non-retail							
Corporate	23	41,881	30,900	42,631	30,141	38,748	27,330
Sovereign	24	1,504	1,119	1,483	1,075	1,364	989
Bank	25	994	739	934	676	828	600
	26	44,379	32,758	45,048	31,892	40,940	28,919
Total	27	\$ 173,045	\$ 116,708	\$ 172,458	\$ 114,804	\$ 165,824	\$ 109,801

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 Q4			2016 Q3		2016 Q2		2016 Q1	
		Historical actual loss rate ¹	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}
By Counterparty Type										
Retail										
Residential secured	1	0.01 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %
Qualifying revolving retail	2	3.16	2.19	2.86	2.10	2.97	2.19	2.96	2.06	2.97
Other retail	3	1.02	0.93	1.10	0.88	1.03	0.79	1.02	0.73	1.03
Non-retail										
Corporate	4	0.24	0.10	0.42	0.09	0.43	0.11	0.37	0.05	0.38
Sovereign	5	-	-	-	-	-	-	-	-	-
Bank	6	-	-	0.04	-	0.04	-	0.04	-	0.05
2015										
		Q4			Q3		Q2		Q1	
		Historical actual loss rate ¹	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}
By Counterparty Type										
Retail										
Residential secured	7	0.01 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %	0.01 %	0.07 %
Qualifying revolving retail	8	3.25	1.96	3.02	2.08	3.30	2.14	3.31	2.10	3.26
Other retail	9	1.01	0.69	1.14	0.74	1.07	0.76	1.13	0.76	1.12
Non-retail										
Corporate	10	0.25	0.03	0.39	0.03	0.42	0.02	0.44	0.05	0.41
Sovereign	11	-	-	-	-	-	-	-	-	-
Bank	12	-	-	0.05	-	0.05	-	0.05	-	0.04
2014										
		Q4								
		Historical actual loss rate ¹	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}						
By Counterparty Type										
Retail										
Residential secured	13	0.01 %	0.01 %	0.10 %						
Qualifying revolving retail	14	3.37	2.38	3.36						
Other retail	15	1.04	0.77	1.14						
Non-retail										
Corporate	16	0.28	0.07	0.39						
Sovereign	17	-	-	-						
Bank	18	-	-	0.05						

¹ The historical loss rate equals total actual losses for all years in the historically measured period divided by total outstanding balances for all years in the historically measured period. Currently, the Bank includes comparable data from fiscal 2002 through to the current year in the historically measured period. This historical data will be updated annually until a complete business cycle is included in the historically measured period. A business cycle is estimated to be 10 to 15 years in duration.

² Retail actual and expected loss rates are measured as follows:

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

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

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

Commentary:

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

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

To ensure the Bank's models and risk parameters continue to be reasonable predictors of potential loss, the Bank assesses and reviews its risk parameters against actual loss experience and public sources of information at least annually and the Bank's models are updated as required.

Retail:

Actual loss rate for the overall Canadian Retail exposure in the four quarters ended October 31, 2016, remain below the long term historical level. 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.

AIRB Credit Risk Exposures: Actual and Estimated Parameters¹

(Percentage) As at	LINE #	2016 Q4						2016 Q3					
		Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	1	0.64 %	0.49 %	32.08 %	16.52 %	97.14 %	97.25 %	0.67 %	0.50 %	33.01 %	19.37 %	97.13 %	97.19 %
Residential secured insured ⁴	2	0.62	0.38	n/a	n/a	99.40	99.32	0.55	0.33	n/a	n/a	99.39	99.42
Qualifying revolving retail	3	1.48	1.51	85.91	79.79	93.20	85.27	1.48	1.53	85.78	79.34	93.62	85.34
Other retail	4	2.26	1.90	51.67	42.86	99.07	92.64	2.24	1.84	53.04	45.45	99.10	92.64
Non-Retail													
Corporate	5	1.19	0.48	21.09	15.26	92.44	71.78	1.14	0.45	21.20	9.55	92.51	73.25
Sovereign	6	0.09	-	14.95	n/a	99.78	n/a	0.09	-	19.98	n/a	99.77	n/a
Bank	7	0.19	-	21.18	n/a	99.09	n/a	0.20	-	16.18	n/a	99.05	n/a
2016 Q2						2016 Q1							
		Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	8	0.30 %	0.28 %	27.55 %	6.43 %	98.35 %	100.48 %	0.28 %	0.28 %	27.26 %	7.45 %	98.32 %	99.97 %
Residential secured insured ⁴	9	0.44	0.28	n/a	n/a	99.17	99.86	0.39	0.28	n/a	n/a	99.19	99.84
Qualifying revolving retail	10	1.29	1.31	84.47	77.33	96.39	88.66	1.26	1.21	84.61	77.38	99.02	90.25
Other retail	11	1.82	1.38	53.92	44.83	97.63	92.35	1.75	1.35	54.79	45.12	97.98	92.09
Non-Retail													
Corporate	12	1.16	0.44	21.27	8.72	92.67	67.02	1.14	0.42	21.20	10.34	93.20	66.45
Sovereign	13	0.09	-	16.08	n/a	99.75	n/a	0.08	-	16.33	n/a	99.77	n/a
Bank	14	0.22	0.12	16.68	n/a	99.03	n/a	0.23	0.12	15.14	n/a	99.07	n/a
2015 Q4						2015 Q3							
		Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	15	0.28 %	0.27 %	27.64 %	7.07 %	98.33 %	100.22 %	0.32 %	0.29 %	26.16 %	7.29 %	99.23 %	99.99 %
Residential secured insured ⁴	16	0.33	0.30	n/a	n/a	99.25	100.06	0.49	0.30	n/a	n/a	99.64	100.00
Qualifying revolving retail	17	1.29	1.19	84.74	77.74	99.33	90.69	1.29	1.15	85.46	78.25	98.85	95.19
Other retail	18	1.74	1.40	56.20	45.92	97.69	91.48	1.89	1.62	57.38	49.26	98.42	92.75
Non-Retail													
Corporate	19	1.13	0.33	21.08	19.34	93.27	68.37	1.21	0.40	20.48	38.03	93.78	69.72
Sovereign	20	0.08	-	16.49	n/a	99.77	n/a	0.57	-	17.04	n/a	99.71	n/a
Bank	21	0.22	0.12	16.24	n/a	98.90	n/a	0.37	0.07	17.44	3.36	98.93	98.57

