



Supplemental Financial Information

For the Second Quarter Ended April 30, 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 second 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 second quarter 2017 Management's Discussion and Analysis (MD&A) and second quarter 2017 ENR.

Segmented Information

For management reporting purposes, the Bank reports its results under three key business segments: Canadian Retail, which includes the results of the Canadian personal and commercial banking, wealth, and insurance businesses; U.S. Retail, which includes the results of the U.S. 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 RWA 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

Net interest income	1	\$ 5,109	\$ 5,141	\$ 5,072	\$ 4,924	\$ 4,880	\$ 5,047	\$ 4,887	\$ 4,697	\$ 4,580	\$ 10,250	\$ 9,927	\$ 19,923	\$ 18,724
Non-interest income	2	3,364	3,979	3,673	3,777	3,379	3,563	3,160	3,309	3,179	7,343	6,942	14,392	12,702
Total revenue	3	8,473	9,120	8,745	8,701	8,259	8,610	8,047	8,006	7,759	17,593	16,869	34,315	31,426
Provision for credit losses	4	500	633	548	556	584	642	509	437	375	1,133	1,226	2,330	1,683
Insurance claims and related expenses	5	538	574	585	692	530	655	637	600	564	1,112	1,185	2,462	2,500
Non-interest expenses	6	4,786	4,897	4,848	4,640	4,736	4,653	4,911	4,292	4,705	9,683	9,389	18,877	18,073
Income (loss) before provision for income taxes	7	2,649	3,016	2,764	2,813	2,409	2,660	1,990	2,677	2,115	5,665	5,069	10,646	9,170
Provision for (recovery of) income taxes	8	257	596	555	576	466	546	259	502	344	853	1,012	2,143	1,523
Income before equity in net income of an investment in TD Ameritrade	9	2,392	2,420	2,209	2,237	1,943	2,114	1,731	2,175	1,771	4,812	4,057	8,503	7,647
Equity in net income of an investment in TD Ameritrade	10	111	113	94	121	109	109	108	91	88	224	218	433	377
Net income – reported	11	2,503	2,533	2,303	2,358	2,052	2,223	1,839	2,266	1,859	5,036	4,275	8,936	8,024
Adjustment for items of note, net of income taxes	12	58	25	44	58	230	24	338	19	310	83	254	356	730
Net income – adjusted	13	2,561	2,558	2,347	2,416	2,282	2,247	2,177	2,285	2,169	5,119	4,529	9,292	8,754
Preferred dividends	14	48	48	43	36	37	25	26	25	24	96	62	141	99
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	15	\$ 2,513	\$ 2,510	\$ 2,304	\$ 2,380	\$ 2,245	\$ 2,222	\$ 2,151	\$ 2,260	\$ 2,145	\$ 5,023	\$ 4,467	\$ 9,151	\$ 8,655

Attributable to:

Common shareholders – adjusted	16	\$ 2,485	\$ 2,481	\$ 2,275	\$ 2,351	\$ 2,217	\$ 2,193	\$ 2,122	\$ 2,232	\$ 2,117	\$ 4,966	\$ 4,410	\$ 9,036	\$ 8,543
Non-controlling interests – adjusted	17	28	29	29	29	28	29	29	28	28	57	57	115	112

Earnings per Share (EPS) (\$) and Weighted-Average

Number of Common Shares Outstanding (millions)¹

Basic earnings: Reported	18	\$ 1.31	\$ 1.32	\$ 1.20	\$ 1.24	\$ 1.07	\$ 1.17	\$ 0.96	\$ 1.20	\$ 0.98	\$ 2.63	\$ 2.24	\$ 4.68	\$ 4.22
Adjusted	19	1.34	1.34	1.23	1.27	1.20	1.18	1.15	1.21	1.15	2.68	2.38	4.88	4.62
Diluted earnings: Reported	20	1.31	1.32	1.20	1.24	1.07	1.17	0.96	1.19	0.97	2.63	2.24	4.67	4.21
Adjusted	21	1.34	1.33	1.22	1.27	1.20	1.18	1.14	1.20	1.14	2.67	2.38	4.87	4.61
Weighted-average number of common shares outstanding: Basic	22	1,854.4	1,855.8	1,855.4	1,853.4	1,850.9	1,854.1	1,853.1	1,851.1	1,848.3	1,855.1	1,852.5	1,853.4	1,849.2
Diluted	23	1,858.7	1,860.3	1,858.8	1,856.6	1,853.9	1,857.5	1,857.2	1,855.7	1,853.4	1,859.5	1,855.8	1,856.8	1,854.1

Balance Sheet (\$ billions)

Total assets	24	\$ 1,251.9	\$ 1,186.9	\$ 1,177.0	\$ 1,182.4	\$ 1,124.8	\$ 1,173.6	\$ 1,104.4	\$ 1,099.2	\$ 1,031.0	\$ 1,251.9	\$ 1,124.8	\$ 1,177.0	\$ 1,104.4
Total equity	25	76.2	73.3	74.2	71.2	67.8	71.7	67.0	66.0	61.6	76.2	67.8	74.2	67.0

Risk Metrics (\$ billions, except as noted)

Common Equity Tier 1 Capital risk-weighted assets ^{2,3}	26	\$ 420.1	\$ 402.2	\$ 405.8	\$ 388.2	\$ 383.6	\$ 399.6	\$ 382.4	\$ 369.5	\$ 343.6	\$ 420.1	\$ 383.6	\$ 405.8	\$ 382.4
Common Equity Tier 1 Capital ²	27	45.4	43.7	42.3	40.4	38.9	39.6	38.0	37.2	34.1	45.4	38.9	42.3	38.0
Common Equity Tier 1 Capital ratio ^{2,3}	28	10.8 %	10.9 %	10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	9.9 %	10.8 %	10.1 %	10.4 %	9.9 %
Tier 1 Capital ²	29	\$ 52.3	\$ 50.6	\$ 49.4	\$ 46.4	\$ 45.0	\$ 45.7	\$ 43.4	\$ 42.6	\$ 39.7	\$ 52.3	\$ 45.0	\$ 49.4	\$ 43.4
Tier 1 Capital ratio ^{2,3}	30	12.5 %	12.6 %	12.2 %	11.9 %	11.7 %	11.4 %	11.3 %	11.5 %	11.5 %	12.5 %	11.7 %	12.2 %	11.3 %
Total Capital ratio ^{2,3}	31	14.9	15.1	15.2	14.6	14.4	13.7	14.0	13.9	13.7	14.9	14.4	15.2	14.0
Leverage ratio ⁴	32	3.9	4.0	4.0	3.8	3.8	3.7	3.7	3.7	3.7	3.9	3.8	4.0	3.7
Liquidity coverage ratio (LCR) ⁵	33	122	124	130	132	128	124	126	123	122	n/a	n/a	n/a	n/a
After-tax impact of 1% increase in interest rates on:														
Economic value of shareholders' equity (\$ millions) ⁶	34	\$ (190)	\$ (183)	\$ (234)	\$ (291)	\$ (64)	\$ (125)	\$ (143)	\$ (52)	\$ (189)	\$ (190)	\$ (64)	\$ (234)	\$ (143)
Net interest income (\$ millions) ⁷	35	67	97	87	72	126	170	240	275	280	67	126	87	240
Net impaired loans – personal, business, and government (\$ millions) ⁸	36	2,624	2,690	2,785	2,786	2,908	3,143	2,660	2,532	2,381	2,624	2,908	2,785	2,660
Net impaired loans – personal, business, and government as a % of net loans and acceptances ⁸	37	0.43 %	0.45 %	0.46 %	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.46 %	0.43 %	0.51 %	0.46 %	0.48 %
Provision for credit losses as a % of net average loans and acceptances ⁸	38	0.35	0.42	0.37	0.39	0.42	0.45	0.40	0.33	0.32	0.39	0.44	0.41	0.34
Rating of senior debt:														
Moody's ⁹	39	Aa1	Aa1	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-	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 quarters ended April 30, 2017 and January 31, 2017, are calculated as an average of the 61 and 62 daily data points, respectively, in the quarter.

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

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

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

⁹ On May 10, 2017, Moody's downgraded the long-term debt rating of TD Bank to Aa2, reflecting Moody's expectation of a more challenging operating environment for banks in Canada.

Shareholder Value

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

(\$ millions, except as noted) For the period ended		LINE #	2017		2016				2015			Year to Date		Full Year	
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Business Performance															
Net income available to common shareholders and non-controlling interests in subsidiaries – reported		1	\$ 2,455	\$ 2,485	\$ 2,260	\$ 2,322	\$ 2,015	\$ 2,198	\$ 1,813	\$ 2,241	\$ 1,835	\$ 4,940	\$ 4,213	\$ 8,795	\$ 7,925
Average common equity		2	68,956	67,697	66,769	64,595	64,536	64,641	62,157	58,891	57,744	68,475	64,302	65,121	58,178
Return on common equity – reported		3	14.4 %	14.4 %	13.3 %	14.1 %	12.5 %	13.3 %	11.4 %	14.9 %	12.8 %	14.4 %	13.0 %	13.3 %	13.4 %
Return on common equity – adjusted		4	14.8	14.5	13.6	14.5	14.0	13.5	13.5	15.0	15.0	14.6	13.8	13.9	14.7
Return on Common Equity Tier 1 Capital risk-weighted assets – reported ¹		5	2.42	2.41	2.24	2.36	2.06	2.21	1.88	2.46	2.12	2.41	2.15	2.21	2.20
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted ¹		6	2.48	2.44	2.28	2.42	2.30	2.23	2.24	2.48	2.48	2.45	2.28	2.31	2.40
Efficiency ratio – reported		7	56.5	53.7	55.4	53.3	57.3	54.0	61.0	53.6	60.6	55.0	55.6	55.0	57.5
Efficiency ratio – adjusted		8	55.8	53.2	54.8	52.6	54.8	53.5	55.3	53.4	54.8	54.4	54.1	53.9	54.3
Effective tax rate															
Reported		9	9.7	19.8	20.1	20.5	19.3	20.5	13.0	18.8	16.3	15.1	20.0	20.1	16.6
Adjusted (TEB)		10	23.2	22.9	22.7	22.9	21.0	22.9	20.0	21.6	22.1	23.0	22.0	22.4	21.5
Net interest margin as a % of average earning assets		11	1.98	1.96	1.96	1.98	2.05	2.06	2.02	2.01	2.07	1.97	2.05	2.01	2.05
Average number of full-time equivalent staff		12	83,481	83,508	82,975	81,978	80,025	79,927	80,554	81,352	81,853	83,494	79,975	81,233	81,483
Common Share Performance															
Closing market price (\$)		13	\$ 64.23	\$ 67.41	\$ 60.86	\$ 56.89	\$ 55.85	\$ 53.15	\$ 53.68	\$ 52.77	\$ 55.70	\$ 64.23	\$ 55.85	\$ 60.86	\$ 53.68
Book value per common share (\$)		14	38.08	36.25	36.71	35.68	33.89	35.99	33.81	33.25	30.90	38.08	33.89	36.71	33.81
Closing market price to book value		15	1.69	1.86	1.66	1.59	1.65	1.48	1.59	1.59	1.80	1.69	1.65	1.66	1.59
Price-earnings ratio															
Reported		16	12.7	14.0	13.0	12.8	12.7	12.4	12.8	12.7	13.7	12.7	12.7	13.0	12.8
Adjusted		17	12.4	13.4	12.5	11.9	11.8	11.4	11.7	11.9	12.7	12.4	11.8	12.5	11.7
Total shareholder return on common shareholders' investment ²		18	19.3 %	31.7 %	17.9 %	12.2 %	4.3 %	9.2 %	0.4 %	(4.1) %	9.4 %	19.3 %	4.3 %	17.9 %	0.4 %
Number of common shares outstanding (millions)		19	1,843.4	1,856.4	1,857.2	1,854.8	1,853.5	1,850.3	1,855.1	1,853.6	1,851.6	1,843.4	1,853.5	1,857.2	1,855.1
Total market capitalization (\$ billions)		20	\$ 118.4	\$ 125.1	\$ 113.0	\$ 105.5	\$ 103.5	\$ 98.3	\$ 99.6	\$ 97.8	\$ 103.1	\$ 118.4	\$ 103.5	\$ 113.0	\$ 99.6
Dividend Performance															
Dividend per common share (\$)		21	\$ 0.60	\$ 0.55	\$ 0.55	\$ 0.55	\$ 0.55	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.51	\$ 1.15	\$ 1.06	\$ 2.16	\$ 2.00
Dividend yield		22	3.3 %	3.4 %	3.7 %	3.8 %	4.0 %	3.9 %	3.9 %	3.7 %	3.6 %	3.4 %	4.0 %	3.9 %	3.8 %
Common dividend payout ratio															
Reported		23	45.9	41.6	45.7	44.5	51.2	43.6	53.0	42.7	52.2	43.7	47.2	46.1	47.4
Adjusted		24	44.8	41.2	44.8	43.4	45.9	43.1	44.5	42.3	44.5	43.0	44.5	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

Pre-Tax Increase (Decrease) in Net Income

Amortization of intangibles (Footnote 2)	
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	
Impairment of goodwill, non-financial assets, and other charges (Footnote 4)	
Restructuring charges (Footnote 5)	
Charge related to the acquisition in U.S. strategic cards portfolio and related integration costs (Footnote 6)	
Litigation and litigation-related charge(s)/reserve(s) (Footnote 7)	
Total	

LINE #	2017		2016				2015			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
1	\$ 78	\$ 80	\$ 80	\$ 79	\$ 86	\$ 90	\$ 89	\$ 85	\$ 89	\$ 158	\$ 176	\$ 335	\$ 350
2	—	(41)	(19)	—	58	(46)	(24)	(21)	(17)	(41)	12	(7)	(62)
3	—	—	—	—	111	—	—	—	—	—	111	111	—
4	—	—	—	—	—	—	349	—	337	—	—	—	686
5	—	—	—	—	—	—	82	—	—	—	—	—	82
6	—	—	—	—	—	—	—	(39)	52	—	—	—	13
7	\$ 78	\$ 39	\$ 61	\$ 79	\$ 255	\$ 44	\$ 496	\$ 25	\$ 461	\$ 117	\$ 299	\$ 439	\$ 1,069

Provision for (Recovery of) Income Taxes

Amortization of intangibles	
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	
Impairment of goodwill, non-financial assets, and other charges	
Restructuring charges	
Charge related to the acquisition in U.S. strategic cards portfolio and related integration costs	
Litigation and litigation-related charge(s)/reserve(s)	
Total	

8	\$ 20	\$ 21	\$ 20	\$ 21	\$ 23	\$ 25	\$ 24	\$ 23	\$ 24	\$ 41	\$ 48	\$ 89	\$ 95
9	—	(7)	(3)	—	7	(5)	(3)	(2)	(2)	(7)	2	(1)	(7)
10	—	—	—	—	(5)	—	—	—	—	—	(5)	(5)	—
11	—	—	—	—	—	—	106	—	109	—	—	—	215
12	—	—	—	—	—	—	31	—	—	—	—	—	31
13	—	—	—	—	—	—	—	(15)	20	—	—	—	5
14	\$ 20	\$ 14	\$ 17	\$ 21	\$ 25	\$ 20	\$ 158	\$ 6	\$ 151	\$ 34	\$ 45	\$ 83	\$ 339

Total After-Tax Increase (Decrease) in Net Income

15	\$ 58	\$ 25	\$ 44	\$ 58	\$ 230	\$ 24	\$ 338	\$ 19	\$ 310	\$ 83	\$ 254	\$ 356	\$ 730
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After-Tax Increase (Decrease) in Earnings per Share (\$) (Footnote 8)

Amortization of intangibles	
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	
Impairment of goodwill, non-financial assets, and other charges	
Restructuring charges	
Charge related to the acquisition in U.S. strategic cards portfolio and related integration costs	
Litigation and litigation-related charge(s)/reserve(s)	
Total	

16	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.06	\$ 0.07	\$ 0.14	\$ 0.14
17	—	(0.02)	(0.01)	—	0.03	(0.02)	(0.01)	(0.01)	(0.01)	(0.02)	0.01	—	(0.03)
18	—	—	—	—	0.06	—	—	—	—	—	0.06	0.06	—
19	—	—	—	—	—	—	0.13	—	0.12	—	—	—	0.25
20	—	—	—	—	—	—	0.03	—	—	—	—	—	0.03
21	—	—	—	—	—	—	—	(0.01)	0.02	—	—	—	0.01
22	\$ 0.03	\$ 0.01	\$ 0.02	\$ 0.03	\$ 0.13	\$ 0.01	\$ 0.18	\$ 0.01	\$ 0.17	\$ 0.04	\$ 0.14	\$ 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		LINE #	2017		2016				2015			Year to Date		Full Year	
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Net Income (loss) – Adjusted															
Canadian Retail	1	\$ 1,570	\$ 1,566	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 1,436	\$ 3,136	\$ 2,977	\$ 5,988	\$ 5,938	
U.S. Retail	2	845	800	701	788	719	751	646	650	626	1,645	1,470	2,959	2,547	
Total Retail	3	2,415	2,366	2,203	2,297	2,183	2,264	2,142	2,207	2,062	4,781	4,447	8,947	8,485	
Wholesale Banking	4	248	267	238	302	219	161	196	239	246	515	380	920	873	
Corporate	5	(102)	(75)	(94)	(183)	(120)	(178)	(161)	(161)	(139)	(177)	(298)	(575)	(604)	
Total Bank	6	\$ 2,561	\$ 2,558	\$ 2,347	\$ 2,416	\$ 2,282	\$ 2,247	\$ 2,177	\$ 2,285	\$ 2,169	\$ 5,119	\$ 4,529	\$ 9,292	\$ 8,754	
Return on Common Equity – Adjusted ¹															
Canadian Retail	7	45.0 %	43.2 %	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	42.3 %	44.0 %	42.1 %	41.9 %	42.8 %	
U.S. Retail	8	10.0	9.1	8.3	9.5	8.7	8.7	7.8	8.3	8.3	9.6	8.7	8.8	8.2	
Wholesale Banking ²	9	16.4	17.5	16.1	20.4	14.8	10.6	13.0	17.2	17.7	16.9	12.7	15.5	15.2	
Total Bank ²	10	14.8	14.5	13.6	14.5	14.0	13.5	13.5	15.0	15.0	14.6	13.8	13.9	14.7	
Percentage of Adjusted Net Income Mix ³															
Total Retail	11	91 %	90 %	90 %	88 %	91 %	93 %	92 %	90 %	89 %	90 %	92 %	91 %	91 %	
Wholesale Banking	12	9	10	10	12	9	7	8	10	11	10	8	9	9	
Total Bank	13	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	
Geographic Contribution to Total Revenue ⁴															
Canada	14	60 %	57 %	60 %	61 %	54 %	62 %	65 %	64 %	59 %	58 %	58 %	59 %	64 %	
United States	15	37	36	36	35	36	36	35	33	31	37	36	36	32	
Other International	16	3	7	4	4	10	2	–	3	10	5	6	5	4	
Total Bank	17	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	

¹ Capital allocated to the business segments was based on 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

(\$ millions, except as noted) For the period ended		LINE #	2017		2016				2015			Year to Date		Full Year	
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Net interest income		1	\$ 2,533	\$ 2,613	\$ 2,551	\$ 2,519	\$ 2,418	\$ 2,491	\$ 2,497	\$ 2,480	\$ 2,369	\$ 5,146	\$ 4,909	\$ 9,979	\$ 9,781
Non-interest income		2	2,599	2,590	2,599	2,622	2,469	2,540	2,500	2,531	2,409	5,189	5,009	10,230	9,904
Total revenue		3	5,132	5,203	5,150	5,141	4,887	5,031	4,997	5,011	4,778	10,335	9,918	20,209	19,685
Provision for credit losses		4	235	269	263	258	262	228	221	237	239	504	490	1,011	887
Insurance claims and other related expenses		5	538	574	585	692	530	655	637	600	564	1,112	1,185	2,462	2,500
Non-interest expenses		6	2,218	2,225	2,250	2,133	2,095	2,079	2,143	2,104	2,075	4,443	4,174	8,557	8,407
Income (loss) before income taxes		7	2,141	2,135	2,052	2,058	2,000	2,069	1,996	2,070	1,900	4,276	4,069	8,179	7,891
Provision for (recovery of) income taxes		8	571	569	550	549	536	556	500	513	464	1,140	1,092	2,191	1,953
Net income – reported		9	\$ 1,570	\$ 1,566	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 1,436	\$ 3,136	\$ 2,977	\$ 5,988	\$ 5,938
Average common equity (\$ billions)		10	\$ 14.3	\$ 14.4	\$ 14.4	\$ 14.3	\$ 14.3	\$ 14.1	\$ 14.0	\$ 13.8	\$ 13.9	\$ 14.4	\$ 14.2	\$ 14.3	\$ 13.9
Return on common equity – reported ¹		11	45.0 %	43.2 %	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	42.3 %	44.0 %	42.1 %	41.9 %	42.8 %
Key Performance Indicators (\$ billions, except as noted)															
Common Equity Tier 1 Capital risk-weighted assets ²		12	\$ 100	\$ 99	\$ 99	\$ 99	\$ 110	\$ 108	\$ 106	\$ 107	\$ 104	\$ 100	\$ 110	\$ 99	\$ 106
Average loans – personal															
Residential mortgages		13	187.5	188.2	188.0	185.6	185.3	185.2	182.2	177.3	175.0	187.8	185.3	186.0	177.5
Consumer instalment and other personal															
Home Equity Line of Credit (HELOC)		14	66.5	65.3	64.1	62.8	61.2	61.0	60.8	60.3	59.7	65.9	61.1	62.3	60.0
Indirect auto		15	20.9	20.8	20.6	19.9	19.2	19.0	18.5	17.7	17.0	20.8	19.1	19.7	17.4
Other		16	16.5	16.2	16.0	16.2	15.8	16.2	16.1	16.7	16.3	16.4	16.0	16.0	16.4
Credit card		17	18.8	19.3	19.1	19.1	18.7	19.2	19.0	18.7	18.2	19.0	18.9	19.0	18.7
Total average loans – personal		18	310.2	309.8	307.8	303.6	300.2	300.6	296.6	290.7	286.2	309.9	300.4	303.0	290.0
Average loans and acceptances – business		19	65.4	63.8	62.7	61.6	60.4	58.3	57.0	55.9	54.5	64.6	59.3	60.8	55.0
Average deposits															
Personal		20	181.6	179.8	176.1	172.2	168.9	167.1	165.1	161.4	159.3	180.7	168.0	171.1	160.9
Business		21	99.2	99.0	95.6	90.6	85.0	85.2	84.4	84.0	81.4	99.1	85.1	89.1	83.1
Wealth		22	24.5	24.2	22.5	21.3	20.5	19.4	18.9	18.5	18.5	24.4	19.9	20.9	18.4
Margin on average earning assets including securitized assets		23	2.81 %	2.82 %	2.78 %	2.79 %	2.77 %	2.80 %	2.84 %	2.88 %	2.89 %	2.81 %	2.79 %	2.78 %	2.87 %
Assets under administration (AUA)		24	\$ 404	\$ 390	\$ 379	\$ 372	\$ 355	\$ 342	\$ 347	\$ 352	\$ 351	\$ 404	\$ 355	\$ 379	\$ 347
Assets under management (AUM)		25	279	266	271	268	256	248	246	249	244	279	256	271	246
Gross originated insurance premiums (\$ millions)		26	938	860	1,031	1,091	973	870	1,046	1,104	977	1,798	1,843	3,965	3,988
Efficiency ratio – reported		27	43.2 %	42.8 %	43.7 %	41.5 %	42.9 %	41.3 %	42.9 %	42.0 %	43.4 %	43.0 %	42.1 %	42.3 %	42.7 %
Number of Canadian retail branches at period end		28	1,153	1,154	1,156	1,152	1,152	1,157	1,165	1,166	1,165	1,153	1,152	1,156	1,165
Average number of full-time equivalent staff		29	39,227	39,347	39,149	38,852	37,987	38,301	38,782	39,180	39,312	39,288	38,145	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.

U.S. Retail Segment – Canadian Dollars

RESULTS OF OPERATIONS

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

LINE #	2017		2016				2015			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Net interest income	\$ 1,851	\$ 1,839	\$ 1,832	\$ 1,755	\$ 1,737	\$ 1,769	\$ 1,658	\$ 1,527	\$ 1,516	\$ 3,690	\$ 3,506	\$ 7,093	\$ 6,131
Non-interest income	664	687	592	591	553	630	492	576	519	1,351	1,183	2,366	2,098
Total revenue ¹	2,515	2,526	2,424	2,346	2,290	2,399	2,150	2,103	2,035	5,041	4,689	9,459	8,229
Provision for credit losses ²	152	257	193	168	162	221	174	153	101	409	383	744	535
Non-interest expenses	1,449	1,434	1,499	1,372	1,416	1,406	1,442	1,239	1,329	2,883	2,822	5,693	5,188
Income (loss) before income taxes	914	835	732	806	712	772	534	711	605	1,749	1,484	3,022	2,506
Provision for (recovery of) income taxes	177	146	124	143	101	130	48	129	96	323	231	498	394
U.S. Retail Bank net income – reported	737	689	608	663	611	642	486	582	509	1,426	1,253	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	737	689	608	663	611	642	537	558	541	1,426	1,253	2,524	2,171
Equity in net income of an investment in TD Ameritrade ⁴	108	111	93	125	108	109	109	92	85	219	217	435	376
Net income – adjusted	845	800	701	788	719	751	646	650	626	1,645	1,470	2,959	2,547
Net income – reported	\$ 845	\$ 800	\$ 701	\$ 788	\$ 719	\$ 751	\$ 595	\$ 674	\$ 594	\$ 1,645	\$ 1,470	\$ 2,959	\$ 2,488
Average common equity (\$ billions)	\$ 34.6	\$ 34.9	\$ 33.7	\$ 33.0	\$ 33.6	\$ 34.4	\$ 33.1	\$ 31.1	\$ 31.0	\$ 34.7	\$ 34.0	\$ 33.7	\$ 31.1
Return on common equity – reported ⁵	10.0 %	9.1 %	8.3 %	9.5 %	8.7 %	8.7 %	7.1 %	8.6 %	7.9 %	9.6 %	8.7 %	8.8 %	8.0 %
Return on common equity – adjusted ⁵	10.0	9.1	8.3	9.5	8.7	8.7	7.8	8.3	8.3	9.6	8.7	8.8	8.2
Key Performance Indicators (\$ billions, except as noted)													
Common Equity Tier 1 Capital risk-weighted assets ⁶	\$ 232	\$ 218	\$ 223	\$ 211	\$ 200	\$ 216	\$ 200	\$ 190	\$ 173	\$ 232	\$ 200	\$ 223	\$ 200
Average loans – personal													
Residential mortgages	28.0	27.9	27.2	26.8	27.3	28.5	27.6	26.2	26.4	27.9	27.9	27.5	26.2
Consumer instalment and other personal													
HELOC	13.0	13.1	13.0	13.0	13.4	14.1	13.5	12.9	13.0	13.1	13.8	13.4	12.9
Indirect auto	28.0	28.2	27.5	26.6	26.3	26.7	24.6	22.3	21.5	28.1	26.5	26.8	22.0
Other	0.7	0.8	0.7	0.7	0.7	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7
Credit card	14.1	14.5	13.3	12.7	12.9	13.8	10.6	8.9	8.7	14.3	13.4	13.2	9.1
Total average loans – personal	83.8	84.5	81.7	79.8	80.6	83.9	77.0	71.0	70.3	84.1	82.3	81.6	70.9
Average loans and acceptances – business	106.2	106.4	101.9	98.8	97.4	99.8	89.6	81.6	78.2	106.3	98.5	99.4	80.0
Average debt securities classified as loans	0.8	1.3	1.4	1.5	1.7	1.8	1.9	1.9	2.1	1.1	1.8	1.6	2.0
Average deposits													
Personal	112.7	108.6	104.6	102.4	103.2	102.7	96.5	90.8	89.9	110.6	103.0	103.2	89.4
Business ⁷	87.4	87.3	85.1	80.2	82.2	84.8	80.3	72.0	71.8	87.4	83.5	83.1	72.7
TD Ameritrade insured deposit accounts	125.8	126.3	116.8	108.9	111.4	111.9	104.5	94.3	93.1	126.1	111.7	112.3	94.8
Margin on average earning assets ^{1,8}	3.05 %	3.03 %	3.13 %	3.14 %	3.11 %	3.11 %	3.08 %	3.05 %	3.14 %	3.04 %	3.11 %	3.12 %	3.12 %
Assets under administration	\$ 25	\$ 23	\$ 23	\$ 22	\$ 21	\$ 23	\$ 21	\$ 21	\$ 19	\$ 25	\$ 21	\$ 23	\$ 21
Assets under management	82	78	89	96	93	103	103	100	90	82	93	89	103
Efficiency ratio – reported	57.6 %	56.8 %	61.8 %	58.5 %	61.8 %	58.6 %	67.1 %	58.9 %	65.3 %	57.2 %	60.2 %	60.2 %	63.0 %
Efficiency ratio – adjusted	57.6	56.8	61.8	58.5	61.8	58.6	64.5	60.8	62.8	57.2	60.2	60.2	62.2
Total revenue – adjusted (\$ millions)	\$ 2,515	\$ 2,526	\$ 2,424	\$ 2,346	\$ 2,290	\$ 2,399	\$ 2,223	\$ 2,103	\$ 2,035	\$ 5,041	\$ 4,689	\$ 9,459	\$ 8,302
Non-interest expenses – adjusted (\$ millions)	1,449	1,434	1,499	1,372	1,416	1,406	1,433	1,278	1,277	2,883	2,822	5,693	5,166
Number of U.S. retail stores as at period end ⁹	1,260	1,257	1,278	1,267	1,265	1,264	1,298	1,305	1,302	1,260	1,265	1,278	1,298
Average number of full-time equivalent staff	25,745	26,037	26,103	25,998	25,599	25,226	25,250	25,546	25,775	25,893	25,410	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 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		2016				2015			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Net interest income	\$ 1,391	\$ 1,381	\$ 1,396	\$ 1,354	\$ 1,308	\$ 1,288	\$ 1,260	\$ 1,224	\$ 1,215	\$ 2,772	\$ 2,596	\$ 5,346	\$ 4,925
Non-interest income	498	517	452	456	417	459	373	463	415	1,015	876	1,784	1,689
Total revenue ¹	1,889	1,898	1,848	1,810	1,725	1,747	1,633	1,687	1,630	3,787	3,472	7,130	6,614
Provision for credit losses ²	114	193	146	130	123	160	133	122	81	307	283	559	430
Non-interest expenses	1,088	1,077	1,142	1,058	1,067	1,022	1,096	994	1,065	2,165	2,089	4,289	4,165
Income (loss) before income taxes	687	628	560	622	535	565	404	571	484	1,315	1,100	2,282	2,019
Provision for (recovery of) income taxes	133	110	95	110	76	95	36	102	77	243	171	376	318
U.S. Retail Bank net income – reported	554	518	465	512	459	470	368	469	407	1,072	929	1,906	1,701
Adjustments for items of note, net of income taxes ³	–	–	–	–	–	–	39	(19)	26	–	–	–	46
U.S. Retail Bank – adjusted	554	518	465	512	459	470	407	450	433	1,072	929	1,906	1,747
Equity in net income of an investment in TD Ameritrade ⁴	82	83	71	97	78	82	84	74	69	165	160	328	306
Net income – adjusted	636	601	536	609	537	552	491	524	502	1,237	1,089	2,234	2,053
Net income – reported	636	601	536	609	537	552	452	543	476	1,237	1,089	2,234	2,007
Average common equity (US\$ billions)	\$ 26.0	\$ 26.2	\$ 25.7	\$ 25.4	\$ 25.2	\$ 25.1	\$ 25.1	\$ 24.9	\$ 24.9	\$ 26.0	\$ 25.2	\$ 25.4	\$ 25.0
Key Performance Indicators (US\$ billions, except as noted)													
Common Equity Tier 1 Capital risk-weighted assets ⁵	\$ 170	\$ 167	\$ 166	\$ 162	\$ 160	\$ 154	\$ 153	\$ 145	\$ 144	\$ 170	\$ 160	\$ 166	\$ 153
Average loans – personal													
Residential mortgages	21.0	20.9	20.7	20.6	20.6	20.7	20.9	21.0	21.1	21.0	20.7	20.7	21.0
Consumer instalment and other personal													
HELOC	9.8	9.9	9.9	10.0	10.1	10.3	10.3	10.4	10.4	9.8	10.2	10.1	10.4
Indirect auto	21.0	21.2	21.0	20.5	19.8	19.4	18.7	17.9	17.3	21.0	19.6	20.2	17.7
Other	0.5	0.6	0.6	0.6	0.6	0.5	0.6	0.5	0.5	0.6	0.5	0.6	0.6
Credit card	10.6	10.9	10.1	9.8	9.7	10.1	8.0	7.1	7.0	10.8	9.9	9.9	7.3
Total average loans – personal	62.9	63.5	62.3	61.5	60.8	61.0	58.5	56.9	56.3	63.2	60.9	61.5	57.0
Average loans and acceptances – business	79.7	79.9	77.7	76.2	73.3	72.6	68.1	65.4	62.6	79.8	72.9	74.9	64.2
Average debt securities classified as loans	0.6	1.0	1.1	1.2	1.3	1.3	1.4	1.5	1.6	0.8	1.3	1.2	1.6
Average deposits													
Personal	84.6	81.5	79.7	79.0	77.8	74.7	73.3	72.8	72.0	83.0	76.3	77.8	71.8
Business ⁶	65.6	65.6	64.9	61.8	62.0	61.7	61.0	57.7	57.5	65.6	61.8	62.6	58.3
TD Ameritrade insured deposit accounts	94.5	94.8	89.1	84.0	83.9	81.4	79.4	75.6	74.6	94.7	82.7	84.6	76.1
Assets under administration	18	18	17	17	17	16	16	16	16	18	17	17	16
Assets under management	60	60	66	74	74	73	79	76	75	60	74	66	79
Total revenue – adjusted (US\$ millions)	1,889	1,898	1,848	1,810	1,725	1,747	1,689	1,687	1,630	3,787	3,472	7,130	6,670
Non-interest expenses – adjusted (US\$ millions)	1,088	1,077	1,142	1,058	1,067	1,022	1,089	1,024	1,023	2,165	2,089	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.

