



Supplemental Financial Information

For the First Quarter Ended January 31, 2017

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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 first quarter 2017 Report to Shareholders, Earnings News Release (ENR) and Investor Presentation, as well as the Bank's 2016 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" 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", 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 first quarter 2017 Management's Discussion and Analysis (MD&A) and first quarter 2017 ENR.

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

Segmented Information

For management reporting purposes, the Bank reports its results under three key business segments: Canadian Retail, which includes the results of the Canadian personal and commercial banking, wealth, and insurance businesses; U.S. Retail, which includes the results of the U.S. personal and business 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, assets, and liabilities 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's results are 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 include only the Bank's agreed portion of the U.S. strategic cards portfolio, while the Corporate segment includes the retailer program partners' share. There was no impact on the net income of the segments or on the presentation of gross and net results in the Bank's Interim Consolidated Statement of Income.

Basel III Reporting

The Office of the Superintendent of Financial Institutions Canada (OSFI) has implemented a phased-in approach to the Credit Valuation Adjustment (CVA) component included in credit risk-weighted assets (RWA). The CVA capital charge phase-in is based on a scalar approach whereby a CVA capital charge of 64% applies in 2015 for the CET1 calculation and will increase annually until 100% in 2019. A different scalar applies to the CET1, Tier 1, and Total Capital ratios. Therefore, each capital ratio has its own RWA measure. For fiscal 2015 and 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71%, and 77%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81%, 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

Income Statement

LINE #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1	2016 Full Year	2015
1	\$ 5,141	\$ 5,072	\$ 4,924	\$ 4,880	\$ 5,047	\$ 4,887	\$ 4,697	\$ 4,580	\$ 4,560	\$ 19,923	\$ 18,724
2	3,979	3,673	3,777	3,379	3,563	3,160	3,309	3,179	3,054	14,392	12,702
3	9,120	8,745	8,701	8,259	8,610	8,047	8,006	7,759	7,614	34,315	31,426
4	633	548	556	584	642	509	437	375	362	2,330	1,683
5	574	585	692	530	655	637	600	564	699	2,462	2,500
6	4,897	4,848	4,640	4,736	4,653	4,911	4,292	4,705	4,165	18,877	18,073
7	3,016	2,764	2,813	2,409	2,660	1,990	2,677	2,115	2,388	10,646	9,170
8	596	555	576	466	546	259	502	344	418	2,143	1,523
9	2,420	2,209	2,237	1,943	2,114	1,731	2,175	1,771	1,970	8,503	7,647
10	113	94	121	109	109	108	91	88	90	433	377
11	2,533	2,303	2,358	2,052	2,223	1,839	2,266	1,859	2,060	8,936	8,024
12	25	44	58	230	24	338	19	310	63	356	730
13	2,558	2,347	2,416	2,282	2,247	2,177	2,285	2,169	2,123	9,292	8,754
14	48	43	36	37	25	26	25	24	24	141	99
15	\$ 2,510	\$ 2,304	\$ 2,380	\$ 2,245	\$ 2,222	\$ 2,151	\$ 2,260	\$ 2,145	\$ 2,099	\$ 9,151	\$ 8,655
16	\$ 2,481	\$ 2,275	\$ 2,351	\$ 2,217	\$ 2,193	\$ 2,122	\$ 2,232	\$ 2,117	\$ 2,072	\$ 9,036	\$ 8,543
17	29	29	29	28	29	29	28	28	27	115	112

Attributable to:

Common shareholders – adjusted	16	\$ 2,481	\$ 2,275	\$ 2,351	\$ 2,217	\$ 2,193	\$ 2,122	\$ 2,232	\$ 2,117	\$ 2,072	\$ 9,036	\$ 8,543
Non-controlling interests – adjusted	17	29	29	29	28	29	29	28	28	27	115	112

Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions)¹

Basic earnings: Reported	18	\$ 1.32	\$ 1.20	\$ 1.24	\$ 1.07	\$ 1.17	\$ 0.96	\$ 1.20	\$ 0.98	\$ 1.09	\$ 4.68	\$ 4.22
Adjusted	19	1.34	1.23	1.27	1.20	1.18	1.15	1.21	1.15	1.12	4.88	4.62
Diluted earnings: Reported	20	1.32	1.20	1.24	1.07	1.17	0.96	1.19	0.97	1.09	4.67	4.21
Adjusted	21	1.33	1.22	1.27	1.20	1.18	1.14	1.20	1.14	1.12	4.87	4.61
Weighted-average number of common shares outstanding: Basic	22	1,855.8	1,855.4	1,853.4	1,850.9	1,854.1	1,853.1	1,851.1	1,848.3	1,844.2	1,853.4	1,849.2
Diluted	23	1,860.3	1,858.8	1,856.6	1,853.9	1,857.5	1,857.2	1,855.7	1,853.4	1,849.7	1,856.8	1,854.1

Balance Sheet (\$ billions)

Total assets	24	\$ 1,186.9	\$ 1,177.0	\$ 1,182.4	\$ 1,124.8	\$ 1,173.6	\$ 1,104.4	\$ 1,099.2	\$ 1,031.0	\$ 1,080.2	\$ 1,177.0	\$ 1,104.4
Total equity	25	73.3	74.2	71.2	67.8	71.7	67.0	66.0	61.6	62.6	74.2	67.0

Risk Metrics (\$ billions, except as noted)

Common Equity Tier 1 Capital risk-weighted assets ^{2,3}	26	\$ 402.2	\$ 405.8	\$ 388.2	\$ 383.6	\$ 399.6	\$ 382.4	\$ 369.5	\$ 343.6	\$ 355.6	\$ 405.8	\$ 382.4
Common Equity Tier 1 Capital ²	27	43.7	42.3	40.4	38.9	39.6	38.0	37.2	34.1	33.6	42.3	38.0
Common Equity Tier 1 Capital ratio ^{2,3}	28	10.9 %	10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	9.9 %	9.5 %	10.4 %	9.9 %
Tier 1 Capital ²	29	\$ 50.6	\$ 49.4	\$ 46.4	\$ 45.0	\$ 45.7	\$ 43.4	\$ 42.6	\$ 39.7	\$ 39.1	\$ 49.4	\$ 43.4
Tier 1 Capital ratio ^{2,3}	30	12.6 %	12.2 %	11.9 %	11.7 %	11.4 %	11.3 %	11.5 %	11.5 %	11.0 %	12.2 %	11.3 %
Total Capital ratio ^{2,3}	31	15.1	15.2	14.6	14.4	13.7	14.0	13.9	13.7	13.0	15.2	14.0
Leverage ratio ⁴	32	4.0	4.0	3.8	3.8	3.7	3.7	3.7	3.7	3.5	4.0	3.7
Liquidity coverage ratio (LCR) ⁵	33	124	130	132	128	124	126	123	122	n/a	n/a	n/a
After-tax impact of 1% increase in interest rates on:												
Economic value of shareholders' equity (\$ millions) ⁶	34	\$ (183)	\$ (234)	\$ (291)	\$ (64)	\$ (125)	\$ (143)	\$ (52)	\$ (189)	\$ (129)	\$ (234)	\$ (143)
Net interest income (\$ millions) ⁷	35	97	87	72	126	170	240	275	280	346	87	240
Net impaired loans – personal, business, and government (\$ millions) ⁸	36	2,690	2,785	2,786	2,908	3,143	2,660	2,532	2,381	2,418	2,785	2,660
Net impaired loans – personal, business, and government as a % of net loans and acceptances ⁸	37	0.45 %	0.46 %	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.46 %	0.47 %	0.46 %	0.48 %
Provision for credit losses as a % of net average loans and acceptances ⁸	38	0.42	0.37	0.39	0.42	0.45	0.40	0.33	0.32	0.29	0.41	0.34
Rating of senior debt:												
Moody's	39	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1
Standard and Poor's	40	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 fiscal 2015 and 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71%, and 77%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81%, respectively.

⁴ The leverage ratio is calculated as Tier 1 Capital, based on the "all-in" methodology, divided by leverage exposures. Refer to page 83 for further details.

⁵ Effective the first quarter of 2017, OSFI requires Canadian banks to disclose the LCR based on an average of the daily positions during the quarter. The LCR for the quarter ended January 31, 2017, is calculated as an average of the 62 daily data points in the quarter. Previously, the disclosed LCR was calculated as the simple average of the three month-end LCR percentages for the quarter.

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

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

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

Shareholder Value

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

(\$ millions, except as noted) For the period ended		LINE #	2017 Q1	Q4	Q3	2016 Q2		Q1	Q4	Q3	2015 Q2		Q1	Full Year 2016		2015
Business Performance																
Net income available to common shareholders and non-controlling interests in subsidiaries – reported		1	\$ 2,485	\$ 2,260	\$ 2,322	\$ 2,015	\$ 2,198		\$ 1,813	\$ 2,241	\$ 1,835	\$ 2,036		\$ 8,795	\$ 7,925	
Average common equity		2	67,697	66,769	64,595	64,536	64,641		62,157	58,891	57,744	54,580		65,121	58,178	
Return on common equity – reported		3	14.4 %	13.3 %	14.1 %	12.5 %	13.3 %		11.4 %	14.9 %	12.8 %	14.6 %		13.3 %	13.4 %	
Return on common equity – adjusted		4	14.5	13.6	14.5	14.0	13.5		13.5	15.0	15.0	15.1		13.9	14.7	
Return on Common Equity Tier 1 Capital risk-weighted assets – reported ¹		5	2.41	2.24	2.36	2.06	2.21		1.88	2.46	2.12	2.33		2.21	2.20	
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted ¹		6	2.44	2.28	2.42	2.30	2.23		2.24	2.48	2.48	2.40		2.31	2.40	
Efficiency ratio – reported		7	53.7	55.4	53.3	57.3	54.0		61.0	53.6	60.6	54.7		55.0	57.5	
Efficiency ratio – adjusted		8	53.2	54.8	52.6	54.8	53.5		55.3	53.4	54.8	53.8		53.9	54.3	
Effective tax rate																
Reported		9	19.8	20.1	20.5	19.3	20.5		13.0	18.8	16.3	17.5		20.1	16.6	
Adjusted (TEB)		10	22.9	22.7	22.9	21.0	22.9		20.0	21.6	22.1	22.4		22.4	21.5	
Net interest margin as a % of average earning assets		11	1.96	1.96	1.98	2.05	2.06		2.02	2.01	2.07	2.10		2.01	2.05	
Average number of full-time equivalent staff		12	83,508	82,975	81,978	80,025	79,927		80,554	81,352	81,853	82,183		81,233	81,483	
Common Share Performance																
Closing market price (\$)		13	\$ 67.41	\$ 60.86	\$ 56.89	\$ 55.85	\$ 53.15		\$ 53.68	\$ 52.77	\$ 55.70	\$ 50.60		\$ 60.86	\$ 53.68	
Book value per common share (\$)		14	36.25	36.71	35.68	33.89	35.99		33.81	33.25	30.90	31.60		36.71	33.81	
Closing market price to book value		15	1.86	1.66	1.59	1.65	1.48		1.59	1.59	1.80	1.60		1.66	1.59	
Price-earnings ratio																
Reported		16	14.0	13.0	12.8	12.7	12.4		12.8	12.7	13.7	12.2		13.0	12.8	
Adjusted		17	13.4	12.5	11.9	11.8	11.4		11.7	11.9	12.7	11.7		12.5	11.7	
Total shareholder return on common shareholders' investment ²		18	31.7 %	17.9 %	12.2 %	4.3 %	9.2 %		0.4 %	(4.1) %	9.4 %	8.8 %		17.9 %	0.4 %	
Number of common shares outstanding (millions)		19	1,856.4	1,857.2	1,854.8	1,853.5	1,850.3		1,855.1	1,853.6	1,851.6	1,845.5		1,857.2	1,855.1	
Total market capitalization (\$ billions)		20	\$ 125.1	\$ 113.0	\$ 105.5	\$ 103.5	\$ 98.3		\$ 99.6	\$ 97.8	\$ 103.1	\$ 93.4		\$ 113.0	\$ 99.6	
Dividend Performance																
Dividend per common share (\$)		21	\$ 0.55	\$ 0.55	\$ 0.55	\$ 0.55	\$ 0.51		\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.47		\$ 2.16	\$ 2.00	
Dividend yield		22	3.4 %	3.7 %	3.8 %	4.0 %	3.9 %		3.9 %	3.7 %	3.6 %	3.5 %		3.9 %	3.8 %	
Common dividend payout ratio																
Reported		23	41.6	45.7	44.5	51.2	43.6		53.0	42.7	52.2	43.2		46.1	47.4	
Adjusted		24	41.2	44.8	43.4	45.9	43.1		44.5	42.3	44.5	41.8		44.3	43.3	

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 Note¹

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

\$ millions, except as noted) For the period ended		LINE #	2017 Q1	Q4	2016 Q3	Q2	Q1	2015 Q4	Q3	Q2	Q1	Full Year 2016 2015	
Pre-Tax Increase (Decrease) in Net Income													
Amortization of intangibles (Footnote 2)	1	\$ 80	\$ 80	\$ 79	\$ 86	\$ 90	\$ 89	\$ 85	\$ 89	\$ 87		\$ 335	\$ 350
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	2	(41)	(19)	—	58	(46)	(24)	(21)	(17)	—		(7)	(62)
Impairment of goodwill, non-financial assets, and other charges (Footnote 4)	3	—	—	—	111	—	—	—	—	—		111	—
Restructuring charges (Footnote 5)	4	—	—	—	—	—	349	—	337	—		—	686
Charge related to the acquisition in U.S. strategic cards portfolio and related integration costs (Footnote 6)	5	—	—	—	—	—	82	—	—	—		—	82
Litigation and litigation-related charge(s)/reserve(s) (Footnote 7)	6	—	—	—	—	—	—	(39)	52	—		—	13
Total	7	\$ 39	\$ 61	\$ 79	\$ 255	\$ 44	\$ 496	\$ 25	\$ 461	\$ 87		\$ 439	\$ 1,069
Provision for (Recovery of) Income Taxes													
Amortization of intangibles	8	\$ 21	\$ 20	\$ 21	\$ 23	\$ 25	\$ 24	\$ 23	\$ 24	\$ 24		\$ 89	\$ 95
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	9	(7)	(3)	—	7	(5)	(3)	(2)	(2)	—		(1)	(7)
Impairment of goodwill, non-financial assets, and other charges	10	—	—	—	(5)	—	—	—	—	—		(5)	—
Restructuring charges	11	—	—	—	—	—	106	—	109	—		—	215
Charge related to the acquisition in U.S. strategic cards portfolio and related integration costs	12	—	—	—	—	—	31	—	—	—		—	31
Litigation and litigation-related charge(s)/reserve(s)	13	—	—	—	—	—	—	(15)	20	—		—	5
Total	14	\$ 14	\$ 17	\$ 21	\$ 25	\$ 20	\$ 158	\$ 6	\$ 151	\$ 24		\$ 83	\$ 339
Total After-Tax Increase (Decrease) in Net Income	15	\$ 25	\$ 44	\$ 58	\$ 230	\$ 24	\$ 338	\$ 19	\$ 310	\$ 63		\$ 356	\$ 730
After-Tax Increase (Decrease) in Earnings per Share (\$) (Footnote 8)													
Amortization of intangibles	16	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03		\$ 0.14	\$ 0.14
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	17	(0.02)	(0.01)	—	0.03	(0.02)	(0.01)	(0.01)	(0.01)	—		—	(0.03)
Impairment of goodwill, non-financial assets, and other charges	18	—	—	—	0.06	—	—	—	—	—		0.06	—
Restructuring charges	19	—	—	—	—	—	0.13	—	0.12	—		—	0.25
Charge related to the acquisition in U.S. strategic cards portfolio and related integration costs	20	—	—	—	—	—	0.03	—	—	—		—	0.03
Litigation and litigation-related charge(s)/reserve(s)	21	—	—	—	—	—	—	(0.01)	0.02	—		—	0.01
Total	22	\$ 0.01	\$ 0.02	\$ 0.03	\$ 0.13	\$ 0.01	\$ 0.18	\$ 0.01	\$ 0.17	\$ 0.03		\$ 0.20	\$ 0.40

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

Segmented Results Summary

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

		\$ millions, except as noted For the period ended										Full Year	
LINE #		2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1		2016	2015
Net Income (loss) – Adjusted													
1	Canadian Retail	\$ 1,566	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 1,436	\$ 1,449		\$ 5,988	\$ 5,938
2	U.S. Retail	800	701	788	719	751	646	650	626	625		2,959	2,547
3	Total Retail	2,366	2,203	2,297	2,183	2,264	2,142	2,207	2,062	2,074		8,947	8,485
4	Wholesale Banking	267	238	302	219	161	196	239	246	192		920	873
5	Corporate	(75)	(94)	(183)	(120)	(178)	(161)	(161)	(139)	(143)		(575)	(604)
6	Total Bank	\$ 2,558	\$ 2,347	\$ 2,416	\$ 2,282	\$ 2,247	\$ 2,177	\$ 2,285	\$ 2,169	\$ 2,123		\$ 9,292	\$ 8,754
Return on Common Equity – Adjusted ¹													
7	Canadian Retail	43.2 %	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	42.3 %	41.9 %		41.9 %	42.8 %
8	U.S. Retail	9.1	8.3	9.5	8.7	8.7	7.8	8.3	8.3	8.5		8.8	8.2
9	Wholesale Banking ²	17.5	16.1	20.4	14.8	10.6	13.0	17.2	17.7	13.0		15.5	15.2
10	Total Bank ²	14.5	13.6	14.5	14.0	13.5	13.5	15.0	15.0	15.1		13.9	14.7
Percentage of Adjusted Net Income Mix ³													
11	Total Retail	90 %	90 %	88 %	91 %	93 %	92 %	90 %	89 %	92 %		91 %	91 %
12	Wholesale Banking	10	10	12	9	7	8	10	11	8		9	9
13	Total Bank	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %		100 %	100 %
Geographic Contribution to Total Revenue ⁴													
14	Canada	57 %	60 %	61 %	54 %	62 %	65 %	64 %	59 %	69 %		59 %	64 %
15	United States	36	36	35	36	36	35	33	31	30		36	32
16	Other International	7	4	4	10	2	—	3	10	1		5	4
17	Total Bank	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %		100 %	100 %

¹ Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

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 #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1	Full Year 2016	2015
Net interest income	\$ 2,613	\$ 2,551	\$ 2,519	\$ 2,418	\$ 2,491	\$ 2,497	\$ 2,480	\$ 2,369	\$ 2,435	\$ 9,979	\$ 9,781
Non-interest income	2,590	2,599	2,622	2,469	2,540	2,500	2,531	2,409	2,464	10,230	9,904
Total revenue	5,203	5,150	5,141	4,887	5,031	4,997	5,011	4,778	4,899	20,209	19,685
Provision for credit losses	269	263	258	262	228	221	237	239	190	1,011	887
Insurance claims and other related expenses	574	585	692	530	655	637	600	564	699	2,462	2,500
Non-interest expenses	2,225	2,250	2,133	2,095	2,079	2,143	2,104	2,075	2,085	8,557	8,407
Income (loss) before income taxes	2,135	2,052	2,058	2,000	2,069	1,996	2,070	1,900	1,925	8,179	7,891
Provision for (recovery of) income taxes	569	550	549	536	556	500	513	464	476	2,191	1,953
Net income – reported	\$ 1,566	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 1,436	\$ 1,449	\$ 5,988	\$ 5,938
Average common equity (\$ billions)	\$ 14.4	\$ 14.4	\$ 14.3	\$ 14.3	\$ 14.1	\$ 14.0	\$ 13.8	\$ 13.9	\$ 13.7	\$ 14.3	\$ 13.9
Return on common equity – reported ¹	43.2 %	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	42.3 %	41.9 %	41.9 %	42.8 %
Key Performance Indicators (\$ billions, except as noted)											
Common Equity Tier 1 Capital risk-weighted assets ²	\$ 99	\$ 99	\$ 99	\$ 110	\$ 108	\$ 106	\$ 107	\$ 104	\$ 102	\$ 99	\$ 106
Average loans – personal											
Residential mortgages	188.2	188.0	185.6	185.3	185.2	182.2	177.3	175.0	175.2	186.0	177.5
Consumer instalment and other personal											
Home Equity Line of Credit (HELOC)	65.3	64.1	62.8	61.2	61.0	60.8	60.3	59.7	59.3	62.3	60.0
Indirect auto	20.8	20.6	19.9	19.2	19.0	18.5	17.7	17.0	16.6	19.7	17.4
Other	16.2	16.0	16.2	15.8	16.2	16.1	16.7	16.3	16.2	16.0	16.4
Credit card	19.3	19.1	19.1	18.7	19.2	19.0	18.7	18.2	18.9	19.0	18.7
Total average loans – personal	309.8	307.8	303.6	300.2	300.6	296.6	290.7	286.2	286.2	303.0	290.0
Average loans and acceptances – business	63.8	62.7	61.6	60.4	58.3	57.0	55.9	54.5	52.8	60.8	55.0
Average deposits											
Personal	179.8	176.1	172.2	168.9	167.1	165.1	161.4	159.3	157.8	171.1	160.9
Business	99.0	95.6	90.6	85.0	85.2	84.4	84.0	81.4	82.6	89.1	83.1
Wealth	24.2	22.5	21.3	20.5	19.4	18.9	18.5	18.5	17.7	20.9	18.4
Margin on average earning assets including securitized assets	2.82 %	2.78 %	2.79 %	2.77 %	2.80 %	2.84 %	2.88 %	2.89 %	2.88 %	2.78 %	2.87 %
Assets under administration (AUA) ³	\$ 390	\$ 379	\$ 372	\$ 355	\$ 342	\$ 347	\$ 352	\$ 351	\$ 340	\$ 379	\$ 347
Assets under management (AUM) ³	266	271	268	256	248	246	249	244	242	271	246
Gross originated insurance premiums (\$ millions)	860	1,031	1,091	973	870	1,046	1,104	977	861	3,965	3,988
Efficiency ratio – reported	42.8 %	43.7 %	41.5 %	42.9 %	41.3 %	42.9 %	42.0 %	43.4 %	42.6 %	42.3 %	42.7 %
Number of Canadian retail branches at period end	1,154	1,156	1,152	1,152	1,157	1,165	1,166	1,165	1,164	1,156	1,165
Average number of full-time equivalent staff	39,347	39,149	38,852	37,987	38,301	38,782	39,180	39,312	39,602	38,575	39,218

¹ Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

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

³ Effective the first quarter of 2017, the Bank changed the framework for classifying AUA and AUM. The primary change is to recognize mutual funds sold through the branch network as part of AUA. In addition, AUA has been updated to reflect a change in the measurement of certain business activities within Canadian Retail. Comparative amounts have been recast to conform with the revised presentation.

U.S. Retail Segment – Canadian Dollars

RESULTS OF OPERATIONS

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

LINE #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1	Full Year 2016	2015
Net interest income	\$ 1,839	\$ 1,832	\$ 1,755	\$ 1,737	\$ 1,769	\$ 1,658	\$ 1,527	\$ 1,516	\$ 1,430	\$ 7,093	\$ 6,131
Non-interest income	687	592	591	553	630	492	576	519	511	2,366	2,098
Total revenue ¹	2,526	2,424	2,346	2,290	2,399	2,150	2,103	2,035	1,941	9,459	8,229
Provision for credit losses ²	257	193	168	162	221	174	153	101	107	744	535
Non-interest expenses	1,434	1,499	1,372	1,416	1,406	1,442	1,239	1,329	1,178	5,693	5,188
Income (loss) before income taxes	835	732	806	712	772	534	711	605	656	3,022	2,506
Provision for (recovery of) income taxes	146	124	143	101	130	48	129	96	121	498	394
U.S. Retail Bank net income – reported	689	608	663	611	642	486	582	509	535	2,524	2,112
Adjustments for items of note, net of income taxes ³	–	–	–	–	–	51	(24)	32	–	–	59
U.S. Retail Bank net income – adjusted	689	608	663	611	642	537	558	541	535	2,524	2,171
Equity in net income of an investment in TD Ameritrade ⁴	111	93	125	108	109	109	92	85	90	435	376
Net income – adjusted	800	701	788	719	751	646	650	626	625	2,959	2,547
Net income – reported	\$ 800	\$ 701	\$ 788	\$ 719	\$ 751	\$ 595	\$ 674	\$ 594	\$ 625	\$ 2,959	\$ 2,488
Average common equity (\$ billions)	\$ 34.9	\$ 33.7	\$ 33.0	\$ 33.6	\$ 34.4	\$ 33.1	\$ 31.1	\$ 31.0	\$ 29.1	\$ 33.7	\$ 31.1
Return on common equity – reported ⁵	9.1 %	8.3 %	9.5 %	8.7 %	8.7 %	7.1 %	8.6 %	7.9 %	8.5 %	8.8 %	8.0 %
Return on common equity – adjusted ⁵	9.1	8.3	9.5	8.7	8.7	7.8	8.3	8.3	8.5	8.8	8.2
Key Performance Indicators (\$ billions, except as noted)											
Common Equity Tier 1 Capital risk-weighted assets ⁶	\$ 218	\$ 223	\$ 211	\$ 200	\$ 216	\$ 200	\$ 190	\$ 173	\$ 180	\$ 223	\$ 200
Average loans – personal											
Residential mortgages	27.9	27.2	26.8	27.3	28.5	27.6	26.2	26.4	24.6	27.5	26.2
Consumer instalment and other personal											
HELOC	13.1	13.0	13.0	13.4	14.1	13.5	12.9	13.0	12.2	13.4	12.9
Indirect auto	28.2	27.5	26.6	26.3	26.7	24.6	22.3	21.5	19.6	26.8	22.0
Other	0.8	0.7	0.7	0.7	0.8	0.7	0.7	0.7	0.6	0.7	0.7
Credit card	14.5	13.3	12.7	12.9	13.8	10.6	8.9	8.7	8.5	13.2	9.1
Total average loans – personal	84.5	81.7	79.8	80.6	83.9	77.0	71.0	70.3	65.5	81.6	70.9
Average loans and acceptances – business	106.4	101.9	98.8	97.4	99.8	89.6	81.6	78.2	70.6	99.4	80.0
Average debt securities classified as loans	1.3	1.4	1.5	1.7	1.8	1.9	1.9	2.1	2.1	1.6	2.0
Average deposits											
Personal	108.6	104.6	102.4	103.2	102.7	96.5	90.8	89.9	80.6	103.2	89.4
Business ⁷	87.3	85.1	80.2	82.2	84.8	80.3	72.0	71.8	66.6	83.1	72.7
TD Ameritrade insured deposit accounts	126.3	116.8	108.9	111.4	111.9	104.5	94.3	93.1	87.4	112.3	94.8
Margin on average earning assets ^{1,8}	3.03 %	3.13 %	3.14 %	3.11 %	3.11 %	3.08 %	3.05 %	3.14 %	3.20 %	3.12 %	3.12 %
Assets under administration ⁹	\$ 23	\$ 23	\$ 22	\$ 21	\$ 23	\$ 21	\$ 21	\$ 19	\$ 20	\$ 23	\$ 21
Assets under management ⁹	78	89	96	93	103	103	100	90	79	89	103
Efficiency ratio – reported	56.8 %	61.8 %	58.5 %	61.8 %	58.6 %	67.1 %	58.9 %	65.3 %	60.7 %	60.2 %	63.0 %
Efficiency ratio – adjusted	56.8	61.8	58.5	61.8	58.6	64.5	60.8	62.8	60.7	60.2	62.2
Total revenue – adjusted (\$ millions)	\$ 2,526	\$ 2,424	\$ 2,346	\$ 2,290	\$ 2,399	\$ 2,223	\$ 2,103	\$ 2,035	\$ 1,941	\$ 9,459	\$ 8,302
Non-interest expenses – adjusted (\$ millions)	1,434	1,499	1,372	1,416	1,406	1,433	1,278	1,277	1,178	5,693	5,166
Number of U.S. retail stores as at period end ¹⁰	1,257	1,278	1,267	1,265	1,264	1,298	1,305	1,302	1,301	1,278	1,298
Average number of full-time equivalent staff	26,037	26,103	25,998	25,599	25,226	25,250	25,546	25,775	26,021	25,732	25,647

¹ Effective the first quarter of 2017, the impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.

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

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 9% CET1 Capital in fiscal 2015, 2016, and 2017.

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 Effective the first quarter of 2017, the Bank changed the framework for classifying AUA and AUM. The primary change is to include a portion of the AUM balance administered by the Bank in AUA. Comparative amounts have been recast to conform with the revised presentation.

¹⁰ 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 #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1	Full Year 2016	2015
Net interest income	\$ 1,381	\$ 1,396	\$ 1,354	\$ 1,308	\$ 1,288	\$ 1,260	\$ 1,224	\$ 1,215	\$ 1,226	\$ 5,346	\$ 4,925
Non-interest income	517	452	456	417	459	373	463	415	438	1,784	1,689
Total revenue ¹	1,898	1,848	1,810	1,725	1,747	1,633	1,687	1,630	1,664	7,130	6,614
Provision for credit losses ²	193	146	130	123	160	133	122	81	94	559	430
Non-interest expenses	1,077	1,142	1,058	1,067	1,022	1,096	994	1,065	1,010	4,289	4,165
Income (loss) before income taxes	628	560	622	535	565	404	571	484	560	2,282	2,019
Provision for (recovery of) income taxes	110	95	110	76	95	36	102	77	103	376	318
U.S. Retail Bank net income – reported	518	465	512	459	470	368	469	407	457	1,906	1,701
Adjustments for items of note, net of income taxes ³	–	–	–	–	–	39	(19)	26	–	–	46
U.S. Retail Bank – adjusted	518	465	512	459	470	407	450	433	457	1,906	1,747
Equity in net income of an investment in TD Ameritrade ⁴	83	71	97	78	82	84	74	69	79	328	306
Net income – adjusted	601	536	609	537	552	491	524	502	536	2,234	2,053
Net income – reported	\$ 601	\$ 536	\$ 609	\$ 537	\$ 552	\$ 452	\$ 543	\$ 476	\$ 536	\$ 2,234	\$ 2,007
Average common equity (US\$ billions)	\$ 26.2	\$ 25.7	\$ 25.4	\$ 25.2	\$ 25.1	\$ 25.1	\$ 24.9	\$ 24.9	\$ 25.0	\$ 25.4	\$ 25.0
Key Performance Indicators (US\$ billions, except as noted)											
Common Equity Tier 1 Capital risk-weighted assets ⁵	\$ 167	\$ 166	\$ 162	\$ 160	\$ 154	\$ 153	\$ 145	\$ 144	\$ 141	\$ 166	\$ 153
Average loans – personal											
Residential mortgages	20.9	20.7	20.6	20.6	20.7	20.9	21.0	21.1	21.1	20.7	21.0
Consumer instalment and other personal											
HELOC	9.9	9.9	10.0	10.1	10.3	10.3	10.4	10.4	10.4	10.1	10.4
Indirect auto	21.2	21.0	20.5	19.8	19.4	18.7	17.9	17.3	16.8	20.2	17.7
Other	0.6	0.6	0.6	0.6	0.5	0.6	0.5	0.5	0.6	0.6	0.6
Credit card	10.9	10.1	9.8	9.7	10.1	8.0	7.1	7.0	7.3	9.9	7.3
Total average loans – personal	63.5	62.3	61.5	60.8	61.0	58.5	56.9	56.3	56.2	61.5	57.0
Average loans and acceptances – business	79.9	77.7	76.2	73.3	72.6	68.1	65.4	62.6	60.5	74.9	64.2
Average debt securities classified as loans	1.0	1.1	1.2	1.3	1.3	1.4	1.5	1.6	1.8	1.2	1.6
Average deposits											
Personal	81.5	79.7	79.0	77.8	74.7	73.3	72.8	72.0	69.1	77.8	71.8
Business ⁶	65.6	64.9	61.8	62.0	61.7	61.0	57.7	57.5	57.1	62.6	58.3
TD Ameritrade insured deposit accounts	94.8	89.1	84.0	83.9	81.4	79.4	75.6	74.6	74.9	84.6	76.1
Assets under administration ⁷	18	17	17	17	16	16	16	16	16	17	16
Assets under management ⁷	60	66	74	74	73	79	76	75	63	66	79
Total revenue – adjusted (US\$ millions)	1,898	1,848	1,810	1,725	1,747	1,689	1,687	1,630	1,664	7,130	6,670
Non-interest expenses – adjusted (US\$ millions)	1,077	1,142	1,058	1,067	1,022	1,089	1,024	1,023	1,010	4,289	4,146

¹ Effective the first quarter of 2017, the impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.

² Includes all FDIC covered loans and other ACI loans.

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.

⁷ Effective the first quarter of 2017, the Bank changed the framework for classifying AUA and AUM. The primary change is to include a portion of the AUM balance administered by the Bank in AUA. Comparative amounts have been recast to conform with the revised presentation.

Wholesale Banking Segment

RESULTS OF OPERATIONS

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

LINE #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1	Full Year 2016	2015
Net interest income (TEB)	\$ 393	\$ 396	\$ 390	\$ 440	\$ 459	\$ 550	\$ 564	\$ 584	\$ 597	\$ 1,685	\$ 2,295
Non-interest income	464	345	469	326	205	116	201	200	114	1,345	631
Total revenue	857	741	859	766	664	666	765	784	711	3,030	2,926
Provision for (recovery of) credit losses ¹	(24)	1	11	50	12	14	2	—	2	74	18
Non-interest expenses	524	432	437	441	429	390	431	447	433	1,739	1,701
Income (loss) before income taxes	357	308	411	275	223	262	332	337	276	1,217	1,207
Provision for (recovery of) income taxes (TEB)	90	70	109	56	62	66	93	91	84	297	334
Net income (loss) – reported	\$ 267	\$ 238	\$ 302	\$ 219	\$ 161	\$ 196	\$ 239	\$ 246	\$ 192	\$ 920	\$ 873
Average common equity (\$ billions)	\$ 6.0	\$ 5.9	\$ 5.9	\$ 6.0	\$ 6.1	\$ 6.0	\$ 5.5	\$ 5.7	\$ 5.9	\$ 6.0	\$ 5.8
Return on common equity ^{2,3}	17.5 %	16.1 %	20.4 %	14.8 %	10.6 %	13.0 %	17.2 %	17.7 %	13.0 %	15.5 %	15.2 %
Key Performance Indicators											
(\$ billions, except as noted)											
Common Equity Tier 1 Capital risk-weighted assets ⁴	\$ 69	\$ 67	\$ 67	\$ 63	\$ 65	\$ 65	\$ 62	\$ 57	\$ 64	\$ 67	\$ 65
Gross drawn ⁵	19	21	21	19	18	16	16	14	14	21	16
Efficiency ratio	61.1 %	58.3 %	50.9 %	57.6 %	64.6 %	58.6 %	56.3 %	57.0 %	60.9 %	57.4 %	58.1 %
Average number of full-time equivalent staff	3,929	3,893	3,808	3,649	3,712	3,741	3,736	3,771	3,746	3,766	3,748
Trading-Related Income (Loss) (TEB)⁶											
Interest rate and credit	\$ 248	\$ 159	\$ 239	\$ 172	\$ 171	\$ 112	\$ 190	\$ 208	\$ 90	\$ 741	\$ 600
Foreign exchange	173	156	149	163	154	109	104	120	134	622	467
Equity and other	94	65	59	94	55	95	131	96	156	273	478
Total trading-related income (loss)	\$ 515	\$ 380	\$ 447	\$ 429	\$ 380	\$ 316	\$ 425	\$ 424	\$ 380	\$ 1,636	\$ 1,545

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

² Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

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 #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1	Full Year	
										2016	2015
1	\$ 296	\$ 293	\$ 260	\$ 285	\$ 328	\$ 182	\$ 126	\$ 111	\$ 98	\$ 1,166	\$ 517
2	238	137	95	31	188	52	1	51	(35)	451	69
3	534	430	355	316	516	234	127	162	63	1,617	586
4	131	91	119	110	181	100	45	35	63	501	243
5	714	667	698	784	739	936	518	854	469	2,888	2,777
6	(311)	(328)	(462)	(578)	(404)	(802)	(436)	(727)	(469)	(1,772)	(2,434)
7	(209)	(189)	(225)	(227)	(202)	(355)	(233)	(307)	(263)	(843)	(1,158)
8	2	1	(4)	1	—	(1)	(1)	3	—	(2)	1
9	(100)	(138)	(241)	(350)	(202)	(448)	(204)	(417)	(206)	(931)	(1,275)
10	25	44	58	230	24	287	43	278	63	356	671
11	\$ (75)	\$ (94)	\$ (183)	\$ (120)	\$ (178)	\$ (161)	\$ (161)	\$ (139)	\$ (143)	\$ (575)	\$ (604)
Decomposition of Adjustments for Items of Note, Net of Income Taxes⁵											
12	\$ 59	\$ 60	\$ 58	\$ 63	\$ 65	\$ 65	\$ 62	\$ 65	\$ 63	\$ 246	\$ 255
13	(34)	(16)	—	51	(41)	(21)	(19)	(15)	—	(6)	(55)
14	—	—	—	116	—	—	—	—	—	116	—
15	—	—	—	—	—	243	—	228	—	—	471
16	\$ 25	\$ 44	\$ 58	\$ 230	\$ 24	\$ 287	\$ 43	\$ 278	\$ 63	\$ 356	\$ 671
Decomposition of Items included in Net Income (Loss) – Adjusted											
17	\$ (233)	\$ (215)	\$ (222)	\$ (196)	\$ (203)	\$ (192)	\$ (193)	\$ (177)	\$ (172)	\$ (836)	\$ (734)
18	129	92	10	48	(4)	2	4	10	2	146	18
19	29	29	29	28	29	29	28	28	27	115	112
20	\$ (75)	\$ (94)	\$ (183)	\$ (120)	\$ (178)	\$ (161)	\$ (161)	\$ (139)	\$ (143)	\$ (575)	\$ (604)
21	14,195	13,830	13,320	12,790	12,688	12,781	12,890	12,995	12,814	13,160	12,870

Average number of full-time equivalent staff

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 Effective the first quarter of 2017, the impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.