¹ Effective the third quarter of 2016, OSFI approved the Bank to calculate the majority of the retail portfolio credit RWAs in the U.S. Retail segment using the AIRB approach.

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

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

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

Securitization and Resecuritization Exposures in the Banking Book¹

(\$ millions) As at	LINE #	2016 Q4			2016 Q3			2016 Q2			2016 Q1		
		Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting													
Standardized Approach³													
AA- and above	1	\$ 42,791	\$ -	\$ 8,558	\$ 41,480	\$ -	\$ 8,296	\$ 39,487	\$ -	\$ 7,897	\$ 42,833	\$ -	\$ 8,567
A+ to A-	2	382	-	191	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	3	284	-	284	-	-	-	-	-	-	-	-	-
BB+ to BB-	4	519	-	1,818	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	5	-	-	-	-	-	-	-	-	-	-	-	-
Ratings Based Approach⁴													
AA- and above	6	2,493	-	187	2,506	-	187	2,908	47	233	3,380	57	269
A+ to A-	7	768	712	825	755	725	835	781	758	868	896	886	1,012
BBB+ to BBB-	8	84	153	403	91	159	422	41	119	295	50	193	469
BB+ to BB-	9	31	2	172	28	2	124	45	3	194	53	3	229
Below BB-/Unrated	10	76	354	2,801	78	354	2,862	74	356	2,890	85	350	2,661
Internal Assessment Approach⁵													
AA- and above	11	16,724	-	770	16,409	-	774	13,873	-	651	13,138	-	607
A+ to A-	12	1,269	-	152	1,302	-	156	773	-	93	654	-	79
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	\$ 65,421	\$ 1,221	\$ 16,161	\$ 62,649	\$ 1,240	\$ 13,656	\$ 57,982	\$ 1,283	\$ 13,121	\$ 61,089	\$ 1,489	\$ 13,893

	LINE #	2015 Q4			2015 Q3			2015 Q2			2015 Q1		
		Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets
Capital Approach and Risk Weighting													
Standardized Approach³													
AA- and above	18	\$ 40,276	\$ -	\$ 8,055	\$ 40,867	\$ -	\$ 8,173	\$ 38,166	\$ -	\$ 7,633	\$ 38,283	\$ -	\$ 7,657
A+ to A-	19	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	20	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-	21	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated	22	-	-	-	-	-	-	-	-	-	-	-	-
Ratings Based Approach⁴													
AA- and above	23	3,277	56	261	2,943	183	277	2,893	181	273	3,186	201	300
A+ to A-	24	601	860	948	194	873	908	143	841	866	159	918	946
BBB+ to BBB-	25	52	190	456	57	76	204	97	75	222	112	83	253
BB+ to BB-	26	67	3	261	72	3	280	41	3	163	45	4	180
Below BB-/Unrated	27	84	331	2,604	86	365	2,647	84	346	2,567	88	372	2,758
Internal Assessment Approach⁵													
AA- and above	28	11,255	-	462	14,383	-	636	13,143	-	554	14,557	-	615
A+ to A-	29	224	-	27	-	-	-	-	-	-	-	-	-
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	\$ 55,836	\$ 1,440	\$ 13,074	\$ 58,602	\$ 1,500	\$ 13,125	\$ 54,567	\$ 1,446	\$ 12,278	\$ 56,430	\$ 1,578	\$ 12,709

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

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

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

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

⁵ Securitization exposures subject to the internal assessment approach are primarily comprised of liquidity facilities provided to the Bank's asset-backed commercial paper (ABCP) conduits.