Wholesale Banking Segment

RESULTS OF OPERATIONS

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

LINE #	2017		2016				2015			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Net interest income (TEB)	\$ 805	\$ 393	\$ 396	\$ 390	\$ 440	\$ 459	\$ 550	\$ 564	\$ 584	\$ 1,198	\$ 899	\$ 1,685	\$ 2,295
Non-interest income ¹	13	464	345	469	326	205	116	201	200	477	531	1,345	631
Total revenue	818	857	741	859	766	664	666	765	784	1,675	1,430	3,030	2,926
Provision for (recovery of) credit losses ²	(4)	(24)	1	11	50	12	14	2	—	(28)	62	74	18
Non-interest expenses	481	524	432	437	441	429	390	431	447	1,005	870	1,739	1,701
Income (loss) before income taxes	341	357	308	411	275	223	262	332	337	698	498	1,217	1,207
Provision for (recovery of) income taxes (TEB)	93	90	70	109	56	62	66	93	91	183	118	297	334
Net income (loss) – reported	\$ 248	\$ 267	\$ 238	\$ 302	\$ 219	\$ 161	\$ 196	\$ 239	\$ 246	\$ 515	\$ 380	\$ 920	\$ 873
Average common equity (\$ billions)	\$ 6.2	\$ 6.0	\$ 5.9	\$ 5.9	\$ 6.0	\$ 6.1	\$ 6.0	\$ 5.5	\$ 5.7	\$ 6.1	\$ 6.0	\$ 6.0	\$ 5.8
Return on common equity ^{3,4}	16.4 %	17.5 %	16.1 %	20.4 %	14.8 %	10.6 %	13.0 %	17.2 %	17.7 %	16.9 %	12.7 %	15.5 %	15.2 %
Key Performance Indicators													
(\$ billions, except as noted)													
Common Equity Tier 1 Capital risk-weighted assets ⁵	\$ 70	\$ 69	\$ 67	\$ 67	\$ 63	\$ 65	\$ 65	\$ 62	\$ 57	\$ 70	\$ 63	\$ 67	\$ 65
Gross drawn ⁶	20	19	21	21	19	18	16	16	14	20	19	21	16
Efficiency ratio	58.8 %	61.1 %	58.3 %	50.9 %	57.6 %	64.6 %	58.6 %	56.3 %	57.0 %	60.0 %	60.8 %	57.4 %	58.1 %
Average number of full-time equivalent staff	3,969	3,929	3,893	3,808	3,649	3,712	3,741	3,736	3,771	3,949	3,681	3,766	3,748
Trading-Related Income (Loss) (TEB)⁷													
Interest rate and credit	\$ 85	\$ 248	\$ 159	\$ 239	\$ 172	\$ 171	\$ 112	\$ 190	\$ 208	\$ 333	\$ 343	\$ 741	\$ 600
Foreign exchange	136	173	156	149	163	154	109	104	120	309	317	622	467
Equity and other	204	94	65	59	94	55	95	131	96	298	149	273	478
Total trading-related income (loss)	\$ 425	\$ 515	\$ 380	\$ 447	\$ 429	\$ 380	\$ 316	\$ 425	\$ 424	\$ 940	\$ 809	\$ 1,636	\$ 1,545

¹ Effective February 1, 2017, the total gains and losses on derivatives hedging the reclassified available-for-sale securities portfolio are recorded in Wholesale Banking, previously reported in the Corporate segment and treated as an item of note.

² Includes the cost of credit protection incurred in hedging the lending portfolio.

³ Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

⁴ CVA is included in accordance with OSFI guidance.

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

⁶ Includes gross loans and bankers' acceptances, excluding letters of credit, cash collateral, credit default swaps (CDS) and reserves for the corporate lending business.

⁷ 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		2016				2015			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Net interest income (loss) ^{1,2}	\$ (80)	\$ 296	\$ 293	\$ 260	\$ 285	\$ 328	\$ 182	\$ 126	\$ 111	\$ 216	\$ 613	\$ 1,166	\$ 517
Non-interest income (loss) ^{2,3}	88	238	137	95	31	188	52	1	51	326	219	451	69
Total revenue ⁴	8	534	430	355	316	516	234	127	162	542	832	1,617	586
Provision for credit losses ^{2,5}	117	131	91	119	110	181	100	45	35	248	291	501	243
Non-interest expenses	638	714	667	698	784	739	936	518	854	1,352	1,523	2,888	2,777
Income (loss) before income taxes and equity in net income of an investment in TD Ameritrade	(747)	(311)	(328)	(462)	(578)	(404)	(802)	(436)	(727)	(1,058)	(982)	(1,772)	(2,434)
Provision for (recovery of) income taxes ¹	(584)	(209)	(189)	(225)	(227)	(202)	(355)	(233)	(307)	(793)	(429)	(843)	(1,158)
Equity in net income of an investment in TD Ameritrade	3	2	1	(4)	1	—	(1)	(1)	3	5	1	(2)	1
Net income (loss) – reported	(160)	(100)	(138)	(241)	(350)	(202)	(448)	(204)	(417)	(260)	(552)	(931)	(1,275)
Adjustments for items of note, net of income taxes ⁶	58	25	44	58	230	24	287	43	278	83	254	356	671
Net income (loss) – adjusted	\$ (102)	\$ (75)	\$ (94)	\$ (183)	\$ (120)	\$ (178)	\$ (161)	\$ (161)	\$ (139)	\$ (177)	\$ (298)	\$ (575)	\$ (604)
Decomposition of Adjustments for Items of Note, Net of Income Taxes⁶													
Amortization of intangibles (Footnote 2)	58	59	60	58	63	65	65	62	65	117	128	246	255
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	—	(34)	(16)	—	51	(41)	(21)	(19)	(15)	(34)	10	(6)	(55)
Impairment of goodwill, non-financial assets, and other charges (Footnote 4)	—	—	—	—	116	—	—	—	—	—	116	116	—
Restructuring charges (Footnote 5)	—	—	—	—	—	—	243	—	228	—	—	—	471
Total adjustments for items of note	58	25	44	58	230	24	287	43	278	83	254	356	671
Decomposition of Items included in Net Income (Loss) – Adjusted													
Net corporate expenses	(186)	(233)	(215)	(222)	(196)	(203)	(192)	(193)	(177)	(419)	(399)	(836)	(734)
Other	56	129	92	10	48	(4)	2	4	10	185	44	146	18
Non-controlling interests	28	29	29	29	28	29	29	28	28	57	57	115	112
Net income (loss) – adjusted	(102)	(75)	(94)	(183)	(120)	(178)	(161)	(161)	(139)	(177)	(298)	(575)	(604)
Average number of full-time equivalent staff	14,540	14,195	13,830	13,320	12,790	12,688	12,781	12,890	12,995	14,364	12,739	13,160	12,870

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

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

³ Effective February 1, 2017, the total gains and losses on derivatives hedging the reclassified available-for-sale securities portfolio are recorded in Wholesale Banking, previously reported in the Corporate segment and treated as an item of note.

⁴ 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.

⁵ Includes incurred but not identified PCL related to the products in the Canadian Retail and Wholesale Banking segments.

⁶ 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

(\$ millions, except as noted) For the period ended											Year to Date		Full Year	
LINE #	2017		2016				2015			2017	2016	2016	2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2					
Interest Income														
Loans	1	\$ 5,655	\$ 5,705	\$ 5,589	\$ 5,433	\$ 5,297	\$ 5,432	\$ 5,159	\$ 5,144	\$ 4,941	\$ 11,360	\$ 10,729	\$ 21,751	\$ 20,319
Securities	2	1,425	1,347	1,219	1,100	1,115	1,150	1,136	1,086	1,090	2,772	2,265	4,584	4,369
Deposits with banks	3	115	75	68	62	58	37	34	36	36	190	95	225	142
Total interest income	4	7,195	7,127	6,876	6,595	6,470	6,619	6,329	6,266	6,067	14,322	13,089	26,560	24,830
Interest Expense														
Deposits	5	1,553	1,475	1,340	1,194	1,126	1,098	1,023	1,069	1,039	3,028	2,224	4,758	4,242
Securitization liabilities	6	112	111	103	113	112	124	130	143	147	223	236	452	593
Subordinated notes and debentures	7	91	100	107	104	96	88	103	93	94	191	184	395	390
Other	8	330	300	254	260	256	262	186	264	207	630	518	1,032	881
Total interest expense	9	2,086	1,986	1,804	1,671	1,590	1,572	1,442	1,569	1,487	4,072	3,162	6,637	6,106
Net Interest Income	10	5,109	5,141	5,072	4,924	4,880	5,047	4,887	4,697	4,580	10,250	9,927	19,923	18,724
TEB adjustment	11	457	112	86	79	82	65	95	91	91	569	147	312	417
Net Interest Income (TEB)	12	\$ 5,566	\$ 5,253	\$ 5,158	\$ 5,003	\$ 4,962	\$ 5,112	\$ 4,982	\$ 4,788	\$ 4,671	\$ 10,819	\$ 10,074	\$ 20,235	\$ 19,141
Average total assets (\$ billions)	13	\$ 1,217	\$ 1,212	\$ 1,196	\$ 1,157	\$ 1,142	\$ 1,141	\$ 1,113	\$ 1,069	\$ 1,061	\$ 1,214	\$ 1,141	\$ 1,159	\$ 1,063
Average earning assets (\$ billions)	14	1,056	1,041	1,031	989	969	975	958	925	906	1,048	972	991	914
Net interest margin as a % of average earning assets	15	1.98 %	1.96 %	1.96 %	1.98 %	2.05 %	2.06 %	2.02 %	2.01 %	2.07 %	1.97 %	2.05 %	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	\$ (19)	\$ (17)	\$ (20)	\$ (22)	\$ (27)	\$ (24)	\$ (27)	\$ (24)	\$ (26)	\$ (36)	\$ (51)	\$ (93)	\$ (103)
Net interest income foregone on impaired loans	17	29	32	33	32	32	32	29	27	27	61	64	129	110
Recoveries	18	(3)	(2)	(1)	(1)	(1)	(1)	(2)	—	(1)	(5)	(2)	(4)	(3)
Total	19	\$ 7	\$ 13	\$ 12	\$ 9	\$ 4	\$ 7	\$ —	\$ 3	\$ —	\$ 20	\$ 11	\$ 32	\$ 4

Non-Interest Income

(\$ millions)		2017		2016				2015			Year to Date		Full Year	
For the period ended		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
LINE #														
Investment and Securities Services														
1	Broker dealer fees and commissions	\$ 129	\$ 128	\$ 119	\$ 117	\$ 117	\$ 110	\$ 107	\$ 106	\$ 109	\$ 257	\$ 227	\$ 463	\$ 430
2	Full-service brokerage and other securities services	235	238	226	216	205	206	189	194	189	473	411	853	760
3	Underwriting and advisory	147	155	132	177	138	99	87	122	149	302	237	546	443
4	Investment management fees	133	130	130	126	123	126	123	126	118	263	249	505	481
5	Mutual fund management	429	427	420	410	390	403	402	404	388	856	793	1,623	1,569
6	Trust fees	36	35	37	40	38	38	36	39	40	71	76	153	150
7	Total investment and securities services	1,109	1,113	1,064	1,086	1,011	982	944	991	993	2,222	1,993	4,143	3,833
8	Credit fees	284	264	268	271	258	251	254	238	223	548	509	1,048	925
9	Net securities gain (loss)	36	14	28	37	1	(12)	11	14	(3)	50	(11)	54	79
10	Trading income (loss)¹	(288)	213	83	174	97	41	(99)	(7)	(65)	(75)	138	395	(223)
11	Service charges	645	663	656	641	631	643	638	615	572	1,308	1,274	2,571	2,376
12	Card services	566	624	582	592	543	596	480	432	426	1,190	1,139	2,313	1,766
13	Insurance revenue²	909	952	945	959	924	968	977	970	912	1,861	1,892	3,796	3,758
Other income														
14	Foreign exchange – non-trading	44	54	33	28	21	40	59	40	111	98	61	122	256
Income (loss) from financial instruments designated at fair value through profit or loss														
15	Trading-related income (loss)	6	(2)	(3)	5	2	(13)	(3)	(4)	3	4	(11)	(9)	(12)
16	Related to insurance subsidiaries ²	23	(51)	1	36	(12)	8	(21)	2	(16)	(28)	(4)	33	45
17	Securitization liabilities	–	–	–	–	–	–	–	–	2	–	–	–	4
18	Loan commitments	(3)	(59)	(14)	–	(33)	(1)	(12)	(11)	(34)	(62)	(34)	(48)	(54)
19	Deposits	–	–	–	1	2	1	3	–	4	–	3	4	1
20	Other ¹	33	194	30	(53)	(66)	59	(71)	29	51	227	(7)	(30)	(52)
21	Total other income (loss)	103	136	47	17	(86)	94	(45)	56	121	239	8	72	188
22	Total non-interest income	\$ 3,364	\$ 3,979	\$ 3,673	\$ 3,777	\$ 3,379	\$ 3,563	\$ 3,160	\$ 3,309	\$ 3,179	\$ 7,343	\$ 6,942	\$ 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)		2017		2016				2015			Year to Date		Full Year		
For the period ended		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015	
Salaries and Employee Benefits															
Salaries	1	\$ 1,427	\$ 1,472	\$ 1,441	\$ 1,399	\$ 1,358	\$ 1,378	\$ 1,383	\$ 1,387	\$ 1,346	\$ 2,899	\$ 2,736	\$ 5,576	\$ 5,452	
Incentive compensation	2	610	634	528	546	563	533	479	491	562	1,244	1,096	2,170	2,057	
Pension and other employee benefits	3	441	480	352	381	402	417	368	383	400	921	819	1,552	1,534	
Total salaries and employee benefits	4	2,478	2,586	2,321	2,326	2,323	2,328	2,230	2,261	2,308	5,064	4,651	9,298	9,043	
Occupancy															
Rent	5	230	227	233	222	228	232	225	236	215	457	460	915	887	
Depreciation and impairment losses	6	95	96	117	107	103	100	100	94	93	191	203	427	376	
Other	7	120	128	131	103	122	127	122	107	110	248	249	483	456	
Total occupancy	8	445	451	481	432	453	459	447	437	418	896	912	1,825	1,719	
Equipment															
Rent	9	46	46	48	44	45	45	46	45	44	92	90	182	172	
Depreciation and impairment losses	10	50	52	51	49	53	49	49	54	55	102	102	202	212	
Other	11	153	144	140	138	150	132	139	126	126	297	282	560	508	
Total equipment	12	249	242	239	231	248	226	234	225	225	491	474	944	892	
Amortization of Other Intangibles															
Software and asset servicing rights	13	112	106	118	115	104	101	98	97	93	218	205	438	373	
Other	14	63	64	64	63	69	74	73	70	73	127	143	270	289	
Total amortization of other intangibles	15	175	170	182	178	173	175	171	167	166	345	348	708	662	
Marketing and Business Development															
Restructuring charges	16	184	166	198	190	182	173	198	192	181	350	355	743	728	
Brokerage-Related Fees	17	17	(5)	1	(3)	(14)	(2)	349	—	337	12	(16)	(18)	686	
Professional and Advisory Services	18	82	82	78	77	80	81	77	79	86	164	161	316	324	
Other Expenses	19	280	289	379	300	282	271	305	258	228	569	553	1,232	1,032	
Capital and business taxes	20	34	31	72	39	34	31	61	26	33	65	65	176	139	
Postage	21	58	52	50	54	64	57	52	56	59	110	121	225	222	
Travel and relocation	22	45	44	55	45	49	42	47	43	43	89	91	191	175	
Other	23	739	789	792	771	862	812	740	548	621	1,528	1,674	3,237	2,451	
Total other expenses	24	876	916	969	909	1,009	942	900	673	756	1,792	1,951	3,829	2,987	
Total non-interest expenses	25	\$ 4,786	\$ 4,897	\$ 4,848	\$ 4,640	\$ 4,736	\$ 4,653	\$ 4,911	\$ 4,292	\$ 4,705	\$ 9,683	\$ 9,389	\$ 18,877	\$ 18,073	

Balance Sheet

(\$ millions) As at	LINE #	2017		2016				2015		
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
ASSETS										
Cash and due from banks	1	\$ 5,271	\$ 3,748	\$ 3,907	\$ 3,593	\$ 3,292	\$ 3,204	\$ 3,154	\$ 3,542	\$ 2,945
Interest-bearing deposits with banks	2	54,227	54,438	53,714	54,605	47,778	48,739	42,483	49,081	45,654
Trading loans, securities, and other	3	111,833	110,261	99,257	102,934	93,140	101,360	95,157	108,472	102,844
Derivatives	4	62,674	60,640	72,242	77,858	73,092	85,642	69,438	75,056	65,072
Financial assets designated at fair value through profit or loss	5	3,971	4,594	4,283	4,333	4,279	4,525	4,378	4,005	3,900
Available-for-sale securities	6	121,992	113,275	107,571	99,674	93,644	94,372	88,782	77,586	70,448
	7	300,470	288,770	283,353	284,799	264,155	285,899	257,755	265,119	242,264
Held-to-maturity securities	8	82,330	77,981	84,395	81,341	76,881	80,207	74,450	73,661	69,342
Securities purchased under reverse repurchase agreements	9	113,834	96,389	86,052	100,109	93,820	100,941	97,364	102,325	89,244
Loans										
Residential mortgages	10	217,143	215,658	217,336	215,050	211,982	215,456	212,373	208,286	201,535
Consumer instalment and other personal: HELOC	11	81,366	78,729	78,358	76,977	74,770	75,631	74,766	74,530	72,923
Indirect auto	12	49,693	47,980	48,947	47,508	44,888	46,700	43,901	42,241	38,575
Other	13	17,982	17,656	17,226	16,980	16,661	16,625	16,804	17,398	17,429
Credit card	14	32,463	31,814	31,914	31,099	29,755	31,726	30,215	27,047	25,807
Business and government	15	202,672	195,600	194,074	186,089	177,104	182,399	167,529	160,173	149,666
Debt securities classified as loans	16	1,034	1,036	1,674	1,707	1,820	2,217	2,187	2,297	2,511
	17	602,353	588,473	589,529	575,410	556,980	570,754	547,775	531,972	508,446
Allowance for loan losses	18	(3,892)	(3,815)	(3,873)	(3,773)	(3,616)	(3,726)	(3,434)	(3,344)	(3,150)
Loans, net of allowance for loan losses	19	598,461	584,658	585,656	571,637	553,364	567,028	544,341	528,628	505,296
Other										
Customers' liability under acceptances	20	17,002	11,741	15,706	15,756	15,467	16,720	16,646	14,271	15,199
Investment in TD Ameritrade	21	7,281	6,883	7,091	6,859	6,473	7,220	6,683	6,577	6,017
Goodwill	22	16,942	16,222	16,662	16,262	15,689	17,386	16,337	16,342	15,122
Other intangibles	23	2,716	2,661	2,639	2,542	2,509	2,723	2,671	2,695	2,636
Land, buildings, equipment, and other depreciable assets	24	5,461	5,355	5,482	5,309	5,160	5,557	5,314	5,304	5,100
Deferred tax assets	25	2,394	2,295	2,084	1,850	1,987	2,131	1,931	2,114	1,931
Amounts receivable from brokers, dealers and clients	26	31,188	22,666	17,436	25,057	26,305	21,934	21,996	16,794	17,643
Other assets	27	14,343	13,076	12,790	12,717	11,906	13,895	13,248	12,749	12,561
	28	97,327	80,899	79,890	86,352	85,496	87,566	84,826	76,846	76,209
Total assets	29	\$ 1,251,920	\$ 1,186,883	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954
LIABILITIES										
Trading deposits	30	\$ 92,958	\$ 91,485	\$ 79,786	\$ 73,084	\$ 66,402	\$ 84,177	\$ 74,759	\$ 80,673	\$ 67,268
Derivatives	31	57,353	57,936	65,425	69,720	67,283	71,012	57,218	63,120	60,537
Securitization liabilities at fair value	32	12,824	12,537	12,490	12,145	11,335	10,954	10,986	10,567	10,518
Other financial liabilities designated at fair value through profit or loss	33	6	24	190	413	762	1,024	1,415	1,781	2,328
	34	163,141	161,982	157,891	155,362	145,782	167,167	144,378	156,141	140,651
Deposits										
Personal: Non-term	35	409,701	392,377	389,052	372,451	353,194	372,364	345,403	336,924	311,293
Term	36	50,395	50,217	50,180	50,203	50,085	50,744	50,415	51,508	51,618
Banks	37	22,689	20,443	17,201	18,959	14,479	16,231	17,080	20,105	22,509
Business and government	38	324,327	311,497	317,227	316,299	296,773	297,191	282,678	277,123	266,671
	39	807,112	774,534	773,660	757,912	714,531	736,530	695,576	685,660	652,091
Other										
Acceptances	40	17,002	11,741	15,706	15,756	15,467	16,720	16,646	14,271	15,199
Obligations related to securities sold short	41	32,611	30,532	33,115	44,564	40,726	41,876	38,803	34,336	32,474
Obligations related to securities sold under repurchase agreements	42	74,608	59,338	48,973	58,762	63,828	65,437	67,156	74,027	59,495
Securitization liabilities at amortized cost	43	17,198	17,183	17,918	19,313	20,479	21,472	22,743	23,275	23,580
Amounts payable to brokers, dealers and clients	44	29,433	24,494	17,857	24,445	25,064	23,161	22,664	15,479	17,428
Insurance-related liabilities	45	6,778	6,923	7,046	7,235	6,505	6,586	6,519	6,385	6,267
Other liabilities	46	19,316	18,460	19,696	18,942	15,688	15,266	14,223	15,207	15,221
	47	196,946	168,671	160,311	189,017	187,757	190,518	188,754	182,980	169,664
Subordinated notes and debentures	48	8,482	8,394	10,891	8,941	8,893	7,695	8,637	8,456	6,951
Total liabilities	49	1,175,681	1,113,581	1,102,753	1,111,232	1,056,963	1,101,910	1,037,345	1,033,237	969,357
EQUITY										
Shareholders' Equity										
Common shares	50	20,809	20,836	20,711	20,597	20,499	20,395	20,294	20,180	20,076
Preferred shares	51	4,400	4,400	4,400	3,400	3,400	3,400	2,700	2,700	2,800
Treasury shares: Common	52	(245)	(218)	(31)	(42)	(4)	(51)	(49)	(17)	(11)
Preferred	53	(7)	(5)	(5)	(5)	(4)	(4)	(3)	(4)	(14)
Contributed surplus	54	200	206	203	197	189	198	214	226	226
Retained earnings	55	37,577	37,330	35,452	34,387	33,442	32,585	32,053	30,764	29,362
Accumulated other comprehensive income (loss)	56	11,853	9,131	11,834	11,037	8,689	13,467	10,209	10,477	7,569
	57	74,587	71,680	72,564	69,571	66,211	69,990	65,418	64,326	60,008
Non-controlling interests in subsidiaries	58	1,652	1,622	1,650	1,633	1,612	1,684	1,610	1,639	1,589
Total equity	59	76,239	73,302	74,214	71,204	67,823	71,674	67,028	65,965	61,597
Total liabilities and equity	60	\$ 1,251,920	\$ 1,186,883	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202	\$ 1,030,954

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

(\$ millions) As at	LINE #	2017		2016				2015		
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	\$ 754	\$ 719	\$ 613	\$ 526	\$ 535	\$ 458	\$ 438	\$ 450	\$ 509
Unrealized gain (loss) ¹	2	112	80	45	27	1	(61)	(19)	(3)	42
Privately held										
Balance sheet and fair value	3	1,780	1,711	1,723	1,673	1,619	1,788	1,711	1,841	1,717
Unrealized gain (loss) ¹	4	117	111	93	96	95	90	114	127	134
Total banking book equities										
Balance sheet and fair value	5	2,534	2,430	2,336	2,199	2,154	2,246	2,149	2,291	2,226
Unrealized gain (loss) ¹	6	229	191	138	123	96	29	95	124	176
Assets Under Administration²										
U.S. Retail	7	\$ 24,679	\$ 23,077	\$ 23,124	\$ 21,828	\$ 20,932	\$ 22,950	\$ 21,449	\$ 20,935	\$ 19,286
Canadian Retail	8	403,579	390,389	378,697	372,197	354,686	342,368	347,221	352,257	350,592
Total	9	\$ 428,258	\$ 413,466	\$ 401,821	\$ 394,025	\$ 375,618	\$ 365,318	\$ 368,670	\$ 373,192	\$ 369,878
Assets Under Management										
U.S. Retail	10	\$ 82,002	\$ 77,534	\$ 88,515	\$ 96,088	\$ 92,690	\$ 102,875	\$ 103,442	\$ 99,674	\$ 90,113
Canadian Retail	11	279,421	265,721	270,738	267,981	255,731	248,157	246,307	249,336	244,433
Total	12	\$ 361,423	\$ 343,255	\$ 359,253	\$ 364,069	\$ 348,421	\$ 351,032	\$ 349,749	\$ 349,010	\$ 334,546

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.

Goodwill, Other Intangibles, and Restructuring Charges

(\$ millions) As at	LINE #	2017		2016				2015			Year to Date		Full Year	
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Goodwill														
Balance at beginning of period	1	\$ 16,222	\$ 16,662	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,122	\$ 15,848	\$ 16,662	\$ 16,337	\$ 16,337	\$ 14,233
Arising during the period	2	—	10	—	—	—	—	—	—	—	10	—	—	—
Foreign currency translation adjustments and other	3	720	(450)	400	573	(1,697)	1,049	(5)	1,220	(726)	270	(648)	325	2,104
Balance at end of period	4	\$ 16,942	\$ 16,222	\$ 16,662	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,122	\$ 16,942	\$ 15,689	\$ 16,662	\$ 16,337
Other Intangibles¹														
Balance at beginning of period	5	\$ 987	\$ 1,008	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,353	\$ 1,474	\$ 1,008	\$ 1,280	\$ 1,280	\$ 1,436
Arising during the period	6	—	61	—	—	—	—	—	—	—	61	—	—	—
Amortized in the period	7	(63)	(64)	(64)	(63)	(69)	(74)	(73)	(70)	(73)	(127)	(143)	(270)	(289)
Foreign currency translation adjustments and other	8	30	(18)	18	27	(105)	58	—	70	(48)	12	(47)	(2)	133
Balance at end of period	9	\$ 954	\$ 987	\$ 1,008	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,353	\$ 954	\$ 1,090	\$ 1,008	\$ 1,280
Deferred Tax Liability on Other Intangibles														
Balance at beginning of period	10	\$ (181)	\$ (204)	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (293)	\$ (330)	\$ (204)	\$ (275)	\$ (275)	\$ (313)
Recognized in the period	11	17	18	18	18	20	21	21	20	21	35	41	77	82
Foreign currency translation adjustments and other	12	(5)	5	(5)	(9)	27	(19)	—	(23)	16	—	8	(6)	(44)
Balance at end of period	13	\$ (169)	\$ (181)	\$ (204)	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (293)	\$ (169)	\$ (226)	\$ (204)	\$ (275)
Net Other Intangibles Closing Balance	14	\$ 785	\$ 806	\$ 804	\$ 837	\$ 864	\$ 991	\$ 1,005	\$ 1,057	\$ 1,060	\$ 785	\$ 864	\$ 804	\$ 1,005
Total Goodwill and Net Other Intangibles Closing Balance	15	\$ 17,727	\$ 17,028	\$ 17,466	\$ 17,099	\$ 16,553	\$ 18,377	\$ 17,342	\$ 17,399	\$ 16,182	\$ 17,727	\$ 16,553	\$ 17,466	\$ 17,342
Restructuring Charges														
Balance at beginning of period	16	\$ 143	\$ 198	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 301	\$ 43	\$ 198	\$ 486	\$ 486	\$ 55
Additions	17	18	1	16	—	—	4	396	—	337	19	4	20	733
Amount used	18	(11)	(47)	(19)	(28)	(80)	(149)	(126)	(46)	(76)	(58)	(229)	(276)	(261)
Release of unused amounts	19	(1)	(6)	(15)	(3)	(14)	(6)	(47)	—	—	(7)	(20)	(38)	(47)
Foreign currency translation adjustments and other	20	3	(3)	3	4	(14)	13	(9)	17	(3)	—	(1)	6	6
Balance at end of period	21	\$ 152	\$ 143	\$ 198	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 301	\$ 152	\$ 240	\$ 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 Securitizations¹

(\$ millions) As at	LINE #	2017		2016				2015			Year to Date		Full Year	
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Residential mortgages securitized and sold to third parties ^{2,3,4}														
Balance at beginning of period	1	\$ 26,782	\$ 26,742	\$ 27,635	\$ 28,355	\$ 29,207	\$ 30,211	\$ 31,147	\$ 31,914	\$ 32,840	\$ 26,742	\$ 30,211	\$ 30,211	\$ 33,561
Securitized	2	1,977	2,567	2,521	2,754	1,401	1,717	2,380	2,938	1,897	4,544	3,118	8,393	9,129
Amortization ⁵	3	(2,299)	(2,527)	(3,414)	(3,474)	(2,253)	(2,721)	(3,316)	(3,705)	(2,823)	(4,826)	(4,974)	(11,862)	(12,479)
Balance at end of period	4	26,460	26,782	26,742	27,635	28,355	29,207	30,211	31,147	31,914	26,460	28,355	26,742	30,211
Consumer instalment and other personal loans – HELOC and automobile loans ^{6,7}														
Balance at beginning of period	5	3,642	3,642	3,642	3,642	3,642	3,642	5,361	5,361	6,081	3,642	3,642	3,642	6,081
Securitized	6	–	–	–	–	–	–	780	–	780	–	–	–	1,560
Proceeds reinvested in securitizations ⁸	7	325	764	648	550	497	477	195	397	495	1,089	974	2,172	1,637
Amortization	8	(1,505)	(764)	(648)	(550)	(497)	(477)	(2,694)	(397)	(1,995)	(2,269)	(974)	(2,172)	(5,636)
Balance at end of period	9	2,462	3,642	3,642	3,642	3,642	3,642	3,642	5,361	5,361	2,462	3,642	3,642	3,642
Gross impaired loans ⁹	10	10	18	16	18	16	17	15	23	15	10	16	16	15
Write-offs net of recoveries ⁹	11	1	–	–	–	–	–	–	–	1	1	–	–	–
Business and government loans ²														
Balance at beginning of period	12	1,636	1,664	1,703	1,743	1,803	1,828	1,865	1,913	1,964	1,664	1,828	1,828	2,033
Amortization	13	(82)	(28)	(39)	(40)	(60)	(25)	(37)	(48)	(51)	(110)	(85)	(164)	(205)
Balance at end of period	14	1,554	1,636	1,664	1,703	1,743	1,803	1,828	1,865	1,913	1,554	1,743	1,664	1,828
Credit card														
Balance at beginning of period	15	2,602	2,012	1,958	–	–	–	–	–	–	2,012	–	–	–
Securitized	16	–	671	–	1,944	–	–	–	–	–	671	–	1,944	–
Proceeds reinvested in securitizations	17	3,543	3,905	2,905	2,257	–	–	–	–	–	7,448	–	5,162	–
Amortization	18	(3,543)	(3,905)	(2,905)	(2,257)	–	–	–	–	–	(7,448)	–	(5,162)	–
Foreign exchange	19	128	(81)	54	14	–	–	–	–	–	47	–	68	–
Balance at end of period	20	2,730	2,602	2,012	1,958	–	–	–	–	–	2,730	–	2,012	–
Write-offs net of recoveries ⁹	21	\$ 15	\$ 14	\$ 11	\$ 9	\$ –	\$ –	\$ –	\$ –	\$ –	\$ 29	\$ –	\$ 20	\$ –
Total loan securitizations														
	22	\$ 33,206	\$ 34,662	\$ 34,060	\$ 34,938	\$ 33,740	\$ 34,652	\$ 35,681	\$ 38,373	\$ 39,188	\$ 33,206	\$ 33,740	\$ 34,060	\$ 35,681
Mortgages securitized and retained ²														
Residential mortgages securitized and retained	23	\$ 33,427	\$ 35,381	\$ 33,859	\$ 34,868	\$ 36,279	\$ 35,852	\$ 38,888	\$ 37,871	\$ 38,548	\$ 33,427	\$ 36,279	\$ 33,859	\$ 38,888

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

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

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

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

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

⁶ Certain HELOC and credit card structures are subject to early amortization provisions which, if triggered, would result in the repayment of the related asset backed securities from the collections of the securitized HELOC or credit card portfolio prior to the expected principal payment dates.

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

⁸ Includes restricted cash reinvested to support the securitization structure.