⁴ Includes incurred but not identified PCL related to the products in the Canadian Retail and Wholesale Banking segments.

⁵ 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

		2016					2015					Full Year	
		2017	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015	
LINE #		Q1											
Interest Income													
1	Loans	\$ 5,705	\$ 5,589	\$ 5,433	\$ 5,297	\$ 5,432	\$ 5,159	\$ 5,144	\$ 4,941	\$ 5,075	\$ 21,751	\$ 20,319	
2	Securities	1,347	1,219	1,100	1,115	1,150	1,136	1,086	1,090	1,057	4,584	4,369	
3	Deposits with banks	75	68	62	58	37	34	36	36	36	225	142	
4	Total interest income	7,127	6,876	6,595	6,470	6,619	6,329	6,266	6,067	6,168	26,560	24,830	
Interest Expense													
5	Deposits	1,475	1,340	1,194	1,126	1,098	1,023	1,069	1,039	1,111	4,758	4,242	
6	Securitization liabilities	111	103	113	112	124	130	143	147	173	452	593	
7	Subordinated notes and debentures	100	107	104	96	88	103	93	94	100	395	390	
8	Other	300	254	260	256	262	186	264	207	224	1,032	881	
9	Total interest expense	1,986	1,804	1,671	1,590	1,572	1,442	1,569	1,487	1,608	6,637	6,106	
10	Net Interest Income	5,141	5,072	4,924	4,880	5,047	4,887	4,697	4,580	4,560	19,923	18,724	
11	TEB adjustment	112	86	79	82	65	95	91	91	140	312	417	
12	Net Interest Income (TEB)	\$ 5,253	\$ 5,158	\$ 5,003	\$ 4,962	\$ 5,112	\$ 4,982	\$ 4,788	\$ 4,671	\$ 4,700	\$ 20,235	\$ 19,141	
Average total assets (\$ billions)													
13		\$ 1,212	\$ 1,196	\$ 1,157	\$ 1,142	\$ 1,141	\$ 1,113	\$ 1,069	\$ 1,061	\$ 1,004	\$ 1,159	\$ 1,063	
Average earning assets (\$ billions)													
14		1,041	1,031	989	969	975	958	925	906	862	991	914	
Net interest margin as a % of average earning assets													
15		1.96 %	1.96 %	1.98 %	2.05 %	2.06 %	2.02 %	2.01 %	2.07 %	2.10 %	2.01 %	2.05 %	
Impact on Net Interest Income due to Impaired Loans													
Net interest income recognized on impaired debt securities classified as loans													
16		\$ (17)	\$ (20)	\$ (22)	\$ (27)	\$ (24)	\$ (27)	\$ (24)	\$ (26)	\$ (26)	\$ (93)	\$ (103)	
Net interest income foregone on impaired loans													
17		32	33	32	32	32	29	27	27	27	129	110	
18	Recoveries	(2)	(1)	(1)	(1)	(1)	(2)	—	(1)	—	(4)	(3)	
19	Total	\$ 13	\$ 12	\$ 9	\$ 4	\$ 7	\$ —	\$ 3	\$ —	\$ 1	\$ 32	\$ 4	

Non-Interest Income

(\$ millions)		LINE #	2017	2016				2015				Full Year													
For the period ended			Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015												
Investment and Securities Services																									
Broker dealer fees and commissions	1	\$	128	\$	119	\$	117	\$	117	\$	110	\$	107	\$	106	\$	109	\$	108	\$	108	\$	463	\$	430
Full-service brokerage and other securities services	2		238		226		216		205		206		189		194		189		188		188		853		760
Underwriting and advisory	3		155		132		177		138		99		87		122		149		85		85		546		443
Investment management fees	4		130		130		126		123		126		123		126		118		114		114		505		481
Mutual fund management	5		427		420		410		390		403		402		404		388		375		375		1,623		1,569
Trust fees	6		35		37		40		38		38		36		39		40		35		35		153		150
Total investment and securities services	7		1,113		1,064		1,086		1,011		982		944		991		993		905		905		4,143		3,833
Credit fees	8		264		268		271		258		251		254		238		223		210		210		1,048		925
Net securities gain (loss)	9		14		28		37		1		(12)		11		14		(3)		57		57		54		79
Trading income (loss) ¹	10		213		83		174		97		41		(99)		(7)		(65)		(52)		(52)		395		(223)
Service charges	11		663		656		641		631		643		638		615		572		551		551		2,571		2,376
Card services	12		624		582		592		543		596		480		432		426		428		428		2,313		1,766
Insurance revenue ²	13		952		945		959		924		968		977		970		912		899		899		3,796		3,758
Other income																									
Foreign exchange – non-trading	14		54		33		28		21		40		59		40		111		46		46		122		256
Income (loss) from financial instruments designated at fair value through profit or loss																									
Trading-related income (loss)	15		(2)		(3)		5		2		(13)		(3)		(4)		3		(8)		(8)		(9)		(12)
Related to insurance subsidiaries ²	16		(51)		1		36		(12)		8		(21)		2		(16)		80		80		33		45
Securitization liabilities	17		–		–		–		–		–		–		–		2		2		2		–		4
Loan commitments	18		(59)		(14)		–		(33)		(1)		(12)		(11)		(34)		3		3		(48)		(54)
Deposits	19		–		–		1		2		1		3		–		4		(6)		(6)		4		1
Other ¹	20		194		30		(53)		(66)		59		(71)		29		51		(61)		(61)		(30)		(52)
Total other income (loss)	21		136		47		17		(86)		94		(45)		56		121		56		56		72		188
Total non-interest income	22	\$	3,979	\$	3,673	\$	3,777	\$	3,379	\$	3,563	\$	3,160	\$	3,309	\$	3,179	\$	3,054	\$	3,054	\$	14,392	\$	12,702

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

² The results of the Bank's insurance business within Canadian Retail include both insurance revenue and the changes in fair value 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 #	2017 Q1	2016				2015				Full Year											
			Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015											
Salaries and Employee Benefits																							
Salaries	1	\$	1,472	\$	1,441	\$	1,399	\$	1,358	\$	1,378	\$	1,383	\$	1,387	\$	1,346	\$	1,336	\$	5,576	\$	5,452
Incentive compensation	2		634		528		546		563		533		479		491		562		525		2,170		2,057
Pension and other employee benefits	3		480		352		381		402		417		368		383		400		383		1,552		1,534
Total salaries and employee benefits	4		2,586		2,321		2,326		2,323		2,328		2,230		2,261		2,308		2,244		9,298		9,043
Occupancy																							
Rent	5		227		233		222		228		232		225		236		215		211		915		887
Depreciation and impairment losses	6		96		117		107		103		100		100		94		93		89		427		376
Other	7		128		131		103		122		127		122		107		110		117		483		456
Total occupancy	8		451		481		432		453		459		447		437		418		417		1,825		1,719
Equipment																							
Rent	9		46		48		44		45		45		46		45		44		37		182		172
Depreciation and impairment losses	10		52		51		49		53		49		49		54		55		54		202		212
Other	11		144		140		138		150		132		139		126		126		117		560		508
Total equipment	12		242		239		231		248		226		234		225		225		208		944		892
Amortization of Other Intangibles																							
Software and asset servicing rights	13		106		118		115		104		101		98		97		93		85		438		373
Other	14		64		64		63		69		74		73		70		73		73		270		289
Total amortization of other intangibles	15		170		182		178		173		175		171		167		166		158		708		662
Marketing and Business Development																							
Restructuring charges	16		166		198		190		182		173		198		192		181		157		743		728
Brokerage-Related Fees	17		(5)		1		(3)		(14)		(2)		349		—		337		—		(18)		686
Professional and Advisory Services	18		82		78		77		80		81		77		79		86		82		316		324
Other Expenses	19		289		379		300		282		271		305		258		228		241		1,232		1,032
Capital and business taxes	20		31		72		39		34		31		61		26		33		19		176		139
Postage	21		52		50		54		64		57		52		56		59		55		225		222
Travel and relocation	22		44		55		45		49		42		47		43		43		42		191		175
Other	23		789		792		771		862		812		740		548		621		542		3,237		2,451
Total other expenses	24		916		969		909		1,009		942		900		673		756		658		3,829		2,987
Total non-interest expenses	25	\$	4,897	\$	4,848	\$	4,640	\$	4,736	\$	4,653	\$	4,911	\$	4,292	\$	4,705	\$	4,165	\$	18,877	\$	18,073

Balance Sheet

(\$ millions) As at	LINE #	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1
ASSETS										
Cash and due from banks	1	\$ 3,748	\$ 3,907	\$ 3,593	\$ 3,292	\$ 3,204	\$ 3,154	\$ 3,542	\$ 2,945	\$ 2,899
Interest-bearing deposits with banks	2	54,438	53,714	54,605	47,778	48,739	42,483	49,081	45,654	50,624
Trading loans, securities, and other	3	110,261	99,257	102,934	93,140	101,360	95,157	108,472	102,844	107,488
Derivatives	4	60,640	72,242	77,858	73,092	85,642	69,438	75,056	65,072	93,223
Financial assets designated at fair value through profit or loss	5	4,594	4,283	4,333	4,279	4,525	4,378	4,005	3,900	4,097
Available-for-sale securities	6	113,275	107,571	99,674	93,644	94,372	88,782	77,586	70,448	67,424
	7	288,770	283,353	284,799	264,155	285,899	257,755	265,119	242,264	272,232
Held-to-maturity securities	8	77,981	84,395	81,341	76,881	80,207	74,450	73,661	69,342	70,559
Securities purchased under reverse repurchase agreements	9	96,389	86,052	100,109	93,820	100,941	97,364	102,325	89,244	93,411
Loans										
Residential mortgages	10	215,658	217,336	215,050	211,982	215,456	212,373	208,286	201,535	202,821
Consumer instalment and other personal: HELOC	11	78,729	78,358	76,977	74,770	75,631	74,766	74,530	72,923	73,103
Indirect auto	12	47,980	48,947	47,508	44,888	46,700	43,901	42,241	38,575	38,785
Other	13	17,656	17,226	16,980	16,661	16,625	16,804	17,398	17,429	17,285
Credit card	14	31,814	31,914	31,099	29,755	31,726	30,215	27,047	25,807	26,404
Business and government	15	195,600	194,074	186,089	177,104	182,399	167,529	160,173	149,666	151,018
Debt securities classified as loans	16	1,036	1,674	1,707	1,820	2,217	2,187	2,297	2,511	2,778
	17	588,473	589,529	575,410	556,980	570,754	547,775	531,972	508,446	512,194
Allowance for loan losses	18	(3,815)	(3,873)	(3,773)	(3,616)	(3,726)	(3,434)	(3,344)	(3,150)	(3,263)
Loans, net of allowance for loan losses	19	584,658	585,656	571,637	553,364	567,028	544,341	528,628	505,296	508,931
Other										
Customers' liability under acceptances	20	11,741	15,706	15,756	15,467	16,720	16,646	14,271	15,199	12,312
Investment in TD Ameritrade	21	6,883	7,091	6,859	6,473	7,220	6,683	6,577	6,017	6,335
Goodwill	22	16,222	16,662	16,262	15,689	17,386	16,337	16,342	15,122	15,848
Other intangibles	23	2,661	2,639	2,542	2,509	2,723	2,671	2,695	2,636	2,793
Land, buildings, equipment, and other depreciable assets	24	5,355	5,482	5,309	5,160	5,557	5,314	5,304	5,100	5,317
Deferred tax assets	25	2,295	2,084	1,850	1,987	2,131	1,931	2,114	1,931	2,092
Amounts receivable from brokers, dealers and clients	26	22,666	17,436	25,057	26,305	21,934	21,996	16,794	17,643	23,924
Other assets	27	13,076	12,790	12,717	11,906	13,895	13,248	12,749	12,561	12,878
	28	80,899	79,890	86,352	85,496	87,566	84,826	76,846	76,209	81,499
Total assets	29	\$ 1,186,883	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155
LIABILITIES										
Trading deposits	30	\$ 91,485	\$ 79,786	\$ 73,084	\$ 66,402	\$ 84,177	\$ 74,759	\$ 80,673	\$ 67,268	\$ 63,365
Derivatives	31	57,936	65,425	69,720	67,283	71,012	67,218	63,120	60,537	80,674
Securitization liabilities at fair value	32	12,537	12,490	12,145	11,335	10,954	10,986	10,567	10,518	11,564
Other financial liabilities designated at fair value through profit or loss	33	24	190	413	762	1,024	1,415	1,781	2,328	2,751
	34	161,982	157,891	155,362	145,782	167,167	144,378	156,141	140,651	158,354
Deposits										
Personal: Non-term	35	392,377	389,052	372,451	353,194	372,364	345,403	336,924	311,293	317,971
Term	36	50,217	50,180	50,203	50,085	50,744	50,415	51,508	51,618	52,559
Banks	37	20,443	17,201	18,959	14,479	16,231	17,080	20,105	22,509	28,337
Business and government	38	311,497	317,227	316,299	296,773	297,191	282,678	277,123	266,671	273,905
	39	774,534	773,660	757,912	714,531	736,530	695,576	685,660	652,091	672,772
Other										
Acceptances	40	11,741	15,706	15,756	15,467	16,720	16,646	14,271	15,199	12,312
Obligations related to securities sold short	41	30,532	33,115	44,564	40,726	41,876	38,803	34,336	32,474	34,878
Obligations related to securities sold under repurchase agreements	42	59,338	48,973	58,762	63,828	65,437	67,156	74,027	59,495	59,623
Securitization liabilities at amortized cost	43	17,183	17,918	19,313	20,479	21,472	22,743	23,275	23,580	24,913
Amounts payable to brokers, dealers and clients	44	24,494	17,857	24,445	25,064	23,161	22,664	15,479	17,428	23,822
Insurance-related liabilities	45	6,923	7,046	7,235	6,505	6,586	6,519	6,385	6,267	6,229
Other liabilities	46	18,460	19,696	18,942	15,688	15,266	14,223	15,207	15,221	16,846
	47	168,671	160,311	189,017	187,757	190,518	188,754	182,980	169,664	178,623
Subordinated notes and debentures	48	8,394	10,891	8,941	8,893	7,695	8,637	8,456	6,951	7,777
Total liabilities	49	1,113,581	1,102,753	1,111,232	1,056,963	1,101,910	1,037,345	1,033,237	969,357	1,017,526
EQUITY										
Common shares	50	20,836	20,711	20,597	20,499	20,395	20,294	20,180	20,076	19,948
Preferred shares	51	4,400	4,400	3,400	3,400	3,400	2,700	2,700	2,800	2,700
Treasury shares: Common	52	(218)	(31)	(42)	(4)	(51)	(49)	(17)	(11)	(179)
Preferred	53	(5)	(5)	(5)	(4)	(4)	(3)	(4)	(14)	(3)
Contributed surplus	54	206	203	197	189	198	214	226	226	214
Retained earnings	55	37,330	35,452	34,387	33,442	32,585	32,053	30,764	29,362	28,373
Accumulated other comprehensive income (loss)	56	9,131	11,834	11,037	8,689	13,467	10,209	10,477	7,569	9,956
	57	71,680	72,564	69,571	66,211	69,990	65,418	64,326	60,008	61,009
Non-controlling interests in subsidiaries	58	1,622	1,650	1,633	1,612	1,684	1,610	1,639	1,589	1,620
Total equity	59	73,302	74,214	71,204	67,823	71,674	67,028	65,965	61,597	62,629
Total liabilities and equity	60	\$ 1,186,883	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954	\$ 1,080,155

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

(\$ millions) As at		LINE #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1
Banking Book Equities											
Publicly traded											
Balance sheet and fair value	1		\$ 719	\$ 613	\$ 526	\$ 535	\$ 458	\$ 438	\$ 450	\$ 509	\$ 534
Unrealized gain (loss) ¹	2		80	45	27	1	(61)	(19)	(3)	42	43
Privately held											
Balance sheet and fair value	3		1,711	1,723	1,673	1,619	1,788	1,711	1,841	1,717	1,762
Unrealized gain (loss) ¹	4		111	93	96	95	90	114	127	134	122
Total banking book equities											
Balance sheet and fair value	5		2,430	2,336	2,199	2,154	2,246	2,149	2,291	2,226	2,296
Unrealized gain (loss) ¹	6		191	138	123	96	29	95	124	176	165
Assets Under Administration^{2,3}											
U.S. Retail	7		\$ 23,077	\$ 23,124	\$ 21,828	\$ 20,932	\$ 22,950	\$ 21,449	\$ 20,935	\$ 19,286	\$ 20,158
Canadian Retail	8		390,389	378,697	372,197	354,686	342,368	347,221	352,257	350,592	340,019
Total	9		\$ 413,466	\$ 401,821	\$ 394,025	\$ 375,618	\$ 365,318	\$ 368,670	\$ 373,192	\$ 369,878	\$ 360,177
Assets Under Management³											
U.S. Retail	10		\$ 77,534	\$ 88,515	\$ 96,088	\$ 92,690	\$ 102,875	\$ 103,442	\$ 99,674	\$ 90,113	\$ 79,477
Canadian Retail	11		265,721	270,738	267,981	255,731	248,157	246,307	249,336	244,433	241,795
Total	12		\$ 343,255	\$ 359,253	\$ 364,069	\$ 348,421	\$ 351,032	\$ 349,749	\$ 349,010	\$ 334,546	\$ 321,272

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 AUA.

³ Effective the first quarter of 2017, the Bank changed the framework for classifying AUA and AUM. For Canadian Retail, the primary change is to recognize mutual funds sold through the branch network as part of AUA. In addition, AUA has been updated to reflect a change in the measurement of certain business activities within Canadian Retail. For U.S. Retail, the primary change is to include a portion of the AUM balance administered by the Bank in AUA. Comparative amounts have been recast to conform with the revised presentation.

Goodwill, Other Intangibles, and Restructuring Charges

(\$ millions) As at	LINE #	2017 Q1	2016				2015				Full Year	
			Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
Goodwill												
Balance at beginning of period	1	\$ 16,662	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,122	\$ 15,848	\$ 14,233	\$ 16,337	\$ 14,233
Arising during the period	2	10	—	—	—	—	—	—	—	—	—	—
Foreign currency translation adjustments and other	3	(450)	400	573	(1,697)	1,049	(5)	1,220	(726)	1,615	325	2,104
Balance at end of period	4	\$ 16,222	\$ 16,662	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,122	\$ 15,848	\$ 16,662	\$ 16,337
Other Intangibles¹												
Balance at beginning of period	5	\$ 1,008	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,436	\$ 1,280	\$ 1,436
Arising during the period	6	61	—	—	—	—	—	—	—	—	—	—
Amortized in the period	7	(64)	(64)	(63)	(69)	(74)	(73)	(70)	(73)	(73)	(270)	(289)
Foreign currency translation adjustments and other	8	(18)	18	27	(105)	58	—	70	(48)	111	(2)	133
Balance at end of period	9	\$ 987	\$ 1,008	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,008	\$ 1,280
Deferred Tax Liability on Other Intangibles												
Balance at beginning of period	10	\$ (204)	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (293)	\$ (330)	\$ (313)	\$ (275)	\$ (313)
Recognized in the period	11	18	18	18	20	21	21	20	21	20	77	82
Foreign currency translation adjustments and other	12	5	(5)	(9)	27	(19)	—	(23)	16	(37)	(6)	(44)
Balance at end of period	13	\$ (181)	\$ (204)	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (293)	\$ (330)	\$ (204)	\$ (275)
Net Other Intangibles Closing Balance												
	14	\$ 806	\$ 804	\$ 837	\$ 864	\$ 991	\$ 1,005	\$ 1,057	\$ 1,060	\$ 1,144	\$ 804	\$ 1,005
Total Goodwill and Net Other Intangibles Closing Balance												
	15	\$ 17,028	\$ 17,466	\$ 17,099	\$ 16,553	\$ 18,377	\$ 17,342	\$ 17,399	\$ 16,182	\$ 16,992	\$ 17,466	\$ 17,342
Restructuring Charges												
Balance at beginning of period	16	\$ 198	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 301	\$ 43	\$ 55	\$ 486	\$ 55
Additions	17	1	16	—	—	4	396	—	337	—	20	733
Amount used	18	(47)	(19)	(28)	(80)	(149)	(126)	(46)	(76)	(13)	(276)	(261)
Release of unused amounts	19	(6)	(15)	(3)	(14)	(6)	(47)	—	—	—	(38)	(47)
Foreign currency translation adjustments and other	20	(3)	3	4	(14)	13	(9)	17	(3)	1	6	6
Balance at end of period	21	\$ 143	\$ 198	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 301	\$ 43	\$ 198	\$ 486

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 Securitizations^{1,2}

(\$ millions) As at	LINE #	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	Full Year	
											2016	2015
Residential mortgages securitized and sold to third parties ^{3,4,5}												
Balance at beginning of period	1	\$ 26,742	\$ 27,635	\$ 28,355	\$ 29,207	\$ 30,211	\$ 31,147	\$ 31,914	\$ 32,840	\$ 33,561	\$ 30,211	\$ 33,561
Securitized	2	2,567	2,521	2,754	1,401	1,717	2,380	2,938	1,897	1,914	8,393	9,129
Amortization ⁶	3	(2,527)	(3,414)	(3,474)	(2,253)	(2,721)	(3,316)	(3,705)	(2,823)	(2,635)	(11,862)	(12,479)
Balance at end of period	4	26,782	26,742	27,635	28,355	29,207	30,211	31,147	31,914	32,840	26,742	30,211
Consumer instalment and other personal loans – HELOC and automobile loans ^{7,8}												
Balance at beginning of period	5	3,642	3,642	3,642	3,642	3,642	5,361	5,361	6,081	6,081	3,642	6,081
Securitized	6	–	–	–	–	–	780	–	780	–	–	1,560
Proceeds reinvested in securitizations ⁹	7	764	648	550	497	477	195	397	495	550	2,172	1,637
Amortization	8	(764)	(648)	(550)	(497)	(477)	(2,694)	(397)	(1,995)	(550)	(2,172)	(5,636)
Balance at end of period	9	3,642	3,642	3,642	3,642	3,642	3,642	5,361	5,361	6,081	3,642	3,642
Gross impaired loans ¹⁰	10	18	16	18	16	17	15	23	15	19	16	15
Write-offs net of recoveries ¹⁰	11	–	–	–	–	–	–	–	1	–	–	–
Business and government loans ³												
Balance at beginning of period	12	1,664	1,703	1,743	1,803	1,828	1,865	1,913	1,964	2,033	1,828	2,033
Amortization	13	(28)	(39)	(40)	(60)	(25)	(37)	(48)	(51)	(69)	(164)	(205)
Balance at end of period	14	1,636	1,664	1,703	1,743	1,803	1,828	1,865	1,913	1,964	1,664	1,828
Credit card												
Balance at beginning of period	15	2,012	1,958	–	–	–	–	–	–	–	–	–
Securitized	16	671	–	1,944	–	–	–	–	–	–	1,944	–
Proceeds reinvested in securitizations	17	3,905	2,905	2,257	–	–	–	–	–	–	5,162	–
Amortization	18	(3,905)	(2,905)	(2,257)	–	–	–	–	–	–	(5,162)	–
Foreign exchange	19	(81)	54	14	–	–	–	–	–	–	68	–
Balance at end of period	20	2,602	2,012	1,958	–	–	–	–	–	–	2,012	–
Write-offs net of recoveries ¹⁰	21	\$ 14	\$ 11	\$ 9	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 20	\$ –
Total loan securitizations												
	22	\$ 34,662	\$ 34,060	\$ 34,938	\$ 33,740	\$ 34,652	\$ 35,681	\$ 38,373	\$ 39,188	\$ 40,885	\$ 34,060	\$ 35,681
Mortgages securitized and retained ³												
Residential mortgages securitized and retained	23	\$ 35,381	\$ 33,859	\$ 34,868	\$ 36,279	\$ 35,852	\$ 38,888	\$ 37,871	\$ 38,548	\$ 41,077	\$ 33,859	\$ 38,888

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

² Disclosure relates to securitization activity undertaken by the Bank from a capital perspective and does not contemplate accounting treatment under IFRS.

³ Balances are comprised of National Housing Act (NHA) MBS which do not qualify as securitization exposures as defined by the Basel III regulatory framework.

⁴ All securitized residential mortgages are insured by Canada Mortgage and Housing Corporation (CMHC) or third-party insurance providers.

⁵ Exposures are considered sold where legal sale has occurred. Classification is not based on accounting treatment under IFRS.

⁶ Mark-to-market adjustments recorded during the period are included in amortization.

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

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

⁹ Includes restricted cash reinvested to support the securitization structure.

¹⁰ Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For further details, refer to page 21.

Standardized Charges for Securitization Exposures in the Trading Book

(\$ millions) As at		LINE #	2017 Q1		2016 Q4		2016 Q3	
			Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹								
AA- and above			\$ 585	\$ 41	\$ 612	\$ 43	\$ 525	\$ 37
A+ to A-			3	—	8	1	19	3
BBB+ to BBB-			6	4	2	2	3	2
Below BB- ²			1	2	1	2	1	2
Unrated ³			—	—	—	—	—	—
Total			\$ 595	\$ 47	\$ 623	\$ 48	\$ 548	\$ 44
			2016 Q2		2016 Q1		2015 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								
AA- and above			\$ 424	\$ 30	\$ 472	\$ 33	\$ 737	\$ 52
A+ to A-			17	3	17	3	19	3
BBB+ to BBB-			3	2	3	2	3	1
Below BB- ²			1	2	1	2	1	2
Unrated ³			—	—	—	—	—	—
Total			\$ 445	\$ 37	\$ 493	\$ 40	\$ 760	\$ 58
			2015 Q3		2015 Q2		2015 Q1	
			Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹								
AA- and above			\$ 708	\$ 50	\$ 689	\$ 49	\$ 504	\$ 36
A+ to A-			19	3	20	3	21	3
BBB+ to BBB-			5	3	11	6	14	7
Below BB- ²			1	2	1	2	1	3
Unrated ³			—	—	—	—	—	—
Total			\$ 733	\$ 58	\$ 721	\$ 60	\$ 540	\$ 49

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 #	2017 Q1		2016 Q4		2016 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		1	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Asset backed securities								
Residential mortgage loans		2	—	—	—	—	—	—
Commercial mortgage loans		3	31	—	63	—	99	—
Credit card loans		4	274	—	238	—	250	—
Automobile loans and leases		5	251	—	292	—	189	—
Other		6	39	—	30	—	10	—
Total		7	\$ 595	\$ —	\$ 623	\$ —	\$ 548	\$ —
			2016 Q2		2016 Q1		2015 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		8	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Asset backed securities								
Residential mortgage loans		9	—	—	—	—	—	—
Commercial mortgage loans		10	115	—	138	—	192	—
Credit card loans		11	217	—	188	—	385	—
Automobile loans and leases		12	110	—	162	—	167	—
Other		13	3	—	5	—	16	—
Total		14	\$ 445	\$ —	\$ 493	\$ —	\$ 760	\$ —
			2015 Q3		2015 Q2		2015 Q1	
Exposure Type			Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations		15	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Asset backed securities								
Residential mortgage loans		16	—	—	—	—	—	—
Commercial mortgage loans		17	203	—	243	—	216	—
Credit card loans		18	365	—	268	—	245	—
Automobile loans and leases		19	148	—	189	—	11	—
Other		20	17	—	21	—	68	—
Total		21	\$ 733	\$ —	\$ 721	\$ —	\$ 540	\$ —

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 #	2017 Q1		2016 Q4		2016 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		1	\$ 11,284	\$ —	\$ 11,430	\$ —	\$ 10,575	\$ —
Asset backed securities								
Residential mortgage loans		2	—	9,761	—	9,826	—	9,087
Personal loans		3	10,495	1,071	11,615	1,071	11,472	1,071
Credit card loans		4	16,284	—	18,191	—	17,635	—
Automobile loans and leases		5	8,711	4,364	7,644	3,945	6,158	4,308
Equipment loans and leases		6	1,094	25	1,316	—	1,269	—
Trade receivables		7	838	918	686	918	1,085	1,229
Total		8	\$ 48,706	\$ 16,139	\$ 50,882	\$ 15,760	\$ 48,194	\$ 15,695
			2016 Q2		2016 Q1		2015 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		9	\$ 9,864	\$ —	\$ 10,366	\$ —	\$ 8,734	\$ —
Asset backed securities								
Residential mortgage loans		10	—	7,939	—	7,591	—	6,962
Personal loans		11	11,334	1,071	13,133	1,071	13,313	874
Credit card loans		12	17,263	—	19,129	—	18,058	—
Automobile loans and leases		13	5,374	2,996	4,407	3,247	3,831	2,501
Equipment loans and leases		14	1,292	—	1,475	—	709	—
Trade receivables		15	903	1,229	930	1,229	1,376	918
Total		16	\$ 46,030	\$ 13,235	\$ 49,440	\$ 13,138	\$ 46,021	\$ 11,255
			2015 Q3		2015 Q2		2014 Q1	
Exposure Type			Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized mortgage obligations		17	\$ 8,463	\$ —	\$ 6,694	\$ —	\$ 5,848	\$ —
Asset backed securities								
Residential mortgage loans		18	—	6,742	—	6,328	—	6,301
Personal loans		19	13,866	2,550	13,283	2,550	13,622	4,080
Credit card loans		20	17,759	—	17,631	—	18,376	—
Automobile loans and leases		21	3,887	2,674	3,777	2,116	3,513	2,306
Equipment loans and leases		22	888	—	984	—	1,147	—
Trade receivables		23	776	2,497	422	2,228	826	1,989
Total		24	\$ 45,639	\$ 14,463	\$ 42,791	\$ 13,222	\$ 43,332	\$ 14,676

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

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

Third-Party Originated Assets Securitized by Bank Sponsored Conduits

(\$ millions) As at		LINE #	2017 Q1				2016 Q4			
Exposure Type			Outstanding exposures				Outstanding exposures			
			Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans		1	\$ 9,826	\$ (65)	\$ 9,761	\$ 25	\$ 9,088	\$ 738	\$ 9,826	\$ 26
Automobile loans and leases		2	2,637	459	3,096	18	2,872	(235)	2,637	21
Equipment leases		3	—	25	25	—	—	—	—	—
Trade receivables		4	1,989	—	1,989	131	2,300	(311)	1,989	188
Total		5	\$ 14,452	\$ 419	\$ 14,871	\$ 174	\$ 14,260	\$ 192	\$ 14,452	\$ 235
			2016 Q3				2016 Q2			
Exposure Type			Outstanding exposures				Outstanding exposures			
			Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans		6	\$ 7,939	\$ 1,149	\$ 9,088	\$ 25	\$ 7,591	\$ 348	\$ 7,939	\$ 23
Automobile loans and leases		7	1,616	1,256	2,872	17	1,707	(91)	1,616	8
Equipment leases		8	—	—	—	—	—	—	—	—
Trade receivables		9	2,300	—	2,300	195	2,300	—	2,300	184
Total		10	\$ 11,855	\$ 2,405	\$ 14,260	\$ 237	\$ 11,598	\$ 257	\$ 11,855	\$ 215
			2016 Q1				2015 Q4			
Exposure Type			Outstanding exposures				Outstanding exposures			
			Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans		11	\$ 6,962	\$ 629	\$ 7,591	\$ 24	\$ 6,742	\$ 220	\$ 6,962	\$ 21
Automobile loans and leases		12	1,847	(140)	1,707	8	2,020	(173)	1,847	5
Equipment leases		13	—	—	—	—	—	—	—	—
Trade receivables		14	1,792	508	2,300	148	2,497	(705)	1,792	145
Total		15	\$ 10,601	\$ 997	\$ 11,598	\$ 180	\$ 11,259	\$ (658)	\$ 10,601	\$ 171
			2015 Q3				2015 Q2			
Exposure Type			Outstanding exposures				Outstanding exposures			
			Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans		16	\$ 6,328	\$ 414	\$ 6,742	\$ 17	\$ 6,301	\$ 27	\$ 6,328	\$ 19
Automobile loans and leases		17	1,513	507	2,020	4	1,671	(158)	1,513	3
Equipment leases		18	—	—	—	—	—	—	—	—
Trade receivables		19	2,227	270	2,497	204	1,989	238	2,227	184
Total		20	\$ 10,068	\$ 1,191	\$ 11,259	\$ 225	\$ 9,961	\$ 107	\$ 10,068	\$ 206

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 #	2017 Q1			2016 Q4			2016 Q3		
Type of Loan		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	1	\$ 218,972	\$ 843	\$ 6	\$ 220,575	\$ 852	\$ 30	\$ 217,975	\$ 841	\$ 20
Consumer instalment and other personal	2	144,277	1,405	214	144,432	1,392	698	141,358	1,366	511
Credit card	3	31,814	398	277	31,914	374	1,005	31,099	331	748
Business and government ⁵	4	196,802	753	7	195,238	891	102	187,260	929	56
Total loans managed	5	591,865	3,399	504	592,159	3,509	1,835	577,692	3,467	1,335
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	6	3,664	—	—	3,614	—	—	3,308	—	—
Business and government	7	1,636	—	—	1,664	—	—	1,703	—	—
Total loans securitized and sold to third parties	8	5,300	—	—	5,278	—	—	5,011	—	—
Total loans managed, net of loans securitized	9	\$ 586,565	\$ 3,399	\$ 504	\$ 586,881	\$ 3,509	\$ 1,835	\$ 572,681	\$ 3,467	\$ 1,335

		2016 Q2			2016 Q1			2015 Q4		
Type of Loan		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	10	\$ 214,634	\$ 839	\$ 15	\$ 218,281	\$ 879	\$ 7	\$ 214,875	\$ 786	\$ 27
Consumer instalment and other personal	11	136,204	1,485	339	138,814	1,704	172	135,324	1,278	560
Credit card	12	29,758	334	487	31,728	365	226	30,215	306	858
Business and government ⁵	13	178,266	909	38	183,417	851	12	168,532	874	114
Total loans managed	14	558,862	3,567	879	572,240	3,799	417	548,946	3,244	1,559
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	15	3,037	—	—	3,272	—	—	2,944	—	—
Business and government	16	1,743	—	—	1,803	—	—	1,828	—	—
Total loans securitized and sold to third parties	17	4,780	—	—	5,075	—	—	4,772	—	—
Total loans managed, net of loans securitized	18	\$ 554,082	\$ 3,567	\$ 879	\$ 567,165	\$ 3,799	\$ 417	\$ 544,174	\$ 3,244	\$ 1,559

