



# Supplemental Financial Information

For the Third Quarter Ended July 31, 2017

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## Basis of Presentation

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's third 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. Certain comparative amounts have been reclassified to conform with the presentation adopted in the current period.

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 third quarter 2017 Management's Discussion and Analysis (MD&A) and third 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 was based on 9% Common Equity Tier 1 (CET1) Capital in fiscal 2015, 2016, and 2017.

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

(\$ millions, except as noted) For the period ended		LINE #	2017			2016			2015		Year to Date		Full Year		
			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Income Statement															
Net interest income		1	\$ 5,267	\$ 5,109	\$ 5,141	\$ 5,072	\$ 4,924	\$ 4,880	\$ 5,047	\$ 4,887	\$ 4,697	\$ 15,517	\$ 14,851	\$ 19,923	\$ 18,724
Non-interest income		2	4,019	3,364	3,979	3,673	3,777	3,379	3,563	3,160	3,309	11,362	10,719	14,392	12,702
Total revenue		3	9,286	8,473	9,120	8,745	8,701	8,259	8,610	8,047	8,006	26,879	25,570	34,315	31,426
Provision for credit losses		4	505	500	633	548	556	584	642	509	437	1,638	1,782	2,330	1,683
Insurance claims and related expenses		5	519	538	574	585	692	530	655	637	600	1,631	1,877	2,462	2,500
Non-interest expenses		6	4,855	4,786	4,897	4,848	4,640	4,736	4,653	4,911	4,292	14,538	14,029	18,877	18,073
Income (loss) before provision for income taxes		7	3,407	2,649	3,016	2,764	2,813	2,409	2,660	1,990	2,677	9,072	7,882	10,646	9,170
Provision for (recovery of) income taxes		8	760	257	596	555	576	466	546	259	502	1,613	1,588	2,143	1,523
Income before equity in net income of an investment in TD Ameritrade		9	2,647	2,392	2,420	2,209	2,237	1,943	2,114	1,731	2,175	7,459	6,294	8,503	7,647
Equity in net income of an investment in TD Ameritrade		10	122	111	113	94	121	109	109	108	91	346	339	433	377
Net income – reported		11	2,769	2,503	2,533	2,303	2,358	2,052	2,223	1,839	2,266	7,805	6,633	8,936	8,024
Adjustment for items of note, net of income taxes		12	96	58	25	44	58	230	24	338	19	179	312	356	730
Net income – adjusted		13	2,865	2,561	2,558	2,347	2,416	2,282	2,247	2,177	2,285	7,984	6,945	9,292	8,754
Preferred dividends		14	47	48	48	43	36	37	25	26	25	143	98	141	99
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted		15	\$ 2,818	\$ 2,513	\$ 2,510	\$ 2,304	\$ 2,380	\$ 2,245	\$ 2,222	\$ 2,151	\$ 2,260	\$ 7,841	\$ 6,847	\$ 9,151	\$ 8,655
Attributable to:															
Common shareholders – adjusted		16	\$ 2,789	\$ 2,485	\$ 2,481	\$ 2,275	\$ 2,351	\$ 2,217	\$ 2,193	\$ 2,122	\$ 2,232	\$ 7,755	\$ 6,761	\$ 9,036	\$ 8,543
Non-controlling interests – adjusted		17	29	28	29	29	29	28	29	29	28	86	86	115	112
Earnings per Share (EPS) (\$) and Weighted-Average Number of Common Shares Outstanding (millions) <sup>1</sup>															
Basic earnings: Reported		18	\$ 1.46	\$ 1.31	\$ 1.32	\$ 1.20	\$ 1.24	\$ 1.07	\$ 1.17	\$ 0.96	\$ 1.20	\$ 4.09	\$ 3.48	\$ 4.68	\$ 4.22
Adjusted		19	1.51	1.34	1.34	1.23	1.27	1.20	1.18	1.15	1.21	4.19	3.65	4.88	4.62
Diluted earnings: Reported		20	1.46	1.31	1.32	1.20	1.24	1.07	1.17	0.96	1.19	4.08	3.47	4.67	4.21
Adjusted		21	1.51	1.34	1.33	1.22	1.27	1.20	1.18	1.14	1.20	4.18	3.64	4.87	4.61
Weighted-average number of common shares outstanding Basic		22	1,846.5	1,854.4	1,855.8	1,855.4	1,853.4	1,850.9	1,854.1	1,853.1	1,851.1	1,852.2	1,852.8	1,853.4	1,849.2
Diluted		23	1,850.2	1,858.7	1,860.3	1,858.8	1,856.6	1,853.9	1,857.5	1,857.2	1,855.7	1,856.4	1,856.1	1,856.8	1,854.1
Balance Sheet (\$ billions)															
Total assets		24	\$ 1,202.4	\$ 1,251.9	\$ 1,186.9	\$ 1,177.0	\$ 1,182.4	\$ 1,124.8	\$ 1,173.6	\$ 1,104.4	\$ 1,099.2	\$ 1,202.4	\$ 1,182.4	\$ 1,177.0	\$ 1,104.4
Total equity		25	73.5	76.2	73.3	74.2	71.2	67.8	71.7	67.0	66.0	73.5	71.2	74.2	67.0
Risk Metrics (\$ billions, except as noted)															
Common Equity Tier 1 Capital risk-weighted assets <sup>2,3</sup>		26	\$ 408.8	\$ 420.1	\$ 402.2	\$ 405.8	\$ 388.2	\$ 383.6	\$ 399.6	\$ 382.4	\$ 369.5	\$ 408.8	\$ 388.2	\$ 405.8	\$ 382.4
Common Equity Tier 1 Capital <sup>2</sup>		27	45.0	45.4	43.7	42.3	40.4	38.9	39.6	38.0	37.2	45.0	40.4	42.3	38.0
Common Equity Tier 1 Capital ratio <sup>2,3</sup>		28	11.0 %	10.8 %	10.9 %	10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	11.0 %	10.4 %	10.4 %	9.9 %
Tier 1 Capital <sup>2</sup>		29	\$ 52.2	\$ 52.3	\$ 50.6	\$ 49.4	\$ 46.4	\$ 45.0	\$ 45.7	\$ 43.4	\$ 42.6	\$ 52.2	\$ 46.4	\$ 49.4	\$ 43.4
Tier 1 Capital ratio <sup>2,3</sup>		30	12.8 %	12.5 %	12.6 %	12.2 %	11.9 %	11.7 %	11.4 %	11.3 %	11.5 %	12.8 %	11.9 %	12.2 %	11.3 %
Total Capital ratio <sup>2,3</sup>		31	15.6	14.9	15.1	15.2	14.6	14.4	13.7	14.0	13.9	15.6	14.6	15.2	14.0
Leverage ratio <sup>4</sup>		32	4.1	3.9	4.0	4.0	3.8	3.8	3.7	3.7	3.7	4.1	3.8	4.0	3.7
Liquidity coverage ratio (LCR) <sup>5</sup>		33	124	122	124	130	132	128	124	126	123	n/a	n/a	n/a	n/a
After-tax impact of 1% increase in interest rates on:															
Economic value of shareholders' equity (\$ millions) <sup>6</sup>		34	\$ (230)	\$ (190)	\$ (183)	\$ (234)	\$ (291)	\$ (64)	\$ (125)	\$ (143)	\$ (52)	\$ (230)	\$ (291)	\$ (234)	\$ (143)
Net interest income (\$ millions) <sup>7</sup>		35	74	67	97	87	72	126	170	240	275	74	72	87	240
Net impaired loans – personal, business, and government (\$ millions) <sup>8</sup>		36	2,330	2,624	2,690	2,785	2,786	2,908	3,143	2,660	2,532	2,330	2,786	2,785	2,660
Net impaired loans – personal, business, and government as a % of net loans and acceptances <sup>8</sup>		37	0.38 %	0.43 %	0.45 %	0.46 %	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.38 %	0.48 %	0.46 %	0.48 %
Provision for credit losses as a % of net average loans and acceptances <sup>8</sup>		38	0.33	0.35	0.42	0.37	0.39	0.42	0.45	0.40	0.33	0.37	0.42	0.41	0.34
Rating of senior debt:															
Moody's		39	Aa2	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa2	Aa1	Aa1	Aa1
Standard and Poor's		40	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

<sup>1</sup> 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.

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

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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 July 31, 2017, April 30, 2017, and January 31, 2017, were calculated as an average of the 64, 61, and 62 daily data points, respectively, in the quarter.

<sup>6</sup> This is also referred to as economic value at risk (EVA), 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.

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

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

## Shareholder Value

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

(\$ millions, except as noted) For the period ended		LINE #	2017		2016		2015		Year to Date		Full Year				
			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Business Performance															
Net income available to common shareholders and non-controlling interests in subsidiaries – reported		1	\$ 2,722	\$ 2,455	\$ 2,485	\$ 2,260	\$ 2,322	\$ 2,015	\$ 2,198	\$ 1,813	\$ 2,241	\$ 7,662	\$ 6,535	\$ 8,795	\$ 7,925
Average common equity		2	68,777	68,956	67,697	66,769	64,595	64,536	64,641	62,157	58,891	68,424	64,568	65,121	58,178
Return on common equity – reported		3	15.5 %	14.4 %	14.4 %	13.3 %	14.1 %	12.5 %	13.3 %	11.4 %	14.9 %	14.8 %	13.3 %	13.3 %	13.4 %
Return on common equity – adjusted		4	16.1	14.8	14.5	13.6	14.5	14.0	13.5	13.5	15.0	15.2	14.0	13.9	14.7
Return on Common Equity Tier 1 Capital risk-weighted assets – reported <sup>1</sup>		5	2.58	2.42	2.41	2.24	2.36	2.06	2.21	1.88	2.46	2.48	2.22	2.21	2.20
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted <sup>1</sup>		6	2.67	2.48	2.44	2.28	2.42	2.30	2.23	2.24	2.48	2.53	2.32	2.31	2.40
Efficiency ratio – reported		7	52.3	56.5	53.7	55.4	53.3	57.3	54.0	61.0	53.6	54.1	54.9	55.0	57.5
Efficiency ratio – adjusted		8	51.4	55.8	53.2	54.8	52.6	54.8	53.5	55.3	53.4	53.4	53.6	53.9	54.3
Effective tax rate															
Reported		9	22.3	9.7	19.8	20.1	20.5	19.3	20.5	13.0	18.8	17.8	20.1	20.1	16.6
Adjusted (TEB)		10	23.5	23.2	22.9	22.7	22.9	21.0	22.9	20.0	21.6	23.2	22.3	22.4	21.5
Net interest margin as a % of average earning assets		11	1.94	1.98	1.96	1.96	1.98	2.05	2.06	2.02	2.01	1.96	2.03	2.01	2.05
Average number of full-time equivalent staff		12	83,090	83,481	83,508	82,975	81,978	80,025	79,927	80,554	81,352	83,358	80,648	81,233	81,483
Common Share Performance															
Closing market price (\$)		13	\$ 64.27	\$ 64.23	\$ 67.41	\$ 60.86	\$ 56.89	\$ 55.85	\$ 53.15	\$ 53.68	\$ 52.77	\$ 64.27	\$ 56.89	\$ 60.86	\$ 53.68
Book value per common share (\$)		14	36.32	38.08	36.25	36.71	35.68	33.89	35.99	33.81	33.25	36.32	35.68	36.71	33.81
Closing market price to book value		15	1.77	1.69	1.86	1.66	1.59	1.65	1.48	1.59	1.59	1.77	1.59	1.66	1.59
Price-earnings ratio															
Reported		16	12.1	12.7	14.0	13.0	12.8	12.7	12.4	12.8	12.7	12.1	12.8	13.0	12.8
Adjusted		17	11.9	12.4	13.4	12.5	11.9	11.8	11.4	11.7	11.9	11.9	11.9	12.5	11.7
Total shareholder return on common shareholders' investment <sup>2</sup>		18	17.1 %	19.3 %	31.7 %	17.9 %	12.2 %	4.3 %	9.2 %	0.4 %	(4.1) %	17.1 %	12.2 %	17.9 %	0.4 %
Number of common shares outstanding (millions)		19	1,848.6	1,843.4	1,856.4	1,857.2	1,854.8	1,853.5	1,850.3	1,855.1	1,853.6	1,848.6	1,854.8	1,857.2	1,855.1
Total market capitalization (\$ billions)		20	\$ 118.8	\$ 118.4	\$ 125.1	\$ 113.0	\$ 105.5	\$ 103.5	\$ 98.3	\$ 99.6	\$ 97.8	\$ 118.8	\$ 105.5	\$ 113.0	\$ 99.6
Dividend Performance															
Dividend per common share (\$)		21	\$ 0.60	\$ 0.60	\$ 0.55	\$ 0.55	\$ 0.55	\$ 0.55	\$ 0.51	\$ 0.51	\$ 0.51	\$ 1.75	\$ 1.61	\$ 2.16	\$ 2.00
Dividend yield <sup>3,4</sup>		22	3.7 %	3.6 %	3.4 %	3.8 %	3.9 %	4.1 %	3.8 %	3.9 %	3.8 %	3.6 %	3.9 %	3.9 %	3.7 %
Common dividend payout ratio															
Reported		23	41.1	45.9	41.6	45.7	44.5	51.2	43.6	53.0	42.7	42.8	46.3	46.1	47.4
Adjusted		24	39.7	44.8	41.2	44.8	43.4	45.9	43.1	44.5	42.3	41.8	44.1	44.3	43.3

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

<sup>2</sup> Return is calculated based on share price movement and dividends reinvested over a trailing one year period.

<sup>3</sup> Dividend yield is calculated as the dividend per common share divided by the average daily closing stock price in the relevant period. Dividend per common share is derived as follows: a) for the quarter – by annualizing the dividend per common share paid during the quarter; b) for the year-to-date – by annualizing the year-to-date dividend per common share paid; and c) for the full year – dividend per common share paid during the year.

<sup>4</sup> Certain comparative amounts have been recast to conform with the presentation adopted in the current period.

## Adjustments for Items of Note<sup>1</sup>

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

### Pre-Tax Increase (Decrease) in Net Income

Amortization of intangibles (Footnote 2)
Loss on sale of the Direct Investing business in Europe (Footnote 3)
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 4)
Impairment of goodwill, non-financial assets, and other charges (Footnote 5)
Restructuring charges (Footnote 6)
Charge related to the acquisition in U.S. strategic cards portfolio and related integration costs (Footnote 7)
Litigation and litigation-related charge(s)/reserve(s) (Footnote 8)
<b>Total</b>

LINE #	2017			2016				2015		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
1	\$ 74	\$ 78	\$ 80	\$ 80	\$ 79	\$ 86	\$ 90	\$ 89	\$ 85	\$ 232	\$ 255	\$ 335	\$ 350
2	42	—	—	—	—	—	—	—	—	42	—	—	—
3	—	—	(41)	(19)	—	58	(46)	(24)	(21)	(41)	12	(7)	(62)
4	—	—	—	—	—	111	—	—	—	—	111	111	—
5	—	—	—	—	—	—	—	349	—	—	—	—	686
6	—	—	—	—	—	—	—	82	—	—	—	—	82
7	—	—	—	—	—	—	—	—	(39)	—	—	—	13
8	\$ 116	\$ 78	\$ 39	\$ 61	\$ 79	\$ 255	\$ 44	\$ 496	\$ 25	\$ 233	\$ 378	\$ 439	\$ 1,069

### Provision for (Recovery of) Income Taxes

Amortization of intangibles
Loss on sale of the Direct Investing business in Europe
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)
<b>Total</b>

9	\$ 18	\$ 20	\$ 21	\$ 20	\$ 21	\$ 23	\$ 25	\$ 24	\$ 23	\$ 59	\$ 69	\$ 89	\$ 95
10	2	—	—	—	—	—	—	—	—	2	—	—	—
11	—	—	(7)	(3)	—	7	(5)	(3)	(2)	(7)	2	(1)	(7)
12	—	—	—	—	—	(5)	—	—	—	—	(5)	(5)	—
13	—	—	—	—	—	—	—	106	—	—	—	—	215
14	—	—	—	—	—	—	—	31	—	—	—	—	31
15	—	—	—	—	—	—	—	—	(15)	—	—	—	5
16	\$ 20	\$ 20	\$ 14	\$ 17	\$ 21	\$ 25	\$ 20	\$ 158	\$ 6	\$ 54	\$ 66	\$ 83	\$ 339

### Total After-Tax Increase (Decrease) in Net Income

17	\$ 96	\$ 58	\$ 25	\$ 44	\$ 58	\$ 230	\$ 24	\$ 338	\$ 19	\$ 179	\$ 312	\$ 356	\$ 730
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### After-Tax Increase (Decrease) in Earnings per Share (\$) (Footnote 9)

Amortization of intangibles
Loss on sale of the Direct Investing business in Europe
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)
<b>Total</b>

18	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.10	\$ 0.10	\$ 0.14	\$ 0.14
19	0.02	—	—	—	—	—	—	—	—	0.02	—	—	—
20	—	—	(0.02)	(0.01)	—	0.03	(0.02)	(0.01)	(0.01)	(0.02)	0.01	—	(0.03)
21	—	—	—	—	—	0.06	—	—	—	—	0.06	0.06	—
22	—	—	—	—	—	—	—	0.13	—	—	—	—	0.25
23	—	—	—	—	—	—	—	0.03	—	—	—	—	0.03
24	—	—	—	—	—	—	—	—	(0.01)	—	—	—	0.01
25	\$ 0.05	\$ 0.03	\$ 0.01	\$ 0.02	\$ 0.03	\$ 0.13	\$ 0.01	\$ 0.18	\$ 0.01	\$ 0.10	\$ 0.17	\$ 0.20	\$ 0.40

<sup>1</sup> 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		
			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Net Income (loss) – Adjusted															
Canadian Retail	1	\$ 1,725	\$ 1,570	\$ 1,566	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 4,861	\$ 4,486	\$ 5,988	\$ 5,938	
U.S. Retail	2	901	845	800	701	788	719	751	646	650	2,546	2,258	2,959	2,547	
Total Retail	3	2,626	2,415	2,366	2,203	2,297	2,183	2,264	2,142	2,207	7,407	6,744	8,947	8,485	
Wholesale Banking	4	293	248	267	238	302	219	161	196	239	808	682	920	873	
Corporate	5	(54)	(102)	(75)	(94)	(183)	(120)	(178)	(161)	(161)	(231)	(481)	(575)	(604)	
Total Bank	6	\$ 2,865	\$ 2,561	\$ 2,558	\$ 2,347	\$ 2,416	\$ 2,282	\$ 2,247	\$ 2,177	\$ 2,285	\$ 7,984	\$ 6,945	\$ 9,292	\$ 8,754	
Return on Common Equity – Adjusted <sup>1</sup>															
Canadian Retail	7	46.9 %	45.0 %	43.2 %	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	45.0 %	42.0 %	41.9 %	42.8 %	
U.S. Retail	8	10.3	10.0	9.1	8.3	9.5	8.7	8.7	7.8	8.3	9.8	9.0	8.8	8.2	
Wholesale Banking <sup>2</sup>	9	19.6	16.4	17.5	16.1	20.4	14.8	10.6	13.0	17.2	17.8	15.2	15.5	15.2	
Total Bank <sup>2</sup>	10	16.1	14.8	14.5	13.6	14.5	14.0	13.5	13.5	15.0	15.2	14.0	13.9	14.7	
Percentage of Adjusted Net Income Mix <sup>3</sup>															
Total Retail	11	90 %	91 %	90 %	90 %	88 %	91 %	93 %	92 %	90 %	90 %	91 %	91 %	91 %	
Wholesale Banking	12	10	9	10	10	12	9	7	8	10	10	9	9	9	
Total Bank	13	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	
Geographic Contribution to Total Revenue <sup>4</sup>															
Canada	14	55 %	60 %	57 %	60 %	61 %	54 %	62 %	65 %	64 %	57 %	59 %	59 %	64 %	
United States	15	37	37	36	36	35	36	36	35	33	37	36	36	32	
Other International	16	8	3	7	4	4	10	2	—	3	6	5	5	4	
Total Bank	17	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	

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

<sup>2</sup> CVA is included in accordance with the OSFI guidance.

<sup>3</sup> Percentages exclude the Corporate segment results.

<sup>4</sup> 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		
			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Net interest income		1	\$ 2,692	\$ 2,533	\$ 2,613	\$ 2,551	\$ 2,519	\$ 2,418	\$ 2,491	\$ 2,497	\$ 2,480	\$ 7,838	\$ 7,428	\$ 9,979	\$ 9,781
Non-interest income		2	2,637	2,599	2,590	2,599	2,622	2,469	2,540	2,500	2,531	7,826	7,631	10,230	9,904
Total revenue		3	5,329	5,132	5,203	5,150	5,141	4,887	5,031	4,997	5,011	15,664	15,059	20,209	19,685
Provision for credit losses		4	238	235	269	263	258	262	228	221	237	742	748	1,011	887
Insurance claims and other related expenses		5	519	538	574	585	692	530	655	637	600	1,631	1,877	2,462	2,500
Non-interest expenses		6	2,219	2,218	2,225	2,250	2,133	2,095	2,079	2,143	2,104	6,662	6,307	8,557	8,407
Income (loss) before income taxes		7	2,353	2,141	2,135	2,052	2,058	2,000	2,069	1,996	2,070	6,629	6,127	8,179	7,891
Provision for (recovery of) income taxes		8	628	571	569	550	549	536	556	500	513	1,768	1,641	2,191	1,953
Net income – reported		9	\$ 1,725	\$ 1,570	\$ 1,566	\$ 1,502	\$ 1,509	\$ 1,464	\$ 1,513	\$ 1,496	\$ 1,557	\$ 4,861	\$ 4,486	\$ 5,988	\$ 5,938
Average common equity (\$ billions)		10	\$ 14.6	\$ 14.3	\$ 14.4	\$ 14.4	\$ 14.3	\$ 14.3	\$ 14.1	\$ 14.0	\$ 13.8	\$ 14.4	\$ 14.3	\$ 14.3	\$ 13.9
Return on common equity – reported <sup>1</sup>		11	46.9 %	45.0 %	43.2 %	41.5 %	41.9 %	41.7 %	42.6 %	42.3 %	44.6 %	45.0 %	42.0 %	41.9 %	42.8 %
Key Performance Indicators (\$ billions, except as noted)															
Common Equity Tier 1 Capital risk-weighted assets <sup>2</sup>		12	\$ 99	\$ 100	\$ 99	\$ 99	\$ 99	\$ 110	\$ 108	\$ 106	\$ 107	\$ 99	\$ 99	\$ 99	\$ 106
Average loans – personal															
Residential mortgages		13	188.0	187.5	188.2	188.0	185.6	185.3	185.2	182.2	177.3	187.9	185.4	186.0	177.5
Consumer instalment and other personal															
Home Equity Line of Credit (HELOC)		14	69.6	66.5	65.3	64.1	62.8	61.2	61.0	60.8	60.3	67.2	61.7	62.3	60.0
Indirect auto		15	21.6	20.9	20.8	20.6	19.9	19.2	19.0	18.5	17.7	21.0	19.3	19.7	17.4
Other		16	17.0	16.5	16.2	16.0	16.2	15.8	16.2	16.1	16.7	16.6	16.0	16.0	16.4
Credit card		17	19.2	18.8	19.3	19.1	19.1	18.7	19.2	19.0	18.7	19.1	19.0	19.0	18.7
Total average loans – personal		18	315.4	310.2	309.8	307.8	303.6	300.2	300.6	296.6	290.7	311.8	301.4	303.0	290.0
Average loans and acceptances – business		19	66.5	65.4	63.8	62.7	61.6	60.4	58.3	57.0	55.9	65.2	60.1	60.8	55.0
Average deposits															
Personal		20	185.0	181.6	179.8	176.1	172.2	168.9	167.1	165.1	161.4	182.1	169.4	171.1	160.9
Business		21	105.6	99.2	99.0	95.6	90.6	85.0	85.2	84.4	84.0	101.3	86.9	89.1	83.1
Wealth		22	23.7	24.5	24.2	22.5	21.3	20.5	19.4	18.9	18.5	24.2	20.5	20.9	18.4
Margin on average earning assets including securitized assets		23	2.84 %	2.81 %	2.82 %	2.78 %	2.79 %	2.77 %	2.80 %	2.84 %	2.88 %	2.82 %	2.79 %	2.78 %	2.87 %
Assets under administration (AUA)		24	\$ 370	\$ 404	\$ 390	\$ 379	\$ 372	\$ 355	\$ 342	\$ 347	\$ 352	\$ 370	\$ 372	\$ 379	\$ 347
Assets under management (AUM)		25	272	279	266	271	268	256	248	246	249	272	268	271	246
Gross originated insurance premiums (\$ millions)		26	1,104	938	860	1,031	1,091	973	870	1,046	1,104	2,902	2,934	3,965	3,988
Efficiency ratio – reported		27	41.6 %	43.2 %	42.8 %	43.7 %	41.5 %	42.9 %	41.3 %	42.9 %	42.0 %	42.5 %	41.9 %	42.3 %	42.7 %
Number of Canadian retail branches at period end		28	1,138	1,153	1,154	1,156	1,152	1,152	1,157	1,165	1,166	1,138	1,152	1,156	1,165
Average number of full-time equivalent staff		29	38,736	39,227	39,347	39,149	38,852	37,987	38,301	38,782	39,180	39,102	38,383	38,575	39,218