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

Standardized Charges for Securitization Exposures in the Trading Book

(\$ millions) As at		LINE #	2017 Q2		2017 Q1		2016 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			\$ 854	\$ 61	\$ 585	\$ 41	\$ 612	\$ 43
A+ to A-			53	4	3	—	8	1
BBB+ to BBB-			1	1	6	4	2	2
Below BB- ²			1	2	1	2	1	2
Unrated ³			—	—	—	—	—	—
Total			\$ 909	\$ 68	\$ 595	\$ 47	\$ 623	\$ 48
			2016 Q3		2016 Q2		2016 Q1	
			Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹								
AA- and above			\$ 525	\$ 37	\$ 424	\$ 30	\$ 472	\$ 33
A+ to A-			19	3	17	3	17	3
BBB+ to BBB-			3	2	3	2	3	2
Below BB- ²			1	2	1	2	1	2
Unrated ³			—	—	—	—	—	—
Total			\$ 548	\$ 44	\$ 445	\$ 37	\$ 493	\$ 40
			2015 Q4		2015 Q3		2015 Q2	
			Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based¹								
AA- and above			\$ 737	\$ 52	\$ 708	\$ 50	\$ 689	\$ 49
A+ to A-			19	3	19	3	20	3
BBB+ to BBB-			3	1	5	3	11	6
Below BB- ²			1	2	1	2	1	2
Unrated ³			—	—	—	—	—	—
Total			\$ 760	\$ 58	\$ 733	\$ 58	\$ 721	\$ 60

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 Q2		2017 Q1		2016 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		1	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Asset backed securities								
Residential mortgage loans		2	—	—	—	—	—	—
Commercial mortgage loans		3	24	—	31	—	63	—
Credit card loans		4	293	—	274	—	238	—
Automobile loans and leases		5	316	—	251	—	292	—
Other		6	276	—	39	—	30	—
Total		7	\$ 909	\$ —	\$ 595	\$ —	\$ 623	\$ —

			2016 Q3		2016 Q2		2016 Q1	
Exposure Type			Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations		8	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Asset backed securities								
Residential mortgage loans		9	—	—	—	—	—	—
Commercial mortgage loans		10	99	—	115	—	138	—
Credit card loans		11	250	—	217	—	188	—
Automobile loans and leases		12	189	—	110	—	162	—
Other		13	10	—	3	—	5	—
Total		14	\$ 548	\$ —	\$ 445	\$ —	\$ 493	\$ —

			2015 Q4		2015 Q3		2015 Q2	
Exposure Type			Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized debt obligations		15	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Asset backed securities								
Residential mortgage loans		16	—	—	—	—	—	—
Commercial mortgage loans		17	192	—	203	—	243	—
Credit card loans		18	385	—	365	—	268	—
Automobile loans and leases		19	167	—	148	—	189	—
Other		20	16	—	17	—	21	—
Total		21	\$ 760	\$ —	\$ 733	\$ —	\$ 721	\$ —

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 Q2		2017 Q1		2016 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		1	\$ 12,241	\$ —	\$ 11,284	\$ —	\$ 11,430	\$ —
Asset backed securities								
Residential mortgage loans		2	231	9,380	—	9,761	—	9,826
Personal loans		3	10,592	857	10,495	1,071	11,615	1,071
Credit card loans		4	18,853	—	16,284	—	18,191	—
Automobile loans and leases		5	10,386	4,592	8,711	4,364	7,644	3,945
Equipment loans and leases		6	1,503	49	1,094	25	1,316	—
Trade receivables		7	939	1,275	838	918	686	918
Total		8	\$ 54,745	\$ 16,153	\$ 48,706	\$ 16,139	\$ 50,882	\$ 15,760
			2016 Q3		2016 Q2		2016 Q1	
Exposure Type			Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized mortgage obligations		9	\$ 10,575	\$ —	\$ 9,864	\$ —	\$ 10,366	\$ —
Asset backed securities								
Residential mortgage loans		10	—	9,087	—	7,939	—	7,591
Personal loans		11	11,472	1,071	11,334	1,071	13,133	1,071
Credit card loans		12	17,635	—	17,263	—	19,129	—
Automobile loans and leases		13	6,158	4,308	5,374	2,996	4,407	3,247
Equipment loans and leases		14	1,269	—	1,292	—	1,475	—
Trade receivables		15	1,085	1,229	903	1,229	930	1,229
Total		16	\$ 48,194	\$ 15,695	\$ 46,030	\$ 13,235	\$ 49,440	\$ 13,138
			2015 Q4		2015 Q3		2015 Q2	
Exposure Type			Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²	Aggregate on-balance sheet exposures ¹	Aggregate off-balance sheet exposures ²
Collateralized mortgage obligations		17	\$ 8,734	\$ —	\$ 8,463	\$ —	\$ 6,694	\$ —
Asset backed securities								
Residential mortgage loans		18	—	6,962	—	6,742	—	6,328
Personal loans		19	13,313	874	13,866	2,550	13,283	2,550
Credit card loans		20	18,058	—	17,759	—	17,631	—
Automobile loans and leases		21	3,831	2,501	3,887	2,674	3,777	2,116
Equipment loans and leases		22	709	—	888	—	984	—
Trade receivables		23	1,376	918	776	2,497	422	2,228
Total		24	\$ 46,021	\$ 11,255	\$ 45,639	\$ 14,463	\$ 42,791	\$ 13,222

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 Q2				2017 Q1			
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	\$ 9,761	\$ (381)	\$ 9,380	\$ 26	\$ 9,826	\$ (65)	\$ 9,761	\$ 25
Automobile loans and leases		2	3,096	165	3,261	21	2,637	459	3,096	18
Equipment leases		3	25	24	49	—	—	25	25	—
Trade receivables		4	1,989	143	2,132	188	1,989	—	1,989	131
Total		5	\$ 14,871	\$ (49)	\$ 14,822	\$ 235	\$ 14,452	\$ 419	\$ 14,871	\$ 174
			2016 Q4				2016 Q3			
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	\$ 9,088	\$ 738	\$ 9,826	\$ 26	\$ 7,939	\$ 1,149	\$ 9,088	\$ 25
Automobile loans and leases		7	2,872	(235)	2,637	21	1,616	1,256	2,872	17
Equipment leases		8	—	—	—	—	—	—	—	—
Trade receivables		9	2,300	(311)	1,989	188	2,300	—	2,300	195
Total		10	\$ 14,260	\$ 192	\$ 14,452	\$ 235	\$ 11,855	\$ 2,405	\$ 14,260	\$ 237
			2016 Q2				2016 Q1			
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	\$ 7,591	\$ 348	\$ 7,939	\$ 23	\$ 6,962	\$ 629	\$ 7,591	\$ 24
Automobile loans and leases		12	1,707	(91)	1,616	8	1,847	(140)	1,707	8
Equipment leases		13	—	—	—	—	—	—	—	—
Trade receivables		14	2,300	—	2,300	184	1,792	508	2,300	148
Total		15	\$ 11,598	\$ 257	\$ 11,855	\$ 215	\$ 10,601	\$ 997	\$ 11,598	\$ 180
			2015 Q4				2015 Q3			
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	\$ 6,742	\$ 220	\$ 6,962	\$ 21	\$ 6,328	\$ 414	\$ 6,742	\$ 17
Automobile loans and leases		17	2,020	(173)	1,847	5	1,513	507	2,020	4
Equipment leases		18	—	—	—	—	—	—	—	—
Trade receivables		19	2,497	(705)	1,792	145	2,227	270	2,497	204
Total		20	\$ 11,259	\$ (658)	\$ 10,601	\$ 171	\$ 10,068	\$ 1,191	\$ 11,259	\$ 225

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 Q2			2017 Q1			2016 Q4		
								</		

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

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

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

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

⁵ Includes additional securitized commercial loans.

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

Gross Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

\$ millions, except as noted) As at		LINE #	2017 Q2				2017 Q1				2016 Q4			
By Industry Sector														
Personal			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages ²	1		\$ 188,293	\$ 28,500	\$ –	\$ 216,793	\$ 188,308	\$ 27,000	\$ –	\$ 215,308	\$ 189,299	\$ 27,662	\$ –	\$ 216,961
Consumer instalment and other personal														
HELOC	2		68,104	13,194	–	81,298	65,934	12,722	–	78,656	65,068	13,208	–	78,276
Indirect auto	3		20,858	28,835	–	49,693	20,484	27,496	–	47,980	20,577	28,370	–	48,947
Other	4		17,197	763	7	17,967	16,910	721	10	17,641	16,456	745	8	17,209
Credit card	5		17,926	14,530	7	32,463	17,712	14,095	7	31,814	18,226	13,680	8	31,914
Total personal	6		312,378	85,822	14	398,214	309,348	82,034	17	391,399	309,626	83,665	16	393,307
Business and Government ²														
Real estate														
Residential	7		16,060	7,503	–	23,563	16,168	6,710	–	22,878	16,001	6,852	–	22,853
Non-residential	8		13,215	22,745	12	35,972	13,187	21,223	–	34,410	12,780	21,675	18	34,473
Total real estate	9		29,275	30,248	12	59,535	29,355	27,933	–	57,288	28,781	28,527	18	57,326
Agriculture	10		6,417	879	–	7,296	6,295	796	–	7,091	6,017	570	–	6,587
Automotive	11		6,621	7,261	227	14,109	5,861	5,988	219	12,068	5,483	5,757	272	11,512
Financial	12		14,781	4,211	447	19,439	12,150	3,965	76	16,191	10,198	4,719	496	15,413
Food, beverage, and tobacco	13		1,986	3,036	27	5,049	1,990	3,689	26	5,705	2,076	3,741	26	5,843
Forestry	14		479	659	–	1,138	454	614	–	1,068	523	594	–	1,117
Government, public sector entities, and education	15		4,883	12,364	–	17,247	5,349	11,456	–	16,805	6,589	11,388	–	17,977
Health and social services	16		5,577	11,723	–	17,300	5,563	10,844	–	16,407	5,480	10,792	–	16,272
Industrial construction and trade contractors	17		2,797	2,003	–	4,800	2,629	1,769	13	4,411	2,486	1,834	69	4,389
Metals and mining	18		1,341	1,700	–	3,041	1,359	1,465	140	2,964	1,379	1,490	85	2,954
Pipelines, oil, and gas	19		3,312	2,932	67	6,311	3,303	2,858	46	6,207	3,871	3,006	92	6,969
Power and utilities	20		2,316	2,888	166	5,370	1,902	2,515	–	4,417	1,792	2,643	–	4,435
Professional and other services	21		3,968	11,341	150	15,459	3,941	11,023	201	15,165	4,065	11,215	38	15,318
Retail sector	22		2,670	5,050	–	7,720	2,507	4,310	25	6,842	2,517	4,553	–	7,070
Sundry manufacturing and wholesale	23		2,535	7,527	111	10,173	2,395	7,370	99	9,864	2,305	7,395	111	9,811
Telecommunications, cable, and media	24		1,528	4,359	194	6,081	1,719	4,533	189	6,441	2,083	4,819	200	7,102
Transportation	25		1,722	11,143	23	12,888	1,698	10,908	25	12,631	1,634	11,648	13	13,295
Other	26		3,713	2,561	38	6,312	3,395	1,947	–	5,342	3,775	2,022	93	5,890
Total business and government	27		95,921	121,885	1,462	219,268	91,865	113,983	1,059	206,907	91,054	116,713	1,513	209,280
Other Loans														
Debt securities classified as loans	28		–	814	220	1,034	–	820	216	1,036	–	1,403	271	1,674
Acquired credit-impaired loans ³	29		–	839	–	839	–	872	–	872	–	974	–	974
Total other loans	30		–	1,653	220	1,873	–	1,692	216	1,908	–	2,377	271	2,648
Total Gross Loans and Acceptances														
	31		\$ 408,299	\$ 209,360	\$ 1,696	\$ 619,355	\$ 401,213	\$ 197,709	\$ 1,292	\$ 600,214	\$ 400,680	\$ 202,755	\$ 1,800	\$ 605,235

Portfolio as a % of Total Gross Loans and Acceptances

Personal													
Residential mortgages ²	32	30.4 %	4.6 %	– %	35.0 %	31.4 %	4.5 %	– %	35.9 %	31.3 %	4.6 %	– %	35.9 %
Consumer instalment and other personal													
HELOC	33	11.0	2.1	–	13.1	11.0	2.1	–	13.1	10.8	2.1	–	12.9
Indirect auto	34	3.4	4.7	–	8.1	3.4	4.6	–	8.0	3.4	4.7	–	8.1
Other	35	2.8	0.1	–	2.9	2.8	0.1	–	2.9	2.7	0.1	–	2.8
Credit card	36	2.8	2.4	–	5.2	2.9	2.4	–	5.3	3.0	2.3	–	5.3
Total personal	37	50.4	13.9	–	64.3	51.5	13.7	–	65.2	51.2	13.8	–	65.0
Business and Government²	38	15.5	19.7	0.2	35.4	15.3	19.0	0.2	34.5	15.0	19.4	0.2	34.6
Other Loans													
Debt securities classified as loans	39	–	0.1	0.1	0.2	–	0.1	0.1	0.2	–	0.2	–	0.2
Acquired credit-impaired loans ³	40	–	0.1	–	0.1	–	0.1	–	0.1	–	0.2	–	0.2
Total other loans	41	–	0.2	0.1	0.3	–	0.2	0.1	0.3	–	0.4	–	0.4
Total Gross Loans and Acceptances	42	65.9 %	33.8 %	0.3 %	100.0 %	66.8 %	32.9 %	0.3 %	100.0 %	66.2 %	33.6 %	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

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

Portfolio as a % of Total Gross Loans and Acceptances

Personal													
Residential mortgages ²	32	31.8 %	4.5 %	— %	36.3 %	32.5 %	4.5 %	— %	37.0 %	31.7 %	4.9 %	— %	36.6 %
Consumer instalment and other personal													
HELOC	33	10.8	2.2	—	13.0	10.9	2.2	—	13.1	10.4	2.4	—	12.8
Indirect auto	34	3.4	4.6	—	8.0	3.4	4.4	—	7.8	3.3	4.7	—	8.0
Other	35	2.8	0.1	—	2.9	2.8	0.1	—	2.9	2.7	0.1	—	2.8
Credit card	36	3.1	2.2	—	5.3	3.1	2.1	—	5.2	3.0	2.4	—	5.4
Total personal	37	51.9	13.6	—	65.5	52.7	13.3	—	66.0	51.1	14.5	—	65.6
Business and Government²	38	15.2	18.7	0.1	34.0	15.3	17.9	0.2	33.4	15.1	18.4	0.3	33.8
Other Loans													
Debt securities classified as loans	39	—	0.2	0.1	0.3	—	0.3	0.1	0.4	—	0.3	0.1	0.4
Acquired credit-impaired loans ³	40	—	0.2	—	0.2	—	0.2	—	0.2	—	0.2	—	0.2
Total other loans	41	—	0.4	0.1	0.5	—	0.5	0.1	0.6	—	0.5	0.1	0.6
Total Gross Loans and Acceptances	42	67.1 %	32.7 %	0.2 %	100.0 %	68.0 %	31.7 %	0.3 %	100.0 %	66.2 %	33.4 %	0.4 %	100.0 %

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

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

³ Includes all FDIC covered loans and other ACI loans.

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

(\$ millions, except as noted)
As at

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

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

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

³ Includes all FDIC covered loans and other ACI loans.

Impaired Loans^{1,2}

(\$ millions, except as noted)
As at

CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

LINE #	2017		2016				2015			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Impaired loans at beginning of period	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 2,967	\$ 3,509	\$ 3,244	\$ 3,244	\$ 2,731
Classified as impaired during the period													
Canadian Retail ³	534	631	648	662	675	697	664	657	655	1,165	1,372	2,682	2,678
U.S. Retail – in USD ³	463	489	439	395	485	743	486	421	365	952	1,228	2,062	1,662
– foreign exchange ³	157	161	140	119	151	277	155	114	88	318	428	687	433
	620	650	579	514	636	1,020	641	535	453	1,270	1,656	2,749	2,095
Wholesale Banking	–	–	–	48	142	–	33	14	16	–	142	190	63
Total classified as impaired during the period	1,154	1,281	1,227	1,224	1,453	1,717	1,338	1,206	1,124	2,435	3,170	5,621	4,836
Transferred to not impaired during the period	(340)	(220)	(274)	(463)	(414)	(370)	(270)	(329)	(290)	(560)	(784)	(1,521)	(1,179)
Net repayments	(392)	(474)	(354)	(379)	(391)	(399)	(377)	(334)	(265)	(866)	(790)	(1,523)	(1,257)
Disposals of loans	–	–	(1)	(3)	–	–	–	–	–	–	–	(4)	(8)
Net classified as impaired during the period	422	587	598	379	648	948	691	543	569	1,009	1,596	2,573	2,392
Amounts written off	(648)	(623)	(620)	(579)	(592)	(559)	(522)	(527)	(535)	(1,271)	(1,151)	(2,350)	(2,141)
Recoveries of loans and advances previously written off	–	–	–	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	117	(74)	64	100	(288)	166	(2)	156	(96)	43	(122)	42	262
Change during the period	(109)	(110)	42	(100)	(232)	555	167	172	(62)	(219)	323	265	513
Total Gross Impaired Loans – Balance at End of Period	\$ 3,290	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 3,290	\$ 3,567	\$ 3,509	\$ 3,244

GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	\$ 936	\$ 1,011	\$ 994	\$ 1,005	\$ 1,033	\$ 1,051	\$ 998	\$ 990	\$ 1,076	\$ 936	\$ 1,033	\$ 994	\$ 998
U.S. Retail – in USD	1,681	1,779	1,754	1,724	1,878	1,934	1,676	1,568	1,493	1,681	1,878	1,754	1,676
– foreign exchange	614	536	598	527	478	775	515	483	308	614	478	598	515
	2,295	2,315	2,352	2,251	2,356	2,709	2,191	2,051	1,801	2,295	2,356	2,352	2,191
Wholesale Banking	59	73	163	211	178	39	55	36	28	59	178	163	55
Total Gross Impaired Loans	\$ 3,290	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 3,290	\$ 3,567	\$ 3,509	\$ 3,244

NET IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans

Canadian Retail	\$ 661	\$ 715	\$ 705	\$ 732	\$ 757	\$ 766	\$ 715	\$ 706	\$ 797	\$ 661	\$ 757	\$ 705	\$ 715
U.S. Retail – in USD	1,411	1,482	1,469	1,473	1,629	1,688	1,459	1,373	1,299	1,411	1,629	1,469	1,459
– foreign exchange	515	446	501	450	415	676	448	423	268	515	415	501	448
	1,926	1,928	1,970	1,923	2,044	2,364	1,907	1,796	1,567	1,926	2,044	1,970	1,907
Wholesale Banking	37	47	110	131	107	13	38	30	17	37	107	110	38
Total Net Impaired Loans	\$ 2,624	\$ 2,690	\$ 2,785	\$ 2,786	\$ 2,908	\$ 3,143	\$ 2,660	\$ 2,532	\$ 2,381	\$ 2,624	\$ 2,908	\$ 2,785	\$ 2,660
Net Impaired Loans as a % of Net Loans and Acceptances	0.43 %	0.45 %	0.46 %	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.46 %	0.43 %	0.51 %	0.46 %	0.48 %

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 Q2				2017 Q1				2016 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	\$ 359	\$ 486	\$ –	\$ 845	\$ 385	\$ 458	\$ –	\$ 843	\$ 400	\$ 452	\$ –	\$ 852
	Consumer instalment and other personal												
2	HELOC	129	895	–	1,024	145	933	–	1,078	149	939	–	1,088
3	Indirect auto	41	230	–	271	55	210	–	265	49	196	–	245
4	Other	50	8	–	58	54	8	–	62	52	7	–	59
5	Credit card	152	239	–	391	160	238	–	398	152	222	–	374
6	Total personal	731	1,858	–	2,589	799	1,847	–	2,646	802	1,816	–	2,618
Business and Government													
	Real estate												
7	Residential	19	39	–	58	20	55	–	75	10	61	–	71
8	Non-residential	6	62	–	68	6	68	–	74	9	99	–	108
9	Total real estate	25	101	–	126	26	123	–	149	19	160	–	179
10	Agriculture	10	1	–	11	12	1	–	13	11	1	–	12
11	Automotive	3	14	–	17	3	14	–	17	3	15	–	18
12	Financial	1	31	–	32	1	30	–	31	2	27	–	29
13	Food, beverage, and tobacco	3	17	–	20	3	12	–	15	2	6	–	8
14	Forestry	1	19	–	20	–	17	–	17	–	19	–	19
15	Government, public sector entities, and education	–	7	–	7	1	7	–	8	–	9	–	9
16	Health and social services	12	25	–	37	15	33	–	48	15	34	–	49
17	Industrial construction and trade contractors	27	31	–	58	27	26	–	53	33	26	–	59
18	Metals and mining	15	7	–	22	16	7	–	23	19	8	–	27
19	Pipelines, oil, and gas	53	47	–	100	56	60	–	116	87	102	–	189
20	Power and utilities	–	1	–	1	–	1	–	1	–	1	–	1
21	Professional and other services	11	62	–	73	13	70	–	83	12	83	–	95
22	Retail sector	20	50	–	70	19	53	–	72	22	51	–	73
23	Sundry manufacturing and wholesale	24	43	–	67	22	42	–	64	19	47	–	66
24	Telecommunications, cable, and media	1	8	–	9	–	10	–	10	–	10	–	10
25	Transportation	6	9	–	15	5	11	–	16	2	26	–	28
26	Other	4	12	–	16	5	12	–	17	6	14	–	20
27	Total business and government	216	485	–	701	224	529	–	753	252	639	–	891
28	Total Gross Impaired Loans²	\$ 947	\$ 2,343	\$ –	\$ 3,290	\$ 1,023	\$ 2,376	\$ –	\$ 3,399	\$ 1,054	\$ 2,455	\$ –	\$ 3,509
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
29	Residential mortgages	0.19 %	1.71 %	– %	0.39 %	0.20 %	1.70 %	– %	0.39 %	0.21 %	1.63 %	– %	0.39 %
	Consumer instalment and other personal												
30	HELOC	0.19	6.78	–	1.26	0.22	7.33	–	1.37	0.23	7.11	–	1.39
31	Indirect auto	0.20	0.80	–	0.55	0.27	0.76	–	0.55	0.24	0.69	–	0.50
32	Other	0.29	1.05	–	0.32	0.32	1.11	–	0.35	0.32	0.94	–	0.34
33	Credit card	0.85	1.65	–	1.20	0.90	1.69	–	1.25	0.83	1.63	–	1.17
34	Total personal	0.23	2.17	–	0.65	0.26	2.25	–	0.68	0.26	2.17	–	0.67
35	Business and Government	0.21	0.41	–	0.32	0.23	0.48	–	0.36	0.27	0.56	–	0.43
36	Total Gross Impaired Loans²	0.23 %	1.15 %	– %	0.53 %	0.25 %	1.23 %	– %	0.57 %	0.26 %	1.24 %	– %	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

(\$ millions, except as noted) As at					LINE #	2016 Q3				2016 Q2				2016 Q1													
By Industry Sector																											
Personal						Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total										
Residential mortgages	1	\$	405	\$	436	\$	—	\$	841	\$	427	\$	412	\$	—	\$	839	\$	434	\$	445	\$	—	\$	879		
Consumer instalment and other personal																											
HELOC	2		155		902		—		1,057		164		1,031		—		1,195		174		1,234		—		1,408		
Indirect auto	3		67		182		—		249		61		169		—		230		53		180		—		233		
Other	4		53		7		—		60		53		7		—		60		55		8		—		63		
Credit card	5		145		186		—		331		158		176		—		334		157		208		—		365		
Total personal	6		825		1,713		—		2,538		863		1,795		—		2,658		873		2,075		—		2,948		
Business and Government																											
Real estate																											
Residential	7		6		53		—		59		7		66		—		73		10		81		—		91		
Non-residential	8		7		115		—		122		9		123		—		132		9		132		—		141		
Total real estate	9		13		168		—		181		16		189		—		205		19		213		—		232		
Agriculture	10		11		2		—		13		12		1		—		13		7		1		—		8		
Automotive	11		1		12		—		13		1		11		—		12		3		13		—		16		
Financial	12		2		28		—		30		2		27		—		29		2		31		—		33		
Food, beverage, and tobacco	13		2		6		—		8		—		6		—		6		12		19		—		31		
Forestry	14		—		16		—		16		—		17		—		17		—		19		—		19		
Government, public sector entities, and education	15		—		9		—		9		3		8		—		11		3		10		—		13		
Health and social services	16		12		39		—		51		11		37		—		48		6		18		—		24		
Industrial construction and trade contractors	17		28		25		—		53		25		30		—		55		20		36		—		56		
Metals and mining	18		20		12		—		32		21		11		—		32		9		12		—		21		
Pipelines, oil, and gas	19		122		118		—		240		112		99		—		211		86		—		—		86		
Power and utilities	20		—		1		—		1		—		1		—		1		—		1		—		1		
Professional and other services	21		11		81		—		92		10		78		—		88		10		86		—		96		
Retail sector	22		22		54		—		76		21		58		—		79		21		70		—		91		
Sundry manufacturing and wholesale	23		19		40		—		59		4		43		—		47		5		53		—		58		
Telecommunications, cable, and media	24		1		10		—		11		—		14		—		14		2		15		—		17		
Transportation	25		3		23		—		26		3		23		—		26		4		31		—		35		
Other	26		5		13		—		18		7		8		—		15		7		7		—		14		
Total business and government	27		272		657		—		929		248		661		—		909		216		635		—		851		
Total Gross Impaired Loans ²	28	\$	1,097	\$	2,370	\$	—	\$	3,467	\$	1,111	\$	2,456	\$	—	\$	3,567	\$	1,089	\$	2,710	\$	—	\$	3,799		
Gross Impaired Loans as a % of Gross Loans and Acceptances																											
Personal																											
Residential mortgages	29		0.22 %		1.64 %		— %		0.39 %		0.23 %		1.61 %		— %		0.40 %		0.23 %		1.56 %		— %		0.41 %		
Consumer instalment and other personal																											
HELOC	30		0.24		6.97		—		1.37		0.26		8.19		—		1.60		0.28		8.68		—		1.86		
Indirect auto	31		0.33		0.67		—		0.52		0.31		0.67		—		0.51		0.28		0.65		—		0.50		
Other	32		0.33		0.99		—		0.35		0.33		1.01		—		0.36		0.35		1.06		—		0.38		
Credit card	33		0.81		1.41		—		1.06		0.89		1.47		—		1.12		0.88		1.50		—		1.15		
Total personal	34		0.27		2.13		—		0.66		0.29		2.36		—		0.70		0.29		2.44		—		0.76		
Business and Government																											
Total business and government	35		0.29		0.61		—		0.46		0.27		0.66		—		0.47		0.24		0.59		—		0.43		
Total Gross Impaired Loans ²	36		0.27 %		1.26 %		— %		0.59 %		0.28 %		1.39 %		— %		0.63 %		0.28 %		1.41 %		— %		0.65 %		

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

² 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

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

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

² 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			Year to Date		Full Year		
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
COUNTERPARTY-SPECIFIC ALLOWANCE														
Change in Allowance for Credit Losses – Counterparty-Specific														
Impairment allowances at beginning of period	1	\$ 296	\$ 399	\$ 418	\$ 405	\$ 396	\$ 369	\$ 395	\$ 364	\$ 380	\$ 399	\$ 369	\$ 369	\$ 355
Charge to the income statement – counterparty-specific	2	(19)	(37)	7	14	53	7	(12)	27	5	(56)	60	81	24
Amounts written off	3	(26)	(11)	(41)	(18)	(30)	(10)	(23)	(27)	(20)	(37)	(40)	(99)	(87)
Recoveries of amounts written off in previous periods	4	21	27	12	11	22	13	11	10	21	48	35	58	52
Disposals of loans	5	–	(63)	–	(1)	–	–	–	–	–	(63)	–	(1)	(3)
Exchange and other movements	6	8	(19)	3	7	(36)	17	(2)	21	(22)	(11)	(19)	(9)	28
Balance at end of period	7	280	296	399	418	405	396	369	395	364	280	405	399	369
COLLECTIVELY ASSESSED ALLOWANCE														
Change in Allowance for Credit Losses – Individually Insignificant														
Impairment allowances at beginning of period	8	609	593	532	524	568	505	481	478	514	593	505	505	442
Charge to the income statement – individually insignificant	9	452	539	495	415	423	457	402	349	367	991	880	1,790	1,513
Amounts written off	10	(653)	(649)	(570)	(551)	(560)	(571)	(503)	(507)	(520)	(1,302)	(1,131)	(2,252)	(2,070)
Recoveries of amounts written off in previous periods	11	144	137	125	131	132	156	125	136	131	281	288	544	549
Disposals of loans	12	–	–	(1)	–	–	–	–	–	–	–	–	(1)	–
Exchange and other movements	13	22	(11)	12	13	(39)	21	–	25	(14)	11	(18)	7	71
Balance at end of period	14	574	609	593	532	524	568	505	481	478	574	524	593	505
Change in Allowance for Credit Losses – Incurred but not Identified														
Impairment allowances at beginning of period	15	3,426	3,381	3,280	3,080	3,174	2,873	2,755	2,571	2,645	3,381	2,873	2,873	2,505
Charge to the income statement – incurred but not identified	16	67	131	46	127	108	178	119	61	3	198	286	459	146
Disposals of loans	17	–	(20)	–	–	–	–	–	–	–	(20)	–	–	–
Exchange and other movements	18	104	(66)	55	73	(202)	123	(1)	123	(77)	38	(79)	49	222
Balance at end of period	19	3,597	3,426	3,381	3,280	3,080	3,174	2,873	2,755	2,571	3,597	3,080	3,381	2,873
Allowance for Credit Losses at End of Period	20	4,451	4,331	4,373	4,230	4,009	4,138	3,747	3,631	3,413	4,451	4,009	4,373	3,747
Consisting of:														
Allowance for loan losses														
Canada	21	1,367	1,382	1,392	1,419	1,397	1,330	1,281	1,261	1,259	1,367	1,397	1,392	1,281
United States	22	2,520	2,428	2,476	2,349	2,214	2,391	2,148	2,079	1,881	2,520	2,214	2,476	2,148
Other International	23	5	5	5	5	5	5	5	4	10	5	5	5	5
Total allowance for loan losses	24	3,892	3,815	3,873	3,773	3,616	3,726	3,434	3,344	3,150	3,892	3,616	3,873	3,434
Allowance for credit losses for off-balance sheet instruments	25	559	516	500	457	393	412	313	287	263	559	393	500	313
Allowance for Credit Losses at End of Period	26	\$ 4,451	\$ 4,331	\$ 4,373	\$ 4,230	\$ 4,009	\$ 4,138	\$ 3,747	\$ 3,631	\$ 3,413	\$ 4,451	\$ 4,009	\$ 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 Q2	2017 Q1	2016 Q4
	Canada United States Int'l Total	Canada United States Int'l Total	Canada United States Int'l Total
1	\$ 18 \$ 23 \$ – \$ 41	\$ 19 \$ 28 \$ – \$ 47	\$ 15 \$ 34 \$ – \$ 49
2	6 56 – 62	8 70 – 78	9 76 – 85
3	32 10 – 42	43 6 – 49	40 6 – 46
4	31 3 – 34	32 4 – 36	32 3 – 35
5	98 216 – 314	104 208 – 312	106 184 – 290
6	185 308 – 493	206 316 – 522	202 303 – 505
7	7 6 – 13	7 9 – 16	7 7 – 14
8	3 6 – 9	3 9 – 12	2 12 – 14
9	10 12 – 22	10 18 – 28	9 19 – 28
10	1 – – 1	2 – – 2	2 – – 2
11	1 1 – 2	1 1 – 2	2 1 – 3
12	– 2 – 2	– 3 – 3	– 3 – 3
13	1 3 – 4	– 2 – 2	– 2 – 2
14	– 1 – 1	– 5 – 5	– 7 – 7
15	7 8 – 15	– 1 – 1	– 1 – 1
16	7 8 – 15	6 8 – 14	4 5 – 9
17	21 4 – 25	19 4 – 23	22 4 – 26
18	1 2 – 3	1 2 – 3	1 4 – 5
19	25 9 – 34	26 13 – 39	36 25 – 61
20	– – – –	– – – –	– 1 – 1
21	8 7 – 15	8 8 – 16	8 8 – 16
22	12 7 – 19	11 6 – 17	11 8 – 19
23	13 6 – 19	14 5 – 19	16 6 – 22
24	– 1 – 1	– 1 – 1	– 1 – 1
25	2 2 – 4	2 1 – 3	2 1 – 3
26	1 4 – 5	3 6 – 9	2 8 – 10
27	103 70 – 173	103 84 – 187	115 104 – 219
28	– 134 – 134	– 135 – 135	– 206 – 206
29	– 54 – 54	– 61 – 61	– 62 – 62
30	– 188 – 188	– 196 – 196	– 268 – 268
31	288 566 – 854	309 596 – 905	317 675 – 992
32	9 34 – 43	10 33 – 43	11 37 – 48
33	3 70 – 73	4 66 – 70	4 60 – 64
34	158 235 – 393	165 222 – 387	168 228 – 396
35	170 31 – 201	170 28 – 198	167 29 – 196
36	464 541 – 1,005	452 508 – 960	450 474 – 924
37	804 911 – 1,715	801 857 – 1,658	800 828 – 1,628
38	275 1,008 5 1,288	272 942 5 1,219	275 918 5 1,198
39	– 35 – 35	– 33 – 33	– 55 – 55
40	– 35 – 35	– 33 – 33	– 55 – 55
41	1,079 1,954 5 3,038	1,073 1,832 5 2,910	1,075 1,801 5 2,881
42	1,367 2,520 5 3,892	1,382 2,428 5 3,815	1,392 2,476 5 3,873
43	181 376 2 559	179 335 2 516	173 325 2 500
44	\$ 1,548 \$ 2,896 \$ 7 \$ 4,451	\$ 1,561 \$ 2,763 \$ 7 \$ 4,331	\$ 1,565 \$ 2,801 \$ 7 \$ 4,373
45	5.0 % 4.7 % – % 4.9 %	4.9 % 6.1 % – % 5.6 %	3.8 % 7.5 % – % 5.8 %
46	4.7 6.3 – 6.1	5.5 7.5 – 7.2	6.0 8.1 – 7.8
47	78.0 4.3 – 15.5	78.2 2.9 – 18.5	81.6 3.1 – 18.8
48	62.0 37.5 – 58.6	59.3 50.0 – 58.1	61.5 42.9 – 59.3
49	64.5 90.4 – 80.3	65.0 87.4 – 78.4	69.7 82.9 – 77.5
50	25.3 16.6 – 19.0	25.8 17.1 – 19.7	25.2 16.7 – 19.3
51	47.7 14.4 – 24.7	46.0 15.9 – 24.8	45.6 16.3 – 24.6
52	30.4 % 16.1 % – % 20.2 %	30.2 % 16.8 % – % 20.9 %	30.1 % 16.6 % – % 20.6 %
53	0.4 % 1.3 % 0.7 % 0.7 %	0.4 % 1.3 % 1.1 % 0.7 %	0.4 % 1.3 % 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				2016			
As at		Q3				Q2				Q1			
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 loans ²													
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 Loans ³													
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 Insignificant ¹													
Total allowance for credit losses as a % of gross loans and acceptances ³													

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		Q4				Q3				Q2			
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	\$ 17	\$ 30	\$ –	\$ 47	\$ 16	\$ 31	\$ –	\$ 47	\$ 16	\$ 28	\$ –	\$ 44
Consumer instalment and other personal													
HELOC	2	14	49	–	63	15	47	–	62	17	21	–	38
Indirect auto	3	30	7	–	37	21	7	–	28	24	6	–	30
Other	4	33	3	–	36	32	2	–	34	37	2	–	39
Credit card	5	108	109	–	217	102	93	–	195	113	98	–	211
Total personal	6	202	198	–	400	186	180	–	366	207	155	–	362
Business and Government													
Real estate													
Residential	7	7	11	–	18	7	8	–	15	7	8	–	15
Non-residential	8	3	14	–	17	4	13	–	17	4	17	–	21
Total real estate	9	10	25	–	35	11	21	–	32	11	25	–	36
Agriculture	10	2	–	–	2	2	–	–	2	1	–	–	1
Automotive	11	1	2	–	3	1	1	–	2	1	1	–	2
Financial	12	–	4	–	4	–	4	–	4	–	3	–	3
Food, beverage, and tobacco	13	11	2	–	13	12	1	–	13	1	4	–	5
Forestry	14	–	1	–	1	–	1	–	1	1	1	–	2
Government, public sector entities, and education	15	2	1	–	3	2	1	–	3	2	1	–	3
Health and social services	16	2	3	–	5	2	2	–	4	3	3	–	6
Industrial construction and trade contractors	17	20	6	–	26	20	5	–	25	5	6	–	11
Metals and mining	18	–	2	–	2	–	3	–	3	–	2	–	2
Pipelines, oil, and gas	19	25	–	–	25	6	–	–	6	5	–	–	5
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	8	11	–	19	29	12	–	41	28	9	–	37
Retail sector	22	10	12	–	22	10	10	–	20	10	9	–	19
Sundry manufacturing and wholesale	23	3	12	–	15	5	8	–	13	4	15	–	19
Telecommunications, cable, and media	24	–	1	–	1	–	1	–	1	–	2	–	2
Transportation	25	2	2	–	4	1	1	–	2	2	1	–	3
Other	26	2	2	–	4	3	4	–	7	3	3	–	6
Total business and government	27	98	86	–	184	104	75	–	179	77	85	–	162
Other Loans													
Debt securities classified as loans	28	–	207	–	207	–	239	–	239	–	225	–	225
Acquired credit-impaired loans ²	29	–	83	–	83	–	92	–	92	–	93	–	93
Total other loans	30	–	290	–	290	–	331	–	331	–	318	–	318
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	300	574	–	874	290	586	–	876	284	558	–	842
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	10	48	–	58	12	47	–	59	13	42	–	55
Consumer instalment and other personal													
HELOC	33	5	129	–	134	4	121	–	125	5	135	–	140
Indirect auto	34	127	202	–	329	121	193	–	314	115	178	–	293
Other	35	143	26	–	169	141	26	–	167	147	24	–	171
Credit card	36	462	435	–	897	460	409	–	869	467	346	–	813
Total personal	37	747	840	–	1,587	738	796	–	1,534	747	725	–	1,472
Business and Government	38	234	677	5	916	233	640	4	877	228	547	10	785
Other Loans													
Debt securities classified as loans	39	–	57	–	57	–	57	–	57	–	51	–	51
Total other loans	40	–	57	–	57	–	57	–	57	–	51	–	51
Total Allowance for Credit Losses – Incurred but Not Identified	41	981	1,574	5	2,560	971	1,493	4	2,468	975	1,323	10	2,308
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,281	2,148	5	3,434	1,261	2,079	4	3,344	1,259	1,881	10	3,150
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	141	171	1	313	133	153	1	287	124	137	2	263
Total Allowance for Credit Losses	44	\$ 1,422	\$ 2,319	\$ 6	\$ 3,747	\$ 1,394	\$ 2,232	\$ 5	\$ 3,631	\$ 1,383	\$ 2,018	\$ 12	\$ 3,413
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³													
Personal													
Residential mortgages	45	4.3 %	7.7 %	– %	6.0 %	4.0 %	7.8 %	– %	5.9 %	3.7 %	8.1 %	– %	5.6 %
Consumer instalment and other personal													
HELOC	46	7.8	5.9	–	6.2	7.5	7.1	–	7.2	7.0	4.4	–	5.2
Indirect auto	47	63.8	4.3	–	17.7	51.2	4.4	–	14.0	54.5	4.2	–	16.1
Other	48	63.5	37.5	–	60.0	64.0	28.6	–	59.6	56.9	33.3	–	54.9
Credit card	49	70.6	71.2	–	70.9	70.3	75.0	–	72.5	69.8	80.3	–	74.3
Total personal	50	24.4	12.8	–	16.9	22.2	13.3	–	16.7	21.8	14.1	–	17.7
Business and Government	51	44.7	13.1	–	21.1	57.1	10.7	–	20.2	54.6	11.8	–	18.8
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³	52	28.7 %	12.9 %	– %	18.0 %	28.5 %	12.4 %	– %	17.7 %	26.0 %	13.2 %	– %	18.0 %
Total allowance for credit losses as a % of gross loans and acceptances³	53	0.4 %	1.1 %	0.3 %	0.6 %	0.4 %	1.1 %	0.2 %	0.6 %	0.4 %	1.1 %	0.6 %	0.6 %

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

² Includes all FDIC covered loans and other ACI loans.