Risk-Weighted Assets¹

(\$ millions) As at	LINE #	2016 Q4				2016 Q3				2016 Q2				2016 Q1			
		Risk-weighted assets				Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
		Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total
Credit Risk																	
Retail																	
Residential secured	1	\$ 336,212	\$ 833	\$ 28,730	\$ 29,563	\$ 330,822	\$ 771	\$ 28,984	\$ 29,755	\$ 312,076	\$ 12,348	\$ 16,219	\$ 28,567	\$ 314,082	\$ 13,846	\$ 15,563	\$ 29,409
Qualifying revolving retail	2	90,778	–	18,965	18,965	88,115	–	18,480	18,480	73,566	–	14,903	14,903	70,122	–	14,132	14,132
Other retail	3	90,834	14,009	29,279	43,288	88,922	13,777	28,691	42,468	95,166	41,696	16,891	58,587	101,536	46,564	16,779	63,343
Non-retail²																	
Corporate	4	380,015	114,105	55,454	169,559	365,972	108,444	54,506	162,950	347,203	101,895	51,147	153,042	360,216	110,195	51,917	162,112
Sovereign	5	216,533	4,625	514	5,139	204,221	4,277	561	4,838	193,556	3,772	756	4,528	205,323	3,889	778	4,667
Bank	6	84,153	3,405	5,682	9,087	105,013	3,053	5,670	8,723	99,865	2,887	5,707	8,594	118,069	3,027	6,627	9,654
Securitization exposures	7	66,642	10,851	5,310	16,161	63,889	8,296	5,360	13,656	59,265	7,897	5,224	13,121	62,578	8,567	5,326	13,893
Equity exposures	8	2,712	–	789	789	2,650	–	797	797	2,523	–	755	755	2,700	–	735	735
Exposures subject to standardized or IRB approaches	9	1,267,879	147,828	144,723	292,551	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
Adjustment to IRB RWA for scaling factor	10				8,515				8,411				6,523				6,552
Other assets not included in standardized or IRB approaches²	11	121,577	n/a	n/a	39,230	120,970	n/a	n/a	38,773	117,910	n/a	n/a	38,925	124,714	n/a	n/a	41,092
Total credit risk	12	\$ 1,389,456			\$ 340,296	\$ 1,370,574			\$ 328,851	\$ 1,301,130			\$ 327,545	\$ 1,359,340			\$ 345,589
Market Risk																	
Trading book	13	n/a			12,211	n/a			12,456	n/a			12,892	n/a			11,808
Operational Risk	14	n/a			48,001	n/a			46,936	n/a			43,152	n/a			42,220
Regulatory Floor	15	n/a			5,336	n/a			–	n/a			–	n/a			–
Total Common Equity Tier 1 Capital risk-weighted assets	16				405,844				388,243				383,589				399,617
Tier 1 Capital risk-weighted assets³	17				405,844				388,872				384,330				400,498
Total Capital risk-weighted assets³	18				\$ 405,844				\$ 389,412				\$ 384,966				\$ 401,253

(\$ millions) As at	LINE #	2015 Q4				2015 Q3				2015 Q2				2015 Q1			
		Risk-weighted assets				Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
		Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total
Credit Risk																	
Retail																	
Residential secured	19	\$ 309,423	\$ 12,857	\$ 15,869	\$ 28,726	\$ 302,667	\$ 12,891	\$ 16,160	\$ 29,051	\$ 295,122	\$ 11,968	\$ 15,420	\$ 27,388	\$ 295,023	\$ 12,562	\$ 15,441	\$ 28,003
Qualifying revolving retail	20	63,169	–	12,586	12,586	62,151	–	12,317	12,317	61,247	–	12,516	12,516	60,104	–	12,175	12,175
Other retail	21	98,607	44,577	16,399	60,976	94,895	41,940	17,349	59,289	89,269	38,349	16,614	54,963	90,925	40,013	16,415	56,428
Non-retail²																	
Corporate	22	339,961	102,395	48,102	150,497	328,813	95,915	45,860	141,775	297,012	86,663	41,542	128,205	296,799	90,510	44,628	135,138
Sovereign	23	184,430	3,477	594	4,071	176,102	3,556	549	4,105	161,372	3,410	645	4,055	164,583	3,741	880	4,621
Bank	24	125,144	2,463	8,949	11,412	119,039	2,352	9,564	11,916	114,872	2,187	9,375	11,562	121,160	1,986	11,118	13,104
Securitization exposures	25	57,276	8,055	5,019	13,074	60,102	8,173	4,952	13,125	56,013	7,633	4,645	12,278	58,008	7,657	5,052	12,709
Equity exposures	26	2,679	–	866	866	2,735	–	856	856	2,583	–	905	905	2,717	–	980	980
Exposures subject to standardized or IRB approaches	27	1,180,689	173,824	108,384	282,208	1,146,504	164,827	107,607	272,434	1,077,490	150,210	101,662	251,872	1,089,319	156,469	106,689	263,158
Adjustment to IRB RWA for scaling factor	28				6,347				6,298				5,946				6,236
Other assets not included in standardized or IRB approaches²	29	111,415	n/a	n/a	40,032	121,321	n/a	n/a	38,797	126,702	n/a	n/a	33,334	114,219	n/a	n/a	35,308
Total credit risk	30	\$ 1,292,104			\$ 328,587	\$ 1,267,825			\$ 317,529	\$ 1,204,192			\$ 291,152	\$ 1,203,538			\$ 304,702
Market Risk																	
Trading book	31	n/a			12,655	n/a			11,659	n/a			12,913	n/a			12,201
Operational Risk	32	n/a			41,118	n/a			40,307	n/a			39,531	n/a			38,694
Regulatory Floor	33	n/a			–	n/a			–	n/a			–	n/a			–
Total Common Equity Tier 1 Capital risk-weighted assets	34				382,360				369,495				343,596				355,597
Tier 1 Capital risk-weighted assets³	35				383,301				370,461				344,252				356,352
Total Capital risk-weighted assets³	36				\$ 384,108				\$ 371,289				\$ 344,813				\$ 356,999

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 Each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. For fiscal 2015 and 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA are 64%, 71%, and 77%, respectively.