		2015 Q3			2015 Q2			2015 Q1		
Type of Loan		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	19	\$ 210,641	\$ 802	\$ 21	\$ 203,538	\$ 781	\$ 11	\$ 205,016	\$ 810	\$ 3
Consumer instalment and other personal	20	134,006	1,120	407	128,764	981	273	128,987	962	138
Credit card	21	27,047	269	655	25,807	284	446	26,404	321	219
Business and government ⁵	22	161,143	886	87	150,663	859	57	151,895	874	36
Total loans managed	23	532,837	3,077	1,170	508,772	2,905	787	512,302	2,967	396
Less: Loans securitized and sold to third parties										
Residential mortgages ⁶	24	2,817	—	—	2,452	—	—	2,687	—	—
Business and government	25	1,865	—	—	1,911	—	—	1,962	—	—
Total loans securitized and sold to third parties	26	4,682	—	—	4,363	—	—	4,649	—	—
Total loans managed, net of loans securitized	27	\$ 528,155	\$ 3,077	\$ 1,170	\$ 504,409	\$ 2,905	\$ 787	\$ 507,653	\$ 2,967	\$ 396

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 ACl loans and debt securities classified as loans. For further details on ACl 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

Gross Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

\$ millions, except as noted) As at	LINE #	2017 Q1				2016 Q4				2016 Q3			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages ²	1	\$ 188,308	\$ 27,000	\$ –	\$ 215,308	\$ 189,299	\$ 27,662	\$ –	\$ 216,961	\$ 188,046	\$ 26,621	\$ –	\$ 214,667
Consumer instalment and other personal													
HELOC	2	65,934	12,722	–	78,656	65,068	13,208	–	78,276	63,952	12,937	–	76,889
Indirect auto	3	20,484	27,496	–	47,980	20,577	28,370	–	48,947	20,388	27,120	–	47,508
Other	4	16,910	721	10	17,641	16,456	745	8	17,209	16,254	706	1	16,961
Credit card	5	17,712	14,095	7	31,814	18,226	13,680	8	31,914	17,934	13,165	–	31,099
Total personal	6	309,348	82,034	17	391,399	309,626	83,665	16	393,307	306,574	80,549	1	387,124
Business and Government ²													
Real estate													
Residential	7	16,168	6,710	–	22,878	16,001	6,852	–	22,853	15,916	6,719	–	22,635
Non-residential	8	13,187	21,223	–	34,410	12,780	21,675	18	34,473	12,660	20,822	–	33,482
Total real estate	9	29,355	27,933	–	57,288	28,781	28,527	18	57,326	28,576	27,541	–	56,117
Agriculture	10	6,295	796	–	7,091	6,017	570	–	6,587	5,968	547	–	6,515
Automotive	11	5,861	5,988	219	12,068	5,483	5,757	272	11,512	5,162	5,611	74	10,847
Financial	12	12,150	3,965	76	16,191	10,198	4,719	496	15,413	9,571	3,564	544	13,679
Food, beverage, and tobacco	13	1,990	3,689	26	5,705	2,076	3,741	26	5,843	2,198	2,772	–	4,970
Forestry	14	454	614	–	1,068	523	594	–	1,117	584	540	–	1,124
Government, public sector entities, and education	15	5,349	11,456	–	16,805	6,589	11,388	–	17,977	6,445	10,709	–	17,154
Health and social services	16	5,563	10,844	–	16,407	5,480	10,792	–	16,272	5,469	10,237	–	15,706
Industrial construction and trade contractors	17	2,629	1,769	13	4,411	2,486	1,834	69	4,389	2,390	1,880	–	4,270
Metals and mining	18	1,359	1,465	140	2,964	1,379	1,490	85	2,954	1,375	1,513	193	3,081
Pipelines, oil, and gas	19	3,303	2,858	46	6,207	3,871	3,006	92	6,969	4,149	3,125	–	7,274
Power and utilities	20	1,902	2,515	–	4,417	1,792	2,643	–	4,435	1,907	2,458	–	4,365
Professional and other services	21	3,941	11,023	201	15,165	4,065	11,215	38	15,318	3,819	9,990	17	13,826
Retail sector	22	2,507	4,310	25	6,842	2,517	4,553	–	7,070	2,418	4,222	–	6,640
Sundry manufacturing and wholesale	23	2,395	7,370	99	9,864	2,305	7,395	111	9,811	2,436	7,578	36	10,050
Telecommunications, cable, and media	24	1,719	4,533	189	6,441	2,083	4,819	200	7,102	2,308	4,765	141	7,214
Transportation	25	1,698	10,908	25	12,631	1,634	11,648	13	13,295	1,568	11,028	3	12,599
Other	26	3,395	1,947	–	5,342	3,775	2,022	93	5,890	3,699	2,183	–	5,882
Total business and government	27	91,865	113,983	1,059	206,907	91,054	116,713	1,513	209,280	90,042	110,263	1,008	201,313
Other Loans													
Debt securities classified as loans	28	–	820	216	1,036	–	1,403	271	1,674	–	1,438	269	1,707
Acquired credit-impaired loans ³	29	–	872	–	872	–	974	–	974	–	1,022	–	1,022
Total other loans	30	–	1,692	216	1,908	–	2,377	271	2,648	–	2,460	269	2,729
Total Gross Loans and Acceptances	31	\$ 401,213	\$ 197,709	\$ 1,292	\$ 600,214	\$ 400,680	\$ 202,755	\$ 1,800	\$ 605,235	\$ 396,616	\$ 193,272	\$ 1,278	\$ 591,166

Portfolio as a % of Total Gross Loans and Acceptances

Personal												
Residential mortgages ²	31.4 %	4.5 %	– %	35.9 %	31.3 %	4.6 %	– %	35.9 %	31.8 %	4.5 %	– %	36.3 %
Consumer instalment and other personal												
HELOC	11.0	2.1	–	13.1	10.8	2.1	–	12.9	10.8	2.2	–	13.0
Indirect auto	3.4	4.6	–	8.0	3.4	4.7	–	8.1	3.4	4.6	–	8.0
Other	2.8	0.1	–	2.9	2.7	0.1	–	2.8	2.8	0.1	–	2.9
Credit card	2.9	2.4	–	5.3	3.0	2.3	–	5.3	3.1	2.2	–	5.3
Total personal	51.5	13.7	–	65.2	51.2	13.8	–	65.0	51.9	13.6	–	65.5
Business and Government²	15.3	19.0	0.2	34.5	15.0	19.4	0.2	34.6	15.2	18.7	0.1	34.0
Other Loans												
Debt securities classified as loans	–	0.1	0.1	0.2	–	0.2	–	0.2	–	0.2	0.1	0.3
Acquired credit-impaired loans ³	–	0.1	–	0.1	–	0.2	–	0.2	–	0.2	–	0.2
Total other loans	–	0.2	0.1	0.3	–	0.4	–	0.4	–	0.4	0.1	0.5
Total Gross Loans and Acceptances	66.8 %	32.9 %	0.3 %	100.0 %	66.2 %	33.6 %	0.2 %	100.0 %	67.1 %	32.7 %	0.2 %	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

(\$ millions, except as noted) As at	LINE #	2016 Q2				2016 Q1				2015 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	\$ 186,086	\$ 25,511	\$ —	\$ 211,597	\$ 186,435	\$ 28,574	\$ —	\$ 215,009	\$ 185,009	\$ 26,922	\$ —	\$ 211,931
Consumer instalment and other personal													
HELOC	2	62,086	12,591	—	74,677	61,306	14,212	—	75,518	61,317	13,334	—	74,651
Indirect auto	3	19,553	25,334	—	44,887	19,193	27,507	—	46,700	19,038	24,862	—	43,900
Other	4	15,946	692	2	16,640	15,839	752	5	16,596	16,075	693	5	16,773
Credit card	5	17,801	11,957	—	29,758	17,836	13,892	—	31,728	17,941	12,274	—	30,215
Total personal	6	301,472	76,085	2	377,559	300,609	84,937	5	385,551	299,380	78,085	5	377,470
Business and Government ²													
Real estate													
Residential	7	15,812	6,164	—	21,976	15,721	6,462	—	22,183	14,862	5,691	—	20,553
Non-residential	8	12,214	19,304	—	31,518	11,826	20,743	—	32,569	11,330	18,317	—	29,647
Total real estate	9	28,026	25,468	—	53,494	27,547	27,205	—	54,752	26,192	24,008	—	50,200
Agriculture	10	5,750	516	—	6,266	5,831	514	—	6,345	5,411	467	—	5,878
Automotive	11	4,993	4,739	72	9,804	4,846	4,094	91	9,031	4,049	3,027	70	7,146
Financial	12	9,942	2,898	994	13,834	9,919	3,280	1,446	14,645	10,590	5,881	1,367	17,838
Food, beverage, and tobacco	13	1,580	2,617	—	4,197	1,509	2,742	—	4,251	1,463	2,536	—	3,999
Forestry	14	638	576	7	1,221	544	594	8	1,146	492	563	9	1,064
Government, public sector entities, and education	15	6,279	9,736	—	16,015	7,180	10,117	—	17,297	5,853	9,089	—	14,942
Health and social services	16	5,236	9,784	—	15,020	5,067	10,797	—	15,864	4,928	9,719	—	14,647
Industrial construction and trade contractors	17	2,301	1,439	—	3,740	2,120	1,526	—	3,646	2,141	1,497	—	3,638
Metals and mining	18	1,414	1,433	186	3,033	1,531	1,545	207	3,283	1,252	1,162	192	2,606
Pipelines, oil, and gas	19	3,673	2,886	—	6,559	3,665	2,452	—	6,117	3,409	1,485	—	4,894
Power and utilities	20	2,062	2,443	—	4,505	1,943	2,336	—	4,279	1,549	1,797	—	3,346
Professional and other services	21	3,605	9,266	18	12,889	3,730	10,198	83	14,011	3,734	8,674	75	12,483
Retail sector	22	2,474	3,908	—	6,382	2,272	4,104	—	6,376	2,225	4,219	—	6,444
Sundry manufacturing and wholesale	23	2,553	7,532	37	10,122	2,415	8,400	1	10,816	2,303	7,014	41	9,358
Telecommunications, cable, and media	24	2,246	4,778	125	7,149	2,088	5,034	140	7,262	2,427	4,069	157	6,653
Transportation	25	1,512	10,600	13	12,125	1,489	12,050	20	13,559	1,388	11,117	27	12,532
Other	26	3,404	2,189	42	5,635	4,398	1,213	43	5,654	4,749	893	40	5,682
Total business and government	27	87,688	102,808	1,494	191,990	88,094	108,201	2,039	198,334	84,155	97,217	1,978	183,350
Other Loans													
Debt securities classified as loans	28	—	1,515	305	1,820	—	1,813	404	2,217	—	1,807	380	2,187
Acquired credit-impaired loans ³	29	—	1,078	—	1,078	—	1,372	—	1,372	—	1,414	—	1,414
Total other loans	30	—	2,593	305	2,898	—	3,185	404	3,589	—	3,221	380	3,601
Total Gross Loans and Acceptances	31	\$ 389,160	\$ 181,486	\$ 1,801	\$ 572,447	\$ 388,703	\$ 196,323	\$ 2,448	\$ 587,474	\$ 383,535	\$ 178,523	\$ 2,363	\$ 564,421

Portfolio as a % of Total Gross Loans and Acceptances

Personal												
Residential mortgages ²	32.5 %	4.5 %	— %	37.0 %	31.7 %	4.9 %	— %	36.6 %	32.8 %	4.7 %	— %	37.5 %
Consumer instalment and other personal												
HELOC	10.9	2.2	—	13.1	10.4	2.4	—	12.8	10.9	2.4	—	13.3
Indirect auto	3.4	4.4	—	7.8	3.3	4.7	—	8.0	3.4	4.4	—	7.8
Other	2.8	0.1	—	2.9	2.7	0.1	—	2.8	2.8	0.1	—	2.9
Credit card	3.1	2.1	—	5.2	3.0	2.4	—	5.4	3.1	2.2	—	5.3
Total personal	52.7	13.3	—	66.0	51.1	14.5	—	65.6	53.0	13.8	—	66.8
Business and Government²	15.3	17.9	0.2	33.4	15.1	18.4	0.3	33.8	15.0	17.2	0.3	32.5
Other Loans												
Debt securities classified as loans	—	0.3	0.1	0.4	—	0.3	0.1	0.4	—	0.3	0.1	0.4
Acquired credit-impaired loans ³	—	0.2	—	0.2	—	0.2	—	0.2	—	0.3	—	0.3
Total other loans	—	0.5	0.1	0.6	—	0.5	0.1	0.6	—	0.6	0.1	0.7
Total Gross Loans and Acceptances	68.0 %	31.7 %	0.3 %	100.0 %	66.2 %	33.4 %	0.4 %	100.0 %	68.0 %	31.6 %	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 Q3	2015 Q2	2015 Q1
	Canada United States Int'l Total	Canada United States Int'l Total	Canada United States Int'l Total
By Industry Sector			
Personal			
Residential mortgages ²	180,707 27,117 – 207,824	175,930 25,156 – 201,086	175,895 26,434 – 202,329
Consumer instalment and other personal			
HELOC	61,037 13,368 – 74,405	60,376 12,423 – 72,799	59,851 13,113 – 72,964
Indirect auto	18,313 23,927 – 42,240	17,475 21,098 – 38,573	16,881 21,902 – 38,783
Other	16,653 702 6 17,361	16,680 704 8 17,392	16,547 685 8 17,240
Credit card	17,748 9,299 – 27,047	17,524 8,283 – 25,807	17,362 9,042 – 26,404
Total personal	294,458 74,413 6 368,877	287,985 67,664 8 355,657	286,536 71,176 8 357,720
Business and Government²			
Real estate			
Residential	14,944 5,396 – 20,340	14,833 4,726 – 19,559	14,988 4,726 – 19,714
Non-residential	11,134 17,636 – 28,770	10,327 16,013 185 26,525	10,092 16,539 191 26,822
Total real estate	26,078 23,032 – 49,110	25,160 20,739 185 46,084	25,080 21,265 191 46,536
Agriculture	5,304 434 – 5,738	5,132 414 – 5,546	4,872 428 – 5,300
Automotive	4,142 2,911 72 7,125	4,138 2,699 72 6,909	3,752 2,902 74 6,728
Financial	8,715 3,378 1,314 13,407	9,278 3,496 1,159 13,933	8,816 3,978 1,523 14,317
Food, beverage, and tobacco	1,467 2,423 23 3,913	1,417 2,256 28 3,701	1,552 2,372 22 3,946
Forestry	455 594 8 1,057	486 513 8 1,007	425 514 8 947
Government, public sector entities, and education	5,616 8,753 96 14,465	6,964 7,797 121 14,882	6,740 7,712 45 14,497
Health and social services	4,771 9,223 – 13,994	4,539 8,290 – 12,829	4,338 8,289 – 12,627
Industrial construction and trade contractors	2,109 1,540 – 3,649	1,985 1,473 – 3,458	1,835 1,539 – 3,374
Metals and mining	1,186 1,341 193 2,720	1,331 1,266 – 2,597	1,266 1,234 – 2,500
Pipelines, oil, and gas	3,641 1,200 – 4,841	3,500 1,054 – 4,554	3,442 1,055 – 4,497
Power and utilities	1,672 2,041 – 3,713	1,832 1,467 – 3,299	1,791 1,261 18 3,070
Professional and other services	3,777 8,480 77 12,334	3,524 7,579 57 11,160	3,367 7,919 58 11,344
Retail sector	2,204 3,818 – 6,022	2,213 3,439 – 5,652	2,189 3,495 – 5,684
Sundry manufacturing and wholesale	2,202 5,922 39 8,163	2,142 5,574 41 7,757	2,215 5,186 34 7,435
Telecommunications, cable, and media	2,095 3,594 160 5,849	1,834 3,227 146 5,207	1,335 2,378 153 3,866
Transportation	1,382 10,029 16 11,427	1,289 8,740 23 10,052	1,188 9,068 29 10,285
Other	4,713 1,271 38 6,022	3,892 1,224 208 5,324	3,907 1,096 289 5,292
Total business and government	81,529 89,984 2,036 173,549	80,656 81,247 2,048 163,951	78,110 81,691 2,444 162,245
Other Loans			
Debt securities classified as loans	– 1,920 377 2,297	– 1,911 600 2,511	– 2,125 653 2,778
Acquired credit-impaired loans ³	– 1,520 – 1,520	– 1,526 – 1,526	– 1,763 – 1,763
Total other loans	– 3,440 377 3,817	– 3,437 600 4,037	– 3,888 653 4,541
Total Gross Loans and Acceptances	\$ 375,987 \$ 167,837 \$ 2,419 \$ 546,243	\$ 368,641 \$ 152,348 \$ 2,656 \$ 523,645	\$ 364,646 \$ 156,755 \$ 3,105 \$ 524,506

Portfolio as a % of Total Gross Loans and Acceptances

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

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

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

³ Includes all FDIC covered loans and other ACI loans.

Impaired Loans^{1,2}

(\$ millions, except as noted)
As at

(\$ millions, except as noted) As at	LINE #	2017 Q1	2016				2015				Full Year	
		Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Impaired loans at beginning of period	1	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 2,731	\$ 3,244	\$ 2,731
Classified as impaired during the period												
Canadian Retail ³	2	631	648	662	675	697	664	657	655	702	2,682	2,678
U.S. Retail – in USD ³	3	489	439	395	485	743	486	421	365	390	2,062	1,662
– foreign exchange ³	4	161	140	119	151	277	155	114	88	76	687	433
	5	650	579	514	636	1,020	641	535	453	466	2,749	2,095
Wholesale Banking	6	–	–	48	142	–	33	14	16	–	190	63
Total classified as impaired during the period	7	1,281	1,227	1,224	1,453	1,717	1,338	1,206	1,124	1,168	5,621	4,836
Transferred to not impaired during the period	8	(220)	(274)	(463)	(414)	(370)	(270)	(329)	(290)	(290)	(1,521)	(1,179)
Net repayments	9	(474)	(354)	(379)	(391)	(399)	(377)	(334)	(265)	(281)	(1,523)	(1,257)
Disposals of loans	10	–	(1)	(3)	–	–	–	–	–	(8)	(4)	(8)
Net classified as impaired during the period	11	587	598	379	648	948	691	543	569	589	2,573	2,392
Amounts written off	12	(623)	(620)	(579)	(592)	(559)	(522)	(527)	(535)	(557)	(2,350)	(2,141)
Recoveries of loans and advances previously written off	13	–	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	14	(74)	64	100	(288)	166	(2)	156	(96)	204	42	262
Change during the period	15	(110)	42	(100)	(232)	555	167	172	(62)	236	265	513
Total Gross Impaired Loans – Balance at End of Period	16	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 3,509	\$ 3,244

GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	17	\$ 1,011	\$ 994	\$ 1,005	\$ 1,033	\$ 1,051	\$ 998	\$ 990	\$ 1,076	\$ 1,105	\$ 994
U.S. Retail – in USD	18	1,779	1,754	1,724	1,878	1,934	1,676	1,568	1,493	1,455	1,754
– foreign exchange	19	536	598	527	478	775	515	483	308	394	1,676
	20	2,315	2,352	2,251	2,356	2,709	2,191	2,051	1,801	1,849	515
Wholesale Banking	21	73	163	211	178	39	55	36	28	13	2,352
Total Gross Impaired Loans	22	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 3,509

NET IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	23	\$ 715	\$ 705	\$ 732	\$ 757	\$ 766	\$ 715	\$ 706	\$ 797	\$ 824	\$ 705
U.S. Retail – in USD	24	1,482	1,469	1,473	1,629	1,688	1,459	1,373	1,299	1,252	1,469
– foreign exchange	25	446	501	450	415	676	448	423	268	340	1,459
	26	1,928	1,970	1,923	2,044	2,364	1,907	1,796	1,567	1,592	501
Wholesale Banking	27	47	110	131	107	13	38	30	17	2	1,970
Total Net Impaired Loans	28	\$ 2,690	\$ 2,785	\$ 2,786	\$ 2,908	\$ 3,143	\$ 2,660	\$ 2,532	\$ 2,381	\$ 2,418	\$ 2,785
Net Impaired Loans as a % of Net Loans and Acceptances	29	0.45 %	0.46 %	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.46 %	0.47 %	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 #	2017 Q1	2016 Q4	2016 Q3
By Industry Sector			
Personal			
Residential mortgages	1		
Consumer instalment and other personal	2		
HELOC	3		
Indirect auto	4		
Other	5		
Credit card	6		
Total personal			
Business and Government			
Real estate	7		
Residential	8		
Non-residential	9		
Total real estate	10		
Agriculture	11		
Automotive	12		
Financial	13		
Food, beverage, and tobacco	14		
Forestry	15		
Government, public sector entities, and education	16		
Health and social services	17		
Industrial construction and trade contractors	18		
Metals and mining	19		
Pipelines, oil, and gas	20		
Power and utilities	21		
Professional and other services	22		
Retail sector	23		
Sundry manufacturing and wholesale	24		
Telecommunications, cable, and media	25		
Transportation	26		
Other	27		
Total business and government	28		
Total Gross Impaired Loans²			
Gross Impaired Loans as a % of Gross Loans and Acceptances			
Personal			
Residential mortgages	29		
Consumer instalment and other personal	30		
HELOC	31		
Indirect auto	32		
Other	33		
Credit card	34		
Total personal	35		
Business and Government			
Total Gross Impaired Loans²	36		

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

² 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 Q2				2016 Q1				2015 Q4			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
1	Residential mortgages	\$ 427	\$ 412	\$ —	\$ 839	\$ 434	\$ 445	\$ —	\$ 879	\$ 395	\$ 391	\$ —	\$ 786
	Consumer instalment and other personal												
2	HELOC	164	1,031	—	1,195	174	1,234	—	1,408	180	829	—	1,009
3	Indirect auto	61	169	—	230	53	180	—	233	47	162	—	209
4	Other	53	7	—	60	55	8	—	63	52	8	—	60
5	Credit card	158	176	—	334	157	208	—	365	153	153	—	306
6	Total personal	863	1,795	—	2,658	873	2,075	—	2,948	827	1,543	—	2,370
Business and Government													
	Real estate												
7	Residential	7	66	—	73	10	81	—	91	13	79	—	92
8	Non-residential	9	123	—	132	9	132	—	141	10	147	—	157
9	Total real estate	16	189	—	205	19	213	—	232	23	226	—	249
10	Agriculture	12	1	—	13	7	1	—	8	5	1	—	6
11	Automotive	1	11	—	12	3	13	—	16	2	13	—	15
12	Financial	2	27	—	29	2	31	—	33	1	30	—	31
13	Food, beverage, and tobacco	—	6	—	6	12	19	—	31	12	9	—	21
14	Forestry	—	17	—	17	—	19	—	19	—	1	—	1
15	Government, public sector entities, and education	3	8	—	11	3	10	—	13	3	9	—	12
16	Health and social services	11	37	—	48	6	18	—	24	5	41	—	46
17	Industrial construction and trade contractors	25	30	—	55	20	36	—	56	22	36	—	58
18	Metals and mining	21	11	—	32	9	12	—	21	6	15	—	21
19	Pipelines, oil, and gas	112	99	—	211	86	—	—	86	93	6	—	99
20	Power and utilities	—	1	—	1	—	1	—	1	—	—	—	—
21	Professional and other services	10	78	—	88	10	86	—	96	12	85	—	97
22	Retail sector	21	58	—	79	21	70	—	91	19	77	—	96
23	Sundry manufacturing and wholesale	4	43	—	47	5	53	—	58	5	52	—	57
24	Telecommunications, cable, and media	—	14	—	14	2	15	—	17	2	14	—	16
25	Transportation	3	23	—	26	4	31	—	35	4	33	—	37
26	Other	7	8	—	15	7	7	—	14	5	7	—	12
27	Total business and government	248	661	—	909	216	635	—	851	219	655	—	874
28	Total Gross Impaired Loans²	\$ 1,111	\$ 2,456	\$ —	\$ 3,567	\$ 1,089	\$ 2,710	\$ —	\$ 3,799	\$ 1,046	\$ 2,198	\$ —	\$ 3,244
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
29	Residential mortgages	0.23 %	1.61 %	— %	0.40 %	0.23 %	1.56 %	— %	0.41 %	0.21 %	1.45 %	— %	0.37 %
	Consumer instalment and other personal												
30	HELOC	0.26	8.19	—	1.60	0.28	8.68	—	1.86	0.29	6.22	—	1.35
31	Indirect auto	0.31	0.67	—	0.51	0.28	0.65	—	0.50	0.25	0.65	—	0.48
32	Other	0.33	1.01	—	0.36	0.35	1.06	—	0.38	0.32	1.15	—	0.36
33	Credit card	0.89	1.47	—	1.12	0.88	1.50	—	1.15	0.85	1.25	—	1.01
34	Total personal	0.29	2.36	—	0.70	0.29	2.44	—	0.76	0.28	1.98	—	0.63
35	Business and Government	0.27	0.66	—	0.47	0.24	0.59	—	0.43	0.26	0.68	—	0.48
36	Total Gross Impaired Loans²	0.28 %	1.39 %	— %	0.63 %	0.28 %	1.41 %	— %	0.65 %	0.27 %	1.26 %	— %	0.58 %

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

² 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 Q3				2015 Q2				2015 Q1			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
1	Residential mortgages	\$ 402	\$ 400	\$ —	\$ 802	\$ 436	\$ 345	\$ —	\$ 781	\$ 451	\$ 359	\$ —	\$ 810
	Consumer instalment and other personal												
2	HELOC	199	664	—	863	242	482	—	724	260	435	—	695
3	Indirect auto	41	159	—	200	44	142	—	186	44	153	—	197
4	Other	50	7	—	57	65	6	—	71	64	6	—	70
5	Credit card	145	124	—	269	162	122	—	284	167	154	—	321
6	Total personal	837	1,354	—	2,191	949	1,097	—	2,046	986	1,107	—	2,093
Business and Government													
	Real estate												
7	Residential	13	87	—	100	15	84	—	99	17	95	—	112
8	Non-residential	11	180	—	191	11	193	—	204	7	179	—	186
9	Total real estate	24	267	—	291	26	277	—	303	24	274	—	298
10	Agriculture	6	1	—	7	6	1	—	7	4	1	—	5
11	Automotive	2	12	—	14	2	11	—	13	1	14	—	15
12	Financial	3	32	—	35	—	29	—	29	—	31	—	31
13	Food, beverage, and tobacco	14	11	—	25	2	14	—	16	3	12	—	15
14	Forestry	1	2	—	3	—	2	—	2	—	2	—	2
15	Government, public sector entities, and education	3	8	—	11	5	11	—	16	5	12	—	17
16	Health and social services	5	42	—	47	5	55	—	60	8	51	—	59
17	Industrial construction and trade contractors	22	38	—	60	7	29	—	36	8	30	—	38
18	Metals and mining	6	16	—	22	3	14	—	17	—	9	—	9
19	Pipelines, oil, and gas	29	6	—	35	15	7	—	22	6	—	—	6
20	Power and utilities	—	—	—	—	—	—	—	—	—	—	—	—
21	Professional and other services	32	90	—	122	33	82	—	115	32	98	—	130
22	Retail sector	19	87	—	106	20	83	—	103	19	93	—	112
23	Sundry manufacturing and wholesale	7	53	—	60	9	64	—	73	6	73	—	79
24	Telecommunications, cable, and media	2	14	—	16	1	13	—	14	2	17	—	19
25	Transportation	3	17	—	20	3	16	—	19	3	20	—	23
26	Other	4	8	—	12	4	10	—	14	4	12	—	16
27	Total business and government	182	704	—	886	141	718	—	859	125	749	—	874
28	Total Gross Impaired Loans²	\$ 1,019	\$ 2,058	\$ —	\$ 3,077	\$ 1,090	\$ 1,815	\$ —	\$ 2,905	\$ 1,111	\$ 1,856	\$ —	\$ 2,967
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
29	Residential mortgages	0.22 %	1.48 %	— %	0.39 %	0.25 %	1.37 %	— %	0.39 %	0.26 %	1.36 %	— %	0.40 %
	Consumer instalment and other personal												
30	HELOC	0.33	4.97	—	1.16	0.40	3.88	—	0.99	0.43	3.32	—	0.95
31	Indirect auto	0.22	0.66	—	0.47	0.25	0.67	—	0.48	0.26	0.70	—	0.51
32	Other	0.30	1.00	—	0.33	0.39	0.85	—	0.41	0.39	0.88	—	0.41
33	Credit card	0.82	1.33	—	0.99	0.92	1.47	—	1.10	0.96	1.70	—	1.22
34	Total personal	0.28	1.82	—	0.59	0.33	1.62	—	0.58	0.34	1.56	—	0.59
35	Business and Government	0.22	0.78	—	0.51	0.17	0.88	—	0.52	0.16	0.92	—	0.54
36	Total Gross Impaired Loans²	0.27 %	1.25 %	— %	0.57 %	0.30 %	1.22 %	— %	0.56 %	0.30 %	1.21 %	— %	0.57 %

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

² 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	2017	2016				2015				Full Year	
		#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
COUNTERPARTY-SPECIFIC ALLOWANCE													
Change in Allowance for Credit Losses – Counterparty-Specific													
Impairment allowances at beginning of period		1	\$ 399	\$ 418	\$ 405	\$ 396	\$ 369	\$ 395	\$ 364	\$ 380	\$ 355	\$ 369	\$ 355
Charge to the income statement – counterparty-specific		2	(37)	7	14	53	7	(12)	27	5	4	81	24
Amounts written off		3	(11)	(41)	(18)	(30)	(10)	(23)	(27)	(20)	(17)	(99)	(87)
Recoveries of amounts written off in previous periods		4	27	12	11	22	13	11	10	21	10	58	52
Disposals of loans		5	(63)	–	(1)	–	–	–	–	–	(3)	(1)	(3)
Exchange and other movements		6	(19)	3	7	(36)	17	(2)	21	(22)	31	(9)	28
Balance at end of period		7	296	399	418	405	396	369	395	364	380	399	369
COLLECTIVELY ASSESSED ALLOWANCE													
Change in Allowance for Credit Losses – Individually Insignificant													
Impairment allowances at beginning of period		8	593	532	524	568	505	481	478	514	442	505	442
Charge to the income statement – individually insignificant		9	539	495	415	423	457	402	349	367	395	1,790	1,513
Amounts written off		10	(649)	(570)	(551)	(560)	(571)	(503)	(507)	(520)	(540)	(2,252)	(2,070)
Recoveries of amounts written off in previous periods		11	137	125	131	132	156	125	136	131	157	544	549
Disposals of loans		12	–	(1)	–	–	–	–	–	–	–	(1)	–
Exchange and other movements		13	(11)	12	13	(39)	21	–	25	(14)	60	7	71
Balance at end of period		14	609	593	532	524	568	505	481	478	514	593	505
Change in Allowance for Credit Losses – Incurred but not Identified													
Impairment allowances at beginning of period		15	3,381	3,280	3,080	3,174	2,873	2,755	2,571	2,645	2,505	2,873	2,505
Charge to the income statement – incurred but not identified		16	131	46	127	108	178	119	61	3	(37)	459	146
Disposals of loans		17	(20)	–	–	–	–	–	–	–	–	–	–
Exchange and other movements		18	(66)	55	73	(202)	123	(1)	123	(77)	177	49	222
Balance at end of period		19	3,426	3,381	3,280	3,080	3,174	2,873	2,755	2,571	2,645	3,381	2,873
Allowance for Credit Losses at End of Period		20	4,331	4,373	4,230	4,009	4,138	3,747	3,631	3,413	3,539	4,373	3,747
Consisting of:													
Allowance for loan losses													
Canada		21	1,382	1,392	1,419	1,397	1,330	1,281	1,261	1,259	1,260	1,392	1,281
United States		22	2,428	2,476	2,349	2,214	2,391	2,148	2,079	1,881	1,995	2,476	2,148
Other International		23	5	5	5	5	5	5	4	10	8	5	5
Total allowance for loan losses		24	3,815	3,873	3,773	3,616	3,726	3,434	3,344	3,150	3,263	3,873	3,434
Allowance for credit losses for off-balance sheet instruments		25	516	500	457	393	412	313	287	263	276	500	313
Allowance for Credit Losses at End of Period		26	\$ 4,331	\$ 4,373	\$ 4,230	\$ 4,009	\$ 4,138	\$ 3,747	\$ 3,631	\$ 3,413	\$ 3,539	\$ 4,373	\$ 3,747

Allowance for Credit Losses by Industry Sector and Geographic Location¹

(\$ millions, except as noted)

As at

By Industry Sector

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

Personal

Residential mortgages

Consumer instalment and other personal

HELOC

Indirect auto

Other

Credit card

Total personal

Business and Government

Real estate

Residential

Non-residential

Total real estate

Agriculture

Automotive

Financial

Food, beverage, and tobacco

Forestry

Government, public sector entities, and education

Health and social services

Industrial construction and trade contractors

Metals and mining

Pipelines, oil, and gas

Power and utilities

Professional and other services

Retail sector

Sundry manufacturing and wholesale

Telecommunications, cable, and media

Transportation

Other

Total business and government

Other Loans

Debt securities classified as loans

Acquired credit-impaired loans²

Total other loans

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

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

Personal

Residential mortgages

Consumer instalment and other personal

HELOC

Indirect auto

Other

Credit card

Total personal

Business and Government

Other Loans

Debt securities classified as loans

Total other loans

Total Allowance for Credit Losses – Incurred but Not Identified

Allowance for Loan Losses – On-Balance Sheet Loans

Allowances for Credit Losses – Off-Balance Sheet Instruments

Total Allowance for Credit Losses

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

Personal

Residential mortgages

Consumer instalment and other personal

HELOC

Indirect auto

Other

Credit card

Total personal

Business and Government

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

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

LINE #	2017 Q1	2016 Q4	2016 Q3
	Canada United States Int'l Total	Canada United States Int'l Total	Canada United States Int'l Total
1	\$ 19 \$ 28 \$ – \$ 47	\$ 15 \$ 34 \$ – \$ 49	\$ 15 \$ 21 \$ – \$ 36
2	8 70 – 78	9 76 – 85	8 56 – 64
3	43 6 – 49	40 6 – 46	40 4 – 44
4	32 4 – 36	32 3 – 35	33 3 – 36
5	104 208 – 312	106 184 – 290	100 161 – 261
6	206 316 – 522	202 303 – 505	196 245 – 441
7	7 9 – 16	7 7 – 14	7 8 – 15
8	3 9 – 12	2 12 – 14	2 14 – 16
9	10 18 – 28	9 19 – 28	9 22 – 31
10	2 – – 2	2 – – 2	1 – – 1
11	1 1 – 2	2 1 – 3	1 2 – 3
12	– 3 – 3	– 3 – 3	– 3 – 3
13	– 2 – 2	– 2 – 2	– 1 – 1
14	– 5 – 5	– 7 – 7	– 6 – 6
15	– 1 – 1	– 1 – 1	– 1 – 1
16	6 8 – 14	4 5 – 9	5 6 – 11
17	19 4 – 23	22 4 – 26	21 5 – 26
18	1 2 – 3	1 4 – 5	1 4 – 5
19	26 13 – 39	36 25 – 61	62 25 – 87
20	– – – –	– 1 – 1	– – – –
21	8 8 – 16	8 8 – 16	8 10 – 18
22	11 6 – 17	11 8 – 19	11 11 – 22
23	14 5 – 19	16 6 – 22	8 6 – 14
24	– 1 – 1	– 1 – 1	– 1 – 1
25	2 1 – 3	2 1 – 3	2 1 – 3
26	3 6 – 9	2 8 – 10	3 4 – 7
27	103 84 – 187	115 104 – 219	132 108 – 240
28	– 135 – 135	– 206 – 206	– 203 – 203
29	– 61 – 61	– 62 – 62	– 66 – 66
30	– 196 – 196	– 268 – 268	– 269 – 269
31	309 596 – 905	317 675 – 992	328 622 – 950
32	10 33 – 43	11 37 – 48	14 50 – 64
33	4 66 – 70	4 60 – 64	5 103 – 108
34	165 222 – 387	168 228 – 396	158 217 – 375
35	170 28 – 198	167 29 – 196	167 27 – 194
36	452 508 – 960	450 474 – 924	468 427 – 895
37	801 857 – 1,658	800 828 – 1,628	812 824 – 1,636
38	272 942 5 1,219	275 918 5 1,198	279 850 5 1,134
39	– 33 – 33	– 55 – 55	– 53 – 53
40	– 33 – 33	– 55 – 55	– 53 – 53
41	1,073 1,832 5 2,910	1,075 1,801 5 2,881	1,091 1,727 5 2,823
42	1,382 2,428 5 3,815	1,392 2,476 5 3,873	1,419 2,349 5 3,773
43	179 335 2 516	173 325 2 500	172 283 2 457
44	\$ 1,561 \$ 2,763 \$ 7 \$ 4,331	\$ 1,565 \$ 2,801 \$ 7 \$ 4,373	\$ 1,591 \$ 2,632 \$ 7 \$ 4,230
45	4.9 % 6.1 % – % 5.6 %	3.8 % 7.5 % – % 5.8 %	3.7 % 4.8 % – % 4.3 %
46	5.5 7.5 – 7.2	6.0 8.1 – 7.8	5.2 6.2 – 6.1
47	78.2 2.9 – 18.5	81.6 3.1 – 18.8	59.7 2.2 – 17.7
48	59.3 50.0 – 58.1	61.5 42.9 – 59.3	62.3 42.9 – 60.0
49	65.0 87.4 – 78.4	69.7 82.9 – 77.5	69.0 86.6 – 78.9
50	25.8 17.1 – 19.7	25.2 16.7 – 19.3	23.8 14.3 – 17.4
51	46.0 15.9 – 24.8	45.6 16.3 – 24.6	48.5 16.4 – 25.8
52	30.2 % 16.8 % – % 20.9 %	30.1 % 16.6 % – % 20.6 %	29.9 % 14.9 % – % 19.6 %
53	0.4 % 1.3 % 1.1 % 0.7 %	0.4 % 1.3 % 0.7 % 0.7 %	0.4 % 1.2 % 0.7 % 0.7 %