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

Provision for Credit Losses¹

(\$ millions)		2017		2016				2015			Year to Date		Full Year	
For the period ended		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
LINE #														
PROVISION FOR CREDIT LOSSES														
Provision for Credit losses for Counterparty-Specific and Individually Insignificant														
1	Provision for credit losses – counterparty-specific	\$ 2	\$ (10)	\$ 19	\$ 25	\$ 75	\$ 20	\$ (1)	\$ 37	\$ 26	\$ (8)	\$ 95	\$ 139	\$ 76
2	Provision for credit losses – individually insignificant	596	676	620	546	555	613	527	485	498	1,272	1,168	2,334	2,062
3	Recoveries	(165)	(164)	(137)	(142)	(154)	(169)	(136)	(146)	(152)	(329)	(323)	(602)	(601)
4	Total provision for credit losses for counterparty-specific and individually insignificant	433	502	502	429	476	464	390	376	372	935	940	1,871	1,537
Provision for Credit Losses – Incurred But Not Identified														
5	Canadian Retail and Wholesale Banking ²	–	–	–	40	60	65	36	–	8	–	125	165	44
6	U.S. Retail – in USD	26	77	13	44	39	61	53	37	6	103	100	157	58
7	– foreign exchange	8	25	5	13	11	24	17	10	1	33	35	53	18
8	Corporate ³ – in USD	34	102	18	57	50	85	70	47	7	136	135	210	76
9	– foreign exchange	24	21	22	23	(1)	21	10	11	(10)	45	20	65	21
10		9	8	6	7	(1)	7	3	3	(2)	17	6	19	5
11	Total provision for credit losses – incurred but not identified	67	131	46	127	108	178	119	61	3	198	286	459	146
12	Total Provision for Credit Losses	\$ 500	\$ 633	\$ 548	\$ 556	\$ 584	\$ 642	\$ 509	\$ 437	\$ 375	\$ 1,133	\$ 1,226	\$ 2,330	\$ 1,683
PROVISION FOR CREDIT LOSSES BY SEGMENT														
13	Canadian Retail	\$ 235	\$ 269	\$ 263	\$ 258	\$ 262	\$ 228	\$ 221	\$ 237	\$ 239	\$ 504	\$ 490	\$ 1,011	\$ 887
14	U.S. Retail – in USD	114	193	146	130	123	160	133	122	81	307	283	559	430
15	– foreign exchange	38	64	47	38	39	61	41	31	20	102	100	185	105
16	Wholesale Banking ⁴	152	257	193	168	162	221	174	153	101	409	383	744	535
17	Corporate	(4)	(24)	1	11	50	12	14	2	–	(28)	62	74	18
18	U.S. strategic cards portfolio ³ – in USD	89	99	72	63	40	87	51	39	23	188	127	262	173
19	– foreign exchange	30	34	22	19	12	33	16	8	7	64	45	86	41
20	Wholesale Banking – CDS ⁴	(2)	(2)	(3)	(3)	(2)	(4)	(3)	(3)	(3)	(4)	(6)	(12)	(12)
21	Increase/(reduction) of allowance for incurred but not identified credit losses	–	–	–	40	60	65	36	–	8	–	125	165	40
22	Other	–	–	–	–	–	–	–	1	–	–	–	–	1
23	Total Corporate	117	131	91	119	110	181	100	45	35	248	291	501	243
24	Total Provision for Credit Losses	\$ 500	\$ 633	\$ 548	\$ 556	\$ 584	\$ 642	\$ 509	\$ 437	\$ 375	\$ 1,133	\$ 1,226	\$ 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 Q2	2017 Q1	2016 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	\$ 4 \$ (3) \$ – \$ 1	\$ 7 \$ (1) \$ – \$ 6	\$ 5 \$ 18 \$ – \$ 23
Consumer Instalment and Other Personal			
HELOC	1 (5) – (4)	1 (3) – (2)	3 27 – 30
Indirect auto	47 54 – 101	75 61 – 136	63 46 – 109
Other	41 25 – 66	47 33 – 80	42 26 – 68
Credit card	127 156 – 283	124 182 – 306	126 128 – 254
Total personal	220 227 – 447	254 272 – 526	239 245 – 484
Business and Government			
Real estate			
Residential	1 (2) – (1)	– 2 – 2	– (1) – (1)
Non-residential	– (3) – (3)	1 (3) – (2)	– 1 – 1
Total real estate	1 (5) – (4)	1 (1) – –	– – – –
Agriculture	– – – –	– – – –	1 – – 1
Automotive	– (2) – (2)	– – – –	1 (1) – –
Financial	– – – –	– – – –	– – – –
Food, beverage, and tobacco	– 1 – 1	– – – –	– 1 – 1
Forestry	1 (5) – (4)	– (2) – (2)	– 1 – 1
Government, public sector entities, and education	– – – –	– (1) – (1)	– – – –
Health and social services	1 6 – 7	2 (7) – (5)	1 (2) – (1)
Industrial construction and trade contractors	4 – – 4	– – – –	3 (1) – 2
Metals and mining	– – – –	– (1) – (1)	– 1 – 1
Pipelines, oil, and gas	(2) (5) – (7)	(8) (11) – (19)	(1) 1 – –
Power and utilities	– – – –	– (1) – (1)	– 1 – 1
Professional and other services	1 2 – 3	2 – – 2	3 (1) – 2
Retail sector	3 2 – 5	2 (3) – (1)	5 (3) – 2
Sundry manufacturing and wholesale	– (3) – (3)	– – – –	6 – – 6
Telecommunications, cable, and media	1 – – 1	– – – –	1 (1) – –
Transportation	1 1 – 2	– – – –	1 – – 1
Other	2 (1) – 1	1 6 – 7	1 6 – 7
Total business and government	13 (9) – 4	– (21) – (21)	22 2 – 24
Other Loans			
Debt securities classified as loans	– (5) – (5)	– – – –	– 1 – 1
Acquired credit-impaired loans ³	– (13) – (13)	– (3) – (3)	– (7) – (7)
Total other loans	– (18) – (18)	– (3) – (3)	– (6) – (6)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	233 200 – 433	254 248 – 502	261 241 – 502
Provision for Credit Losses – Incurred but not Identified			
Personal, business and government			
Other Loans			
Debt securities classified as loans	– – – –	– 1 – 1	– – – –
Total other loans	– – – –	– 1 – 1	– – – –
Total Provision for Credit Losses – Incurred but not Identified	9 58 – 67	4 127 – 131	(15) 61 – 46
Total Provision for Credit Losses	\$ 242 \$ 258 \$ – \$ 500	\$ 258 \$ 375 \$ – \$ 633	\$ 246 \$ 302 \$ – \$ 548
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances			
Personal			
Residential mortgages	0.01 % (0.04) % – % – %	0.01 % (0.01) % – % 0.01 %	0.01 % 0.27 % – % 0.04 %
Consumer instalment and other personal			
HELOC	0.01 (0.16) – (0.02)	0.01 (0.09) – (0.01)	0.02 0.83 – 0.15
Indirect auto	0.94 0.79 – 0.86	1.46 0.87 – 1.12	1.24 0.66 – 0.91
Other	1.00 13.23 – 1.54	1.14 16.74 – 1.86	1.04 13.36 – 1.61
Credit card	3.06 4.80 – 3.83	2.81 5.31 – 3.91	2.89 4.04 – 3.37
Total personal	0.29 1.13 – 0.47	0.33 1.31 – 0.53	0.31 1.21 – 0.50
Business and Government	0.06 (0.03) – 0.01	– (0.07) – (0.04)	0.10 0.01 – 0.05
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.24 0.42 – 0.29	0.25 0.50 – 0.33	0.26 0.50 – 0.34
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.24 % 0.46 % – % 0.31 %	0.25 % 0.51 % – % 0.34 %	0.26 % 0.52 % – % 0.34 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances			
Total Provision for Credit Losses	0.25 % 0.54 % – % 0.34 %	0.26 % 0.76 % – % 0.42 %	0.25 % 0.63 % – % 0.37 %
Total Provision for Credit Losses Excluding Other Loans	0.25 0.58 – 0.35	0.26 0.77 – 0.42	0.25 0.65 – 0.37

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 Q3	2016 Q2	2016 Q1
	Canada United States Int'l Total	Canada United States Int'l Total	Canada United States Int'l Total
By Industry Sector			
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant			
Personal			
Residential mortgages	\$ 3 \$ 4 \$ – \$ 7	\$ 3 \$ 3 \$ – \$ 6	\$ 4 \$ (9) \$ – \$ (5)
Consumer Instalment and Other Personal			
HELOC	1 4 – 5	2 13 – 15	(1) 14 – 13
Indirect auto	67 32 – 99	60 31 – 91	63 37 – 100
Other	47 23 – 70	45 20 – 65	35 27 – 62
Credit card	124 101 – 225	135 104 – 239	118 158 – 276
Total personal	242 164 – 406	245 171 – 416	219 227 – 446
Business and Government			
Real estate			
Residential	– (1) – (1)	– – – –	– (3) – (3)
Non-residential	(1) – – (1)	– 2 – 2	1 3 – 4
Total real estate	(1) (1) – (2)	– 2 – 2	1 – – 1
Agriculture	(1) – – (1)	– – – –	– – – –
Automotive	– 1 – 1	– – – –	– 1 – 1
Financial	– (1) – (1)	– (2) – (2)	– – – –
Food, beverage, and tobacco	– (1) – (1)	(3) (1) – (4)	– 2 – 2
Forestry	– (1) – (1)	– – – –	– 7 – 7
Government, public sector entities, and education	(1) (5) – (6)	– – – –	– (1) – (1)
Health and social services	1 5 – 6	2 (1) – 1	– – – –
Industrial construction and trade contractors	2 1 – 3	7 (2) – 5	(1) 1 – –
Metals and mining	1 1 – 2	– 1 – 1	– – – –
Pipelines, oil, and gas	8 – – 8	25 24 – 49	11 – – 11
Power and utilities	– – – –	– – – –	– – – –
Professional and other services	2 2 – 4	3 (2) – 1	1 (1) – –
Retail sector	3 3 – 6	2 (4) – (2)	2 – – 2
Sundry manufacturing and wholesale	7 (1) – 6	– (3) – (3)	1 – – 1
Telecommunications, cable, and media	– 2 – 2	– 2 – 2	– – – –
Transportation	1 1 – 2	2 – – 2	– – – –
Other	1 2 – 3	2 13 – 15	3 (7) – (4)
Total business and government	23 8 – 31	40 27 – 67	18 2 – 20
Other Loans			
Debt securities classified as loans	– – – –	– 2 – 2	– 5 – 5
Acquired credit-impaired loans ³	– (8) – (8)	– (9) – (9)	– (7) – (7)
Total other loans	– (8) – (8)	– (7) – (7)	– (2) – (2)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	265 164 – 429	285 191 – 476	237 227 – 464
Provision for Credit Losses – Incurred but not Identified			
Personal, business and government			
Other Loans			
Debt securities classified as loans	– 1 – 1	– (1) – (1)	– (4) – (4)
Total other loans	– 1 – 1	– (1) – (1)	– (4) – (4)
Total Provision for Credit Losses – Incurred but not Identified	23 105 (1) 127	62 47 (1) 108	56 120 2 178
Total Provision for Credit Losses	\$ 288 \$ 269 \$ (1) \$ 556	\$ 347 \$ 238 \$ (1) \$ 584	\$ 293 \$ 347 \$ 2 \$ 642
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances			
Personal			
Residential mortgages	0.01 % 0.06 % – % 0.01 %	0.01 % 0.05 % – % 0.01 %	0.01 % (0.13) % – % (0.01) %
Consumer instalment and other personal			
HELOC	0.01 0.12 – 0.03	0.01 0.41 – 0.08	(0.01) 0.40 – 0.07
Indirect auto	1.35 0.48 – 0.85	1.27 0.49 – 0.83	1.32 0.56 – 0.88
Other	1.17 12.02 – 1.66	1.16 11.19 – 1.61	0.88 13.34 – 1.48
Credit card	2.85 3.36 – 3.06	3.24 3.59 – 3.38	2.69 4.83 – 3.60
Total personal	0.32 0.83 – 0.42	0.33 0.90 – 0.45	0.29 1.10 – 0.47
Business and Government			
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.10 0.03 – 0.06	0.18 0.11 – 0.14	0.08 0.01 – 0.04
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.27 0.35 – 0.29	0.30 0.43 – 0.34	0.24 0.48 – 0.32
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances	0.27 % 0.37 % – % 0.30 %	0.30 % 0.45 % – % 0.35 %	0.24 % 0.49 % – % 0.32 %
Total Provision for Credit Losses	0.29 % 0.58 % (0.25) % 0.38 %	0.36 % 0.54 % (0.19) % 0.42 %	0.30 % 0.73 % 0.33 % 0.44 %
Total Provision for Credit Losses Excluding Other Loans	0.29 0.60 (0.31) 0.39	0.36 0.56 (0.22) 0.42	0.30 0.76 0.40 0.45

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

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

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

LINE #	2015 Q4				2015 Q3				2015 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
Personal												
Residential mortgages	\$ 5	\$ 1	\$ –	\$ 6	\$ 7	\$ 4	\$ –	\$ 11	\$ 10	\$ 15	\$ –	\$ 25
Consumer Instalment and Other Personal												
HELOC	2	13	–	15	2	32	–	34	2	1	–	3
Indirect auto	45	37	–	82	31	25	–	56	39	20	–	59
Other	43	25	–	68	38	18	–	56	44	14	–	58
Credit card	127	98	–	225	121	62	–	183	130	77	–	207
Total personal	222	174	–	396	199	141	–	340	225	127	–	352
Business and Government												
Real estate												
Residential	–	2	–	2	–	–	–	–	–	(5)	–	(5)
Non-residential	2	4	–	6	–	2	–	2	1	4	–	5
Total real estate	2	6	–	8	–	2	–	2	(1)	(1)	–	–
Agriculture	1	–	–	1	–	–	–	–	(1)	–	–	(1)
Automotive	1	1	–	2	–	–	–	–	1	1	–	2
Financial	–	–	–	–	–	1	–	1	–	–	–	–
Food, beverage, and tobacco	(1)	–	–	(1)	12	–	–	12	–	3	–	3
Forestry	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	1	–	1	–	–	–	–	–	–	–	–
Health and social services	–	1	–	1	(1)	–	–	(1)	–	(2)	–	(2)
Industrial construction and trade contractors	1	1	–	2	16	–	–	16	2	3	–	5
Metals and mining	–	–	–	–	–	1	–	1	–	(1)	–	(1)
Pipelines, oil, and gas	19	–	–	19	1	–	–	1	–	–	–	–
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	(20)	(1)	–	(21)	2	3	–	5	1	2	–	3
Retail sector	2	4	–	6	2	1	–	3	3	–	–	3
Sundry manufacturing and wholesale	–	9	–	9	2	–	–	2	2	5	–	7
Telecommunications, cable, and media	–	1	–	1	–	(1)	–	(1)	–	1	–	1
Transportation	1	–	–	1	1	–	–	1	1	–	–	1
Other	3	3	–	6	3	(2)	–	1	2	7	–	9
Total business and government	9	26	–	35	38	5	–	43	12	18	–	30
Other Loans												
Debt securities classified as loans	–	(29)	–	(29)	–	–	–	–	–	–	–	–
Acquired credit-impaired loans ³	–	(12)	–	(12)	–	(7)	–	(7)	–	(10)	–	(10)
Total other loans	–	(41)	–	(41)	–	(7)	–	(7)	–	(10)	–	(10)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
	231	159	–	390	237	139	–	376	237	135	–	372
Provision for Credit Losses – Incurred but not Identified												
Personal, business and government												
Other Loans												
Debt securities classified as loans	–	–	–	–	–	1	–	1	–	(11)	–	(11)
Total other loans	–	–	–	–	–	1	–	1	–	(11)	–	(11)
Total Provision for Credit Losses – Incurred but not Identified												
	18	100	1	119	4	64	(7)	61	2	(1)	2	3
Total Provision for Credit Losses												
	\$ 249	\$ 259	\$ 1	\$ 509	\$ 241	\$ 203	\$ (7)	\$ 437	\$ 239	\$ 134	\$ 2	\$ 375
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	0.01 %	0.01 %	– %	0.01 %	0.02 %	0.06 %	– %	0.02 %	0.02 %	0.24 %	– %	0.05 %
Consumer instalment and other personal												
HELOC	0.01	0.39	–	0.08	0.01	0.99	–	0.18	0.01	0.03	–	0.02
Indirect auto	0.96	0.60	–	0.76	0.69	0.44	–	0.55	0.94	0.39	–	0.63
Other	1.07	13.00	–	1.61	0.91	9.72	–	1.28	1.10	8.16	–	1.39
Credit card	2.91	3.95	–	3.29	2.81	2.96	–	2.86	3.21	3.94	–	3.45
Total personal	0.30	0.92	–	0.42	0.27	0.79	–	0.37	0.32	0.76	–	0.41
Business and Government												
	0.04	0.11	–	0.08	0.19	0.02	–	0.10	0.06	0.09	–	0.08
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
	0.24	0.37	–	0.28	0.26	0.35	–	0.28	0.27	0.36	–	0.29
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans												
	0.24 %	0.47 %	– %	0.31 %	0.26 %	0.37 %	– %	0.29 %	0.27 %	0.40 %	– %	0.30 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for Credit Losses												
	0.26 %	0.60 %	0.16 %	0.37 %	0.26 %	0.51 %	(1.13) %	0.33 %	0.27 %	0.36 %	0.27 %	0.30 %
Total Provision for Credit Losses Excluding Other Loans												
	0.26	0.71	0.20	0.40	0.26	0.53	(1.44)	0.33	0.27	0.43	0.35	0.32

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

² Includes provision for off-balance sheet positions.

³ Includes all FDIC covered loans and other ACI loans.

Acquired Credit-Impaired Loans by Geographic Location¹

(\$ millions) For the period ended		LINE #	2017 Q2				2017 Q1				2016 Q4			
			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	\$ -	\$ 350	\$ -	\$ 350	\$ -	\$ 375	\$ -	\$ 375
Consumer instalment and other personal														
HELOC		2	-	68	-	68	-	73	-	73	-	82	-	82
Other		3	-	15	-	15	-	15	-	15	-	17	-	17
Credit cards		4	-	-	-	-	-	-	-	-	-	-	-	-
Business and government		5	-	406	-	406	-	434	-	434	-	500	-	500
Total Gross Loans		6	\$ -	\$ 839	\$ -	\$ 839	\$ -	\$ 872	\$ -	\$ 872	\$ -	\$ 974	\$ -	\$ 974
Change in Allowance for Credit Losses														
Balance at beginning of period		7	\$ -	\$ 61	\$ -	\$ 61	\$ -	\$ 62	\$ -	\$ 62	\$ -	\$ 66	\$ -	\$ 66
Provision for credit losses – counterparty-specific		8	-	(2)	-	(2)	-	(1)	-	(1)	-	(1)	-	(1)
Provision for credit losses – individually insignificant impaired loans		9	-	(11)	-	(11)	-	(2)	-	(2)	-	(6)	-	(6)
Write-offs ²		10	-	-	-	-	-	(1)	-	(1)	-	(1)	-	(1)
Recoveries		11	-	2	-	2	-	12	-	12	-	4	-	4
Foreign exchange and other adjustments		12	-	4	-	4	-	(9)	-	(9)	-	-	-	-
Balance at end of period		13	\$ -	\$ 54	\$ -	\$ 54	\$ -	\$ 61	\$ -	\$ 61	\$ -	\$ 62	\$ -	\$ 62
Allowance for Credit Losses														
Residential mortgages		14	\$ -	\$ 17	\$ -	\$ 17	\$ -	\$ 17	\$ -	\$ 17	\$ -	\$ 19	\$ -	\$ 19
Consumer instalment and other personal														
HELOC		15	-	5	-	5	-	5	-	5	-	4	-	4
Other		16	-	3	-	3	-	3	-	3	-	4	-	4
Business and government		17	-	29	-	29	-	36	-	36	-	35	-	35
Total Allowance for Credit Losses		18	\$ -	\$ 54	\$ -	\$ 54	\$ -	\$ 61	\$ -	\$ 61	\$ -	\$ 62	\$ -	\$ 62
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³														
Provision for credit losses – counterparty-specific		19	\$ -	(2)	\$ -	(2)	\$ -	(1)	\$ -	(1)	\$ -	(1)	\$ -	(1)
Provision for credit losses – individually insignificant		20	-	(11)	-	(11)	-	(2)	-	(2)	-	(6)	-	(6)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		21	\$ -	\$ (13)	\$ -	\$ (13)	\$ -	\$ (3)	\$ -	\$ (3)	\$ -	\$ (7)	\$ -	\$ (7)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant														
Residential mortgages		22	\$ -	(2)	\$ -	(2)	\$ -	(1)	\$ -	(1)	\$ -	(2)	\$ -	(2)
Consumer instalment and other personal														
HELOC		23	-	-	-	-	-	-	-	-	-	-	-	-
Other		24	-	(1)	-	(1)	-	-	-	-	-	-	-	-
Business and government		25	-	(10)	-	(10)	-	(2)	-	(2)	-	(5)	-	(5)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		26	\$ -	\$ (13)	\$ -	\$ (13)	\$ -	\$ (3)	\$ -	\$ (3)	\$ -	\$ (7)	\$ -	\$ (7)

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

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

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

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

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

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

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

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

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

(\$ millions) For the period ended		LINE #	2015 Q4				2015 Q3				2015 Q2			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans														
Residential mortgages		1	\$ –	\$ 442	\$ –	\$ 442	\$ –	\$ 462	\$ –	\$ 462	\$ –	\$ 449	\$ –	\$ 449
Consumer instalment and other personal														
HELOC		2	–	115	–	115	–	125	–	125	–	124	–	124
Other		3	–	32	–	32	–	38	–	38	–	39	–	39
Credit cards		4	–	–	–	–	–	–	–	–	–	–	–	–
Business and government		5	–	825	–	825	–	895	–	895	–	914	–	914
Total Gross Loans		6	\$ –	\$ 1,414	\$ –	\$ 1,414	\$ –	\$ 1,520	\$ –	\$ 1,520	\$ –	\$ 1,526	\$ –	\$ 1,526
Change in Allowance for Credit Losses														
Balance at beginning of period		7	\$ –	\$ 92	\$ –	\$ 92	\$ –	\$ 93	\$ –	\$ 93	\$ –	\$ 105	\$ –	\$ 105
Provision for credit losses – counterparty-specific		8	–	(1)	–	(1)	–	(1)	–	(1)	–	(2)	–	(2)
Provision for credit losses – individually insignificant impaired loans		9	–	(11)	–	(11)	–	(6)	–	(6)	–	(8)	–	(8)
Write-offs ²		10	–	–	–	–	–	(3)	–	(3)	–	(2)	–	(2)
Recoveries		11	–	3	–	3	–	2	–	2	–	8	–	8
Foreign exchange and other adjustments		12	–	–	–	–	–	7	–	7	–	(8)	–	(8)
Balance at end of period		13	\$ –	\$ 83	\$ –	\$ 83	\$ –	\$ 92	\$ –	\$ 92	\$ –	\$ 93	\$ –	\$ 93
Allowance for Credit Losses														
Residential mortgages		14	\$ –	\$ 23	\$ –	\$ 23	\$ –	\$ 25	\$ –	\$ 25	\$ –	\$ 26	\$ –	\$ 26
Consumer instalment and other personal														
HELOC		15	–	5	–	5	–	6	–	6	–	5	–	5
Other		16	–	5	–	5	–	4	–	4	–	5	–	5
Business and government		17	–	50	–	50	–	57	–	57	–	57	–	57
Total Allowance for Credit Losses		18	\$ –	\$ 83	\$ –	\$ 83	\$ –	\$ 92	\$ –	\$ 92	\$ –	\$ 93	\$ –	\$ 93
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³														
Provision for credit losses – counterparty-specific		19	\$ –	\$ (1)	\$ –	\$ (1)	\$ –	\$ (1)	\$ –	\$ (1)	\$ –	\$ (2)	\$ –	\$ (2)
Provision for credit losses – individually insignificant		20	–	(11)	–	(11)	–	(6)	–	(6)	–	(8)	–	(8)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		21	\$ –	\$ (12)	\$ –	\$ (12)	\$ –	\$ (7)	\$ –	\$ (7)	\$ –	\$ (10)	\$ –	\$ (10)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant														
Residential mortgages		22	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (3)	\$ –	\$ (3)	\$ –	\$ –	\$ –	\$ –
Consumer instalment and other personal														
HELOC		23	–	–	–	–	–	–	–	–	–	(1)	–	(1)
Other		24	–	–	–	–	–	–	–	–	–	–	–	–
Business and government		25	–	(10)	–	(10)	–	(4)	–	(4)	–	(9)	–	(9)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		26	\$ –	\$ (12)	\$ –	\$ (12)	\$ –	\$ (7)	\$ –	\$ (7)	\$ –	\$ (10)	\$ –	\$ (10)

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

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

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

Analysis of Change in Equity

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

LINE #	2017		2016				2015			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Common Shares													
Balance at beginning of period	\$ 20,836	\$ 20,711	\$ 20,597	\$ 20,499	\$ 20,395	\$ 20,294	\$ 20,180	\$ 20,076	\$ 19,948	\$ 20,711	\$ 20,294	\$ 20,294	\$ 19,811
Issued													
Options	56	47	30	12	20	124	32	7	47	103	144	186	128
Dividend reinvestment plan	84	78	84	86	84	81	82	97	81	162	165	335	355
Purchase of shares for cancellation	(167)	—	—	—	—	(104)	—	—	—	(167)	(104)	(104)	—
Balance at end of period	20,809	20,836	20,711	20,597	20,499	20,395	20,294	20,180	20,076	20,809	20,499	20,711	20,294
Preferred Shares													
Balance at beginning of period	4,400	4,400	3,400	3,400	3,400	2,700	2,700	2,800	2,700	4,400	2,700	2,700	2,200
Issue of shares	—	—	1,000	—	—	700	—	150	550	—	700	1,700	1,200
Redemption of shares	—	—	—	—	—	—	—	(250)	(450)	—	—	—	(700)
Balance at end of period	4,400	4,400	4,400	3,400	3,400	3,400	2,700	2,700	2,800	4,400	3,400	4,400	2,700
Treasury Shares – Common													
Balance at beginning of period	(218)	(31)	(42)	(4)	(51)	(49)	(17)	(11)	(179)	(31)	(49)	(49)	(54)
Purchase of shares	(2,312)	(2,478)	(1,361)	(1,389)	(1,405)	(1,614)	(1,146)	(1,475)	(1,485)	(4,790)	(3,019)	(5,769)	(5,269)
Sale of shares	2,285	2,291	1,372	1,351	1,452	1,612	1,114	1,469	1,653	4,576	3,064	5,787	5,274
Balance at end of period	(245)	(218)	(31)	(42)	(4)	(51)	(49)	(17)	(11)	(245)	(4)	(31)	(49)
Treasury Shares – Preferred													
Balance at beginning of period	(5)	(5)	(5)	(4)	(4)	(3)	(4)	(14)	(3)	(5)	(3)	(3)	(1)
Purchase of shares	(41)	(50)	(58)	(23)	(17)	(17)	(9)	(85)	(118)	(91)	(34)	(115)	(244)
Sale of shares	39	50	58	22	17	16	10	95	107	89	33	113	242
Balance at end of period	(7)	(5)	(5)	(5)	(4)	(4)	(3)	(4)	(14)	(7)	(4)	(5)	(3)
Contributed Surplus													
Balance at beginning of period	206	203	197	189	198	214	226	226	214	203	214	214	205
Net premium (discount) on treasury shares	1	7	10	10	1	5	(4)	(1)	17	8	6	26	25
Stock options expensed	4	5	3	3	1	(1)	4	4	6	9	—	6	20
Stock options exercised	(9)	(8)	(4)	(2)	(7)	(21)	(5)	(1)	(8)	(17)	(28)	(34)	(20)
Other	(2)	(1)	(3)	(3)	(4)	1	(7)	(2)	(3)	(3)	(3)	(9)	(16)
Balance at end of period	200	206	203	197	189	198	214	226	226	200	189	203	214
Retained Earnings													
Balance at beginning of period	37,330	35,452	34,387	33,442	32,585	32,053	30,764	29,362	28,373	35,452	32,053	32,053	27,585
Net income	2,475	2,504	2,274	2,329	2,024	2,194	1,810	2,238	1,831	4,979	4,218	8,821	7,912
Dividends													
Common	(1,113)	(1,021)	(1,019)	(1,020)	(1,017)	(946)	(945)	(945)	(943)	(2,134)	(1,963)	(4,002)	(3,700)
Preferred	(48)	(48)	(43)	(36)	(37)	(25)	(26)	(25)	(24)	(96)	(62)	(141)	(99)
Share issue expenses and others	—	—	(8)	—	—	(6)	—	(2)	(7)	—	(6)	(14)	(28)
Net premium on repurchase of common shares	(713)	—	—	—	—	(383)	—	—	—	(713)	(383)	(383)	—
Net premium on redemption of preferred shares	—	—	—	—	—	—	—	(6)	(11)	—	—	—	(17)
Actuarial gains (losses) on employee benefit plans	(354)	443	(139)	(328)	(113)	(302)	450	142	143	89	(415)	(882)	400
Balance at end of period	37,577	37,330	35,452	34,387	33,442	32,585	32,053	30,764	29,362	37,577	33,442	35,452	32,053
Accumulated Other Comprehensive Income (loss)													
Balance at beginning of period	9,131	11,834	11,037	8,689	13,467	10,209	10,477	7,569	9,956	11,834	10,209	10,209	4,936
Net change in unrealized gains (losses) on AFS securities	289	93	26	207	230	(245)	(424)	(147)	(55)	382	(15)	218	(557)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	2,325	(1,423)	1,290	1,635	(4,535)	2,934	(19)	3,097	(1,925)	902	(1,601)	1,324	5,326
Net change in gains (losses) on derivatives designated as cash flow hedges	108	(1,373)	(519)	506	(473)	569	175	(42)	(407)	(1,265)	96	83	504
Balance at end of period	11,853	9,131	11,834	11,037	8,689	13,467	10,209	10,477	7,569	11,853	8,689	11,834	10,209
Non-Controlling Interests in Subsidiaries													
Balance at beginning of period	1,652	1,622	1,650	1,633	1,612	1,684	1,610	1,639	1,589	1,652	1,612	1,650	1,610
Total Equity	\$ 76,239	\$ 73,302	\$ 74,214	\$ 71,204	\$ 67,823	\$ 71,674	\$ 67,028	\$ 65,965	\$ 61,597	\$ 76,239	\$ 67,823	\$ 74,214	\$ 67,028
NUMBER OF COMMON SHARES OUTSTANDING (thousands)¹													
Balance at beginning of period	1,856,383	1,857,180	1,854,821	1,853,509	1,850,269	1,855,145	1,853,596	1,851,560	1,845,511	1,857,180	1,855,145	1,855,145	1,844,631
Issued													
Options	1,162	1,020	679	273	923	3,043	755	210	1,255	2,182	3,966	4,918	3,288
Dividend reinvestment plan	1,287	1,142	1,378	1,506	1,508	1,585	1,507	1,868	1,446	2,429	3,093	5,977	6,661
Purchase of shares for cancellation	(15,000)	—	—	—	—	(9,500)	—	—	—	(15,000)	(9,500)	(9,500)	—
Impact of treasury shares	(383)	(2,959)	302	(467)	809	(4)	(713)	(42)	3,348	(3,342)	805	640	565
Balance at end of period	1,843,449	1,856,383	1,857,180	1,854,821	1,853,509	1,850,269	1,855,145	1,853,596	1,851,560	1,843,449	1,853,509	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)		2017		2016				2015			Year to Date		Full Year	
For the period ended		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Unrealized Gains (Losses) on Available-for-Sale Securities														
Balance at beginning of period	1	\$ 392	\$ 299	\$ 273	\$ 66	\$ (164)	\$ 81	\$ 505	\$ 652	\$ 707	\$ 299	\$ 81	\$ 81	\$ 638
Change in unrealized gains (losses)	2	296	120	39	233	265	(263)	(384)	(143)	(27)	416	2	274	(464)
Reclassification to earnings of losses (gains)	3	(7)	(27)	(13)	(26)	(35)	18	(40)	(4)	(28)	(34)	(17)	(56)	(93)
Net change for the period	4	289	93	26	207	230	(245)	(424)	(147)	(55)	382	(15)	218	(557)
Balance at end of period	5	681	392	299	273	66	(164)	81	505	652	681	66	299	81
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities														
Balance at beginning of period	6	8,256	9,679	8,389	6,754	11,289	8,355	8,374	5,277	7,202	9,679	8,355	8,355	3,029
Investment in foreign operations	7	3,210	(1,907)	1,639	2,268	(6,670)	4,053	(55)	4,734	(2,878)	1,303	(2,617)	1,290	8,090
Reclassification to earnings of net losses (gains) on investment in foreign operations	8	(9)	17	—	—	—	—	—	—	—	8	—	—	—
Hedging activities	9	(1,201)	652	(475)	(861)	2,900	(1,521)	47	(2,219)	1,295	(549)	1,379	43	(3,748)
Reclassification to earnings of net losses (gains) on hedges of investments in foreign operations	10	9	(17)	—	—	—	—	—	—	—	(8)	—	—	—
Recovery of (provision for) income taxes	11	316	(168)	126	228	(765)	402	(11)	582	(342)	148	(363)	(9)	984
Net change for the period	12	2,325	(1,423)	1,290	1,635	(4,535)	2,934	(19)	3,097	(1,925)	902	(1,601)	1,324	5,326
Balance at end of period	13	10,581	8,256	9,679	8,389	6,754	11,289	8,355	8,374	5,277	10,581	6,754	9,679	8,355
Gains (losses) on Derivatives Designated as Cash Flow Hedges														
Balance at beginning of period	14	483	1,856	2,375	1,869	2,342	1,773	1,598	1,640	2,047	1,856	1,773	1,773	1,269
Change in gains (losses)	15	1,375	(1,214)	591	1,530	(3,215)	1,929	(65)	1,929	(643)	161	(1,286)	835	4,805
Reclassification to earnings of losses (gains)	16	(1,267)	(159)	(1,110)	(1,024)	2,742	(1,360)	240	(1,971)	236	(1,426)	1,382	(752)	(4,301)
Net change for the period	17	108	(1,373)	(519)	506	(473)	569	175	(42)	(407)	(1,265)	96	83	504
Balance at end of period	18	591	483	1,856	2,375	1,869	2,342	1,773	1,598	1,640	591	1,869	1,856	1,773
Accumulated Other Comprehensive Income at End of Period	19	\$ 11,853	\$ 9,131	\$ 11,834	\$ 11,037	\$ 8,689	\$ 13,467	\$ 10,209	\$ 10,477	\$ 7,569	\$ 11,853	\$ 8,689	\$ 11,834	\$ 10,209