Capital Position – Basel III¹

(\$ millions) As at	Line #	2016				2015				2014	Cross Reference ²	OSFI Template
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4		
Common Equity Tier 1 Capital												
Common shares plus related contributed surplus	1	\$ 20,881	\$ 20,751	\$ 20,682	\$ 20,540	\$ 20,457	\$ 20,387	\$ 20,289	\$ 19,982	\$ 19,961	A1+A2+B	1
Retained earnings	2	35,452	34,387	33,442	32,585	32,053	30,764	29,362	28,373	27,585	C	2
Accumulated other comprehensive income (loss)	3	11,834	11,037	8,689	13,467	10,209	10,477	7,569	9,956	4,936	D	3
Common Equity Tier 1 Capital before regulatory adjustments	4	68,167	66,175	62,813	66,592	62,719	61,628	57,220	58,311	52,482		6
Common Equity Tier 1 Capital regulatory adjustments												
Goodwill (net of related tax liability)	5	(19,517)	(19,047)	(18,371)	(20,386)	(19,143)	(19,150)	(17,767)	(18,639)	(16,709)	E1+E2-E3	8
Intangibles (net of related tax liability)	6	(2,241)	(2,119)	(2,071)	(2,215)	(2,192)	(2,273)	(2,254)	(2,432)	(2,355)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(172)	(263)	(322)	(359)	(367)	(412)	(595)	(604)	(485)	G	10
Cash flow hedge reserve	8	(1,690)	(2,168)	(1,595)	(2,127)	(1,498)	(1,296)	(1,271)	(1,658)	(711)	H	11
Shortfall of provisions to expected losses	9	(906)	(881)	(262)	(178)	(140)	(118)	(132)	(71)	(91)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(166)	(166)	(170)	(249)	(188)	(136)	(94)	(115)	(98)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(11)	(12)	(12)	(11)	(104)	(17)	(16)	(17)	(15)	K	15
Investment in own shares	12	(72)	(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	(1,064)	(1,113)	(1,013)	(1,290)	(1,125)	(1,041)	(951)	(1,167)	(1,046)	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	(25,839)	(25,812)	(23,880)	(26,995)	(24,761)	(24,467)	(23,080)	(24,703)	(21,517)		28
Common Equity Tier 1 Capital	17	42,328	40,363	38,933	39,597	37,958	37,161	34,140	33,608	30,965		29
Additional Tier 1 capital instruments												
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	3,899	2,900	2,902	2,901	2,202	2,201	2,047	1,501	1,001	M+N+O	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1	19	3,236	3,237	3,239	3,240	3,211	3,240	3,484	3,941	3,941	P1+P2+P3+P4	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20	286	279	270	302	399	398	368	388	444	Q	34/35
Additional Tier 1 capital instruments before regulatory adjustments	21	7,421	6,416	6,411	6,443	5,812	5,839	5,899	5,830	5,386		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)	R+S	40
Total regulatory adjustments to Additional Tier 1 Capital	24	(352)	(352)	(352)	(352)	(354)	(352)	(352)	(352)	(352)		43
Additional Tier 1 Capital	25	7,069	6,064	6,059	6,091	5,458	5,487	5,547	5,478	5,034		44
Tier 1 Capital	26	49,397	46,427	44,992	45,688	43,416	42,648	39,687	39,086	35,999		45
Tier 2 capital instruments and provisions												
Directly issued qualifying Tier 2 instruments plus related stock surplus	27	5,760	3,740	3,748	2,500	2,489	1,497	–	–	–	T	46
Directly issued capital instruments subject to phase out from Tier 2	28	4,899	4,897	4,898	4,897	5,927	5,927	5,927	5,927	6,773	U	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	29	270	276	281	317	207	207	207	207	237	V1+V2	48/49
Collective allowances	30	1,660	1,567	1,820	1,940	1,731	1,629	1,498	1,536	1,416	W	50
Tier 2 Capital before regulatory adjustments	31	12,589	10,480	10,747	9,654	10,354	9,260	7,632	7,670	8,426		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)	X	55
Total regulatory adjustments to Tier 2 Capital	34	(170)	(170)	(190)	(170)	(170)	(170)	(170)	(170)	(170)		57
Tier 2 Capital	35	12,419	10,310	10,557	9,484	10,184	9,090	7,462	7,500	8,256		58
Total Capital	36	61,816	56,737	55,549	55,172	53,600	51,738	47,149	46,586	44,255		59
Common Equity Tier 1 Capital RWA³	37	405,844	388,243	383,589	399,617	382,360	369,495	343,596	355,597	328,393		60a
Tier 1 Capital RWA³	38	405,844	388,872	384,330	400,498	383,301	370,461	344,252	356,352	329,268		60b
Total Capital RWA³	39	\$ 405,844	\$ 389,412	\$ 384,966	\$ 401,253	\$ 384,108	\$ 371,289	\$ 344,813	\$ 356,999	\$ 330,581		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 Each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. For the fourth quarter 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
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	
Capital Ratios¹											
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	40	10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	9.9 %	9.5 %	9.4 %	61
Tier 1 (as percentage of Tier 1 Capital RWA)	41	12.2	11.9	11.7	11.4	11.3	11.5	11.5	11.0	10.9	62
Total Capital (as percentage of Total Capital RWA)	42	15.2	14.6	14.4	13.7	14.0	13.9	13.7	13.0	13.4	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	8.0	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	1.0	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	10.4	10.1	9.9	9.9	10.1	9.9	9.5	9.4	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	8.0	7.0	7.0	7.0	7.0	7.0	69
Tier 1 all-in target ratio	48	9.5	9.5	9.5	9.5	8.5	8.5	8.5	8.5	8.5	70
Total Capital all-in target ratio	49	11.5	11.5	11.5	11.5	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	\$ 1,094	\$ 866	\$ 866	\$ 933	\$ 538	\$ 527	\$ 674	\$ 1,689	\$ 1,006	72
Significant investments in the common stock of financials	51	4,339	4,148	3,994	3,986	3,909	3,820	3,509	3,478	3,201	73
Mortgage servicing rights	52	25	23	21	22	20	18	15	10	9	74
Deferred tax assets arising from temporary differences (net of related tax liability)	53	1,541	1,561	1,571	1,932	1,664	1,453	1,047	1,276	948	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	1,660	1,567	1,820	1,940	1,731	1,629	1,498	1,536	1,416	76
Cap on inclusion of allowances in Tier 2 under standardized approach	55	2,108	1,984	2,447	2,675	2,511	2,384	2,145	2,240	1,983	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	4,051	4,726	4,726	4,726	4,726	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	5,258	6,134	6,134	6,134	6,134	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	85
Capital Ratios – transitional basis³											
Risk-weighted assets	60	\$ 420,930	\$ 401,698	\$ 396,826	\$ 415,418	\$ 405,997	\$ 392,371	\$ 362,871	\$ 364,957	\$ 347,005	
Common Equity Tier 1 Capital	61	50,989	48,000	46,439	47,500	45,712	44,920	41,994	41,565	39,095	
Tier 1 Capital	62	50,989	48,000	46,439	47,500	45,712	44,920	41,994	41,565	39,095	
Total Capital	63	63,082	57,980	56,817	56,759	55,618	53,765	49,233	48,796	47,032	
Common Equity Tier 1 (as percentage of RWA)	64	12.1 %	11.9 %	11.7 %	11.4 %	11.3 %	11.4 %	11.6 %	11.4 %	11.3 %	
Tier 1 Capital (as percentage of RWA)	65	12.1	11.9	11.7	11.4	11.3	11.4	11.6	11.4	11.3	
Total Capital (as percentage of RWA)	66	15.0	14.4	14.3	13.7	13.7	13.7	13.6	13.4	13.6	
Capital Ratios for significant bank subsidiaries											
TD Bank, National Association (TD Bank, N.A.)⁴											
Common Equity Tier 1 Capital	67	13.5	13.4	13.4	13.4	13.6	13.6	13.6	12.7	12.7	
Tier 1 Capital	68	13.6	13.5	13.5	13.5	13.7	13.7	13.7	12.9	12.9	
Total Capital	69	14.6	14.5	14.5	14.5	14.7	14.7	14.7	13.9	13.9	
TD Mortgage Corporation											
Common Equity Tier 1 Capital	70	33.1	33.4	31.8	29.5	29.4	29.4	29.4	27.8	28.0	
Tier 1 Capital	71	33.1	33.4	31.8	29.5	29.4	29.4	29.4	27.8	28.0	
Total Capital	72	34.3	34.6	33.0	30.7	30.8	30.8	30.8	29.2	29.6	