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

<sup>2</sup> 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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Net interest income	\$ 1,924	\$ 1,851	\$ 1,839	\$ 1,832	\$ 1,755	\$ 1,737	\$ 1,769	\$ 1,658	\$ 1,527	\$ 5,614	\$ 5,261	\$ 7,093	\$ 6,131
Non-interest income	715	664	687	592	591	553	630	492	576	2,066	1,774	2,366	2,098
Total revenue <sup>1</sup>	2,639	2,515	2,526	2,424	2,346	2,290	2,399	2,150	2,103	7,680	7,035	9,459	8,229
Provision for credit losses <sup>2</sup>	180	152	257	193	168	162	221	174	153	589	551	744	535
Non-interest expenses	1,466	1,449	1,434	1,499	1,372	1,416	1,406	1,442	1,239	4,349	4,194	5,693	5,188
Income (loss) before income taxes	993	914	835	732	806	712	772	534	711	2,742	2,290	3,022	2,506
Provision for (recovery of) income taxes	210	177	146	124	143	101	130	48	129	533	374	498	394
<b>U.S. Retail Bank net income – reported</b>	<b>783</b>	<b>737</b>	<b>689</b>	<b>608</b>	<b>663</b>	<b>611</b>	<b>642</b>	<b>486</b>	<b>582</b>	<b>2,209</b>	<b>1,916</b>	<b>2,524</b>	<b>2,112</b>
Adjustments for items of note, net of income taxes <sup>3</sup>	—	—	—	—	—	—	—	51	(24)	—	—	—	59
<b>U.S. Retail Bank net income – adjusted</b>	<b>783</b>	<b>737</b>	<b>689</b>	<b>608</b>	<b>663</b>	<b>611</b>	<b>642</b>	<b>537</b>	<b>558</b>	<b>2,209</b>	<b>1,916</b>	<b>2,524</b>	<b>2,171</b>
Equity in net income of an investment in TD Ameritrade <sup>4</sup>	118	108	111	93	125	108	109	109	92	337	342	435	376
<b>Net income – adjusted</b>	<b>901</b>	<b>845</b>	<b>800</b>	<b>701</b>	<b>788</b>	<b>719</b>	<b>751</b>	<b>646</b>	<b>650</b>	<b>2,546</b>	<b>2,258</b>	<b>2,959</b>	<b>2,547</b>
<b>Net income – reported</b>	<b>\$ 901</b>	<b>\$ 845</b>	<b>\$ 800</b>	<b>\$ 701</b>	<b>\$ 788</b>	<b>\$ 719</b>	<b>\$ 751</b>	<b>\$ 595</b>	<b>\$ 674</b>	<b>\$ 2,546</b>	<b>\$ 2,258</b>	<b>\$ 2,959</b>	<b>\$ 2,488</b>
Average common equity (\$ billions)	\$ 34.6	\$ 34.6	\$ 34.9	\$ 33.7	\$ 33.0	\$ 33.6	\$ 34.4	\$ 33.1	\$ 31.1	\$ 34.7	\$ 33.7	\$ 33.7	\$ 31.1
Return on common equity – reported <sup>5</sup>	10.3 %	10.0 %	9.1 %	8.3 %	9.5 %	8.7 %	8.7 %	7.1 %	8.6 %	9.8 %	9.0 %	8.8 %	8.0 %
Return on common equity – adjusted <sup>5</sup>	10.3	10.0	9.1	8.3	9.5	8.7	8.7	7.8	8.3	9.8	9.0	8.8	8.2

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

Common Equity Tier 1 Capital risk-weighted assets <sup>6</sup>	17	\$ 214	\$ 232	\$ 218	\$ 223	\$ 211	\$ 200	\$ 216	\$ 200	\$ 190	\$ 214	\$ 211	\$ 223	\$ 200
Average loans – personal	18	27.8	28.0	27.9	27.2	26.8	27.3	28.5	27.6	26.2	27.9	27.5	27.5	26.2
Residential mortgages	19	12.8	13.0	13.1	13.0	13.0	13.4	14.1	13.5	12.9	13.0	13.5	13.4	12.9
Consumer instalment and other personal	20	28.3	28.0	28.2	27.5	26.6	26.3	26.7	24.6	22.3	28.2	26.5	26.8	22.0
HELOC	21	0.8	0.7	0.8	0.7	0.7	0.7	0.8	0.7	0.7	0.8	0.7	0.7	0.7
Indirect auto	22	14.4	14.1	14.5	13.3	12.7	12.9	13.8	10.6	8.9	14.4	13.2	13.2	9.1
Other	23	84.1	83.8	84.5	81.7	79.8	80.6	83.9	77.0	71.0	84.3	81.4	81.6	70.9
Credit card	24	105.9	106.2	106.4	101.9	98.8	97.4	99.8	89.6	81.6	106.2	98.6	99.4	80.0
Total average loans – personal	25	0.8	0.8	1.3	1.4	1.5	1.7	1.8	1.9	1.9	1.0	1.7	1.6	2.0
Average loans and acceptances – business	26	112.1	112.7	108.6	104.6	102.4	103.2	102.7	96.5	90.8	111.1	102.8	103.2	89.4
Average debt securities classified as loans	27	85.2	87.4	87.3	85.1	80.2	82.2	84.8	80.3	72.0	86.6	82.4	83.1	72.7
Average deposits	28	120.4	125.8	126.3	116.8	108.9	111.4	111.9	104.5	94.3	124.2	110.8	112.3	94.8
Personal	29	3.14 %	3.05 %	3.03 %	3.13 %	3.14 %	3.11 %	3.11 %	3.08 %	3.05 %	3.07 %	3.12 %	3.12 %	3.12 %
Business <sup>7</sup>	30	\$ 23	\$ 25	\$ 23	\$ 23	\$ 22	\$ 21	\$ 23	\$ 21	\$ 21	\$ 23	\$ 22	\$ 23	\$ 21
TD Ameritrade insured deposit accounts	31	76	82	78	89	96	93	103	103	100	76	96	89	103
Margin on average earning assets <sup>1,8</sup>	32	55.6 %	57.6 %	56.8 %	61.8 %	58.5 %	61.8 %	58.6 %	67.1 %	58.9 %	56.6 %	59.6 %	60.2 %	63.0 %
Assets under administration	33	55.6	57.6	56.8	61.8	58.5	61.8	58.6	64.5	60.8	56.6	59.6	60.2	62.2
Assets under management	34	\$ 2,639	\$ 2,515	\$ 2,526	\$ 2,424	\$ 2,346	\$ 2,290	\$ 2,399	\$ 2,223	\$ 2,103	\$ 7,680	\$ 7,035	\$ 9,459	\$ 8,302
Efficiency ratio – reported	35	1,466	1,449	1,434	1,499	1,372	1,416	1,406	1,433	1,278	4,349	4,194	5,693	5,166
Efficiency ratio – adjusted	36	1,260	1,260	1,257	1,278	1,267	1,265	1,264	1,298	1,305	1,260	1,267	1,278	1,298
Total revenue – adjusted (\$ millions)	37	25,812	25,745	26,037	26,103	25,998	25,599	25,226	25,250	25,546	25,866	25,608	25,732	25,647
Non-interest expenses – adjusted (\$ millions)														
Number of U.S. retail stores as at period end <sup>9</sup>														
Average number of full-time equivalent staff														

<sup>1</sup> 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.

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

<sup>3</sup> 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 7 and 8, respectively, on page 84.

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

<sup>5</sup> Capital allocated to the business segments was based on 9% CET1 Capital in fiscal 2015, 2016, and 2017.

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

<sup>7</sup> Effective the first quarter of 2016, excludes the impact of intercompany deposits.

<sup>8</sup> 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). 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.

<sup>9</sup> 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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Net interest income	\$ 1,457	\$ 1,391	\$ 1,381	\$ 1,396	\$ 1,354	\$ 1,308	\$ 1,288	\$ 1,260	\$ 1,224	\$ 4,229	\$ 3,950	\$ 5,346	\$ 4,925
Non-interest income	542	498	517	452	456	417	459	373	463	1,557	1,332	1,784	1,689
Total revenue <sup>1</sup>	1,999	1,889	1,898	1,848	1,810	1,725	1,747	1,633	1,687	5,786	5,282	7,130	6,614
Provision for credit losses <sup>2</sup>	137	114	193	146	130	123	160	133	122	444	413	559	430
Non-interest expenses	1,113	1,088	1,077	1,142	1,058	1,067	1,022	1,096	994	3,278	3,147	4,289	4,165
Income (loss) before income taxes	749	687	628	560	622	535	565	404	571	2,064	1,722	2,282	2,019
Provision for (recovery of) income taxes	159	133	110	95	110	76	95	36	102	402	281	376	318
<b>U.S. Retail Bank net income – reported</b>	<b>590</b>	<b>554</b>	<b>518</b>	<b>465</b>	<b>512</b>	<b>459</b>	<b>470</b>	<b>368</b>	<b>469</b>	<b>1,662</b>	<b>1,441</b>	<b>1,906</b>	<b>1,701</b>
Adjustments for items of note, net of income taxes <sup>3</sup>	–	–	–	–	–	–	–	39	(19)	–	–	–	46
<b>U.S. Retail Bank – adjusted</b>	<b>590</b>	<b>554</b>	<b>518</b>	<b>465</b>	<b>512</b>	<b>459</b>	<b>470</b>	<b>407</b>	<b>450</b>	<b>1,662</b>	<b>1,441</b>	<b>1,906</b>	<b>1,747</b>
Equity in net income of an investment in TD Ameritrade <sup>4</sup>	88	82	83	71	97	78	82	84	74	253	257	328	306
<b>Net income – adjusted</b>	<b>678</b>	<b>636</b>	<b>601</b>	<b>536</b>	<b>609</b>	<b>537</b>	<b>552</b>	<b>491</b>	<b>524</b>	<b>1,915</b>	<b>1,698</b>	<b>2,234</b>	<b>2,053</b>
<b>Net income – reported</b>	<b>\$ 678</b>	<b>\$ 636</b>	<b>\$ 601</b>	<b>\$ 536</b>	<b>\$ 609</b>	<b>\$ 537</b>	<b>\$ 552</b>	<b>\$ 452</b>	<b>\$ 543</b>	<b>\$ 1,915</b>	<b>\$ 1,698</b>	<b>\$ 2,234</b>	<b>\$ 2,007</b>
Average common equity (US\$ billions)	\$ 26.2	\$ 26.0	\$ 26.2	\$ 25.7	\$ 25.4	\$ 25.2	\$ 25.1	\$ 25.1	\$ 24.9	\$ 26.1	\$ 25.3	\$ 25.4	\$ 25.0
<b>Key Performance Indicators (US\$ billions, except as noted)</b>													
Common Equity Tier 1 Capital risk-weighted assets <sup>5</sup>	\$ 172	\$ 170	\$ 167	\$ 166	\$ 162	\$ 160	\$ 154	\$ 153	\$ 145	\$ 172	\$ 162	\$ 166	\$ 153
Average loans – personal													
Residential mortgages	21.1	21.0	20.9	20.7	20.6	20.6	20.7	20.9	21.0	21.0	20.6	20.7	21.0
Consumer instalment and other personal													
HELOC	9.7	9.8	9.9	9.9	10.0	10.1	10.3	10.3	10.4	9.8	10.1	10.1	10.4
Indirect auto	21.4	21.0	21.2	21.0	20.5	19.8	19.4	18.7	17.9	21.2	19.9	20.2	17.7
Other	0.6	0.5	0.6	0.6	0.6	0.6	0.5	0.6	0.5	0.6	0.6	0.6	0.6
Credit card	10.9	10.6	10.9	10.1	9.8	9.7	10.1	8.0	7.1	10.8	9.9	9.9	7.3
Total average loans – personal	63.7	62.9	63.5	62.3	61.5	60.8	61.0	58.5	56.9	63.4	61.1	61.5	57.0
Average loans and acceptances – business	80.2	79.7	79.9	77.7	76.2	73.3	72.6	68.1	65.4	80.0	74.0	74.9	64.2
Average debt securities classified as loans	0.6	0.6	1.0	1.1	1.2	1.3	1.3	1.4	1.5	0.7	1.3	1.2	1.6
Average deposits													
Personal	85.0	84.6	81.5	79.7	79.0	77.8	74.7	73.3	72.8	83.7	77.2	77.8	71.8
Business <sup>6</sup>	64.6	65.6	65.6	64.9	61.8	62.0	61.7	61.0	57.7	65.2	61.8	62.6	58.3
TD Ameritrade insured deposit accounts	91.3	94.5	94.8	89.1	84.0	83.9	81.4	79.4	75.6	93.5	83.1	84.6	76.1
Assets under administration	18	18	18	17	17	17	16	16	16	18	17	17	16
Assets under management	61	60	60	66	74	74	73	79	76	61	74	66	79
Total revenue – adjusted (US\$ millions)	1,999	1,889	1,898	1,848	1,810	1,725	1,747	1,689	1,687	5,786	5,282	7,130	6,670
Non-interest expenses – adjusted (US\$ millions)	1,113	1,088	1,077	1,142	1,058	1,067	1,022	1,089	1,024	3,278	3,147	4,289	4,146

<sup>1</sup> 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.

<sup>2</sup> Includes all FDIC covered loans and other ACI loans.

<sup>3</sup> 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 7 and 8, respectively, on page 84.

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

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

<sup>6</sup> 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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Net interest income (TEB)	\$ 329	\$ 805	\$ 393	\$ 396	\$ 390	\$ 440	\$ 459	\$ 550	\$ 564	\$ 1,527	\$ 1,289	\$ 1,685	\$ 2,295
Non-interest income <sup>1</sup>	573	13	464	345	469	326	205	116	201	1,050	1,000	1,345	631
Total revenue	902	818	857	741	859	766	664	666	765	2,577	2,289	3,030	2,926
Provision for (recovery of) credit losses <sup>2</sup>	—	(4)	(24)	1	11	50	12	14	2	(28)	73	74	18
Non-interest expenses	504	481	524	432	437	441	429	390	431	1,509	1,307	1,739	1,701
Income (loss) before income taxes	398	341	357	308	411	275	223	262	332	1,096	909	1,217	1,207
Provision for (recovery of) income taxes (TEB)	105	93	90	70	109	56	62	66	93	288	227	297	334
<b>Net income (loss) – reported</b>	<b>\$ 293</b>	<b>\$ 248</b>	<b>\$ 267</b>	<b>\$ 238</b>	<b>\$ 302</b>	<b>\$ 219</b>	<b>\$ 161</b>	<b>\$ 196</b>	<b>\$ 239</b>	<b>\$ 808</b>	<b>\$ 682</b>	<b>\$ 920</b>	<b>\$ 873</b>
Average common equity (\$ billions)	\$ 5.9	\$ 6.2	\$ 6.0	\$ 5.9	\$ 5.9	\$ 6.0	\$ 6.1	\$ 6.0	\$ 5.5	\$ 6.1	\$ 6.0	\$ 6.0	\$ 5.8
Return on common equity <sup>3,4</sup>	19.6 %	16.4 %	17.5 %	16.1 %	20.4 %	14.8 %	10.6 %	13.0 %	17.2 %	17.8 %	15.2 %	15.5 %	15.2 %
<b>Key Performance Indicators</b>													
(\$ billions, except as noted)													
Common Equity Tier 1 Capital risk-weighted assets <sup>5</sup>	\$ 63	\$ 70	\$ 69	\$ 67	\$ 67	\$ 63	\$ 65	\$ 65	\$ 62	\$ 63	\$ 67	\$ 67	\$ 65
Gross drawn <sup>6</sup>	20	20	19	21	21	19	18	16	16	20	21	21	16
Efficiency ratio	55.9 %	58.8 %	61.1 %	58.3 %	50.9 %	57.6 %	64.6 %	58.6 %	56.3 %	58.6 %	57.1 %	57.4 %	58.1 %
Average number of full-time equivalent staff	4,014	3,969	3,929	3,893	3,808	3,649	3,712	3,741	3,736	3,971	3,724	3,766	3,748
<b>Trading-Related Income (Loss) (TEB)<sup>7</sup></b>													
Interest rate and credit	\$ 207	\$ 85	\$ 248	\$ 159	\$ 239	\$ 172	\$ 171	\$ 112	\$ 190	\$ 540	\$ 582	\$ 741	\$ 600
Foreign exchange	205	136	173	156	149	163	154	109	104	514	466	622	467
Equity and other	51	204	94	65	59	94	55	95	131	349	208	273	478
<b>Total trading-related income (loss)</b>	<b>\$ 463</b>	<b>\$ 425</b>	<b>\$ 515</b>	<b>\$ 380</b>	<b>\$ 447</b>	<b>\$ 429</b>	<b>\$ 380</b>	<b>\$ 316</b>	<b>\$ 425</b>	<b>\$ 1,403</b>	<b>\$ 1,256</b>	<b>\$ 1,636</b>	<b>\$ 1,545</b>

<sup>1</sup> 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.

<sup>2</sup> Includes the cost of credit protection incurred in economic hedging of the lending portfolio.

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

<sup>4</sup> CVA is included in accordance with OSFI guidance.

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

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

<sup>7</sup> 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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Net interest income (loss) <sup>1,2</sup>	\$ 322	\$ (80)	\$ 296	\$ 293	\$ 260	\$ 285	\$ 328	\$ 182	\$ 126	\$ 538	\$ 873	\$ 1,166	\$ 517
Non-interest income (loss) <sup>2,3</sup>	94	88	238	137	95	31	188	52	1	420	314	451	69
Total revenue <sup>4</sup>	416	8	534	430	355	316	516	234	127	958	1,187	1,617	586
Provision for credit losses <sup>2,5</sup>	87	117	131	91	119	110	181	100	45	335	410	501	243
Non-interest expenses	666	638	714	667	698	784	739	936	518	2,018	2,221	2,888	2,777
Income (loss) before income taxes and equity in net income of an investment in TD Ameritrade	(337)	(747)	(311)	(328)	(462)	(578)	(404)	(802)	(436)	(1,395)	(1,444)	(1,772)	(2,434)
Provision for (recovery of) income taxes <sup>1</sup>	(183)	(584)	(209)	(189)	(225)	(227)	(202)	(355)	(233)	(976)	(654)	(843)	(1,158)
Equity in net income of an investment in TD Ameritrade	4	3	2	1	(4)	1	—	(1)	(1)	9	(3)	(2)	1
<b>Net income (loss) – reported</b>	<b>(150)</b>	<b>(160)</b>	<b>(100)</b>	<b>(138)</b>	<b>(241)</b>	<b>(350)</b>	<b>(202)</b>	<b>(448)</b>	<b>(204)</b>	<b>(410)</b>	<b>(793)</b>	<b>(931)</b>	<b>(1,275)</b>
Adjustments for items of note, net of income taxes <sup>6</sup>	96	58	25	44	58	230	24	287	43	179	312	356	671
<b>Net income (loss) – adjusted</b>	<b>\$ (54)</b>	<b>\$ (102)</b>	<b>\$ (75)</b>	<b>\$ (94)</b>	<b>\$ (183)</b>	<b>\$ (120)</b>	<b>\$ (178)</b>	<b>\$ (161)</b>	<b>\$ (161)</b>	<b>\$ (231)</b>	<b>\$ (481)</b>	<b>\$ (575)</b>	<b>\$ (604)</b>
<b>Decomposition of Adjustments for Items of Note, Net of Income Taxes<sup>6</sup></b>													
Amortization of intangibles (Footnote 2)	\$ 56	\$ 58	\$ 59	\$ 60	\$ 58	\$ 63	\$ 65	\$ 65	\$ 62	\$ 173	\$ 186	\$ 246	\$ 255
Loss on sale of the Direct Investing business in Europe (Footnote 3)	40	—	—	—	—	—	—	—	—	40	—	—	—
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 4)	—	—	(34)	(16)	—	51	(41)	(21)	(19)	(34)	10	(6)	(55)
Impairment of goodwill, non-financial assets, and other charges (Footnote 5)	—	—	—	—	—	116	—	—	—	—	116	116	—
Restructuring charges (Footnote 6)	—	—	—	—	—	—	—	243	—	—	—	—	471
<b>Total adjustments for items of note</b>	<b>\$ 96</b>	<b>\$ 58</b>	<b>\$ 25</b>	<b>\$ 44</b>	<b>\$ 58</b>	<b>\$ 230</b>	<b>\$ 24</b>	<b>\$ 287</b>	<b>\$ 43</b>	<b>\$ 179</b>	<b>\$ 312</b>	<b>\$ 356</b>	<b>\$ 671</b>
<b>Decomposition of Items included in Net Income (Loss) – Adjusted</b>													
Net corporate expenses	\$ (166)	\$ (186)	\$ (233)	\$ (215)	\$ (222)	\$ (196)	\$ (203)	\$ (192)	\$ (193)	\$ (585)	\$ (621)	\$ (836)	\$ (734)
Other	83	56	129	92	10	48	(4)	2	4	268	54	146	18
Non-controlling interests	29	28	29	29	29	28	29	29	28	86	86	115	112
<b>Net income (loss) – adjusted</b>	<b>\$ (54)</b>	<b>\$ (102)</b>	<b>\$ (75)</b>	<b>\$ (94)</b>	<b>\$ (183)</b>	<b>\$ (120)</b>	<b>\$ (178)</b>	<b>\$ (161)</b>	<b>\$ (161)</b>	<b>\$ (231)</b>	<b>\$ (481)</b>	<b>\$ (575)</b>	<b>\$ (604)</b>
Average number of full-time equivalent staff	14,528	14,540	14,195	13,830	13,320	12,790	12,688	12,781	12,890	14,419	12,933	13,160	12,870

<sup>1</sup> Includes the elimination of TEB adjustments reported in Wholesale Banking's results.

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

<sup>3</sup> 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.

<sup>4</sup> 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.