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

(\$ millions)		2017		2016			2015			Year to Date		Full Year		
For the period ended		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
NON-CONTROLLING INTERESTS IN SUBSIDIARIES														
Balance at beginning of period	1	\$ 1,622	\$ 1,650	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,620	\$ 1,650	\$ 1,610	\$ 1,610	\$ 1,549
On account of income	2	28	29	29	29	28	29	29	28	28	57	57	115	112
Foreign exchange and other adjustments	3	2	(57)	(12)	(8)	(100)	45	(58)	22	(59)	(55)	(55)	(75)	(51)
Balance at end of period	4	\$ 1,652	\$ 1,622	\$ 1,650	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,652	\$ 1,612	\$ 1,650	\$ 1,610
INVESTMENT IN TD AMERITRADE														
Balance at beginning of period	5	\$ 6,883	\$ 7,091	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,017	\$ 6,335	\$ 7,091	\$ 6,683	\$ 6,683	\$ 5,569
Decrease in reported investment through dividends received	6	(54)	(107)	(49)	—	(101)	(50)	—	(43)	(83)	(161)	(151)	(200)	(164)
Equity in net income, net of income taxes	7	111	113	94	121	109	109	108	91	88	224	218	433	377
Foreign exchange and other adjustments	8	341	(214)	187	265	(755)	478	(2)	512	(323)	127	(277)	175	901
Balance at end of period	9	\$ 7,281	\$ 6,883	\$ 7,091	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,017	\$ 7,281	\$ 6,473	\$ 7,091	\$ 6,683

Derivatives – Notional

(\$ millions) As at		LINE #	2017 Q2						2017 Q1					
			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	\$ –	\$ –	\$ 886,722	\$ 886,722	\$ –	\$ 886,722	\$ –	\$ –	\$ 549,709	\$ 549,709	\$ –	\$ 549,709
Forward rate agreements		2	615,718	138,393	–	754,111	187	754,298	346,516	126,807	–	473,323	123	473,446
Swaps		3	5,537,176	530,692	–	6,067,868	1,359,823	7,427,691	4,618,792	545,181	–	5,163,973	1,204,406	6,368,379
Options written		4	–	16,568	123,313	139,881	309	140,190	–	14,499	91,087	105,586	206	105,792
Options purchased		5	–	17,061	155,112	172,173	2,405	174,578	–	13,075	119,246	132,321	1,256	133,577
		6	6,152,894	702,714	1,165,147	8,020,755	1,362,724	9,383,479	4,965,308	699,562	760,042	6,424,912	1,205,991	7,630,903
Foreign Exchange Contracts														
Futures		7	–	–	7	7	–	7	–	–	6	6	–	6
Forward contracts		8	–	1,235,757	–	1,235,757	31,818	1,267,575	–	1,269,060	–	1,269,060	30,872	1,299,932
Swaps		9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps		10	–	580,918	–	580,918	84,940	665,858	–	549,963	–	549,963	83,798	633,761
Options written		11	–	23,584	–	23,584	–	23,584	–	27,160	–	27,160	–	27,160
Options purchased		12	–	22,376	–	22,376	–	22,376	–	26,687	–	26,687	–	26,687
		13	–	1,862,635	7	1,862,642	116,758	1,979,400	–	1,872,870	6	1,872,876	114,670	1,987,546
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		14	4,908	915	–	5,823	3,042	8,865	4,268	1,162	–	5,430	3,622	9,052
Protection sold		15	853	431	–	1,284	–	1,284	581	443	–	1,024	–	1,024
		16	5,761	1,346	–	7,107	3,042	10,149	4,849	1,605	–	6,454	3,622	10,076
Other Contracts														
Equity contracts		17	–	56,942	41,638	98,580	31,543	130,123	–	54,514	44,477	98,991	31,440	130,431
Commodity contracts		18	335	28,887	25,726	54,948	–	54,948	268	24,782	23,158	48,208	–	48,208
		19	335	85,829	67,364	153,528	31,543	185,071	268	79,296	67,635	147,199	31,440	178,639
Total		20	\$ 6,158,990	\$ 2,652,524	\$ 1,232,518	\$ 10,044,032	\$ 1,514,067	\$ 11,558,099	\$ 4,970,425	\$ 2,653,333	\$ 827,683	\$ 8,451,441	\$ 1,355,723	\$ 9,807,164
			2016 Q4						2016 Q3					
			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	\$ –	\$ –	\$ 438,709	\$ 438,709	\$ –	\$ 438,709	\$ –	\$ –	\$ 350,929	\$ 350,929	\$ –	\$ 350,929
Forward rate agreements		22	388,754	118,517	–	507,271	214	507,485	350,863	98,895	–	449,758	201	449,959
Swaps		23	4,430,548	560,316	–	4,990,864	1,072,602	6,063,466	3,565,020	532,316	–	4,097,336	1,139,508	5,236,844
Options written		24	–	14,841	42,543	57,384	340	57,724	–	12,923	17,419	30,342	362	30,704
Options purchased		25	–	16,717	68,989	85,706	2,081	87,787	–	11,236	21,236	32,472	3,145	35,617
		26	4,819,302	710,391	550,241	6,079,934	1,075,237	7,155,171	3,915,883	655,370	389,584	4,960,837	1,143,216	6,104,053
Foreign Exchange Contracts														
Futures		27	–	–	7	7	–	7	–	–	56	56	–	56
Forward contracts		28	–	1,127,778	–	1,127,778	32,875	1,160,653	–	968,910	–	968,910	34,515	1,003,425
Swaps		29	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps		30	–	556,542	–	556,542	89,241	645,783	–	541,255	–	541,255	87,502	628,757
Options written		31	–	32,097	–	32,097	–	32,097	–	32,042	–	32,042	–	32,042
Options purchased		32	–	32,683	–	32,683	–	32,683	–	30,867	–	30,867	–	30,867
		33	–	1,749,100	7	1,749,107	122,116	1,871,223	–	1,573,074	56	1,573,130	122,017	1,695,147
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		34	4,039	1,541	–	5,580	3,853	9,433	3,593	1,492	–	5,085	4,566	9,651
Protection sold		35	439	419	–	858	–	858	205	529	–	734	–	734
		36	4,478	1,960	–	6,438	3,853	10,291	3,798	2,021	–	5,819	4,566	10,385
Other Contracts														
Equity contracts		37	–	47,371	40,678	88,049	32,835	120,884	–	38,045	33,342	71,387	33,913	105,300
Commodity contracts		38	246	22,627	23,414	46,287	–	46,287	219	10,981	24,933	36,133	–	36,133
		39	246	69,998	64,092	134,336	32,835	167,171	219	49,026	58,275	107,520	33,913	141,433
Total		40	\$ 4,824,026	\$ 2,531,449	\$ 614,340	\$ 7,969,815	\$ 1,234,041	\$ 9,203,856	\$ 3,919,900	\$ 2,279,491	\$ 447,915	\$ 6,647,306	\$ 1,303,712	\$ 7,951,018

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 Q2						2016 Q1					
			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	\$ –	\$ –	\$ 298,219	\$ 298,219	\$ –	\$ 298,219	\$ –	\$ –	\$ 424,056	\$ 424,056	\$ –	\$ 424,056
Forward rate agreements		2	359,826	73,884	–	433,710	157	433,867	307,554	67,894	–	375,448	130	375,578
Swaps		3	3,164,992	551,201	–	3,716,193	1,025,792	4,741,985	3,278,137	602,886	–	3,881,023	1,148,904	5,029,927
Options written		4	–	12,466	11,665	24,131	321	24,452	–	17,229	13,165	30,394	284	30,678
Options purchased		5	–	11,272	20,110	31,382	2,493	33,875	–	17,342	15,488	32,830	1,040	33,870
		6	3,524,818	648,823	329,994	4,503,635	1,028,763	5,532,398	3,585,691	705,351	452,709	4,743,751	1,150,358	5,894,109
Foreign Exchange Contracts														
Futures		7	–	–	59	59	–	59	–	–	68	68	–	68
Forward contracts		8	–	796,039	–	796,039	36,091	832,130	–	871,308	–	871,308	52,287	923,595
Swaps		9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps		10	–	510,897	–	510,897	83,936	594,833	–	523,088	–	523,088	81,234	604,322
Options written		11	–	24,712	–	24,712	–	24,712	–	27,688	–	27,688	–	27,688
Options purchased		12	–	25,852	–	25,852	–	25,852	–	26,271	–	26,271	–	26,271
		13	–	1,357,500	59	1,357,559	120,027	1,477,586	–	1,448,355	68	1,448,423	133,521	1,581,944
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		14	1,153	1,537	–	2,690	5,226	7,916	863	1,884	–	2,747	6,249	8,996
Protection sold		15	761	651	–	1,412	–	1,412	679	648	–	1,327	–	1,327
		16	1,914	2,188	–	4,102	5,226	9,328	1,542	2,532	–	4,074	6,249	10,323
Other Contracts														
Equity contracts		17	–	33,271	33,566	66,837	34,643	101,480	–	38,492	46,942	85,434	34,837	120,271
Commodity contracts		18	200	8,943	25,285	34,428	–	34,428	237	9,106	13,657	23,000	–	23,000
		19	200	42,214	58,851	101,265	34,643	135,908	237	47,598	60,599	108,434	34,837	143,271
Total		20	\$ 3,526,932	\$ 2,050,725	\$ 388,904	\$ 5,966,561	\$ 1,188,659	\$ 7,155,220	\$ 3,587,470	\$ 2,203,836	\$ 513,376	\$ 6,304,682	\$ 1,324,965	\$ 7,629,647
			2015 Q4						2015 Q3					
			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	\$ –	\$ –	\$ 261,425	\$ 261,425	\$ –	\$ 261,425	\$ –	\$ –	\$ 447,000	\$ 447,000	\$ –	\$ 447,000
Forward rate agreements		22	328,653	44,238	–	372,891	–	372,891	361,944	41,124	–	403,068	–	403,068
Swaps		23	2,939,483	581,091	–	3,520,574	1,115,863	4,636,437	2,858,941	589,181	–	3,448,122	997,070	4,445,192
Options written		24	–	20,356	8,769	29,125	110	29,235	–	19,410	18,597	38,007	109	38,116
Options purchased		25	–	17,146	15,093	32,239	2,206	34,445	–	17,545	23,929	41,474	2,491	43,965
		26	3,268,136	662,831	285,287	4,216,254	1,118,179	5,334,433	3,220,885	667,260	489,526	4,377,671	999,670	5,377,341
Foreign Exchange Contracts														
Futures		27	–	–	37	37	–	37	–	–	37	37	–	37
Forward contracts		28	–	664,852	–	664,852	48,838	713,690	–	614,484	–	614,484	44,642	659,126
Swaps		29	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps		30	–	471,797	–	471,797	77,156	548,953	–	473,671	–	473,671	70,801	544,472
Options written		31	–	23,973	–	23,973	–	23,973	–	22,997	–	22,997	–	22,997
Options purchased		32	–	23,286	–	23,286	–	23,286	–	21,725	–	21,725	–	21,725
		33	–	1,183,908	37	1,183,945	125,994	1,309,939	–	1,132,877	37	1,132,914	115,443	1,248,357
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		34	620	1,567	–	2,187	6,146	8,333	330	1,731	–	2,061	6,148	8,209
Protection sold		35	225	679	–	904	–	904	32	695	–	727	–	727
		36	845	2,246	–	3,091	6,146	9,237	362	2,426	–	2,788	6,148	8,936
Other Contracts														
Equity contracts		37	–	33,726	42,633	76,359	35,976	112,335	–	33,090	51,742	84,832	35,867	120,699
Commodity contracts		38	332	9,453	16,049	25,834	–	25,834	800	8,785	15,271	24,856	–	24,856
		39	332	43,179	58,682	102,193	35,976	138,169	800	41,875	67,013	109,688	35,867	145,555
Total		40	\$ 3,269,313	\$ 1,892,164	\$ 344,006	\$ 5,505,483	\$ 1,286,295	\$ 6,791,778	\$ 3,222,047	\$ 1,844,438	\$ 556,576	\$ 5,623,061	\$ 1,157,128	\$ 6,780,189

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 Q2			2017 Q1			2016 Q4		
				Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount
Interest Rate Contracts												
Forward rate agreements	1	\$ 90	\$ 220	\$ 75	\$ 60	\$ 240	\$ 87	\$ 132	\$ 256	\$ 64		
Swaps	2	16,838	21,341	8,701	16,320	20,656	8,690	21,542	26,041	11,577		
Options purchased	3	420	492	224	378	436	205	495	569	278		
	4	17,348	22,053	9,000	16,758	21,332	8,982	22,169	26,866	11,919		
Foreign Exchange Contracts												
Forward contracts	5	16,829	31,615	4,792	16,122	30,124	4,915	17,756	32,874	5,652		
Swaps	6	—	—	—	—	—	—	—	—	—		
Cross-currency interest rate swaps	7	23,578	41,082	9,018	22,234	39,159	8,530	23,382	40,645	9,315		
Options purchased	8	336	666	167	421	764	177	542	954	198		
	9	40,743	73,363	13,977	38,777	70,047	13,622	41,680	74,473	15,165		
Other Contracts												
Credit derivatives	10	—	395	181	8	380	166	3	291	109		
Equity contracts	11	1,507	5,465	1,033	1,398	5,434	1,186	1,285	4,963	1,087		
Commodity contracts	12	682	1,973	462	803	1,950	492	777	1,925	516		
	13	2,189	7,833	1,676	2,209	7,764	1,844	2,065	7,179	1,712		
Total	14	60,280	103,249	24,653	57,744	99,143	24,448	65,914	108,518	28,796		
Less: impact of master netting agreements	15	41,124	59,539	17,371	40,032	58,212	16,813	45,646	63,176	19,856		
Total after netting	16	19,156	43,710	7,282	17,712	40,931	7,635	20,268	45,342	8,940		
Less: impact of collateral	17	7,666	7,893	1,435	8,430	9,088	1,934	8,533	8,881	2,146		
Net	18	11,490	35,817	5,847	9,282	31,843	5,701	11,735	36,461	6,794		
Qualifying Central Counterparty (QCCP) contracts ²	19	1,345	15,682	1,798	1,535	14,624	2,208	2,106	15,917	3,234		
Total	20	\$ 12,835	\$ 51,499	\$ 7,645	\$ 10,817	\$ 46,467	\$ 7,909	\$ 13,841	\$ 52,378	\$ 10,028		

2016 Q3			2016 Q2			2016 Q1					
			Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount
Interest Rate Contracts											
Forward rate agreements	21	\$ 198	\$ 321	\$ 82	\$ 76	\$ 166	\$ 45	\$ 77	\$ 173	\$ 66	
Swaps	22	24,401	28,885	13,393	21,548	26,093	12,347	24,231	29,260	14,807	
Options purchased	23	552	635	316	517	594	294	607	695	366	
	24	25,151	29,841	13,791	22,141	26,853	12,686	24,915	30,128	15,239	
Foreign Exchange Contracts											
Forward contracts	25	16,837	28,142	4,620	16,375	26,254	4,619	16,749	27,709	5,834	
Swaps	26	—	—	—	—	—	—	—	—	—	
Cross-currency interest rate swaps	27	23,506	40,744	9,364	24,612	40,756	9,062	32,460	48,860	11,463	
Options purchased	28	465	855	193	475	803	195	493	823	212	
	29	40,808	69,741	14,177	41,462	67,813	13,876	49,702	77,392	17,509	
Other Contracts											
Credit derivatives	30	11	300	110	13	306	116	32	346	144	
Equity contracts	31	1,010	4,236	917	911	3,887	881	1,530	4,850	1,064	
Commodity contracts	32	538	1,421	405	602	1,392	433	629	1,427	362	
	33	1,559	5,957	1,432	1,526	5,585	1,430	2,191	6,623	1,570	
Total	34	67,518	105,539	29,400	65,129	100,251	27,992	76,808	114,143	34,318	
Less: impact of master netting agreements	35	47,148	63,532	20,993	45,598	60,811	19,836	50,108	65,412	23,914	
Total after netting	36	20,370	42,007	8,407	19,531	39,440	8,156	26,700	48,731	10,404	
Less: impact of collateral	37	7,623	8,368	2,108	7,880	8,205	2,173	12,612	13,090	3,202	
Net	38	12,747	33,639	6,299	11,651	31,235	5,983	14,088	35,641	7,202	
QCCP contracts ²	39	3,804	17,016	2,315	2,894	15,506	2,628	3,371	16,461	1,985	
Total	40	\$ 16,551	\$ 50,655	\$ 8,614	\$ 14,545	\$ 46,741	\$ 8,611	\$ 17,459	\$ 52,102	\$ 9,187	

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

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

Derivatives – Credit Exposure (Continued)

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

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.

Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

(\$ millions)
As at

LINE
#

2017
Q2

	LINE #	Credit risk exposures						Other exposures		Total
		Drawn		Other exposures				Subject to market risk capital	All other ¹	
		Non- retail	Retail	Securitization	Repo-style transactions	Derivatives				
Cash and due from banks	1	\$ 1,871	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,400	\$ 5,271
Interest-bearing deposits with banks	2	53,086	-	-	-	-	-	767	374	54,227
Trading loans, securities, and other	3	29	45	-	-	-	-	103,331	8,428	111,833
Derivatives	4	-	-	-	-	62,661	-	-	13	62,674
Financial assets designated at fair value through profit or loss	5	1,864	-	-	-	-	-	-	2,107	3,971
Available-for-sale securities	6	94,659	-	22,257	-	-	-	-	5,076	121,992
Held-to-maturity securities	7	57,493	-	24,836	-	-	-	-	1	82,330
Securities purchased under reverse repurchase agreements	8	-	-	-	113,834	-	-	-	-	113,834
Residential mortgages ²	9	84,710	132,218	-	-	-	-	-	215	217,143
Consumer instalment and other personal ²	10	16,969	128,830	-	-	-	-	-	3,242	149,041
Credit card	11	-	29,856	-	-	-	-	-	2,607	32,463
Business and government	12	184,432	11,484	6,547	-	-	-	-	209	202,672
Debt securities classified as loans	13	6	-	808	-	-	-	-	220	1,034
Allowance for loan losses ³	14	(46)	-	(134)	-	-	-	-	(3,712)	(3,892)
Customers' liability under acceptances	15	17,002	-	-	-	-	-	-	-	17,002
Investment in TD Ameritrade	16	-	-	-	-	-	-	-	7,281	7,281
Goodwill	17	-	-	-	-	-	-	-	16,942	16,942
Other intangibles	18	-	-	-	-	-	-	-	2,716	2,716
Land, buildings, equipment, and other depreciable assets	19	-	-	-	-	-	-	-	5,461	5,461
Deferred tax assets	20	-	-	-	-	-	-	-	2,394	2,394
Amounts receivable from brokers, dealers and clients	21	1,776	-	-	-	-	-	-	29,412	31,188
Other assets	22	3,603	59	296	-	-	-	-	10,385	14,343
Total	23	\$ 517,454	\$ 302,492	\$ 54,610	\$ 113,834	\$ 62,661	\$ 104,098	\$ 96,771	\$ 1,251,920	

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

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

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

Gross Credit Risk Exposure¹

(\$ millions) As at	LINE #	2017 Q2						2017 Q1					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC ³ derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail													
Residential secured	1	\$ 295,341	\$ 46,477	\$ –	\$ –	\$ –	\$ 341,818	\$ 291,422	\$ 45,322	\$ –	\$ –	\$ –	\$ 336,744
Qualifying revolving retail	2	22,293	71,403	–	–	–	93,696	21,700	70,156	–	–	–	91,856
Other retail	3	86,564	6,287	–	–	34	92,885	83,979	6,232	–	–	32	90,243
	4	404,198	124,167	–	–	34	528,399	397,101	121,710	–	–	32	518,843
Non-retail													
Corporate	5	189,580	71,234	133,299	13,354	16,540	424,007	181,471	68,551	111,795	11,006	14,911	387,734
Sovereign	6	194,175	1,405	32,242	12,396	1,436	241,654	187,438	1,403	23,046	10,756	1,370	224,013
Bank	7	32,029	1,550	52,129	17,960	3,273	106,941	27,948	1,599	49,431	19,169	3,475	101,622
	8	415,784	74,189	217,670	43,710	21,249	772,602	396,857	71,553	184,272	40,931	19,756	713,369
Total	9	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212
By Country of Risk													
Canada	10	\$ 429,950	\$ 124,041	\$ 73,070	\$ 17,480	\$ 8,942	\$ 653,483	\$ 422,869	\$ 122,075	\$ 69,048	\$ 13,942	\$ 8,632	\$ 636,566
United States	11	318,914	70,893	71,548	13,078	11,741	486,174	306,161	68,093	59,856	12,927	10,651	457,688
Other International													
Europe	12	51,792	2,543	55,012	9,884	333	119,564	46,698	2,290	41,934	9,737	294	100,953
Other	13	19,326	879	18,040	3,268	267	41,780	18,230	805	13,434	4,325	211	37,005
	14	71,118	3,422	73,052	13,152	600	161,344	64,928	3,095	55,368	14,062	505	137,958
Total	15	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212
By Residual Contractual Maturity													
Within 1 year	16	\$ 257,689	\$ 138,964	\$ 217,670	\$ 18,712	\$ 9,157	\$ 642,192	\$ 246,215	\$ 136,331	\$ 184,165	\$ 17,228	\$ 7,343	\$ 591,282
Over 1 year to 5 years	17	398,263	56,881	–	17,590	11,339	484,073	387,017	54,767	107	16,492	11,733	470,116
Over 5 years	18	164,030	2,511	–	7,408	787	174,736	160,726	2,165	–	7,211	712	170,814
Total	19	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001	\$ 793,958	\$ 193,263	\$ 184,272	\$ 40,931	\$ 19,788	\$ 1,232,212
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 21,763	\$ 2,693	\$ 1	\$ 57	\$ 1,589	\$ 26,103	\$ 21,520	\$ 2,651	\$ 2	\$ 55	\$ 1,525	\$ 25,753
Non-residential	21	35,792	4,409	9	539	401	41,150	30,789	2,635	16	409	348	34,197
Total real-estate	22	57,555	7,102	10	596	1,990	67,253	52,309	5,286	18	464	1,873	59,950
Agriculture	23	5,840	323	5	25	22	6,215	5,638	282	4	9	32	5,965
Automotive	24	10,042	4,428	3	528	108	15,109	9,633	4,475	2	605	108	14,823
Financial	25	33,704	9,043	173,661	25,143	826	242,377	33,073	10,266	148,557	24,034	1,232	217,162
Food, beverage, and tobacco	26	4,903	3,216	–	683	425	9,227	4,239	2,521	6	652	457	7,875
Forestry	27	1,264	625	–	12	47	1,948	1,281	631	–	9	47	1,968
Government, public sector entities, and education	28	208,337	3,135	33,224	13,093	5,310	263,099	199,882	2,963	24,317	11,508	5,072	243,742
Health and social services	29	16,036	1,057	523	137	2,103	19,856	17,617	1,322	548	129	1,923	21,539
Industrial construction and trade contractors	30	3,886	1,103	54	22	733	5,798	2,813	1,036	70	21	595	4,535
Metals and mining	31	3,205	3,342	582	181	931	8,241	3,516	3,213	554	180	888	8,351
Pipelines, oil, and gas	32	6,539	10,052	31	802	1,835	19,259	5,702	9,689	35	872	1,305	17,603
Power and utilities	33	5,505	6,257	39	449	3,737	15,987	4,592	6,487	38	490	3,429	15,036
Professional and other services	34	13,840	4,273	181	84	822	19,200	10,423	3,092	217	92	699	14,523
Retail sector	35	6,227	2,279	296	37	223	9,062	5,281	2,183	379	62	195	8,100
Sundry manufacturing and wholesale	36	9,843	6,110	43	259	549	16,804	10,965	6,232	29	206	448	17,880
Telecommunications, cable, and media	37	5,946	7,858	–	602	301	14,707	7,339	7,536	–	371	282	15,528
Transportation	38	12,499	1,991	68	750	1,142	16,450	12,587	1,866	61	784	1,032	16,330
Other	39	10,613	1,995	8,950	307	145	22,010	9,967	2,473	9,437	443	139	22,459
Total	40	\$ 415,784	\$ 74,189	\$ 217,670	\$ 43,710	\$ 21,249	\$ 772,602	\$ 396,857	\$ 71,553	\$ 184,272	\$ 40,931	\$ 19,756	\$ 713,369

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

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

³ Over-the-counter (OTC).

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at		LINE #	2016 Q4						2016 Q3					
By Counterparty Type			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail														
Residential secured		1	\$ 291,821	\$ 44,391	\$ –	\$ –	\$ –	\$ 336,212	\$ 287,853	\$ 42,969	\$ –	\$ –	\$ –	\$ 330,822
Qualifying revolving retail		2	22,420	68,358	–	–	–	90,778	21,541	66,574	–	–	–	88,115
Other retail		3	84,662	6,139	–	–	33	90,834	82,929	5,958	–	–	35	88,922
		4	398,903	118,888	–	–	33	517,824	392,323	115,501	–	–	35	507,859
Non-retail														
Corporate		5	183,612	64,623	101,927	15,089	14,764	380,015	176,098	61,864	100,606	12,693	14,711	365,972
Sovereign		6	183,763	1,514	19,974	9,889	1,393	216,533	174,940	1,463	15,380	11,052	1,386	204,221
Bank		7	28,460	1,593	30,097	20,363	3,640	84,153	29,454	1,605	52,328	18,262	3,364	105,013
		8	395,835	67,730	151,998	45,341	19,797	680,701	380,492	64,932	168,314	42,007	19,461	675,206
Total		9	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065
By Country of Risk														
Canada		10	\$ 416,921	\$ 117,930	\$ 54,276	\$ 17,403	\$ 8,459	\$ 614,989	\$ 412,286	\$ 115,048	\$ 56,066	\$ 16,458	\$ 8,604	\$ 608,462
United States		11	309,192	65,629	59,290	13,146	10,798	458,055	294,810	61,670	60,525	10,394	10,362	437,761
Other International														
Europe		12	48,954	2,300	30,720	10,820	359	93,153	45,276	2,943	40,548	10,479	324	99,570
Other		13	19,671	759	7,712	3,972	214	32,328	20,443	772	11,175	4,676	206	37,272
		14	68,625	3,059	38,432	14,792	573	125,481	65,719	3,715	51,723	15,155	530	136,842
Total		15	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065
By Residual Contractual Maturity														
Within 1 year		16	\$ 250,126	\$ 130,068	\$ 151,428	\$ 16,963	\$ 8,143	\$ 556,728	\$ 251,015	\$ 127,147	\$ 167,375	\$ 16,860	\$ 8,167	\$ 570,564
Over 1 year to 5 years		17	378,716	53,928	390	20,109	10,974	464,117	368,789	50,901	652	15,892	10,632	446,866
Over 5 years		18	165,896	2,622	180	8,269	713	177,680	153,011	2,385	287	9,255	697	165,635
Total		19	\$ 794,738	\$ 186,618	\$ 151,998	\$ 45,341	\$ 19,830	\$ 1,198,525	\$ 772,815	\$ 180,433	\$ 168,314	\$ 42,007	\$ 19,496	\$ 1,183,065
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 21,376	\$ 2,555	\$ 2	\$ 101	\$ 1,520	\$ 25,554	\$ 21,157	\$ 2,304	\$ 8	\$ 129	\$ 1,448	\$ 25,046
Non-residential		21	34,447	4,082	10	789	417	39,745	33,443	3,816	11	951	360	38,581
Total real-estate		22	55,823	6,637	12	890	1,937	65,299	54,600	6,120	19	1,080	1,808	63,627
Agriculture		23	5,382	337	4	28	27	5,778	5,230	357	3	19	22	5,631
Automotive		24	8,946	4,390	2	702	104	14,144	8,465	4,354	5	650	94	13,568
Financial		25	30,703	8,381	122,107	28,458	1,168	190,817	30,755	7,700	141,280	23,781	1,305	204,821
Food, beverage, and tobacco		26	5,637	2,880	14	667	481	9,679	4,870	3,491	12	828	488	9,689
Forestry		27	1,323	600	–	14	47	1,984	1,346	508	–	16	46	1,916
Government, public sector entities, and education		28	197,137	3,217	20,879	10,641	5,216	237,090	187,691	3,127	16,353	11,762	5,276	224,209
Health and social services		29	14,917	1,039	553	186	1,781	18,476	14,574	1,122	556	210	1,721	18,183
Industrial construction and trade contractors		30	3,586	1,225	58	30	630	5,529	3,524	1,231	66	37	622	5,480
Metals and mining		31	3,202	3,242	666	142	817	8,069	3,208	3,071	1,026	167	706	8,178
Pipelines, oil, and gas		32	7,244	9,704	54	920	1,273	19,195	7,576	8,941	478	870	1,389	19,254
Power and utilities		33	4,598	5,927	–	650	3,393	14,568	4,519	5,547	–	637	3,210	13,913
Professional and other services		34	13,563	3,938	134	173	804	18,612	12,120	3,716	129	126	771	16,862
Retail sector		35	5,761	2,009	321	63	186	8,340	5,419	1,952	460	84	173	8,088
Sundry manufacturing and wholesale		36	9,544	5,735	47	193	440	15,959	9,807	5,659	35	234	325	16,060
Telecommunications, cable, and media		37	6,747	4,454	–	600	296	12,097	6,918	4,178	–	513	289	11,898
Transportation		38	12,975	1,821	50	835	1,069	16,750	12,285	1,800	42	774	1,028	15,929
Other		39	8,747	2,194	7,097	149	128	18,315	7,585	2,058	7,850	219	188	17,900
Total		40	\$ 395,835	\$ 67,730	\$ 151,998	\$ 45,341	\$ 19,797	\$ 680,701	\$ 380,492	\$ 64,932	\$ 168,314	\$ 42,007	\$ 19,461	\$ 675,206

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

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

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2016 Q2						2016 Q1					

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
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(\$ millions) As at	LINE #	2017 Q2			2017 Q1			2016 Q4		
		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
By Counterparty Type		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail										
Residential secured	1	\$ —	\$ 129	\$ 129,229	\$ —	\$ 208	\$ 132,567	\$ —	\$ 227	\$ 136,221
Qualifying revolving retail	2	—	—	—	—	—	—	—	—	—
Other retail	3	686	108	—	786	158	—	488	169	—
	4	686	237	129,229	786	366	132,567	488	396	136,221
Non-retail										
Corporate	5	2,512	10,803	14,983	2,646	10,577	14,954	2,578	11,123	15,090
Sovereign	6	—	—	94	—	—	96	—	—	106
Bank	7	—	140	25	—	147	28	—	696	29
	8	2,512	10,943	15,102	2,646	10,724	15,078	2,578	11,819	15,225
Gross Credit Risk Exposure	9	\$ 3,198	\$ 11,180	\$ 144,331	\$ 3,432	\$ 11,090	\$ 147,645	\$ 3,066	\$ 12,215	\$ 151,446

		2016 Q3			2016 Q2			2016 Q1		
		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
By Counterparty Type		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail										
Residential secured	10	\$ —	\$ 234	\$ 139,245	\$ —	\$ 593	\$ 141,944	\$ —	\$ 673	\$ 146,213
Qualifying revolving retail	11	—	—	—	—	—	—	—	—	—
Other retail	12	540	171	—	526	173	—	441	197	—
	13	540	405	139,245	526	766	141,944	441	870	146,213
Non-retail										
Corporate	14	2,855	10,520	15,351	2,932	9,620	15,542	2,699	10,795	16,503
Sovereign	15	—	—	110	—	—	113	—	—	133
Bank	16	—	732	45	—	823	49	—	1,085	105
	17	2,855	11,252	15,506	2,932	10,443	15,704	2,699	11,880	16,741
Gross Credit Risk Exposure	18	\$ 3,395	\$ 11,657	\$ 154,751	\$ 3,458	\$ 11,209	\$ 157,648	\$ 3,140	\$ 12,750	\$ 162,954

		2015 Q4			2015 Q3			2015 Q2		
		Standardized		AIRB ¹	Standardized		AIRB ¹	Standardized		AIRB ¹
By Counterparty Type		Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ²	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail										
Residential secured	19	\$ —	\$ 360	\$ 148,509	\$ —	\$ 462	\$ 149,131	\$ —	\$ 411	\$ 150,949
Qualifying revolving retail	20	—	—	—	—	—	—	—	—	—
Other retail	21	487	466	—	369	358	—	510	344	—
	22	487	826	148,509	369	820	149,131	510	755	150,949
Non-retail										
Corporate	23	2,123	10,380	16,009	2,074	9,359	16,441	2,122	8,247	15,923
Sovereign	24	—	—	157	—	—	160	—	—	189
Bank	25	—	1,226	75	—	1,383	88	—	1,169	212
	26	2,123	11,606	16,241	2,074	10,742	16,689	2,122	9,416	16,324
Gross Credit Risk Exposure	27	\$ 2,610	\$ 12,432	\$ 164,750	\$ 2,443	\$ 11,562	\$ 165,820	\$ 2,632	\$ 10,171	\$ 167,273