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 the first quarter of 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 Q4		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 3,907	\$ 3,907	
Interest-bearing deposits with banks	53,714	53,694	
Trading loans, securities, and other	99,257	99,257	
Derivatives	72,242	72,218	
Financial assets designated at fair value through profit or loss	4,283	2,272	
Held-to-maturity securities	84,395	84,395	
Available-for-sale securities	107,571	105,516	
Securities purchased under reverse repurchase agreements	86,052	86,052	
Loans	589,529	589,317	
Allowance for loan losses	(3,873)	(3,873)	
<i>Eligible general allowance reflected in Tier 2 regulatory capital</i>		(1,660)	W
<i>Shortfall of allowance to expected loss</i>		(906)	I
<i>Allowances not reflected in regulatory capital</i>		(1,307)	
Other	79,890	77,708	
Investment in TD Ameritrade		782	L1
<i>Significant investments exceeding regulatory thresholds</i>		3,342	
<i>Significant investments not exceeding regulatory thresholds</i>		2,967	E2
<i>Imputed goodwill</i>		16,662	E1
Goodwill		2,614	F1
Other intangibles		25	
Other intangibles (Mortgage Servicing Rights)			
Deferred tax assets		172	G
<i>Deferred tax assets (DTA) excluding those arising from temporary differences</i>		1,541	
<i>DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback</i>		1,500	
<i>DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback</i>			
<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>		(1,280)	
Significant investments in financials (excluding TD Ameritrade)		11	L2
<i>Significant investments exceeding regulatory thresholds</i>		2	S
<i>Significant investments in Additional Tier 1 Capital</i>		48	
<i>Significant investments not exceeding regulatory thresholds</i>		11	K
Defined pension benefits		49,311	
Other Assets			
TOTAL ASSETS	1,176,967	1,170,463	
LIABILITIES AND EQUITY⁵			
Trading deposits	79,786	79,786	
Derivatives	65,425	65,425	
Securitization liabilities at fair value	12,490	12,490	
Other financial liabilities designated at fair value through profit or loss	190	190	
Deposits	773,660	773,660	
Other	160,311	153,807	
Deferred tax liabilities		112	E3
<i>Goodwill</i>		373	F2
<i>Intangible assets (excluding mortgage servicing rights)</i>		1,139	
<i>Other deferred tax liabilities (Cash flow hedges and other DTL's)</i>		(1,279)	
<i>Other DTA/DTL adjustments⁴</i>		166	J
Gains and losses due to changes in own credit risk on fair value liabilities		153,296	
Other liabilities			
Subordinated notes and debentures	10,891	10,891	
<i>Directly issued qualifying Tier 2 instruments</i>		5,760	T
<i>Directly issued capital instruments subject to phase out from Tier 2</i>		4,899	U
<i>Capital instruments issued by subsidiaries and held by third parties-Tier 2</i>		260	V1
<i>Capital instruments not allowed for regulatory capital</i>		(28)	
Liabilities	1,102,753	1,096,249	
Common Shares	20,711	20,711	A1
Preferred Shares	4,400	4,400	
<i>Directly issued qualifying Additional Tier 1 instruments</i>		3,900	M
<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>		500	P2
Treasury Shares - Common	(31)	(31)	A2
Treasury Shares - Preferred	(5)	(5)	
Treasury Shares - NVCC Preferred Shares		(3)	O
Treasury Shares - non-NVCC Preferred Shares		(2)	P4
Contributed Surplus	203	203	
<i>Contributed surplus - Common Shares</i>		201	B
<i>Contributed surplus - Preferred Shares</i>		2	N
Retained Earnings	35,452	35,452	C
Accumulated other comprehensive income	11,834	11,834	D
<i>Cash flow hedges requiring derecognition</i>		1,690	H
<i>Net AOCI included as capital</i>		10,144	
Non-controlling interests in subsidiaries	1,650	1,650	
<i>Portion allowed for regulatory capital (directly issued)</i>		988	P3
<i>Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - additional Tier 1</i>		286	Q
<i>Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2</i>		10	V2
<i>Portion not allowed for regulatory capital subject to phase out</i>		366	
TOTAL LIABILITIES AND EQUITY	\$ 1,176,967	\$ 1,170,463	