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

<sup>6</sup> 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		LINE #	2017			2016			2015		Year to Date		Full Year		
			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Interest Income															
Loans	1	\$ 6,045	\$ 5,655	\$ 5,705	\$ 5,589	\$ 5,433	\$ 5,297	\$ 5,432	\$ 5,159	\$ 5,144	\$ 17,405	\$ 16,162	\$ 21,751	\$ 20,319	
Securities	2	1,464	1,425	1,347	1,219	1,100	1,115	1,150	1,136	1,086	4,236	3,365	4,584	4,369	
Deposits with banks	3	115	115	75	68	62	58	37	34	36	305	157	225	142	
Total interest income	4	7,624	7,195	7,127	6,876	6,595	6,470	6,619	6,329	6,266	21,946	19,684	26,560	24,830	
Interest Expense															
Deposits	5	1,729	1,553	1,475	1,340	1,194	1,126	1,098	1,023	1,069	4,757	3,418	4,758	4,242	
Securitization liabilities	6	116	112	111	103	113	112	124	130	143	339	349	452	593	
Subordinated notes and debentures	7	97	91	100	107	104	96	88	103	93	288	288	395	390	
Other	8	415	330	300	254	260	256	262	186	264	1,045	778	1,032	881	
Total interest expense	9	2,357	2,086	1,986	1,804	1,671	1,590	1,572	1,442	1,569	6,429	4,833	6,637	6,106	
Net Interest Income	10	5,267	5,109	5,141	5,072	4,924	4,880	5,047	4,887	4,697	15,517	14,851	19,923	18,724	
TEB adjustment	11	59	457	112	86	79	82	65	95	91	628	226	312	417	
Net Interest Income (TEB)	12	\$ 5,326	\$ 5,566	\$ 5,253	\$ 5,158	\$ 5,003	\$ 4,962	\$ 5,112	\$ 4,982	\$ 4,788	\$ 16,145	\$ 15,077	\$ 20,235	\$ 19,141	
Average total assets (\$ billions)															
Average earning assets (\$ billions)	13	\$ 1,239	\$ 1,217	\$ 1,212	\$ 1,196	\$ 1,157	\$ 1,142	\$ 1,141	\$ 1,113	\$ 1,069	\$ 1,223	\$ 1,147	\$ 1,159	\$ 1,063	
	14	1,077	1,056	1,041	1,031	989	969	975	958	925	1,058	978	991	914	
Net interest margin as a % of average earning assets	15	1.94 %	1.98 %	1.96 %	1.96 %	1.98 %	2.05 %	2.06 %	2.02 %	2.01 %	1.96 %	2.03 %	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	\$ (12)	\$ (19)	\$ (17)	\$ (20)	\$ (22)	\$ (27)	\$ (24)	\$ (27)	\$ (24)	\$ (48)	\$ (73)	\$ (93)	\$ (103)	
Net interest income foregone on impaired loans	17	29	29	32	33	32	32	32	29	27	90	96	129	110	
Recoveries	18	—	(3)	(2)	(1)	(1)	(1)	(1)	(2)	—	(5)	(3)	(4)	(3)	
Total	19	\$ 17	\$ 7	\$ 13	\$ 12	\$ 9	\$ 4	\$ 7	\$ —	\$ 3	\$ 37	\$ 20	\$ 32	\$ 4	

## Non-Interest Income

(\$ millions)		LINE #	2017			2016				2015		Year to Date		Full Year	
For the period ended			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Investment and Securities Services															
Broker dealer fees and commissions	1	\$ 118	\$ 129	\$ 128	\$ 119	\$ 117	\$ 117	\$ 110	\$ 107	\$ 106	\$ 375	\$ 344	\$ 463	\$ 430	
Full-service brokerage and other securities services	2	242	235	238	226	216	205	206	189	194	715	627	853	760	
Underwriting and advisory	3	161	147	155	132	177	138	99	87	122	463	414	546	443	
Investment management fees	4	136	133	130	130	126	123	126	123	126	399	375	505	481	
Mutual fund management	5	445	429	427	420	410	390	403	402	404	1,301	1,203	1,623	1,569	
Trust fees	6	40	36	35	37	40	38	38	36	39	111	116	153	150	
Total investment and securities services	7	1,142	1,109	1,113	1,064	1,086	1,011	982	944	991	3,364	3,079	4,143	3,833	
Credit fees	8	304	284	264	268	271	258	251	254	238	852	780	1,048	925	
Net securities gain (loss)	9	37	36	14	28	37	1	(12)	11	14	87	26	54	79	
Trading income (loss) <sup>1</sup>	10	237	(288)	213	83	174	97	41	(99)	(7)	162	312	395	(223)	
Service charges	11	682	645	663	656	641	631	643	638	615	1,990	1,915	2,571	2,376	
Card services	12	638	566	624	582	592	543	596	480	432	1,828	1,731	2,313	1,766	
Insurance revenue <sup>2</sup>	13	956	909	952	945	959	924	968	977	970	2,817	2,851	3,796	3,758	
Other income															
Foreign exchange – non-trading	14	22	44	54	33	28	21	40	59	40	120	89	122	256	
Income (loss) from financial instruments designated at fair value through profit or loss															
Trading-related income (loss)	15	(1)	6	(2)	(3)	5	2	(13)	(3)	(4)	3	(6)	(9)	(12)	
Related to insurance subsidiaries <sup>2</sup>	16	(59)	23	(51)	1	36	(12)	8	(21)	2	(87)	32	33	45	
Securitization liabilities	17	–	–	–	–	–	–	–	–	–	–	–	–	4	
Loan commitments	18	(77)	(3)	(59)	(14)	–	(33)	(1)	(12)	(11)	(139)	(34)	(48)	(54)	
Deposits	19	–	–	–	–	1	2	1	3	–	–	4	4	1	
Other <sup>1</sup>	20	138	33	194	30	(53)	(66)	59	(71)	29	365	(60)	(30)	(52)	
Total other income (loss)	21	23	103	136	47	17	(86)	94	(45)	56	262	25	72	188	
Total non-interest income	22	\$ 4,019	\$ 3,364	\$ 3,979	\$ 3,673	\$ 3,777	\$ 3,379	\$ 3,563	\$ 3,160	\$ 3,309	\$ 11,362	\$ 10,719	\$ 14,392	\$ 12,702	

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

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

## Non-Interest Expenses

\$ (millions)														
For the period ended														
LINE	#	2017			2016				2015		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Salaries and Employee Benefits														
Salaries	1	\$ 1,473	\$ 1,427	\$ 1,472	\$ 1,441	\$ 1,399	\$ 1,358	\$ 1,378	\$ 1,383	\$ 1,387	\$ 4,372	\$ 4,135	\$ 5,576	\$ 5,452
Incentive compensation	2	640	610	634	528	546	563	533	479	491	1,884	1,642	2,170	2,057
Pension and other employee benefits	3	414	441	480	352	381	402	417	368	383	1,335	1,200	1,552	1,534
Total salaries and employee benefits	4	2,527	2,478	2,586	2,321	2,326	2,323	2,328	2,230	2,261	7,591	6,977	9,298	9,043
Occupancy														
Rent	5	236	230	227	233	222	228	232	225	236	693	682	915	887
Depreciation and impairment losses	6	115	95	96	117	107	103	100	100	94	306	310	427	376
Other	7	105	120	128	131	103	122	127	122	107	353	352	483	456
Total occupancy	8	456	445	451	481	432	453	459	447	437	1,352	1,344	1,825	1,719
Equipment														
Rent	9	47	46	46	48	44	45	45	46	45	139	134	182	172
Depreciation and impairment losses	10	49	50	52	51	49	53	49	49	54	151	151	202	212
Other	11	153	153	144	140	138	150	132	139	126	450	420	560	508
Total equipment	12	249	249	242	239	231	248	226	234	225	740	705	944	892
Amortization of Other Intangibles														
Software and asset servicing rights	13	115	112	106	118	115	104	101	98	97	333	320	438	373
Other	14	58	63	64	64	63	69	74	73	70	185	206	270	289
Total amortization of other intangibles	15	173	175	170	182	178	173	175	171	167	518	526	708	662
Marketing and Business Development														
Restructuring charges (recovery)	16	173	184	166	198	190	182	173	198	192	523	545	743	728
Brokerage-Related Fees	17	(6)	17	(5)	1	(3)	(14)	(2)	349	—	6	(19)	(18)	686
Professional and Advisory Services	18	76	82	82	78	77	80	81	77	79	240	238	316	324
Other Expenses	19	272	280	289	379	300	282	271	305	258	841	853	1,232	1,032
Capital and business taxes	20	31	34	31	72	39	34	31	61	26	96	104	176	139
Postage	21	58	58	52	50	54	64	57	52	56	168	175	225	222
Travel and relocation	22	41	45	44	55	45	49	42	47	43	130	136	191	175
Other	23	805	739	789	792	771	862	812	740	548	2,333	2,445	3,237	2,451
Total other expenses	24	935	876	916	969	909	1,009	942	900	673	2,727	2,860	3,829	2,987
Total non-interest expenses	25	\$ 4,855	\$ 4,786	\$ 4,897	\$ 4,848	\$ 4,640	\$ 4,736	\$ 4,653	\$ 4,911	\$ 4,292	\$ 14,538	\$ 14,029	\$ 18,877	\$ 18,073

## Balance Sheet

(\$ millions)		LINE #	2017			2016				2015	
As at			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
ASSETS											
Cash and due from banks		1	\$ 4,113	\$ 5,271	\$ 3,748	\$ 3,907	\$ 3,593	\$ 3,292	\$ 3,204	\$ 3,154	\$ 3,542
Interest-bearing deposits with banks		2	45,601	54,227	54,438	53,714	54,605	47,778	48,739	42,483	49,081
Trading loans, securities, and other		3	99,819	111,833	110,261	99,257	102,934	93,140	101,360	95,157	108,472
Derivatives		4	63,087	62,674	60,640	72,242	77,858	73,092	85,642	69,438	75,056
Financial assets designated at fair value through profit or loss		5	3,833	3,971	4,594	4,283	4,333	4,279	4,525	4,378	4,005
Available-for-sale securities		6	123,273	121,992	113,275	107,571	99,674	93,644	94,372	88,782	77,586
		7	290,012	300,470	288,770	283,353	284,799	264,155	285,899	257,755	265,119
Held-to-maturity securities		8	71,233	82,330	77,981	84,395	81,341	76,881	80,207	74,450	73,661
Securities purchased under reverse repurchase agreements		9	120,400	113,834	96,389	86,052	100,109	93,820	100,941	97,364	102,325
Loans											
Residential mortgages		10	215,505	217,143	215,658	217,336	215,050	211,982	215,456	212,373	208,286
Consumer instalment and other personal:	HELOC	11	84,295	81,366	78,729	78,358	76,977	74,770	75,631	74,766	74,530
	Indirect auto	12	48,932	49,693	47,980	48,947	47,508	44,888	46,700	43,901	42,241
	Other	13	18,165	17,982	17,656	17,226	16,980	16,661	16,625	16,804	17,398
Credit card		14	32,463	32,463	31,814	31,914	31,099	29,755	31,726	30,215	27,047
Business and government		15	193,505	202,672	195,600	194,074	186,089	177,104	182,399	167,529	160,173
Debt securities classified as loans		16	3,181	1,034	1,036	1,674	1,707	1,820	2,217	2,187	2,297
		17	596,046	602,353	588,473	589,529	575,410	556,980	570,754	547,775	531,972
Allowance for loan losses		18	(3,677)	(3,892)	(3,815)	(3,873)	(3,773)	(3,616)	(3,726)	(3,434)	(3,344)
Loans, net of allowance for loan losses		19	592,369	598,461	584,658	585,656	571,637	553,364	567,028	544,341	528,628
Other											
Customers' liability under acceptances		20	16,855	17,002	11,741	15,706	15,756	15,467	16,720	16,646	14,271
Investment in TD Ameritrade		21	6,714	7,281	6,883	7,091	6,859	6,473	7,220	6,683	6,577
Goodwill		22	15,630	16,942	16,222	16,662	16,262	15,689	17,386	16,337	16,342
Other intangibles		23	2,586	2,716	2,661	2,639	2,542	2,509	2,723	2,671	2,695
Land, buildings, equipment, and other depreciable assets		24	5,154	5,461	5,355	5,482	5,309	5,160	5,557	5,314	5,304
Deferred tax assets		25	2,472	2,394	2,295	2,084	1,850	1,987	2,131	1,931	2,114
Amounts receivable from brokers, dealers and clients		26	16,818	31,188	22,666	17,436	25,057	26,305	21,934	21,996	16,794
Other assets		27	12,424	14,343	13,076	12,790	12,717	11,906	13,895	13,248	12,749
		28	78,653	97,327	80,899	79,890	86,352	85,496	87,566	84,826	76,846
Total assets		29	\$ 1,202,381	\$ 1,251,920	\$ 1,186,883	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202
LIABILITIES											
Trading deposits		30	\$ 81,732	\$ 92,958	\$ 91,485	\$ 79,786	\$ 73,084	\$ 66,402	\$ 84,177	\$ 74,759	\$ 80,673
Derivatives		31	61,300	57,353	57,936	65,425	69,720	67,283	71,012	57,218	63,120
Securitization liabilities at fair value		32	12,435	12,824	12,537	12,490	12,145	11,335	10,954	10,986	10,567
Other financial liabilities designated at fair value through profit or loss		33	39	6	24	190	413	762	1,024	1,415	1,781
		34	155,506	163,141	161,982	157,891	155,362	145,782	167,167	144,378	156,141
Deposits											
Personal: Non-term		35	383,700	409,701	392,377	389,052	372,451	353,194	372,364	345,403	336,924
Term		36	49,543	50,395	50,217	50,180	50,203	50,085	50,744	50,415	51,508
Banks		37	22,729	22,689	20,443	17,201	18,959	14,479	16,231	17,080	20,105
Business and government		38	317,895	324,327	311,497	317,227	316,299	296,773	297,191	282,678	277,123
		39	773,867	807,112	774,534	773,660	757,912	714,531	736,530	695,576	685,660
Other											
Acceptances		40	16,855	17,002	11,741	15,706	15,756	15,467	16,720	16,646	14,271
Obligations related to securities sold short		41	34,806	32,611	30,532	33,115	44,564	40,726	41,876	38,803	34,336
Obligations related to securities sold under repurchase agreements		42	78,118	74,608	59,338	48,973	58,762	63,828	65,437	67,156	74,027
Securitization liabilities at amortized cost		43	16,688	17,198	17,183	17,918	19,313	20,479	21,472	22,743	23,275
Amounts payable to brokers, dealers and clients		44	17,694	29,433	24,494	17,857	24,445	25,064	23,161	22,664	15,479
Insurance-related liabilities		45	6,727	6,778	6,923	7,046	7,235	6,505	6,586	6,519	6,385
Other liabilities		46	18,942	19,316	18,460	19,696	18,942	15,688	15,266	14,223	15,207
		47	189,830	196,946	168,671	160,311	189,017	187,757	190,518	188,754	182,980
Subordinated notes and debentures		48	9,714	8,482	8,394	10,891	8,941	8,893	7,695	8,637	8,456
Total liabilities		49	1,128,917	1,175,681	1,113,581	1,102,753	1,111,232	1,056,963	1,101,910	1,037,345	1,033,237
EQUITY											
Shareholders' Equity											
Common shares		50	20,912	20,809	20,836	20,711	20,597	20,499	20,395	20,294	20,180
Preferred shares		51	4,750	4,400	4,400	4,400	3,400	3,400	3,400	2,700	2,700
Treasury shares: Common		52	(22)	(245)	(218)	(31)	(42)	(4)	(51)	(49)	(17)
Preferred		53	(8)	(7)	(5)	(5)	(5)	(4)	(4)	(3)	(4)
Contributed surplus		54	207	200	206	203	197	189	198	214	226
Retained earnings		55	39,473	37,577	37,330	35,452	34,387	33,442	32,585	32,053	30,764
Accumulated other comprehensive income (loss)		56	6,564	11,853	9,131	11,834	11,037	8,689	13,467	10,209	10,477
		57	71,876	74,587	71,680	72,564	69,571	66,211	69,990	65,418	64,326
Non-controlling interests in subsidiaries											
		58	1,588	1,652	1,622	1,650	1,633	1,612	1,684	1,610	1,639
Total equity		59	73,464	76,239	73,302	74,214	71,204	67,823	71,674	67,028	65,965
Total liabilities and equity		60	\$ 1,202,381	\$ 1,251,920	\$ 1,186,883	\$ 1,176,967	\$ 1,182,436	\$ 1,124,786	\$ 1,173,584	\$ 1,104,373	\$ 1,099,202



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

(\$ millions) As at		LINE	2017			2016				2015	
		#	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
<b>Banking Book Equities</b>											
Publicly traded											
Balance sheet and fair value		1	\$ 757	\$ 754	\$ 719	\$ 613	\$ 526	\$ 535	\$ 458	\$ 438	\$ 450
Unrealized gain (loss) <sup>1</sup>		2	73	112	80	45	27	1	(61)	(19)	(3)
Privately held											
Balance sheet and fair value		3	1,672	1,780	1,711	1,723	1,673	1,619	1,788	1,711	1,841
Unrealized gain (loss) <sup>1</sup>		4	121	117	111	93	96	95	90	114	127
Total banking book equities											
Balance sheet and fair value		5	2,429	2,534	2,430	2,336	2,199	2,154	2,246	2,149	2,291
Unrealized gain (loss) <sup>1</sup>		6	194	229	191	138	123	96	29	95	124
<b>Assets Under Administration<sup>2</sup></b>											
U.S. Retail		7	\$ 22,638	\$ 24,679	\$ 23,077	\$ 23,124	\$ 21,828	\$ 20,932	\$ 22,950	\$ 21,449	\$ 20,935
Canadian Retail		8	370,218	403,579	390,389	378,697	372,197	354,686	342,368	347,221	352,257
<b>Total</b>		9	\$ 392,856	\$ 428,258	\$ 413,466	\$ 401,821	\$ 394,025	\$ 375,618	\$ 365,318	\$ 368,670	\$ 373,192
<b>Assets Under Management</b>											
U.S. Retail		10	\$ 75,825	\$ 82,002	\$ 77,534	\$ 88,515	\$ 96,088	\$ 92,690	\$ 102,875	\$ 103,442	\$ 99,674
Canadian Retail		11	271,734	279,421	265,721	270,738	267,981	255,731	248,157	246,307	249,336
<b>Total</b>		12	\$ 347,559	\$ 361,423	\$ 343,255	\$ 359,253	\$ 364,069	\$ 348,421	\$ 351,032	\$ 349,749	\$ 349,010

<sup>1</sup> 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.

<sup>2</sup> 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	LIN #	2017			2016			2015		Year to Date		Full Year		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Goodwill														
Balance at beginning of period	1	\$ 16,942	\$ 16,222	\$ 16,662	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,122	\$ 16,662	\$ 16,337	\$ 16,337	\$ 14,233
Arising during the period	2	—	—	10	—	—	—	—	—	—	10	—	—	—
Foreign currency translation adjustments and other	3	(1,312)	720	(450)	400	573	(1,697)	1,049	(5)	1,220	(1,042)	(75)	325	2,104
Balance at end of period	4	\$ 15,630	\$ 16,942	\$ 16,222	\$ 16,662	\$ 16,262	\$ 15,689	\$ 17,386	\$ 16,337	\$ 16,342	\$ 15,630	\$ 16,262	\$ 16,662	\$ 16,337
Other Intangibles <sup>1</sup>														
Balance at beginning of period	5	\$ 954	\$ 987	\$ 1,008	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 1,353	\$ 1,008	\$ 1,280	\$ 1,280	\$ 1,436
Arising during the period	6	—	—	61	—	—	—	—	—	—	61	—	—	—
Amortized in the period	7	(58)	(63)	(64)	(64)	(63)	(69)	(74)	(73)	(70)	(185)	(206)	(270)	(289)
Foreign currency translation adjustments and other	8	(53)	30	(18)	18	27	(105)	58	—	70	(41)	(20)	(2)	133
Balance at end of period	9	\$ 843	\$ 954	\$ 987	\$ 1,008	\$ 1,054	\$ 1,090	\$ 1,264	\$ 1,280	\$ 1,353	\$ 843	\$ 1,054	\$ 1,008	\$ 1,280
Deferred Tax Liability on Other Intangibles														
Balance at beginning of period	10	\$ (169)	\$ (181)	\$ (204)	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (293)	\$ (204)	\$ (275)	\$ (275)	\$ (313)
Recognized in the period	11	16	17	18	18	18	20	21	21	20	51	59	77	82
Foreign currency translation adjustments and other	12	13	(5)	5	(5)	(9)	27	(19)	—	(23)	13	(1)	(6)	(44)
Balance at end of period	13	\$ (140)	\$ (169)	\$ (181)	\$ (204)	\$ (217)	\$ (226)	\$ (273)	\$ (275)	\$ (296)	\$ (140)	\$ (217)	\$ (204)	\$ (275)
Net Other Intangibles Closing Balance	14	\$ 703	\$ 785	\$ 806	\$ 804	\$ 837	\$ 864	\$ 991	\$ 1,005	\$ 1,057	\$ 703	\$ 837	\$ 804	\$ 1,005
Total Goodwill and Net Other Intangibles Closing Balance	15	\$ 16,333	\$ 17,727	\$ 17,028	\$ 17,466	\$ 17,099	\$ 16,553	\$ 18,377	\$ 17,342	\$ 17,399	\$ 16,333	\$ 17,099	\$ 17,466	\$ 17,342
Restructuring Charges														
Balance at beginning of period	16	\$ 152	\$ 143	\$ 198	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 301	\$ 198	\$ 486	\$ 486	\$ 55
Additions	17	—	18	1	16	—	—	4	396	—	19	4	20	733
Amount used	18	(10)	(11)	(47)	(19)	(28)	(80)	(149)	(126)	(46)	(68)	(257)	(276)	(261)
Release of unused amounts	19	(6)	(1)	(6)	(15)	(3)	(14)	(6)	(47)	—	(13)	(23)	(38)	(47)
Foreign currency translation adjustments and other	20	(7)	3	(3)	3	4	(14)	13	(9)	17	(7)	3	6	6
Balance at end of period	21	\$ 129	\$ 152	\$ 143	\$ 198	\$ 213	\$ 240	\$ 348	\$ 486	\$ 272	\$ 129	\$ 213	\$ 198	\$ 486

<sup>1</sup> Excludes the balance and amortization of software and asset servicing rights, which are otherwise included in other intangibles.

## On- and Off-Balance Sheet Loan Securitizations<sup>1</sup>

(\$ millions) As at	LINE #	2017			2016				2015		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Residential mortgages securitized and sold to third parties <sup>2,3,4</sup>														
Balance at beginning of period	1	\$ 26,460	\$ 26,782	\$ 26,742	\$ 27,635	\$ 28,355	\$ 29,207	\$ 30,211	\$ 31,147	\$ 31,914	\$ 26,742	\$ 30,211	\$ 30,211	\$ 33,561
Securitized	2	2,105	1,977	2,567	2,521	2,754	1,401	1,717	2,380	2,938	6,649	5,872	8,393	9,129
Amortization and maturities <sup>5</sup>	3	(3,131)	(2,299)	(2,527)	(3,414)	(3,474)	(2,253)	(2,721)	(3,316)	(3,705)	(7,957)	(8,448)	(11,862)	(12,479)
Balance at end of period	4	25,434	26,460	26,782	26,742	27,635	28,355	29,207	30,211	31,147	25,434	27,635	26,742	30,211
Consumer instalment and other personal loans – HELOC and automobile loans <sup>6,7</sup>														
Balance at beginning of period	5	2,462	3,642	3,642	3,642	3,642	3,642	3,642	5,361	5,361	3,642	3,642	3,642	6,081
Securitized	6	–	–	–	–	–	–	–	780	–	–	–	–	1,560
Proceeds reinvested in securitizations <sup>8</sup>	7	399	325	764	648	550	497	477	195	397	1,488	1,524	2,172	1,637
Amortization and maturities	8	(412)	(1,505)	(764)	(648)	(550)	(497)	(477)	(2,694)	(397)	(2,681)	(1,524)	(2,172)	(5,636)
Balance at end of period	9	2,449	2,462	3,642	3,642	3,642	3,642	3,642	3,642	5,361	2,449	3,642	3,642	3,642
Gross impaired loans <sup>9</sup>	10	11	10	18	16	18	16	17	15	23	11	18	16	15
Write-offs net of recoveries <sup>9</sup>	11	–	1	–	–	–	–	–	–	–	1	–	–	–
Business and government loans <sup>2</sup>														
Balance at beginning of period	12	1,554	1,636	1,664	1,703	1,743	1,803	1,828	1,865	1,913	1,664	1,828	1,828	2,033
Amortization and maturities	13	(40)	(82)	(28)	(39)	(40)	(60)	(25)	(37)	(48)	(150)	(125)	(164)	(205)
Balance at end of period	14	1,514	1,554	1,636	1,664	1,703	1,743	1,803	1,828	1,865	1,514	1,703	1,664	1,828
Credit card														
Balance at beginning of period	15	2,730	2,602	2,012	1,958	–	–	–	–	–	2,012	–	–	–
Securitized	16	–	–	671	–	1,944	–	–	–	–	671	1,944	1,944	–
Proceeds reinvested in securitizations	17	4,000	3,543	3,905	2,905	2,257	–	–	–	–	11,448	2,257	5,162	–
Amortization and maturities	18	(4,000)	(3,543)	(3,905)	(2,905)	(2,257)	–	–	–	–	(11,448)	(2,257)	(5,162)	–
Foreign exchange	19	(237)	128	(81)	54	14	–	–	–	–	(190)	14	68	–
Balance at end of period	20	2,493	2,730	2,602	2,012	1,958	–	–	–	–	2,493	1,958	2,012	–
Write-offs net of recoveries <sup>9</sup>	21	\$ 12	\$ 15	\$ 14	\$ 11	\$ 9	\$ –	\$ –	\$ –	\$ –	\$ 41	\$ 9	\$ 20	\$ –
Total loan securitizations														
	22	\$ 31,890	\$ 33,206	\$ 34,662	\$ 34,060	\$ 34,938	\$ 33,740	\$ 34,652	\$ 35,681	\$ 38,373	\$ 31,890	\$ 34,938	\$ 34,060	\$ 35,681
Mortgages securitized and retained <sup>2</sup>														
Residential mortgages securitized and retained	23	\$ 32,093	\$ 33,427	\$ 35,381	\$ 33,859	\$ 34,868	\$ 36,279	\$ 35,852	\$ 38,888	\$ 37,871	\$ 32,093	\$ 34,868	\$ 33,859	\$ 38,888

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

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

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

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

<sup>5</sup> Mark-to-market adjustments recorded during the period are included in amortization.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> Includes restricted cash reinvested to support the securitization structure.