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 Q2								2017 Q1							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	1	\$	—	\$ 129	\$ 174	\$ —	\$ 1,145	\$ 27	\$ —	\$ 1,475	\$ —	\$ 208	\$ 98	\$ —	\$ 1,023	\$ 26	\$ —	\$ 1,355
Other retail ²	2		686	108	—	—	18,273	—	431	19,498	786	158	—	—	17,855	—	418	19,217
	3		686	237	174	—	19,418	27	431	20,973	786	366	98	—	18,878	26	418	20,572
Non-retail																		
Corporate	4		11,911	1,404	—	—	—	117,001	254	130,570	11,802	1,421	—	—	—	110,411	284	123,918
Sovereign	5		62,132	27,538	—	—	—	—	—	89,670	60,190	24,069	—	—	—	—	—	84,259
Bank	6		140	17,807	—	1	—	—	1	17,949	147	17,275	—	1	—	—	—	17,423
	7		74,183	46,749	—	1	—	117,001	255	238,189	72,139	42,765	—	1	—	110,411	284	225,600
Total	8	\$	74,869	\$ 46,986	\$ 174	\$ 1	\$ 19,418	\$ 117,028	\$ 686	\$ 259,162	\$ 72,925	\$ 43,131	\$ 98	\$ 1	\$ 18,878	\$ 110,437	\$ 702	\$ 246,172

			2016 Q4								2016 Q3							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	9	\$	—	\$ 227	\$ 123	\$ —	\$ 957	\$ 27	\$ —	\$ 1,334	\$ —	\$ 234	\$ 104	\$ —	\$ 880	\$ 27	\$ —	\$ 1,245
Other retail ²	10		488	169	—	—	17,840	—	397	18,894	540	171	—	—	17,604	—	360	18,675
	11		488	396	123	—	18,797	27	397	20,228	540	405	104	—	18,484	27	360	19,920
Non-retail																		
Corporate	12		12,223	1,478	—	—	—	113,280	353	127,334	12,374	1,002	—	—	—	107,702	361	121,439
Sovereign	13		54,043	23,123	—	—	—	—	—	77,166	49,443	21,387	—	—	—	—	—	70,830
Bank	14		696	17,024	—	1	—	—	—	17,721	732	15,260	—	1	—	—	—	15,993
	15		66,962	41,625	—	1	—	113,280	353	222,221	62,549	37,649	—	1	—	107,702	361	208,262
Total	16	\$	67,450	\$ 42,021	\$ 123	\$ 1	\$ 18,797	\$ 113,307	\$ 750	\$ 242,449	\$ 63,089	\$ 38,054	\$ 104	\$ 1	\$ 18,484	\$ 107,729	\$ 721	\$ 228,182

			2016 Q2								2016 Q1							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	17	\$	356	\$ 237	\$ 27,726	\$ —	\$ 2,833	\$ 472	\$ —	\$ 31,624	\$ 393	\$ 280	\$ 31,134	\$ —	\$ 3,173	\$ 514	\$ —	\$ 35,494
Other retail ²	18		603	96	—	—	54,414	—	578	55,691	525	114	—	—	60,634	—	710	61,983
	19		959	333	27,726	—	57,247	472	578	87,315	918	394	31,134	—	63,807	514	710	97,477
Non-retail																		
Corporate	20		12,402	149	—	—	—	101,291	383	114,225	13,340	155	—	—	—	109,480	456	123,431
Sovereign	21		43,168	18,861	—	—	—	—	—	62,029	48,188	19,443	—	—	—	—	—	67,631
Bank	22		823	14,434	—	1	—	—	—	15,258	1,085	15,133	—	1	—	—	—	16,219
	23		56,393	33,444	—	1	—	101,291	383	191,512	62,613	34,731	—	1	—	109,480	456	207,281
Total	24	\$	57,352	\$ 33,777	\$ 27,726	\$ 1	\$ 57,247	\$ 101,763	\$ 961	\$ 278,827	\$ 63,531	\$ 35,125	\$ 31,134	\$ 1	\$ 63,807	\$ 109,994	\$ 1,166	\$ 304,758

			2015 Q4								2015 Q3							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																		
Retail																		
Residential secured	25	\$	360	\$ —	\$ 29,152	\$ —	\$ 2,927	\$ 458	\$ —	\$ 32,897	\$ 332	\$ 130	\$ 29,414	\$ —	\$ 2,814	\$ 460	\$ —	\$ 33,150
Other retail ²	26		564	389	—	—	58,072	—	630	59,655	445	281	—	—	54,669	—	588	55,983
	27		924	389	29,152	—	60,999	458	630	92,552	777	411	29,414	—	57,483	460	588	89,133
Non-retail																		
Corporate	28		12,344	160	—	—	—	101,630	489	114,623	11,271	162	—	—	—	95,064	546	107,043
Sovereign	29		38,551	17,383	—	—	—	—	—	55,934	38,882	17,779	—	—	—	—	—	56,661
Bank	30		1,226	12,315	—	1	—	—	—	13,542	1,383	11,730	—	—	—	—	4	13,117
	31		52,121	29,858	—	1	—	101,630	489	184,099	51,536	29,671	—	—	—	95,064	550	176,821
Total	32	\$	53,045	\$ 30,247	\$ 29,152	\$ 1	\$ 60,999	\$ 102,088	\$ 1,119	\$ 276,651	\$ 52,313	\$ 30,082	\$ 29,414	\$ —	\$ 57,483	\$ 95,524	\$ 1,138	\$ 265,954

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
Q2

		Notional										Average				EL adjusted		
		PD range		EAD ⁴	of undrawn commitments	Average EAD	Average PD ⁵	Average LGD		RWA	risk weighting		EL ⁶	average risk weight ⁷				
Insured Drawn and Undrawn ^{2,3}																		
Low Risk	1	0.00 to 0.15	% \$	118,022	\$	21,678	90.93	%	25.72	% \$	102	0.09	% \$	—	0.09	%		
Normal Risk	2	0.16 to 0.41		6,333	—	100.00	0.25		9.21		275	4.34		1	4.54			
	3	0.42 to 1.10		3,104	—	100.00	0.63		9.34		263	8.47		2	9.28			
Medium Risk	4	1.11 to 2.93		983	—	100.00	1.73		9.48		165	16.79		2	19.33			
	5	2.94 to 4.74		220	—	100.00	3.73		9.47		59	26.82		1	32.50			
High Risk	6	4.75 to 7.59		136	—	100.00	6.03		9.23		46	33.82		1	43.01			
	7	7.60 to 18.20		286	—	100.00	10.38		7.99		105	36.71		2	45.45			
	8	18.21 to 99.99		107	—	100.00	31.47		8.99		53	49.53		3	84.58			
Default	9	100.00		39	—	100.00	100.00		8.17		40	102.56		—	102.56			
Total	10		\$	129,230	\$	21,678	91.65	%	0.14	%	24.29	% \$	1,108	0.86	% \$	12	0.97	%
Uninsured Undrawn ²																		
Low Risk	11	0.00 to 0.15	% \$	25,982	\$	50,092	51.87	%	0.03	%	20.45	% \$	534	2.06	% \$	2	2.15	%
Normal Risk	12	0.16 to 0.41		1,843	2,906	63.40	0.24		34.93		289	15.68		2	17.04			
	13	0.42 to 1.10		401	552	72.59	0.61		33.64		122	30.42		1	33.54			
Medium Risk	14	1.11 to 2.93		75	81	92.23	1.56		40.98		49	65.33		—	65.33			
	15	2.94 to 4.74		6	6	93.22	3.62		26.62		4	66.67		—	66.67			
High Risk	16	4.75 to 7.59		3	3	94.00	5.86		20.18		2	66.67		—	66.67			
	17	7.60 to 18.20		2	2	90.89	11.67		19.05		2	100.00		—	100.00			
	18	18.21 to 99.99		1	1	72.62	36.97		11.88		1	100.00		—	100.00			
Default	19	100.00		—	—	—	—		—		—	—		—	—			
Total	20		\$	28,313	\$	53,643	52.78	%	0.06	%	21.64	% \$	1,003	3.54	% \$	5	3.76	%
Uninsured Drawn ²																		
Low Risk	21	0.00 to 0.15	% \$	84,358	n/a	n/a	0.06	%	23.05	% \$	2,849	3.38	% \$	11	3.54	%		
Normal Risk	22	0.16 to 0.41		28,863	n/a	n/a	0.25		25.43		3,413	11.82		18	12.60			
	23	0.42 to 1.10		13,774	n/a	n/a	0.64		24.48		3,112	22.59		22	24.59			
Medium Risk	24	1.11 to 2.93		4,650	n/a	n/a	1.70		25.54		2,077	44.67		20	50.04			
	25	2.94 to 4.74		851	n/a	n/a	3.68		25.20		600	70.51		8	82.26			
High Risk	26	4.75 to 7.59		523	n/a	n/a	5.99		21.85		412	78.78		7	95.51			
	27	7.60 to 18.20		717	n/a	n/a	11.35		20.31		683	95.26		16	123.15			
	28	18.21 to 99.99		380	n/a	n/a	37.91		16.66		333	87.63		23	163.29			
Default	29	100.00		186	n/a	n/a	100.00		19.28		324	174.19		10	241.40			
Total	30		\$	134,302	n/a	n/a	0.57	%	23.77	% \$	13,803	10.28	% \$	135	11.53	%		
U.S. Retail Uninsured Drawn and Undrawn																		
Low Risk	31	0.00 to 0.15	% \$	13,851	\$	9,984	80.41	%	0.07	%	31.17	% \$	615	4.44	% \$	2	4.62	%
Normal Risk	32	0.16 to 0.41		15,043	976	97.16	0.26		19.71		1,435	9.54		8	10.20			
	33	0.42 to 1.10		10,569	642	96.93	0.66		23.65		2,363	22.36		17	24.37			
Medium Risk	34	1.11 to 2.93		5,090	701	93.78	1.76		30.49		2,812	55.25		28	62.12			
	35	2.94 to 4.74		1,315	128	95.30	3.68		34.65		1,273	96.81		17	112.97			
High Risk	36	4.75 to 7.59		693	62	95.15	5.91		36.01		895	129.15		15	156.20			
	37	7.60 to 18.20		750	103	93.24	11.47		36.67		1,307	174.27		32	227.60			
	38	18.21 to 99.99		306	26	95.87	34.50		38.95		634	207.19		41	374.67			
Default	39	100.00		881	—	100.00	100.00		32.00		516	58.57		241	400.51			
Total	40		\$	48,498	\$	12,622	91.24	%	2.82	%	26.22	% \$	11,850	24.43	% \$	401	34.77	%

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.

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 #	2017 Q1																		
	PD range		EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight								
1	0.00 to 0.15	% \$	121,111	\$	21,822	91.07 %	— %	27.44 % \$	110	0.09 % \$	—	0.09 %							
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							
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							
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							
9	100.00		37		—	100.00	100.00	8.24	38	102.70	—	102.70							
10		\$	132,565	\$	21,822	91.78 %	0.13 %	25.89 % \$	1,147	0.87 % \$	13	0.99 %							
11	0.00 to 0.15	% \$	25,031	\$	47,947	52.21 %	0.03 %	23.18 % \$	581	2.32 % \$	2	2.42 %							
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							
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							
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							
19	100.00		—		—	—	—	—	—	—	—	—							
20		\$	27,752	\$	52,108	53.26 %	0.07 %	24.58 % \$	1,124	4.05 % \$	5	4.28 %							
21	0.00 to 0.15	% \$	81,591		n/a	n/a	0.06 %	24.68 % \$	2,912	3.57 % \$	11	3.74 %							
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							
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							
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							
29	100.00		193		n/a	n/a	100.00	20.65	377	195.34	10	260.10							
30		\$	128,920		n/a	n/a	0.57 %	25.45 % \$	14,008	10.87 % \$	138	12.20 %							
31	0.00 to 0.15	% \$	13,039	\$	9,299	80.28 %	0.07 %	30.99 % \$	579	4.44 % \$	2	4.63 %							
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							
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							
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							
39	100.00		837		—	100.00	100.00	32.36	496	59.26	231	404.24							
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.

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

(\$ millions, except as noted) As at		LINE #	2016 Q4										
Insured Drawn and Undrawn ^{2,3}			PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
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 Undrawn ²													
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 Drawn ²													
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																
Insured Drawn and Undrawn ^{2,3}																		
		PD range		EAD	Notional of undrawn commitments		Average EAD		Average PD		Average LGD		RWA	Average risk weighting		EL	EL adjusted average risk weight	
	1	0.00 to 0.15	% \$	126,868	\$	22,120	91.28	%	—	%	28.01	% \$	107	0.08	% \$	—	0.08	%
	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	
	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	
	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	
9	100.00		40		—	100.00		100.00		8.26		41	102.50		—	102.50		
Total	10		\$	139,245	\$	22,120	92.00	%	0.13	%	26.36	% \$	1,230	0.88	% \$	14	1.01	%
Uninsured Undrawn ²																		
	11	0.00 to 0.15	% \$	22,991	\$	44,812	51.31	%	0.03	%	23.33	% \$	535	2.33	% \$	2	2.44	%
	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	
	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	
	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	
	19	100.00		—		—	—		—		—		—	—		—	—	
Total	20		\$	25,744	\$	49,010	52.53	%	0.07	%	24.87	% \$	1,090	4.23	% \$	5	4.48	%
Uninsured Drawn ²																		
	21	0.00 to 0.15	% \$	72,451		n/a	n/a		0.06	%	25.38	% \$	2,700	3.73	% \$	10	3.90	%
	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	
	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	
	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	
	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																		
	31	0.00 to 0.15	% \$	12,407	\$	8,881	80.11	%	0.07	%	32.22	% \$	574	4.62	% \$	2	4.84	%
	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	
	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	
	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	
	39	100.00		830		—	100.00		100.00		35.68		530	63.87		254	446.20	
Total	40		\$	45,810	\$	11,291	91.47	%	2.90	%	28.28	% \$	12,737	27.80	% \$	430	39.53	%

¹ Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.
² Includes Canadian residential mortgages and home equity lines of credit.
³ Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on pages 70 to 71.

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

(\$ millions, except as noted)
As at

LINE #	2016 Q2												
	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	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	—	100.00			
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	RWA	Average risk weighting	EL	EL adjusted average risk weight			
Insured Drawn and Undrawn³													
1	0.00 to 0.15 %	\$ 133,126	\$ 23,219	91.27 %	— %	28.33 %	\$ 110	0.08 %	\$ —	0.08 %			
2	0.16 to 0.41	7,045	—	100.00	0.26	9.47	323	4.58	2	4.94			
3	0.42 to 1.10	3,953	—	100.00	0.63	9.55	343	8.68	2	9.31			
4	1.11 to 2.93	1,205	—	100.00	1.72	9.65	205	17.01	2	19.09			
5	2.94 to 4.74	276	—	100.00	3.70	9.73	75	27.17	1	31.70			
6	4.75 to 7.59	211	—	100.00	6.08	9.24	71	33.65	1	39.57			
7	7.60 to 18.20	259	—	100.00	10.59	8.44	101	39.00	2	48.65			
8	18.21 to 99.99	105	—	100.00	32.26	8.90	51	48.57	3	84.29			
9	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													
11	0.00 to 0.15 %	\$ 22,269	\$ 42,321	52.62 %	0.03 %	23.74 %	\$ 528	2.37 %	\$ 2	2.48 %			
12	0.16 to 0.41	1,825	2,892	63.11	0.23	36.67	290	15.89	1	16.58			
13	0.42 to 1.10	335	545	61.52	0.61	31.41	93	27.76	1	31.49			
14	1.11 to 2.93	67	89	75.59	1.62	30.64	35	52.24	—	52.24			
15	2.94 to 4.74	8	9	97.14	3.67	30.01	7	87.50	—	87.50			
16	4.75 to 7.59	6	7	77.22	5.79	22.51	4	66.67	—	66.67			
17	7.60 to 18.20	3	4	96.44	11.28	21.01	3	100.00	—	100.00			
18	18.21 to 99.99	—	—	99.65	29.45	22.61	—	—	—	—			
19	100.00	—	—	—	—	—	—	—	—	—			
Total		\$ 24,513	\$ 45,867	53.45 %	0.06 %	24.83 %	\$ 960	3.92 %	\$ 4	4.12 %			
Uninsured Drawn													
21	0.00 to 0.15 %	\$ 64,542	n/a	n/a	0.06 %	25.76 %	\$ 2,472	3.83 %	\$ 9	4.00 %			
22	0.16 to 0.41	24,041	n/a	n/a	0.25	27.66	3,081	12.82	16	13.65			
23	0.42 to 1.10	12,461	n/a	n/a	0.64	26.59	3,067	24.61	21	26.72			
24	1.11 to 2.93	4,241	n/a	n/a	1.69	28.21	2,090	49.28	20	55.18			
25	2.94 to 4.74	820	n/a	n/a	3.67	27.62	633	77.20	8	89.39			
26	4.75 to 7.59	507	n/a	n/a	5.98	26.14	477	94.08	8	113.81			
27	7.60 to 18.20	649	n/a	n/a	11.41	21.73	664	102.31	16	133.13			
28	18.21 to 99.99	382	n/a	n/a	36.10	18.65	383	100.26	25	182.07			
29	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	RWA	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	RWA	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

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

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

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

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

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

(\$ millions, except as noted)
As at

		2017									
		Q2									
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	1	0.00 to 0.15 %	\$ 56,158	\$ 69,658	76.20 %	0.04 %	88.24 %	\$ 1,428	2.54 %	\$ 21	3.01 %
Normal Risk	2	0.16 to 0.41	11,804	12,751	75.53	0.25	89.45	1,353	11.46	27	14.32
	3	0.42 to 1.10	9,813	8,647	76.45	0.70	88.97	2,508	25.56	61	33.33
Medium Risk	4	1.11 to 2.93	7,839	4,978	79.60	1.85	89.16	4,213	53.74	129	74.31
	5	2.94 to 4.74	3,141	1,437	84.49	3.72	89.08	2,789	88.79	104	130.18
High Risk	6	4.75 to 7.59	2,087	674	89.66	5.96	89.47	2,546	121.99	111	188.48
	7	7.60 to 18.20	1,890	413	94.52	11.12	87.81	3,245	171.69	184	293.39
	8	18.21 to 99.99	833	190	97.10	36.27	78.95	1,700	204.08	250	579.23
Default	9	100.00	131	–	100.00	100.00	74.20	15	11.45	96	927.48
Total	10		\$ 93,696	\$ 98,748	77.41 %	1.23 %	88.49 %	\$ 19,797	21.13 %	\$ 983	34.24 %

		2017									
		Q1									
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	11	0.00 to 0.15 %	\$ 55,511	\$ 68,822	76.04 %	0.04 %	88.20 %	\$ 1,395	2.51 %	\$ 21	2.99 %
Normal Risk	12	0.16 to 0.41	11,301	12,185	75.54	0.25	89.38	1,294	11.45	25	14.22
	13	0.42 to 1.10	9,507	8,450	76.18	0.70	88.89	2,429	25.55	59	33.31
Medium Risk	14	1.11 to 2.93	7,633	4,933	79.53	1.85	89.05	4,096	53.66	126	74.30
	15	2.94 to 4.74	3,066	1,464	84.11	3.71	88.97	2,718	88.65	101	129.83
High Risk	16	4.75 to 7.59	2,045	691	90.06	5.96	89.29	2,490	121.76	109	188.39
	17	7.60 to 18.20	1,841	441	94.90	11.13	87.56	3,153	171.27	179	292.80
	18	18.21 to 99.99	818	193	96.90	36.03	78.70	1,677	205.01	243	576.34
Default	19	100.00	134	–	100.00	100.00	72.75	14	10.45	97	915.30
Total	20		\$ 91,856	\$ 97,179	77.27 %	1.23 %	88.42 %	\$ 19,266	20.97 %	\$ 960	34.04 %

		2016									
		Q4									
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	21	0.00 to 0.15 %	\$ 55,089	\$ 67,684	76.32 %	0.04 %	88.24 %	\$ 1,382	2.51 %	\$ 21	2.99 %
Normal Risk	22	0.16 to 0.41	11,149	11,753	76.19	0.25	89.36	1,274	11.43	25	14.23
	23	0.42 to 1.10	9,222	7,889	76.85	0.70	88.85	2,353	25.52	57	33.24
Medium Risk	24	1.11 to 2.93	7,537	4,631	80.03	1.85	89.07	4,051	53.75	124	74.31
	25	2.94 to 4.74	3,011	1,327	84.82	3.71	89.02	2,670	88.67	100	130.19
High Risk	26	4.75 to 7.59	2,012	613	90.87	5.96	89.23	2,448	121.67	107	188.15
	27	7.60 to 18.20	1,818	378	95.36	11.13	87.53	3,114	171.29	177	292.99
	28	18.21 to 99.99	804	172	97.27	35.23	78.39	1,658	206.22	232	566.92
Default	29	100.00	136	–	100.00	100.00	73.88	15	11.03	99	920.96
Total	30		\$ 90,778	\$ 94,447	77.68 %	1.22 %	88.44 %	\$ 18,965	20.89 %	\$ 942	33.86 %

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											
		Q3											
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	1	0.00 to 0.15 %	\$ 53,540	\$ 65,686	76.41 %	0.04 %	88.19 %	\$ 1,338	2.50 %	\$ 20	2.97 %		
Normal Risk	2	0.16 to 0.41	10,668	11,392	75.73	0.25	89.34	1,220	11.44	24	14.25		
	3	0.42 to 1.10	8,989	7,900	75.97	0.70	88.83	2,298	25.56	56	33.35		
Medium Risk	4	1.11 to 2.93	7,309	4,669	79.01	1.85	88.92	3,923	53.67	121	74.37		
	5	2.94 to 4.74	2,932	1,349	83.94	3.71	88.86	2,596	88.54	97	129.89		
High Risk	6	4.75 to 7.59	1,959	624	90.10	5.96	89.05	2,379	121.44	104	187.80		
	7	7.60 to 18.20	1,798	399	94.83	11.15	87.23	3,070	170.75	174	291.71		
	8	18.21 to 99.99	792	186	97.18	34.28	77.82	1,642	207.32	220	554.55		
Default	9	100.00	128	–	100.00	100.00	74.10	14	10.94	93	919.14		
Total	10		\$ 88,115	\$ 92,205	77.47 %	1.22 %	88.36 %	\$ 18,480	20.97 %	\$ 909	33.87 %		

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

		2016											
		Q1											
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	21	0.00 to 0.15 %	\$ 42,925	\$ 47,786	81.83 %	0.04 %	87.18 %	\$ 1,025	2.39 %	\$ 15	2.82 %		
Normal Risk	22	0.16 to 0.41	8,396	7,063	87.89	0.25	87.09	938	11.17	18	13.85		
	23	0.42 to 1.10	7,348	4,768	89.94	0.70	86.96	1,837	25.00	44	32.49		
Medium Risk	24	1.11 to 2.93	5,638	2,241	95.90	1.84	86.65	2,931	51.99	90	71.94		
	25	2.94 to 4.74	2,070	571	98.16	3.72	86.23	1,782	86.09	66	125.94		
High Risk	26	4.75 to 7.59	1,475	319	98.85	5.97	86.44	1,740	117.97	76	182.37		
	27	7.60 to 18.20	1,487	273	99.09	11.28	84.87	2,487	167.25	142	286.62		
	28	18.21 to 99.99	649	170	98.95	28.13	74.29	1,379	212.48	135	472.50		
Default	29	100.00	134	–	100.00	100.00	74.66	13	9.70	99	933.21		
Total	30		\$ 70,122	\$ 63,191	85.57 %	1.20 %	86.87 %	\$ 14,132	20.15 %	\$ 685	32.36 %		

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

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

(\$ millions, except as noted)
As at

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

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

2015												
Q2												
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight	
Low Risk	21	0.00 to 0.15 %	\$ 36,656	\$ 40,797	83.03 %	0.04 %	87.63 %	\$ 902	2.46 %	\$ 13	2.90 %	
Normal Risk	22	0.16 to 0.41	7,659	6,504	88.67	0.25	86.64	850	11.10	17	13.87	
	23	0.42 to 1.10	6,634	4,243	90.63	0.69	86.82	1,641	24.74	40	32.27	
Medium Risk	24	1.11 to 2.93	5,156	1,935	96.50	1.86	86.51	2,695	52.27	83	72.39	
	25	2.94 to 4.74	1,890	441	98.68	3.73	86.30	1,630	86.24	61	126.59	
High Risk	26	4.75 to 7.59	1,330	223	99.37	5.97	85.88	1,560	117.29	68	181.20	
	27	7.60 to 18.20	1,346	170	99.83	11.25	83.93	2,222	165.08	127	283.02	
	28	18.21 to 99.99	461	67	99.86	28.63	76.28	1,002	217.35	99	485.79	
Default	29	100.00	115	–	100.00	100.00	73.96	14	12.17	84	925.22	
Total	30		\$ 61,247	\$ 54,380	86.72 %	1.18 %	87.06 %	\$ 12,516	20.44 %	\$ 592	32.52 %	

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

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

(\$ millions, except as noted)
As at

		2017 Q2									
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	1	0.00 to 0.15 %	\$ 11,636	\$ 3,002	90.87 %	0.07 %	42.96 %	\$ 966	8.30 %	\$ 4	8.73 %
Normal Risk	2	0.16 to 0.41	17,118	2,837	92.18	0.30	39.41	3,424	20.00	19	21.39
	3	0.42 to 1.10	14,863	2,039	95.79	0.72	48.49	6,257	42.10	53	46.56
Medium Risk	4	1.11 to 2.93	14,390	1,289	97.90	1.85	48.46	8,672	60.26	128	71.38
	5	2.94 to 4.74	5,262	338	98.43	3.72	48.29	3,644	69.25	95	91.82
High Risk	6	4.75 to 7.59	3,881	193	98.65	5.96	48.09	2,807	72.33	111	108.08
	7	7.60 to 18.20	4,028	169	99.82	11.33	48.56	3,443	85.48	222	154.37
	8	18.21 to 99.99	1,821	31	99.14	34.51	49.94	2,151	118.12	312	332.29
Default	9	100.00	388	4	100.00	100.00	46.47	180	46.39	166	581.19
Total	10		\$ 73,387	\$ 9,902	95.15 %	3.18 %	45.48 %	\$ 31,544	42.98 %	\$ 1,110	61.89 %

		2017 Q1									
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	11	0.00 to 0.15 %	\$ 11,804	\$ 3,080	90.91 %	0.07 %	41.98 %	\$ 955	8.09 %	\$ 4	8.51 %
Normal Risk	12	0.16 to 0.41	16,854	2,835	92.13	0.29	38.61	3,298	19.57	19	20.98
	13	0.42 to 1.10	14,240	1,821	96.10	0.72	46.51	5,713	40.12	48	44.33
Medium Risk	14	1.11 to 2.93	13,560	1,254	97.96	1.83	47.28	7,954	58.66	117	69.44
	15	2.94 to 4.74	5,044	374	98.19	3.72	46.92	3,393	67.27	88	89.08
High Risk	16	4.75 to 7.59	3,657	194	98.76	5.96	47.06	2,588	70.77	103	105.97
	17	7.60 to 18.20	3,760	176	99.79	11.30	47.55	3,144	83.62	203	151.10
	18	18.21 to 99.99	1,692	33	99.04	35.16	48.79	1,939	114.60	288	327.36
Default	19	100.00	415	4	100.00	100.00	47.27	199	47.95	180	590.12
Total	20		\$ 71,026	\$ 9,771	95.12 %	3.17 %	44.20 %	\$ 29,183	41.09 %	\$ 1,050	59.57 %

		2016 Q4									
LINE #		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	21	0.00 to 0.15 %	\$ 12,313	\$ 3,027	91.33 %	0.08 %	41.52 %	\$ 988	8.02 %	\$ 4	8.43 %
Normal Risk	22	0.16 to 0.41	13,002	2,801	90.10	0.27	43.50	2,757	21.20	15	22.65
	23	0.42 to 1.10	18,881	1,798	97.05	0.65	42.38	6,666	35.31	54	38.88
Medium Risk	24	1.11 to 2.93	13,731	1,266	97.91	1.82	47.17	8,030	58.48	118	69.22
	25	2.94 to 4.74	4,965	348	98.44	3.72	47.10	3,353	67.53	87	89.44
High Risk	26	4.75 to 7.59	3,572	197	98.63	5.96	47.31	2,542	71.16	101	106.51
	27	7.60 to 18.20	3,563	170	99.78	11.27	47.66	2,984	83.75	192	151.11
	28	18.21 to 99.99	1,502	34	98.95	34.30	49.57	1,762	117.31	253	327.86
Default	29	100.00	411	4	100.00	100.00	47.10	197	47.93	178	589.29
Total	30		\$ 71,940	\$ 9,645	95.21 %	2.98 %	44.36 %	\$ 29,279	40.70 %	\$ 1,002	58.11 %

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

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

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

(\$ millions, except as noted)
As at

LINE #		2016 Q3											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	1	0.00 to 0.15 %	\$ 12,076	\$ 2,998	91.21 %	0.08 %	41.89 %	\$ 980	8.12 %	\$ 4	8.53 %		
Normal Risk	2	0.16 to 0.41	12,805	2,627	90.54	0.27	43.73	2,728	21.30	15	22.77		
	3	0.42 to 1.10	18,549	1,781	97.04	0.66	42.78	6,642	35.81	55	39.51		
Medium Risk	4	1.11 to 2.93	13,429	1,224	97.87	1.81	47.49	7,897	58.81	115	69.51		
	5	2.94 to 4.74	4,795	345	98.35	3.72	47.66	3,277	68.34	85	90.50		
High Risk	6	4.75 to 7.59	3,407	188	98.50	5.94	47.65	2,441	71.65	97	107.24		
	7	7.60 to 18.20	3,382	170	99.80	11.19	48.13	2,855	84.42	183	152.05		
	8	18.21 to 99.99	1,401	34	98.91	34.04	50.55	1,675	119.56	238	331.91		
Default	9	100.00	403	3	100.00	100.00	47.62	196	48.64	176	584.54		
Total	10		\$ 70,247	\$ 9,370	95.24 %	2.92 %	44.71 %	\$ 28,691	40.84 %	\$ 968	58.07 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

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

		2015 Q3											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	11	0.00 to 0.15 %	\$ 7,449	\$ 3,433	83.56 %	0.07 %	55.44 %	\$ 774	10.39 %	\$ 3	10.89 %		
Normal Risk	12	0.16 to 0.41	5,965	1,445	92.09	0.26	55.48	1,583	26.54	9	28.42		
	13	0.42 to 1.10	12,817	1,380	97.17	0.63	46.80	4,971	38.78	41	42.78		
Medium Risk	14	1.11 to 2.93	6,675	988	97.46	1.82	55.86	4,617	69.17	68	81.90		
	15	2.94 to 4.74	2,355	269	98.83	3.72	55.98	1,890	80.25	49	106.26		
High Risk	16	4.75 to 7.59	1,636	148	99.18	5.96	54.74	1,347	82.33	53	122.83		
	17	7.60 to 18.20	1,451	180	99.38	11.04	55.26	1,405	96.83	90	174.36		
	18	18.21 to 99.99	437	12	99.86	30.71	61.66	647	148.05	82	382.61		
Default	19	100.00	127	4	100.00	100.00	47.63	115	90.55	51	592.52		
Total	20		\$ 38,912	\$ 7,859	93.79 %	2.13 %	52.71 %	\$ 17,349	44.59 %	\$ 446	58.91 %		

		2015 Q2											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	21	0.00 to 0.15 %	\$ 7,271	\$ 3,355	83.55 %	0.07 %	55.35 %	\$ 754	10.37 %	\$ 3	10.89 %		
Normal Risk	22	0.16 to 0.41	5,786	1,432	92.23	0.26	55.32	1,528	26.41	8	28.14		
	23	0.42 to 1.10	12,344	1,342	97.14	0.63	46.09	4,694	38.03	38	41.87		
Medium Risk	24	1.11 to 2.93	6,320	969	97.47	1.84	54.54	4,283	67.77	63	80.23		
	25	2.94 to 4.74	2,495	274	98.85	3.73	54.87	1,964	78.72	51	104.27		
High Risk	26	4.75 to 7.59	1,745	146	99.21	5.95	54.87	1,440	82.52	57	123.35		
	27	7.60 to 18.20	1,469	181	99.31	10.79	54.04	1,379	93.87	87	167.90		
	28	18.21 to 99.99	317	16	99.79	29.31	56.45	423	133.44	51	334.54		
Default	29	100.00	152	4	100.00	100.00	51.34	149	98.03	66	640.79		
Total	30		\$ 37,899	\$ 7,719	93.81 %	2.15 %	52.08 %	\$ 16,614	43.84 %	\$ 424	57.82 %		