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)		2016				2016				2015			
As at		Q2				Q1				Q4			
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
Residential mortgages		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
1		\$ 15	\$ 18	\$ –	\$ 33	\$ 16	\$ 21	\$ –	\$ 37	\$ 17	\$ 30	\$ –	\$ 47
Consumer instalment and other personal													
2	HELOC	9	54	–	63	10	55	–	65	14	49	–	63
3	Indirect auto	37	4	–	41	35	6	–	41	30	7	–	37
4	Other	32	3	–	35	34	3	–	37	33	3	–	36
5	Credit card	109	149	–	258	109	168	–	277	108	109	–	217
6	Total personal	202	228	–	430	204	253	–	457	202	198	–	400
Business and Government													
Real estate													
7	Residential	7	8	–	15	7	9	–	16	7	11	–	18
8	Non-residential	2	14	–	16	3	16	–	19	3	14	–	17
9	Total real estate	9	22	–	31	10	25	–	35	10	25	–	35
10	Agriculture	1	–	–	1	1	–	–	1	2	–	–	2
11	Automotive	1	2	–	3	2	2	–	4	1	2	–	3
12	Financial	–	4	–	4	–	5	–	5	–	4	–	4
13	Food, beverage, and tobacco	–	2	–	2	10	3	–	13	11	2	–	13
14	Forestry	–	7	–	7	–	7	–	7	–	1	–	1
15	Government, public sector entities, and education	2	1	–	3	2	1	–	3	2	1	–	3
16	Health and social services	6	5	–	11	3	3	–	6	2	3	–	5
17	Industrial construction and trade contractors	21	5	–	26	17	6	–	23	20	6	–	26
18	Metals and mining	–	4	–	4	–	2	–	2	–	2	–	2
19	Pipelines, oil, and gas	56	24	–	80	35	–	–	35	25	–	–	25
20	Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
21	Professional and other services	7	8	–	15	8	10	–	18	8	11	–	19
22	Retail sector	10	10	–	20	10	12	–	22	10	12	–	22
23	Sundry manufacturing and wholesale	2	6	–	8	3	11	–	14	3	12	–	15
24	Telecommunications, cable, and media	–	3	–	3	–	1	–	1	–	1	–	1
25	Transportation	2	1	–	3	2	2	–	4	2	2	–	4
26	Other	4	4	–	8	4	2	–	6	2	2	–	4
27	Total business and government	121	108	–	229	107	92	–	199	98	86	–	184
Other Loans													
28	Debt securities classified as loans	–	199	–	199	–	222	–	222	–	207	–	207
29	Acquired credit-impaired loans ²	–	71	–	71	–	86	–	86	–	83	–	83
30	Total other loans	–	270	–	270	–	308	–	308	–	290	–	290
31	Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	323	606	–	929	311	653	–	964	300	574	–	874
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
32	Residential mortgages	16	55	–	71	11	62	–	73	10	48	–	58
Consumer instalment and other personal													
33	HELOC	6	117	–	123	5	137	–	142	5	129	–	134
34	Indirect auto	147	200	–	347	135	218	–	353	127	202	–	329
35	Other	169	25	–	194	155	31	–	186	143	26	–	169
36	Credit card	472	413	–	885	460	457	–	917	462	435	–	897
37	Total personal	810	810	–	1,620	766	905	–	1,671	747	840	–	1,587
38	Total Allowance for Credit Losses – Incurred but Not Identified	264	748	5	1,017	253	776	5	1,034	234	677	5	916
Business and Government													
Other Loans													
39	Debt securities classified as loans	–	50	–	50	–	57	–	57	–	57	–	57
40	Total other loans	–	50	–	50	–	57	–	57	–	57	–	57
41	Total Allowance for Credit Losses – Incurred but Not Identified	1,074	1,608	5	2,687	1,019	1,738	5	2,762	981	1,574	5	2,560
42	Allowance for Loan Losses – On-Balance Sheet Loans	1,397	2,214	5	3,616	1,330	2,391	5	3,726	1,281	2,148	5	3,434
43	Allowances for Credit Losses – Off-Balance Sheet Instruments	166	224	3	393	158	251	3	412	141	171	1	313
44	Total Allowance for Credit Losses	\$ 1,563	\$ 2,438	\$ 8	\$ 4,009	\$ 1,488	\$ 2,642	\$ 8	\$ 4,138	\$ 1,422	\$ 2,319	\$ 6	\$ 3,747
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans ³													
Personal													
45	Residential mortgages	3.5 %	4.4 %	– %	3.9 %	3.7 %	4.7 %	– %	4.2 %	4.3 %	7.7 %	– %	6.0 %
Consumer instalment and other personal													
46	HELOC	5.5	5.2	–	5.3	5.7	4.5	–	4.6	7.8	5.9	–	6.2
47	Indirect auto	60.7	2.4	–	17.8	66.0	3.3	–	17.6	63.8	4.3	–	17.7
48	Other	60.4	42.9	–	58.3	61.8	37.5	–	58.7	63.5	37.5	–	60.0
49	Credit card	69.0	84.7	–	77.2	69.4	80.8	–	75.9	70.6	71.2	–	70.9
50	Total personal	23.4	12.7	–	16.2	23.4	12.2	–	15.5	24.4	12.8	–	16.9
51	Total Allowance for Credit Losses – Incurred but Not Identified	48.8	16.3	–	25.2	49.5	14.5	–	23.4	44.7	13.1	–	21.1
Business and Government													
Other Loans													
52	Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant ¹	29.1 %	13.7 %	– %	18.5 %	28.6 %	12.7 %	– %	17.3 %	28.7 %	12.9 %	– %	18.0 %
53	Total allowance for credit losses as a % of gross loans and acceptances ³	0.4 %	1.2 %	0.5 %	0.6 %	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.1 %	0.3 %	0.6 %

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

² Includes all FDIC covered loans and other ACI loans.

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

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

(\$ millions, except as noted)		2015				2015				2015			
As at		Q3				Q2				Q1			
By Industry Sector	LINE #	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
Residential mortgages	1	\$ 16	\$ 31	\$ –	\$ 47	\$ 16	\$ 28	\$ –	\$ 44	\$ 13	\$ 15	\$ –	\$ 28
Consumer instalment and other personal													
HELOC	2	15	47	–	62	17	21	–	38	18	33	–	51
Indirect auto	3	21	7	–	28	24	6	–	30	23	9	–	32
Other	4	32	2	–	34	37	2	–	39	39	2	–	41
Credit card	5	102	93	–	195	113	98	–	211	117	119	–	236
Total personal	6	186	180	–	366	207	155	–	362	210	178	–	388
Business and Government													
Real estate													
Residential	7	7	8	–	15	7	8	–	15	8	10	–	18
Non-residential	8	4	13	–	17	4	17	–	21	1	16	–	17
Total real estate	9	11	21	–	32	11	25	–	36	9	26	–	35
Agriculture	10	2	–	–	2	1	–	–	1	1	–	–	1
Automotive	11	1	1	–	2	1	1	–	2	1	1	–	2
Financial	12	–	4	–	4	–	3	–	3	–	2	–	2
Food, beverage, and tobacco	13	12	1	–	13	1	4	–	5	1	1	–	2
Forestry	14	–	1	–	1	1	1	–	2	1	1	–	2
Government, public sector entities, and education	15	2	1	–	3	2	1	–	3	2	1	–	3
Health and social services	16	2	2	–	4	3	3	–	6	3	7	–	10
Industrial construction and trade contractors	17	20	5	–	25	5	6	–	11	8	6	–	14
Metals and mining	18	–	3	–	3	–	2	–	2	–	2	–	2
Pipelines, oil, and gas	19	6	–	–	6	5	–	–	5	5	–	–	5
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	29	12	–	41	28	9	–	37	27	9	–	36
Retail sector	22	10	10	–	20	10	9	–	19	10	10	–	20
Sundry manufacturing and wholesale	23	5	8	–	13	4	15	–	19	3	12	–	15
Telecommunications, cable, and media	24	–	1	–	1	–	2	–	2	1	2	–	3
Transportation	25	1	1	–	2	2	1	–	3	2	2	–	4
Other	26	3	4	–	7	3	3	–	6	2	3	–	5
Total business and government	27	104	75	–	179	77	85	–	162	76	85	–	161
Other Loans													
Debt securities classified as loans	28	–	239	–	239	–	225	–	225	–	240	–	240
Acquired credit-impaired loans ²	29	–	92	–	92	–	93	–	93	–	105	–	105
Total other loans	30	–	331	–	331	–	318	–	318	–	345	–	345
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	290	586	–	876	284	558	–	842	286	608	–	894
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	12	47	–	59	13	42	–	55	14	39	–	53
Consumer instalment and other personal													
HELOC	33	4	121	–	125	5	135	–	140	6	131	–	137
Indirect auto	34	121	193	–	314	115	178	–	293	110	188	–	298
Other	35	141	26	–	167	147	24	–	171	145	28	–	173
Credit card	36	460	409	–	869	467	346	–	813	475	378	–	853
Total personal	37	738	796	–	1,534	747	725	–	1,472	750	764	–	1,514
Business and Government													
Debt securities classified as loans	38	233	640	4	877	228	547	10	785	224	558	8	790
Other Loans													
Debt securities classified as loans	39	–	57	–	57	–	51	–	51	–	65	–	65
Total other loans	40	–	57	–	57	–	51	–	51	–	65	–	65
Total Allowance for Credit Losses – Incurred but Not Identified	41	971	1,493	4	2,468	975	1,323	10	2,308	974	1,387	8	2,369
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,261	2,079	4	3,344	1,259	1,881	10	3,150	1,260	1,995	8	3,263
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	133	153	1	287	124	137	2	263	124	150	2	276
Total Allowance for Credit Losses	44	\$ 1,394	\$ 2,232	\$ 5	\$ 3,631	\$ 1,383	\$ 2,018	\$ 12	\$ 3,413	\$ 1,384	\$ 2,145	\$ 10	\$ 3,539
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³													
Personal													
Residential mortgages	45	4.0 %	7.8 %	– %	5.9 %	3.7 %	8.1 %	– %	5.6 %	2.9 %	4.2 %	– %	3.5 %
Consumer instalment and other personal													
HELOC	46	7.5	7.1	–	7.2	7.0	4.4	–	5.2	6.9	7.6	–	7.3
Indirect auto	47	51.2	4.4	–	14.0	54.5	4.2	–	16.1	52.3	5.9	–	16.2
Other	48	64.0	28.6	–	59.6	56.9	33.3	–	54.9	60.9	33.3	–	58.6
Credit card	49	70.3	75.0	–	72.5	69.8	80.3	–	74.3	70.1	77.3	–	73.5
Total personal	50	22.2	13.3	–	16.7	21.8	14.1	–	17.7	21.3	16.1	–	18.5
Business and Government	51	57.1	10.7	–	20.2	54.6	11.8	–	18.8	60.8	11.3	–	18.4
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³	52	28.5 %	12.4 %	– %	17.7 %	26.0 %	13.2 %	– %	18.0 %	25.7 %	14.2 %	– %	18.5 %
Total allowance for credit losses as a % of gross loans and acceptances³	53	0.4 %	1.1 %	0.2 %	0.6 %	0.4 %	1.1 %	0.6 %	0.6 %	0.4 %	1.1 %	0.4 %	0.6 %

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

² Includes all FDIC covered loans and other ACI loans.

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

Provision for Credit Losses¹

(\$ millions)												Full Year	
For the period ended		2017	2016				2015					2016	2015
LINE #		Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
PROVISION FOR CREDIT LOSSES													
Provision for Credit losses for Counterparty-Specific and Individually Insignificant													
1	Provision for credit losses – counterparty-specific	\$ (10)	\$ 19	\$ 25	\$ 75	\$ 20	\$ (1)	\$ 37	\$ 26	\$ 14		\$ 139	\$ 76
2	Provision for credit losses – individually insignificant	676	620	546	555	613	527	485	498	552		2,334	2,062
3	Recoveries	(164)	(137)	(142)	(154)	(169)	(136)	(146)	(152)	(167)		(602)	(601)
4	Total provision for credit losses for counterparty-specific and individually insignificant	502	502	429	476	464	390	376	372	399		1,871	1,537
Provision for Credit Losses – Incurred But Not Identified													
5	Canadian Retail and Wholesale Banking ²	–	–	40	60	65	36	–	8	–		165	44
6	U.S. Retail – in USD	77	13	44	39	61	53	37	6	(38)		157	58
7	– foreign exchange	25	5	13	11	24	17	10	1	(10)		53	18
8	Corporate ³ – in USD	102	18	57	50	85	70	47	7	(48)		210	76
9	– foreign exchange	21	22	23	(1)	21	10	11	(10)	10		65	21
10		8	6	7	(1)	7	3	3	(2)	1		19	5
11	Total provision for credit losses – incurred but not identified	131	46	127	108	178	119	61	3	(37)		459	146
12	Total Provision for Credit Losses	\$ 633	\$ 548	\$ 556	\$ 584	\$ 642	\$ 509	\$ 437	\$ 375	\$ 362		\$ 2,330	\$ 1,683
PROVISION FOR CREDIT LOSSES BY SEGMENT													
13	Canadian Retail	\$ 269	\$ 263	\$ 258	\$ 262	\$ 228	\$ 221	\$ 237	\$ 239	\$ 190		\$ 1,011	\$ 887
14	U.S. Retail – in USD	193	146	130	123	160	133	122	81	94		559	430
15	– foreign exchange	64	47	38	39	61	41	31	20	13		185	105
16	Wholesale Banking ⁴	257	193	168	162	221	174	153	101	107		744	535
17	Corporate	(24)	1	11	50	12	14	2	–	2		74	18
18	U.S. strategic cards portfolio ³ – in USD	99	72	63	40	87	51	39	23	60		262	173
19	– foreign exchange	34	22	19	12	33	16	8	7	10		86	41
20	Wholesale Banking – CDS ⁴	(2)	(3)	(3)	(2)	(4)	(3)	(3)	(3)	(3)		(12)	(12)
21	Increase/(reduction) of allowance for incurred but not identified credit losses	–	–	40	60	65	36	–	8	(4)		165	40
22	Other	–	–	–	–	–	–	1	–	–		–	1
23	Total Corporate	131	91	119	110	181	100	45	35	63		501	243
24	Total Provision for Credit Losses	\$ 633	\$ 548	\$ 556	\$ 584	\$ 642	\$ 509	\$ 437	\$ 375	\$ 362		\$ 2,330	\$ 1,683

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 #	2017 Q1	2016 Q4	2016 Q3
By Industry Sector			
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant			
Personal			
Residential mortgages	\$ 7	\$ (1)	\$ –
Consumer Instalment and Other Personal	\$ 6	\$ 23	\$ 7
HELOC	1	(3)	–
Indirect auto	75	61	–
Other	47	33	–
Credit card	124	182	–
Total personal	254	272	–
Business and Government			
Real estate			
Residential	–	2	–
Non-residential	1	(3)	–
Total real estate	1	(1)	–
Agriculture	–	–	–
Automotive	–	–	–
Financial	–	–	–
Food, beverage, and tobacco	–	–	–
Forestry	–	(2)	–
Government, public sector entities, and education	–	(1)	–
Health and social services	2	(7)	–
Industrial construction and trade contractors	–	–	–
Metals and mining	–	(1)	–
Pipelines, oil, and gas	(8)	(11)	–
Power and utilities	–	(1)	–
Professional and other services	2	–	–
Retail sector	2	(3)	–
Sundry manufacturing and wholesale	–	–	–
Telecommunications, cable, and media	–	–	–
Transportation	–	–	–
Other	1	6	–
Total business and government	–	(21)	–
Other Loans			
Debt securities classified as loans	–	–	–
Acquired credit-impaired loans ³	–	(3)	–
Total other loans	–	(3)	–
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	254	248	–
Provision for Credit Losses – Incurred but not Identified			
Personal, business and government			
Other Loans			
Debt securities classified as loans	–	1	–
Total other loans	–	1	–
Total Provision for Credit Losses – Incurred but not Identified	4	127	–
Total Provision for Credit Losses	\$ 258	\$ 375	\$ –
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances			
Personal			
Residential mortgages	0.01 %	(0.01) %	– %
Consumer instalment and other personal	0.01 %	(0.09) %	– %
HELOC	1.46 %	0.87 %	– %
Indirect auto	1.14 %	16.74 %	– %
Other	2.81 %	5.31 %	– %
Credit card	0.33 %	1.31 %	– %
Total personal	–	(0.07) %	– %
Business and Government			
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant			
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans			
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances			
Total Provision for Credit Losses			
Total Provision for Credit Losses Excluding Other Loans			

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 Q2				2016 Q1				2015 Q4			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
Personal												
Residential mortgages	\$ 3	\$ 3	\$ –	\$ 6	\$ 4	\$ (9)	\$ –	\$ (5)	\$ 5	\$ 1	\$ –	\$ 6
Consumer Instalment and Other Personal												
HELOC	2	13	–	15	(1)	14	–	13	2	13	–	15
Indirect auto	60	31	–	91	63	37	–	100	45	37	–	82
Other	45	20	–	65	35	27	–	62	43	25	–	68
Credit card	135	104	–	239	118	158	–	276	127	98	–	225
Total personal	245	171	–	416	219	227	–	446	222	174	–	396
Business and Government												
Real estate												
Residential	–	–	–	–	–	(3)	–	(3)	–	2	–	2
Non-residential	–	2	–	2	1	3	–	4	2	4	–	6
Total real estate	–	2	–	2	1	–	–	1	2	6	–	8
Agriculture	–	–	–	–	–	–	–	–	1	–	–	1
Automotive	–	–	–	–	–	1	–	1	1	1	–	2
Financial	–	(2)	–	(2)	–	–	–	–	–	–	–	–
Food, beverage, and tobacco	(3)	(1)	–	(4)	–	2	–	2	(1)	–	–	(1)
Forestry	–	–	–	–	–	7	–	7	–	–	–	–
Government, public sector entities, and education	–	–	–	–	–	(1)	–	(1)	–	1	–	1
Health and social services	2	(1)	–	1	–	–	–	–	–	1	–	1
Industrial construction and trade contractors	7	(2)	–	5	(1)	1	–	–	1	1	–	2
Metals and mining	–	1	–	1	–	–	–	–	–	–	–	–
Pipelines, oil, and gas	25	24	–	49	11	–	–	11	19	–	–	19
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	3	(2)	–	1	1	(1)	–	–	(20)	(1)	–	(21)
Retail sector	2	(4)	–	(2)	2	–	–	2	2	4	–	6
Sundry manufacturing and wholesale	–	(3)	–	(3)	1	–	–	1	–	9	–	9
Telecommunications, cable, and media	–	2	–	2	–	–	–	–	–	1	–	1
Transportation	2	–	–	2	–	–	–	–	1	–	–	1
Other	2	13	–	15	3	(7)	–	(4)	3	3	–	6
Total business and government	40	27	–	67	18	2	–	20	9	26	–	35
Other Loans												
Debt securities classified as loans	–	2	–	2	–	5	–	5	–	(29)	–	(29)
Acquired credit-impaired loans ³	–	(9)	–	(9)	–	(7)	–	(7)	–	(12)	–	(12)
Total other loans	–	(7)	–	(7)	–	(2)	–	(2)	–	(41)	–	(41)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	285	191	–	476	237	227	–	464	231	159	–	390
Provision for Credit Losses – Incurred but not Identified												
Personal, business and government												
Other Loans												
Debt securities classified as loans	–	(1)	–	(1)	–	(4)	–	(4)	–	–	–	–
Total other loans	–	(1)	–	(1)	–	(4)	–	(4)	–	–	–	–
Total Provision for Credit Losses – Incurred but not Identified	62	47	(1)	108	56	120	2	178	18	100	1	119
Total Provision for Credit Losses	\$ 347	\$ 238	\$ (1)	\$ 584	\$ 293	\$ 347	\$ 2	\$ 642	\$ 249	\$ 259	\$ 1	\$ 509
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	0.01 %	0.05 %	– %	0.01 %	0.01 %	(0.13) %	– %	(0.01) %	0.01 %	0.01 %	– %	0.01 %
Consumer instalment and other personal												
HELOC	0.01	0.41	–	0.08	(0.01)	0.40	–	0.07	0.01	0.39	–	0.08
Indirect auto	1.27	0.49	–	0.83	1.32	0.56	–	0.88	0.96	0.60	–	0.76
Other	1.16	11.19	–	1.61	0.88	13.34	–	1.48	1.07	13.00	–	1.61
Credit card	3.24	3.59	–	3.38	2.69	4.83	–	3.60	2.91	3.95	–	3.29
Total personal	0.33	0.90	–	0.45	0.29	1.10	–	0.47	0.30	0.92	–	0.42
Business and Government												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.18	0.11	–	0.14	0.08	0.01	–	0.04	0.04	0.11	–	0.08
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans												
	0.30	0.43	–	0.34	0.24	0.48	–	0.32	0.24	0.37	–	0.28
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for Credit Losses	0.36 %	0.54 %	(0.19) %	0.42 %	0.30 %	0.73 %	0.33 %	0.44 %	0.26 %	0.60 %	0.16 %	0.37 %
Total Provision for Credit Losses Excluding Other Loans	0.36	0.56	(0.22)	0.42	0.30	0.76	0.40	0.45	0.26	0.71	0.20	0.40

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

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

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

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

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

Acquired Credit-Impaired Loans by Geographic Location¹

(\$ millions) For the period ended		LINE #	2017 Q1				2016 Q4				2016 Q3			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans														
Residential mortgages		1	\$ -	\$ 350	\$ -	\$ 350	\$ -	\$ 375	\$ -	\$ 375	\$ -	\$ 383	\$ -	\$ 383
Consumer instalment and other personal														
HELOC		2	-	73	-	73	-	82	-	82	-	88	-	88
Other		3	-	15	-	15	-	17	-	17	-	19	-	19
Credit cards		4	-	-	-	-	-	-	-	-	-	-	-	-
Business and government		5	-	434	-	434	-	500	-	500	-	532	-	532
Total Gross Loans		6	\$ -	\$ 872	\$ -	\$ 872	\$ -	\$ 974	\$ -	\$ 974	\$ -	\$ 1,022	\$ -	\$ 1,022
Change in Allowance for Credit Losses														
Balance at beginning of period		7	\$ -	\$ 62	\$ -	\$ 62	\$ -	\$ 66	\$ -	\$ 66	\$ -	\$ 71	\$ -	\$ 71
Provision for credit losses – counterparty-specific		8	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)
Provision for credit losses – individually insignificant impaired loans		9	-	(2)	-	(2)	-	(6)	-	(6)	-	(7)	-	(7)
Write-offs ²		10	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)	-	(1)
Recoveries		11	-	12	-	12	-	4	-	4	-	3	-	3
Foreign exchange and other adjustments		12	-	(9)	-	(9)	-	-	-	-	-	1	-	1
Balance at end of period		13	\$ -	\$ 61	\$ -	\$ 61	\$ -	\$ 62	\$ -	\$ 62	\$ -	\$ 66	\$ -	\$ 66
Allowance for Credit Losses														
Residential mortgages		14	\$ -	\$ 17	\$ -	\$ 17	\$ -	\$ 19	\$ -	\$ 19	\$ -	\$ 20	\$ -	\$ 20
Consumer instalment and other personal														
HELOC		15	-	5	-	5	-	4	-	4	-	5	-	5
Other		16	-	3	-	3	-	4	-	4	-	4	-	4
Business and government		17	-	36	-	36	-	35	-	35	-	37	-	37
Total Allowance for Credit Losses		18	\$ -	\$ 61	\$ -	\$ 61	\$ -	\$ 62	\$ -	\$ 62	\$ -	\$ 66	\$ -	\$ 66
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³														
Provision for credit losses – counterparty-specific		19	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (1)
Provision for credit losses – individually insignificant		20	-	(2)	-	(2)	-	(6)	-	(6)	-	(7)	-	(7)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		21	\$ -	\$ (3)	\$ -	\$ (3)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (8)	\$ -	\$ (8)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant														
Residential mortgages		22	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ (1)	\$ -	\$ (1)
Consumer instalment and other personal														
HELOC		23	-	-	-	-	-	-	-	-	-	-	-	-
Other		24	-	-	-	-	-	-	-	-	-	(1)	-	(1)
Business and government		25	-	(2)	-	(2)	-	(5)	-	(5)	-	(6)	-	(6)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		26	\$ -	\$ (3)	\$ -	\$ (3)	\$ -	\$ (7)	\$ -	\$ (7)	\$ -	\$ (8)	\$ -	\$ (8)

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 Q2				2016 Q1				2015 Q4			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans														
Residential mortgages		1	\$ –	\$ 385	\$ –	\$ 385	\$ –	\$ 447	\$ –	\$ 447	\$ –	\$ 442	\$ –	\$ 442
Consumer instalment and other personal														
HELOC		2	–	93	–	93	–	113	–	113	–	115	–	115
Other		3	–	22	–	22	–	29	–	29	–	32	–	32
Credit cards		4	–	(3)	–	(3)	–	(2)	–	(2)	–	–	–	–
Business and government		5	–	581	–	581	–	785	–	785	–	825	–	825
Total Gross Loans		6	\$ –	\$ 1,078	\$ –	\$ 1,078	\$ –	\$ 1,372	\$ –	\$ 1,372	\$ –	\$ 1,414	\$ –	\$ 1,414
Change in Allowance for Credit Losses														
Balance at beginning of period		7	\$ –	\$ 86	\$ –	\$ 86	\$ –	\$ 83	\$ –	\$ 83	\$ –	\$ 92	\$ –	\$ 92
Provision for credit losses – counterparty-specific		8	–	(2)	–	(2)	–	(2)	–	(2)	–	(1)	–	(1)
Provision for credit losses – individually insignificant impaired loans		9	–	(7)	–	(7)	–	(5)	–	(5)	–	(11)	–	(11)
Write-offs ²		10	–	(1)	–	(1)	–	(1)	–	(1)	–	–	–	–
Recoveries		11	–	6	–	6	–	7	–	7	–	3	–	3
Foreign exchange and other adjustments		12	–	(11)	–	(11)	–	4	–	4	–	–	–	–
Balance at end of period		13	\$ –	\$ 71	\$ –	\$ 71	\$ –	\$ 86	\$ –	\$ 86	\$ –	\$ 83	\$ –	\$ 83
Allowance for Credit Losses														
Residential mortgages		14	\$ –	\$ 20	\$ –	\$ 20	\$ –	\$ 23	\$ –	\$ 23	\$ –	\$ 23	\$ –	\$ 23
Consumer instalment and other personal														
HELOC		15	–	5	–	5	–	5	–	5	–	5	–	5
Other		16	–	5	–	5	–	5	–	5	–	5	–	5
Business and government		17	–	41	–	41	–	53	–	53	–	50	–	50
Total Allowance for Credit Losses		18	\$ –	\$ 71	\$ –	\$ 71	\$ –	\$ 86	\$ –	\$ 86	\$ –	\$ 83	\$ –	\$ 83
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³														
Provision for credit losses – counterparty-specific		19	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (1)	\$ –	\$ (1)
Provision for credit losses – individually insignificant		20	–	(7)	–	(7)	–	(5)	–	(5)	–	(11)	–	(11)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		21	\$ –	\$ (9)	\$ –	\$ (9)	\$ –	\$ (7)	\$ –	\$ (7)	\$ –	\$ (12)	\$ –	\$ (12)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant														
Residential mortgages		22	\$ –	\$ (1)	\$ –	\$ (1)	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (2)
Consumer instalment and other personal														
HELOC		23	–	–	–	–	–	–	–	–	–	–	–	–
Other		24	–	–	–	–	–	(1)	–	(1)	–	–	–	–
Business and government		25	–	(8)	–	(8)	–	(4)	–	(4)	–	(10)	–	(10)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		26	\$ –	\$ (9)	\$ –	\$ (9)	\$ –	\$ (7)	\$ –	\$ (7)	\$ –	\$ (12)	\$ –	\$ (12)

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

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

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

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

Analysis of Change in Equity

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

(\$ millions, except as noted) For the period ended		LINE #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1	2016	Full Year 2015		
Common Shares															
Balance at beginning of period	1	\$	20,711	\$	20,597	\$	20,499	\$	20,395	\$	20,294	\$	20,294	\$	19,811
Issued															
Options	2		47		30		12		20		124		186		128
Dividend reinvestment plan	3		78		84		86		84		81		335		355
Purchase of shares for cancellation	4		—		—		—		—		(104)		(104)		—
Balance at end of period	5		20,836		20,711		20,597		20,499		20,395		20,711		20,294
Preferred Shares															
Balance at beginning of period	6		4,400		3,400		3,400		3,400		2,700		2,700		2,200
Issue of shares	7		—		1,000		—		—		700		1,700		1,200
Redemption of shares	8		—		—		—		—		(250)		—		(700)
Balance at end of period	9		4,400		4,400		3,400		3,400		3,400		4,400		2,700
Treasury Shares – Common															
Balance at beginning of period	10		(31)		(42)		(4)		(51)		(49)		(49)		(54)
Purchase of shares	11		(2,478)		(1,361)		(1,389)		(1,405)		(1,614)		(5,769)		(5,269)
Sale of shares	12		2,291		1,372		1,351		1,452		1,612		5,787		5,274
Balance at end of period	13		(218)		(31)		(42)		(4)		(51)		(31)		(49)
Treasury Shares – Preferred															
Balance at beginning of period	14		(5)		(5)		(4)		(4)		(3)		(3)		(1)
Purchase of shares	15		(50)		(58)		(23)		(17)		(17)		(115)		(244)
Sale of shares	16		50		58		22		17		16		113		242
Balance at end of period	17		(5)		(5)		(5)		(4)		(4)		(5)		(3)
Contributed Surplus															
Balance at beginning of period	18		203		197		189		198		214		214		205
Net premium (discount) on treasury shares	19		7		10		10		1		5		26		25
Stock options expensed	20		5		3		3		1		(1)		6		20
Stock options exercised	21		(8)		(4)		(2)		(7)		(21)		(34)		(20)
Other	22		(1)		(3)		(3)		(4)		1		(9)		(16)
Balance at end of period	23		206		203		197		189		198		203		214
Retained Earnings															
Balance at beginning of period	24		35,452		34,387		33,442		32,585		32,053		32,053		27,585
Net income	25		2,504		2,274		2,329		2,024		2,194		8,821		7,912
Dividends															
Common	26		(1,021)		(1,019)		(1,020)		(1,017)		(946)		(4,002)		(3,700)
Preferred	27		(48)		(43)		(36)		(37)		(25)		(141)		(99)
Share issue expenses and others	28		—		(8)		—		—		(6)		(14)		(28)
Net premium on repurchase of common shares	29		—		—		—		—		(383)		(383)		—
Net premium on redemption of preferred shares	30		—		—		—		—		—		—		(17)
Actuarial gains (losses) on employee benefit plans	31		443		(139)		(328)		(113)		(302)		(882)		400
Balance at end of period	32		37,330		35,452		34,387		33,442		32,585		35,452		32,053
Accumulated Other Comprehensive Income (loss)															
Balance at beginning of period	33		11,834		11,037		8,689		13,467		10,209		10,209		4,936
Net change in unrealized gains (losses) on AFS securities	34		93		26		207		230		(245)		218		(557)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	35		(1,423)		1,290		1,635		(4,535)		2,934		1,324		5,326
Net change in gains (losses) on derivatives designated as cash flow hedges	36		(1,373)		(519)		506		(473)		569		83		504
Balance at end of period	37		9,131		11,834		11,037		8,689		13,467		11,834		10,209
Non-Controlling Interests in Subsidiaries															
Balance at beginning of period	38		1,622		1,650		1,633		1,612		1,684		1,650		1,610
Total Equity	39	\$	73,302	\$	74,214	\$	71,204	\$	67,823	\$	71,674	\$	74,214	\$	67,028
NUMBER OF COMMON SHARES OUTSTANDING (thousands)¹															
Balance at beginning of period	40		1,857,180		1,854,821		1,853,509		1,850,269		1,855,145		1,855,145		1,844,631
Issued															
Options	41		1,020		679		273		923		3,043		4,918		3,288
Dividend reinvestment plan	42		1,142		1,378		1,506		1,508		1,585		5,977		6,661
Purchase of shares for cancellation	43		—		—		—		—		(9,500)		(9,500)		—
Impact of treasury shares	44		(2,959)		302		(467)		809		(4)		640		565
Balance at end of period	45		1,856,383		1,857,180		1,854,821		1,853,509		1,850,269		1,857,180		1,855,145

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

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(\$ millions) For the period ended		LINE #	2017 Q1	Q4	2016 Q3	Q2	Q1	Q4	2015 Q3	Q2	Q1	Full Year 2016 2015	
Unrealized Gains (Losses) on Available-for-Sale Securities													
Balance at beginning of period		1	\$ 299	\$ 273	\$ 66	\$ (164)	\$ 81	\$ 505	\$ 652	\$ 707	\$ 638	\$ 81	\$ 638
Change in unrealized gains (losses)		2	120	39	233	265	(263)	(384)	(143)	(27)	90	274	(464)
Reclassification to earnings of losses (gains)		3	(27)	(13)	(26)	(35)	18	(40)	(4)	(28)	(21)	(56)	(93)
Net change for the period		4	93	26	207	230	(245)	(424)	(147)	(55)	69	218	(557)
Balance at end of period		5	392	299	273	66	(164)	81	505	652	707	299	81
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities													
Balance at beginning of period		6	9,679	8,389	6,754	11,289	8,355	8,374	5,277	7,202	3,029	8,355	3,029
Investment in foreign operations		7	(1,907)	1,639	2,268	(6,670)	4,053	(55)	4,734	(2,878)	6,289	1,290	8,090
Reclassification to earnings of net losses (gains) on investment in foreign operations		8	17	—	—	—	—	—	—	—	—	—	—
Hedging activities		9	652	(475)	(861)	2,900	(1,521)	47	(2,219)	1,295	(2,871)	43	(3,748)
Reclassification to earnings of net losses (gains) on hedges of investments in foreign operations		10	(17)	—	—	—	—	—	—	—	—	—	—
Recovery of (provision for) income taxes		11	(168)	126	228	(765)	402	(11)	582	(342)	755	(9)	984
Net change for the period		12	(1,423)	1,290	1,635	(4,535)	2,934	(19)	3,097	(1,925)	4,173	1,324	5,326
Balance at end of period		13	8,256	9,679	8,389	6,754	11,289	8,355	8,374	5,277	7,202	9,679	8,355
Gains (losses) on Derivatives Designated as Cash Flow Hedges													
Balance at beginning of period		14	1,856	2,375	1,869	2,342	1,773	1,598	1,640	2,047	1,269	1,773	1,269
Change in gains (losses)		15	(1,214)	591	1,530	(3,215)	1,929	(65)	1,929	(643)	3,584	835	4,805
Reclassification to earnings of losses (gains)		16	(159)	(1,110)	(1,024)	2,742	(1,360)	240	(1,971)	236	(2,806)	(752)	(4,301)
Net change for the period		17	(1,373)	(519)	506	(473)	569	175	(42)	(407)	778	83	504
Balance at end of period		18	483	1,856	2,375	1,869	2,342	1,773	1,598	1,640	2,047	1,856	1,773
Accumulated Other Comprehensive Income at End of Period													
		19	\$ 9,131	\$ 11,834	\$ 11,037	\$ 8,689	\$ 13,467	\$ 10,209	\$ 10,477	\$ 7,569	\$ 9,956	\$ 11,834	\$ 10,209