<sup>9</sup> 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 Q3	2017 Q2	2017 Q1
<b>Market Risk Capital Approach and Risk Weighting Internal Ratings Based<sup>1</sup></b>					
AA- and above		1	\$ 593	\$ 854	\$ 585
A+ to A-		2	3	53	3
BBB+ to BBB-		3	—	1	6
Below BB- <sup>2</sup>		4	1	1	1
Unrated <sup>3</sup>		5	—	—	—
<b>Total</b>		6	<b>\$ 597</b>	<b>\$ 909</b>	<b>\$ 595</b>
			2016 Q4	2016 Q3	2016 Q2
<b>Market Risk Capital Approach and Risk Weighting Internal Ratings Based<sup>1</sup></b>					
AA- and above		7	\$ 612	\$ 525	\$ 424
A+ to A-		8	8	19	17
BBB+ to BBB-		9	2	3	3
Below BB- <sup>2</sup>		10	1	1	1
Unrated <sup>3</sup>		11	—	—	—
<b>Total</b>		12	<b>\$ 623</b>	<b>\$ 548</b>	<b>\$ 445</b>
			2016 Q1	2015 Q4	2015 Q3
<b>Market Risk Capital Approach and Risk Weighting Internal Ratings Based<sup>1</sup></b>					
AA- and above		13	\$ 472	\$ 737	\$ 708
A+ to A-		14	17	19	19
BBB+ to BBB-		15	3	3	5
Below BB- <sup>2</sup>		16	1	1	1
Unrated <sup>3</sup>		17	—	—	—
<b>Total</b>		18	<b>\$ 493</b>	<b>\$ 760</b>	<b>\$ 733</b>

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

<sup>2</sup> 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.

<sup>3</sup> 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 Q3	2017 Q2	2017 Q1

<sup>1</sup> Primarily comprised of trading securities held by the Bank.

<sup>2</sup> 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 Q3		2017 Q2		2017 Q1	
		Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>
Exposure Type							
Collateralized mortgage obligations	1	\$ 12,098	\$ —	\$ 12,241	\$ —	\$ 11,284	\$ —
Collateralized loan obligations	2	532	—	—	—	—	—
Asset backed securities							
Residential mortgage loans	3	831	9,022	231	9,380	—	9,761
Personal loans	4	10,565	1,071	10,592	857	10,495	1,071
Credit card loans	5	14,785	—	18,853	—	16,284	—
Automobile loans and leases	6	11,131	3,791	10,386	4,592	8,711	4,364
Equipment loans and leases	7	1,374	71	1,503	49	1,094	25
Trade receivables	8	865	1,275	939	1,275	838	918
Total	9	\$ 52,181	\$ 15,230	\$ 54,745	\$ 16,153	\$ 48,706	\$ 16,139
		2016 Q4		2016 Q3		2016 Q2	
		Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>
Exposure Type							
Collateralized mortgage obligations	10	\$ 11,430	\$ —	\$ 10,575	\$ —	\$ 9,864	\$ —
Collateralized loan obligations	11	—	—	—	—	—	—
Asset backed securities							
Residential mortgage loans	12	—	9,826	—	9,087	—	7,939
Personal loans	13	11,615	1,071	11,472	1,071	11,334	1,071
Credit card loans	14	18,191	—	17,635	—	17,263	—
Automobile loans and leases	15	7,644	3,945	6,158	4,308	5,374	2,996
Equipment loans and leases	16	1,316	—	1,269	—	1,292	—
Trade receivables	17	686	918	1,085	1,229	903	1,229
Total	18	\$ 50,882	\$ 15,760	\$ 48,194	\$ 15,695	\$ 46,030	\$ 13,235
		2016 Q1		2015 Q4		2015 Q3	
		Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>	Aggregate on-balance sheet exposures <sup>1</sup>	Aggregate off-balance sheet exposures <sup>2</sup>
Exposure Type							
Collateralized mortgage obligations	19	\$ 10,366	\$ —	\$ 8,734	\$ —	\$ 8,463	\$ —
Collateralized loan obligations	20	—	—	—	—	—	—
Asset backed securities							
Residential mortgage loans	21	—	7,591	—	6,962	—	6,742
Personal loans	22	13,133	1,071	13,313	874	13,866	2,550
Credit card loans	23	19,129	—	18,058	—	17,759	—
Automobile loans and leases	24	4,407	3,247	3,831	2,501	3,887	2,674
Equipment loans and leases	25	1,475	—	709	—	888	—
Trade receivables	26	930	1,229	1,376	918	776	2,497
Total	27	\$ 49,440	\$ 13,138	\$ 46,021	\$ 11,255	\$ 45,639	\$ 14,463

<sup>2</sup> 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 Q3				2017 Q2			
Exposure Type			Outstanding exposures				Outstanding exposures			
			Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired <sup>1,2</sup>	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired <sup>1,2</sup>
Residential mortgage loans		1	\$ 9,380	\$ (691)	\$ 8,689	\$ 25	\$ 9,761	\$ (381)	\$ 9,380	\$ 26
Automobile loans and leases		2	3,261	(218)	3,043	17	3,096	165	3,261	21
Equipment leases		3	49	22	71	—	25	24	49	—
Trade receivables		4	2,132	214	2,346	178	1,989	143	2,132	188
<b>Total</b>		5	<b>\$ 14,822</b>	<b>\$ (673)</b>	<b>\$ 14,149</b>	<b>\$ 220</b>	<b>\$ 14,871</b>	<b>\$ (49)</b>	<b>\$ 14,822</b>	<b>\$ 235</b>
			2017 Q1				2016 Q4			
Exposure Type			Outstanding exposures				Outstanding exposures			
			Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired <sup>1,2</sup>	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired <sup>1,2</sup>
Residential mortgage loans		6	\$ 9,826	\$ (65)	\$ 9,761	\$ 25	\$ 9,088	\$ 738	\$ 9,826	\$ 26
Automobile loans and leases		7	2,637	459	3,096	18	2,872	(235)	2,637	21
Equipment leases		8	—	25	25	—	—	—	—	—
Trade receivables		9	1,989	—	1,989	131	2,300	(311)	1,989	188
<b>Total</b>		10	<b>\$ 14,452</b>	<b>\$ 419</b>	<b>\$ 14,871</b>	<b>\$ 174</b>	<b>\$ 14,260</b>	<b>\$ 192</b>	<b>\$ 14,452</b>	<b>\$ 235</b>
			2016 Q3				2016 Q2			
Exposure Type			Outstanding exposures				Outstanding exposures			
			Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired <sup>1,2</sup>	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired <sup>1,2</sup>
Residential mortgage loans		11	\$ 7,939	\$ 1,149	\$ 9,088	\$ 25	\$ 7,591	\$ 348	\$ 7,939	\$ 23
Automobile loans and leases		12	1,616	1,256	2,872	17	1,707	(91)	1,616	8
Equipment leases		13	—	—	—	—	—	—	—	—
Trade receivables		14	2,300	—	2,300	195	2,300	—	2,300	184
<b>Total</b>		15	<b>\$ 11,855</b>	<b>\$ 2,405</b>	<b>\$ 14,260</b>	<b>\$ 237</b>	<b>\$ 11,598</b>	<b>\$ 257</b>	<b>\$ 11,855</b>	<b>\$ 215</b>
			2016 Q1				2015 Q4			
Exposure Type			Outstanding exposures				Outstanding exposures			
			Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired <sup>1,2</sup>	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired <sup>1,2</sup>
Residential mortgage loans		16	\$ 6,962	\$ 629	\$ 7,591	\$ 24	\$ 6,742	\$ 220	\$ 6,962	\$ 21
Automobile loans and leases		17	1,847	(140)	1,707	8	2,020	(173)	1,847	5
Equipment leases		18	—	—	—	—	—	—	—	—
Trade receivables		19	1,792	508	2,300	148	2,497	(705)	1,792	145
<b>Total</b>		20	<b>\$ 10,601</b>	<b>\$ 997</b>	<b>\$ 11,598</b>	<b>\$ 180</b>	<b>\$ 11,259</b>	<b>\$ (658)</b>	<b>\$ 10,601</b>	<b>\$ 171</b>

<sup>1</sup> 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.

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

**Loans Managed<sup>1,2,3,4</sup>**

(\$ millions) As at	LINE #	2017 Q3			2017 Q2			2017 Q1		
Type of Loan		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	1	\$ 218,920	\$ 737	\$ 26	\$ 220,725	\$ 845	\$ 15	\$ 218,972	\$ 843	\$ 6
Consumer instalment and other personal	2	151,329	1,263	592	148,958	1,353	406	144,277	1,405	214
Credit card	3	32,463	368	843	32,463	391	569	31,814	398	277
Business and government <sup>5</sup>	4	194,690	617	45	203,820	701	28	196,802	753	7
<b>Total loans managed</b>	5	<b>597,402</b>	<b>2,985</b>	<b>1,506</b>	<b>605,966</b>	<b>3,290</b>	<b>1,018</b>	<b>597,865</b>	<b>3,399</b>	<b>504</b>
Less: Loans securitized and sold to third parties										
Residential mortgages <sup>6</sup>	6	3,711	—	—	3,932	—	—	3,664	—	—
Business and government	7	1,514	—	—	1,554	—	—	1,636	—	—
<b>Total loans securitized and sold to third parties</b>	8	<b>5,225</b>	<b>—</b>	<b>—</b>	<b>5,486</b>	<b>—</b>	<b>—</b>	<b>5,300</b>	<b>—</b>	<b>—</b>
<b>Total loans managed, net of loans securitized</b>	9	<b>\$ 592,177</b>	<b>\$ 2,985</b>	<b>\$ 1,506</b>	<b>\$ 600,480</b>	<b>\$ 3,290</b>	<b>\$ 1,018</b>	<b>\$ 586,565</b>	<b>\$ 3,399</b>	<b>\$ 504</b>

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

		2016 Q1			2015 Q4			2015 Q3		
Type of Loan		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Residential mortgages	19	\$ 218,281	\$ 879	\$ 7	\$ 214,875	\$ 786	\$ 27	\$ 210,641	\$ 802	\$ 21
Consumer instalment and other personal	20	138,814	1,704	172	135,324	1,278	560	134,006	1,120	407
Credit card	21	31,728	365	226	30,215	306	858	27,047	269	655
Business and government <sup>5</sup>	22	183,417	851	12	168,532	874	114	161,143	886	87
<b>Total loans managed</b>	23	<b>572,240</b>	<b>3,799</b>	<b>417</b>	<b>548,946</b>	<b>3,244</b>	<b>1,559</b>	<b>532,837</b>	<b>3,077</b>	<b>1,170</b>
Less: Loans securitized and sold to third parties										
Residential mortgages <sup>6</sup>	24	3,272	—	—	2,944	—	—	2,817	—	—
Business and government	25	1,803	—	—	1,828	—	—	1,865	—	—
<b>Total loans securitized and sold to third parties</b>	26	<b>5,075</b>	<b>—</b>	<b>—</b>	<b>4,772</b>	<b>—</b>	<b>—</b>	<b>4,682</b>	<b>—</b>	<b>—</b>
<b>Total loans managed, net of loans securitized</b>	27	<b>\$ 567,165</b>	<b>\$ 3,799</b>	<b>\$ 417</b>	<b>\$ 544,174</b>	<b>\$ 3,244</b>	<b>\$ 1,559</b>	<b>\$ 528,155</b>	<b>\$ 3,077</b>	<b>\$ 1,170</b>

<sup>1</sup> 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.

<sup>2</sup> Excludes ACl loans and debt securities classified as loans. For further details on ACl loans, refer to pages 37 to 39.

<sup>3</sup> Amounts include securitized mortgages that remain on balance sheet under IFRS.

<sup>4</sup> 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.

<sup>5</sup> Includes additional securitized commercial loans.

<sup>6</sup> Residential mortgages are primarily comprised of



## Gross Loans and Acceptances by Industry Sector and Geographic Location<sup>1</sup>

(\$ millions, except as noted)  
As at

As at		2017 Q3				2017 Q2				2017 Q1			
LINE #		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
1	Residential mortgages <sup>2</sup>	\$ 189,148	\$ 26,061	\$ –	\$ 215,209	\$ 188,293	\$ 28,500	\$ –	\$ 216,793	\$ 188,308	\$ 27,000	\$ –	\$ 215,308
Consumer instalment and other personal													
2	HELOC	72,206	12,036	–	84,242	68,104	13,194	–	81,298	65,934	12,722	–	78,656
3	Indirect auto	21,633	27,299	–	48,932	20,858	28,835	–	49,693	20,484	27,496	–	47,980
4	Other	17,394	754	7	18,155	17,197	763	7	17,967	16,910	721	10	17,641
5	Credit card	18,211	14,244	8	32,463	17,926	14,530	7	32,463	17,712	14,095	7	31,814
6	Total personal	318,592	80,394	15	399,001	312,378	85,822	14	398,214	309,348	82,034	17	391,399
Business and Government <sup>2</sup>													
Real estate													
7	Residential	16,528	7,710	–	24,238	16,060	7,503	–	23,563	16,168	6,710	–	22,878
8	Non-residential	12,771	21,064	14	33,849	13,215	22,745	12	35,972	13,187	21,223	–	34,410
9	Total real estate	29,299	28,774	14	58,087	29,275	30,248	12	59,535	29,355	27,933	–	57,288
10	Agriculture	6,595	786	–	7,381	6,417	879	–	7,296	6,295	796	–	7,091
11	Automotive	6,441	7,499	247	14,187	6,621	7,261	227	14,109	5,861	5,988	219	12,068
12	Financial	14,556	4,012	482	19,050	14,781	4,211	447	19,439	12,150	3,965	76	16,191
13	Food, beverage, and tobacco	1,994	2,674	52	4,720	1,986	3,036	27	5,049	1,990	3,689	26	5,705
14	Forestry	481	752	–	1,233	479	659	–	1,138	454	614	–	1,068
15	Government, public sector entities, and education	4,024	11,876	–	15,900	4,883	12,364	–	17,247	5,349	11,456	–	16,805
16	Health and social services	5,760	10,478	–	16,238	5,577	11,723	–	17,300	5,563	10,844	–	16,407
17	Industrial construction and trade contractors	2,927	1,847	–	4,774	2,797	2,003	–	4,800	2,629	1,769	13	4,411
18	Metals and mining	1,332	1,507	–	2,839	1,341	1,700	–	3,041	1,359	1,465	140	2,964
19	Pipelines, oil, and gas	3,906	2,130	56	6,092	3,312	2,932	67	6,311	3,303	2,858	46	6,207
20	Power and utilities	2,043	3,104	154	5,301	2,316	2,888	166	5,370	1,902	2,515	–	4,417
21	Professional and other services	3,901	9,782	98	13,781	3,968	11,341	150	15,459	3,941	11,023	201	15,165
22	Retail sector	2,713	4,717	–	7,430	2,670	5,050	–	7,720	2,507	4,310	25	6,842
23	Sundry manufacturing and wholesale	2,678	7,004	54	9,736	2,535	7,527	111	10,173	2,395	7,370	99	9,864
24	Telecommunications, cable, and media	1,590	3,962	186	5,738	1,528	4,359	194	6,081	1,719	4,533	189	6,441
25	Transportation	1,719	9,923	6	11,648	1,722	11,143	23	12,888	1,698	10,908	25	12,631
26	Other	3,643	2,195	58	5,896	3,713	2,561	38	6,312	3,395	1,947	–	5,342
27	Total business and government	95,602	113,022	1,407	210,031	95,921	121,885	1,462	219,268	91,865	113,983	1,059	206,907
Other Loans													
28	Debt securities classified as loans	2,252	713	216	3,181	–	814	220	1,034	–	820	216	1,036
29	Acquired credit-impaired loans <sup>3</sup>	–	688	–	688	–	839	–	839	–	872	–	872
30	Total other loans	2,252	1,401	216	3,869	–	1,653	220	1,873	–	1,692	216	1,908
31	Total Gross Loans and Acceptances	\$ 416,446	\$ 194,817	\$ 1,638	\$ 612,901	\$ 408,299	\$ 209,360	\$ 1,696	\$ 619,355	\$ 401,213	\$ 197,709	\$ 1,292	\$ 600,214
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
32	Residential mortgages <sup>2</sup>	30.9 %	4.3 %	– %	35.2 %	30.4 %	4.6 %	– %	35.0 %	31.4 %	4.5 %	– %	35.9 %
Consumer instalment and other personal													
33	HELOC	11.8	2.0	–	13.8	11.0	2.1	–	13.1	11.0	2.1	–	13.1
34	Indirect auto	3.5	4.5	–	8.0	3.4	4.7	–	8.1	3.4	4.6	–	8.0
35	Other	2.8	0.1	–	2.9	2.8	0.1	–	2.9	2.8	0.1	–	2.9
36	Credit card	3.0	2.3	–	5.3	2.8	2.4	–	5.2	2.9	2.4	–	5.3
37	Total personal	52.0	13.2	–	65.2	50.4	13.9	–	64.3	51.5	13.7	–	65.2
38	Business and Government <sup>2</sup>	15.6	18.4	0.2	34.2	15.5	19.7	0.2	35.4	15.3	19.0	0.2	34.5
Other Loans													
39	Debt securities classified as loans	0.4	0.1	–	0.5	–	0.1	0.1	0.2	–	0.1	0.1	0.2
40	Acquired credit-impaired loans <sup>3</sup>	–	0.1	–	0.1	–	0.1	–	0.1	–	0.1	–	0.1
41	Total other loans	0.4	0.2	–	0.6	–	0.2	0.1	0.3	–	0.2	0.1	0.3
42	Total Gross Loans and Acceptances	68.0 %	31.8 %	0.2 %	100.0 %	65.9 %	33.8 %	0.3 %	100.0 %	66.8 %	32.9 %	0.3 %	100.0 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> 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.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

# Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

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

## Portfolio as a % of Total Gross Loans and Acceptances

<b>Personal</b>													
Residential mortgages <sup>2</sup>	32	31.3 %	4.6 %	— %	35.9 %	31.8 %	4.5 %	— %	36.3 %	32.5 %	4.5 %	— %	37.0 %
Consumer instalment and other personal													
HELOC	33	10.8	2.1	—	12.9	10.8	2.2	—	13.0	10.9	2.2	—	13.1
Indirect auto	34	3.4	4.7	—	8.1	3.4	4.6	—	8.0	3.4	4.4	—	7.8
Other	35	2.7	0.1	—	2.8	2.8	0.1	—	2.9	2.8	0.1	—	2.9
Credit card	36	3.0	2.3	—	5.3	3.1	2.2	—	5.3	3.1	2.1	—	5.2
Total personal	37	51.2	13.8	—	65.0	51.9	13.6	—	65.5	52.7	13.3	—	66.0
<b>Business and Government<sup>2</sup></b>	38	15.0	19.4	0.2	34.6	15.2	18.7	0.1	34.0	15.3	17.9	0.2	33.4
<b>Other Loans</b>													
Debt securities classified as loans	39	—	0.2	—	0.2	—	0.2	0.1	0.3	—	0.3	0.1	0.4
Acquired credit-impaired loans <sup>3</sup>	40	—	0.2	—	0.2	—	0.2	—	0.2	—	0.2	—	0.2
Total other loans	41	—	0.4	—	0.4	—	0.4	0.1	0.5	—	0.5	0.1	0.6
<b>Total Gross Loans and Acceptances</b>	42	66.2 %	33.6 %	0.2 %	100.0 %	67.1 %	32.7 %	0.2 %	100.0 %	68.0 %	31.7 %	0.3 %	100.0 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> 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.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)<sup>1</sup>

(\$ millions, except as noted) As at		LINE #	2016 Q1				2015 Q4				2015 Q3			
By Industry Sector			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>Personal</b>														
Residential mortgages <sup>2</sup>		1	\$ 186,435	\$ 28,574	\$ —	\$ 215,009	\$ 185,009	\$ 26,922	\$ —	\$ 211,931	\$ 180,707	\$ 27,117	\$ —	\$ 207,824
Consumer instalment and other personal														
HELOC		2	61,306	14,212	—	75,518	61,317	13,334	—	74,651	61,037	13,368	—	74,405
Indirect auto		3	19,193	27,507	—	46,700	19,038	24,862	—	43,900	18,313	23,927	—	42,240
Other		4	15,839	752	5	16,596	16,075	693	5	16,773	16,653	702	6	17,361
Credit card		5	17,836	13,892	—	31,728	17,941	12,274	—	30,215	17,748	9,299	—	27,047
Total personal		6	300,609	84,937	5	385,551	299,380	78,085	5	377,470	294,458	74,413	6	368,877
<b>Business and Government<sup>2</sup></b>														
<b>Real estate</b>														
Residential		7	15,721	6,462	—	22,183	14,862	5,691	—	20,553	14,944	5,396	—	20,340
Non-residential		8	11,826	20,743	—	32,569	11,330	18,317	—	29,647	11,134	17,636	—	28,770
Total real estate		9	27,547	27,205	—	54,752	26,192	24,008	—	50,200	26,078	23,032	—	49,110
Agriculture		10	5,831	514	—	6,345	5,411	467	—	5,878	5,304	434	—	5,738
Automotive		11	4,846	4,094	91	9,031	4,049	3,027	70	7,146	4,142	2,911	72	7,125
Financial		12	9,919	3,280	1,446	14,645	10,590	5,881	1,367	17,838	8,715	3,378	1,314	13,407
Food, beverage, and tobacco		13	1,509	2,742	—	4,251	1,463	2,536	—	3,999	1,467	2,423	23	3,913
Forestry		14	544	594	8	1,146	492	563	9	1,064	455	594	8	1,057
Government, public sector entities, and education		15	7,180	10,117	—	17,297	5,853	9,089	—	14,942	5,616	8,753	96	14,465
Health and social services		16	5,067	10,797	—	15,864	4,928	9,719	—	14,647	4,771	9,223	—	13,994
Industrial construction and trade contractors		17	2,120	1,526	—	3,646	2,141	1,497	—	3,638	2,109	1,540	—	3,649
Metals and mining		18	1,531	1,545	207	3,283	1,252	1,162	192	2,606	1,186	1,341	193	2,720
Pipelines, oil, and gas		19	3,665	2,452	—	6,117	3,409	1,485	—	4,894	3,641	1,200	—	4,841
Power and utilities		20	1,943	2,336	—	4,279	1,549	1,797	—	3,346	1,672	2,041	—	3,713
Professional and other services		21	3,730	10,198	83	14,011	3,734	8,674	75	12,483	3,777	8,480	77	12,334
Retail sector		22	2,272	4,104	—	6,376	2,225	4,219	—	6,444	2,204	3,818	—	6,022
Sundry manufacturing and wholesale		23	2,415	8,400	1	10,816	2,303	7,014	41	9,358	2,202	5,922	39	8,163
Telecommunications, cable, and media		24	2,088	5,034	140	7,262	2,427	4,069	157	6,653	2,095	3,594	160	5,849
Transportation		25	1,489	12,050	20	13,559	1,388	11,117	27	12,532	1,382	10,029	16	11,427
Other		26	4,398	1,213	43	5,654	4,749	893	40	5,682	4,713	1,271	38	6,022
Total business and government		27	88,094	108,201	2,039	198,334	84,155	97,217	1,978	183,350	81,529	89,984	2,036	173,549
<b>Other Loans</b>														
Debt securities classified as loans		28	—	1,813	404	2,217	—	1,807	380	2,187	—	1,920	377	2,297
Acquired credit-impaired loans <sup>3</sup>		29	—	1,372	—	1,372	—	1,414	—	1,414	—	1,520	—	1,520
Total other loans		30	—	3,185	404	3,589	—	3,221	380	3,601	—	3,440	377	3,817
<b>Total Gross Loans and Acceptances</b>		31	<b>\$ 388,703</b>	<b>\$ 196,323</b>	<b>\$ 2,448</b>	<b>\$ 587,474</b>	<b>\$ 383,535</b>	<b>\$ 178,523</b>	<b>\$ 2,363</b>	<b>\$ 564,421</b>	<b>\$ 375,987</b>	<b>\$ 167,837</b>	<b>\$ 2,419</b>	<b>\$ 546,243</b>
<b>Portfolio as a % of Total Gross Loans and Acceptances</b>														
<b>Personal</b>														
Residential mortgages <sup>2</sup>		32	31.7 %	4.9 %	— %	36.6 %	32.8 %	4.7 %	— %	37.5 %	33.1 %	5.0 %	— %	38.1 %
Consumer instalment and other personal														
HELOC		33	10.4	2.4	—	12.8	10.9	2.4	—	13.3	11.2	2.4	—	13.6
Indirect auto		34	3.3	4.7	—	8.0	3.4	4.4	—	7.8	3.3	4.4	—	7.7
Other		35	2.7	0.1	—	2.8	2.8	0.1	—	2.9	3.1	0.1	—	3.2
Credit card		36	3.0	2.4	—	5.4	3.1	2.2	—	5.3	3.2	1.7	—	4.9
Total personal		37	51.1	14.5	—	65.6	53.0	13.8	—	66.8	53.9	13.6	—	67.5
<b>Business and Government<sup>2</sup></b>		38	15.1	18.4	0.3	33.8	15.0	17.2	0.3	32.5	15.0	16.5	0.3	31.8
<b>Other Loans</b>														
Debt securities classified as loans		39	—	0.3	0.1	0.4	—	0.3	0.1	0.4	—	0.3	0.1	0.4
Acquired credit-impaired loans <sup>3</sup>		40	—	0.2	—	0.2	—	0.3	—	0.3	—	0.3	—	0.3
Total other loans		41	—	0.5	0.1	0.6	—	0.6	0.1	0.7	—	0.6	0.1	0.7
<b>Total Gross Loans and Acceptances</b>		42	<b>66.2 %</b>	<b>33.4 %</b>	<b>0.4 %</b>	<b>100.0 %</b>	<b>68.0 %</b>	<b>31.6 %</b>	<b>0.4 %</b>	<b>100.0 %</b>	<b>68.9 %</b>	<b>30.7 %</b>	<b>0.4 %</b>	<b>100.0 %</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> 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.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Impaired Loans<sup>1,2</sup>