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

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

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 Q2					2017 Q1					2016 Q4				
				Average		Average		Average risk weighting	Average		Average		Average risk weighting	Average		Average		Average risk weighting
				EAD ³	PD	LGD	RWA		EAD ³	PD	LGD	RWA		EAD ³	PD	LGD	RWA	
0.00 to 0.01	0	AAA/Aaa	1	\$ 12,196	–	% 63.82	% \$ 35	0.29	\$ 11,963	–	% 64.22	% \$ 57	0.48	\$ 10,939	–	% 68.44	% \$ 42	0.38
0.01 to 0.03	1A	AA+/Aa1	2	19,170	0.03	2.54	76	0.40	15,321	0.03	2.02	55	0.36	13,135	0.03	2.07	53	0.40
0.03 to 0.04	1B	AA/Aa2	3	24,340	0.03	3.04	236	0.97	19,905	0.03	3.43	225	1.13	17,374	0.03	6.26	378	2.18
0.04 to 0.05	1C	AA-/Aa3	4	16,654	0.04	13.81	947	5.69	15,706	0.04	12.47	896	5.70	14,592	0.04	14.65	995	6.82
0.05 to 0.06	2A	A+/A1	5	14,847	0.05	15.81	947	6.38	11,392	0.05	19.51	919	8.07	12,131	0.05	18.84	1,023	8.43
0.06 to 0.07	2B	A/A2	6	11,939	0.06	22.94	1,497	12.54	11,600	0.06	23.46	1,455	12.54	13,447	0.06	22.44	1,682	12.51
0.07 to 0.08	2C	A-/A3	7	23,395	0.07	12.96	1,676	7.16	17,364	0.07	17.47	1,702	9.80	17,579	0.07	15.87	1,658	9.43
0.09 to 0.11	3A	BBB+/Baa1	8	30,147	0.09	20.13	4,003	13.28	24,541	0.09	22.73	3,791	15.45	24,820	0.09	19.43	3,340	13.46
0.12 to 0.15	3B	BBB/Baa2	9	29,992	0.12	19.78	4,702	15.68	24,212	0.12	23.06	4,486	18.53	28,645	0.12	19.40	4,657	16.26
0.16 to 0.23	3C	BBB-/Baa3	10	22,852	0.17	22.57	4,945	21.64	18,090	0.17	28.08	4,938	27.30	19,738	0.17	27.61	5,256	26.63
Non-Investment Grade																		
0.24 to 0.33	4A	BB+/Ba1	11	19,204	0.25	16.04	3,739	19.47	17,620	0.25	16.76	3,595	20.40	17,546	0.25	16.46	3,569	20.34
0.34 to 0.52	4B	BB/Ba2	12	17,001	0.36	26.18	5,863	34.49	18,352	0.36	23.78	5,822	31.72	14,912	0.36	28.77	5,771	38.70
0.53 to 0.79	4C	BB-/Ba3	13	14,245	0.54	22.34	5,143	36.10	18,712	0.54	17.09	5,104	27.28	14,024	0.54	21.11	4,731	33.74
0.80 to 1.22	5A	B+/B1	14	6,780	0.82	30.05	3,919	57.80	9,292	0.82	21.78	3,883	41.79	6,248	0.82	28.53	3,332	53.33
1.23 to 2.50	5B	B/B2	15	7,625	1.24	33.06	5,426	71.16	7,175	1.24	33.94	5,338	74.40	6,734	1.24	34.57	5,121	76.05
2.51 to 10.95	5C	B-/B3	16	19,745	2.59	15.67	8,265	41.86	19,372	2.59	14.70	7,573	39.09	17,190	2.59	16.85	7,730	44.97
Watch and Classified																		
10.96 to 21.10	6	CCC+/Caa1	17	1,045	11.20	38.57	1,774	169.76	1,048	11.20	32.58	1,502	143.32	1,076	11.20	34.05	1,622	150.74
21.11 to 45.99	7	to	18	1,750	21.43	30.66	2,845	162.57	1,498	21.43	30.21	2,395	159.88	1,686	21.43	32.12	2,881	170.88
46.00 to 99.99	8	CC/Ca	19	233	46.46	37.48	436	187.12	342	46.46	36.73	625	182.75	461	46.46	34.29	785	170.28
Impaired/Default																		
100.00	9	D	20	231	100.00	45.24	597	258.44	254	100.00	43.54	619	243.70	339	100.00	43.92	828	244.25
Total			21	\$ 293,391	0.62	% 19.12	% \$ 57,071	19.45	\$ 263,759	0.70	% 20.36	% \$ 54,980	20.84	\$ 252,616	0.76	% 21.09	% \$ 55,454	21.95

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2016 Q3					2016 Q2					2016 Q1				
				Average		Average		Average risk weighting	Average		Average		Average risk weighting	Average		Average		Average risk weighting
				EAD ³	PD	LGD	RWA		EAD ³	PD	LGD	RWA		EAD ³	PD	LGD	RWA	
0.00 to 0.01	0	AAA/Aaa	22	\$ 10,964	–	% 68.24	% \$ 75	0.68	\$ 10,746	–	% 68.78	% \$ 38	0.35	\$ 10,999	–	% 70.73	% \$ 43	0.39
0.01 to 0.03	1A	AA+/Aa1	23	9,415	0.03	3.01	65	0.69	6,167	0.03	2.24	36	0.58	4,374	0.03	1.69	28	0.64
0.03 to 0.04	1B	AA/Aa2	24	19,487	0.03	4.31	327	1.68	26,130	0.03	2.74	211	0.81	14,384	0.03	3.51	175	1.22
0.04 to 0.05	1C	AA-/Aa3	25	14,164	0.04	14.11	913	6.45	17,643	0.04	13.49	1,048	5.94	25,393	0.04	11.06	1,333	5.25
0.05 to 0.06	2A	A+/A1	26	11,327	0.05	19.08	968	8.55	8,407	0.05	20.67	833	9.91	11,896	0.05	17.46	1,092	9.18
0.06 to 0.07	2B	A/A2	27	12,896	0.06	23.72	1,676	13.00	9,836	0.06	31.87	1,739	17.68	10,580	0.06	29.39	1,829	17.29
0.07 to 0.10	2C	A-/A3	28	17,269	0.07	16.74	1,709	9.90	16,051	0.07	15.27	1,480	9.22	16,623	0.08	20.57	2,216	13.33
0.11 to 0.14	3A	BBB+/Baa1	29	23,627	0.09	20.29	3,423	14.49	21,845	0.09	20.67	3,182	14.57	25,230	0.11	19.48	3,919	15.53
0.15 to 0.19	3B	BBB/Baa2	30	27,667	0.12	18.36	4,285	15.49	24,316	0.12	18.85	3,706	15.24	25,710	0.15	16.20	4,044	15.73
0.20 to 0.26	3C	BBB-/Baa3	31	19,971	0.17	27.04	5,336	26.72	19,377	0.17	26.93	5,234	27.01	18,800	0.20	26.39	5,461	29.05
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	32	16,716	0.25	16.69	3,433	20.54	15,484	0.25	18.73	3,421	22.09	15,901	0.27	17.97	3,556	22.36
0.37 to 0.55	4B	BB/Ba2	33	14,748	0.36	27.23	5,559	37.69	13,389	0.36	27.39	4,838	36.13	13,178	0.37	25.43	4,449	33.76
0.56 to 0.85	4C	BB-/Ba3	34	12,973	0.54	22.46	4,717	36.36	11,968	0.54	24.29	4,722	39.46	12,419	0.56	23.06	4,865	39.17
0.86 to 1.29	5A	B+/B1	35	6,354	0.82	29.39	3,563	56.07	6,445	0.82	29.40	3,591	55.72	8,065	0.86	27.05	4,275	53.01
1.30 to 2.69	5B	B/B2	36	6,746	1.24	34.65	5,167	76.59	6,287	1.24	34.23	4,704	74.82	5,938	1.30	33.68	4,429	74.59
2.70 to 11.67	5C	B-/B3	37	16,694	2.59	16.10	7,213	43.21	15,759	2.59	17.18	7,224	45.84	14,903	2.70	15.74	6,362	42.69
Watch and Classified																		
11.68 to 22.12	6	CCC+/Caa1	38	1,101	11.20	33.41	1,628	147.87	961	11.20	35.91	1,533	159.52	969	11.73	35.92	1,570	162.02
22.13 to 45.99	7	to	39	1,482	21.43	35.13	2,772	187.04	1,376	21.43	32.38	2,383	173.18	903	22.13	27.36	1,304	144.41
46.00 to 99.99	8	CC/Ca	40	491	46.46	33.73	826	168.23	505	46.46	29.34	736	145.74	253	46.00	27.67	344	135.97
Impaired/Default																		
100.00	9	D	41	371	100.00	43.65	851	229.38	212	100.00	51.75	488	230.19	186	100.00	59.97	623	334.95
Total			42	\$ 244,463	0.78	% 21.20	% \$ 54,506	22.30	\$ 232,904	0.71	% 21.27	% \$ 51,147	21.96	\$ 236,704	0.62	% 21.20	% \$ 51,917	21.93

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

(\$ millions, except as noted)			LINE	2015					2015					2015				
As at			#	Q4					Q3					Q2				
PD Range	Internal ratings grade (BRR)	External rating equivalent		Average EAD ¹	Average PD	Average LGD	Average risk RWA	Average risk weighting	Average EAD ¹	Average PD	Average LGD	Average risk RWA	Average risk weighting	Average EAD ¹	Average PD	Average LGD	Average risk RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,650	—	% 70.00	% \$ 37	0.35	% \$ 10,927	—	% 69.35	% \$ 37	0.34	% \$ 10,778	—	% 69.31	% \$ 29	0.27
0.01 to 0.03	1A	AA+/Aa1	2	3,145	0.03	1.92	30	0.95	3,713	0.03	1.86	25	0.67	2,117	0.03	2.92	28	1.32
0.03 to 0.04	1B	AA/Aa2	3	14,580	0.03	3.71	189	1.30	19,025	0.03	3.35	196	1.03	14,448	0.03	4.59	217	1.50
0.04 to 0.05	1C	AA-/Aa3	4	26,942	0.04	9.01	1,089	4.04	25,919	0.04	8.13	856	3.30	30,148	0.04	7.12	815	2.70
0.05 to 0.06	2A	A+/A1	5	11,841	0.05	17.30	1,017	8.59	12,585	0.05	15.91	1,034	8.22	6,667	0.05	26.38	922	13.83
0.06 to 0.07	2B	A/A2	6	11,299	0.06	27.31	1,852	16.39	12,154	0.06	28.60	2,119	17.43	12,435	0.06	28.60	2,177	17.51
0.07 to 0.10	2C	A-/A3	7	16,513	0.08	26.50	2,572	15.58	15,948	0.08	21.14	2,159	13.54	8,428	0.08	28.96	1,574	18.68
0.11 to 0.14	3A	BBB+/Baa1	8	21,801	0.11	18.64	3,221	14.77	16,242	0.11	21.53	2,779	17.11	12,184	0.11	23.22	2,235	18.34
0.15 to 0.19	3B	BBB/Baa2	9	19,498	0.15	18.17	3,435	17.62	13,847	0.15	22.95	3,166	22.86	11,558	0.15	24.92	2,754	23.83
0.20 to 0.26	3C	BBB-/Baa3	10	17,173	0.20	26.54	5,118	29.80	22,340	0.20	21.00	5,295	23.70	23,309	0.20	18.26	4,803	20.61
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	15,017	0.27	19.76	3,809	25.36	12,839	0.27	20.40	3,373	26.27	12,466	0.27	22.01	3,302	26.49
0.37 to 0.55	4B	BB/Ba2	12	13,064	0.37	24.83	4,324	33.10	12,505	0.37	24.77	4,203	33.61	11,314	0.37	23.19	3,475	30.71
0.56 to 0.85	4C	BB-/Ba3	13	13,312	0.56	20.29	4,639	34.85	12,682	0.56	22.84	4,830	38.09	15,234	0.56	18.83	4,723	31.00
0.86 to 1.29	5A	B+/B1	14	7,176	0.86	25.35	3,546	49.41	6,379	0.86	27.71	3,386	53.08	6,510	0.86	27.51	3,345	51.38
1.30 to 2.69	5B	B/B2	15	5,570	1.30	33.49	4,132	74.18	4,688	1.30	32.54	3,428	73.12	4,205	1.30	30.39	2,882	68.54
2.70 to 11.67	5C	B-/B3	16	15,710	2.70	13.16	5,608	35.70	18,429	2.70	12.73	6,464	35.08	17,331	2.70	13.30	6,341	36.59
Watch and Classified																		
11.68 to 22.12	6	CCC+/Caa1	17	838	11.73	33.86	1,275	152.15	602	11.73	33.79	912	151.50	429	11.73	35.15	663	154.55
22.13 to 45.99	7	to	18	780	22.13	30.44	1,263	161.92	587	22.13	34.03	1,053	179.39	477	22.13	36.38	913	191.40
46.00 to 99.99	8	CC/Ca	19	187	46.00	23.99	221	118.18	134	46.00	30.89	205	152.99	81	46.00	25.20	102	125.93
Impaired/Default																		
100.00	9	D	20	167	100.00	64.21	725	434.13	162	100.00	58.28	340	209.88	118	100.00	55.92	242	205.08
Total			21	\$ 225,263	0.61	% 21.08	% \$ 48,102	21.35	\$ 221,707	0.59	% 20.48	% \$ 45,860	20.68	\$ 200,237	0.58	% 21.02	% \$ 41,542	20.75

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

			LINE	2017 Q2					2017 Q1					2016 Q4				
			#	EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting
PD Range¹	Internal ratings grade (BRR)	External rating equivalent																
Investment Grade (%)																		
0.00 to 0.01	0	AAA/Aaa	1	\$ 198,739	— %	16.82 %	\$ 68	0.03 %	\$ 200,363	— %	18.00 %	\$ 68	0.03 %	\$ 202,684	— %	18.33 %	\$ 70	0.03 %
0.01 to 0.03	1A	AA+/Aa1	2	18,030	0.01	2.33	67	0.37	15,472	0.01	2.17	65	0.42	13,545	0.01	2.28	63	0.47
0.03 to 0.04	1B	AA/Aa2	3	19,238	0.03	2.16	138	0.72	16,623	0.03	2.44	116	0.70	14,349	0.03	2.43	112	0.78
0.04 to 0.05	1C	AA-/Aa3	4	8,461	0.04	1.68	64	0.76	6,540	0.04	1.83	55	0.84	8,925	0.04	1.34	55	0.62
0.05 to 0.06	2A	A+/A1	5	9,118	0.05	2.82	102	1.12	9,956	0.05	2.78	113	1.13	10,063	0.05	2.74	116	1.15
0.06 to 0.07	2B	A/A2	6	7,553	0.06	1.28	41	0.54	2,787	0.06	4.57	43	1.54	4,253	0.06	2.50	40	0.94
0.07 to 0.08	2C	A-/A3	7	1,444	0.07	1.69	18	1.25	1,542	0.07	1.73	17	1.10	1,842	0.07	2.25	24	1.30
0.09 to 0.11	3A	BBB+/Baa1	8	328	0.09	4.32	12	3.66	323	0.09	4.58	12	3.72	368	0.09	5.95	16	4.35
0.12 to 0.15	3B	BBB/Baa2	9	384	0.12	9.99	18	4.69	311	0.12	9.16	13	4.18	399	0.12	2.67	5	1.25
0.16 to 0.23	3C	BBB-/Baa3	10	278	0.17	7.32	14	5.04	245	0.17	7.22	13	5.31	257	0.17	4.87	10	3.89
Non-Investment Grade																		
0.24 to 0.33	4A	BB+/Ba1	11	5	0.25	15.17	1	20.00	3	0.25	24.38	1	33.33	3	0.25	32.99	1	33.33
0.34 to 0.52	4B	BB/Ba2	12	19	0.36	33.03	6	31.58	27	0.36	52.22	13	48.15	269	0.36	0.60	2	0.74
0.53 to 0.79	4C	BB-/Ba3	13	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
0.80 to 1.22	5A	B+/B1	14	6	0.82	56.89	5	83.33	—	—	—	—	—	—	—	—	—	—
1.23 to 2.50	5B	B/B2	15	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2.51 to 10.95	5C	B-/B3	16	1	2.59	13.87	—	—	—	—	—	—	—	—	—	—	—	—
Watch and Classified																		
10.96 to 21.10	6	CCC+/Caa1	17	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
21.11 to 45.99	7	—	18	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
46.00 to 99.99	8	CC/Ca	19	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																		
100.00	9	D	20	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			21	\$ 263,604	0.01 %	13.23 %	\$ 554	0.21 %	\$ 254,192	0.01 %	14.73 %	\$ 529	0.21 %	\$ 256,957	0.01 %	14.94 %	\$ 514	0.20 %

				2016 Q3					2016 Q2					2016 Q1				
				EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting
PD Range¹	Internal ratings grade (BRR)	External rating equivalent																
Investment Grade (%)																		
0.00 to 0.01	0	AAA/Aaa	22	\$ 200,592	— %	24.58 %	\$ 76	0.04 %	\$ 204,237	— %	19.07 %	\$ 84	0.04 %	\$ 206,081	— %	20.06 %	\$ 93	0.05 %
0.01 to 0.03	1A	AA+/Aa1	23	18,165	0.01	1.93	79	0.43	12,502	0.01	2.23	59	0.47	14,627	0.01	2.64	107	0.73
0.03 to 0.04	1B	AA/Aa2	24	11,673	0.03	2.58	93	0.80	13,518	0.03	2.18	92	0.68	10,047	0.03	2.10	82	0.82
0.04 to 0.05	1C	AA-/Aa3	25	5,445	0.04	2.22	56	1.03	5,793	0.04	2.06	55	0.95	5,414	0.04	2.28	55	1.02
0.05 to 0.06	2A	A+/A1	26	8,544	0.05	3.01	97	1.14	7,221	0.05	3.01	85	1.18	9,249	0.05	2.92	97	1.05
0.06 to 0.07	2B	A/A2	27	6,627	0.06	4.01	107	1.61	6,690	0.06	4.45	116	1.73	13,347	0.06	1.05	78	0.58
0.07 to 0.10	2C	A-/A3	28	1,750	0.07	2.76	27	1.54	3,328	0.07	19.87	231	6.94	2,644	0.08	23.32	236	8.89
0.11 to 0.14	3A	BBB+/Baa1	29	274	0.09	4.50	10	3.65	317	0.09	3.72	9	2.84	1,966	0.11	0.62	10	0.51
0.15 to 0.19	3B	BBB/Baa2	30	79	0.12	6.68	2	2.53	172	0.12	5.83	5	2.91	386	0.15	2.75	6	1.55
0.20 to 0.26	3C	BBB-/Baa3	31	271	0.17	5.75	11	4.06	320	0.17	5.78	12	3.75	290	0.20	4.56	10	3.45
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	32	1	0.25	35.51	—	—	2	0.25	43.82	1	50.00	13	0.27	26.06	3	23.08
0.37 to 0.55	4B	BB/Ba2	33	246	0.36	0.38	1	0.41	11	0.36	27.45	3	27.27	4	0.37	12.00	—	—
0.56 to 0.85	4C	BB-/Ba3	34	3	0.54	58.96	2	66.67	5	0.54	58.96	4	80.00	1	0.56	60.00	1	100.00
0.86 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	—	39	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
46.00 to 99.99	8	CC/Ca	40	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																		
100.00	9	D	41	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			42	\$ 253,670	0.01 %	19.98 %	\$ 561	0.22 %	\$ 254,116	0.01 %	16.08 %	\$ 756	0.30 %	\$ 264,069	0.01 %	16.33 %	\$ 778	0.29 %

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				
			#	Q4					Q3					Q2				
PD Range	Internal ratings grade	External rating equivalent		EAD ¹	Average PD	Average LGD	RWA	Average risk weighting	EAD ¹	Average PD	Average LGD	RWA	Average risk weighting	EAD ¹	Average PD	Average LGD	RWA	Average risk weighting
Investment Grade (%)	(BRR)																	
0.00 to 0.01	0	AAA/Aaa	1	\$ 202,378	— %	20.35 %	\$ 91	0.04 %	\$ 198,180	— %	20.86 %	\$ 95	0.05 %	\$ 207,069	— %	21.08 %	\$ 80	0.04 %
0.01 to 0.03	1A	AA+/Aa1	2	15,801	0.01	1.79	68	0.43	17,089	0.01	1.71	70	0.41	13,135	0.01	2.06	65	0.49
0.03 to 0.04	1B	AA/Aa2	3	9,393	0.03	2.01	76	0.81	10,762	0.03	1.76	78	0.72	8,567	0.03	2.16	76	0.89
0.04 to 0.05	1C	AA-/Aa3	4	5,653	0.04	2.07	53	0.94	10,851	0.04	3.10	126	1.16	9,878	0.04	3.52	128	1.30
0.05 to 0.06	2A	A+/A1	5	9,843	0.05	2.56	94	0.95	2,129	0.05	1.32	14	0.66	1,478	0.05	1.68	12	0.81
0.06 to 0.07	2B	A/A2	6	12,202	0.06	0.90	60	0.49	8,765	0.06	3.43	114	1.30	12,355	0.06	1.19	70	0.57
0.07 to 0.10	2C	A-/A3	7	1,978	0.08	16.31	128	6.47	1,505	0.08	3.16	30	1.99	2,294	0.08	21.87	198	8.63
0.11 to 0.14	3A	BBB+/Baa1	8	138	0.11	8.23	10	7.25	276	0.11	5.17	12	4.35	27	0.11	1.26	—	—
0.15 to 0.19	3B	BBB/Baa2	9	174	0.15	6.31	6	3.45	185	0.15	7.32	7	3.78	151	0.15	8.84	7	4.64
0.20 to 0.26	3C	BBB-/Baa3	10	144	0.20	4.93	5	3.47	54	0.20	6.18	2	3.70	105	0.20	7.32	6	5.71
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	15	0.27	19.23	2	13.33	2	0.27	48.12	1	50.00	4	0.27	42.73	1	25.00
0.37 to 0.55	4B	BB/Ba2	12	6	0.37	6.78	—	—	4	0.37	9.35	—	—	7	0.37	1.00	—	—
0.56 to 0.85	4C	BB-/Ba3	13	1	0.56	60.00	1	100.00	—	—	—	—	—	—	—	—	—	—
0.86 to 1.29	5A	B+/B1	14	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1.30 to 2.69	5B	B/B2	15	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2.70 to 11.67	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	\$ 257,726	0.01 %	16.49 %	\$ 594	0.23 %	\$ 249,802	0.01 %	17.04 %	\$ 549	0.22 %	\$ 255,072	0.01 %	17.70 %	\$ 645	0.25 %

¹ EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)
As at

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2017 Q2					2017 Q1					2016 Q4				
				EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 1	—	11.75	—	—	\$ 6	—	13.92	—	—	\$ 3	—	31.70	—	—
0.01 to 0.03	1A	AA+/Aa1	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
0.03 to 0.04	1B	AA/Aa2	3	589	0.03	4.93	8	1.36	693	0.03	4.19	8	1.15	681	0.03	4.41	9	1.32
0.04 to 0.05	1C	AA-/Aa3	4	11,126	0.04	35.96	1,042	9.37	10,900	0.04	26.54	820	7.52	10,470	0.04	30.43	929	8.87
0.05 to 0.06	2A	A+/A1	5	31,239	0.05	17.81	1,874	6.00	28,423	0.05	18.05	1,939	6.82	18,252	0.05	24.84	1,844	10.10
0.06 to 0.07	2B	A/A2	6	32,067	0.06	14.68	1,660	5.18	24,502	0.06	18.95	1,867	7.62	19,679	0.06	21.59	1,687	8.57
0.07 to 0.08	2C	A-/A3	7	5,817	0.07	24.57	491	8.44	10,046	0.07	21.19	623	6.20	7,212	0.07	12.04	401	5.56
0.09 to 0.11	3A	BBB+/Baa1	8	4,310	0.09	14.94	371	8.61	5,751	0.09	10.60	335	5.83	6,618	0.09	11.61	419	6.33
0.12 to 0.15	3B	BBB/Baa2	9	1,155	0.12	10.21	64	5.54	1,028	0.12	9.70	54	5.25	1,135	0.12	8.53	57	5.02
0.16 to 0.23	3C	BBB-/Baa3	10	1,592	0.17	12.28	135	8.48	1,733	0.17	11.36	133	7.67	1,473	0.17	12.52	129	8.76
Non-Investment Grade																		
0.24 to 0.33	4A	BB+/Ba1	11	355	0.25	10.01	47	13.24	401	0.25	9.88	48	11.97	241	0.25	9.75	37	15.35
0.34 to 0.52	4B	BB/Ba2	12	632	0.36	13.89	108	17.09	632	0.36	13.95	110	17.41	591	0.36	15.51	115	19.46
0.53 to 0.79	4C	BB-/Ba3	13	61	0.54	31.76	29	47.54	22	0.54	12.02	3	13.64	8	0.54	43.39	5	62.50
0.80 to 1.22	5A	B+/B1	14	6	0.82	16.77	2	33.33	5	0.82	15.01	1	20.00	53	0.82	56.05	44	83.02
1.23 to 2.50	5B	B/B2	15	15	1.24	4.69	2	13.33	20	1.24	11.41	5	25.00	10	1.24	9.61	2	20.00
2.51 to 10.95	5C	B-/B3	16	27	2.59	55.57	32	118.52	37	2.59	39.47	32	86.49	6	2.59	22.36	4	66.67
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	\$ 88,992	0.06	18.93	\$ 5,865	6.59	\$ 84,199	0.06	18.86	\$ 5,978	7.10	\$ 66,432	0.07	21.18	\$ 5,682	8.55

PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2016 Q3					2016 Q2					2016 Q1				
				EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting	EAD ²	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	\$ 3	—	32.85	—	—	\$ 4	—	33.74	—	—	\$ 38	—	4.99	—	—
0.01 to 0.03	1A	AA+/Aa1	23	—	—	58.96	—	—	—	0.03	58.96	—	—	1,237	0.03	1.19	3	0.24
0.03 to 0.04	1B	AA/Aa2	24	785	0.03	3.41	9	1.15	611	0.03	5.20	9	1.47	511	0.03	5.98	9	1.76
0.04 to 0.05	1C	AA-/Aa3	25	13,079	0.04	25.14	965	7.38	13,066	0.04	26.32	1,028	7.87	15,038	0.04	21.74	1,110	7.38
0.05 to 0.06	2A	A+/A1	26	18,569	0.05	20.08	1,523	8.20	19,099	0.05	19.17	1,572	8.23	25,279	0.05	17.04	1,661	6.57
0.06 to 0.07	2B	A/A2	27	32,047	0.06	15.71	1,874	5.85	31,075	0.06	13.69	1,585	5.10	36,013	0.06	13.87	1,927	5.35
0.07 to 0.10	2C	A-/A3	28	11,611	0.07	9.22	476	4.10	8,126	0.07	14.70	515	6.34	9,626	0.08	12.17	627	6.51
0.11 to 0.14	3A	BBB+/Baa1	29	8,470	0.09	9.14	425	5.02	7,999	0.09	10.09	440	5.50	8,000	0.11	10.27	511	6.39
0.15 to 0.19	3B	BBB/Baa2	30	2,353	0.12	6.99	92	3.91	2,407	0.12	14.95	172	7.15	2,368	0.15	4.25	71	3.00
0.20 to 0.26	3C	BBB-/Baa3	31	1,050	0.17	16.64	121	11.52	1,099	0.17	15.00	125	11.37	2,245	0.20	17.56	347	15.46
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	32	393	0.25	9.16	48	12.21	342	0.25	9.09	44	12.87	1,095	0.27	11.08	146	13.33
0.37 to 0.55	4B	BB/Ba2	33	614	0.36	15.04	115	18.73	740	0.36	20.31	160	21.62	324	0.37	54.60	184	56.79
0.56 to 0.85	4C	BB-/Ba3	34	5	0.54	43.31	3	60.00	3	0.54	46.08	2	66.67	45	0.56	15.50	9	20.00
0.86 to 1.29	5A	B+/B1	35	4	0.82	26.48	2	50.00	4	0.82	22.99	2	50.00	2	0.86	47.45	2	100.00
1.30 to 2.69	5B	B/B2	36	9	1.24	9.40	2	22.22	9	1.24	8.99	2	22.22	12	1.30	3.68	1	8.33
2.70 to 11.67	5C	B-/B3	37	28	2.59	18.21	15	53.57	8	2.59	29.99	5	62.50	17	2.70	32.51	19	111.76
Watch and Classified																		
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	\$ 89,020	0.07	16.18	\$ 5,670	6.37	\$ 84,607	0.07	16.68	\$ 5,707	6.75	\$ 101,850	0.07	15.14	\$ 6,627	6.51

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

			LINE	2015						2015						2015					
			#	Q4						Q3						Q2					
PD Range	Internal ratings grade	External rating equivalent		EAD ¹	Average PD	Average LGD	RWA	Average risk weighting		EAD ¹	Average PD	Average LGD	RWA	Average risk weighting		EAD ¹	Average PD	Average LGD	RWA	Average risk weighting	
Investment Grade (%)	(BRR)																				
0.00 to 0.01	0	AAA/Aaa	1	\$ 5	— %	34.41 %	\$ —	— %		\$ 19	— %	17.20 %	\$ —	— %		\$ 147	— %	11.46 %	\$ —	— %	
0.01 to 0.03	1A	AA+/Aa1	2	1,166	0.03	3.92	17	1.46		1,239	0.03	3.71	18	1.45		1,426	0.03	4.80	27	1.89	
0.03 to 0.04	1B	AA/Aa2	3	878	0.03	3.82	10	1.14		957	0.03	3.54	11	1.15		1,034	0.03	3.53	10	0.97	
0.04 to 0.05	1C	AA-/Aa3	4	15,080	0.04	26.60	1,634	10.84		15,545	0.04	27.46	1,711	11.01		14,099	0.04	32.54	1,801	12.77	
0.05 to 0.06	2A	A+/A1	5	23,787	0.05	19.40	2,090	8.79		24,303	0.05	20.83	2,290	9.42		26,934	0.05	19.30	2,230	8.28	
0.06 to 0.07	2B	A/A2	6	45,349	0.06	11.95	2,464	5.43		32,014	0.06	13.20	1,922	6.00		30,679	0.06	14.43	2,217	7.23	
0.07 to 0.10	2C	A-/A3	7	14,017	0.08	15.86	1,175	8.38		17,625	0.08	13.37	1,490	8.45		14,141	0.08	13.45	1,146	8.10	
0.11 to 0.14	3A	BBB+/Baa1	8	5,813	0.11	14.49	606	10.42		7,818	0.11	17.76	1,063	13.60		7,795	0.11	15.20	966	12.39	
0.15 to 0.19	3B	BBB-/Baa2	9	1,778	0.15	11.54	206	11.59		1,960	0.15	12.77	238	12.14		2,369	0.15	9.38	211	8.91	
0.20 to 0.26	3C	BBB-/Baa3	10	2,149	0.20	17.67	360	16.75		3,318	0.20	18.40	553	16.67		3,157	0.20	19.25	575	18.21	
Non-Investment Grade																					
0.27 to 0.36	4A	BB+/Ba1	11	1,175	0.27	20.39	245	20.85		247	0.27	12.81	49	19.84		473	0.27	7.73	43	9.09	
0.37 to 0.55	4B	BB/Ba2	12	320	0.37	23.75	82	25.63		673	0.37	25.46	176	26.15		357	0.37	21.02	85	23.81	
0.56 to 0.85	4C	BB-/Ba3	13	40	0.56	18.64	10	25.00		174	0.56	5.42	12	6.90		152	0.56	1.14	3	1.97	
0.86 to 1.29	5A	B+/B1	14	3	0.86	30.24	2	66.67		5	0.86	21.63	2	40.00		2	0.86	50.87	2	100.00	
1.30 to 2.69	5B	B/B2	15	—	—	—	—	—		19	1.30	60.00	26	136.84		18	1.30	60.00	24	133.33	
2.70 to 11.67	5C	B-/B3	16	42	2.70	46.36	48	114.29		6	2.70	17.40	3	50.00		33	2.70	49.04	35	106.06	
Watch and Classified																					
11.68 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	\$ 111,602	0.07 %	16.24 %	\$ 8,949	8.02 %		\$ 105,922	0.07 %	17.44 %	\$ 9,564	9.03 %		\$ 102,816	0.07 %	17.89 %	\$ 9,375	9.12 %	

¹ 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 Q2		2017 Q1		2016 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		1	\$ 87,943	\$ 46,186	\$ 85,685	\$ 45,054	\$ 84,291	\$ 44,141
Qualifying revolving retail		2	98,748	71,403	97,179	70,156	94,447	68,358
Other retail		3	9,902	6,158	9,771	6,126	9,645	6,028
		4	196,593	123,747	192,635	121,336	188,383	118,527
Non-retail								
Corporate		5	71,369	50,149	67,954	47,752	62,252	43,670
Sovereign		6	1,507	1,067	1,356	960	1,383	979
Bank		7	998	707	917	650	911	645
		8	73,874	51,923	70,227	49,362	64,546	45,294
Total		9	\$ 270,467	\$ 175,670	\$ 262,862	\$ 170,698	\$ 252,929	\$ 163,821

			2016 Q3		2016 Q2		2016 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		10	\$ 82,421	\$ 42,771	\$ 70,095	\$ 36,210	\$ 69,086	\$ 35,000
Qualifying revolving retail		11	92,205	66,573	68,541	54,095	63,191	51,362
Other retail		12	9,370	5,856	8,271	5,351	8,606	5,800
		13	183,996	115,200	146,907	95,656	140,883	92,162
Non-retail								
Corporate		14	59,353	41,728	55,190	38,830	60,448	44,507
Sovereign		15	1,365	966	1,380	977	1,445	1,075
Bank		16	987	699	975	690	1,160	863
		17	61,705	43,393	57,545	40,497	63,053	46,445
Total		18	\$ 245,701	\$ 158,593	\$ 204,452	\$ 136,153	\$ 203,936	\$ 138,607

			2015 Q4		2015 Q3		2015 Q2	
By Counterparty Type			Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Retail								
Residential secured		19	\$ 68,182	\$ 34,267	\$ 66,630	\$ 33,609	\$ 66,567	\$ 33,730
Qualifying revolving retail		20	56,505	46,382	55,521	45,601	54,380	45,002
Other retail		21	8,025	5,385	7,859	5,283	7,719	5,218
		22	132,712	86,034	130,010	84,493	128,666	83,950
Non-retail								
Corporate		23	56,009	41,289	47,965	35,376	41,881	30,900
Sovereign		24	1,344	1,000	1,611	1,198	1,504	1,119
Bank		25	1,294	963	1,234	918	994	739
		26	58,647	43,252	50,810	37,492	44,379	32,758
Total		27	\$ 191,359	\$ 129,286	\$ 180,820	\$ 121,985	\$ 173,045	\$ 116,708

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 Q2	2017 Q1	2016 Q4	2016 Q3

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 Q2						2017 Q1					
			Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured	1		0.64 %	0.44 %	29.57 %	14.95 %	96.90 %	96.99 %	0.65 %	0.45 %	30.53 %	14.41 %	97.12 %	97.37 %
Residential secured insured ⁴	2		0.65	0.38	n/a	n/a	99.36	99.50	0.62	0.38	n/a	n/a	99.39	99.41
Qualifying revolving retail	3		1.56	1.58	86.11	80.30	93.09	88.86	1.53	1.55	85.91	80.11	93.37	84.66
Other retail	4		2.41	2.00	51.87	42.23	99.05	91.26	2.37	1.94	51.04	42.50	99.06	91.44
Non-Retail														
Corporate	5		1.27	0.56	19.12	17.69	91.87	68.03	1.24	0.56	20.36	17.21	91.90	66.17
Sovereign	6		0.09	—	13.23	n/a	99.78	n/a	0.09	—	14.73	n/a	99.79	n/a
Bank	7		0.18	—	18.93	n/a	99.12	n/a	0.17	—	18.86	n/a	99.08	n/a
			2016 Q4						2016 Q3					
			Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured	8		0.64 %	0.49 %	32.08 %	16.52 %	97.14 %	97.25 %	0.67 %	0.50 %	33.01 %	19.37 %	97.13 %	97.19 %
Residential secured insured ⁴	9		0.62	0.38	n/a	n/a	99.40	99.32	0.55	0.33	n/a	n/a	99.39	99.42
Qualifying revolving retail	10		1.48	1.51	85.91	79.79	93.20	85.27	1.48	1.53	85.78	79.34	93.62	85.34
Other retail	11		2.26	1.90	51.67	42.86	99.07	92.64	2.24	1.84	53.04	45.45	99.10	92.64
Non-Retail														
Corporate	12		1.19	0.48	21.09	15.26	92.44	71.78	1.14	0.45	21.20	9.55	92.51	73.25
Sovereign	13		0.09	—	14.95	n/a	99.78	n/a	0.09	—	19.98	n/a	99.77	n/a
Bank	14		0.19	—	21.18	n/a	99.09	n/a	0.20	—	16.18	n/a	99.05	n/a
			2016 Q2						2016 Q1					
			Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD ²	Actual Default Rate	Average Estimated LGD ³	Actual LGD	Average Estimated EAD	Actual EAD
Retail														
Residential secured uninsured	15		0.30 %	0.28 %	27.55 %	6.43 %	98.35 %	100.48 %	0.28 %	0.28 %	27.26 %	7.45 %	98.32 %	99.97 %
Residential secured insured ⁴	16		0.44	0.28	n/a	n/a	99.17	99.86	0.39	0.28	n/a	n/a	99.19	99.84
Qualifying revolving retail	17		1.29	1.31	84.47	77.33	96.39	88.66	1.26	1.21	84.61	77.38	99.02	90.25
Other retail	18		1.82	1.38	53.92	44.83	97.63	92.35	1.75	1.35	54.79	45.12	97.98	92.09
Non-Retail														
Corporate	19		1.16	0.44	21.27	8.72	92.67	67.02	1.14	0.42	21.20	10.34	93.20	66.45
Sovereign	20		0.09	—	16.08	n/a	99.75	n/a	0.08	—	16.33	n/a	99.77	n/a
Bank	21		0.22	0.12	16.68	n/a	99.03	n/a	0.23	0.12	15.14	n/a	99.07	n/a