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

(\$ millions) For the period ended												Full Year	
LINE #	2017 Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015	2016	2015
NON-CONTROLLING INTERESTS IN SUBSIDIARIES													
1	\$ 1,650	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,620	\$ 1,549	\$ 1,610	\$ 1,549		
2	29	29	29	28	29	29	28	28	27	115	112		
3	(57)	(12)	(8)	(100)	45	(58)	22	(59)	44	(75)	(51)		
4	\$ 1,622	\$ 1,650	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,620	\$ 1,650	\$ 1,610		
INVESTMENT IN TD AMERITRADE													
5	\$ 7,091	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,017	\$ 6,335	\$ 5,569	\$ 6,683	\$ 5,569		
6	(107)	(49)	—	(101)	(50)	—	(43)	(83)	(38)	(200)	(164)		
7	113	94	121	109	109	108	91	88	90	433	377		
8	(214)	187	265	(755)	478	(2)	512	(323)	714	175	901		
9	\$ 6,883	\$ 7,091	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,017	\$ 6,335	\$ 7,091	\$ 6,683		

Derivatives – Notional

(\$ millions)
As at

(\$ millions) As at	LINE #	2017 Q1						2016 Q4					
		Trading						Trading					
		Over-the-counter ¹						Over-the-counter ¹					
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total	Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts													
Futures	1	\$ –	\$ –	\$ 549,709	\$ 549,709	\$ –	\$ 549,709	\$ –	\$ –	\$ 438,709	\$ 438,709	\$ –	\$ 438,709
Forward rate agreements	2	346,516	126,807	–	473,323	123	473,446	388,754	118,517	–	507,271	214	507,485
Swaps	3	4,618,792	545,181	–	5,163,973	1,204,406	6,368,379	4,430,548	560,316	–	4,990,864	1,072,602	6,063,466
Options written	4	–	14,499	91,087	105,586	206	105,792	–	14,841	42,543	57,384	340	57,724
Options purchased	5	–	13,075	119,246	132,321	1,256	133,577	–	16,717	68,989	85,706	2,081	87,787
	6	4,965,308	699,562	760,042	6,424,912	1,205,991	7,630,903	4,819,302	710,391	550,241	6,079,934	1,075,237	7,155,171
Foreign Exchange Contracts													
Futures	7	–	–	6	6	–	6	–	–	7	7	–	7
Forward contracts	8	–	1,269,060	–	1,269,060	30,872	1,299,932	–	1,127,778	–	1,127,778	32,875	1,160,653
Swaps	9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	549,963	–	549,963	83,798	633,761	–	556,542	–	556,542	89,241	645,783
Options written	11	–	27,160	–	27,160	–	27,160	–	32,097	–	32,097	–	32,097
Options purchased	12	–	26,687	–	26,687	–	26,687	–	32,683	–	32,683	–	32,683
	13	–	1,872,870	6	1,872,876	114,670	1,987,546	–	1,749,100	7	1,749,107	122,116	1,871,223
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	4,268	1,162	–	5,430	3,622	9,052	4,039	1,541	–	5,580	3,853	9,433
Protection sold	15	581	443	–	1,024	–	1,024	439	419	–	858	–	858
	16	4,849	1,605	–	6,454	3,622	10,076	4,478	1,960	–	6,438	3,853	10,291
Other Contracts													
Equity contracts	17	–	54,514	44,477	98,991	31,440	130,431	–	47,371	40,678	88,049	32,835	120,884
Commodity contracts	18	268	24,782	23,158	48,208	–	48,208	246	22,627	23,414	46,287	–	46,287
	19	268	79,296	67,635	147,199	31,440	178,639	246	69,998	64,092	134,336	32,835	167,171
Total	20	\$ 4,970,425	\$ 2,653,333	\$ 827,683	\$ 8,451,441	\$ 1,355,723	\$ 9,807,164	\$ 4,824,026	\$ 2,531,449	\$ 614,340	\$ 7,969,815	\$ 1,234,041	\$ 9,203,856
		2016 Q3						2016 Q2					
		Trading						Trading					
		Over-the-counter ¹						Over-the-counter ¹					
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total	Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts													
Futures	21	\$ –	\$ –	\$ 350,929	\$ 350,929	\$ –	\$ 350,929	\$ –	\$ –	\$ 298,219	\$ 298,219	\$ –	\$ 298,219
Forward rate agreements	22	350,863	98,895	–	449,758	201	449,959	359,826	73,884	–	433,710	157	433,867
Swaps	23	3,565,020	532,316	–	4,097,336	1,139,508	5,236,844	3,164,992	551,201	–	3,716,193	1,025,792	4,741,985
Options written	24	–	12,923	17,419	30,342	362	30,704	–	12,466	11,665	24,131	321	24,452
Options purchased	25	–	11,236	21,236	32,472	3,145	35,617	–	11,272	20,110	31,382	2,493	33,875
	26	3,915,883	655,370	389,584	4,960,837	1,143,216	6,104,053	3,524,818	648,823	329,994	4,503,635	1,028,763	5,532,398
Foreign Exchange Contracts													
Futures	27	–	–	56	56	–	56	–	–	59	59	–	59
Forward contracts	28	–	968,910	–	968,910	34,515	1,003,425	–	796,039	–	796,039	36,091	832,130
Swaps	29	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	30	–	541,255	–	541,255	87,502	628,757	–	510,897	–	510,897	83,936	594,833
Options written	31	–	32,042	–	32,042	–	32,042	–	24,712	–	24,712	–	24,712
Options purchased	32	–	30,867	–	30,867	–	30,867	–	25,852	–	25,852	–	25,852
	33	–	1,573,074	56	1,573,130	122,017	1,695,147	–	1,357,500	59	1,357,559	120,027	1,477,586
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34	3,593	1,492	–	5,085	4,566	9,651	1,153	1,537	–	2,690	5,226	7,916
Protection sold	35	205	529	–	734	–	734	761	651	–	1,412	–	1,412
	36	3,798	2,021	–	5,819	4,566	10,385	1,914	2,188	–	4,102	5,226	9,328
Other Contracts													
Equity contracts	37	–	38,045	33,342	71,387	33,913	105,300	–	33,271	33,566	66,837	34,643	101,480
Commodity contracts	38	219	10,981	24,933	36,133	–	36,133	200	8,943	25,285	34,428	–	34,428
	39	219	49,026	58,275	107,520	33,913	141,433	200	42,214	58,851	101,265	34,643	135,908
Total	40	\$ 3,919,900	\$ 2,279,491	\$ 447,915	\$ 6,647,306	\$ 1,303,712	\$ 7,951,018	\$ 3,526,932	\$ 2,050,725	\$ 388,904	\$ 5,966,561	\$ 1,188,659	\$ 7,155,220

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

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

Derivatives – Notional (Continued)

(\$ millions) As at		LINE #	2016 Q1						2015 Q4					
			Trading						Trading					
			Over-the-counter ¹						Over-the-counter ¹					
			Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts														
Futures		1	\$ –	\$ –	\$ 424,056	\$ 424,056	\$ –	\$ 424,056	\$ –	\$ –	\$ 261,425	\$ 261,425	\$ –	\$ 261,425
Forward rate agreements		2	307,554	67,894	–	375,448	130	375,578	328,653	44,238	–	372,891	–	372,891
Swaps		3	3,278,137	602,886	–	3,881,023	1,148,904	5,029,927	2,939,483	581,091	–	3,520,574	1,115,863	4,636,437
Options written		4	–	17,229	13,165	30,394	284	30,678	–	20,356	8,769	29,125	110	29,235
Options purchased		5	–	17,342	15,488	32,830	1,040	33,870	–	17,146	15,093	32,239	2,206	34,445
		6	3,585,691	705,351	452,709	4,743,751	1,150,358	5,894,109	3,268,136	662,831	285,287	4,216,254	1,118,179	5,334,433
Foreign Exchange Contracts														
Futures		7	–	–	68	68	–	68	–	–	37	37	–	37
Forward contracts		8	–	871,308	–	871,308	52,287	923,595	–	664,852	–	664,852	48,838	713,690
Swaps		9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps		10	–	523,088	–	523,088	81,234	604,322	–	471,797	–	471,797	77,156	548,953
Options written		11	–	27,688	–	27,688	–	27,688	–	23,973	–	23,973	–	23,973
Options purchased		12	–	26,271	–	26,271	–	26,271	–	23,286	–	23,286	–	23,286
		13	–	1,448,355	68	1,448,423	133,521	1,581,944	–	1,183,908	37	1,183,945	125,994	1,309,939
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		14	863	1,884	–	2,747	6,249	8,996	620	1,567	–	2,187	6,146	8,333
Protection sold		15	679	648	–	1,327	–	1,327	225	679	–	904	–	904
		16	1,542	2,532	–	4,074	6,249	10,323	845	2,246	–	3,091	6,146	9,237
Other Contracts														
Equity contracts		17	–	38,492	46,942	85,434	34,837	120,271	–	33,726	42,633	76,359	35,976	112,335
Commodity contracts		18	237	9,106	13,657	23,000	–	23,000	332	9,453	16,049	25,834	–	25,834
		19	237	47,598	60,599	108,434	34,837	143,271	332	43,179	58,682	102,193	35,976	138,169
Total		20	\$ 3,587,470	\$ 2,203,836	\$ 513,376	\$ 6,304,682	\$ 1,324,965	\$ 7,629,647	\$ 3,269,313	\$ 1,892,164	\$ 344,006	\$ 5,505,483	\$ 1,286,295	\$ 6,791,778
			2015 Q3						2015 Q2					
			Trading						Trading					
			Over-the-counter ¹						Over-the-counter ¹					
			Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts														
Futures		21	\$ –	\$ –	\$ 447,000	\$ 447,000	\$ –	\$ 447,000	\$ –	\$ –	\$ 399,674	\$ 399,674	\$ –	\$ 399,674
Forward rate agreements		22	361,944	41,124	–	403,068	–	403,068	298,699	35,610	–	334,309	–	334,309
Swaps		23	2,858,941	589,181	–	3,448,122	997,070	4,445,192	2,606,368	588,114	–	3,194,482	871,044	4,065,526
Options written		24	–	19,410	18,597	38,007	109	38,116	–	23,304	58,708	82,012	160	82,172
Options purchased		25	–	17,545	23,929	41,474	2,491	43,965	–	24,586	39,707	64,293	1,528	65,821
		26	3,220,885	667,260	489,526	4,377,671	999,670	5,377,341	2,905,067	671,614	498,089	4,074,770	872,732	4,947,502
Foreign Exchange Contracts														
Futures		27	–	–	37	37	–	37	–	–	37	37	–	37
Forward contracts		28	–	614,484	–	614,484	44,642	659,126	–	616,586	–	616,586	44,204	660,790
Swaps		29	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps		30	–	473,671	–	473,671	70,801	544,472	–	451,837	–	451,837	80,310	532,147
Options written		31	–	22,997	–	22,997	–	22,997	–	24,361	–	24,361	–	24,361
Options purchased		32	–	21,725	–	21,725	–	21,725	–	23,996	–	23,996	–	23,996
		33	–	1,132,877	37	1,132,914	115,443	1,248,357	–	1,116,780	37	1,116,817	124,514	1,241,331
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		34	330	1,731	–	2,061	6,148	8,209	371	4,556	–	4,927	5,029	9,956
Protection sold		35	32	695	–	727	–	727	12	699	–	711	–	711
		36	362	2,426	–	2,788	6,148	8,936	383	5,255	–	5,638	5,029	10,667
Other Contracts														
Equity contracts		37	–	33,090	51,742	84,832	35,867	120,699	–	34,404	34,683	69,087	35,045	104,132
Commodity contracts		38	800	8,785	15,271	24,856	–	24,856	258	8,142	15,430	23,830	–	23,830
		39	800	41,875	67,013	109,688	35,867	145,555	258	42,546	50,113	92,917	35,045	127,962
Total		40	\$ 3,222,047	\$ 1,844,438	\$ 556,576	\$ 5,623,061	\$ 1,157,128	\$ 6,780,189	\$ 2,905,708	\$ 1,836,195	\$ 548,239	\$ 5,290,142	\$ 1,037,320	\$ 6,327,462

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 #	2017 Q1			2016 Q4			2016 Q3									
				Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount							
Interest Rate Contracts																			
Forward rate agreements	1	\$	60	\$	240	\$	87	\$	132	\$	256	\$	64	\$	198	\$	321	\$	82
Swaps	2		16,320		20,656		8,690		21,542		26,041		11,577		24,401		28,885		13,393
Options purchased	3		378		436		205		495		569		278		552		635		316
	4		16,758		21,332		8,982		22,169		26,866		11,919		25,151		29,841		13,791
Foreign Exchange Contracts																			
Forward contracts	5		16,122		30,124		4,915		17,756		32,874		5,652		16,837		28,142		4,620
Swaps	6		—		—		—		—		—		—		—		—		—
Cross-currency interest rate swaps	7		22,234		39,159		8,530		23,382		40,645		9,315		23,506		40,744		9,364
Options purchased	8		421		764		177		542		954		198		465		855		193
	9		38,777		70,047		13,622		41,680		74,473		15,165		40,808		69,741		14,177
Other Contracts																			
Credit derivatives	10		8		380		166		3		291		109		11		300		110
Equity contracts	11		1,398		5,434		1,186		1,285		4,963		1,087		1,010		4,236		917
Commodity contracts	12		803		1,950		492		777		1,925		516		538		1,421		405
	13		2,209		7,764		1,844		2,065		7,179		1,712		1,559		5,957		1,432
Total	14		57,744		99,143		24,448		65,914		108,518		28,796		67,518		105,539		29,400
Less: impact of master netting agreements	15		40,032		58,212		16,813		45,646		63,176		19,856		47,148		63,532		20,993
Total after netting	16		17,712		40,931		7,635		20,268		45,342		8,940		20,370		42,007		8,407
Less: impact of collateral	17		8,430		9,088		1,934		8,533		8,881		2,146		7,623		8,368		2,108
Net	18		9,282		31,843		5,701		11,735		36,461		6,794		12,747		33,639		6,299
Qualifying Central Counterparty (QCCP) contracts ²	19		1,535		14,624		2,208		2,106		15,917		3,234		3,804		17,016		2,315
Total	20	\$	10,817	\$	46,467	\$	7,909	\$	13,841	\$	52,378	\$	10,028	\$	16,551	\$	50,655	\$	8,614

			2016 Q2				2016 Q1				2015 Q4								
			Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount								
Interest Rate Contracts																			
Forward rate agreements	21	\$	76	\$	166	\$	45	\$	77	\$	173	\$	66	\$	26	\$	67	\$	21
Swaps	22		21,548		26,093		12,347		24,231		29,260		14,807		21,908		26,915		13,869
Options purchased	23		517		594		294		607		695		366		638		727		359
	24		22,141		26,853		12,686		24,915		30,128		15,239		22,572		27,709		14,249
Foreign Exchange Contracts																			
Forward contracts	25		16,375		26,254		4,619		16,749		27,709		5,834		11,976		20,750		4,866
Swaps	26		—		—		—		—		—		—		—		—		—
Cross-currency interest rate swaps	27		24,612		40,756		9,062		32,460		48,860		11,463		26,148		52,070		16,645
Options purchased	28		475		803		195		493		823		212		404		688		166
	29		41,462		67,813		13,876		49,702		77,392		17,509		38,528		73,508		21,677
Other Contracts																			
Credit derivatives	30		13		306		116		32		346		144		17		287		118
Equity contracts	31		911		3,887		881		1,530		4,850		1,064		1,079		4,185		954
Commodity contracts	32		602		1,392		433		629		1,427		362		582		1,431		365
	33		1,526		5,585		1,430		2,191		6,623		1,570		1,678		5,903		1,437
Total	34		65,129		100,251		27,992		76,808		114,143		34,318		62,778		107,120		37,363
Less: impact of master netting agreements	35		45,598		60,811		19,836		50,108		65,412		23,914		39,962		58,659		24,957
Total after netting	36		19,531		39,440		8,156		26,700		48,731		10,404		22,816		48,461		12,406
Less: impact of collateral	37		7,880		8,205		2,173		12,612		13,090		3,202		11,820		12,173		3,649
Net	38		11,651		31,235		5,983		14,088		35,641		7,202		10,996		36,288		8,757
QCCP contracts ²	39		2,894		15,506		2,628		3,371		16,461		1,985		1,937		14,735		2,070
Total	40	\$	14,545	\$	46,741	\$	8,611	\$	17,459	\$	52,102	\$	9,187	\$	12,933	\$	51,023	\$	10,827

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

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

Derivatives – Credit Exposure (Continued)

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

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 #	2017 Q1														
			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	\$	748	\$	-	\$	-	\$	-	\$	3,000	\$	3,748				
Interest-bearing deposits with banks	2		53,808		-		-		317		313		54,438				
Trading loans, securities, and other	3		38		48		-		104,006		6,169		110,261				
Derivatives	4		-		-		-	60,625	-		15		60,640				
Financial assets designated at fair value through profit or loss	5		2,550		-		-	-	-		2,044		4,594				
Available-for-sale securities	6		89,162		-	19,046	-	-	-		5,067		113,275				
Held-to-maturity securities	7		54,403		-	23,576	-	-	-		2		77,981				
Securities purchased under reverse repurchase agreements	8		-		-	-	96,389	-	-		-		96,389				
Residential mortgages ²	9		87,151		128,326	-	-	-	-		181		215,658				
Consumer instalment and other personal ²	10		17,324		123,830	-	-	-	-		3,211		144,365				
Credit card	11		-		29,210	-	-	-	-		2,604		31,814				
Business and government	12		178,661		11,142	4,907	-	-	-		890		195,600				
Debt securities classified as loans	13		6		-	814	-	-	-		216		1,036				
Allowance for loan losses ³	14		(57)		-	(135)	-	-	-		(3,623)		(3,815)				
Customers' liability under acceptances	15		11,741		-	-	-	-	-		-		11,741				
Investment in TD Ameritrade	16		-		-	-	-	-	-		6,883		6,883				
Goodwill	17		-		-	-	-	-	-		16,222		16,222				
Other intangibles	18		-		-	-	-	-	-		2,661		2,661				
Land, buildings, equipment, and other depreciable assets	19		-		-	-	-	-	-		5,355		5,355				
Deferred tax assets	20		-		-	-	-	-	-		2,295		2,295				
Amounts receivable from brokers, dealers and clients	21		2,605		-	-	-	-	-		20,061		22,666				
Other assets	22		3,144		59	363	-	-	-		9,510		13,076				
Total	23	\$	501,284	\$	292,615	\$	48,571	\$	96,389	\$	60,625	\$	104,323	\$	83,076	\$	1,186,883

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 Exposure^{1,2}

(\$ millions) As at		LINE #	2017 Q1						2016 Q4					
By Counterparty Type			Drawn	Undrawn ³	Repo-style transactions	OTC ⁴ derivatives	Other off-balance sheet	Total	Drawn	Undrawn ³	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail														
Residential secured		1	\$ 291,422	\$ 45,322	\$ –	\$ –	\$ –	\$ 336,744	\$ 291,821	\$ 44,391	\$ –	\$ –	\$ –	\$ 336,212
Qualifying revolving retail		2	21,700	70,156	–	–	–	91,856	22,420	68,358	–	–	–	90,778
Other retail		3	83,979	6,232	–	–	32	90,243	84,662	6,139	–	–	33	90,834
		4	397,101	121,710	–	–	32	518,843	398,903	118,888	–	–	33	517,824
Non-retail														
Corporate		5	181,471	68,551	111,795	11,006	14,911	387,734	183,612	64,623	101,927	15,089	14,764	380,015
Sovereign		6	187,438	1,403	23,046	10,756	1,370	224,013	183,763	1,514	19,974	9,889	1,393	216,533
Bank		7	27,948	1,599	49,431	19,169	3,475	101,622	28,460	1,593	30,097	20,363	3,640	84,153
		8	396,857	71,553	184,272	40,931	19,756	713,369	395,835	67,730	151,998	45,341	19,797	680,701
Total		9	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525
By Country of Risk														
Canada		10	\$ 422,869	\$ 122,075	\$ 69,048	\$ 13,942	\$ 8,632	\$ 636,566	\$ 416,921	\$ 117,930	\$ 54,276	\$ 17,403	\$ 8,459	\$ 614,989
United States		11	306,161	68,093	59,856	12,927	10,651	457,688	309,192	65,629	59,290	13,146	10,798	458,055
Other International														
Europe		12	46,698	2,290	41,934	9,737	294	100,953	48,954	2,300	30,720	10,820	359	93,153
Other		13	18,230	805	13,434	4,325	211	37,005	19,671	759	7,712	3,972	214	32,328
		14	64,928	3,095	55,368	14,062	505	137,958	68,625	3,059	38,432	14,792	573	125,481
Total		15	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525
By Residual Contractual Maturity														
Within 1 year		16	\$ 246,215	\$ 136,331	\$ 184,165	\$ 17,228	\$ 7,343	\$ 591,282	\$ 250,126	\$ 130,068	\$ 151,428	\$ 16,963	\$ 8,143	\$ 556,728
Over 1 year to 5 years		17	387,017	54,767	107	16,492	11,733	470,116	378,716	53,928	390	20,109	10,974	464,117
Over 5 years		18	160,726	2,165	–	7,211	712	170,814	165,896	2,622	180	8,269	713	177,680
Total		19	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 21,520	\$ 2,651	\$ 2	\$ 55	\$ 1,525	\$ 25,753	\$ 21,376	\$ 2,555	\$ 2	\$ 101	\$ 1,520	\$ 25,554
Non-residential		21	30,789	2,635	16	409	348	34,197	34,447	4,082	10	789	417	39,745
Total real-estate		22	52,309	5,286	18	464	1,873	59,950	55,823	6,637	12	890	1,937	65,299
Agriculture		23	5,638	282	4	9	32	5,965	5,382	337	4	28	27	5,778
Automotive		24	9,633	4,475	2	605	108	14,823	8,946	4,390	2	702	104	14,144
Financial		25	33,073	10,266	148,557	24,034	1,232	217,162	30,703	8,381	122,107	28,458	1,168	190,817
Food, beverage, and tobacco		26	4,239	2,521	6	652	457	7,875	5,637	2,880	14	667	481	9,679
Forestry		27	1,281	631	–	9	47	1,968	1,323	600	–	14	47	1,984
Government, public sector entities, and education		28	199,882	2,963	24,317	11,508	5,072	243,742	197,137	3,217	20,879	10,641	5,216	237,090
Health and social services		29	17,617	1,322	548	129	1,923	21,539	14,917	1,039	553	186	1,781	18,476
Industrial construction and trade contractors		30	2,813	1,036	70	21	595	4,535	3,586	1,225	58	30	630	5,529
Metals and mining		31	3,516	3,213	554	180	888	8,351	3,202	3,242	666	142	817	8,069
Pipelines, oil, and gas		32	5,702	9,689	35	872	1,305	17,603	7,244	9,704	54	920	1,273	19,195
Power and utilities		33	4,592	6,487	38	490	3,429	15,036	4,598	5,927	–	650	3,393	14,568
Professional and other services		34	10,423	3,092	217	92	699	14,523	13,563	3,938	134	173	804	18,612
Retail sector		35	5,281	2,183	379	62	195	8,100	5,761	2,009	321	63	186	8,340
Sundry manufacturing and wholesale		36	10,965	6,232	29	206	448	17,880	9,544	5,735	47	193	440	15,959
Telecommunications, cable, and media		37	7,339	7,536	–	371	282	15,528	6,747	4,454	–	600	296	12,097
Transportation		38	12,587	1,866	61	784	1,032	16,330	12,975	1,821	50	835	1,069	16,750
Other		39	9,967	2,473	9,437	443	139	22,459	8,747	2,194	7,097	149	128	18,315
Total		40	\$ 396,857	\$ 71,553	\$ 184,272	\$ 40,931	\$ 19,756	\$ 713,369	\$ 395,835	\$ 67,730	\$ 151,998	\$ 45,341	\$ 19,797	\$ 680,701

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

² Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.

³ 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.

⁴ Over-the-counter (OTC).

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at		LINE #	2016 Q3						2016 Q2					
By Counterparty Type			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail														
Residential secured		1	\$ 287,853	\$ 42,969	\$ –	\$ –	\$ –	\$ 330,822	\$ 275,685	\$ 36,391	\$ –	\$ –	\$ –	\$ 312,076
Qualifying revolving retail		2	21,541	66,574	–	–	–	88,115	19,471	54,095	–	–	–	73,566
Other retail		3	82,929	5,958	–	–	35	88,922	89,502	5,630	–	–	34	95,166
		4	392,323	115,501	–	–	35	507,859	384,658	96,116	–	–	34	480,808
Non-retail														
Corporate		5	176,098	61,864	100,606	12,693	14,711	365,972	167,974	57,256	97,432	10,127	14,414	347,203
Sovereign		6	174,940	1,463	15,380	11,052	1,386	204,221	161,106	1,361	18,572	11,133	1,384	193,556
Bank		7	29,454	1,605	52,328	18,262	3,364	105,013	28,383	1,554	48,506	18,181	3,241	99,865
		8	380,492	64,932	168,314	42,007	19,461	675,206	357,463	60,171	164,510	39,441	19,039	640,624
Total		9	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432
By Country of Risk														
Canada		10	\$ 412,286	\$ 115,048	\$ 56,066	\$ 16,458	\$ 8,604	\$ 608,462	\$ 407,153	\$ 114,815	\$ 60,069	\$ 15,131	\$ 8,578	\$ 605,746
United States		11	294,810	61,670	60,525	10,394	10,362	437,761	273,256	37,993	55,709	10,380	9,994	387,332
Other International														
Europe		12	45,276	2,943	40,548	10,479	324	99,570	40,728	2,848	36,687	9,722	382	90,367
Other		13	20,443	772	11,175	4,676	206	37,272	20,984	631	12,045	4,208	119	37,987
		14	65,719	3,715	51,723	15,155	530	136,842	61,712	3,479	48,732	13,930	501	128,354
Total		15	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432
By Residual Contractual Maturity														
Within 1 year		16	\$ 251,015	\$ 127,147	\$ 167,375	\$ 16,860	\$ 8,167	\$ 570,564	\$ 241,965	\$ 106,376	\$ 163,914	\$ 15,290	\$ 7,778	\$ 535,323
Over 1 year to 5 years		17	368,789	50,901	652	15,892	10,632	446,866	349,692	47,446	596	16,148	10,636	424,518
Over 5 years		18	153,011	2,385	287	9,255	697	165,635	150,464	2,465	–	8,003	659	161,591
Total		19	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065	\$ 742,121	\$ 156,287	\$ 164,510	\$ 39,441	\$ 19,073	\$ 1,121,432
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 21,157	\$ 2,304	\$ 8	\$ 129	\$ 1,448	\$ 25,046	\$ 20,603	\$ 2,256	\$ 2	\$ 106	\$ 1,362	\$ 24,329
Non-residential		21	33,443	3,816	11	951	360	38,581	31,536	3,315	6	743	323	35,923
Total real-estate		22	54,600	6,120	19	1,080	1,808	63,627	52,139	5,571	8	849	1,685	60,252
Agriculture		23	5,230	357	3	19	22	5,631	5,105	287	3	18	21	5,434
Automotive		24	8,465	4,354	5	650	94	13,568	7,932	3,849	3	615	106	12,505
Financial		25	30,755	7,700	141,280	23,781	1,305	204,821	29,611	7,439	134,570	21,997	1,289	194,906
Food, beverage, and tobacco		26	4,870	3,491	12	828	488	9,689	4,202	3,234	–	659	544	8,639
Forestry		27	1,346	508	–	16	46	1,916	1,454	460	–	17	49	1,980
Government, public sector entities, and education		28	187,691	3,127	16,353	11,762	5,276	224,209	172,588	3,002	20,667	11,768	5,014	213,039
Health and social services		29	14,574	1,122	556	210	1,721	18,183	13,969	1,096	589	185	2,064	17,903
Industrial construction and trade contractors		30	3,524	1,231	66	37	622	5,480	2,989	1,104	82	33	571	4,779
Metals and mining		31	3,208	3,071	1,026	167	706	8,178	3,223	2,859	668	146	796	7,692
Pipelines, oil, and gas		32	7,576	8,941	478	870	1,389	19,254	6,833	8,791	708	811	1,249	18,392
Power and utilities		33	4,519	5,547	–	637	3,210	13,913	4,768	5,224	–	494	3,092	13,578
Professional and other services		34	12,120	3,716	129	126	771	16,862	11,304	3,372	137	162	752	15,727
Retail sector		35	5,419	1,952	460	84	173	8,088	5,183	1,780	770	120	147	8,000
Sundry manufacturing and wholesale		36	9,807	5,659	35	234	325	16,060	9,881	5,152	46	258	330	15,667
Telecommunications, cable, and media		37	6,918	4,178	–	513	289	11,898	6,714	3,743	–	444	183	11,084
Transportation		38	12,285	1,800	42	774	1,028	15,929	11,912	1,785	50	660	1,012	15,419
Other		39	7,585	2,058	7,850	219	188	17,900	7,656	1,423	6,209	205	135	15,628
Total		40	\$ 380,492	\$ 64,932	\$ 168,314	\$ 42,007	\$ 19,461	\$ 675,206	\$ 357,463	\$ 60,171	\$ 164,510	\$ 39,441	\$ 19,039	\$ 640,624

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

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

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2016 Q1						2015 Q4					

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

As at		LINE #	2017 Q1			2016 Q4			2016 Q3		

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	2017 Q1								2016 Q4							
		#	Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	1	\$	—	\$ 208	\$ 98	\$ —	\$ 1,023	\$ 26	\$ —	\$ 1,355	\$ —	\$ 227	\$ 123	\$ —	\$ 957	\$ 27	\$ —	\$ 1,334
Other retail ²	2		786	158	—	—	17,855	—	418	19,217	488	169	—	—	17,840	—	397	18,894
	3		786	366	98	—	18,878	26	418	20,572	488	396	123	—	18,797	27	397	20,228
Non-retail																		
Corporate	4		11,802	1,421	—	—	—	110,411	284	123,918	12,223	1,478	—	—	—	113,280	353	127,334
Sovereign	5		60,190	24,069	—	—	—	—	—	84,259	54,043	23,123	—	—	—	—	—	77,166
Bank	6		147	17,275	—	1	—	—	—	17,423	696	17,024	—	1	—	—	—	17,721
	7		72,139	42,765	—	1	—	110,411	284	225,600	66,962	41,625	—	1	—	113,280	353	222,221
Total	8	\$	72,925	\$ 43,131	\$ 98	\$ 1	\$ 18,878	\$ 110,437	\$ 702	\$ 246,172	\$ 67,450	\$ 42,021	\$ 123	\$ 1	\$ 18,797	\$ 113,307	\$ 750	\$ 242,449

			2016 Q3								2016 Q2							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	9	\$	—	\$ 234	\$ 104	\$ —	\$ 880	\$ 27	\$ —	\$ 1,245	\$ 356	\$ 237	\$ 27,726	\$ —	\$ 2,833	\$ 472	\$ —	\$ 31,624
Other retail ²	10		540	171	—	—	17,604	—	360	18,675	603	96	—	—	54,414	—	578	55,691
	11		540	405	104	—	18,484	27	360	19,920	959	333	27,726	—	57,247	472	578	87,315
Non-retail																		
Corporate	12		12,374	1,002	—	—	—	107,702	361	121,439	12,402	149	—	—	—	101,291	383	114,225
Sovereign	13		49,443	21,387	—	—	—	—	—	70,830	43,168	18,861	—	—	—	—	—	62,029
Bank	14		732	15,260	—	1	—	—	—	15,993	823	14,434	—	1	—	—	—	15,258
	15		62,549	37,649	—	1	—	107,702	361	208,262	56,393	33,444	—	1	—	101,291	383	191,512
Total	16	\$	63,089	\$ 38,054	\$ 104	\$ 1	\$ 18,484	\$ 107,729	\$ 721	\$ 228,182	\$ 57,352	\$ 33,777	\$ 27,726	\$ 1	\$ 57,247	\$ 101,763	\$ 961	\$ 278,827

			2016 Q1								2015 Q4							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	17	\$	393	\$ 280	\$ 31,134	\$ —	\$ 3,173	\$ 514	\$ —	\$ 35,494	\$ 360	\$ —	\$ 29,152	\$ —	\$ 2,927	\$ 458	\$ —	\$ 32,897
Other retail ²	18		525	114	—	—	60,634	—	710	61,983	564	389	—	—	58,072	—	630	59,655
	19		918	394	31,134	—	63,807	514	710	97,477	924	389	29,152	—	60,999	458	630	92,552
Non-retail																		
Corporate	20		13,340	155	—	—	—	109,480	456	123,431	12,344	160	—	—	—	101,630	489	114,623
Sovereign	21		48,188	19,443	—	—	—	—	—	67,631	38,551	17,383	—	—	—	—	—	55,934
Bank	22		1,085	15,133	—	1	—	—	—	16,219	1,226	12,315	—	1	—	—	—	13,542
	23		62,613	34,731	—	1	—	109,480	456	207,281	52,121	29,858	—	1	—	101,630	489	184,099
Total	24	\$	63,531	\$ 35,125	\$ 31,134	\$ 1	\$ 63,807	\$ 109,994	\$ 1,166	\$ 304,758	\$ 53,045	\$ 30,247	\$ 29,152	\$ 1	\$ 60,999	\$ 102,088	\$ 1,119	\$ 276,651

			2015 Q3								2015 Q2							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	25	\$	332	\$ 130	\$ 29,414	\$ —	\$ 2,814	\$ 460	\$ —	\$ 33,150	\$ 284	\$ 127	\$ 27,382	\$ —	\$ 2,601	\$ 408	\$ —	\$ 30,802
Other retail ²	26		445	281	—	—	54,669	—	588	55,983	578	276	—	—	49,973	—	543	51,370
	27		777	411	29,414	—	57,483	460	588	89,133	862	403	27,382	—	52,574	408	543	82,172
Non-retail																		
Corporate	28		11,271	162	—	—	—	95,064	546	107,043	10,186	183	—	—	—	85,761	577	96,707
Sovereign	29		38,882	17,779	—	—	—	—	—	56,661	26,938	17,050	—	—	—	—	—	43,988
Bank	30		1,383	11,730	—	—	—	—	4	13,117	1,169	10,879	—	—	—	—	8	12,056
	31		51,536	29,671	—	—	—	95,064	550	176,821	38,293	28,112	—	—	—	85,761	585	152,751
Total	32	\$	52,313	\$ 30,082	\$ 29,414	\$ —	\$ 57,483	\$ 95,524	\$ 1,138	\$ 265,954	\$ 39,155	\$ 28,515	\$ 27,382	\$ —	\$ 52,574	\$ 86,169	\$ 1,128	\$ 234,923

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
#

2017
Q1

		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	\$ 121,111	\$ 21,822	91.07 %	– %	27.44 %	\$ 110	0.09 %	–	0.09 %
Normal Risk	2	0.16 to 0.41	6,550	–	100.00	0.25	9.51	296	4.52	2	4.90
	3	0.42 to 1.10	3,136	–	100.00	0.62	9.58	271	8.64	2	9.44
Medium Risk	4	1.11 to 2.93	983	–	100.00	1.72	9.66	167	16.99	2	19.53
	5	2.94 to 4.74	222	–	100.00	3.69	9.69	60	27.03	1	32.66
High Risk	6	4.75 to 7.59	148	–	100.00	6.12	9.14	49	33.11	1	41.55
	7	7.60 to 18.20	279	–	100.00	10.29	8.39	107	38.35	2	47.31
	8	18.21 to 99.99	99	–	100.00	32.35	9.04	49	49.49	3	87.37
Default	9	100.00	37	–	100.00	100.00	8.24	38	102.70	–	102.70
Total	10		\$ 132,565	\$ 21,822	91.78 %	0.13 %	25.89 %	\$ 1,147	0.87 %	\$ 13	0.99 %
Uninsured Undrawn²											
Low Risk	11	0.00 to 0.15	\$ 25,031	\$ 47,947	52.21 %	0.03 %	23.18 %	\$ 581	2.32 %	\$ 2	2.42 %
Normal Risk	12	0.16 to 0.41	2,282	3,491	65.38	0.23	38.53	390	17.09	2	18.19
	13	0.42 to 1.10	353	560	62.98	0.60	32.28	101	28.61	1	32.15
Medium Risk	14	1.11 to 2.93	68	89	76.77	1.63	31.60	37	54.41	–	54.41
	15	2.94 to 4.74	9	12	79.40	3.66	24.76	7	77.78	–	77.78
High Risk	16	4.75 to 7.59	4	4	94.95	5.84	25.79	4	100.00	–	100.00
	17	7.60 to 18.20	3	3	91.51	11.10	21.83	3	100.00	–	100.00
	18	18.21 to 99.99	2	2	86.71	36.47	14.51	1	50.00	–	50.00
Default	19	100.00	–	–	–	–	–	–	–	–	–
Total	20		\$ 27,752	\$ 52,108	53.26 %	0.07 %	24.58 %	\$ 1,124	4.05 %	\$ 5	4.28 %
Uninsured Drawn²											
Low Risk	21	0.00 to 0.15	\$ 81,591	n/a	n/a	0.06 %	24.68 %	\$ 2,912	3.57 %	\$ 11	3.74 %
Normal Risk	22	0.16 to 0.41	27,640	n/a	n/a	0.25	27.45	3,507	12.69	19	13.55
	23	0.42 to 1.10	12,740	n/a	n/a	0.64	25.94	3,046	23.91	21	25.97
Medium Risk	24	1.11 to 2.93	4,371	n/a	n/a	1.69	27.24	2,078	47.54	20	53.26
	25	2.94 to 4.74	826	n/a	n/a	3.70	26.44	612	74.09	8	86.20
High Risk	26	4.75 to 7.59	522	n/a	n/a	6.00	24.13	454	86.97	8	106.13
	27	7.60 to 18.20	656	n/a	n/a	11.32	21.36	657	100.15	16	130.64
	28	18.21 to 99.99	381	n/a	n/a	37.64	18.15	365	95.80	25	177.82
Default	29	100.00	193	n/a	n/a	100.00	20.65	377	195.34	10	260.10
Total	30		\$ 128,920	n/a	n/a	0.57 %	25.45 %	\$ 14,008	10.87 %	\$ 138	12.20 %
U.S. Retail Uninsured Drawn and Undrawn											
Low Risk	31	0.00 to 0.15	\$ 13,039	\$ 9,299	80.28 %	0.07 %	30.99 %	\$ 579	4.44 %	\$ 2	4.63 %
Normal Risk	32	0.16 to 0.41	14,366	925	97.21	0.26	20.10	1,399	9.74	8	10.43
	33	0.42 to 1.10	10,079	572	97.15	0.66	23.86	2,278	22.60	16	24.59
Medium Risk	34	1.11 to 2.93	4,887	652	93.76	1.76	30.16	2,663	54.49	26	61.14
	35	2.94 to 4.74	1,195	112	95.38	3.66	34.96	1,165	97.49	15	113.18
High Risk	36	4.75 to 7.59	676	60	95.53	5.92	36.13	878	129.88	15	157.62
	37	7.60 to 18.20	756	109	92.34	11.40	38.12	1,367	180.82	33	235.38
	38	18.21 to 99.99	317	26	95.73	34.92	40.23	686	216.40	45	393.85
Default	39	100.00	837	–	100.00	100.00	32.36	496	59.26	231	404.24
Total	40		\$ 46,152	\$ 11,755	91.29 %	2.85 %	26.34 %	\$ 11,511	24.94 %	\$ 391	35.53 %

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

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

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

⁴ Exposure at Default (EAD).