(\$ millions, except as noted)  
As at

### CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT

#### Personal, Business, and Government Loans

LINE #		2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	Year to Date 2017	Year to Date 2016	Full Year 2016	Full Year 2015
1	Impaired loans at beginning of period	\$ 3,290	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,905	\$ 3,509	\$ 3,244	\$ 3,244	\$ 2,731
2	Classified as impaired during the period													
3	Canadian Retail <sup>3</sup>	499	534	631	648	662	675	697	664	657	1,664	2,034	2,682	2,678
4	U.S. Retail – in USD <sup>3</sup>	462	463	489	439	395	485	743	486	421	1,414	1,623	2,062	1,662
5	– foreign exchange <sup>3</sup>	139	157	161	140	119	151	277	155	114	457	547	687	433
6	Wholesale Banking	601	620	650	579	514	636	1,020	641	535	1,871	2,170	2,749	2,095
7	Total classified as impaired during the period	–	–	–	–	48	142	–	33	14	–	190	190	63
8	Transferred to not impaired during the period	1,100	1,154	1,281	1,227	1,224	1,453	1,717	1,338	1,206	3,535	4,394	5,621	4,836
9	Net repayments	(222)	(340)	(220)	(274)	(463)	(414)	(370)	(270)	(329)	(782)	(1,247)	(1,521)	(1,179)
10	Disposals of loans	(362)	(392)	(474)	(354)	(379)	(391)	(399)	(377)	(334)	(1,228)	(1,169)	(1,523)	(1,257)
11	Net classified as impaired during the period	–	–	–	(1)	(3)	–	–	–	–	–	(3)	(4)	(8)
12	Amounts written off	516	422	587	598	379	648	948	691	543	1,525	1,975	2,573	2,392
13	Recoveries of loans and advances previously written off	(615)	(648)	(623)	(620)	(579)	(592)	(559)	(522)	(527)	(1,886)	(1,730)	(2,350)	(2,141)
14	Exchange and other movements	–	–	–	–	–	–	–	–	–	–	–	–	–
15	Change during the period	(206)	117	(74)	64	100	(288)	166	(2)	156	(163)	(22)	42	262
16	Total Gross Impaired Loans – Balance at End of Period	(305)	(109)	(110)	42	(100)	(232)	555	167	172	(524)	223	265	513
		\$ 2,985	\$ 3,290	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,985	\$ 3,467	\$ 3,509	\$ 3,244

### GROSS IMPAIRED LOANS BY SEGMENT

#### Personal, Business, and Government Loans

17	Canadian Retail	\$ 843	\$ 936	\$ 1,011	\$ 994	\$ 1,005	\$ 1,033	\$ 1,051	\$ 998	\$ 990	\$ 843	\$ 1,005	\$ 994	\$ 998
18	U.S. Retail – in USD	1,688	1,681	1,779	1,754	1,724	1,878	1,934	1,676	1,568	1,688	1,724	1,754	1,676
19	– foreign exchange	417	614	536	598	527	478	775	515	483	417	527	598	515
20	Wholesale Banking	2,105	2,295	2,315	2,352	2,251	2,356	2,709	2,191	2,051	2,105	2,251	2,352	2,191
21		37	59	73	163	211	178	39	55	36	37	211	163	55
22	Total Gross Impaired Loans	\$ 2,985	\$ 3,290	\$ 3,399	\$ 3,509	\$ 3,467	\$ 3,567	\$ 3,799	\$ 3,244	\$ 3,077	\$ 2,985	\$ 3,467	\$ 3,509	\$ 3,244

### NET IMPAIRED LOANS BY SEGMENT

#### Personal, Business, and Government Loans

23	Canadian Retail	\$ 571	\$ 661	\$ 715	\$ 705	\$ 732	\$ 757	\$ 766	\$ 715	\$ 706	\$ 571	\$ 732	\$ 705	\$ 715
24	U.S. Retail – in USD	1,397	1,411	1,482	1,469	1,473	1,629	1,688	1,459	1,373	1,397	1,473	1,469	1,459
25	– foreign exchange	345	515	446	501	450	415	676	448	423	345	450	501	448
26	Wholesale Banking	1,742	1,926	1,928	1,970	1,923	2,044	2,364	1,907	1,796	1,742	1,923	1,970	1,907
27		17	37	47	110	131	107	13	38	30	17	131	110	38
28	Total Net Impaired Loans	\$ 2,330	\$ 2,624	\$ 2,690	\$ 2,785	\$ 2,786	\$ 2,908	\$ 3,143	\$ 2,660	\$ 2,532	\$ 2,330	\$ 2,786	\$ 2,785	\$ 2,660
29	Net Impaired Loans as a % of Net Loans and Acceptances	0.38 %	0.43 %	0.45 %	0.46 %	0.48 %	0.51 %	0.54 %	0.48 %	0.47 %	0.38 %	0.48 %	0.46 %	0.48 %

<sup>1</sup> Includes customers' liability under acceptances.

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

<sup>3</sup> 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 Location<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #		2017 Q3				2017 Q2				2017 Q1			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>													
<b>Personal</b>													
1	Residential mortgages	\$ 296	\$ 441	\$ –	\$ 737	\$ 359	\$ 486	\$ –	\$ 845	\$ 385	\$ 458	\$ –	\$ 843
2	Consumer instalment and other personal												
3	HELOC	118	818	–	936	129	895	–	1,024	145	933	–	1,078
4	Indirect auto	44	227	–	271	41	230	–	271	55	210	–	265
5	Other	49	7	–	56	50	8	–	58	54	8	–	62
6	Credit card	140	228	–	368	152	239	–	391	160	238	–	398
7	Total personal	647	1,721	–	2,368	731	1,858	–	2,589	799	1,847	–	2,646
<b>Business and Government</b>													
8	Real estate												
9	Residential	18	35	–	53	19	39	–	58	20	55	–	75
10	Non-residential	6	66	–	72	6	62	–	68	6	68	–	74
11	Total real estate	24	101	–	125	25	101	–	126	26	123	–	149
12	Agriculture	7	1	–	8	10	1	–	11	12	1	–	13
13	Automotive	3	15	–	18	3	14	–	17	3	14	–	17
14	Financial	1	28	–	29	1	31	–	32	1	30	–	31
15	Food, beverage, and tobacco	3	15	–	18	3	17	–	20	3	12	–	15
16	Forestry	–	1	–	1	1	19	–	20	–	17	–	17
17	Government, public sector entities, and education	–	6	–	6	–	7	–	7	1	7	–	8
18	Health and social services	14	25	–	39	12	25	–	37	15	33	–	48
19	Industrial construction and trade contractors	24	31	–	55	27	31	–	58	27	26	–	53
20	Metals and mining	15	5	–	20	15	7	–	22	16	7	–	23
21	Pipelines, oil, and gas	47	25	–	72	53	47	–	100	56	60	–	116
22	Power and utilities	–	1	–	1	–	1	–	1	–	1	–	1
23	Professional and other services	12	53	–	65	11	62	–	73	13	70	–	83
24	Retail sector	21	49	–	70	20	50	–	70	19	53	–	72
25	Sundry manufacturing and wholesale	23	36	–	59	24	43	–	67	22	42	–	64
26	Telecommunications, cable, and media	4	3	–	7	1	8	–	9	–	10	–	10
27	Transportation	5	7	–	12	6	9	–	15	5	11	–	16
28	Other	4	8	–	12	4	12	–	16	5	12	–	17
29	Total business and government	207	410	–	617	216	485	–	701	224	529	–	753
30	<b>Total Gross Impaired Loans<sup>2</sup></b>	<b>\$ 854</b>	<b>\$ 2,131</b>	<b>\$ –</b>	<b>\$ 2,985</b>	<b>\$ 947</b>	<b>\$ 2,343</b>	<b>\$ –</b>	<b>\$ 3,290</b>	<b>\$ 1,023</b>	<b>\$ 2,376</b>	<b>\$ –</b>	<b>\$ 3,399</b>
<b>Gross Impaired Loans as a % of Gross Loans and Acceptances</b>													
<b>Personal</b>													
31	Residential mortgages	0.16 %	1.69 %	– %	0.34 %	0.19 %	1.71 %	– %	0.39 %	0.20 %	1.70 %	– %	0.39 %
32	Consumer instalment and other personal												
33	HELOC	0.16	6.80	–	1.11	0.19	6.78	–	1.26	0.22	7.33	–	1.37
34	Indirect auto	0.20	0.83	–	0.55	0.20	0.80	–	0.55	0.27	0.76	–	0.55
35	Other	0.28	0.93	–	0.31	0.29	1.05	–	0.32	0.32	1.11	–	0.35
36	Credit card	0.77	1.60	–	1.13	0.85	1.65	–	1.20	0.90	1.69	–	1.25
37	Total personal	0.20	2.14	–	0.59	0.23	2.17	–	0.65	0.26	2.25	–	0.68
38	<b>Business and Government</b>	<b>0.20</b>	<b>0.38</b>	<b>–</b>	<b>0.29</b>	<b>0.21</b>	<b>0.41</b>	<b>–</b>	<b>0.32</b>	<b>0.23</b>	<b>0.48</b>	<b>–</b>	<b>0.36</b>
39	<b>Total Gross Impaired Loans<sup>2</sup></b>	<b>0.20 %</b>	<b>1.13 %</b>	<b>– %</b>	<b>0.49 %</b>	<b>0.23 %</b>	<b>1.15 %</b>	<b>– %</b>	<b>0.53 %</b>	<b>0.25 %</b>	<b>1.23 %</b>	<b>– %</b>	<b>0.57 %</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> 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)<sup>1</sup>

(\$ millions, except as noted)  
As at

(\$ millions, except as noted) As at		LINE #	2016 Q4				2016 Q3				2016 Q2			
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		\$ 400	\$ 452	\$ —	\$ 852	\$ 405	\$ 436	\$ —	\$ 841	\$ 427	\$ 412	\$ —	\$ 839
Consumer instalment and other personal														
HELOC	2		149	939	—	1,088	155	902	—	1,057	164	1,031	—	1,195
Indirect auto	3		49	196	—	245	67	182	—	249	61	169	—	230
Other	4		52	7	—	59	53	7	—	60	53	7	—	60
Credit card	5		152	222	—	374	145	186	—	331	158	176	—	334
Total personal	6		802	1,816	—	2,618	825	1,713	—	2,538	863	1,795	—	2,658
Business and Government														
Real estate														
Residential	7		10	61	—	71	6	53	—	59	7	66	—	73
Non-residential	8		9	99	—	108	7	115	—	122	9	123	—	132
Total real estate	9		19	160	—	179	13	168	—	181	16	189	—	205
Agriculture	10		11	1	—	12	11	2	—	13	12	1	—	13
Automotive	11		3	15	—	18	1	12	—	13	1	11	—	12
Financial	12		2	27	—	29	2	28	—	30	2	27	—	29
Food, beverage, and tobacco	13		2	6	—	8	2	6	—	8	—	6	—	6
Forestry	14		—	19	—	19	—	16	—	16	—	17	—	17
Government, public sector entities, and education	15		—	9	—	9	—	9	—	9	3	8	—	11
Health and social services	16		15	34	—	49	12	39	—	51	11	37	—	48
Industrial construction and trade contractors	17		33	26	—	59	28	25	—	53	25	30	—	55
Metals and mining	18		19	8	—	27	20	12	—	32	21	11	—	32
Pipelines, oil, and gas	19		87	102	—	189	122	118	—	240	112	99	—	211
Power and utilities	20		—	1	—	1	—	1	—	1	—	1	—	1
Professional and other services	21		12	83	—	95	11	81	—	92	10	78	—	88
Retail sector	22		22	51	—	73	22	54	—	76	21	58	—	79
Sundry manufacturing and wholesale	23		19	47	—	66	19	40	—	59	4	43	—	47
Telecommunications, cable, and media	24		—	10	—	10	1	10	—	11	—	14	—	14
Transportation	25		2	26	—	28	3	23	—	26	3	23	—	26
Other	26		6	14	—	20	5	13	—	18	7	8	—	15
Total business and government	27		252	639	—	891	272	657	—	929	248	661	—	909
Total Gross Impaired Loans <sup>2</sup>	28		\$ 1,054	\$ 2,455	\$ —	\$ 3,509	\$ 1,097	\$ 2,370	\$ —	\$ 3,467	\$ 1,111	\$ 2,456	\$ —	\$ 3,567
Gross Impaired Loans as a % of Gross Loans and Acceptances														
Personal														
Residential mortgages	29		0.21 %	1.63 %	— %	0.39 %	0.22 %	1.64 %	— %	0.39 %	0.23 %	1.61 %	— %	0.40 %
Consumer instalment and other personal														
HELOC	30		0.23	7.11	—	1.39	0.24	6.97	—	1.37	0.26	8.19	—	1.60
Indirect auto	31		0.24	0.69	—	0.50	0.33	0.67	—	0.52	0.31	0.67	—	0.51
Other	32		0.32	0.94	—	0.34	0.33	0.99	—	0.35	0.33	1.01	—	0.36
Credit card	33		0.83	1.63	—	1.17	0.81	1.41	—	1.06	0.89	1.47	—	1.12
Total personal	34		0.26	2.17	—	0.67	0.27	2.13	—	0.66	0.29	2.36	—	0.70
Business and Government														
Total business and government	35		0.27	0.56	—	0.43	0.29	0.61	—	0.46	0.27	0.66	—	0.47
Total Gross Impaired Loans <sup>2</sup>	36		0.26 %	1.24 %	— %	0.58 %	0.27 %	1.26 %	— %	0.59 %	0.28 %	1.39 %	— %	0.63 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> 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)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #		2016 Q1				2015 Q4				2015 Q3			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>													
<b>Personal</b>													
Residential mortgages	1	\$ 434	\$ 445	\$ —	\$ 879	\$ 395	\$ 391	\$ —	\$ 786	\$ 402	\$ 400	\$ —	\$ 802
Consumer instalment and other personal													
HELOC	2	174	1,234	—	1,408	180	829	—	1,009	199	664	—	863
Indirect auto	3	53	180	—	233	47	162	—	209	41	159	—	200
Other	4	55	8	—	63	52	8	—	60	50	7	—	57
Credit card	5	157	208	—	365	153	153	—	306	145	124	—	269
Total personal	6	873	2,075	—	2,948	827	1,543	—	2,370	837	1,354	—	2,191
<b>Business and Government</b>													
Real estate													
Residential	7	10	81	—	91	13	79	—	92	13	87	—	100
Non-residential	8	9	132	—	141	10	147	—	157	11	180	—	191
Total real estate	9	19	213	—	232	23	226	—	249	24	267	—	291
Agriculture	10	7	1	—	8	5	1	—	6	6	1	—	7
Automotive	11	3	13	—	16	2	13	—	15	2	12	—	14
Financial	12	2	31	—	33	1	30	—	31	3	32	—	35
Food, beverage, and tobacco	13	12	19	—	31	12	9	—	21	14	11	—	25
Forestry	14	—	19	—	19	—	1	—	1	1	2	—	3
Government, public sector entities, and education	15	3	10	—	13	3	9	—	12	3	8	—	11
Health and social services	16	6	18	—	24	5	41	—	46	5	42	—	47
Industrial construction and trade contractors	17	20	36	—	56	22	36	—	58	22	38	—	60
Metals and mining	18	9	12	—	21	6	15	—	21	6	16	—	22
Pipelines, oil, and gas	19	86	—	—	86	93	6	—	99	29	6	—	35
Power and utilities	20	—	1	—	1	—	—	—	—	—	—	—	—
Professional and other services	21	10	86	—	96	12	85	—	97	32	90	—	122
Retail sector	22	21	70	—	91	19	77	—	96	19	87	—	106
Sundry manufacturing and wholesale	23	5	53	—	58	5	52	—	57	7	53	—	60
Telecommunications, cable, and media	24	2	15	—	17	2	14	—	16	2	14	—	16
Transportation	25	4	31	—	35	4	33	—	37	3	17	—	20
Other	26	7	7	—	14	5	7	—	12	4	8	—	12
Total business and government	27	216	635	—	851	219	655	—	874	182	704	—	886
<b>Total Gross Impaired Loans<sup>2</sup></b>	28	\$ 1,089	\$ 2,710	\$ —	\$ 3,799	\$ 1,046	\$ 2,198	\$ —	\$ 3,244	\$ 1,019	\$ 2,058	\$ —	\$ 3,077
<b>Gross Impaired Loans as a % of Gross Loans and Acceptances</b>													
<b>Personal</b>													
Residential mortgages	29	0.23 %	1.56 %	— %	0.41 %	0.21 %	1.45 %	— %	0.37 %	0.22 %	1.48 %	— %	0.39 %
Consumer instalment and other personal													
HELOC	30	0.28	8.68	—	1.86	0.29	6.22	—	1.35	0.33	4.97	—	1.16
Indirect auto	31	0.28	0.65	—	0.50	0.25	0.65	—	0.48	0.22	0.66	—	0.47
Other	32	0.35	1.06	—	0.38	0.32	1.15	—	0.36	0.30	1.00	—	0.33
Credit card	33	0.88	1.50	—	1.15	0.85	1.25	—	1.01	0.82	1.33	—	0.99
Total personal	34	0.29	2.44	—	0.76	0.28	1.98	—	0.63	0.28	1.82	—	0.59
<b>Business and Government</b>	35	0.24	0.59	—	0.43	0.26	0.68	—	0.48	0.22	0.78	—	0.51
<b>Total Gross Impaired Loans<sup>2</sup></b>	36	0.28 %	1.41 %	— %	0.65 %	0.27 %	1.26 %	— %	0.58 %	0.27 %	1.25 %	— %	0.57 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> 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		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015	
<b>COUNTERPARTY-SPECIFIC ALLOWANCE</b>															
<b>Change in Allowance for Credit Losses – Counterparty-Specific</b>															
Impairment allowances at beginning of period	1	\$ 280	\$ 296	\$ 399	\$ 418	\$ 405	\$ 396	\$ 369	\$ 395	\$ 364	\$ 399	\$ 369	\$ 369	\$ 355	
Charge to the income statement – counterparty-specific	2	15	(19)	(37)	7	14	53	7	(12)	27	(41)	74	81	24	
Amounts written off	3	(10)	(26)	(11)	(41)	(18)	(30)	(10)	(23)	(27)	(47)	(58)	(99)	(87)	
Recoveries of amounts written off in previous periods	4	10	21	27	12	11	22	13	11	10	58	46	58	52	
Disposals of loans	5	–	–	(63)	–	(1)	–	–	–	–	(63)	(1)	(1)	(3)	
Exchange and other movements	6	(23)	8	(19)	3	7	(36)	17	(2)	21	(34)	(12)	(9)	28	
Balance at end of period	7	272	280	296	399	418	405	396	369	395	272	418	399	369	
<b>COLLECTIVELY ASSESSED ALLOWANCE</b>															
<b>Change in Allowance for Credit Losses – Individually Insignificant</b>															
Impairment allowances at beginning of period	8	574	609	593	532	524	568	505	481	478	593	505	505	442	
Charge to the income statement – individually insignificant	9	493	452	539	495	415	423	457	402	349	1,484	1,295	1,790	1,513	
Amounts written off	10	(629)	(653)	(649)	(570)	(551)	(560)	(571)	(503)	(507)	(1,931)	(1,682)	(2,252)	(2,070)	
Recoveries of amounts written off in previous periods	11	145	144	137	125	131	132	156	125	136	426	419	544	549	
Disposals of loans	12	–	–	–	(1)	–	–	–	–	–	–	–	(1)	–	
Exchange and other movements	13	(36)	22	(11)	12	13	(39)	21	–	25	(25)	(5)	7	71	
Balance at end of period	14	547	574	609	593	532	524	568	505	481	547	532	593	505	
<b>Change in Allowance for Credit Losses – Incurred but not Identified</b>															
Impairment allowances at beginning of period	15	3,597	3,426	3,381	3,280	3,080	3,174	2,873	2,755	2,571	3,381	2,873	2,873	2,505	
Charge to the income statement – incurred but not identified	16	(3)	67	131	46	127	108	178	119	61	195	413	459	146	
Disposals of loans	17	–	–	(20)	–	–	–	–	–	–	(20)	–	–	–	
Exchange and other movements	18	(196)	104	(66)	55	73	(202)	123	(1)	123	(158)	(6)	49	222	
Balance at end of period	19	3,398	3,597	3,426	3,381	3,280	3,080	3,174	2,873	2,755	3,398	3,280	3,381	2,873	
<b>Allowance for Credit Losses at End of Period</b>	20	4,217	4,451	4,331	4,373	4,230	4,009	4,138	3,747	3,631	4,217	4,230	4,373	3,747	
Consisting of:															
Allowance for loan losses															
Canada	21	1,364	1,367	1,382	1,392	1,419	1,397	1,330	1,281	1,261	1,364	1,419	1,392	1,281	
United States	22	2,308	2,520	2,428	2,476	2,349	2,214	2,391	2,148	2,079	2,308	2,349	2,476	2,148	
Other International	23	5	5	5	5	5	5	5	5	4	5	5	5	5	
Total allowance for loan losses	24	3,677	3,892	3,815	3,873	3,773	3,616	3,726	3,434	3,344	3,677	3,773	3,873	3,434	
Allowance for credit losses for off-balance sheet instruments	25	540	559	516	500	457	393	412	313	287	540	457	500	313	
<b>Allowance for Credit Losses at End of Period</b>	26	\$ 4,217	\$ 4,451	\$ 4,331	\$ 4,373	\$ 4,230	\$ 4,009	\$ 4,138	\$ 3,747	\$ 3,631	\$ 4,217	\$ 4,230	\$ 4,373	\$ 3,747	



## Allowance for Credit Losses by Industry Sector and Geographic Location<sup>1</sup>

(\$ 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 loans<sup>2</sup>

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<sup>3</sup>

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<sup>3</sup>

Total allowance for credit losses as a % of gross loans and acceptances<sup>3</sup>

LINE #	2017 Q3	2017 Q2	2017 Q1
	Canada United States Int'l Total	Canada United States Int'l Total	Canada United States Int'l Total
1	\$ 18 \$ 22 \$ – \$ 40	\$ 18 \$ 23 \$ – \$ 41	\$ 19 \$ 28 \$ – \$ 47
2	5 50 – 55	6 56 – 62	8 70 – 78
3	35 18 – 53	32 10 – 42	43 6 – 49
4	30 3 – 33	31 3 – 34	32 4 – 36
5	90 206 – 296	98 216 – 314	104 208 – 312
6	178 299 – 477	185 308 – 493	206 316 – 522
7	7 8 – 15	7 6 – 13	7 9 – 16
8	3 6 – 9	3 6 – 9	3 9 – 12
9	10 14 – 24	10 12 – 22	10 18 – 28
10	1 – – 1	1 – – 1	2 – – 2
11	2 2 – 4	1 1 – 2	1 1 – 2
12	– 6 – 6	– 2 – 2	– 3 – 3
13	1 2 – 3	1 3 – 4	– 2 – 2
14	– – – –	– 1 – 1	– 5 – 5
15	– 1 – 1	– 1 – 1	– 1 – 1
16	5 5 – 10	7 8 – 15	6 8 – 14
17	21 10 – 31	21 4 – 25	19 4 – 23
18	6 2 – 8	1 2 – 3	1 2 – 3
19	23 8 – 31	25 9 – 34	26 13 – 39
20	– – – –	– – – –	– – – –
21	8 6 – 14	8 7 – 15	8 8 – 16
22	11 7 – 18	12 7 – 19	11 6 – 17
23	15 4 – 19	13 6 – 19	14 5 – 19
24	– 1 – 1	– 1 – 1	– 1 – 1
25	2 3 – 3	2 2 – 4	2 1 – 3
26	1 3 – 4	1 4 – 5	3 6 – 9
27	106 72 – 178	103 70 – 173	103 84 – 187
28	– 120 – 120	– 134 – 134	– 135 – 135
29	– 44 – 44	– 54 – 54	– 61 – 61
30	– 164 – 164	– 188 – 188	– 196 – 196
31	284 535 – 819	288 566 – 854	309 596 – 905
32	14 25 – 39	9 34 – 43	10 33 – 43
33	3 62 – 65	3 70 – 73	4 66 – 70
34	162 214 – 376	158 235 – 393	165 222 – 387
35	167 33 – 200	170 31 – 201	170 28 – 198
36	440 473 – 913	464 541 – 1,005	452 508 – 960
37	786 807 – 1,593	804 911 – 1,715	801 857 – 1,658
38	293 933 5 1,231	275 1,008 5 1,288	272 942 5 1,219
39	1 33 – 34	– 35 – 35	– 33 – 33
40	1 33 – 34	– 35 – 35	– 33 – 33
41	1,080 1,773 5 2,858	1,079 1,954 5 3,038	1,073 1,832 5 2,910
42	1,364 2,308 5 3,677	1,367 2,520 5 3,892	1,382 2,428 5 3,815
43	183 355 2 540	181 376 2 559	179 335 2 516
44	\$ 1,547 \$ 2,663 \$ 7 \$ 4,217	\$ 1,548 \$ 2,896 \$ 7 \$ 4,451	\$ 1,561 \$ 2,763 \$ 7 \$ 4,331
45	6.1 % 5.0 % – % 5.4 %	5.0 % 4.7 % – % 4.9 %	4.9 % 6.1 % – % 5.6 %
46	4.2 6.1 – 5.9	4.7 6.3 – 6.1	5.5 7.5 – 7.2
47	79.5 7.9 – 19.6	78.0 4.3 – 15.5	78.2 2.9 – 18.5
48	61.2 42.9 – 58.9	62.0 37.5 – 58.6	59.3 50.0 – 58.1
49	64.3 90.4 – 80.4	64.5 90.4 – 80.3	65.0 87.4 – 78.4
50	27.5 17.4 – 20.1	25.3 16.6 – 19.0	25.8 17.1 – 19.7
51	51.2 17.6 – 28.8	47.7 14.4 – 24.7	46.0 15.9 – 24.8
52	33.3 % 17.4 % – % 21.9 %	30.4 % 16.1 % – % 20.2 %	30.2 % 16.8 % – % 20.9 %
53	0.4 % 1.3 % 0.7 % 0.7 %	0.4 % 1.3 % 0.7 % 0.7 %	0.4 % 1.3 % 1.1 % 0.7 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes all FDIC covered loans and other ACI loans.