¹ Effective the third quarter of 2016, OSFI approved the Bank to calculate the majority of the retail portfolio credit RWA 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 Q2			2017 Q1			2016 Q4			2016 Q3		
			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	\$ 12,874	\$ -	\$ 2,575	\$ 11,459	\$ -	\$ 2,292	\$ 42,791	\$ -	\$ 8,558	\$ 41,480	\$ -	\$ 8,296
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	36,368	-	2,598	32,617	-	2,334	2,493	-	187	2,506	-	187
A+ to A-		7	1,206	-	173	998	-	143	768	712	825	755	725	835
BBB+ to BBB-		8	931	8	920	181	7	170	84	153	403	91	159	422
BB+ to BB-		9	89	2	306	91	2	311	31	2	172	28	2	124
Below BB-/Unrated		10	748	-	7,676	747	-	7,650	76	354	2,801	78	354	2,862
Internal Assessment Approach⁵														
AA- and above		11	18,088	-	898	17,995	-	866	16,724	-	770	16,409	-	774
A+ to A-		12	584	-	70	748	-	90	1,269	-	152	1,302	-	156
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	\$ 70,888	\$ 10	\$ 15,216	\$ 64,836	\$ 9	\$ 13,856	\$ 65,421	\$ 1,221	\$ 16,161	\$ 62,649	\$ 1,240	\$ 13,656

			2016 Q2			2016 Q1			2015 Q4			2015 Q3		
			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	\$ 39,487	\$ -	\$ 7,897	\$ 42,833	\$ -	\$ 8,567	\$ 40,276	\$ -	\$ 8,055	\$ 40,867	\$ -	\$ 8,173
A+ to A-		19	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-		20	-	-	-	-	-	-	-	-	-	-	-	-
BB+ to BB-		21	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated		22	-	-	-	-	-	-	-	-	-	-	-	-
Ratings Based Approach⁴														
AA- and above		23	2,908	47	233	3,380	57	269	3,277	56	261	2,943	183	277
A+ to A-		24	781	758	868	896	886	1,012	601	860	948	194	873	908
BBB+ to BBB-		25	41	119	295	50	193	469	52	190	456	57	76	204
BB+ to BB-		26	45	3	194	53	3	229	67	3	261	72	3	280
Below BB-/Unrated		27	74	356	2,890	85	350	2,661	84	331	2,604	86	365	2,647
Internal Assessment Approach⁵														
AA- and above		28	13,873	-	651	13,138	-	607	11,255	-	462	14,383	-	636
A+ to A-		29	773	-	93	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	\$ 57,982	\$ 1,283	\$ 13,121	\$ 61,089	\$ 1,489	\$ 13,893	\$ 55,836	\$ 1,440	\$ 13,074	\$ 58,602	\$ 1,500	\$ 13,125

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

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

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

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

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

Risk-Weighted Assets¹

(\$ millions) As at		LINE #	2017 Q2				2017 Q1				2016 Q4				2016 Q3			
			Risk-weighted assets				Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
			Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total
Credit Risk																		
Retail																		
Residential secured		1	\$ 341,818	\$ 972	\$ 27,764	\$ 28,736	\$ 336,744	\$ 870	\$ 27,790	\$ 28,660	\$ 336,212	\$ 833	\$ 28,730	\$ 29,563	\$ 330,822	\$ 771	\$ 28,984	\$ 29,755
Qualifying revolving retail		2	93,696	—	19,797	19,797	91,856	—	19,266	19,266	90,778	—	18,965	18,965	88,115	—	18,480	18,480
Other retail		3	92,885	14,374	31,544	45,918	90,243	14,050	29,183	43,233	90,834	14,009	29,279	43,288	88,922	13,777	28,691	42,468
Non-retail²																		
Corporate		4	424,007	117,662	57,071	174,733	387,734	111,121	54,980	166,101	380,015	114,105	55,454	169,559	365,972	108,444	54,506	162,950
Sovereign		5	241,654	5,508	554	6,062	224,013	4,814	529	5,343	216,533	4,625	514	5,139	204,221	4,277	561	4,838
Bank		6	106,941	3,562	5,865	9,427	101,622	3,455	5,978	9,433	84,153	3,405	5,682	9,087	105,013	3,053	5,670	8,723
Securitization exposures		7	70,898	2,575	12,641	15,216	64,845	2,292	11,564	13,856	66,642	10,851	5,310	16,161	63,889	8,296	5,360	13,656
Equity exposures		8	2,827	—	912	912	2,740	—	901	901	2,712	—	789	789	2,650	—	797	797
Exposures subject to standardized or IRB approaches		9	1,374,726	144,653	156,148	300,801	1,299,797	136,602	150,191	286,793	1,267,879	147,828	144,723	292,551	1,249,604	138,618	143,049	281,667
Adjustment to IRB RWA for scaling factor		10				8,908				8,552				8,515				8,411
Other assets not included in standardized or IRB approaches ²		11	143,738	n/a	n/a	40,309	126,069	n/a	n/a	39,138	121,577	n/a	n/a	39,230	120,970	n/a	n/a	38,773
Total credit risk		12	\$ 1,518,464			\$ 350,018	\$ 1,425,866			\$ 334,483	\$ 1,389,456			\$ 340,296	\$ 1,370,574			\$ 328,851
Market Risk																		
Trading book		13	n/a	2,612	11,169	13,781	n/a	1,546	12,041	13,587	n/a	1,187	11,024	12,211	n/a	1,062	11,394	12,456
Operational Risk		14	n/a	3,298	47,622	50,920	n/a	3,158	45,638	48,796	n/a	3,001	45,000	48,001	n/a	2,880	44,056	46,936
Regulatory Floor		15	n/a			5,334	n/a			5,302	n/a			5,336	n/a			—
Total Common Equity Tier 1 Capital risk-weighted assets ³		16				420,053				402,168				405,844				388,243
Tier 1 Capital risk-weighted assets ³		17				420,053				402,168				405,844				388,872
Total Capital risk-weighted assets ³		18				\$ 420,053				\$ 402,168				\$ 405,844				\$ 389,412

			2016 Q2				2016 Q1				2015 Q4				2015 Q3			
			Risk-weighted assets				Risk-weighted assets				Risk-weighted assets				Risk-weighted assets			
			Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total	Gross exposures	Standardized Approach	Advanced Approach	Total
Credit Risk																		
Retail																		
Residential secured		19	\$ 312,076	\$ 12,348	\$ 16,219	\$ 28,567	\$ 314,082	\$ 13,846	\$ 15,563	\$ 29,409	\$ 309,423	\$ 12,857	\$ 15,869	\$ 28,726	\$ 302,667	\$ 12,891	\$ 16,160	\$ 29,051
Qualifying revolving retail		20	73,566	—	14,903	14,903	70,122	—	14,132	14,132	63,169	—	12,586	12,586	62,151	—	12,317	12,317
Other retail		21	95,166	41,696	16,891	58,587	101,536	46,564	16,779	63,343	98,607	44,577	16,399	60,976	94,895	41,940	17,349	59,289
Non-retail²																		
Corporate		22	347,203	101,895	51,147	153,042	360,216	110,195	51,917	162,112	339,961	102,395	48,102	150,497	328,813	95,915	45,860	141,775
Sovereign		23	193,556	3,772	756	4,528	205,323	3,889	778	4,667	184,430	3,477	594	4,071	176,102	3,556	549	4,105
Bank		24	99,865	2,887	5,707	8,594	118,069	3,027	6,627	9,654	125,144	2,463	8,949	11,412	119,039	2,352	9,564	11,916
Securitization exposures		25	59,265	7,897	5,224	13,121	62,578	8,567	5,326	13,893	57,276	8,055	5,019	13,074	60,102	8,173	4,952	13,125
Equity exposures		26	2,523	—	755	755	2,700	—	735	735	2,679	—	866	866	2,735	—	856	856
Exposures subject to standardized or IRB approaches		27	1,183,220	170,495	111,602	282,097	1,234,626	186,088	111,857	297,945	1,180,689	173,824	108,384	282,208	1,146,504	164,827	107,607	272,434
Adjustment to IRB RWA for scaling factor		28				6,523				6,552				6,347				6,298
Other assets not included in standardized or IRB approaches ²		29	117,910	n/a	n/a	38,925	124,714	n/a	n/a	41,092	111,415	n/a	n/a	40,032	121,321	n/a	n/a	38,797
Total credit risk		30	\$ 1,301,130			\$ 327,545	\$ 1,359,340			\$ 345,589	\$ 1,292,104			\$ 328,587	\$ 1,267,825			\$ 317,529
Market Risk																		
Trading book		31	n/a	915	11,977	12,892	n/a	847	10,961	11,808	n/a	606	12,049	12,655	n/a	542	11,117	11,659
Operational Risk		32	n/a	43,152	—	43,152	n/a	42,220	—	42,220	n/a	41,118	—	41,118	n/a	40,307	—	40,307
Regulatory Floor		33	n/a			—	n/a			—	n/a			—	n/a			—
Total Common Equity Tier 1 Capital risk-weighted assets ³		34				383,589				399,617				382,360				369,495
Tier 1 Capital risk-weighted assets ³		35				384,330				400,498				383,301				370,461
Total Capital risk-weighted assets ³		36				\$ 384,966				\$ 401,253				\$ 384,108				\$ 371,289

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		2016				2015			Cross Reference ²	OSFI Template
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2		
Common Equity Tier 1 Capital												
Common shares plus related contributed surplus	1	\$ 20,762	\$ 20,822	\$ 20,881	\$ 20,751	\$ 20,682	\$ 20,540	\$ 20,457	\$ 20,387	\$ 20,289	A1+A2+B	1
Retained earnings	2	37,577	37,330	35,452	34,387	33,442	32,585	32,053	30,764	29,362	C	2
Accumulated other comprehensive income (loss)	3	11,853	9,131	11,834	11,037	8,689	13,467	10,209	10,477	7,569	D	3
Common Equity Tier 1 Capital before regulatory adjustments	4	70,192	67,283	68,167	66,175	62,813	66,592	62,719	61,628	57,220		6
Common Equity Tier 1 Capital regulatory adjustments												
Goodwill (net of related tax liability)	5	(19,837)	(18,986)	(19,517)	(19,047)	(18,371)	(20,386)	(19,143)	(19,150)	(17,767)	E1+E2-E3	8
Intangibles (net of related tax liability)	6	(2,350)	(2,264)	(2,241)	(2,119)	(2,071)	(2,215)	(2,192)	(2,273)	(2,254)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(144)	(189)	(172)	(263)	(322)	(359)	(367)	(412)	(595)	G	10
Cash flow hedge reserve	8	(488)	(350)	(1,690)	(2,168)	(1,595)	(2,127)	(1,498)	(1,296)	(1,271)	H	11
Shortfall of provisions to expected losses	9	(823)	(769)	(906)	(881)	(262)	(178)	(140)	(118)	(132)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(142)	(138)	(166)	(166)	(170)	(249)	(188)	(136)	(94)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(11)	(11)	(11)	(12)	(12)	(11)	(104)	(17)	(16)	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	(980)	(855)	(1,064)	(1,113)	(1,013)	(1,290)	(1,125)	(1,041)	(951)	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	(24,775)	(23,562)	(25,839)	(25,812)	(23,880)	(26,995)	(24,761)	(24,467)	(23,080)		28
Common Equity Tier 1 Capital	17	45,417	43,721	42,328	40,363	38,933	39,597	37,958	37,161	34,140		29
Additional Tier 1 capital instruments												
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	3,896	3,899	3,899	2,900	2,902	2,901	2,202	2,201	2,047	M+N+O	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1	19	3,070	3,070	3,236	3,237	3,239	3,240	3,211	3,240	3,484	P1+P2+P3+P4	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20	306	306	286	279	270	302	399	398	368	Q	34/35
Additional Tier 1 capital instruments before regulatory adjustments	21	7,272	7,275	7,421	6,416	6,411	6,443	5,812	5,839	5,899		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)	(352)	(354)	(352)	(352)		43
Additional Tier 1 Capital	25	6,920	6,923	7,069	6,064	6,059	6,091	5,458	5,487	5,547		44
Tier 1 Capital	26	52,337	50,644	49,397	46,427	44,992	45,688	43,416	42,648	39,687		45
Tier 2 capital instruments and provisions												
Directly issued qualifying Tier 2 instruments plus related stock surplus	27	5,786	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	2,646	2,649	4,899	4,897	4,898	4,897	5,927	5,927	5,927	U	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	29	263	262	270	276	281	317	207	207	207	V1+V2	48/49
Collective allowances	30	1,680	1,585	1,660	1,567	1,820	1,940	1,731	1,629	1,498	W	50
Tier 2 Capital before regulatory adjustments	31	10,375	10,196	12,589	10,480	10,747	9,654	10,354	9,260	7,632		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)	(170)	(190)	(170)	(170)	(170)	(170)		57
Tier 2 Capital	35	10,205	10,026	12,419	10,310	10,557	9,484	10,184	9,090	7,462		58
Total Capital	36	62,542	60,670	61,816	56,737	55,549	55,172	53,600	51,738	47,149		59
Common Equity Tier 1 Capital RWA³	37	420,053	402,168	405,844	388,243	383,589	399,617	382,360	369,495	343,596		60a
Tier 1 Capital RWA³	38	420,053	402,168	405,844	388,872	384,330	400,498	383,301	370,461	344,252		60b
Total Capital RWA³	39	\$ 420,053	\$ 402,168	\$ 405,844	\$ 389,412	\$ 384,966	\$ 401,253	\$ 384,108	\$ 371,289	\$ 344,813		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		2016				2015			OSFI Template
			Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	
Capital Ratios¹												
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	40	10.8 %	10.9 %	10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	9.9 %	61	
Tier 1 (as percentage of Tier 1 Capital RWA)	41	12.5	12.6	12.2	11.9	11.7	11.4	11.3	11.5	11.5	62	
Total Capital (as percentage of Total Capital RWA)	42	14.9	15.1	15.2	14.6	14.4	13.7	14.0	13.9	13.7	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	8.0	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	66	
of which: D-SIB buffer requirement ⁵	46	1.0	1.0	1.0	1.0	1.0	1.0	n/a	n/a	n/a	67a	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	47	10.8	10.9	10.4	10.4	10.1	9.9	9.9	10.1	9.9	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	8.0	7.0	7.0	7.0	69	
Tier 1 all-in target ratio	49	9.5	9.5	9.5	9.5	9.5	9.5	8.5	8.5	8.5	70	
Total Capital all-in target ratio	50	11.5	11.5	11.5	11.5	11.5	11.5	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	\$ 1,149	\$ 1,047	\$ 1,094	\$ 866	\$ 866	\$ 933	\$ 538	\$ 527	\$ 674	72	
Significant investments in the common stock of financials	52	4,640	4,458	4,339	4,148	3,994	3,986	3,909	3,820	3,509	73	
Mortgage servicing rights	53	28	26	25	23	21	22	20	18	15	74	
Deferred tax assets arising from temporary differences (net of related tax liability)	54	1,317	1,472	1,541	1,561	1,571	1,932	1,664	1,453	1,047	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	1,680	1,585	1,660	1,567	1,820	1,940	1,731	1,629	1,498	76	
Cap on inclusion of allowances in Tier 2 under standardized approach	56	2,056	1,945	2,108	1,984	2,447	2,675	2,511	2,384	2,145	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	3,376	4,051	4,051	4,051	4,051	4,726	4,726	4,726	82	
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	58	33	21	—	—	—	—	—	—	—	83	
Current cap on Tier 2 instruments subject to phase out arrangements	59	4,381	4,381	5,258	5,258	5,258	5,258	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	85	
Capital Ratios – transitional basis⁶												
Risk-weighted assets	61	\$ 427,618	\$ 409,629	\$ 420,930	\$ 401,698	\$ 396,826	\$ 415,418	\$ 405,997	\$ 392,371	\$ 362,871		
Common Equity Tier 1 Capital	62	50,267	48,360	50,989	48,000	46,439	47,500	45,712	44,920	41,994		
Tier 1 Capital	63	53,110	51,394	50,989	48,000	46,439	47,500	45,712	44,920	41,994		
Total Capital	64	63,168	61,291	63,082	57,980	56,817	56,759	55,618	53,765	49,233		
Common Equity Tier 1 (as percentage of RWA)	65	11.8 %	11.8 %	12.1 %	11.9 %	11.7 %	11.4 %	11.3 %	11.4 %	11.6 %		
Tier 1 Capital (as percentage of RWA)	66	12.4	12.5	12.1	11.9	11.7	11.4	11.3	11.4	11.6		
Total Capital (as percentage of RWA)	67	14.8	15.0	15.0	14.4	14.3	13.7	13.7	13.7	13.6		
Capital Ratios for significant bank subsidiaries												
TD Bank, National Association (TD Bank, N.A.)⁷												
Common Equity Tier 1 Capital	68	14.2	13.7	13.5	13.4	13.4	13.4	13.6	13.6	13.6		
Tier 1 Capital	69	14.3	13.8	13.6	13.5	13.5	13.5	13.7	13.7	13.7		
Total Capital	70	15.3	14.8	14.6	14.5	14.5	14.5	14.7	14.7	14.7		
TD Mortgage Corporation												
Common Equity Tier 1 Capital	71	33.1	33.2	33.1	33.4	31.8	29.5	29.4	29.4	29.4		
Tier 1 Capital	72	33.1	33.2	33.1	33.4	31.8	29.5	29.4	29.4	29.4		
Total Capital	73	34.1	34.2	34.3	34.6	33.0	30.7	30.8	30.8	30.8		

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 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 #	2017 Q2		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 5,271	\$ 5,271	
Interest-bearing deposits with banks	54,227	54,211	
Trading loans, securities, and other	111,833	111,833	
Derivatives	62,674	62,661	
Financial assets designated at fair value through profit or loss	3,971	1,932	
Held-to-maturity securities	82,330	82,330	
Available-for-sale securities	121,992	120,107	
Securities purchased under reverse repurchase agreements	113,834	113,834	
Loans	602,353	602,133	
Allowance for loan losses	(3,892)	(3,892)	
Eligible general allowance reflected in Tier 2 regulatory capital		(1,680)	W
Shortfall of allowance to expected loss		(823)	I
Allowances not reflected in regulatory capital		(1,389)	
Other	97,327	95,334	
Investment in TD Ameritrade			
Significant investments exceeding regulatory thresholds		714	L1
Significant investments not exceeding regulatory thresholds		3,548	
Imputed goodwill		3,019	E2
Goodwill		16,942	E1
Other intangibles		2,688	F1
Other intangibles (Mortgage Servicing Rights)		28	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		144	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,317	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		1,465	
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		(662)	
Significant investments in financials (excluding TD Ameritrade)			
Significant investments exceeding regulatory thresholds		13	L2
Significant investments in Additional Tier 1 Capital		2	S
Significant investments not exceeding regulatory thresholds		59	
Defined pension benefits		11	K
Other Assets		66,046	
TOTAL ASSETS	1,251,920	1,245,754	
LIABILITIES AND EQUITY⁵			
Trading deposits	92,958	92,958	
Derivatives	57,353	57,353	
Securitization liabilities at fair value	12,824	12,824	
Other financial liabilities designated at fair value through profit or loss	6	6	
Deposits	807,112	807,112	
Other	196,946	190,780	
Deferred tax liabilities			
Goodwill		124	E3
Intangible assets (excluding mortgage servicing rights)		338	F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		545	
Other DTA/DTL adjustments ⁴		(661)	
Gains and losses due to changes in own credit risk on fair value liabilities		142	J
Other liabilities		190,292	
Subordinated notes and debentures	8,482	8,482	
Directly issued qualifying Tier 2 instruments		5,786	T
Directly issued capital instruments subject to phase out from Tier 2		2,646	U
Capital instruments issued by subsidiaries and held by third parties-Tier 2		253	V1
Capital instruments not allowed for regulatory capital		(203)	
Liabilities	1,175,681	1,169,515	
Common Shares	20,809	20,809	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	(245)	(245)	A2
Treasury Shares - Preferred	(7)	(7)	
Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares		(6)	O
Treasury Shares - non-NVCC Preferred Shares		(1)	P4
Contributed Surplus	200	200	
Contributed surplus - Common Shares		198	B
Contributed surplus - Preferred Shares		2	N
Retained Earnings	37,577	37,577	C
Accumulated other comprehensive income	11,853	11,853	D
Cash flow hedges requiring derecognition		488	H
Net AOCI included as capital		11,365	
Non-controlling interests in subsidiaries	1,652	1,652	
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		10	V2
Portion not allowed for regulatory capital subject to phase out		839	
TOTAL LIABILITIES AND EQUITY	\$ 1,251,920	\$ 1,245,754	

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 \$2 billion of which \$253 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 \$876 million (P1 - cross referenced to Capital Position - Basel III on page 79).

Flow Statement for Regulatory Capital¹

(\$ millions)	Line #	2017		2016				2015		
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
Common Equity Tier 1										
Balance at beginning of period	1	\$ 43,721	\$ 42,328	\$ 40,363	\$ 38,933	\$ 39,597	\$ 37,958	\$ 37,161	\$ 34,140	\$ 33,608
New capital issues	2	56	47	30	12	20	124	32	7	47
Redeemed capital ²	3	(880)	—	—	—	—	(487)	—	—	—
Gross dividends (deductions)	4	(1,161)	(1,069)	(1,062)	(1,056)	(1,054)	(971)	(971)	(970)	(967)
Shares issued in lieu of dividends (add back)	5	84	78	84	86	84	81	82	97	81
Profit attributable to shareholders of the parent company ³	6	2,475	2,504	2,274	2,329	2,024	2,194	1,810	2,238	1,831
Removal of own credit spread (net of tax)	7	(4)	28	—	4	79	(61)	(52)	(42)	21
Movements in other comprehensive income										
Currency translation differences	8	2,325	(1,423)	1,290	1,635	(4,535)	2,934	(19)	3,097	(1,925)
Available-for-sale investments	9	289	93	26	207	230	(245)	(424)	(147)	(55)
Other	10	(30)	(33)	(41)	(67)	59	(60)	(27)	(67)	(20)
Goodwill and other intangible assets (deduction, net of related tax liability)	11	(937)	508	(592)	(724)	2,159	(1,266)	88	(1,402)	1,050
Other, including regulatory adjustments and transitional arrangements										
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12	45	(17)	91	59	37	8	45	183	9
Prudential valuation adjustments	13	—	—	—	—	—	—	—	—	—
Other	14	(566)	677	(135)	(1,055)	233	(612)	233	27	460
Balance at end of period	15	45,417	43,721	42,328	40,363	38,933	39,597	37,958	37,161	34,140
Additional Tier 1 Capital										
Balance at beginning of period	16	6,923	7,069	6,064	6,059	6,091	5,458	5,487	5,547	5,478
New additional Tier 1 eligible capital issues	17	—	—	1,000	—	—	700	—	150	550
Redeemed capital	18	—	—	—	—	—	—	—	(250)	(450)
Other, including regulatory adjustments and transitional arrangements	19	(3)	(146)	5	5	(32)	(67)	(29)	40	(31)
Balance at end of period	20	6,920	6,923	7,069	6,064	6,059	6,091	5,458	5,487	5,547
Total Tier 1 Capital	21	52,337	50,644	49,397	46,427	44,992	45,688	43,416	42,648	39,687
Tier 2 Capital										
Balance at beginning of period	22	10,026	12,419	10,310	10,557	9,484	10,184	9,090	7,462	7,500
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	95	(75)	93	(253)	(120)	209	102	131	(38)
Other, including regulatory adjustments and transitional arrangements	27	84	(68)	4	6	(57)	91	792	(3)	—
Balance at end of period	28	10,205	10,026	12,419	10,310	10,557	9,484	10,184	9,090	7,462
Total Regulatory Capital	29	\$ 62,542	\$ 60,670	\$ 61,816	\$ 56,737	\$ 55,549	\$ 55,172	\$ 53,600	\$ 51,738	\$ 47,149

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

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

Total consolidated assets as per published financial statements	1	\$ 1,251,920	\$ 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
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(4,678)	(4,777)	(4,982)	(4,853)	(4,059)	(4,093)	(3,979)	(3,874)	(3,814)	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	(16,829)	(17,604)	(27,103)	(35,946)	(32,323)	(39,178)	(22,603)	(26,475)	(24,240)	4
Adjustment for securities financing transactions (SFT)	5	2,759	1,183	785	1,322	1,515	1,785	1,500	1,408	1,501	5
Adjustment for off-balance sheet items (credit equivalent amounts)	6	131,619	126,170	123,936	121,008	112,988	118,441	107,995	104,637	96,540	6
Other adjustments	7	(24,831)	(23,671)	(25,189)	(25,181)	(23,382)	(26,108)	(23,561)	(23,327)	(21,928)	7
Leverage Ratio Exposure – Transitional basis	8	\$ 1,339,960	\$ 1,268,184	\$ 1,244,414	\$ 1,238,786	\$ 1,179,525	\$ 1,224,431	\$ 1,163,725	\$ 1,151,571	\$ 1,079,013	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	\$ 1,070,150	\$ 1,024,472	\$ 1,013,018	\$ 998,946	\$ 953,134	\$ 982,290	\$ 932,802	\$ 917,148	\$ 872,009	1
Less: Asset amounts deducted in determining Basel III transitional Tier 1 Capital	10	(24,233)	(23,050)	(24,491)	(24,484)	(22,678)	(25,449)	(22,735)	(22,489)	(21,083)	2

Total on-balance sheet exposures (excluding derivatives and SFTs)

	11	1,045,917	1,001,422	988,527	974,462	930,456	956,841	910,067	894,659	850,926	3
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Derivative exposures

Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	12	14,388	13,543	15,192	16,328	15,082	20,929	16,252	18,777	13,259	4
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	13	38,303	35,806	38,477	34,609	32,224	34,716	38,069	37,236	34,463	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	(7,216)	(6,640)	(8,982)	(9,402)	(7,004)	(9,696)	(8,023)	(7,920)	(7,419)	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	16	—	—	—	—	—	—	—	—	—	8
Adjusted effective notional amount of written credit derivatives	17	1,284	1,024	858	734	1,413	1,328	904	727	711	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	18	(928)	(713)	(431)	(383)	(967)	(853)	(403)	(278)	(213)	10
Total derivative exposures	19	45,831	43,020	45,114	41,886	40,748	46,424	46,799	48,542	40,801	11

Securities financing transaction exposures

Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	20	113,834	96,389	86,052	100,108	93,819	100,940	97,364	102,325	89,247	12
Netted amounts of cash payables and cash receivables of gross SFT assets	21	—	—	—	—	—	—	—	—	—	13
Counterparty credit risk (CCR) exposure for SFTs	22	2,759	1,183	785	1,322	1,515	1,785	1,500	1,408	1,499	14
Agent transaction exposures	23	—	—	—	—	—	—	—	—	—	15
Total securities financing transaction exposures	24	116,593	97,572	86,837	101,430	95,334	102,725	98,864	103,733	90,746	16

Other off-balance sheet exposures

Off-balance sheet exposure at gross notional amount	25	500,589	478,340	470,646	461,665	437,787	449,318	421,002	387,045	365,833	17
Adjustments for conversion to credit equivalent amounts	26	(368,970)	(352,170)	(346,710)	(340,657)	(324,800)	(330,877)	(313,007)	(282,408)	(269,293)	18
Off-balance sheet items	27	131,619	126,170	123,936	121,008	112,987	118,441	107,995	104,637	96,540	19

Capital and Total Exposures – Transitional basis

Tier 1 Capital	28	53,110	51,394	50,989	48,000	46,439	47,500	45,712	44,920	41,994	20
Total Exposures (sum of lines 11, 19, 24, and 27)	29	\$ 1,339,960	\$ 1,268,184	\$ 1,244,414	\$ 1,238,786	\$ 1,179,525	\$ 1,224,431	\$ 1,163,725	\$ 1,151,571	\$ 1,079,013	21

Leverage Ratio – Transitional basis (line 28 divided by line 29)

	30	4.0 %	4.1 %	4.1 %	3.9 %	3.9 %	3.9 %	3.9 %	3.9 %	3.9 %	22
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"All-in" basis (required by OSFI)

Tier 1 Capital – "All-in" basis (line 26 on page 79)	31	\$ 52,337	\$ 50,644	\$ 49,397	\$ 46,427	\$ 44,992	\$ 45,688	\$ 43,416	\$ 42,648	\$ 39,687	23
Regulatory adjustments	32	(24,984)	(23,776)	(26,024)	(25,997)	(24,061)	(27,098)	(24,927)	(24,683)	(23,337)	24
Total Exposures (sum of lines 29 and 32, less the amount reported in line 10) – All-in basis	33	\$ 1,339,209	\$ 1,267,458	\$ 1,242,881	\$ 1,237,273	\$ 1,178,142	\$ 1,222,782	\$ 1,161,533	\$ 1,149,377	\$ 1,076,759	25
Leverage Ratio – "All-in" basis (line 31 divided by line 33)	34	3.9 %	4.0 %	4.0 %	3.8 %	3.8 %	3.7 %	3.7 %	3.7 %	3.7 %	26

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. As a result the derivatives were accounted for on an accrual basis in Wholesale Banking and the gains and losses related to the derivatives in excess of the accrued amounts were reported in the Corporate segment. Adjusted results of the Bank in prior periods exclude the gains and losses of the derivatives in excess of the accrued amount. Effective February 1, 2017, the total gains and losses as a result of changes in fair value of these derivatives are recorded in Wholesale Banking.
- 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, and collateral.
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			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Net interest income	\$ 2,369	\$ 2,445	\$ 2,396	\$ 2,364	\$ 2,270	\$ 2,337	\$ 2,351	\$ 2,328	\$ 2,223	\$ 4,814	\$ 4,607	\$ 9,367	\$ 9,182
Non-interest income	838	869	829	821	790	805	798	802	770	1,707	1,595	3,245	3,134
Total revenue	3,207	3,314	3,225	3,185	3,060	3,142	3,149	3,130	2,993	6,521	6,202	12,612	12,316
Provision for credit losses	235	269	263	258	262	228	221	237	239	504	490	1,011	887
Non-interest expenses	1,407	1,407	1,443	1,358	1,337	1,318	1,399	1,352	1,319	2,814	2,655	5,456	5,406
Income (loss) before income taxes	1,565	1,638	1,519	1,569	1,461	1,596	1,529	1,541	1,435	3,203	3,057	6,145	6,023
Provision for (recovery of) income taxes	418	438	406	418	390	423	407	406	379	856	813	1,637	1,593
Net income – reported	\$ 1,147	\$ 1,200	\$ 1,113	\$ 1,151	\$ 1,071	\$ 1,173	\$ 1,122	\$ 1,135	\$ 1,056	\$ 2,347	\$ 2,244	\$ 4,508	\$ 4,430
Average common equity (\$ billions)	\$ 11.1	\$ 11.0	\$ 11.0	\$ 10.9	\$ 10.7	\$ 10.5	\$ 10.6	\$ 10.5	\$ 10.4	\$ 11.0	\$ 10.6	\$ 10.8	\$ 10.4
Return on common equity – reported ¹	42.5 %	43.3 %	40.3 %	42.0 %	40.9 %	44.1 %	42.1 %	42.9 %	41.8 %	42.9 %	42.5 %	41.8 %	42.5 %

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

Common Equity Tier 1 Capital risk-weighted assets ²	11	\$ 93	\$ 91	\$ 91	\$ 91	\$ 101	\$ 98	\$ 96	\$ 97	\$ 95	\$ 93	\$ 101	\$ 91	\$ 96
Average loans – personal														
Residential mortgages	12	187.5	188.2	188.0	185.6	185.3	185.2	182.2	177.3	175.0	187.8	185.3	186.0	177.5
Consumer instalment and other personal														
HELOC	13	66.5	65.3	64.1	62.8	61.2	61.0	60.8	60.3	59.7	65.9	61.1	62.3	60.0
Indirect auto	14	20.9	20.8	20.6	19.9	19.2	19.0	18.5	17.7	17.0	20.8	19.1	19.7	17.4
Other	15	12.5	12.4	12.4	12.6	12.3	12.2	12.3	12.8	12.6	12.5	12.3	12.4	12.6
Credit card	16	18.8	19.3	19.1	19.1	18.7	19.2	19.0	18.7	18.2	19.0	18.9	19.0	18.7
Total average loans – personal	17	306.2	306.0	304.2	300.0	296.7	296.6	292.8	286.8	282.5	306.0	296.7	299.4	286.2
Average loans and acceptances – business	18	65.4	63.8	62.7	61.6	60.4	58.3	57.0	55.9	54.5	64.6	59.3	60.8	55.0
Average deposits														
Personal	19	181.6	179.8	176.1	172.2	168.9	167.1	165.1	161.4	159.3	180.7	168.0	171.1	160.9
Business	20	99.2	99.0	95.6	90.6	85.0	85.2	84.4	84.0	81.4	99.1	85.1	89.1	83.1
Margin on average earning assets including securitized assets	21	2.71 %	2.72 %	2.69 %	2.69 %	2.68 %	2.71 %	2.76 %	2.79 %	2.79 %	2.71 %	2.69 %	2.69 %	2.78 %
Efficiency ratio – reported	22	43.9	42.5	44.7	42.6	43.7	41.9	44.4	43.2	44.1	43.2	42.8	43.3	43.9
Number of Canadian retail branches at period end	23	1,153	1,154	1,156	1,152	1,152	1,157	1,165	1,166	1,165	1,153	1,152	1,156	1,165
Average number of full-time equivalent staff	24	27,561	27,866	27,875	27,688	27,109	27,412	27,764	27,944	27,870	27,716	27,262	27,523	27,949

Additional Information on Canadian

Wealth and Insurance

Breakdown of Total Net Income (loss)

Wealth	25	\$ 244	\$ 244	\$ 250	\$ 250	\$ 223	\$ 212	\$ 221	\$ 228	\$ 205	\$ 488	435	\$ 935	855
Insurance	26	179	122	139	108	170	128	153	194	175	301	298	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.