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 \$6.5 billion and total equity of \$1.9 billion of which \$271 million is deducted from CET 1, \$350 million is deducted from additional Tier 1 and \$170 million is deducted from Tier 2 Capital. Cross referenced (L3, R, X) 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 (P1 - 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
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
Common Equity Tier 1										
Balance at beginning of period	1	\$ 40,363	\$ 38,933	\$ 39,597	\$ 37,958	\$ 37,161	\$ 34,140	\$ 33,608	\$ 30,965	\$ 29,591
New capital issues	2	30	12	20	124	32	7	47	42	24
Redeemed capital ²	3	–	–	–	(487)	–	–	–	–	–
Gross dividends (deductions)	4	(1,062)	(1,056)	(1,054)	(971)	(971)	(970)	(967)	(891)	(898)
Shares issued in lieu of dividends (add back)	5	84	86	84	81	82	97	81	95	82
Profit attributable to shareholders of the parent company ³	6	2,274	2,329	2,024	2,194	1,810	2,238	1,831	2,033	1,719
Removal of own credit spread (net of tax)	7	–	4	79	(61)	(52)	(42)	21	(17)	(21)
Movements in other comprehensive income										
Currency translation differences	8	1,290	1,635	(4,535)	2,934	(19)	3,097	(1,925)	4,173	1,036
Available-for-sale investments	9	26	207	230	(245)	(424)	(147)	(55)	69	(48)
Other	10	(41)	(67)	59	(60)	(27)	(67)	(20)	(170)	11
Goodwill and other intangible assets (deduction, net of related tax liability)	11	(592)	(724)	2,159	(1,266)	88	(1,402)	1,050	(2,007)	(517)
Other, including regulatory adjustments and transitional arrangements										
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12	91	59	37	8	45	183	9	(119)	51
Prudential valuation adjustments	13	–	–	–	–	–	–	–	–	–
Other	14	(135)	(1,055)	233	(612)	233	27	460	(565)	(65)
Balance at end of period	15	42,328	40,363	38,933	39,597	37,958	37,161	34,140	33,608	30,965
Additional Tier 1 Capital										
Balance at beginning of period	16	6,064	6,059	6,091	5,458	5,487	5,547	5,478	5,034	5,442
New additional Tier 1 eligible capital issues	17	1,000	–	–	700	–	150	550	500	–
Redeemed capital	18	–	–	–	–	–	(250)	(450)	–	(425)
Other, including regulatory adjustments and transitional arrangements	19	5	5	(32)	(67)	(29)	40	(31)	(56)	17
Balance at end of period	20	7,069	6,064	6,059	6,091	5,458	5,487	5,547	5,478	5,034
Total Tier 1 Capital	21	49,397	46,427	44,992	45,688	43,416	42,648	39,687	39,086	35,999
Tier 2 Capital										
Balance at beginning of period	22	10,310	10,557	9,484	10,184	9,090	7,462	7,500	8,256	8,229
New Tier 2 eligible capital issues	23	2,012	–	1,250	–	1,000	1,500	–	–	–
Redeemed capital	24	–	–	–	(1,000)	(800)	–	–	–	–
Amortization adjustments	25	–	–	–	–	–	–	–	–	–
Allowable collective allowance	26	93	(253)	(120)	209	102	131	(38)	120	27
Other, including regulatory adjustments and transitional arrangements	27	4	6	(57)	91	792	(3)	–	(876)	–
Balance at end of period	28	12,419	10,310	10,557	9,484	10,184	9,090	7,462	7,500	8,256
Total Regulatory Capital	29	\$ 61,816	\$ 56,737	\$ 55,549	\$ 55,172	\$ 53,600	\$ 51,738	\$ 47,149	\$ 46,586	\$ 44,255