<sup>3</sup> 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)<sup>1</sup>

(\$ millions, except as noted)		2016				2016				2016			
As at		Q4				Q3				Q2			
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
Residential mortgages		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
1		\$ 15	\$ 34	\$ –	\$ 49	\$ 15	\$ 21	\$ –	\$ 36	\$ 15	\$ 18	\$ –	\$ 33
Consumer instalment and other personal													
2	HELOC	9	76	–	85	8	56	–	64	9	54	–	63
3	Indirect auto	40	6	–	46	40	4	–	44	37	4	–	41
4	Other	32	3	–	35	33	3	–	36	32	3	–	35
5	Credit card	106	184	–	290	100	161	–	261	109	149	–	258
6	Total personal	202	303	–	505	196	245	–	441	202	228	–	430
Business and Government													
Real estate													
7	Residential	7	7	–	14	7	8	–	15	7	8	–	15
8	Non-residential	2	12	–	14	2	14	–	16	2	14	–	16
9	Total real estate	9	19	–	28	9	22	–	31	9	22	–	31
10	Agriculture	2	–	–	2	1	–	–	1	1	–	–	1
11	Automotive	2	1	–	3	1	2	–	3	1	2	–	3
12	Financial	–	3	–	3	–	3	–	3	–	4	–	4
13	Food, beverage, and tobacco	–	2	–	2	–	1	–	1	–	2	–	2
14	Forestry	–	7	–	7	–	6	–	6	–	7	–	7
15	Government, public sector entities, and education	–	1	–	1	–	1	–	1	2	1	–	3
16	Health and social services	4	5	–	9	5	6	–	11	6	5	–	11
17	Industrial construction and trade contractors	22	4	–	26	21	5	–	26	21	5	–	26
18	Metals and mining	1	4	–	5	1	4	–	5	–	4	–	4
19	Pipelines, oil, and gas	36	25	–	61	62	25	–	87	56	24	–	80
20	Power and utilities	–	1	–	1	–	–	–	–	–	–	–	–
21	Professional and other services	8	8	–	16	8	10	–	18	7	8	–	15
22	Retail sector	11	8	–	19	11	11	–	22	10	10	–	20
23	Sundry manufacturing and wholesale	16	6	–	22	8	6	–	14	2	6	–	8
24	Telecommunications, cable, and media	–	1	–	1	–	1	–	1	–	3	–	3
25	Transportation	2	1	–	3	2	1	–	3	2	1	–	3
26	Other	2	8	–	10	3	4	–	7	4	4	–	8
27	Total business and government	115	104	–	219	132	108	–	240	121	108	–	229
Other Loans													
28	Debt securities classified as loans	–	206	–	206	–	203	–	203	–	199	–	199
29	Acquired credit-impaired loans <sup>2</sup>	–	62	–	62	–	66	–	66	–	71	–	71
30	Total other loans	–	268	–	268	–	269	–	269	–	270	–	270
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant													
31		317	675	–	992	328	622	–	950	323	606	–	929
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages													
32		11	37	–	48	14	50	–	64	16	55	–	71
Consumer instalment and other personal													
33	HELOC	4	60	–	64	5	103	–	108	6	117	–	123
34	Indirect auto	168	228	–	396	158	217	–	375	147	200	–	347
35	Other	167	29	–	196	167	27	–	194	169	25	–	194
36	Credit card	450	474	–	924	468	427	–	895	472	413	–	885
37	Total personal	800	828	–	1,628	812	824	–	1,636	810	810	–	1,620
38	Total business and government	275	918	5	1,198	279	850	5	1,134	264	748	5	1,017
Other Loans													
39	Debt securities classified as loans	–	55	–	55	–	53	–	53	–	50	–	50
40	Total other loans	–	55	–	55	–	53	–	53	–	50	–	50
41	Total Allowance for Credit Losses – Incurred but Not Identified	1,075	1,801	5	2,881	1,091	1,727	5	2,823	1,074	1,608	5	2,687
42	Allowance for Loan Losses – On-Balance Sheet Loans	1,392	2,476	5	3,873	1,419	2,349	5	3,773	1,397	2,214	5	3,616
43	Allowances for Credit Losses – Off-Balance Sheet Instruments	173	325	2	500	172	283	2	457	166	224	3	393
44	Total Allowance for Credit Losses	\$ 1,565	\$ 2,801	\$ 7	\$ 4,373	\$ 1,591	\$ 2,632	\$ 7	\$ 4,230	\$ 1,563	\$ 2,438	\$ 8	\$ 4,009
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans <sup>3</sup>													
Personal													
Residential mortgages													
45		3.8 %	7.5 %	– %	5.8 %	3.7 %	4.8 %	– %	4.3 %	3.5 %	4.4 %	– %	3.9 %
Consumer instalment and other personal													
46	HELOC	6.0	8.1	–	7.8	5.2	6.2	–	6.1	5.5	5.2	–	5.3
47	Indirect auto	81.6	3.1	–	17.7	59.7	2.2	–	17.7	60.7	2.4	–	17.8
48	Other	61.5	42.9	–	59.3	62.3	42.9	–	60.0	60.4	42.9	–	58.3
49	Credit card	69.7	82.9	–	77.5	69.0	86.6	–	78.9	69.0	84.7	–	77.2
50	Total personal	25.2	16.7	–	19.3	23.8	14.3	–	17.4	23.4	12.7	–	16.2
51	Total business and government	45.6	16.3	–	24.6	48.5	16.4	–	25.8	48.8	16.3	–	25.2
52	Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant <sup>1</sup>	30.1 %	16.6 %	– %	20.6 %	29.9 %	14.9 %	– %	19.6 %	29.1 %	13.7 %	– %	18.5 %
53	Total allowance for credit losses as a % of gross loans and acceptances <sup>3</sup>	0.4 %	1.3 %	0.7 %	0.7 %	0.4 %	1.2 %	0.7 %	0.7 %	0.4 %	1.2 %	0.5 %	0.6 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes all FDIC covered loans and other ACI loans.

<sup>3</sup> 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)<sup>1</sup>

(\$ millions, except as noted)		2016				2015				2015			
As at		Q1				Q4				Q3			
LINE #		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>													
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans</b>													
<b>Personal</b>													
1	Residential mortgages	\$ 16	\$ 21	\$ –	\$ 37	\$ 17	\$ 30	\$ –	\$ 47	\$ 16	\$ 31	\$ –	\$ 47
	Consumer instalment and other personal												
2	HELOC	10	55	–	65	14	49	–	63	15	47	–	62
3	Indirect auto	35	6	–	41	30	7	–	37	21	7	–	28
4	Other	34	3	–	37	33	3	–	36	32	2	–	34
5	Credit card	109	168	–	277	108	109	–	217	102	93	–	195
6	Total personal	204	253	–	457	202	198	–	400	186	180	–	366
<b>Business and Government</b>													
<b>Real estate</b>													
7	Residential	7	9	–	16	7	11	–	18	7	8	–	15
8	Non-residential	3	16	–	19	3	14	–	17	4	13	–	17
9	Total real estate	10	25	–	35	10	25	–	35	11	21	–	32
10	Agriculture	1	–	–	1	2	–	–	2	2	–	–	2
11	Automotive	2	2	–	4	1	2	–	3	1	1	–	2
12	Financial	–	5	–	5	–	4	–	4	–	4	–	4
13	Food, beverage, and tobacco	10	3	–	13	11	2	–	13	12	1	–	13
14	Forestry	–	7	–	7	–	1	–	1	–	1	–	1
15	Government, public sector entities, and education	2	1	–	3	2	1	–	3	2	1	–	3
16	Health and social services	3	3	–	6	2	3	–	5	2	2	–	4
17	Industrial construction and trade contractors	17	6	–	23	20	6	–	26	20	5	–	25
18	Metals and mining	–	2	–	2	–	2	–	2	–	3	–	3
19	Pipelines, oil, and gas	35	–	–	35	25	–	–	25	6	–	–	6
20	Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
21	Professional and other services	8	10	–	18	8	11	–	19	29	12	–	41
22	Retail sector	10	12	–	22	10	12	–	22	10	10	–	20
23	Sundry manufacturing and wholesale	3	11	–	14	3	12	–	15	5	8	–	13
24	Telecommunications, cable, and media	–	1	–	1	–	1	–	1	–	1	–	1
25	Transportation	2	2	–	4	2	2	–	4	1	1	–	2
26	Other	4	2	–	6	2	2	–	4	3	4	–	7
27	Total business and government	107	92	–	199	98	86	–	184	104	75	–	179
<b>Other Loans</b>													
28	Debt securities classified as loans	–	222	–	222	–	207	–	207	–	239	–	239
29	Acquired credit-impaired loans <sup>2</sup>	–	86	–	86	–	83	–	83	–	92	–	92
30	Total other loans	–	308	–	308	–	290	–	290	–	331	–	331
31	Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	311	653	–	964	300	574	–	874	290	586	–	876
<b>Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans</b>													
<b>Personal</b>													
32	Residential mortgages	11	62	–	73	10	48	–	58	12	47	–	59
	Consumer instalment and other personal												
33	HELOC	5	137	–	142	5	129	–	134	4	121	–	125
34	Indirect auto	135	218	–	353	127	202	–	329	121	193	–	314
35	Other	155	31	–	186	143	26	–	169	141	26	–	167
36	Credit card	460	457	–	917	462	435	–	897	460	409	–	869
37	Total personal	766	905	–	1,671	747	840	–	1,587	738	796	–	1,534
38	Total business and government	253	776	5	1,034	234	677	5	916	233	640	4	877
<b>Other Loans</b>													
39	Debt securities classified as loans	–	57	–	57	–	57	–	57	–	57	–	57
40	Total other loans	–	57	–	57	–	57	–	57	–	57	–	57
41	Total Allowance for Credit Losses – Incurred but Not Identified	1,019	1,738	5	2,762	981	1,574	5	2,560	971	1,493	4	2,468
42	<b>Allowance for Loan Losses – On-Balance Sheet Loans</b>	1,330	2,391	5	3,726	1,281	2,148	5	3,434	1,261	2,079	4	3,344
43	<b>Allowances for Credit Losses – Off-Balance Sheet Instruments</b>	158	251	3	412	141	171	1	313	133	153	1	287
44	<b>Total Allowance for Credit Losses</b>	\$ 1,488	\$ 2,642	\$ 8	\$ 4,138	\$ 1,422	\$ 2,319	\$ 6	\$ 3,747	\$ 1,394	\$ 2,232	\$ 5	\$ 3,631
<b>Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans<sup>3</sup></b>													
<b>Personal</b>													
45	Residential mortgages	3.7 %	4.7 %	– %	4.2 %	4.3 %	7.7 %	– %	6.0 %	4.0 %	7.8 %	– %	5.9 %
	Consumer instalment and other personal												
46	HELOC	5.7	4.5	–	4.6	7.8	5.9	–	6.2	7.5	7.1	–	7.2
47	Indirect auto	66.0	3.3	–	17.6	63.8	4.3	–	17.7	51.2	4.4	–	14.0
48	Other	61.8	37.5	–	58.7	63.5	37.5	–	60.0	64.0	28.6	–	59.6
49	Credit card	69.4	80.8	–	75.9	70.6	71.2	–	70.9	70.3	75.0	–	72.5
50	Total personal	23.4	12.2	–	15.5	24.4	12.8	–	16.9	22.2	13.3	–	16.7
51	Total business and government	49.5	14.5	–	23.4	44.7	13.1	–	21.1	57.1	10.7	–	20.2
52	<b>Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>	28.6 %	12.7 %	– %	17.3 %	28.7 %	12.9 %	– %	18.0 %	28.5 %	12.4 %	– %	17.7 %
53	<b>Total allowance for credit losses as a % of gross loans and acceptances<sup>3</sup></b>	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.1 %	0.3 %	0.6 %	0.4 %	1.1 %	0.2 %	0.6 %

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes all FDIC covered loans and other ACI loans.

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

## Provision for Credit Losses<sup>1</sup>

(\$ millions)		LINE		2017		2016		2015		Year to Date		Full Year															
For the period ended		#	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015												
PROVISION FOR CREDIT LOSSES																											
Provision for Credit losses for Counterparty-Specific and Individually Insignificant																											
Provision for credit losses – counterparty-specific	1	\$	25	\$	2	\$	(10)	\$	19	\$	25	\$	75	\$	20	\$	(1)	\$	37	\$	17	\$	120	\$	139	\$	76
Provision for credit losses – individually insignificant	2		638		596		676		620		546		555		613		527		485		1,910		1,714		2,334		2,062
Recoveries	3		(155)		(165)		(164)		(137)		(142)		(154)		(169)		(136)		(146)		(484)		(465)		(602)		(601)
Total provision for credit losses for counterparty-specific and individually insignificant	4		508		433		502		502		429		476		464		390		376		1,443		1,369		1,871		1,537
Provision for Credit Losses – Incurred But Not Identified																											
Canadian Retail and Wholesale Banking <sup>2</sup>	5		–		–		–		40		60		65		36		–		–		–		165		165		44
U.S. Retail – in USD	6		3		26		77		13		44		39		61		53		37		106		144		157		58
– foreign exchange	7		1		8		25		5		13		11		24		17		10		34		48		53		18
Corporate <sup>3</sup> – in USD	8		4		34		102		18		57		50		85		70		47		140		192		210		76
– foreign exchange	9		(5)		24		21		22		23		(1)		21		10		11		40		43		65		21
Total provision for credit losses – incurred but not identified	10		(2)		9		8		6		7		(1)		7		3		3		15		13		19		5
Total Provision for Credit Losses	11		(3)		67		131		46		127		108		178		119		61		195		413		459		146
	12	\$	505	\$	500	\$	633	\$	548	\$	556	\$	584	\$	642	\$	509	\$	437	\$	1,638	\$	1,782	\$	2,330	\$	1,683
PROVISION FOR CREDIT LOSSES BY SEGMENT																											
Canadian Retail	13	\$	238	\$	235	\$	269	\$	263	\$	258	\$	262	\$	228	\$	221	\$	237	\$	742	\$	748	\$	1,011	\$	887
U.S. Retail – in USD	14		137		114		193		146		130		123		160		133		122		444		413		559		430
– foreign exchange	15		43		38		64		47		38		39		61		41		31		145		138		185		105
Wholesale Banking <sup>4</sup>	16		180		152		257		193		168		162		221		174		153		589		551		744		535
Corporate	17		–		(4)		(24)		1		11		50		12		14		2		(28)		73		74		18
U.S. strategic cards portfolio <sup>3</sup> – in USD	18		68		89		99		72		63		40		87		51		39		256		190		262		173
– foreign exchange	19		21		30		34		22		19		12		33		16		8		85		64		86		41
Wholesale Banking – CDS <sup>4</sup>	20		(2)		(2)		(2)		(3)		(3)		(2)		(4)		(3)		(3)		(6)		(9)		(12)		(12)
Increase/(reduction) of allowance for incurred but not identified credit losses	21		–		–		–		–		40		60		65		36		–		–		165		165		40
Other	22		–		–		–		–		–		–		–		–		1		–		–		–		1
Total Corporate	23		87		117		131		91		119		110		181		100		45		335		410		501		243
Total Provision for Credit Losses	24	\$	505	\$	500	\$	633	\$	548	\$	556	\$	584	\$	642	\$	509	\$	437	\$	1,638	\$	1,782	\$	2,330	\$	1,683

<sup>1</sup> Includes provision for off-balance sheet positions.

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

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

<sup>4</sup> 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<sup>1,2</sup>

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

LINE #	2017 Q3	2017 Q2	2017 Q1
<b>By Industry Sector</b>			
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>			
<b>Personal</b>			
Residential mortgages	\$ 5	\$ 7	\$ –
Consumer Instalment and Other Personal	\$ 12	\$ 1	\$ 6
HELOC	3	8	–
Indirect auto	60	54	–
Other	41	31	–
Credit card	113	165	–
Total personal	222	265	–
<b>Business and Government</b>			
Real estate			
Residential	(1)	1	–
Non-residential	–	–	–
Total real estate	(1)	1	–
Agriculture	–	–	–
Automotive	–	1	–
Financial	–	4	–
Food, beverage, and tobacco	–	–	–
Forestry	–	–	–
Government, public sector entities, and education	–	(1)	–
Health and social services	–	(3)	–
Industrial construction and trade contractors	2	7	–
Metals and mining	5	–	–
Pipelines, oil, and gas	(1)	1	–
Power and utilities	–	–	–
Professional and other services	3	1	–
Retail sector	3	1	–
Sundry manufacturing and wholesale	1	(3)	–
Telecommunications, cable, and media	–	(1)	–
Transportation	1	(1)	–
Other	1	9	–
Total business and government	14	16	–
<b>Other Loans</b>			
Debt securities classified as loans	–	–	–
Acquired credit-impaired loans <sup>3</sup>	–	(9)	–
Total other loans	–	(9)	–
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	<b>236</b>	<b>272</b>	<b>–</b>
<b>Provision for Credit Losses – Incurred but not Identified</b>			
<b>Personal, business and government</b>			
<b>Other Loans</b>			
Debt securities classified as loans	1	1	–
Total other loans	1	1	–
<b>Total Provision for Credit Losses – Incurred but not Identified</b>	<b>2</b>	<b>(6)</b>	<b>1</b>
<b>Total Provision for Credit Losses</b>	<b>\$ 238</b>	<b>\$ 266</b>	<b>\$ 1</b>
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances</b>			
<b>Personal</b>			
Residential mortgages	0.01 %	0.10 %	– %
Consumer instalment and other personal	0.02	0.26	–
HELOC	1.13	0.78	–
Indirect auto	0.95	15.32	–
Other	2.58	4.92	–
Credit card	0.28	1.30	–
Total personal	0.06	0.06	–
<b>Business and Government</b>			
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	<b>0.23</b>	<b>0.56</b>	<b>–</b>
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans</b>	<b>0.23 %</b>	<b>0.58 %</b>	<b>– %</b>
<b>Total Provision for Credit Losses as a % of Average Net Loans and Acceptances</b>			
<b>Total Provision for Credit Losses</b>	<b>0.23 %</b>	<b>0.55 %</b>	<b>0.32 %</b>
<b>Total Provision for Credit Losses Excluding Other Loans</b>	<b>0.23</b>	<b>0.57</b>	<b>0.39</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes provision for off-balance sheet positions.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Provision for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

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

LINE #	2016 Q4				2016 Q3				2016 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>By Industry Sector</b>												
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>												
<b>Personal</b>												
Residential mortgages	\$ 5	\$ 18	\$ –	\$ 23	\$ 3	\$ 4	\$ –	\$ 7	\$ 3	\$ 3	\$ –	\$ 6
<b>Consumer Instalment and Other Personal</b>												
HELOC	3	27	–	30	1	4	–	5	2	13	–	15
Indirect auto	63	46	–	109	67	32	–	99	60	31	–	91
Other	42	26	–	68	47	23	–	70	45	20	–	65
Credit card	126	128	–	254	124	101	–	225	135	104	–	239
Total personal	239	245	–	484	242	164	–	406	245	171	–	416
<b>Business and Government</b>												
<b>Real estate</b>												
Residential	–	(1)	–	(1)	–	(1)	–	(1)	–	–	–	–
Non-residential	–	1	–	1	(1)	–	–	(1)	–	2	–	2
Total real estate	–	–	–	–	(1)	(1)	–	(2)	–	2	–	2
Agriculture	1	–	–	1	(1)	–	–	(1)	–	–	–	–
Automotive	1	(1)	–	–	–	1	–	1	–	–	–	–
Financial	–	–	–	–	–	(1)	–	(1)	–	(2)	–	(2)
Food, beverage, and tobacco	–	1	–	1	–	(1)	–	(1)	(3)	(1)	–	(4)
Forestry	–	1	–	1	–	(1)	–	(1)	–	–	–	–
Government, public sector entities, and education	–	–	–	–	(1)	(5)	–	(6)	–	–	–	–
Health and social services	1	(2)	–	(1)	1	5	–	6	2	(1)	–	1
Industrial construction and trade contractors	3	(1)	–	2	2	1	–	3	7	(2)	–	5
Metals and mining	–	1	–	1	1	1	–	2	–	1	–	1
Pipelines, oil, and gas	(1)	1	–	–	8	–	–	8	25	24	–	49
Power and utilities	–	1	–	1	–	–	–	–	–	–	–	–
Professional and other services	3	(1)	–	2	2	2	–	4	3	(2)	–	1
Retail sector	5	(3)	–	2	3	3	–	6	2	(4)	–	(2)
Sundry manufacturing and wholesale	6	–	–	6	7	(1)	–	6	–	(3)	–	(3)
Telecommunications, cable, and media	1	(1)	–	–	–	2	–	2	–	2	–	2
Transportation	1	–	–	1	1	1	–	2	2	–	–	2
Other	1	6	–	7	1	2	–	3	2	13	–	15
Total business and government	22	2	–	24	23	8	–	31	40	27	–	67
<b>Other Loans</b>												
Debt securities classified as loans	–	1	–	1	–	–	–	–	–	2	–	2
Acquired credit-impaired loans <sup>3</sup>	–	(7)	–	(7)	–	(8)	–	(8)	–	(9)	–	(9)
Total other loans	–	(6)	–	(6)	–	(8)	–	(8)	–	(7)	–	(7)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	<b>261</b>	<b>241</b>	<b>–</b>	<b>502</b>	<b>265</b>	<b>164</b>	<b>–</b>	<b>429</b>	<b>285</b>	<b>191</b>	<b>–</b>	<b>476</b>
<b>Provision for Credit Losses – Incurred but not Identified</b>												
<b>Personal, business and government</b>												
<b>Other Loans</b>												
Debt securities classified as loans	–	–	–	–	–	1	–	1	–	(1)	–	(1)
Total other loans	–	–	–	–	–	1	–	1	–	(1)	–	(1)
<b>Total Provision for Credit Losses – Incurred but not Identified</b>	<b>(15)</b>	<b>61</b>	<b>–</b>	<b>46</b>	<b>23</b>	<b>105</b>	<b>(1)</b>	<b>127</b>	<b>62</b>	<b>47</b>	<b>(1)</b>	<b>108</b>
<b>Total Provision for Credit Losses</b>	<b>\$ 246</b>	<b>\$ 302</b>	<b>\$ –</b>	<b>\$ 548</b>	<b>\$ 288</b>	<b>\$ 269</b>	<b>\$ (1)</b>	<b>\$ 556</b>	<b>\$ 347</b>	<b>\$ 238</b>	<b>\$ (1)</b>	<b>\$ 584</b>
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances</b>												
<b>Personal</b>												
Residential mortgages	0.01 %	0.27 %	– %	0.04 %	0.01 %	0.06 %	– %	0.01 %	0.01 %	0.05 %	– %	0.01 %
<b>Consumer instalment and other personal</b>												
HELOC	0.02	0.83	–	0.15	0.01	0.12	–	0.03	0.01	0.41	–	0.08
Indirect auto	1.24	0.66	–	0.91	1.35	0.48	–	0.85	1.27	0.49	–	0.83
Other	1.04	13.36	–	1.61	1.17	12.02	–	1.66	1.16	11.19	–	1.61
Credit card	2.89	4.04	–	3.37	2.85	3.36	–	3.06	3.24	3.59	–	3.38
Total personal	0.31	1.21	–	0.50	0.32	0.83	–	0.42	0.33	0.90	–	0.45
<b>Business and Government</b>												
Total business and government	0.10	0.01	–	0.05	0.10	0.03	–	0.06	0.18	0.11	–	0.14
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>	<b>0.26</b>	<b>0.50</b>	<b>–</b>	<b>0.34</b>	<b>0.27</b>	<b>0.35</b>	<b>–</b>	<b>0.29</b>	<b>0.30</b>	<b>0.43</b>	<b>–</b>	<b>0.34</b>
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans</b>	<b>0.26 %</b>	<b>0.52 %</b>	<b>– %</b>	<b>0.34 %</b>	<b>0.27 %</b>	<b>0.37 %</b>	<b>– %</b>	<b>0.30 %</b>	<b>0.30 %</b>	<b>0.45 %</b>	<b>– %</b>	<b>0.35 %</b>
<b>Total Provision for Credit Losses as a % of Average Net Loans and Acceptances</b>												
<b>Total Provision for Credit Losses</b>	<b>0.25 %</b>	<b>0.63 %</b>	<b>– %</b>	<b>0.37 %</b>	<b>0.29 %</b>	<b>0.58 %</b>	<b>(0.25) %</b>	<b>0.38 %</b>	<b>0.36 %</b>	<b>0.54 %</b>	<b>(0.19) %</b>	<b>0.42 %</b>
<b>Total Provision for Credit Losses Excluding Other Loans</b>	<b>0.25</b>	<b>0.65</b>	<b>–</b>	<b>0.37</b>	<b>0.29</b>	<b>0.60</b>	<b>(0.31)</b>	<b>0.39</b>	<b>0.36</b>	<b>0.56</b>	<b>(0.22)</b>	<b>0.42</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes provision for off-balance sheet positions.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Provision for Credit Losses by Industry Sector and Geographic Location (Continued)<sup>1,2</sup>

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

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

<sup>1</sup> Primarily based on the geographic location of the customer's address.