⁵ Probability of Default (PD).

⁶ Expected Loss (EL).

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

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

(\$ 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
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.

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

(\$ millions, except as noted)
As at

LINE #		2016 Q3											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight		
Insured Drawn and Undrawn^{2,3}													
Low Risk	1	0.00 to 0.15 %	\$ 126,868	\$ 22,120	91.28 %	— %	28.01 %	\$ 107	0.08 %	\$ —	0.08 %		
Normal Risk	2	0.16 to 0.41	7,015	—	100.00	0.26	9.50	320	4.56	2	4.92		
	3	0.42 to 1.10	3,491	—	100.00	0.63	9.57	304	8.71	2	9.42		
Medium Risk	4	1.11 to 2.93	1,048	—	100.00	1.72	9.69	179	17.08	2	19.47		
	5	2.94 to 4.74	251	—	100.00	3.67	9.85	69	27.49	1	32.47		
High Risk	6	4.75 to 7.59	147	—	100.00	5.92	9.71	51	34.69	1	43.20		
	7	7.60 to 18.20	283	—	100.00	10.54	8.39	109	38.52	3	51.77		
	8	18.21 to 99.99	102	—	100.00	32.75	8.93	50	49.02	3	85.78		
Default	9	100.00	40	—	100.00	100.00	8.26	41	102.50	—	102.50		
Total	10		\$ 139,245	\$ 22,120	92.00 %	0.13 %	26.36 %	\$ 1,230	0.88 %	\$ 14	1.01 %		
Uninsured Undrawn²													
Low Risk	11	0.00 to 0.15 %	\$ 22,991	\$ 44,812	51.31 %	0.03 %	23.33 %	\$ 535	2.33 %	\$ 2	2.44 %		
Normal Risk	12	0.16 to 0.41	2,334	3,558	65.59	0.24	38.65	410	17.57	2	18.64		
	13	0.42 to 1.10	340	545	62.36	0.59	31.84	94	27.65	1	31.32		
Medium Risk	14	1.11 to 2.93	63	78	81.28	1.65	37.25	40	63.49	—	63.49		
	15	2.94 to 4.74	8	8	100.00	3.60	23.09	5	62.50	—	62.50		
High Risk	16	4.75 to 7.59	5	6	77.23	5.79	21.89	3	60.00	—	60.00		
	17	7.60 to 18.20	2	2	100.00	11.51	23.20	2	100.00	—	100.00		
	18	18.21 to 99.99	1	1	92.11	44.67	16.01	1	100.00	—	100.00		
Default	19	100.00	—	—	—	—	—	—	—	—	—		
Total	20		\$ 25,744	\$ 49,010	52.53 %	0.07 %	24.87 %	\$ 1,090	4.23 %	\$ 5	4.48 %		
Uninsured Drawn²													
Low Risk	21	0.00 to 0.15 %	\$ 72,451	n/a	n/a	0.06 %	25.38 %	\$ 2,700	3.73 %	\$ 10	3.90 %		
Normal Risk	22	0.16 to 0.41	26,693	n/a	n/a	0.25	28.11	3,488	13.07	18	13.91		
	23	0.42 to 1.10	12,796	n/a	n/a	0.64	26.31	3,105	24.27	22	26.41		
Medium Risk	24	1.11 to 2.93	4,221	n/a	n/a	1.69	28.06	2,064	48.90	20	54.82		
	25	2.94 to 4.74	835	n/a	n/a	3.68	26.85	627	75.09	8	87.07		
High Risk	26	4.75 to 7.59	487	n/a	n/a	5.97	24.53	431	88.50	7	106.47		
	27	7.60 to 18.20	689	n/a	n/a	11.27	22.32	721	104.64	17	135.49		
	28	18.21 to 99.99	401	n/a	n/a	37.65	18.55	395	98.50	27	182.67		
Default	29	100.00	205	n/a	n/a	100.00	20.53	396	193.17	10	254.15		
Total	30		\$ 118,778	n/a	n/a	0.63 %	26.15 %	\$ 13,927	11.73 %	\$ 139	13.19 %		
U.S. Retail Uninsured Drawn and Undrawn													
Low Risk	31	0.00 to 0.15 %	\$ 12,407	\$ 8,881	80.11 %	0.07 %	32.22 %	\$ 574	4.62 %	\$ 2	4.84 %		
Normal Risk	32	0.16 to 0.41	14,065	874	97.23	0.26	21.86	1,498	10.65	8	11.37		
	33	0.42 to 1.10	10,238	575	97.11	0.66	26.48	2,565	25.06	18	27.27		
Medium Risk	34	1.11 to 2.93	5,143	660	94.01	1.75	32.40	3,010	58.53	30	65.77		
	35	2.94 to 4.74	1,294	115	95.88	3.68	37.12	1,343	103.78	18	120.86		
High Risk	36	4.75 to 7.59	732	63	95.60	5.95	38.40	1,012	138.21	17	166.82		
	37	7.60 to 18.20	774	103	92.94	11.48	40.56	1,488	192.30	36	250.71		
	38	18.21 to 99.99	327	20	97.00	35.93	41.13	717	219.38	47	399.30		
Default	39	100.00	830	—	100	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	0.00 to 0.15	\$ 129,044	\$ 23,077	91.11	–	28.34	\$ 105	0.08	\$ –	0.08			
Normal Risk	0.16 to 0.41	7,069	–	100.00	0.25	9.52	321	4.54	2	4.89			
	0.42 to 1.10	3,844	–	100.00	0.62	9.63	332	8.64	2	9.29			
Medium Risk	1.11 to 2.93	1,147	–	100.00	1.72	9.64	195	17.00	2	19.18			
	2.94 to 4.74	259	–	100.00	3.70	9.76	71	27.41	1	32.24			
High Risk	4.75 to 7.59	175	–	100.00	5.97	9.61	61	34.86	1	42.00			
	7.60 to 18.20	262	–	100.00	10.28	8.42	100	38.17	2	47.71			
	18.21 to 99.99	107	–	100.00	31.88	8.88	52	48.60	3	83.64			
Default	100.00	38	–	100.00	100.00	8.27	40	105.26	–	105.26			
Total		\$ 141,945	\$ 23,077	91.85	0.13	26.63	\$ 1,277	0.90	\$ 13	1.01			
Uninsured Undrawn													
Low Risk	0.00 to 0.15	\$ 23,813	\$ 43,915	54.23	0.04	24.24	\$ 642	2.70	\$ 2	2.80			
Normal Risk	0.16 to 0.41	1,479	2,457	60.20	0.24	35.46	236	15.96	1	16.80			
	0.42 to 1.10	344	551	62.39	0.60	32.28	99	28.78	1	32.41			
Medium Risk	1.11 to 2.93	77	79	98.22	1.55	47.10	59	76.62	1	92.86			
	2.94 to 4.74	9	9	100.00	3.70	41.78	11	122.22	–	122.22			
High Risk	4.75 to 7.59	4	4	86.62	6.01	24.10	3	75.00	–	75.00			
	7.60 to 18.20	2	2	96.55	10.93	22.63	2	100.00	–	100.00			
	18.21 to 99.99	1	1	84.72	50.52	12.89	1	100.00	–	100			
Default	100.00	–	–	–	–	–	–	–	–	–			
Total		\$ 25,729	\$ 47,018	54.72	0.07	25.07	\$ 1,053	4.09	\$ 5	4.34			
Uninsured Drawn													
Low Risk	0.00 to 0.15	\$ 67,808	n/a	n/a	0.06	25.87	\$ 2,622	3.87	\$ 10	4.05			
Normal Risk	0.16 to 0.41	24,888	n/a	n/a	0.25	27.40	3,182	12.79	17	13.64			
	0.42 to 1.10	13,112	n/a	n/a	0.64	26.97	3,270	24.94	23	27.13			
Medium Risk	1.11 to 2.93	4,338	n/a	n/a	1.68	28.60	2,158	49.75	21	55.80			
	2.94 to 4.74	846	n/a	n/a	3.68	27.56	651	76.95	9	90.25			
High Risk	4.75 to 7.59	490	n/a	n/a	5.96	26.14	461	94.08	8	114.49			
	7.60 to 18.20	665	n/a	n/a	11.36	22.43	700	105.26	17	137.22			
	18.21 to 99.99	405	n/a	n/a	35.31	18.60	405	100.00	26	180.25			
Default	100.00	226	n/a	n/a	100.00	20.70	440	194.69	12	261.06			
Total		\$ 112,778	n/a	n/a	0.68	26.40	\$ 13,889	12.32	\$ 143	13.90			

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

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

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

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

(\$ millions, except as noted)
As at

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

LINE #	2015											
	Q4											
	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight		
Insured Drawn and Undrawn³												
Low Risk	0.00 to 0.15 %	\$ 135,556	\$ 23,117	91.39 %	— %	28.64 %	\$ 102	0.08 %	\$ —	0.08 %		
Normal Risk	0.16 to 0.41	7,002	—	100.00	0.26	9.52	321	4.58	2	4.94		
	0.42 to 1.10	3,838	—	100.00	0.63	9.63	338	8.81	2	9.46		
Medium Risk	1.11 to 2.93	1,219	—	100.00	1.72	9.72	209	17.15	2	19.20		
	2.94 to 4.74	282	—	100.00	3.70	9.81	77	27.30	1	31.74		
High Risk	4.75 to 7.59	208	—	100.00	6.12	9.10	69	33.17	1	39.18		
	7.60 to 18.20	259	—	100.00	10.77	8.61	103	39.77	2	49.42		
	18.21 to 99.99	111	—	100.00	31.82	8.94	55	49.55	3	83.33		
Default	100.00	34	—	100.00	100.00	8.17	35	102.94	—	102.94		
Total		\$ 148,509	\$ 23,117	92.08 %	0.13 %	26.98 %	\$ 1,309	0.88 %	\$ 13	0.99 %		
Uninsured Undrawn												
Low Risk	0.00 to 0.15 %	\$ 21,948	\$ 41,863	52.43 %	0.03 %	23.81 %	\$ 523	2.38 %	\$ 2	2.50 %		
Normal Risk	0.16 to 0.41	1,537	2,530	60.76	0.24	35.50	249	16.20	1	17.01		
	0.42 to 1.10	350	558	62.80	0.61	33.40	103	29.43	1	33.00		
Medium Risk	1.11 to 2.93	70	94	74.67	1.64	32.66	39	55.71	—	55.71		
	2.94 to 4.74	10	10	94.30	3.65	28.93	8	80.00	—	80.00		
High Risk	4.75 to 7.59	4	5	85.94	5.76	25.75	4	100.00	—	100.00		
	7.60 to 18.20	4	4	91.84	11.46	21.90	4	100.00	—	100.00		
	18.21 to 99.99	1	1	100.00	28.56	21.13	1	100.00	—	100.00		
Default	100.00	—	—	—	—	—	—	—	—	—		
Total		\$ 23,924	\$ 45,065	53.09 %	0.07 %	24.73 %	\$ 931	3.89 %	\$ 4	4.10 %		
Uninsured Drawn												
Low Risk	0.00 to 0.15 %	\$ 60,333	n/a	n/a	0.06 %	25.95 %	\$ 2,378	3.94 %	\$ 9	4.13 %		
Normal Risk	0.16 to 0.41	23,847	n/a	n/a	0.25	27.77	3,098	12.99	16	13.83		
	0.42 to 1.10	12,861	n/a	n/a	0.64	27.19	3,237	25.17	23	27.40		
Medium Risk	1.11 to 2.93	4,404	n/a	n/a	1.69	28.64	2,202	50.00	21	55.96		
	2.94 to 4.74	840	n/a	n/a	3.72	27.95	660	78.57	9	91.96		
High Risk	4.75 to 7.59	548	n/a	n/a	6.06	26.48	526	95.99	9	116.51		
	7.60 to 18.20	649	n/a	n/a	11.46	22.63	691	106.47	17	139.21		
	18.21 to 99.99	385	n/a	n/a	35.21	19.08	396	102.86	25	184.03		
Default	100.00	226	n/a	n/a	100.00	20.52	441	195.13	11	255.97		
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)
As at

LINE #	2015 Q3												
	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight			
Insured Drawn and Undrawn³													
Low Risk	0.00 to 0.15	\$ 138,105	\$ 23,337	91.50	—	28.61	119	0.09	\$ —	0.09			
Normal Risk	0.16 to 0.41	4,780	—	100.00	0.25	9.35	212	4.44	1	4.70			
	0.42 to 1.10	3,388	—	100.00	0.67	9.48	305	9.00	2	9.74			
Medium Risk	1.11 to 2.93	1,713	—	100.00	1.74	9.73	296	17.28	3	19.47			
	2.94 to 4.74	406	—	100.00	3.70	9.80	111	27.34	1	30.42			
High Risk	4.75 to 7.59	248	—	100.00	5.91	9.66	86	34.68	1	39.72			
	7.60 to 18.20	273	—	100.00	11.68	9.15	119	43.59	3	57.33			
	18.21 to 99.99	178	—	100.00	31.66	9.00	89	50.00	5	85.11			
Default	100.00	41	—	100.00	100.00	8.76	45	109.76	—	109.76			
Total		\$ 149,132	\$ 23,337	92.08	0.15	27.19	\$ 1,382	0.93	\$ 16	1.06			
Uninsured Undrawn													
Low Risk	0.00 to 0.15	\$ 21,128	\$ 40,118	52.67	0.03	23.17	\$ 484	2.29	\$ 2	2.41			
Normal Risk	0.16 to 0.41	1,616	2,608	61.96	0.25	36.21	279	17.26	1	18.04			
	0.42 to 1.10	284	470	60.40	0.60	30.93	77	27.11	1	31.51			
Medium Risk	1.11 to 2.93	56	73	76.98	1.66	31.20	30	53.57	—	53.57			
	2.94 to 4.74	9	11	84.52	3.63	28.51	7	77.78	—	77.78			
High Risk	4.75 to 7.59	5	8	66.77	5.82	22.16	4	80.00	—	80.00			
	7.60 to 18.20	3	3	100.00	10.89	23.01	4	133.33	—	133.33			
	18.21 to 99.99	2	2	91.72	32.53	18.00	2	100.00	—	100.00			
Default	100.00	—	—	—	—	—	—	—	—	—			
Total		\$ 23,103	\$ 43,293	53.37	0.07	24.20	\$ 887	3.84	\$ 4	4.06			
Uninsured Drawn													
Low Risk	0.00 to 0.15	\$ 54,223	n/a	n/a	0.06	26.09	\$ 2,055	3.79	\$ 8	3.97			
Normal Risk	0.16 to 0.41	21,570	n/a	n/a	0.25	28.12	2,892	13.41	15	14.28			
	0.42 to 1.10	13,332	n/a	n/a	0.65	26.75	3,337	25.03	23	27.19			
Medium Risk	1.11 to 2.93	5,293	n/a	n/a	1.69	28.57	2,639	49.86	26	56.00			
	2.94 to 4.74	963	n/a	n/a	3.69	28.21	760	78.92	10	91.90			
High Risk	4.75 to 7.59	584	n/a	n/a	5.97	25.94	546	93.49	9	112.76			
	7.60 to 18.20	666	n/a	n/a	11.62	23.07	728	109.31	18	143.09			
	18.21 to 99.99	399	n/a	n/a	34.71	19.52	422	105.76	26	187.22			
Default	100.00	252	n/a	n/a	100.00	21.21	512	203.17	13	267.66			
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

(\$ millions, except as noted) As at		LINE #	2015 Q2									
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
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

2015												
Q1												

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

LINE #	2017 Q1												
	PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight		
1	0.00 to 0.15	% \$	55,511	\$ 68,822	76.04	% 0.04	% 88.20	% \$ 1,395	2.51	% \$ 21	2.99	%	
2	0.16 to 0.41		11,301	12,185	75.54	0.25	89.38	1,294	11.45	25	14.22		
3	0.42 to 1.10		9,507	8,450	76.18	0.70	88.89	2,429	25.55	59	33.31		
4	1.11 to 2.93		7,633	4,933	79.53	1.85	89.05	4,096	53.66	126	74.30		
5	2.94 to 4.74		3,066	1,464	84.11	3.71	88.97	2,718	88.65	101	129.83		
6	4.75 to 7.59		2,045	691	90.06	5.96	89.29	2,490	121.76	109	188.39		
7	7.60 to 18.20		1,841	441	94.90	11.13	87.56	3,153	171.27	179	292.80		
8	18.21 to 99.99		818	193	96.90	36.03	78.70	1,677	205.01	243	576.34		
9	100.00		134	—	100.00	100.00	72.75	14	10.45	97	915.30		
10		\$	91,856	\$ 97,179	77.27	% 1.23	% 88.42	% \$ 19,266	20.97	% \$ 960	34.04	%	

2016														
Q4														

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

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

		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	1	0.00 to 0.15 %	\$ 45,100	\$ 51,542	80.60 %	0.04 %	87.25 %	\$ 1,085	2.41 %	\$ 16	2.85 %		
Normal Risk	2	0.16 to 0.41	8,715	7,592	85.84	0.25	87.13	973	11.16	19	13.89		
	3	0.42 to 1.10	7,660	5,297	86.00	0.70	87.05	1,920	25.07	46	32.57		
Medium Risk	4	1.11 to 2.93	5,954	2,663	90.42	1.84	86.78	3,101	52.08	95	72.03		
	5	2.94 to 4.74	2,190	673	93.38	3.73	86.34	1,888	86.21	70	126.16		
High Risk	6	4.75 to 7.59	1,557	356	95.22	5.98	86.53	1,840	118.18	81	183.20		
	7	7.60 to 18.20	1,552	256	97.75	11.29	85.05	2,603	167.72	149	287.73		
	8	18.21 to 99.99	692	162	99.06	28.23	74.66	1,478	213.58	145	475.51		
Default	9	100.00	146	–	100.00	100.00	76.13	15	10.27	110	952.05		
Total	10		\$ 73,566	\$ 68,541	83.59 %	1.22 %	86.95 %	\$ 14,903	20.26 %	\$ 731	32.68 %		

		2016											
		Q1											
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	11	0.00 to 0.15 %	\$ 42,925	\$ 47,786	81.83 %	0.04 %	87.18 %	\$ 1,025	2.39 %	\$ 15	2.82 %		
Normal Risk	12	0.16 to 0.41	8,396	7,063	87.89	0.25	87.09	938	11.17	18	13.85		
	13	0.42 to 1.10	7,348	4,768	89.94	0.70	86.96	1,837	25.00	44	32.49		
Medium Risk	14	1.11 to 2.93	5,638	2,241	95.90	1.84	86.65	2,931	51.99	90	71.94		
	15	2.94 to 4.74	2,070	571	98.16	3.72	86.23	1,782	86.09	66	125.94		
High Risk	16	4.75 to 7.59	1,475	319	98.85	5.97	86.44	1,740	117.97	76	182.37		
	17	7.60 to 18.20	1,487	273	99.09	11.28	84.87	2,487	167.25	142	286.62		
	18	18.21 to 99.99	649	170	98.95	28.13	74.29	1,379	212.48	135	472.50		
Default	19	100.00	134	–	100.00	100.00	74.66	13	9.70	99	933.21		
Total	20		\$ 70,122	\$ 63,191	85.57 %	1.20 %	86.87 %	\$ 14,132	20.15 %	\$ 685	32.36 %		

		2015											
		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	21	0.00 to 0.15 %	\$ 38,770	\$ 43,021	82.68 %	0.04 %	86.95 %	\$ 920	2.37 %	\$ 14	2.82 %		
Normal Risk	22	0.16 to 0.41	7,477	6,169	88.44	0.25	86.76	833	11.14	16	13.82		
	23	0.42 to 1.10	6,645	4,214	90.09	0.69	86.65	1,636	24.62	39	31.96		
Medium Risk	24	1.11 to 2.93	5,070	1,950	95.92	1.85	86.28	2,637	52.01	81	71.98		
	25	2.94 to 4.74	1,883	505	98.10	3.72	85.91	1,615	85.77	60	125.60		
High Risk	26	4.75 to 7.59	1,333	280	98.67	5.97	86.18	1,567	117.55	69	182.26		
	27	7.60 to 18.20	1,317	223	98.90	11.25	84.76	2,196	166.74	125	285.38		
	28	18.21 to 99.99	559	143	98.87	27.87	73.48	1,171	209.48	114	464.40		
Default	29	100.00	115	–	100.00	100.00	73.50	11	9.57	84	922.61		
Total	30		\$ 63,169	\$ 56,505	86.19 %	1.18 %	86.60 %	\$ 12,586	19.92 %	\$ 602	31.84 %		

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

(\$ millions, except as noted) As at		LINE #	2015 Q3															
												</						

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

		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	21	0.00 to 0.15	% \$	36,421	\$	40,405	82.98	%	0.04	%	87.58	% \$	890	2.44	% \$	13	2.89	%
Normal Risk	22	0.16 to 0.41		7,335		6,214	88.52		0.25		86.48		811	11.06		16	13.78	
	23	0.42 to 1.10		6,359		4,081	89.96		0.69		86.67		1,565	24.61		38	32.08	
Medium Risk	24	1.11 to 2.93		4,905		1,824	96.31		1.85		86.47		2,559	52.17		79	72.30	
	25	2.94 to 4.74		1,872		482	98.36		3.72		86.15		1,609	85.95		60	126.01	
High Risk	26	4.75 to 7.59		1,311		244	99.31		5.97		85.84		1,536	117.16		67	181.05	
	27	7.60 to 18.20		1,330		201	99.63		11.25		83.82		2,194	164.96		125	282.44	
	28	18.21 to 99.99		460		78	99.72		28.60		76.12		998	216.96		99	485.98	
Default	29	100.00		111		—	100.00		100.00		73.62		13	11.71		80	912.61	
Total	30		\$	60,104	\$	53,529	86.52	%	1.18	%	86.98	% \$	12,175	20.26	% \$	577	32.26	%

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

(\$ millions, except as noted) As at		LINE #	2017 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 %	\$ 11,804	\$ 3,080	90.91 %	0.07 %	41.98 %	\$ 955	8.09 %	\$ 4	8.51 %			
Normal Risk	2		0.16 to 0.41	16,854	2,835	92.13	0.29	38.61	3,298	19.57	19	20.98			
	3		0.42 to 1.10	14,240	1,821	96.10	0.72	46.51	5,713	40.12	48	44.33			
Medium Risk	4		1.11 to 2.93	13,560	1,254	97.96	1.83	47.28	7,954	58.66	117	69.44			
	5		2.94 to 4.74	5,044	374	98.19	3.72	46.92	3,393	67.27	88	89.08			
High Risk	6		4.75 to 7.59	3,657	194	98.76	5.96	47.06	2,588	70.77	103	105.97			
	7		7.60 to 18.20	3,760	176	99.79	11.30	47.55	3,144	83.62	203	151.10			
	8		18.21 to 99.99	1,692	33	99.04	35.16	48.79	1,939	114.60	288	327.36			
Default	9		100.00	415	4	100.00	100.00	47.27	199	47.95	180	590.12			
Total	10		\$	71,026	\$	9,771	95.12 %	3.17 %	44.20 %	\$	29,183	41.09 %	\$	1,050	59.57 %

		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	11	0.00 to 0.15	% \$	12,313	\$	3,027	91.33	%	0.08	%	41.52	% \$	988	8.02	% \$	4		8.43	%
Normal Risk	12	0.16 to 0.41		13,002		2,801	90.10		0.27		43.50		2,757	21.20		15		22.65	
	13	0.42 to 1.10		18,881		1,798	97.05		0.65		42.38		6,666	35.31		54		38.88	
Medium Risk	14	1.11 to 2.93		13,731		1,266	97.91		1.82		47.17		8,030	58.48		118		69.22	
	15	2.94 to 4.74		4,965		348	98.44		3.72		47.10		3,353	67.53		87		89.44	
High Risk	16	4.75 to 7.59		3,572		197	98.63		5.96		47.31		2,542	71.16		101		106.51	
	17	7.60 to 18.20		3,563		170	99.78		11.27		47.66		2,984	83.75		192		151.11	
	18	18.21 to 99.99		1,502		34	98.95		34.30		49.57		1,762	117.31		253		327.86	
Default	19	100.00		411		4	100.00		100.00		47.10		197	47.93		178		589.29	
Total	20		\$	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	21	0.00 to 0.15 % \$	12,076 \$	2,998	91.21 %	0.08 %	41.89 % \$	980	8.12 % \$	4	8.53 %		
Normal Risk	22	0.16 to 0.41	12,805	2,627	90.54	0.27	43.73	2,728	21.30	15	22.77		
	23	0.42 to 1.10	18,549	1,781	97.04	0.66	42.78	6,642	35.81	55	39.51		
Medium Risk	24	1.11 to 2.93	13,429	1,224	97.87	1.81	47.49	7,897	58.81	115	69.51		
	25	2.94 to 4.74	4,795	345	98.35	3.72	47.66	3,277	68.34	85	90.50		
High Risk	26	4.75 to 7.59	3,407	188	98.50	5.94	47.65	2,441	71.65	97	107.24		
	27	7.60 to 18.20	3,382	170	99.80	11.19	48.13	2,855	84.42	183	152.05		
	28	18.21 to 99.99	1,401	34	98.91	34.04	50.55	1,675	119.56	238	331.91		
Default	29	100.00	403	3	100.00	100.00	47.62	196	48.64	176	594.54		
Total	30	\$	70,247 \$	9,370	95.24 %	2.92 %	44.71 % \$	28,691	40.84 % \$	968	58.07 %		

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

(\$ 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	
Low Risk	1		0.00 to 0.15	% \$	6,974	\$	2,954	85.96	%	0.07	%	50.96	% \$	663	9.51	% \$	3	10.04	%
Normal Risk	2		0.16 to 0.41		7,494		2,305	86.47		0.27		48.89		1,780	23.75		10	25.42	
	3		0.42 to 1.10		12,091		1,316	97.48		0.64		44.19		4,428	36.62		36	40.34	
Medium Risk	4		1.11 to 2.93		6,779		1,035	97.35		1.80		53.20		4,450	65.64		65	77.63	
	5		2.94 to 4.74		2,230		295	97.61		3.72		54.53		1,743	78.16		45	103.39	
High Risk	6		4.75 to 7.59		1,614		167	97.61		5.91		53.82		1,306	80.92		52	121.19	
	7		7.60 to 18.20		1,528		167	99.78		11.04		56.12		1,501	98.23		96	176.77	
	8		18.21 to 99.99		597		28	97.83		31.07		59.92		868	145.39		111	377.81	
Default	9		100.00		168		4	100.00		100.00		51.56		152	90.48		74	641.07	
Total	10			\$	39,475	\$	8,271	93.11	%	2.34	%	49.53	% \$	16,891	42.79	% \$	492	58.37	%

		2016 Q1																	
		PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWAs		Average risk weighting		EL	EL adjusted average risk weight	
Low Risk	11	0.00 to 0.15	% \$	7,916	\$	3,798	83.23	%	0.07	%	49.53	% \$	740	9.35	% \$	3	9.82	%	
Normal Risk	12	0.16 to 0.41		6,548		1,588	92.30		0.26		50.73		1,590	24.28		9	26.00		
	13	0.42 to 1.10		12,171		1,511	96.64		0.62		44.05		4,407	36.21		36	39.91		
Medium Risk	14	1.11 to 2.93		6,851		1,089	97.27		1.80		53.34		4,507	65.79		65	77.65		
	15	2.94 to 4.74		2,207		276	98.77		3.73		54.97		1,740	78.84		45	104.33		
High Risk	16	4.75 to 7.59		1,579		143	99.23		5.94		54.35		1,291	81.76		51	122.13		
	17	7.60 to 18.20		1,561		181	99.42		11.02		56.17		1,535	98.33		98	176.81		
	18	18.21 to 99.99		553		16	99.84		30.96		60.80		815	147.38		104	382.46		
Default	19			167		4	100.00		100.00		51.33		154	92.22		74	646.11		
Total	20		\$	39,553	\$	8,606	93.37	%	2.30	%	49.63	% \$	16,779	42.42	% \$	485	57.75	%	

		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	21	0.00 to 0.15	% \$	7,609	\$	3,464	83.64	%	0.07	%	48.11	% \$	696	9.15	% \$	3	9.64	%			
Normal Risk	22	0.16 to 0.41		6,382		1,500	92.40		0.26		50.13		1,532	24.01		8	25.57				
	23	0.42 to 1.10		12,256		1,430	96.86		0.62		43.61		4,393	35.84		36	39.52				
Medium Risk	24	1.11 to 2.93		6,705		1,034	97.37		1.80		53.14		4,394	65.53		64	77.46				
	25	2.94 to 4.74		2,209		268	98.86		3.73		54.09		1,714	77.59		45	103.06				
High Risk	26	4.75 to 7.59		1,589		143	99.16		5.95		54.11		1,293	81.37		51	121.49				
	27	7.60 to 18.20		1,527		169	99.39		11.04		55.44		1,483	97.12		95	174.89				
	28	18.21 to 99.99		541		13	99.86		30.97		59.47		779	143.99		100	375.05				
Default	29	100.00		134		4	100.00		100.00		51.61		115	85.82		60	645.52				
Total	30		\$	38,952	\$	8,025	93.65	%	2.22	%	48.93	% \$	16,399	42.10	% \$	462	56.93	%			

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

(\$ millions, except as noted) As at		LINE #	2015 Q3														
			PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWAs	Average risk weighting	EL	EL adjusted average risk weight					
Low Risk	1		0.00 to 0.15 % \$	7,449 \$	3,433	83.56 %	0.07 %	55.44 % \$	774	10.39 % \$	3	10.89 %					
Normal Risk	2		0.16 to 0.41	5,965	1,445	92.09	0.26	55.48	1,583	26.54	9	28.42					
	3		0.42 to 1.10	12,817	1,380	97.17	0.63	46.80	4,971	38.78	41	42.78					
Medium Risk	4		1.11 to 2.93	6,675	988	97.46	1.82	55.86	4,617	69.17	68	81.90					
	5		2.94 to 4.74	2,355	269	98.83	3.72	55.98	1,890	80.25	49	106.26					
High Risk	6		4.75 to 7.59	1,636	148	99.18	5.96	54.74	1,347	82.33	53	122.83					
	7		7.60 to 18.20	1,451	180	99.38	11.04	55.26	1,405	96.83	90	174.36					
	8		18.21 to 99.99	437	12	99.86	30.71	61.66	647	148.05	82	382.61					
Default	9		100.00	127	4	100.00	100.00	47.63	115	90.55	51	592.52					
Total	10		\$	38,912 \$	7,859	93.79 %	2.13 %	52.71 % \$	17,349	44.59 % \$	446	58.91 %					

		2015																
		Q2																
		PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWAs	Average risk weighting		EL	EL adjusted average risk weight	
Low Risk	11	0.00 to 0.15	% \$	7,271	\$	3,355	83.55	%	0.07	%	55.35	% \$	754	10.37	% \$	3	10.89	%
Normal Risk	12	0.16 to 0.41		5,786		1,432	92.23		0.26		55.32		1,528	26.41		8	28.14	
	13	0.42 to 1.10		12,344		1,342	97.14		0.63		46.09		4,694	38.03		38	41.87	
Medium Risk	14	1.11 to 2.93		6,320		969	97.47		1.84		54.54		4,283	67.77		63	80.23	
	15	2.94 to 4.74		2,495		274	98.85		3.73		54.87		1,964	78.72		51	104.27	
High Risk	16	4.75 to 7.59		1,745		146	99.21		5.95		54.87		1,440	82.52		57	123.35	
	17	7.60 to 18.20		1,469		181	99.31		10.79		54.04		1,379	93.87		87	167.90	
	18	18.21 to 99.99		317		16	99.79		29.31		56.45		423	133.44		51	334.54	
Default	19	100.00		152		4	100.00		100.00		51.34		149	98.03		66	640.79	
Total	20		\$	37,899	\$	7,719	93.81	%	2.15	%	52.08	% \$	16,614	43.84	% \$	424	57.82	%

		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	21	0.00 to 0.15	% \$	7,132	\$	3,252	83.44	%	0.07	%	54.43	% \$	730	10.24	% \$	3	10.76	%
Normal Risk	22	0.16 to 0.41		5,633		1,402	92.12		0.26		54.38		1,463	25.97		8	27.75	
	23	0.42 to 1.10		12,116		1,445	97.17		0.62		45.72		4,529	37.38		36	41.09	
Medium Risk	24	1.11 to 2.93		6,506		972	97.61		1.92		56.84		4,663	71.67		72	85.51	
	25	2.94 to 4.74		2,344		267	98.89		3.73		54.13		1,820	77.65		47	102.71	
High Risk	26	4.75 to 7.59		1,705		143	99.24		5.96		53.09		1,361	79.82		54	119.41	
	27	7.60 to 18.20		1,405		183	99.35		10.83		53.35		1,303	92.74		82	165.69	
	28	18.21 to 99.99		301		12	99.83		29.22		55.52		396	131.56		48	330.90	
Default	29	100.00		154		4	100.00		100.00		51.96		150	97.40		68	649.35	
Total	30		\$	37,296	\$	7,680	93.82	%	2.15	%	51.89	% \$	16,415	44.01	% \$	418	58.02	%