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

Line #	2016				2015				OSFI Template
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	

Summary comparison of accounting assets vs. leverage ratio exposure measure – Traditional Basis

Total consolidated assets as per published financial statements	1	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155	1
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(4,982)	(4,853)	(4,059)	(4,093)	(3,979)	(3,874)	(3,814)	(3,804)	2
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	–	–	–	–	–	–	–	–	3
Adjustments for derivative financial instruments	4	(27,103)	(35,946)	(32,323)	(39,178)	(22,603)	(26,475)	(24,240)	(41,952)	4
Adjustment for securities financing transactions (SFT)	5	785	1,322	1,515	1,785	1,500	1,408	1,501	1,555	5
Adjustment for off-balance sheet items (credit equivalent amounts)	6	123,936	121,008	112,988	118,441	107,995	104,637	96,540	98,120	6
Other adjustments	7	(25,189)	(25,181)	(23,382)	(26,108)	(23,561)	(23,327)	(21,928)	(22,656)	7
Leverage Ratio Exposure – Transitional basis	8	\$ 1,244,414	\$ 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

On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	9	\$ 1,013,018	\$ 998,946	\$ 953,134	\$ 982,290	\$ 932,802	\$ 917,148	\$ 872,009	\$ 889,624	1
Less: Asset amounts deducted in determining Basel III transitional Tier 1 Capital	10	(24,491)	(24,484)	(22,678)	(25,449)	(22,735)	(22,489)	(21,083)	(22,525)	2
Total on-balance sheet exposures (excluding derivatives and SFTs)	11	988,527	974,462	930,456	956,841	910,067	894,659	850,926	867,099	3
Derivative exposures										
Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	12	15,192	16,328	15,082	20,929	16,252	18,777	13,259	21,788	4
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	13	38,477	34,609	32,224	34,716	38,069	37,236	34,463	35,611	5
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	14	–	–	–	–	–	–	–	–	6
Deductions of receivables assets for cash variation margin provided in derivative transactions	15	(8,982)	(9,402)	(7,004)	(9,696)	(8,023)	(7,920)	(7,419)	(6,668)	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	16	–	–	–	–	–	–	–	–	8
Adjusted effective notional amount of written credit derivatives	17	858	734	1,413	1,328	904	727	711	723	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	18	(431)	(383)	(967)	(853)	(403)	(278)	(213)	(221)	10
Total derivative exposures	19	45,114	41,886	40,748	46,424	46,799	48,542	40,801	51,233	11
Securities financing transaction exposures										
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	20	86,052	100,108	93,819	100,940	97,364	102,325	89,247	93,407	12
Netted amounts of cash payables and cash receivables of gross SFT assets	21	–	–	–	–	–	–	–	–	13
Counterparty credit risk (CCR) exposure for SFTs	22	785	1,322	1,515	1,785	1,500	1,408	1,499	1,559	14
Agent transaction exposures	23	–	–	–	–	–	–	–	–	15
Total securities financing transaction exposures	24	86,837	101,430	95,334	102,725	98,864	103,733	90,746	94,966	16
Other off-balance sheet exposures										
Off-balance sheet exposure at gross notional amount	25	470,646	461,665	437,787	449,318	421,002	387,045	365,833	367,440	17
Adjustments for conversion to credit equivalent amounts	26	(346,710)	(340,657)	(324,800)	(330,877)	(313,007)	(282,408)	(269,293)	(269,320)	18
Off-balance sheet items	27	123,936	121,008	112,987	118,441	107,995	104,637	96,540	98,120	19
Capital and Total Exposures – Transitional basis										
Tier 1 Capital	28	50,989	48,000	46,439	47,500	45,712	44,920	41,994	41,565	20
Total Exposures (sum of lines 11, 19, 24 and 27)	29	\$ 1,244,414	\$ 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	4.1 %	3.9 %	3.9 %	3.9 %	3.9 %	3.9 %	3.9 %	3.7 %	22
"All-in" basis (required by OSFI)										
Tier 1 Capital – "All-in" basis (line 26 on page 79)	31	\$ 49,397	\$ 46,427	\$ 44,992	\$ 45,688	\$ 43,416	\$ 42,648	\$ 39,687	\$ 39,086	23
Regulatory adjustments	32	(26,024)	(25,997)	(24,061)	(27,098)	(24,927)	(24,683)	(23,337)	(24,938)	24
Total Exposures (sum of lines 29 and 32, less the amount reported in line 10) – All-in basis	33	\$ 1,242,881	\$ 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	4.0 %	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 the third quarter of 2014, the Bank released the remaining provision of \$25 million (\$19 million after tax) for residential loan losses from Alberta flooding that was initially recognized in 2013, 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 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 fourth quarter 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.
- Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.