<sup>2</sup> Includes provision for off-balance sheet positions.

<sup>3</sup> Includes all FDIC covered loans and other ACI loans.

## Acquired Credit-Impaired Loans by Geographic Location<sup>1</sup>

(\$ millions) For the period ended		LINE #	2017 Q3				2017 Q2				2017 Q1			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>Gross Loans</b>														
Residential mortgages		1	\$ -	\$ 296	\$ -	\$ 296	\$ -	\$ 350	\$ -	\$ 350	\$ -	\$ 350	\$ -	\$ 350
Consumer instalment and other personal														
HELOC		2	-	53	-	53	-	68	-	68	-	73	-	73
Other		3	-	10	-	10	-	15	-	15	-	15	-	15
Credit cards		4	-	-	-	-	-	-	-	-	-	-	-	-
Business and government		5	-	329	-	329	-	406	-	406	-	434	-	434
<b>Total Gross Loans</b>		6	<b>\$ -</b>	<b>\$ 688</b>	<b>\$ -</b>	<b>\$ 688</b>	<b>\$ -</b>	<b>\$ 839</b>	<b>\$ -</b>	<b>\$ 839</b>	<b>\$ -</b>	<b>\$ 872</b>	<b>\$ -</b>	<b>\$ 872</b>
<b>Change in Allowance for Credit Losses</b>														
Balance at beginning of period		7	\$ -	\$ 54	\$ -	\$ 54	\$ -	\$ 61	\$ -	\$ 61	\$ -	\$ 62	\$ -	\$ 62
Provision for credit losses – counterparty-specific		8	-	-	-	-	-	(2)	-	(2)	-	(1)	-	(1)
Provision for credit losses – individually insignificant impaired loans		9	-	(9)	-	(9)	-	(11)	-	(11)	-	(2)	-	(2)
Write-offs <sup>2</sup>		10	-	-	-	-	-	-	-	-	-	(1)	-	(1)
Recoveries		11	-	6	-	6	-	2	-	2	-	12	-	12
Foreign exchange and other adjustments		12	-	(7)	-	(7)	-	4	-	4	-	(9)	-	(9)
Balance at end of period		13	<b>\$ -</b>	<b>\$ 44</b>	<b>\$ -</b>	<b>\$ 44</b>	<b>\$ -</b>	<b>\$ 54</b>	<b>\$ -</b>	<b>\$ 54</b>	<b>\$ -</b>	<b>\$ 61</b>	<b>\$ -</b>	<b>\$ 61</b>
<b>Allowance for Credit Losses</b>														
Residential mortgages		14	\$ -	\$ 13	\$ -	\$ 13	\$ -	\$ 17	\$ -	\$ 17	\$ -	\$ 17	\$ -	\$ 17
Consumer instalment and other personal														
HELOC		15	-	3	-	3	-	5	-	5	-	5	-	5
Other		16	-	3	-	3	-	3	-	3	-	3	-	3
Business and government		17	-	25	-	25	-	29	-	29	-	36	-	36
<b>Total Allowance for Credit Losses</b>		18	<b>\$ -</b>	<b>\$ 44</b>	<b>\$ -</b>	<b>\$ 44</b>	<b>\$ -</b>	<b>\$ 54</b>	<b>\$ -</b>	<b>\$ 54</b>	<b>\$ -</b>	<b>\$ 61</b>	<b>\$ -</b>	<b>\$ 61</b>
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>														
Provision for credit losses – counterparty-specific		19	\$ -	\$ -	\$ -	\$ -	\$ -	(2)	\$ -	(2)	\$ -	(1)	\$ -	(1)
Provision for credit losses – individually insignificant		20	-	(9)	-	(9)	-	(11)	-	(11)	-	(2)	-	(2)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>		21	<b>\$ -</b>	<b>\$ (9)</b>	<b>\$ -</b>	<b>\$ (9)</b>	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (3)</b>	<b>\$ -</b>	<b>\$ (3)</b>
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>														
Residential mortgages		22	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	(2)	\$ -	(2)	\$ -	(1)	\$ -	(1)
Consumer instalment and other personal														
HELOC		23	-	(2)	-	(2)	-	-	-	-	-	-	-	-
Other		24	-	(1)	-	(1)	-	(1)	-	(1)	-	-	-	-
Business and government		25	-	(4)	-	(4)	-	(10)	-	(10)	-	(2)	-	(2)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>		26	<b>\$ -</b>	<b>\$ (9)</b>	<b>\$ -</b>	<b>\$ (9)</b>	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (13)</b>	<b>\$ -</b>	<b>\$ (3)</b>	<b>\$ -</b>	<b>\$ (3)</b>

<sup>1</sup> Primarily based on the geographic location of the customer's address.

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

<sup>3</sup> 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)<sup>1</sup>

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

<sup>1</sup> Primarily based on the geographic location of the customer's address.

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

<sup>3</sup> 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)<sup>1</sup>

(\$ millions) For the period ended		LINE #	2016 Q1				2015 Q4				2015 Q3			
			Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
<b>Gross Loans</b>														
Residential mortgages		1	\$ –	\$ 447	\$ –	\$ 447	\$ –	\$ 442	\$ –	\$ 442	\$ –	\$ 462	\$ –	\$ 462
Consumer instalment and other personal														
HELOC		2	–	113	–	113	–	115	–	115	–	125	–	125
Other		3	–	29	–	29	–	32	–	32	–	38	–	38
Credit cards		4	–	(2)	–	(2)	–	–	–	–	–	–	–	–
Business and government		5	–	785	–	785	–	825	–	825	–	895	–	895
<b>Total Gross Loans</b>		6	\$ –	\$ 1,372	\$ –	\$ 1,372	\$ –	\$ 1,414	\$ –	\$ 1,414	\$ –	\$ 1,520	\$ –	\$ 1,520
<b>Change in Allowance for Credit Losses</b>														
Balance at beginning of period		7	\$ –	\$ 83	\$ –	\$ 83	\$ –	\$ 92	\$ –	\$ 92	\$ –	\$ 93	\$ –	\$ 93
Provision for credit losses – counterparty-specific		8	–	(2)	–	(2)	–	(1)	–	(1)	–	(1)	–	(1)
Provision for credit losses – individually insignificant impaired loans		9	–	(5)	–	(5)	–	(11)	–	(11)	–	(6)	–	(6)
Write-offs <sup>2</sup>		10	–	(1)	–	(1)	–	–	–	–	–	(3)	–	(3)
Recoveries		11	–	7	–	7	–	3	–	3	–	2	–	2
Foreign exchange and other adjustments		12	–	4	–	4	–	–	–	–	–	7	–	7
Balance at end of period		13	\$ –	\$ 86	\$ –	\$ 86	\$ –	\$ 83	\$ –	\$ 83	\$ –	\$ 92	\$ –	\$ 92
<b>Allowance for Credit Losses</b>														
Residential mortgages		14	\$ –	\$ 23	\$ –	\$ 23	\$ –	\$ 23	\$ –	\$ 23	\$ –	\$ 25	\$ –	\$ 25
Consumer instalment and other personal														
HELOC		15	–	5	–	5	–	5	–	5	–	6	–	6
Other		16	–	5	–	5	–	5	–	5	–	4	–	4
Business and government		17	–	53	–	53	–	50	–	50	–	57	–	57
<b>Total Allowance for Credit Losses</b>		18	\$ –	\$ 86	\$ –	\$ 86	\$ –	\$ 83	\$ –	\$ 83	\$ –	\$ 92	\$ –	\$ 92
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant<sup>3</sup></b>														
Provision for credit losses – counterparty-specific		19	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (1)	\$ –	\$ (1)	\$ –	\$ (1)	\$ –	\$ (1)
Provision for credit losses – individually insignificant		20	–	(5)	–	(5)	–	(11)	–	(11)	–	(6)	–	(6)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>		21	\$ –	\$ (7)	\$ –	\$ (7)	\$ –	\$ (12)	\$ –	\$ (12)	\$ –	\$ (7)	\$ –	\$ (7)
<b>Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>														
Residential mortgages		22	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (2)	\$ –	\$ (3)	\$ –	\$ (3)
Consumer instalment and other personal														
HELOC		23	–	–	–	–	–	–	–	–	–	–	–	–
Other		24	–	(1)	–	(1)	–	–	–	–	–	–	–	–
Business and government		25	–	(4)	–	(4)	–	(10)	–	(10)	–	(4)	–	(4)
<b>Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant</b>		26	\$ –	\$ (7)	\$ –	\$ (7)	\$ –	\$ (12)	\$ –	\$ (12)	\$ –	\$ (7)	\$ –	\$ (7)

<sup>1</sup> Primarily based on the geographic location of the customer's address.

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

<sup>3</sup> 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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
<b>Common Shares</b>													
Balance at beginning of period	1	\$ 20,809	\$ 20,836	\$ 20,711	\$ 20,597	\$ 20,499	\$ 20,395	\$ 20,294	\$ 20,180	\$ 20,076	\$ 20,711	\$ 20,294	\$ 19,811
Issued													
Options	2	18	56	47	30	12	20	124	32	7	121	156	128
Dividend reinvestment plan	3	85	84	78	84	86	84	81	82	97	247	251	355
Purchase of shares for cancellation	4	—	(167)	—	—	—	—	(104)	—	—	(167)	(104)	—
Balance at end of period	5	20,912	20,809	20,836	20,711	20,597	20,499	20,395	20,294	20,180	20,912	20,597	20,294
<b>Preferred Shares</b>													
Balance at beginning of period	6	4,400	4,400	4,400	3,400	3,400	3,400	2,700	2,700	2,800	4,400	2,700	2,200
Issue of shares	7	350	—	—	1,000	—	—	700	—	150	350	700	1,200
Redemption of shares	8	—	—	—	—	—	—	—	—	(250)	—	—	(700)
Balance at end of period	9	4,750	4,400	4,400	4,400	3,400	3,400	3,400	2,700	2,700	4,750	3,400	2,700
<b>Treasury Shares – Common</b>													
Balance at beginning of period	10	(245)	(218)	(31)	(42)	(4)	(51)	(49)	(17)	(11)	(31)	(49)	(54)
Purchase of shares	11	(2,180)	(2,312)	(2,478)	(1,361)	(1,389)	(1,405)	(1,614)	(1,146)	(1,475)	(6,970)	(4,408)	(5,269)
Sale of shares	12	2,403	2,285	2,291	1,372	1,351	1,452	1,612	1,114	1,469	6,979	4,415	5,274
Balance at end of period	13	(22)	(245)	(218)	(31)	(42)	(4)	(51)	(49)	(17)	(22)	(42)	(49)
<b>Treasury Shares – Preferred</b>													
Balance at beginning of period	14	(7)	(5)	(5)	(5)	(4)	(4)	(3)	(4)	(14)	(5)	(3)	(1)
Purchase of shares	15	(46)	(41)	(50)	(58)	(23)	(17)	(17)	(9)	(85)	(137)	(57)	(244)
Sale of shares	16	45	39	50	58	22	17	16	10	95	134	55	242
Balance at end of period	17	(8)	(7)	(5)	(5)	(5)	(4)	(4)	(3)	(4)	(8)	(5)	(3)
<b>Contributed Surplus</b>													
Balance at beginning of period	18	200	206	203	197	189	198	214	226	226	203	214	205
Net premium (discount) on treasury shares	19	9	1	7	10	10	1	5	(4)	(1)	17	16	25
Stock options expensed	20	3	4	5	3	3	1	(1)	4	4	12	3	20
Stock options exercised	21	(3)	(9)	(8)	(4)	(2)	(7)	(21)	(5)	(1)	(20)	(30)	(20)
Other	22	(2)	(2)	(1)	(3)	(3)	(4)	1	(7)	(2)	(5)	(6)	(16)
Balance at end of period	23	207	200	206	203	197	189	198	214	226	207	197	214
<b>Retained Earnings</b>													
Balance at beginning of period	24	37,577	37,330	35,452	34,387	33,442	32,585	32,053	30,764	29,362	35,452	32,053	27,585
Net income	25	2,740	2,475	2,504	2,274	2,329	2,024	2,194	1,810	2,238	7,719	6,547	7,912
Dividends													
Common	26	(1,108)	(1,113)	(1,021)	(1,019)	(1,020)	(1,017)	(946)	(945)	(945)	(3,242)	(2,983)	(4,002)
Preferred	27	(47)	(48)	(48)	(43)	(36)	(37)	(25)	(26)	(25)	(143)	(98)	(99)
Share issue expenses and others	28	(4)	—	—	(8)	—	—	(6)	—	(2)	(4)	(6)	(28)
Net premium on repurchase of common shares	29	—	(713)	—	—	—	—	(383)	—	—	(713)	(383)	—
Net premium on redemption of preferred shares	30	—	—	—	—	—	—	—	—	(6)	—	—	(17)
Actuarial gains (losses) on employee benefit plans	31	315	(354)	443	(139)	(328)	(113)	(302)	450	142	404	(743)	400
Balance at end of period	32	39,473	37,577	37,330	35,452	34,387	33,442	32,585	32,053	30,764	39,473	34,387	32,053
<b>Accumulated Other Comprehensive Income (loss)</b>													
Balance at beginning of period	33	11,853	9,131	11,834	11,037	8,689	13,467	10,209	10,477	7,569	11,834	10,209	4,936
Net change in unrealized gains (losses) on AFS securities	34	(94)	289	93	26	207	230	(245)	(424)	(147)	288	192	(557)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	35	(4,428)	2,325	(1,423)	1,290	1,635	(4,535)	2,934	(19)	3,097	(3,526)	34	5,326
Net change in gains (losses) on derivatives designated as cash flow hedges	36	(767)	108	(1,373)	(519)	506	(473)	569	175	(42)	(2,032)	602	504
Balance at end of period	37	6,564	11,853	9,131	11,834	11,037	8,689	13,467	10,209	10,477	6,564	11,037	10,209
<b>Non-Controlling Interests in Subsidiaries</b>													
Balance at beginning of period	38	1,588	1,652	1,622	1,650	1,633	1,612	1,684	1,610	1,639	1,588	1,633	1,610
Total Equity	39	\$ 73,464	\$ 76,239	\$ 73,302	\$ 74,214	\$ 71,204	\$ 67,823	\$ 71,674	\$ 67,028	\$ 65,965	\$ 73,464	\$ 71,204	\$ 67,028
<b>NUMBER OF COMMON SHARES OUTSTANDING (thousands)<sup>1</sup></b>													
Balance at beginning of period	40	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	1,857,180	1,855,145	1,844,631
Issued													
Options	41	372	1,162	1,020	679	273	923	3,043	755	210	2,554	4,239	3,288
Dividend reinvestment plan	42	1,309	1,287	1,142	1,378	1,506	1,508	1,585	1,507	1,868	3,738	4,599	6,661
Purchase of shares for cancellation	43	—	(15,000)	—	—	—	—	(9,500)	—	—	(15,000)	(9,500)	—
Impact of treasury shares	44	3,463	(383)	(2,959)	302	(467)	809	(4)	(713)	(42)	121	338	565
Balance at end of period	45	1,848,593	1,843,449	1,856,383	1,857,180	1,854,821	1,853,509	1,850,269	1,855,145	1,853,596	1,848,593	1,854,821	1,855,145

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

## Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(\$ millions)		LINE		2017				2016				2015		Year to Date		Full Year											
For the period ended		#		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015											
Unrealized Gains (Losses) on Available-for-Sale Securities																											
1	Balance at beginning of period	\$	681	\$	392	\$	299	\$	273	\$	66	\$	(164)	\$	81	\$	505	\$	652	\$	299	\$	81	\$	81	\$	638
2	Change in unrealized gains (losses)		(46)		296		120		39		233		265		(263)		(384)		(143)		370		235		274		(464)
3	Reclassification to earnings of losses (gains)		(48)		(7)		(27)		(13)		(26)		(35)		18		(40)		(4)		(82)		(43)		(56)		(93)
4	Net change for the period		(94)		289		93		26		207		230		(245)		(424)		(147)		288		192		218		(557)
5	Balance at end of period		587		681		392		299		273		66		(164)		81		505		587		273		299		81
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities																											
6	Balance at beginning of period		10,581		8,256		9,679		8,389		6,754		11,289		8,355		8,374		5,277		9,679		8,355		8,355		3,029
7	Investment in foreign operations		(6,112)		3,210		(1,907)		1,639		2,268		(6,670)		4,053		(55)		4,734		(4,809)		(349)		1,290		8,090
8	Reclassification to earnings of net losses (gains) on investment in foreign operations		(25)		(9)		17		—		—		—		—		—		—		(17)		—		—		—
9	Hedging activities		2,309		(1,201)		652		(475)		(861)		2,900		(1,521)		47		(2,219)		1,760		518		43		(3,748)
10	Reclassification to earnings of net losses (gains) on hedges of investments in foreign operations		13		9		(17)		—		—		—		—		—		—		5		—		—		—
11	Recovery of (provision for) income taxes		(613)		316		(168)		126		228		(765)		402		(11)		582		(465)		(135)		(9)		984
12	Net change for the period		(4,428)		2,325		(1,423)		1,290		1,635		(4,535)		2,934		(19)		3,097		(3,526)		34		1,324		5,326
13	Balance at end of period		6,153		10,581		8,256		9,679		8,389		6,754		11,289		8,355		8,374		6,153		8,389		9,679		8,355
Gains (losses) on Derivatives Designated as Cash Flow Hedges																											
14	Balance at beginning of period		591		483		1,856		2,375		1,869		2,342		1,773		1,598		1,640		1,856		1,773		1,773		1,269
15	Change in gains (losses)		(2,503)		1,375		(1,214)		591		1,530		(3,215)		1,929		(65)		1,929		(2,342)		244		835		4,805
16	Reclassification to earnings of losses (gains)		1,736		(1,267)		(159)		(1,110)		(1,024)		2,742		(1,360)		240		(1,971)		310		358		(752)		(4,301)
17	Net change for the period		(767)		108		(1,373)		(519)		506		(473)		569		175		(42)		(2,032)		602		83		504
18	Balance at end of period		(176)		591		483		1,856		2,375		1,869		2,342		1,773		1,598		(176)		2,375		1,856		1,773
19	Accumulated Other Comprehensive Income at End of Period	\$	6,564	\$	11,853	\$	9,131	\$	11,834	\$	11,037	\$	8,689	\$	13,467	\$	10,209	\$	10,477	\$	6,564	\$	11,037	\$	11,834	\$	10,209

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

(\$ millions)														
For the period ended														
LINE	#	2017			2016				2015		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
NON-CONTROLLING INTERESTS IN SUBSIDIARIES														
Balance at beginning of period	1	\$ 1,652	\$ 1,622	\$ 1,650	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,589	\$ 1,650	\$ 1,610	\$ 1,610	\$ 1,549
On account of income	2	29	28	29	29	29	28	29	29	28	86	86	115	112
Foreign exchange and other adjustments	3	(93)	2	(57)	(12)	(8)	(100)	45	(58)	22	(148)	(63)	(75)	(51)
Balance at end of period	4	\$ 1,588	\$ 1,652	\$ 1,622	\$ 1,650	\$ 1,633	\$ 1,612	\$ 1,684	\$ 1,610	\$ 1,639	\$ 1,588	\$ 1,633	\$ 1,650	\$ 1,610
INVESTMENT IN TD AMERITRADE														
Balance at beginning of period	5	\$ 7,281	\$ 6,883	\$ 7,091	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,017	\$ 7,091	\$ 6,683	\$ 6,683	\$ 5,569
Decrease in reported investment through dividends received	6	(51)	(54)	(107)	(49)	—	(101)	(50)	—	(43)	(212)	(151)	(200)	(164)
Equity in net income, net of income taxes	7	122	111	113	94	121	109	109	108	91	346	339	433	377
Foreign exchange and other adjustments	8	(638)	341	(214)	187	265	(755)	478	(2)	512	(511)	(12)	175	901
Balance at end of period	9	\$ 6,714	\$ 7,281	\$ 6,883	\$ 7,091	\$ 6,859	\$ 6,473	\$ 7,220	\$ 6,683	\$ 6,577	\$ 6,714	\$ 6,859	\$ 7,091	\$ 6,683