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

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR) ²	External rating equivalent	LINE #	2017 Q1					2016 Q4					2016 Q3				
				Average					Average					Average				
				EAD ³	PD	LGD	RWAs	Average risk weighting	EAD ³	PD	LGD	RWAs	Average risk weighting	EAD ³	PD	LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 11,963	–	% 64.22	% 57	0.48	\$ 10,939	–	% 68.44	% 42	0.38	\$ 10,964	–	% 68.24	% 75	0.68
0.01 to 0.03	1A	AA+/Aa1	2	15,321	0.03	2.02	55	0.36	13,135	0.03	2.07	53	0.40	9,415	0.03	3.01	65	0.69
0.03 to 0.04	1B	AA/Aa2	3	19,905	0.03	3.43	225	1.13	17,374	0.03	6.26	378	2.18	19,487	0.03	4.31	327	1.68
0.04 to 0.05	1C	AA-/Aa3	4	15,706	0.04	12.47	896	5.70	14,592	0.04	14.65	995	6.82	14,164	0.04	14.11	913	6.45
0.05 to 0.06	2A	A+/A1	5	11,392	0.05	19.51	919	8.07	12,131	0.05	18.84	1,023	8.43	11,327	0.05	19.08	968	8.55
0.06 to 0.07	2B	A/A2	6	11,600	0.06	23.46	1,455	12.54	13,447	0.06	22.44	1,682	12.51	12,896	0.06	23.72	1,676	13.00
0.07 to 0.08	2C	A-/A3	7	17,364	0.07	17.47	1,702	9.80	17,579	0.07	15.87	1,658	9.43	17,269	0.07	16.74	1,709	9.90
0.09 to 0.11	3A	BBB+/Baa1	8	24,541	0.09	22.73	3,791	15.45	24,820	0.09	19.43	3,340	13.46	23,627	0.09	20.29	3,423	14.49
0.12 to 0.15	3B	BBB/Baa2	9	24,212	0.12	23.06	4,486	18.53	28,645	0.12	19.40	4,657	16.26	27,667	0.12	18.36	4,285	15.49
0.16 to 0.23	3C	BBB-/Baa3	10	18,090	0.17	28.08	4,938	27.30	19,738	0.17	27.61	5,256	26.63	19,971	0.17	27.04	5,336	26.72
Non-Investment Grade																		
0.24 to 0.33	4A	BB+/Ba1	11	17,620	0.25	16.76	3,595	20.40	17,546	0.25	16.46	3,569	20.34	16,716	0.25	16.69	3,433	20.54
0.34 to 0.52	4B	BB/Ba2	12	18,352	0.36	23.78	5,822	31.72	14,912	0.36	28.77	5,771	38.70	14,748	0.36	27.23	5,559	37.69
0.53 to 0.79	4C	BB-/Ba3	13	18,712	0.54	17.09	5,104	27.28	14,024	0.54	21.11	4,731	33.74	12,973	0.54	22.46	4,717	36.36
0.80 to 1.22	5A	B+/B1	14	9,292	0.82	21.78	3,883	41.79	6,248	0.82	28.53	3,332	53.33	6,354	0.82	29.39	3,563	56.07
1.23 to 2.50	5B	B/B2	15	7,175	1.24	33.94	5,338	74.40	6,734	1.24	34.57	5,121	76.05	6,746	1.24	34.65	5,167	76.59
2.51 to 10.95	5C	B-/B3	16	19,372	2.59	14.70	7,573	39.09	17,190	2.59	16.85	7,730	44.97	16,694	2.59	16.10	7,213	43.21
Watch and Classified																		
10.96 to 21.10	6	CCC+/Caa1	17	1,048	11.20	32.58	1,502	143.32	1,076	11.20	34.05	1,622	150.74	1,101	11.20	33.41	1,628	147.87
21.11 to 45.99	7	to	18	1,498	21.43	30.21	2,395	159.88	1,686	21.43	32.12	2,881	170.88	1,482	21.43	35.13	2,772	187.04
46.00 to 99.99	8	CC/Ca	19	342	46.46	36.73	625	182.75	461	46.46	34.29	785	170.28	491	46.46	33.73	826	168.23
Impaired/Default																		
100.00	9	D	20	254	100.00	43.54	619	243.70	339	100.00	43.92	828	244.25	371	100.00	43.65	851	229.38
Total			21	\$ 263,759	0.70	% 20.36	% 54,980	20.84	\$ 252,616	0.76	% 21.09	% 55,454	21.95	\$ 244,463	0.78	% 21.20	% 54,506	22.30

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2016 Q2					2016 Q1					2015 Q4				
				Average					Average					Average				
				EAD ³	PD	LGD	RWAs	Average risk weighting	EAD ³	PD	LGD	RWAs	Average risk weighting	EAD ³	PD	LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	\$ 10,746	–	% 68.78	% 38	0.35	\$ 10,999	–	% 70.73	% 43	0.39	\$ 10,650	–	% 70.00	% 37	0.35
0.01 to 0.03	1A	AA+/Aa1	23	6,167	0.03	2.24	36	0.58	4,374	0.03	1.69	28	0.64	3,145	0.03	1.92	30	0.95
0.03 to 0.04	1B	AA/Aa2	24	26,130	0.03	2.74	211	0.81	14,384	0.03	3.51	175	1.22	14,580	0.03	3.71	189	1.30
0.04 to 0.05	1C	AA-/Aa3	25	17,643	0.04	13.49	1,048	5.94	25,393	0.04	11.06	1,333	5.25	26,942	0.04	9.01	1,089	4.04
0.05 to 0.06	2A	A+/A1	26	8,407	0.05	20.67	833	9.91	11,896	0.05	17.46	1,092	9.18	11,841	0.05	17.30	1,017	8.59
0.06 to 0.07	2B	A/A2	27	9,836	0.06	31.87	1,739	17.68	10,580	0.06	29.39	1,829	17.29	11,299	0.06	27.31	1,852	16.39
0.07 to 0.10	2C	A-/A3	28	16,051	0.07	15.27	1,480	9.22	16,623	0.08	20.57	2,216	13.33	16,513	0.08	26.50	2,572	15.58
0.11 to 0.14	3A	BBB+/Baa1	29	21,845	0.09	20.67	3,182	14.57	25,230	0.11	19.48	3,919	15.53	21,801	0.11	18.64	3,221	14.77
0.15 to 0.19	3B	BBB/Baa2	30	24,316	0.12	18.85	3,706	15.24	25,710	0.15	16.20	4,044	15.73	19,498	0.15	18.17	3,435	17.62
0.20 to 0.26	3C	BBB-/Baa3	31	19,377	0.17	26.93	5,234	27.01	18,800	0.20	26.39	5,461	29.05	17,173	0.20	26.54	5,118	29.80
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	32	15,484	0.25	18.73	3,421	22.09	15,901	0.27	17.97	3,556	22.36	15,017	0.27	19.76	3,809	25.36
0.37 to 0.55	4B	BB/Ba2	33	13,389	0.36	27.39	4,838	36.13	13,178	0.37	25.43	4,449	33.76	13,064	0.37	24.83	4,324	33.10
0.56 to 0.85	4C	BB-/Ba3	34	11,968	0.54	24.29	4,722	39.46	12,419	0.56	23.06	4,865	39.17	13,312	0.56	20.29	4,639	34.85
0.86 to 1.29	5A	B+/B1	35	6,445	0.82	29.40	3,591	55.72	8,065	0.86	27.05	4,275	53.01	7,176	0.86	25.35	3,546	49.41
1.30 to 2.69	5B	B/B2	36	6,287	1.24	34.23	4,704	74.82	5,938	1.30	33.68	4,429	74.59	5,570	1.30	33.49	4,132	74.18
2.70 to 11.67	5C	B-/B3	37	15,759	2.59	17.18	7,224	45.84	14,903	2.70	15.74	6,362	42.69	15,710	2.70	13.16	5,608	35.70
Watch and Classified																		
11.68 to 22.12	6	CCC+/Caa1	38	961	11.20	35.91	1,533	159.52	969	11.73	35.92	1,570	162.02	838	11.73	33.86	1,275	152.15
22.13 to 45.99	7	to	39	1,376	21.43	32.38	2,383	173.18	903	22.13	27.36	1,304	144.41	780	22.13	30.44	1,263	161.92
46.00 to 99.99	8	CC/Ca	40	505	46.46	29.34	736	145.74	253	46.00	27.67	344	135.97	187	46.00	23.99	221	118.18
Impaired/Default																		
100.00	9	D	41	212	100.00	51.75	488	230.19	186	100.00	59.97	623	334.95	167	100.00	64.21	725	434.13
Total			42	\$ 232,904	0.71	% 21.27	% 51,147	21.96	\$ 236,704	0.62	% 21.20	% 51,917	21.93	\$ 225,263	0.61	% 21.08	% 48,102	21.35

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						2015						2015					
			#	Q3						Q2						Q1					
PD Range ¹	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	
Investment Grade (%)																					
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,927	—	69.35	\$ 37	0.34	%	\$ 10,778	—	69.31	\$ 29	0.27	%	\$ 10,851	—	64.54	\$ 36	0.33	%
0.01 to 0.03	1A	AA+/Aa1	2	3,713	0.03	1.86	25	0.67		2,117	0.03	2.92	28	1.32		1,992	0.03	3.19	24	1.20	
0.03 to 0.04	1B	AA/Aa2	3	19,025	0.03	3.35	196	1.03		14,448	0.03	4.59	217	1.50		14,516	0.04	6.43	352	2.42	
0.04 to 0.05	1C	AA-/Aa3	4	25,919	0.04	8.13	856	3.30		30,148	0.04	7.12	815	2.70		34,016	0.05	6.97	1,032	3.03	
0.05 to 0.06	2A	A+/A1	5	12,585	0.05	15.91	1,034	8.22		6,667	0.05	26.38	922	13.83		6,296	0.06	28.45	960	15.25	
0.06 to 0.07	2B	A/A2	6	12,154	0.06	28.60	2,119	17.43		12,435	0.06	28.60	2,177	17.51		12,206	0.07	30.35	2,384	19.53	
0.07 to 0.10	2C	A-/A3	7	15,948	0.08	21.14	2,159	13.54		8,428	0.08	28.96	1,574	18.68		9,148	0.09	35.02	2,213	24.19	
0.11 to 0.14	3A	BBB+/Baa1	8	16,242	0.11	21.53	2,779	17.11		12,184	0.11	23.22	2,235	18.34		10,184	0.13	27.88	2,489	24.44	
0.15 to 0.19	3B	BBB/Baa2	9	13,847	0.15	22.95	3,166	22.86		11,558	0.15	24.92	2,754	23.83		12,238	0.18	28.04	3,692	30.17	
0.20 to 0.26	3C	BBB-/Baa3	10	22,340	0.20	21.00	5,295	23.70		23,309	0.20	18.26	4,803	20.61		21,103	0.23	25.26	5,974	28.31	
Non-Investment Grade																					
0.27 to 0.36	4A	BB+/Ba1	11	12,839	0.27	20.40	3,373	26.27		12,466	0.27	22.01	3,302	26.49		14,054	0.30	18.74	3,239	23.05	
0.37 to 0.55	4B	BB/Ba2	12	12,505	0.37	24.77	4,203	33.61		11,314	0.37	23.19	3,475	30.71		11,451	0.39	23.23	3,747	32.72	
0.56 to 0.85	4C	BB-/Ba3	13	12,682	0.56	22.84	4,830	38.09		15,234	0.56	18.83	4,723	31.00		11,082	0.59	23.55	4,278	38.60	
0.86 to 1.29	5A	B+/B1	14	6,379	0.86	27.71	3,386	53.08		6,510	0.86	27.51	3,345	51.38		5,864	0.91	27.82	3,135	53.46	
1.30 to 2.69	5B	B/B2	15	4,688	1.30	32.54	3,428	73.12		4,205	1.30	30.39	2,882	68.54		4,256	1.39	30.73	3,049	71.64	
2.70 to 11.67	5C	B-/B3	16	18,429	2.70	12.73	6,464	35.08		17,331	2.70	13.30	6,341	36.59		15,608	2.82	14.77	6,390	40.94	
Watch and Classified																					
11.68 to 22.12	6	CCC+/Caa1	17	602	11.73	33.79	912	151.50		429	11.73	35.15	663	154.55		404	11.68	35.73	638	157.92	
22.13 to 45.99	7	to	18	587	22.13	34.03	1,053	179.39		477	22.13	36.38	913	191.40		402	22.22	34.36	726	180.60	
46.00 to 99.99	8	CC/Ca	19	134	46.00	30.89	205	152.99		81	46.00	25.20	102	125.93		90	50.00	24.54	105	116.67	
Impaired/Default																					
100.00	9	D	20	162	100.00	58.28	340	209.88		118	100.00	55.92	242	205.08		92	100.00	62.91	165	179.35	
Total			21	\$ 221,707	0.59	% 20.48	% \$ 45,860	20.68	%	\$ 200,237	0.58	% 21.02	% \$ 41,542	20.75	%	\$ 195,853	0.56	% 22.56	% \$ 44,628	22.79	%

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

As at			LINE #	2017 Q1					2016 Q4					2016 Q3				
PD Range ¹	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 200,363	— %	18.00 %	\$ 68	0.03 %	\$ 202,684	— %	18.33 %	\$ 70	0.03 %	\$ 200,592	— %	24.58 %	\$ 76	0.04 %
0.01 to 0.03	1A	AA+/Aa1	2	15,472	0.01	2.17	65	0.42	13,545	0.01	2.28	63	0.47	18,165	0.01	1.93	79	0.43
0.03 to 0.04	1B	AA/Aa2	3	16,623	0.03	2.44	116	0.70	14,349	0.03	2.43	112	0.78	11,673	0.03	2.58	93	0.80
0.04 to 0.05	1C	AA-/Aa3	4	6,540	0.04	1.83	55	0.84	8,925	0.04	1.34	55	0.62	5,445	0.04	2.22	56	1.03
0.05 to 0.06	2A	A+/A1	5	9,956	0.05	2.78	113	1.13	10,063	0.05	2.74	116	1.15	8,544	0.05	3.01	97	1.14
0.06 to 0.07	2B	A/A2	6	2,787	0.06	4.57	43	1.54	4,253	0.06	2.50	40	0.94	6,627	0.06	4.01	107	1.61
0.07 to 0.08	2C	A-/A3	7	1,542	0.07	1.73	17	1.10	1,842	0.07	2.25	24	1.30	1,750	0.07	2.76	27	1.54
0.09 to 0.11	3A	BBB+/Baa1	8	323	0.09	4.58	12	3.72	368	0.09	5.95	16	4.35	274	0.09	4.50	10	3.65
0.12 to 0.15	3B	BBB/Baa2	9	311	0.12	9.16	13	4.18	399	0.12	2.67	5	1.25	79	0.12	6.68	2	2.53
0.16 to 0.23	3C	BBB-/Baa3	10	245	0.17	7.22	13	5.31	257	0.17	4.87	10	3.89	271	0.17	5.75	11	4.06
Non-Investment Grade																		
0.24 to 0.33	4A	BB+/Ba1	11	3	0.25	24.38	1	33.33	3	0.25	32.99	1	33.33	1	0.25	35.51	—	—
0.34 to 0.52	4B	BB/Ba2	12	27	0.36	52.22	13	48.15	269	0.36	0.60	2	0.74	246	0.36	0.38	1	0.41
0.53 to 0.79	4C	BB-/Baa3	13	—	—	—	—	—	—	—	—	—	—	3	0.54	58.96	2	66.67
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	\$ 254,192	0.01 %	14.73 %	\$ 529	0.21 %	\$ 256,957	0.01 %	14.94 %	\$ 514	0.20 %	\$ 253,670	0.01 %	19.98 %	\$ 561	0.22 %

			2016 Q2						2016 Q1						2015 Q4					
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent																		
			EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting			
0.00 to 0.01	0	AAA/Aaa	22	\$ 204,237	— %	19.07 %	\$ 84	0.04 %	\$ 206,081	— %	20.06 %	\$ 93	0.05 %	\$ 202,378	— %	20.35 %	\$ 91	0.04 %		
0.01 to 0.03	1A	AA+/Aa1	23	12,502	0.01	2.23	59	0.47	14,627	0.01	2.64	107	0.73	15,801	0.01	1.79	68	0.43		
0.03 to 0.04	1B	AA/Aa2	24	13,518	0.03	2.18	92	0.68	10,047	0.03	2.10	82	0.82	9,393	0.03	2.01	76	0.81		
0.04 to 0.05	1C	AA-/Aa3	25	5,793	0.04	2.06	55	0.95	5,414	0.04	2.28	55	1.02	5,653	0.04	2.07	53	0.94		
0.05 to 0.06	2A	A+/A1	26	7,221	0.05	3.01	85	1.18	9,249	0.05	2.92	97	1.05	9,843	0.05	2.56	94	0.95		
0.06 to 0.07	2B	A/A2	27	6,690	0.06	4.45	116	1.73	13,347	0.06	1.05	78	0.58	12,202	0.06	0.90	60	0.49		
0.07 to 0.10	2C	A-/A3	28	3,328	0.07	19.87	231	6.94	2,644	0.08	23.32	236	8.89	1,978	0.08	16.31	128	6.47		
0.11 to 0.14	3A	BBB+/Baa1	29	317	0.09	3.72	9	2.84	1,966	0.11	0.62	10	0.51	138	0.11	8.23	10	7.25		
0.15 to 0.19	3B	BBB/Baa2	30	172	0.12	5.83	5	2.91	386	0.15	2.75	6	1.55	174	0.15	6.31	6	3.45		
0.20 to 0.26	3C	BBB-/Baa3	31	320	0.17	5.78	12	3.75	290	0.20	4.56	10	3.45	144	0.20	4.93	5	3.47		
Non-Investment Grade																				
0.27 to 0.36	4A	BB+/Ba1	32	2	0.25	43.82	1	50.00	13	0.27	26.06	3	23.08	15	0.27	19.23	2	13.33		
0.37 to 0.55	4B	BB/Ba2	33	11	0.36	27.45	3	27.27	4	0.37	12.00	—	—	6	0.37	6.78	—	—		
0.56 to 0.85	4C	BB-/Ba3	34	5	0.54	58.96	4	80.00	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	\$ 254,116	0.01 %	16.08 %	\$ 756	0.30 %	\$ 264,069	0.01 %	16.33 %	\$ 778	0.29 %	\$ 257,726	0.01 %	16.49 %	\$ 594	0.23 %		

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

			LINE	2015					2015					2015				
			#	Q3					Q2					Q1				
PD Range ¹	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting
Investment Grade (%)																		
0.00 to 0.01	0	AAA/Aaa	1	\$ 198,180	— %	20.86 %	\$ 95	0.05 %	\$ 207,069	— %	21.08 %	\$ 80	0.04 %	\$ 210,086	— %	21.83 %	\$ 105	0.05 %
0.01 to 0.03	1A	AA+/Aa1	2	17,089	0.01	1.71	70	0.41	13,135	0.01	2.06	65	0.49	11,193	0.02	6.09	121	1.08
0.03 to 0.04	1B	AA/Aa2	3	10,762	0.03	1.76	78	0.72	8,567	0.03	2.16	76	0.89	8,873	0.04	4.79	122	1.37
0.04 to 0.05	1C	AA-/Aa3	4	10,851	0.04	3.10	126	1.16	9,878	0.04	3.52	128	1.30	10,970	0.05	2.92	129	1.18
0.05 to 0.06	2A	A+/A1	5	2,129	0.05	1.32	14	0.66	1,478	0.05	1.68	12	0.81	1,137	0.06	3.21	20	1.76
0.06 to 0.07	2B	A/A2	6	8,765	0.06	3.43	114	1.30	12,355	0.06	1.19	70	0.57	11,125	0.07	3.21	117	1.05
0.07 to 0.10	2C	A-/A3	7	1,505	0.08	3.16	30	1.99	2,294	0.08	21.87	198	8.63	2,363	0.09	23.77	241	10.20
0.11 to 0.14	3A	BBB+/Baa1	8	276	0.11	5.17	12	4.35	27	0.11	1.26	—	—	52	0.13	12.53	3	5.77
0.15 to 0.19	3B	BBB/Baa2	9	185	0.15	7.32	7	3.78	151	0.15	8.84	7	4.64	285	0.18	6.25	11	3.86
0.20 to 0.26	3C	BBB-/Baa3	10	54	0.20	6.18	2	3.70	105	0.20	7.32	6	5.71	45	0.23	21.90	8	17.78
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	2	0.27	48.12	1	50.00	4	0.27	42.73	1	25.00	7	0.30	43.57	3	42.86
0.37 to 0.55	4B	BB/Ba2	12	4	0.37	9.35	—	—	7	0.37	1.00	—	—	—	—	—	—	—
0.56 to 0.85	4C	BB-/Ba3	13	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
0.86 to 1.29	5A	B+/B1	14	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.30 to 2.69	5B	B/B2	15	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2.70 to 11.67	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	\$ 249,802	0.01 %	17.04 %	\$ 549	0.22 %	\$ 255,072	0.01 %	17.70 %	\$ 645	0.25 %	\$ 256,136	0.01 %	18.85 %	\$ 880	0.34 %

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

(\$ millions, except as noted) As at			LINE #	2017 Q1					2016 Q4					2016 Q3					
PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	EAD ²	Average PD	Average LGD	RWAs	Average risk weighting	
0.00 to 0.01	0	AAA/Aaa	1	\$ 6	—	% 13.92	% \$ —	—	\$ 3	—	% 31.70	% \$ —	—	\$ 3	—	% 32.85	% \$ —	—	%
0.01 to 0.03	1A	AA+/Aa1	2	—	—	—	—	—	—	—	—	—	—	—	—	58.96	—	—	—
0.03 to 0.04	1B	AA/Aa2	3	693	0.03	4.19	8	1.15	681	0.03	4.41	9	1.32	785	0.03	3.41	9	1.15	
0.04 to 0.05	1C	AA-/Aa3	4	10,900	0.04	26.54	820	7.52	10,470	0.04	30.43	929	8.87	13,079	0.04	25.14	965	7.38	
0.05 to 0.06	2A	A+/A1	5	28,423	0.05	18.05	1,939	6.82	18,252	0.05	24.84	1,844	10.10	18,569	0.05	20.08	1,523	8.20	
0.06 to 0.07	2B	A/A2	6	24,502	0.06	18.95	1,867	7.62	19,679	0.06	21.59	1,687	8.57	32,047	0.06	15.71	1,874	5.85	
0.07 to 0.08	2C	A-/A3	7	10,046	0.07	21.19	623	6.20	7,212	0.07	12.04	401	5.56	11,611	0.07	9.22	476	4.10	
0.09 to 0.11	3A	BBB+/Baa1	8	5,751	0.09	10.60	335	5.83	6,618	0.09	11.61	419	6.33	8,470	0.09	9.14	425	5.02	
0.12 to 0.15	3B	BBB/Baa2	9	1,028	0.12	9.70	54	5.25	1,135	0.12	8.53	57	5.02	2,353	0.12	6.99	92	3.91	
0.16 to 0.23	3C	BBB-/Baa3	10	1,733	0.17	11.36	133	7.67	1,473	0.17	12.52	129	8.76	1,050	0.17	16.64	121	11.52	
Non-Investment Grade																			
0.24 to 0.33	4A	BB+/Ba1	11	401	0.25	9.88	48	11.97	241	0.25	9.75	37	15.35	393	0.25	9.16	48	12.21	
0.34 to 0.52	4B	BB/Ba2	12	632	0.36	13.95	110	17.41	591	0.36	15.51	115	19.46	614	0.36	15.04	115	18.73	
0.53 to 0.79	4C	BB-/Ba3	13	22	0.54	12.02	3	13.64	8	0.54	43.39	5	62.50	5	0.54	43.31	3	60.00	
0.80 to 1.22	5A	B+/B1	14	5	0.82	15.01	1	20.00	53	0.82	56.05	44	83.02	4	0.82	26.48	2	50.00	
1.23 to 2.50	5B	B/B2	15	20	1.24	11.41	5	25.00	10	1.24	9.61	2	20.00	9	1.24	9.40	2	22.22	
2.51 to 10.95	5C	B-/B3	16	37	2.59	39.47	32	86.49	6	2.59	22.36	4	66.67	28	2.59	18.21	15	53.57	
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	\$ 84,199	0.06 %	18.86 %	\$ 5,978	7.10 %	\$ 66,432	0.07 %	21.18 %	\$ 5,682	8.55 %	\$ 89,020	0.07 %	16.18 %	\$ 5,670	6.37 %	

			2016 Q2					2016 Q1					2015 Q4					
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		Average		RWAs	Average risk weighting		Average		RWAs	Average risk weighting		Average		RWAs	Average risk weighting	
				EAD ²	PD				LGD	PD				LGD	EAD ²			PD
0.00 to 0.01	0	AAA/Aaa	22	\$ 4	— %	33.74	% \$ —	— %	\$ 38	— %	4.99	% \$ —	— %	\$ 5	— %	34.41	% \$ —	— %
0.01 to 0.03	1A	AA+/Aa1	23	—	0.03	58.96	—	—	1,237	0.03	1.19	3	0.24	1,166	0.03	3.92	17	1.46
0.03 to 0.04	1B	AA/Aa2	24	611	0.03	5.20	9	1.47	511	0.03	5.98	9	1.76	878	0.03	3.82	10	1.14
0.04 to 0.05	1C	AA-/Aa3	25	13,066	0.04	26.32	1,028	7.87	15,038	0.04	21.74	1,110	7.38	15,080	0.04	26.60	1,634	10.84
0.05 to 0.06	2A	A+/A1	26	19,099	0.05	19.17	1,572	8.23	25,279	0.05	17.04	1,661	6.57	23,787	0.05	19.40	2,090	8.79
0.06 to 0.07	2B	A/A2	27	31,075	0.06	13.69	1,585	5.10	36,013	0.06	13.87	1,927	5.35	45,349	0.06	11.95	2,464	5.43
0.07 to 0.10	2C	A-/A3	28	8,126	0.07	14.70	515	6.34	9,626	0.08	12.17	627	6.51	14,017	0.08	15.86	1,175	8.38
0.11 to 0.14	3A	BBB+/Baa1	29	7,999	0.09	10.09	440	5.50	8,000	0.11	10.27	511	6.39	5,813	0.11	14.49	606	10.42
0.15 to 0.19	3B	BBB/Baa2	30	2,407	0.12	14.95	172	7.15	2,368	0.15	4.25	71	3.00	1,778	0.15	11.54	206	11.59
0.20 to 0.26	3C	BBB-/Baa3	31	1,099	0.17	15.00	125	11.37	2,245	0.20	17.56	347	15.46	2,149	0.20	17.67	360	16.75
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	32	342	0.25	9.09	44	12.87	1,095	0.27	11.08	146	13.33	1,175	0.27	20.39	245	20.85
0.37 to 0.55	4B	BB/Ba2	33	740	0.36	20.31	160	21.62	324	0.37	54.60	184	56.79	320	0.37	23.75	82	25.63
0.56 to 0.85	4C	BB-/Ba3	34	3	0.54	46.08	2	66.67	45	0.56	15.50	9	20.00	40	0.56	18.64	10	25.00
0.86 to 1.29	5A	B+/B1	35	4	0.82	22.99	2	50.00	2	0.86	47.45	2	100.00	3	0.86	30.24	2	66.67
1.30 to 2.69	5B	B/B2	36	9	1.24	8.99	2	22.22	12	1.30	3.68	1	8.33	—	—	—	—	—
2.70 to 11.67	5C	B-/B3	37	8	2.59	29.99	5	62.50	17	2.70	32.51	19	111.76	42	2.70	46.36	48	114.29
Watch and Classified																		
11.68 to 22.12	6	CCC+/Caa1	38	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22.13 to 45.99	7	to	39	14	21.43	58.96	41	292.86	—	—	—	—	—	—	—	—	—	—
46.00 to 99.99	8	CC/Ca	40	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																		
100.00	9	D	41	1	100.00	71.15	5	500.00	—	—	—	—	—	—	—	—	—	—
Total			42	\$ 84,607	0.07 %	16.68 %	\$ 5,707	6.75 %	\$ 101,850	0.07 %	15.14 %	\$ 6,627	6.51 %	\$ 111,602	0.07 %	16.24 %	\$ 8,949	8.02 %

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

(\$ millions, except as noted)			LINE	2015	2015	2015												
As at			#	Q3	Q2	Q1												
PD Range ¹	Internal ratings grade (BRR)	External rating equivalent		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	\$ 19	— %	17.20 %	\$ —	— %	\$ 147	— %	11.46 %	\$ —	— %	\$ 705	— %	57.24 %	\$ —	— %
0.01 to 0.03	1A	AA+/Aa1	2	1,239	0.03	3.71	18	1.45	1,426	0.03	4.80	27	1.89	1,475	0.03	57.32	210	14.24
0.03 to 0.04	1B	AA/Aa2	3	957	0.03	3.54	11	1.15	1,034	0.03	3.53	10	0.97	1,402	0.04	46.48	161	11.48
0.04 to 0.05	1C	AA-/Aa3	4	15,545	0.04	27.46	1,711	11.01	14,099	0.04	32.54	1,801	12.77	13,763	0.05	34.34	1,950	14.17
0.05 to 0.06	2A	A+/A1	5	24,303	0.05	20.83	2,290	9.42	26,934	0.05	19.30	2,230	8.28	22,561	0.06	20.08	2,173	9.63
0.06 to 0.07	2B	A/A2	6	32,014	0.06	13.20	1,922	6.00	30,679	0.06	14.43	2,217	7.23	35,623	0.07	13.58	2,555	7.17
0.07 to 0.10	2C	A-/A3	7	17,625	0.08	13.37	1,490	8.45	14,141	0.08	13.45	1,146	8.10	21,862	0.09	13.01	1,957	8.95
0.11 to 0.14	3A	BBB+/Baa1	8	7,818	0.11	17.76	1,063	13.60	7,795	0.11	15.20	966	12.39	6,509	0.13	15.47	880	13.52
0.15 to 0.19	3B	BBB-/Baa2	9	1,960	0.15	12.77	238	12.14	2,369	0.15	9.38	211	8.91	2,188	0.18	12.56	277	12.66
0.20 to 0.26	3C	BBB-/Baa3	10	3,318	0.20	18.40	553	16.67	3,157	0.20	19.25	575	18.21	2,904	0.23	22.73	689	23.73
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	247	0.27	12.81	49	19.84	473	0.27	7.73	43	9.09	431	0.30	11.99	68	15.78
0.37 to 0.55	4B	BB/Ba2	12	673	0.37	25.46	176	26.15	357	0.37	21.02	85	23.81	335	0.39	25.04	106	31.64
0.56 to 0.85	4C	BB-/Ba3	13	174	0.56	5.42	12	6.90	152	0.56	1.14	3	1.97	222	0.59	17.27	65	29.28
0.86 to 1.29	5A	B+/B1	14	5	0.86	21.63	2	40.00	2	0.86	50.87	2	100.00	90	0.91	0.14	—	—
1.30 to 2.69	5B	B/B2	15	19	1.30	60.00	26	136.84	18	1.30	60.00	24	133.33	18	1.39	57.32	25	138.89
2.70 to 11.67	5C	B-/B3	16	6	2.70	17.40	3	50.00	33	2.70	49.04	35	106.06	4	2.82	15.63	2	50.00
Watch and Classified																		
11.68 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	\$ 105,922	0.07 %	17.44 %	\$ 9,564	9.03 %	\$ 102,816	0.07 %	17.89 %	\$ 9,375	9.12 %	\$ 110,092	0.08 %	19.04 %	\$ 11,118	10.10 %

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		LINE #	2017 Q1		2016 Q4		2016 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	1	\$	85,685	\$ 45,054	\$ 84,291	\$ 44,141	\$ 82,421	\$ 42,771
Qualifying revolving retail	2		97,179	70,156	94,447	68,358	92,205	66,573
Other retail	3		9,771	6,126	9,645	6,028	9,370	5,856
	4		192,635	121,336	188,383	118,527	183,996	115,200
Non-retail								
Corporate	5		67,954	47,752	62,252	43,670	59,353	41,728
Sovereign	6		1,356	960	1,383	979	1,365	966
Bank	7		917	650	911	645	987	699
	8		70,227	49,362	64,546	45,294	61,705	43,393
Total	9	\$	262,862	\$ 170,698	\$ 252,929	\$ 163,821	\$ 245,701	\$ 158,593

			2016 Q2		2016 Q1		2015 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	10	\$	70,095	\$ 36,210	\$ 69,086	\$ 35,000	\$ 68,182	\$ 34,267
Qualifying revolving retail	11		68,541	54,095	63,191	51,362	56,505	46,382
Other retail	12		8,271	5,351	8,606	5,800	8,025	5,385
	13		146,907	95,656	140,883	92,162	132,712	86,034
Non-retail								
Corporate	14		55,190	38,830	60,448	44,507	56,009	41,289
Sovereign	15		1,380	977	1,445	1,075	1,344	1,000
Bank	16		975	690	1,160	863	1,294	963
	17		57,545	40,497	63,053	46,445	58,647	43,252
Total	18	\$	204,452	\$ 136,153	\$ 203,936	\$ 138,607	\$ 191,359	\$ 129,286

			2015 Q3		2015 Q2		2015 Q1	
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	\$	66,630	\$ 33,609	\$ 66,567	\$ 33,730	\$ 66,201	\$ 33,526
Qualifying revolving retail	20		55,521	45,601	54,380	45,002	53,529	44,164
Other retail	21		7,859	5,283	7,719	5,218	7,680	5,222
	22		130,010	84,493	128,666	83,950	127,410	82,912
Non-retail								
Corporate	23		47,965	35,376	41,881	30,900	42,631	30,141
Sovereign	24		1,611	1,198	1,504	1,119	1,483	1,075
Bank	25		1,234	918	994	739	934	676
	26		50,810	37,492	44,379	32,758	45,048	31,892
Total	27	\$	180,820	\$ 121,985	\$ 173,045	\$ 116,708	\$ 172,458	\$ 114,804

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 #	2017 Q1	2016 Q4	2016 Q3	2016 Q2			
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type								
Retail								
Residential secured	1	0.01 %	0.06 %	0.01 %	0.01 %	0.07 %	0.01 %	0.07 %
Qualifying revolving retail	2	2.34	2.94	3.16	2.19	2.86	2.19	2.96
Other retail	3	1.00	1.12	1.02	0.93	1.10	0.88	1.03
Non-retail								
Corporate	4	0.06	0.47	0.24	0.10	0.42	0.09	0.43
Sovereign	5	—	—	—	—	—	—	—
Bank	6	—	0.03	—	—	0.04	—	0.04

		2016 Q1	2015 Q4	2015 Q3	2015 Q2			
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type								
Retail								
Residential secured	7	0.01 %	0.07 %	0.01 %	0.01 %	0.07 %	0.01 %	0.07 %
Qualifying revolving retail	8	2.06	2.97	3.25	1.96	3.02	2.08	3.30
Other retail	9	0.73	1.03	1.01	0.69	1.14	0.74	1.07
Non-retail								
Corporate	10	0.05	0.38	0.25	0.03	0.39	0.03	0.42
Sovereign	11	—	—	—	—	—	—	—
Bank	12	—	0.05	—	—	0.05	—	0.05

		2015 Q1	
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type			
Retail			
Residential secured	13	0.01 %	0.07 %
Qualifying revolving retail	14	2.10	3.26
Other retail	15	0.76	1.12
Non-retail			
Corporate	16	0.05	0.41
Sovereign	17	—	—
Bank	18	—	0.04

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

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

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

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

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

Commentary:

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

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

To ensure 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 exposures are below the expected loss rates and is a reflection of prudent assumptions and good quality of 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 #	2017 Q1						2016 Q4					
			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	0.65 %	0.45 %	30.53 %	14.41 %	97.12 %	97.37 %	0.64 %	0.49 %	32.08 %	16.52 %	97.14 %	97.25 %
Residential secured insured ⁴		2	0.62	0.38	n/a	n/a	99.39	99.41	0.62	0.38	n/a	n/a	99.40	99.32
Qualifying revolving retail		3	1.53	1.55	85.91	80.11	93.37	84.66	1.48	1.51	85.91	79.79	93.20	85.27
Other retail		4	2.37	1.94	51.04	42.50	99.06	91.44	2.26	1.90	51.67	42.86	99.07	92.64
Non-Retail														
Corporate		5	1.24	0.56	20.36	17.21	91.90	66.17	1.19	0.48	21.09	15.26	92.44	71.78
Sovereign		6	0.09	—	14.73	n/a	99.79	n/a	0.09	—	14.95	n/a	99.78	n/a
Bank		7	0.17	—	18.86	n/a	99.08	n/a	0.19	—	21.18	n/a	99.09	n/a
			2016 Q3						2016 Q2					
			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	0.67 %	0.50 %	33.01 %	19.37 %	97.13 %	97.19 %	0.30 %	0.28 %	27.55 %	6.43 %	98.35 %	100.48 %
Residential secured insured ⁴		9	0.55	0.33	n/a	n/a	99.39	99.42	0.44	0.28	n/a	n/a	99.17	99.86
Qualifying revolving retail		10	1.48	1.53	85.78	79.34	93.62	85.34	1.29	1.31	84.47	77.33	96.39	88.66
Other retail		11	2.24	1.84	53.04	45.45	99.10	92.64	1.82	1.38	53.92	44.83	97.63	92.35
Non-Retail														
Corporate		12	1.14	0.45	21.20	9.55	92.51	73.25	1.16	0.44	21.27	8.72	92.67	67.02
Sovereign		13	0.09	—	19.98	n/a	99.77	n/a	0.09	—	16.08	n/a	99.75	n/a
Bank		14	0.20	—	16.18	n/a	99.05	n/a	0.22	0.12	16.68	n/a	99.03	n/a
			2016 Q1						2015 Q4					
			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 %	0.28 %	27.26 %	7.45 %	98.32 %	99.97 %	0.28 %	0.27 %	27.64 %	7.07 %	98.33 %	100.22 %
Residential secured insured ⁴		16	0.39	0.28	n/a	n/a	99.19	99.84	0.33	0.30	n/a	n/a	99.25	100.06
Qualifying revolving retail		17	1.26	1.21	84.61	77.38	99.02	90.25	1.29	1.19	84.74	77.74	99.33	90.69
Other retail		18	1.75	1.35	54.79	45.12	97.98	92.09	1.74	1.40	56.20	45.92	97.69	91.48
Non-Retail														
Corporate		19	1.14	0.42	21.20	10.34	93.20	66.45	1.13	0.33	21.08	19.34	93.27	68.37
Sovereign		20	0.08	—	16.33	n/a	99.77	n/a	0.08	—	16.49	n/a	99.77	n/a
Bank		21	0.23	0.12	15.14	n/a	99.07	n/a	0.22	0.12	16.24	n/a	98.90	n/a

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 #	2017 Q1			2016 Q4			2016 Q3			2016 Q2												
				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	\$	11,459	\$	—	\$	2,292	\$	42,791	\$	—	\$	8,558	\$	41,480	\$	—	\$	8,296	\$	39,487	\$	—	\$	7,897
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		32,617		—		2,334		2,493		—		187		2,506		—		187		2,908		47		233
A+ to A-	7		998		—		143		768		712		825		755		725		835		781		758		868
BBB+ to BBB-	8		181		7		170		84		153		403		91		159		422		41		119		295
BB+ to BB-	9		91		2		311		31		2		172		28		2		124		45		3		194
Below BB-/Unrated	10		747		—		7,650		76		354		2,801		78		354		2,862		74		356		2,890
Internal Assessment Approach⁵																									
AA- and above	11		17,995		—		866		16,724		—		770		16,409		—		774		13,873		—		651
A+ to A-	12		748		—		90		1,269		—		152		1,302		—		156		773		—		93
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	\$	64,836	\$	9	\$	13,856	\$	65,421	\$	1,221	\$	16,161	\$	62,649	\$	1,240	\$	13,656	\$	57,982	\$	1,283	\$	13,121

			2016 Q1	2015 Q4			2015 Q3			2015 Q2															
			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	\$	42,833	\$	—	\$	8,567	\$	40,276	\$	—	\$	8,055	\$	40,867	\$	—	\$	8,173	\$	38,166	\$	—	\$	7,633
A+ to A-	19		—		—		—		—		—		—		—		—		—		—		—		—
BBB+ to BBB-	20		—		—		—		—		—		—		—		—		—		—		—		—
BB+ to BB-	21		—		—		—		—		—		—		—		—		—		—		—		—
Below BB-/Unrated	22		—		—		—		—		—		—		—		—		—		—		—		—
Ratings Based Approach⁴																									
AA- and above	23		3,380		57		269		3,277		56		261		2,943		183		277		2,893		181		273
A+ to A-	24		896		886		1,012		601		860		948		194		873		908		143		841		866
BBB+ to BBB-	25		50		193		469		52		190		456		57		76		204		97		75		222
BB+ to BB-	26		53		3		229		67		3		261		72		3		280		41		3		163
Below BB-/Unrated	27		85		350		2,661		84		331		2,604		86		365		2,647		84		346		2,567
Internal Assessment Approach⁵																									
AA- and above	28		13,138		—		607		11,255		—		462		14,383		—		636		13,143		—		554
A+ to A-	29		654		—		79		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	\$	61,089	\$	1,489	\$	13,893	\$	55,836	\$	1,440	\$	13,074	\$	58,602	\$	1,500	\$	13,125	\$	54,567	\$	1,446	\$	12,278

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		2017 Q1				2016 Q4				2016 Q3				2016 Q2			
	LINE #	Risk-weighted assets				Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
		Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total	Gross exposures	Standardized	Internal ratings based	Total
Credit Risk																	
Retail																	
Residential secured	1	\$ 336,744	\$ 870	\$ 27,790	\$ 28,660	\$ 336,212	\$ 833	\$ 28,730	\$ 29,563	\$ 330,822	\$ 771	\$ 28,984	\$ 29,755	\$ 312,076	\$ 12,348	\$ 16,219	\$ 28,567
Qualifying revolving retail	2	91,856	—	19,266	19,266	90,778	—	18,965	18,965	88,115	—	18,480	18,480	73,566	—	14,903	14,903
Other retail	3	90,243	14,050	29,183	43,233	90,834	14,009	29,279	43,288	88,922	13,777	28,691	42,468	95,166	41,696	16,891	58,587
Non-retail²																	
Corporate	4	387,734	111,121	54,980	166,101	380,015	114,105	55,454	169,559	365,972	108,444	54,506	162,950	347,203	101,895	51,147	153,042
Sovereign	5	224,013	4,814	529	5,343	216,533	4,625	514	5,139	204,221	4,277	561	4,838	193,556	3,772	756	4,528
Bank	6	101,622	3,455	5,978	9,433	84,153	3,405	5,682	9,087	105,013	3,053	5,670	8,723	99,865	2,887	5,707	8,594
Securitization exposures	7	64,845	2,292	11,564	13,856	66,642	10,851	5,310	16,161	63,889	8,296	5,360	13,656	59,265	7,897	5,224	13,121
Equity exposures	8	2,428	—	901	901	2,712	—	789	789	2,650	—	797	797	2,523	—	755	755
Exposures subject to standardized or IRB approaches	9	1,299,485	136,602	150,191	286,793	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
Adjustment to IRB RWA for scaling factor	10				8,552				8,515				8,411				6,523
Other assets not included in standardized or IRB approaches ²	11	126,069	n/a	n/a	39,138	121,577	n/a	n/a	39,230	120,970	n/a	n/a	38,773	117,910	n/a	n/a	38,925
Total credit risk	12	\$ 1,425,554			\$ 334,483	\$ 1,389,456			\$ 340,296	\$ 1,370,574			\$ 328,851	\$ 1,301,130			\$ 327,545
Market Risk																	
Trading book	13	n/a			13,587	n/a			12,211	n/a			12,456	n/a			12,892
Operational Risk	14	n/a			48,796	n/a			48,001	n/a			46,936	n/a			43,152
Regulatory Floor	15	n/a			5,302	n/a			5,336	n/a			—	n/a			—
Total Common Equity Tier 1 Capital risk-weighted assets	16				402,168				405,844				388,243				383,589
Tier 1 Capital risk-weighted assets ³	17				402,168				405,844				388,872				384,330
Total Capital risk-weighted assets ³	18				\$ 402,168				\$ 405,844				\$ 389,412				\$ 384,966

		2016 Q1				2015 Q4				2015 Q3				2015 Q2			
		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	\$ 314,082	\$ 13,846	\$ 15,563	\$ 29,409	\$ 309,423	\$ 12,857	\$ 15,869	\$ 28,726	\$ 302,667	\$ 12,891	\$ 16,160	\$ 29,051	\$ 295,122	\$ 11,968	\$ 15,420	\$ 27,388
Qualifying revolving retail	20	70,122	—	14,132	14,132	63,169	—	12,586	12,586	62,151	—	12,317	12,317	61,247	—	12,516	12,516
Other retail	21	101,536	46,564	16,779	63,343	98,607	44,577	16,399	60,976	94,895	41,940	17,349	59,289	89,269	38,349	16,614	54,963
Non-retail²																	
Corporate	22	360,216	110,195	51,917	162,112	339,961	102,395	48,102	150,497	328,813	95,915	45,860	141,775	297,012	86,663	41,542	128,205
Sovereign	23	205,323	3,889	778	4,667	184,430	3,477	594	4,071	176,102	3,556	549	4,105	161,372	3,410	645	4,055
Bank	24	118,069	3,027	6,627	9,654	125,144	2,463	8,949	11,412	119,039	2,352	9,564	11,916	114,872	2,187	9,375	11,562
Securitization exposures	25	62,578	8,567	5,326	13,893	57,276	8,055	5,019	13,074	60,102	8,173	4,952	13,125	56,013	7,633	4,645	12,278
Equity exposures	26	2,700	—	735	735	2,679	—	866	866	2,735	—	856	856	2,583	—	905	905
Exposures subject to standardized or IRB approaches	27	1,234,626	186,088	111,857	297,945	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
Adjustment to IRB RWA for scaling factor	28				6,552				6,347				6,298				5,946
Other assets not included in standardized or IRB approaches ²	29	124,714	n/a	n/a	41,092	111,415	n/a	n/a	40,032	121,321	n/a	n/a	38,797	126,702	n/a	n/a	33,334
Total credit risk	30	\$ 1,359,340			\$ 345,589	\$ 1,292,104			\$ 328,587	\$ 1,267,825			\$ 317,529	\$ 1,204,192			\$ 291,152
Market Risk																	
Trading book	31	n/a			11,808	n/a			12,655	n/a			11,659	n/a			12,913
Operational Risk	32	n/a			42,220	n/a			41,118	n/a			40,307	n/a			39,531
Regulatory Floor	33	n/a			—	n/a			—	n/a			—	n/a			—
Total Common Equity Tier 1 Capital risk-weighted assets	34				399,617				382,360				369,495				343,596
Tier 1 Capital risk-weighted assets ³	35				400,498				383,301				370,461				344,252
Total Capital risk-weighted assets ³	36				\$ 401,253				\$ 384,108				\$ 371,289				\$ 344,813

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 were 64%, 71%, and 77%, respectively. For fiscal 2017, the scalars are 72%, 77%, and 81%, respectively.

Capital Position – Basel III¹

(\$ millions) As at	Line #	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	Cross Reference ²	OSFI Template
Common Equity Tier 1 Capital												
Common shares plus related contributed surplus	1	\$ 20,822	\$ 20,881	\$ 20,751	\$ 20,682	\$ 20,540	\$ 20,457	\$ 20,387	\$ 20,289	\$ 19,982	A1+A2+B	1
Retained earnings	2	37,330	35,452	34,387	33,442	32,585	32,053	30,764	29,362	28,373	C	2
Accumulated other comprehensive income (loss)	3	9,131	11,834	11,037	8,689	13,467	10,209	10,477	7,569	9,956	D	3
Common Equity Tier 1 Capital before regulatory adjustments	4	67,283	68,167	66,175	62,813	66,592	62,719	61,628	57,220	58,311		6
Common Equity Tier 1 Capital regulatory adjustments												
Goodwill (net of related tax liability)	5	(18,986)	(19,517)	(19,047)	(18,371)	(20,386)	(19,143)	(19,150)	(17,767)	(18,639)	E1+E2-E3	8
Intangibles (net of related tax liability)	6	(2,264)	(2,241)	(2,119)	(2,071)	(2,215)	(2,192)	(2,273)	(2,254)	(2,432)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(189)	(172)	(263)	(322)	(359)	(367)	(412)	(595)	(604)	G	10
Cash flow hedge reserve	8	(350)	(1,690)	(2,168)	(1,595)	(2,127)	(1,498)	(1,296)	(1,271)	(1,658)	H	11
Shortfall of provisions to expected losses	9	(769)	(906)	(881)	(262)	(178)	(140)	(118)	(132)	(71)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(138)	(166)	(166)	(170)	(249)	(188)	(136)	(94)	(115)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(11)	(11)	(12)	(12)	(11)	(104)	(17)	(16)	(17)	K	15
Investment in own shares	12	–	(72)	(43)	(64)	–	(4)	(24)	–	–		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	(855)	(1,064)	(1,113)	(1,013)	(1,290)	(1,125)	(1,041)	(951)	(1,167)	L1+L2+L3	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	(23,562)	(25,839)	(25,812)	(23,880)	(26,995)	(24,761)	(24,467)	(23,080)	(24,703)		28
Common Equity Tier 1 Capital	17	43,721	42,328	40,363	38,933	39,597	37,958	37,161	34,140	33,608		29
Additional Tier 1 capital instruments												
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	3,899	3,899	2,900	2,902	2,901	2,202	2,201	2,047	1,501	M+N+O	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1	19	3,070	3,236	3,237	3,239	3,240	3,211	3,240	3,484	3,941	P1+P2+P3	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20	306	286	279	270	302	399	398	368	388	Q	34/35
Additional Tier 1 capital instruments before regulatory adjustments	21	7,275	7,421	6,416	6,411	6,443	5,812	5,839	5,899	5,830		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)	(352)	(354)	(352)	(352)	(352)		43
Additional Tier 1 Capital	25	6,923	7,069	6,064	6,059	6,091	5,458	5,487	5,547	5,478		44
Tier 1 Capital	26	50,644	49,397	46,427	44,992	45,688	43,416	42,648	39,687	39,086		45
Tier 2 capital instruments and provisions												
Directly issued qualifying Tier 2 instruments plus related stock surplus	27	5,700	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	2,649	4,899	4,897	4,898	4,897	5,927	5,927	5,927	5,927	U	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	29	262	270	276	281	317	207	207	207	207	V1+V2	48/49
Collective allowances	30	1,585	1,660	1,567	1,820	1,940	1,731	1,629	1,498	1,536	W	50
Tier 2 Capital before regulatory adjustments	31	10,196	12,589	10,480	10,747	9,654	10,354	9,260	7,632	7,670		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)	(170)	(190)	(170)	(170)	(170)	(170)	(170)		57
Tier 2 Capital	35	10,026	12,419	10,310	10,557	9,484	10,184	9,090	7,462	7,500		58
Total Capital	36	60,670	61,816	56,737	55,549	55,172	53,600	51,738	47,149	46,586		59
Common Equity Tier 1 Capital RWA³	37	402,168	405,844	388,243	383,589	399,617	382,360	369,495	343,596	355,597		60a
Tier 1 Capital RWA³	38	402,168	405,844	388,872	384,330	400,498	383,301	370,461	344,252	356,352		60b
Total Capital RWA³	39	\$ 402,168	\$ 405,844	\$ 389,412	\$ 384,966	\$ 401,253	\$ 384,108	\$ 371,289	\$ 344,813	\$ 356,999		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 fiscal 2015 and 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71%, and 77%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81%, respectively.

Capital Position – Basel III (Continued)

(\$ millions, except as noted)											
As at	Line #	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	OSFI Template
Capital Ratios¹											
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	40	10.9 %	10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	9.9 %	9.5 %	61
Tier 1 (as percentage of Tier 1 Capital RWA)	41	12.6	12.2	11.9	11.7	11.4	11.3	11.5	11.5	11.0	62
Total Capital (as percentage of Total Capital RWA)	42	15.1	15.2	14.6	14.4	13.7	14.0	13.9	13.7	13.0	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) ^{2,3}	43	8.0	8.0	8.0	8.0	8.0	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: countercyclical buffer requirement ⁴	45	–	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66
of which: D-SIB buffer requirement ⁵	46	1.0	1.0	1.0	1.0	1.0	n/a	n/a	n/a	n/a	67a
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	47	10.9	10.4	10.4	10.1	9.9	9.9	10.1	9.9	9.5	68
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))											
Common Equity Tier 1 all-in target ratio	48	8.0	8.0	8.0	8.0	8.0	7.0	7.0	7.0	7.0	69
Tier 1 all-in target ratio	49	9.5	9.5	9.5	9.5	9.5	8.5	8.5	8.5	8.5	70
Total Capital all-in target ratio	50	11.5	11.5	11.5	11.5	11.5	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	51	\$ 1,047	\$ 1,094	\$ 866	\$ 866	\$ 933	\$ 538	\$ 527	\$ 674	\$ 1,689	72
Significant investments in the common stock of financials	52	4,458	4,339	4,148	3,994	3,986	3,909	3,820	3,509	3,478	73
Mortgage servicing rights	53	26	25	23	21	22	20	18	15	10	74
Deferred tax assets arising from temporary differences (net of related tax liability)	54	1,472	1,541	1,561	1,571	1,932	1,664	1,453	1,047	1,276	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)	55	1,585	1,660	1,567	1,820	1,940	1,731	1,629	1,498	1,536	76
Cap on inclusion of allowances in Tier 2 under standardized approach	56	1,945	2,108	1,984	2,447	2,675	2,511	2,384	2,145	2,240	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	57	3,376	4,051	4,051	4,051	4,051	4,726	4,726	4,726	4,726	82
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	58	21	–	–	–	–	–	–	–	–	83
Current cap on Tier 2 instruments subject to phase out arrangements	59	4,381	5,258	5,258	5,258	5,258	6,134	6,134	6,134	6,134	84
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	60	–	–	–	–	–	48	859	849	1,676	85
Capital Ratios – transitional basis⁶											
Risk-weighted assets	61	\$ 409,629	\$ 420,930	\$ 401,698	\$ 396,826	\$ 415,418	\$ 405,997	\$ 392,371	\$ 362,871	\$ 364,957	
Common Equity Tier 1 Capital	62	48,360	50,989	48,000	46,439	47,500	45,712	44,920	41,994	41,565	
Tier 1 Capital	63	51,394	50,989	48,000	46,439	47,500	45,712	44,920	41,994	41,565	
Total Capital	64	61,291	63,082	57,980	56,817	56,759	55,618	53,765	49,233	48,796	
Common Equity Tier 1 (as percentage of RWA)	65	11.8 %	12.1 %	11.9 %	11.7 %	11.4 %	11.3 %	11.4 %	11.6 %	11.4 %	
Tier 1 Capital (as percentage of RWA)	66	12.5	12.1	11.9	11.7	11.4	11.3	11.4	11.6	11.4	
Total Capital (as percentage of RWA)	67	15.0	15.0	14.4	14.3	13.7	13.7	13.7	13.6	13.4	
Capital Ratios for significant bank subsidiaries											
TD Bank, National Association (TD Bank, N.A.)⁷											
Common Equity Tier 1 Capital	68	13.7	13.5	13.4	13.4	13.4	13.6	13.6	13.6	12.7	
Tier 1 Capital	69	13.8	13.6	13.5	13.5	13.5	13.7	13.7	13.7	12.9	
Total Capital	70	14.8	14.6	14.5	14.5	14.5	14.7	14.7	14.7	13.9	
TD Mortgage Corporation											
Common Equity Tier 1 Capital	71	33.2	33.1	33.4	31.8	29.5	29.4	29.4	29.4	27.8	
Tier 1 Capital	72	33.2	33.1	33.4	31.8	29.5	29.4	29.4	29.4	27.8	
Total Capital	73	34.2	34.3	34.6	33.0	30.7	30.8	30.8	30.8	29.2	

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

² The minimum CET1 requirement prior to the buffers is 4.5%.

³ The Financial Stability Board, in consultation with Basel Committee on Banking Supervision and national authorities, has identified the 2016 list of global systemically important banks (G-SIBs), using 2015 fiscal year-end data. The Bank was not identified as a G-SIB.

⁴ Effective January 1, 2017, the countercyclical buffer surcharge is in effect.

⁵ Common equity capital D-SIB surcharge is in effect from January 1, 2016.

⁶ 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.

⁷ 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 #	Balance Sheet ¹	Under Regulatory scope of consolidation ²	Cross Reference ³
Cash and due from banks	3,748	3,748	
Interest-bearing deposits with banks	54,438	54,421	
Trading loans, securities, and other	110,261	110,261	
Derivatives	60,640	60,625	
Financial assets designated at fair value through profit or loss	4,594	2,617	
Held-to-maturity securities	77,981	77,981	
Available-for-sale securities	113,275	111,365	
Securities purchased under reverse repurchase agreements	96,389	96,389	
Loans	588,473	588,255	
Allowance for loan losses	(3,815)	(3,815)	
Eligible general allowance reflected in Tier 2 regulatory capital		(1,585)	W
Shortfall of allowance to expected loss		(769)	I
Allowances not reflected in regulatory capital		(1,461)	
Other	80,899	78,801	
Investment in TD Ameritrade			
Significant investments exceeding regulatory thresholds		620	L1
Significant investments not exceeding regulatory thresholds		3,385	
Imputed goodwill		2,878	E2
Goodwill		16,222	E1
Other intangibles		2,635	F1
Other intangibles (Mortgage Servicing Rights)		26	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		189	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,472	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		1,140	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds		-	
Other DTA/DTL adjustments ⁴		(654)	
Significant investments in financials (excluding TD Ameritrade)			
Significant investments exceeding regulatory thresholds		10	L2
Significant investments in Additional Tier 1 Capital		2	S
Significant investments not exceeding regulatory thresholds		53	
Defined pension benefits		11	K
Other Assets		50,812	
TOTAL ASSETS	1,186,883	1,180,648	
LIABILITIES AND EQUITY⁵			
Trading deposits	91,485	91,485	
Derivatives	57,936	57,936	
Securitization liabilities at fair value	12,537	12,537	
Other financial liabilities designated at fair value through profit or loss	24	24	
Deposits	774,534	774,534	
Other	168,671	162,436	
Deferred tax liabilities			
Goodwill		114	E3
Intangible assets (excluding mortgage servicing rights)		371	F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		513	
Other DTA/DTL adjustments ⁴		(654)	
Gains and losses due to changes in own credit risk on fair value liabilities		138	J
Other liabilities		161,954	
Subordinated notes and debentures	8,394	8,394	
Directly issued qualifying Tier 2 instruments		5,700	T
Directly issued capital instruments subject to phase out from Tier 2		2,649	U
Capital instruments issued by subsidiaries and held by third parties-Tier 2		253	V1
Capital instruments not allowed for regulatory capital		(208)	
Liabilities	1,113,581	1,107,346	
Common Shares	20,836	20,836	A1
Preferred Shares	4,400	4,400	
Directly issued qualifying Additional Tier 1 instruments		3,900	M
Directly issued capital instruments subject to phase out from Additional Tier 1		1,698	P2
Preferred shares not allowed for regulatory capital		(1,198)	
Treasury Shares - Common	(218)	(218)	A2
Treasury Shares - Preferred	(5)	(5)	
Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares		(3)	O
Treasury Shares - non-NVCC Preferred Shares		(2)	
Contributed Surplus	206	206	
Contributed surplus - Common Shares		204	B
Contributed surplus - Preferred Shares		2	N
Retained Earnings	37,330	37,330	C
Accumulated other comprehensive income	9,131	9,131	D
Cash flow hedges requiring derecognition		350	H
Net AOCI included as capital		8,781	
Non-controlling interests in subsidiaries	1,622	1,622	
Portion allowed for regulatory capital (directly issued)		497	P3
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - additional Tier 1		306	Q
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2		9	V2
Portion not allowed for regulatory capital subject to phase out		810	
TOTAL LIABILITIES AND EQUITY	\$ 1,186,883	\$ 1,180,648	

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 \$6.2 billion and total equity of \$1.9 billion of which \$225 million is deducted from CET1, \$350 million is deducted from additional Tier 1 and \$170 million is deducted from Tier 2 Capital. Cross referenced (L3, 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 related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust). The allowed for regulatory capital is \$875 million (P1 - cross referenced to Capital Position - Basel III on page 79).

Flow Statement for Regulatory Capital¹

(\$ millions)		Line #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1
Common Equity Tier 1											
Balance at beginning of period	1	\$	42,328	\$ 40,363	\$ 38,933	\$ 39,597	\$ 37,958	\$ 37,161	\$ 34,140	\$ 33,608	\$ 30,965
New capital issues	2		47	30	12	20	124	32	7	47	42
Redeemed capital ²	3		—	—	—	—	(487)	—	—	—	—
Gross dividends (deductions)	4		(1,069)	(1,062)	(1,056)	(1,054)	(971)	(971)	(970)	(967)	(891)
Shares issued in lieu of dividends (add back)	5		78	84	86	84	81	82	97	81	95
Profit attributable to shareholders of the parent company ³	6		2,504	2,274	2,329	2,024	2,194	1,810	2,238	1,831	2,033
Removal of own credit spread (net of tax)	7		28	—	4	79	(61)	(52)	(42)	21	(17)
Movements in other comprehensive income											
Currency translation differences	8		(1,423)	1,290	1,635	(4,535)	2,934	(19)	3,097	(1,925)	4,173
Available-for-sale investments	9		93	26	207	230	(245)	(424)	(147)	(55)	69
Other	10		(33)	(41)	(67)	59	(60)	(27)	(67)	(20)	(170)
Goodwill and other intangible assets (deduction, net of related tax liability)	11		508	(592)	(724)	2,159	(1,266)	88	(1,402)	1,050	(2,007)
Other, including regulatory adjustments and transitional arrangements											
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12		(17)	91	59	37	8	45	183	9	(119)
Prudential valuation adjustments	13		—	—	—	—	—	—	—	—	—
Other	14		677	(135)	(1,055)	233	(612)	233	27	460	(565)
Balance at end of period	15		43,721	42,328	40,363	38,933	39,597	37,958	37,161	34,140	33,608
Additional Tier 1 Capital											
Balance at beginning of period	16		7,069	6,064	6,059	6,091	5,458	5,487	5,547	5,478	5,034
New additional Tier 1 eligible capital issues	17		—	1,000	—	—	700	—	150	550	500
Redeemed capital	18		—	—	—	—	—	—	(250)	(450)	—
Other, including regulatory adjustments and transitional arrangements	19		(146)	5	5	(32)	(67)	(29)	40	(31)	(56)
Balance at end of period	20		6,923	7,069	6,064	6,059	6,091	5,458	5,487	5,547	5,478
Total Tier 1 Capital	21		50,644	49,397	46,427	44,992	45,688	43,416	42,648	39,687	39,086
Tier 2 Capital											
Balance at beginning of period	22		12,419	10,310	10,557	9,484	10,184	9,090	7,462	7,500	8,256
New Tier 2 eligible capital issues	23		—	2,012	—	1,250	—	1,000	1,500	—	—
Redeemed capital	24		(2,250)	—	—	—	(1,000)	(800)	—	—	—
Amortization adjustments	25		—	—	—	—	—	—	—	—	—
Allowable collective allowance	26		(75)	93	(253)	(120)	209	102	131	(38)	120
Other, including regulatory adjustments and transitional arrangements	27		(68)	4	6	(57)	91	792	(3)	—	(876)
Balance at end of period	28		10,026	12,419	10,310	10,557	9,484	10,184	9,090	7,462	7,500
Total Regulatory Capital	29	\$	60,670	\$ 61,816	\$ 56,737	\$ 55,549	\$ 55,172	\$ 53,600	\$ 51,738	\$ 47,149	\$ 46,586

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 #	2017 Q1	Q4	Q3	2016 Q2	Q1	Q4	Q3	2015 Q2	Q1	OSFI Template
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Summary comparison of accounting assets vs. leverage ratio exposure measure – Traditional Basis

Total consolidated assets as per published financial statements	1	\$ 1,186,883	\$ 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	(4,777)	(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	(17,604)	(27,103)	(35,946)	(32,323)	(39,178)	(22,603)	(26,475)	(24,240)	(41,952)	4
Adjustment for securities financing transactions (SFT)	5	1,183	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	126,170	123,936	121,008	112,988	118,441	107,995	104,637	96,540	98,120	6
Other adjustments	7	(23,671)	(25,189)	(25,181)	(23,382)	(26,108)	(23,561)	(23,327)	(21,928)	(22,656)	7
Leverage Ratio Exposure – Transitional basis	8	\$ 1,268,184	\$ 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	\$ 1,024,472	\$ 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	(23,050)	(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)

Total on-balance sheet exposures (excluding derivatives and SFTs)	11	1,001,422	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	13,543	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	35,806	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	(6,640)	(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	1,024	858	734	1,413	1,328	904	727	711	723	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	18	(713)	(431)	(383)	(967)	(853)	(403)	(278)	(213)	(221)	10
Total derivative exposures	19	43,020	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	96,389	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	1,183	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	97,572	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	478,340	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	(352,170)	(346,710)	(340,657)	(324,800)	(330,877)	(313,007)	(282,408)	(269,293)	(269,320)	18
Off-balance sheet items	27	126,170	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	51,394	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	\$ 1,268,184	\$ 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 %	4.1 %	3.9 %	3.9 %	3.9 %	3.9 %	3.9 %	3.9 %	3.7 %	22
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"All-in" basis (required by OSFI)

Tier 1 Capital – "All-in" basis (line 26 on page 79)	31	\$ 50,644	\$ 49,397	\$ 46,427	\$ 44,992	\$ 45,688	\$ 43,416	\$ 42,648	\$ 39,687	\$ 39,086	23
Regulatory adjustments	32	(23,776)	(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	\$ 1,267,458	\$ 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 %	4.0 %	3.8 %	3.8 %	3.7 %	3.7 %	3.7 %	3.7 %	3.5 %	26
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Adjustments for Items of Note – Footnotes¹

- 1 The adjustments for items of note are removed from reported results to arrive at adjusted results.
- 2 Amortization of intangibles relates to intangibles acquired as a result of asset acquisitions and business combinations, including the after tax amounts for amortization of intangibles relating to the equity in net income of the investment in TD Ameritrade. 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 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 - Basel

Risk-weighted assets (RWA)	<ul style="list-style-type: none"> 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. 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 fiscal 2015 and fiscal 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71% and 77%, respectively. For fiscal 2017, the corresponding scalars are 72%, 77%, and 81%, respectively.
Approaches used by the Bank to calculate RWA	
For Credit Risk	
Standardized Approach	<ul style="list-style-type: none"> Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, collateral, etc.
Advanced Internal Ratings Based (AIRB) Approach	<ul style="list-style-type: none"> Under this approach, banks use their own internal historical experience of PD, LGD, EAD and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.
For Operational Risk	
Advanced Measurement Approach (AMA)	<ul style="list-style-type: none"> 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)	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.
Internal Models Approach	<ul style="list-style-type: none"> Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.
Credit Risk Terminology	
Gross credit risk exposure	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Includes residential mortgages and home equity lines of credit extended to individuals.
Qualifying Revolving Retail (QRR)	<ul style="list-style-type: none"> 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).
Other Retail	<ul style="list-style-type: none"> Includes all other loans (such as, personal loans, student lines of credit and small business loans) extended to individuals and small businesses.
Non-retail	
Corporate	<ul style="list-style-type: none"> Includes exposures to corporations, partnerships or proprietorships.
Sovereign	<ul style="list-style-type: none"> Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.
Bank	<ul style="list-style-type: none"> Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.
Equities	<ul style="list-style-type: none"> Equities exposures in the banking book comprise mainly of exposures held with the objective of earning profits or to meet regulatory requirements in the United States (including Federal Reserve Bank and Federal Home Loan Bank equities). A small portfolio is held for strategic and other reasons.
Exposure Types:	
Drawn	<ul style="list-style-type: none"> The amount of funds advanced to a borrower.
Undrawn (commitment)	<ul style="list-style-type: none"> The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit / committed credit facility).
Repo-style transactions	<ul style="list-style-type: none"> Repurchase and reverse repurchase agreements, securities borrowing and lending.
OTC derivatives	<ul style="list-style-type: none"> Privately negotiated derivative contracts.
Other off-balance sheet	<ul style="list-style-type: none"> 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)	<ul style="list-style-type: none"> The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
Exposure at Default (EAD)	<ul style="list-style-type: none"> The total amount the Bank is exposed to at the time of default.
Loss Given Default (LGD)	<ul style="list-style-type: none"> The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.
Credit Valuation Adjustment (CVA)	<ul style="list-style-type: none"> 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)	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Net income available to common shareholders as a percentage of average CET1 Capital RWA.
Liquidity Coverage Ratio (LCR)	<ul style="list-style-type: none"> LCR is calculated by dividing the total stock of unencumbered high quality liquid assets by the expected next 30 day stressed cash outflow.
Countercyclical Capital Buffer (CCB)	<ul style="list-style-type: none"> CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.

Acronyms

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

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

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

LINE #	2017	2016					2015					Full Year	
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015		
1	\$ 2,445	\$ 2,396	\$ 2,364	\$ 2,270	\$ 2,337	\$ 2,351	\$ 2,328	\$ 2,223	\$ 2,280	\$ 9,367	\$ 9,182		
2	869	829	821	790	805	798	802	770	764	3,245	3,134		
3	3,314	3,225	3,185	3,060	3,142	3,149	3,130	2,993	3,044	12,612	12,316		
4	269	263	258	262	228	221	237	239	190	1,011	887		
5	1,407	1,443	1,358	1,337	1,318	1,399	1,352	1,319	1,336	5,456	5,406		
6	1,638	1,519	1,569	1,461	1,596	1,529	1,541	1,435	1,518	6,145	6,023		
7	438	406	418	390	423	407	406	379	401	1,637	1,593		
8	\$ 1,200	\$ 1,113	\$ 1,151	\$ 1,071	\$ 1,173	\$ 1,122	\$ 1,135	\$ 1,056	\$ 1,117	\$ 4,508	\$ 4,430		
9	\$ 11.0	\$ 11.0	\$ 10.9	\$ 10.7	\$ 10.5	\$ 10.6	\$ 10.5	\$ 10.4	\$ 10.3	\$ 10.8	\$ 10.4		
10	43.3 %	40.3 %	42.0 %	40.9 %	44.1 %	42.1 %	42.9 %	41.8 %	43.0 %	41.8 %	42.5 %		

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

Common Equity Tier 1 Capital risk-weighted assets ²	11	\$ 91	\$ 91	\$ 91	\$ 101	\$ 98	\$ 96	\$ 97	\$ 95	\$ 93	\$ 91	\$ 96
Average loans – personal												
Residential mortgages	12	188.2	188.0	185.6	185.3	185.2	182.2	177.3	175.0	175.2	186.0	177.5
Consumer instalment and other personal												
HELOC	13	65.3	64.1	62.8	61.2	61.0	60.8	60.3	59.7	59.3	62.3	60.0
Indirect auto	14	20.8	20.6	19.9	19.2	19.0	18.5	17.7	17.0	16.6	19.7	17.4
Other	15	12.4	12.4	12.6	12.3	12.2	12.3	12.8	12.6	12.6	12.4	12.6
Credit card	16	19.3	19.1	19.1	18.7	19.2	19.0	18.7	18.2	18.9	19.0	18.7
Total average loans – personal	17	306.0	304.2	300.0	296.7	296.6	292.8	286.8	282.5	282.6	299.4	286.2
Average loans and acceptances – business	18	63.8	62.7	61.6	60.4	58.3	57.0	55.9	54.5	52.8	60.8	55.0
Average deposits												
Personal	19	179.8	176.1	172.2	168.9	167.1	165.1	161.4	159.3	157.8	171.1	160.9
Business	20	99.0	95.6	90.6	85.0	85.2	84.4	84.0	81.4	82.6	89.1	83.1
Margin on average earning assets including												
securitized assets	21	2.72 %	2.69 %	2.69 %	2.68 %	2.71 %	2.76 %	2.79 %	2.79 %	2.78 %	2.69 %	2.78 %
Efficiency ratio – reported	22	42.5	44.7	42.6	43.7	41.9	44.4	43.2	44.1	43.9	43.3	43.9
Number of Canadian retail branches at period end	23	1,154	1,156	1,152	1,152	1,157	1,165	1,166	1,165	1,164	1,156	1,165
Average number of full-time equivalent staff	24	27,866	27,875	27,688	27,109	27,412	27,764	27,944	27,870	28,215	27,523	27,949

Additional Information on Canadian

Wealth and Insurance

Breakdown of Total Net Income (loss)

Wealth	25	\$ 244	\$ 250	\$ 250	\$ 223	\$ 212	\$ 221	\$ 228	\$ 205	\$ 201	\$ 935	855
Insurance	26	122	139	108	170	128	153	194	175	131	545	653

¹ Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

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