Internal Models Approach

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 (for instance, 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	IFRS	International Financial Reporting Standards
ACI	Acquired Credit-Impaired	IRB	Internal Ratings Based
AFS	Available-For-Sale	MBS	Mortgage-Backed Security
AOCI	Accumulated Other Comprehensive Income	MD&A	Management's Discussion and Analysis
BRR	Borrower Risk Rating	N/A	Not Applicable
CCP	Central Counterparty	NHA	National Housing Act
CDS	Credit Default Swaps	OCC	Office of the Comptroller of the Currency
CMHC	Canada Mortgage and Housing Corporation	OCI	Other Comprehensive Income
D-SIBs	Domestic Systemically Important Banks	OSFI	Office of the Superintendent of Financial Institutions Canada
EVaR	Economic Value at Risk	PCL	Provision for Credit Losses
FDIC	Federal Deposit Insurance Corporation	PFE	Potential Future Exposure
GAAP	Generally Accepted Accounting Principles	QCCP	Qualifying Central Counterparty
G-SIBs	Global Systemically Important Banks	ROE	Return on Common Equity
HELOC	Home Equity Line of Credit	TEB	Taxable Equivalent Basis

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

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

LINE #	2016				2015				2014 Q4	Full Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		2016	2015	2014
1	\$ 2,396	\$ 2,364	\$ 2,270	\$ 2,337	\$ 2,351	\$ 2,328	\$ 2,223	\$ 2,280	\$ 2,280	\$ 9,367	\$ 9,182	\$ 8,938
2	829	821	790	805	798	802	770	764	755	3,245	3,134	2,946
3	3,225	3,185	3,060	3,142	3,149	3,130	2,993	3,044	3,035	12,612	12,316	11,884
4	263	258	262	228	221	237	239	190	250	1,011	887	946
5	1,443	1,358	1,337	1,318	1,399	1,352	1,319	1,336	1,469	5,456	5,406	5,590
6	1,519	1,569	1,461	1,596	1,529	1,541	1,435	1,518	1,316	6,145	6,023	5,348
7	406	418	390	423	407	406	379	401	349	1,637	1,593	1,419
8	1,113	1,151	1,071	1,173	1,122	1,135	1,056	1,117	967	4,508	4,430	3,929
9	–	–	–	–	–	–	–	–	54	–	–	256
10	\$ 1,113	\$ 1,151	\$ 1,071	\$ 1,173	\$ 1,122	\$ 1,135	\$ 1,056	\$ 1,117	\$ 1,021	\$ 4,508	\$ 4,430	\$ 4,185
11	\$ 11.0	\$ 10.9	\$ 10.7	\$ 10.5	\$ 10.6	\$ 10.5	\$ 10.4	\$ 10.3	\$ 9.4	\$ 10.8	\$ 10.4	\$ 9.1
12	40.3 %	42.0 %	40.9 %	44.1 %	42.1 %	42.9 %	41.8 %	43.0 %	41.1 %	41.8 %	42.5 %	43.1 %
13	40.3	42.0	40.9	44.1	42.1	42.9	41.8	43.0	43.4	41.8	42.5	45.9

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

14	\$ 91	\$ 91	\$ 101	\$ 98	\$ 96	\$ 97	\$ 95	\$ 93	\$ 91	\$ 91	\$ 96	\$ 91
15	188.0	185.6	185.3	185.2	182.2	177.3	175.0	175.2	172.9	186.0	177.5	168.1
16	64.1	62.8	61.2	61.0	60.8	60.3	59.7	59.3	59.3	62.3	60.0	59.9
17	20.6	19.9	19.2	19.0	18.5	17.7	17.0	16.6	15.9	19.7	17.4	15.0
18	12.4	12.6	12.3	12.2	12.3	12.8	12.6	12.6	12.5	12.4	12.6	12.3
19	19.1	19.1	18.7	19.2	19.0	18.7	18.2	18.9	19.2	19.0	18.7	18.7
20	304.2	300.0	296.7	296.6	292.8	286.8	282.5	282.6	279.8	299.4	286.2	274.0
21	62.7	61.6	60.4	58.3	57.0	55.9	54.5	52.8	52.1	60.8	55.0	50.5
22	176.1	172.2	168.9	167.1	165.1	161.4	159.3	157.8	155.9	171.1	160.9	153.9
23	95.6	90.6	85.0	85.2	84.4	84.0	81.4	82.6	80.6	89.1	83.1	78.0
24	2.69 %	2.69 %	2.68 %	2.71 %	2.76 %	2.79 %	2.79 %	2.78 %	2.81 %	2.69 %	2.78 %	2.85 %
25	44.7	42.6	43.7	41.9	44.4	43.2	44.1	43.9	48.4	43.3	43.9	47.0
26	44.7	42.6	43.7	41.9	44.4	43.2	44.1	43.9	46.0	43.3	43.9	44.1
27	\$ 1,443	\$ 1,358	\$ 1,337	\$ 1,318	\$ 1,399	\$ 1,352	\$ 1,319	\$ 1,336	\$ 1,396	\$ 5,456	\$ 5,406	\$ 5,243
28	1,156	1,152	1,152	1,157	1,165	1,166	1,165	1,164	1,165	1,156	1,165	1,165
29	27,875	27,688	27,109	27,412	27,764	27,944	27,870	28,215	28,319	27,523	27,949	28,162

Additional Information on Canadian

Wealth and Insurance Breakdown of Total Net Income (loss)

30	\$ 250	\$ 250	\$ 223	\$ 212	\$ 221	\$ 228	\$ 205	\$ 201	\$ 201	\$ 935	855	\$ 796
31	139	108	170	128	153	194	175	131	136	545	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.