## Derivatives – Notional

(\$ millions) As at		LINE #	2017 Q3						2017 Q2					
			Trading						Trading					
			Over-the-counter <sup>1</sup>						Over-the-counter <sup>1</sup>					
			Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total
<b>Interest Rate Contracts</b>														
Futures		1	\$ –	\$ –	\$ 917,857	\$ 917,857	\$ –	\$ 917,857	\$ –	\$ –	\$ 886,722	\$ 886,722	\$ –	\$ 886,722
Forward rate agreements		2	379,757	128,271	–	508,028	179	508,207	615,718	138,393	–	754,111	187	754,298
Swaps		3	5,308,908	482,129	–	5,791,037	1,370,365	7,161,402	5,537,176	530,692	–	6,067,868	1,359,823	7,427,691
Options written		4	–	19,065	74,332	93,397	269	93,666	–	16,568	123,313	139,881	309	140,190
Options purchased		5	–	18,176	91,836	110,012	1,274	111,286	–	17,061	155,112	172,173	2,405	174,578
		6	5,688,665	647,641	1,084,025	7,420,331	1,372,087	8,792,418	6,152,894	702,714	1,165,147	8,020,755	1,362,724	9,383,479
<b>Foreign Exchange Contracts</b>														
Futures		7	–	–	3	3	–	3	–	–	7	7	–	7
Forward contracts		8	–	1,256,594	–	1,256,594	29,136	1,285,730	–	1,235,757	–	1,235,757	31,818	1,267,575
Swaps		9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps		10	–	559,791	–	559,791	77,473	637,264	–	580,918	–	580,918	84,940	665,858
Options written		11	–	21,947	–	21,947	–	21,947	–	23,584	–	23,584	–	23,584
Options purchased		12	–	22,030	–	22,030	–	22,030	–	22,376	–	22,376	–	22,376
		13	–	1,860,362	3	1,860,365	106,609	1,966,974	–	1,862,635	7	1,862,642	116,758	1,979,400
<b>Credit Derivative Contracts</b>														
Credit default swaps														
Protection purchased		14	4,785	686	–	5,471	2,264	7,735	4,908	915	–	5,823	3,042	8,865
Protection sold		15	743	277	–	1,020	–	1,020	853	431	–	1,284	–	1,284
		16	5,528	963	–	6,491	2,264	8,755	5,761	1,346	–	7,107	3,042	10,149
<b>Other Contracts</b>														
Equity contracts		17	–	41,076	44,704	85,780	31,639	117,419	–	56,942	41,638	98,580	31,543	130,123
Commodity contracts		18	261	27,721	20,554	48,536	–	48,536	335	28,887	25,726	54,948	–	54,948
		19	261	68,797	65,258	134,316	31,639	165,955	335	85,829	67,364	153,528	31,543	185,071
<b>Total</b>		20	\$ 5,694,454	\$ 2,577,763	\$ 1,149,286	\$ 9,421,503	\$ 1,512,599	\$ 10,934,102	\$ 6,158,990	\$ 2,652,524	\$ 1,232,518	\$ 10,044,032	\$ 1,514,067	\$ 11,558,099
			2017 Q1						2016 Q4					
			Trading						Trading					
			Over-the-counter <sup>1</sup>						Over-the-counter <sup>1</sup>					
			Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total
<b>Interest Rate Contracts</b>														
Futures		21	\$ –	\$ –	\$ 549,709	\$ 549,709	\$ –	\$ 549,709	\$ –	\$ –	\$ 438,709	\$ 438,709	\$ –	\$ 438,709
Forward rate agreements		22	346,516	126,807	–	473,323	123	473,446	388,754	118,517	–	507,271	214	507,485
Swaps		23	4,618,792	545,181	–	5,163,973	1,204,406	6,368,379	4,430,548	560,316	–	4,990,864	1,072,602	6,063,466
Options written		24	–	14,499	91,087	105,586	206	105,792	–	14,841	42,543	57,384	340	57,724
Options purchased		25	–	13,075	119,246	132,321	1,256	133,577	–	16,717	68,989	85,706	2,081	87,787
		26	4,965,308	699,562	760,042	6,424,912	1,205,991	7,630,903	4,819,302	710,391	550,241	6,079,934	1,075,237	7,155,171
<b>Foreign Exchange Contracts</b>														
Futures		27	–	–	6	6	–	6	–	–	7	7	–	7
Forward contracts		28	–	1,269,060	–	1,269,060	30,872	1,299,932	–	1,127,778	–	1,127,778	32,875	1,160,653
Swaps		29	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps		30	–	549,963	–	549,963	83,798	633,761	–	556,542	–	556,542	89,241	645,783
Options written		31	–	27,160	–	27,160	–	27,160	–	32,097	–	32,097	–	32,097
Options purchased		32	–	26,687	–	26,687	–	26,687	–	32,683	–	32,683	–	32,683
		33	–	1,872,870	6	1,872,876	114,670	1,987,546	–	1,749,100	7	1,749,107	122,116	1,871,223
<b>Credit Derivative Contracts</b>														
Credit default swaps														
Protection purchased		34	4,268	1,162	–	5,430	3,622	9,052	4,039	1,541	–	5,580	3,853	9,433
Protection sold		35	581	443	–	1,024	–	1,024	439	419	–	858	–	858
		36	4,849	1,605	–	6,454	3,622	10,076	4,478	1,960	–	6,438	3,853	10,291
<b>Other Contracts</b>														
Equity contracts		37	–	54,514	44,477	98,991	31,440	130,431	–	47,371	40,678	88,049	32,835	120,884
Commodity contracts		38	268	24,782	23,158	48,208	–	48,208	246	22,627	23,414	46,287	–	46,287
		39	268	79,296	67,635	147,199	31,440	178,639	246	69,998	64,092	134,336	32,835	167,171
<b>Total</b>		40	\$ 4,970,425	\$ 2,653,333	\$ 827,683	\$ 8,451,441	\$ 1,355,723	\$ 9,807,164	\$ 4,824,026	\$ 2,531,449	\$ 614,340	\$ 7,969,815	\$ 1,234,041	\$ 9,203,856

<sup>1</sup> 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.

<sup>2</sup> 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 Q3						2016 Q2					
			Trading						Trading					
			Over-the-counter <sup>1</sup>						Over-the-counter <sup>1</sup>					
			Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total
<b>Interest Rate Contracts</b>														
Futures	1		\$ –	\$ –	\$ 350,929	\$ 350,929	\$ –	\$ 350,929	\$ –	\$ –	\$ 298,219	\$ 298,219	\$ –	\$ 298,219
Forward rate agreements	2		350,863	98,895	–	449,758	201	449,959	359,826	73,884	–	433,710	157	433,867
Swaps	3		3,565,020	532,316	–	4,097,336	1,139,508	5,236,844	3,164,992	551,201	–	3,716,193	1,025,792	4,741,985
Options written	4		–	12,923	17,419	30,342	362	30,704	–	12,466	11,665	24,131	321	24,452
Options purchased	5		–	11,236	21,236	32,472	3,145	35,617	–	11,272	20,110	31,382	2,493	33,875
	6		3,915,883	655,370	389,584	4,960,837	1,143,216	6,104,053	3,524,818	648,823	329,994	4,503,635	1,028,763	5,532,398
<b>Foreign Exchange Contracts</b>														
Futures	7		–	–	56	56	–	56	–	–	59	59	–	59
Forward contracts	8		–	968,910	–	968,910	34,515	1,003,425	–	796,039	–	796,039	36,091	832,130
Swaps	9		–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	10		–	541,255	–	541,255	87,502	628,757	–	510,897	–	510,897	83,936	594,833
Options written	11		–	32,042	–	32,042	–	32,042	–	24,712	–	24,712	–	24,712
Options purchased	12		–	30,867	–	30,867	–	30,867	–	25,852	–	25,852	–	25,852
	13		–	1,573,074	56	1,573,130	122,017	1,695,147	–	1,357,500	59	1,357,559	120,027	1,477,586
<b>Credit Derivative Contracts</b>														
Credit default swaps														
Protection purchased	14		3,593	1,492	–	5,085	4,566	9,651	1,153	1,537	–	2,690	5,226	7,916
Protection sold	15		205	529	–	734	–	734	761	651	–	1,412	–	1,412
	16		3,798	2,021	–	5,819	4,566	10,385	1,914	2,188	–	4,102	5,226	9,328
<b>Other Contracts</b>														
Equity contracts	17		–	38,045	33,342	71,387	33,913	105,300	–	33,271	33,566	66,837	34,643	101,480
Commodity contracts	18		219	10,981	24,933	36,133	–	36,133	200	8,943	25,285	34,428	–	34,428
	19		219	49,026	58,275	107,520	33,913	141,433	200	42,214	58,851	101,265	34,643	135,908
<b>Total</b>	20		\$ 3,919,900	\$ 2,279,491	\$ 447,915	\$ 6,647,306	\$ 1,303,712	\$ 7,951,018	\$ 3,526,932	\$ 2,050,725	\$ 388,904	\$ 5,966,561	\$ 1,188,659	\$ 7,155,220
			2016 Q1						2015 Q4					
			Trading						Trading					
			Over-the-counter <sup>1</sup>						Over-the-counter <sup>1</sup>					
			Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>2</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total
<b>Interest Rate Contracts</b>														
Futures	21		\$ –	\$ –	\$ 424,056	\$ 424,056	\$ –	\$ 424,056	\$ –	\$ –	\$ 261,425	\$ 261,425	\$ –	\$ 261,425
Forward rate agreements	22		307,554	67,894	–	375,448	130	375,578	328,653	44,238	–	372,891	–	372,891
Swaps	23		3,278,137	602,886	–	3,881,023	1,148,904	5,029,927	2,939,483	581,091	–	3,520,574	1,115,863	4,636,437
Options written	24		–	17,229	13,165	30,394	284	30,678	–	20,356	8,769	29,125	110	29,235
Options purchased	25		–	17,342	15,488	32,830	1,040	33,870	–	17,146	15,093	32,239	2,206	34,445
	26		3,585,691	705,351	452,709	4,743,751	1,150,358	5,894,109	3,268,136	662,831	285,287	4,216,254	1,118,179	5,334,433
<b>Foreign Exchange Contracts</b>														
Futures	27		–	–	68	68	–	68	–	–	37	37	–	37
Forward contracts	28		–	871,308	–	871,308	52,287	923,595	–	664,852	–	664,852	48,838	713,690
Swaps	29		–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	30		–	523,088	–	523,088	81,234	604,322	–	471,797	–	471,797	77,156	548,953
Options written	31		–	27,688	–	27,688	–	27,688	–	23,973	–	23,973	–	23,973
Options purchased	32		–	26,271	–	26,271	–	26,271	–	23,286	–	23,286	–	23,286
	33		–	1,448,355	68	1,448,423	133,521	1,581,944	–	1,183,908	37	1,183,945	125,994	1,309,939
<b>Credit Derivative Contracts</b>														
Credit default swaps														
Protection purchased	34		863	1,884	–	2,747	6,249	8,996	620	1,567	–	2,187	6,146	8,333
Protection sold	35		679	648	–	1,327	–	1,327	225	679	–	904	–	904
	36		1,542	2,532	–	4,074	6,249	10,323	845	2,246	–	3,091	6,146	9,237
<b>Other Contracts</b>														
Equity contracts	37		–	38,492	46,942	85,434	34,837	120,271	–	33,726	42,633	76,359	35,976	112,335
Commodity contracts	38		237	9,106	13,657	23,000	–	23,000	332	9,453	16,049	25,834	–	25,834
	39		237	47,598	60,599	108,434	34,837	143,271	332	43,179	58,682	102,193	35,976	138,169
<b>Total</b>	40		\$ 3,587,470	\$ 2,203,836	\$ 513,376	\$ 6,304,682	\$ 1,324,965	\$ 7,629,647	\$ 3,269,313	\$ 1,892,164	\$ 344,006	\$ 5,505,483	\$ 1,286,295	\$ 6,791,778

<sup>1</sup> 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.

<sup>2</sup> 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 – Credit Exposure

(\$ millions) As at			2017 Q3			2017 Q2			2017 Q1		
LINE #			Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount
<b>Interest Rate Contracts</b>											
Forward rate agreements	1		\$ 72	\$ 225	\$ 79	\$ 90	\$ 220	\$ 75	\$ 60	\$ 240	\$ 87
Swaps	2		13,764	17,980	6,957	16,838	21,341	8,701	16,320	20,656	8,690
Options purchased	3		374	443	188	420	492	224	378	436	205
	4		14,210	18,648	7,224	17,348	22,053	9,000	16,758	21,332	8,982
<b>Foreign Exchange Contracts</b>											
Forward contracts	5		19,580	32,919	4,226	16,829	31,615	4,792	16,122	30,124	4,915
Swaps	6		—	—	—	—	—	—	—	—	—
Cross-currency interest rate swaps	7		24,093	40,636	7,785	23,578	41,082	9,018	22,234	39,159	8,530
Options purchased	8		490	814	174	336	666	167	421	764	177
	9		44,163	74,369	12,185	40,743	73,363	13,977	38,777	70,047	13,622
<b>Other Contracts</b>											
Credit derivatives	10		5	362	155	—	395	181	8	380	166
Equity contracts	11		1,236	4,193	812	1,507	5,465	1,033	1,398	5,434	1,186
Commodity contracts	12		618	1,906	376	682	1,973	462	803	1,950	492
	13		1,859	6,461	1,343	2,189	7,833	1,676	2,209	7,764	1,844
Total	14		60,232	99,478	20,752	60,280	103,249	24,653	57,744	99,143	24,448
Less: impact of master netting agreements	15		43,138	60,320	14,947	41,124	59,539	17,371	40,032	58,212	16,813
<b>Total after netting</b>	16		17,094	39,158	5,805	19,156	43,710	7,282	17,712	40,931	7,635
Less: impact of collateral	17		6,703	7,730	1,301	7,666	7,893	1,435	8,430	9,088	1,934
<b>Net</b>	18		10,391	31,428	4,504	11,490	35,817	5,847	9,282	31,843	5,701
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	19		1,536	15,952	1,697	1,345	15,682	1,798	1,535	14,624	2,208
<b>Total</b>	20		\$ 11,927	\$ 47,380	\$ 6,201	\$ 12,835	\$ 51,499	\$ 7,645	\$ 10,817	\$ 46,467	\$ 7,909

  

			2016 Q4			2016 Q3			2016 Q2		
			Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount
<b>Interest Rate Contracts</b>											
Forward rate agreements	21		\$ 132	\$ 256	\$ 64	\$ 198	\$ 321	\$ 82	\$ 76	\$ 166	\$ 45
Swaps	22		21,542	26,041	11,577	24,401	28,885	13,393	21,548	26,093	12,347
Options purchased	23		495	569	278	552	635	316	517	594	294
	24		22,169	26,866	11,919	25,151	29,841	13,791	22,141	26,853	12,686
<b>Foreign Exchange Contracts</b>											
Forward contracts	25		17,756	32,874	5,652	16,837	28,142	4,620	16,375	26,254	4,619
Swaps	26		—	—	—	—	—	—	—	—	—
Cross-currency interest rate swaps	27		23,382	40,645	9,315	23,506	40,744	9,364	24,612	40,756	9,062
Options purchased	28		542	954	198	465	855	193	475	803	195
	29		41,680	74,473	15,165	40,808	69,741	14,177	41,462	67,813	13,876
<b>Other Contracts</b>											
Credit derivatives	30		3	291	109	11	300	110	13	306	116
Equity contracts	31		1,285	4,963	1,087	1,010	4,236	917	911	3,887	881
Commodity contracts	32		777	1,925	516	538	1,421	405	602	1,392	433
	33		2,065	7,179	1,712	1,559	5,957	1,432	1,526	5,585	1,430
Total	34		65,914	108,518	28,796	67,518	105,539	29,400	65,129	100,251	27,992
Less: impact of master netting agreements	35		45,646	63,176	19,856	47,148	63,532	20,993	45,598	60,811	19,836
<b>Total after netting</b>	36		20,268	45,342	8,940	20,370	42,007	8,407	19,531	39,440	8,156
Less: impact of collateral	37		8,533	8,881	2,146	7,623	8,368	2,108	7,880	8,205	2,173
<b>Net</b>	38		11,735	36,461	6,794	12,747	33,639	6,299	11,651	31,235	5,983
QCCP contracts <sup>2</sup>	39		2,106	15,917	3,234	3,804	17,016	2,315	2,894	15,506	2,628
<b>Total</b>	40		\$ 13,841	\$ 52,378	\$ 10,028	\$ 16,551	\$ 50,655	\$ 8,614	\$ 14,545	\$ 46,741	\$ 8,611

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

<sup>2</sup> 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 #	2016 Q1			2015 Q4			2015 Q3		
		Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount
<b>Interest Rate Contracts</b>										
Forward rate agreements	1	\$ 77	\$ 173	\$ 66	\$ 26	\$ 67	\$ 21	\$ 33	\$ 85	\$ 31
Swaps	2	24,231	29,260	14,807	21,908	26,915	13,869	21,914	27,179	14,174
Options purchased	3	607	695	366	638	727	359	633	734	377
	4	24,915	30,128	15,239	22,572	27,709	14,249	22,580	27,998	14,582
<b>Foreign Exchange Contracts</b>										
Forward contracts	5	16,749	27,709	5,834	11,976	20,750	4,866	17,177	25,825	5,883
Swaps	6	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	7	32,460	48,860	11,463	26,148	52,070	16,645	27,839	54,302	18,342
Options purchased	8	493	823	212	404	688	166	486	723	179
	9	49,702	77,392	17,509	38,528	73,508	21,677	45,502	80,850	24,404
<b>Other Contracts</b>										
Credit derivatives	10	32	346	144	17	287	118	6	244	99
Equity contracts	11	1,530	4,850	1,064	1,079	4,185	954	1,102	4,234	1,001
Commodity contracts	12	629	1,427	362	582	1,431	365	520	1,306	357
	13	2,191	6,623	1,570	1,678	5,903	1,437	1,628	5,784	1,457
Total	14	76,808	114,143	34,318	62,778	107,120	37,363	69,710	114,632	40,443
Less: impact of master netting agreements	15	50,108	65,412	23,914	39,962	58,659	24,957	45,354	64,765	27,804
<b>Total after netting</b>	16	26,700	48,731	10,404	22,816	48,461	12,406	24,356	49,867	12,639
Less: impact of collateral	17	12,612	13,090	3,202	11,820	12,173	3,649	11,685	11,926	3,523
<b>Net</b>	18	14,088	35,641	7,202	10,996	36,288	8,757	12,671	37,941	9,116
QCCP Contracts <sup>2</sup>	19	3,371	16,461	1,985	1,937	14,735	2,070	1,355	13,432	1,813
<b>Total</b>	20	\$ 17,459	\$ 52,102	\$ 9,187	\$ 12,933	\$ 51,023	\$ 10,827	\$ 14,026	\$ 51,373	\$ 10,929

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

<sup>2</sup> 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  
Q3

	LINE #	Credit risk exposures						Other exposures		Total
		Drawn		Other exposures				Subject to market risk capital	All other <sup>1</sup>	
		Non- retail	Retail	Securitization	Repo-style transactions	Derivatives				
Cash and due from banks	1	\$ 921	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,192	\$ -	\$ 4,113
Interest-bearing deposits with banks	2	44,840	-	-	-	-	-	362	399	45,601
Trading loans, securities, and other	3	31	68	-	-	-	-	94,928	4,792	99,819
Derivatives	4	-	-	-	-	63,092	-	-	(5)	63,087
Financial assets designated at fair value through profit or loss	5	1,826	-	-	-	-	-	-	2,007	3,833
Available-for-sale securities	6	94,176	-	24,069	-	-	-	-	5,028	123,273
Held-to-maturity securities	7	51,356	-	19,876	-	-	-	-	1	71,233
Securities purchased under reverse repurchase agreements	8	-	-	-	120,400	-	-	-	-	120,400
Residential mortgages <sup>2</sup>	9	81,484	134,187	-	-	-	-	-	(166)	215,505
Consumer instalment and other personal <sup>2</sup>	10	16,511	131,794	-	-	-	-	-	3,087	151,392
Credit card	11	-	29,855	-	-	-	-	-	2,608	32,463
Business and government	12	174,776	11,396	7,230	-	-	-	-	103	193,505
Debt securities classified as loans	13	2,407	-	709	-	-	-	-	65	3,181
Allowance for loan losses <sup>3</sup>	14	(50)	-	(120)	-	-	-	-	(3,507)	(3,677)
Customers' liability under acceptances	15	16,855	-	-	-	-	-	-	-	16,855
Investment in TD Ameritrade	16	-	-	-	-	-	-	-	6,714	6,714
Goodwill	17	-	-	-	-	-	-	-	15,630	15,630
Other intangibles	18	-	-	-	-	-	-	-	2,586	2,586
Land, buildings, equipment, and other depreciable assets	19	-	-	-	-	-	-	-	5,154	5,154
Deferred tax assets	20	-	-	-	-	-	-	-	2,472	2,472
Amounts receivable from brokers, dealers and clients	21	514	-	-	-	-	-	-	16,304	16,818
Other assets	22	2,678	52	295	-	-	-	-	9,399	12,424
<b>Total</b>	<b>23</b>	<b>\$ 488,325</b>	<b>\$ 307,352</b>	<b>\$ 52,059</b>	<b>\$ 120,400</b>	<b>\$ 63,092</b>	<b>\$ 95,290</b>	<b>\$ 75,863</b>	<b>\$ -</b>	<b>\$ 1,202,381</b>

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

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

<sup>3</sup> Allowances related to exposures under standardized methodology are included under non-retail or retail.

## Gross Credit Risk Exposure<sup>1</sup>

\$ millions) As at		LINE #	2017 Q3						2017 Q2					
By Counterparty Type			Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC <sup>3</sup> derivatives	Other off- balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail														
Residential secured	1	\$	297,264	\$ 47,117	\$ –	\$ –	\$ –	344,381	\$ 295,341	\$ 46,477	\$ –	\$ –	\$ –	341,818
Qualifying revolving retail	2		22,772	70,732	–	–	–	93,504	22,293	71,403	–	–	–	93,696
Other retail	3		85,338	6,182	–	–	34	91,554	86,564	6,287	–	–	34	92,885
	4		405,374	124,031	–	–	34	529,439	404,198	124,167	–	–	34	528,399
Non-retail														
Corporate	5		181,633	68,004	129,865	11,041	15,124	405,667	189,580	71,234	133,299	13,354	16,540	424,007
Sovereign	6		182,994	1,257	35,764	11,791	1,372	233,178	194,175	1,405	32,242	12,396	1,436	241,654
Bank	7		25,723	1,610	58,883	16,326	3,360	105,902	32,029	1,550	52,129	17,960	3,273	106,941
	8		390,350	70,871	224,512	39,158	19,856	744,747	415,784	74,189	217,670	43,710	21,249	772,602
Total	9	\$	795,724	\$ 194,902	\$ 224,512	\$ 39,158	\$ 19,890	\$ 1,274,186	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001
By Country of Risk														
Canada	10	\$	440,089	\$ 125,253	\$ 75,148	\$ 11,751	\$ 9,203	\$ 661,444	\$ 429,950	\$ 124,041	\$ 73,070	\$ 17,480	\$ 8,942	\$ 653,483
United States	11		289,678	66,278	75,244	10,993	10,022	452,215	318,914	70,893	71,548	13,078	11,741	486,174
Other International														
Europe	12		47,090	2,578	52,368	11,403	381	113,820	51,792	2,543	55,012	9,884	333	119,564
Other	13		18,867	793	21,752	5,011	284	46,707	19,326	879	18,040	3,268	267	41,780
	14		65,957	3,371	74,120	16,414	665	160,527	71,118	3,422	73,052	13,152	600	161,344
Total	15	\$	795,724	\$ 194,902	\$ 224,512	\$ 39,158	\$ 19,890	\$ 1,274,186	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001
By Residual Contractual Maturity														
Within 1 year	16	\$	264,024	\$ 138,058	\$ 224,512	\$ 18,867	\$ 8,638	\$ 654,099	\$ 257,689	\$ 138,964	\$ 217,670	\$ 18,712	\$ 9,157	\$ 642,192
Over 1 year to 5 years	17		373,748	54,574	–	14,024	10,603	452,949	398,263	56,881	–	17,590	11,339	484,073
Over 5 years	18		157,952	2,270	–	6,267	649	167,138	164,030	2,511	–	7,408	787	174,736
Total	19	\$	795,724	\$ 194,902	\$ 224,512	\$ 39,158	\$ 19,890	\$ 1,274,186	\$ 819,982	\$ 198,356	\$ 217,670	\$ 43,710	\$ 21,283	\$ 1,301,001
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	20	\$	21,881	\$ 2,580	\$ 1	\$ 46	\$ 1,508	\$ 26,016	\$ 21,763	\$ 2,693	\$ 1	\$ 57	\$ 1,589	\$ 26,103
Non-residential	21		34,429	4,405	8	409	385	39,636	35,792	4,409	9	539	401	41,150
Total real-estate	22		56,310	6,985	9	455	1,893	65,652	57,555	7,102	10	596	1,990	67,253
Agriculture	23		5,912	355	5	13	26	6,311	5,840	323	5	25	22	6,215
Automotive	24		9,605	4,069	57	469	80	14,280	10,042	4,428	3	528	108	15,109
Financial	25		27,483	8,716	176,415	21,523	1,266	235,403	33,704	9,043	173,661	25,143	826	242,377
Food, beverage, and tobacco	26		4,593	3,076	–	448	469	8,586	4,903	3,216	–	683	425	9,227
Forestry	27		1,298	663	–	9	42	2,012	1,264	625	–	12	47	1,948
Government, public sector entities, and education	28		196,645	2,941	36,631	13,105	4,879	254,201	208,337	3,135	33,224	13,093	5,310	263,099
Health and social services	29		14,997	941	452	99	1,745	18,234	16,036	1,057	523	137	2,103	19,856
Industrial construction and trade contractors	30		3,795	1,114	67	15	697	5,688	3,886	1,103	54	22	733	5,798
Metals and mining	31		2,948	3,179	252	181	839	7,399	3,205	3,342	582	181	931	8,241
Pipelines, oil, and gas	32		6,291	9,589	25	577	1,912	18,394	6,539	10,052	31	802	1,835	19,259
Power and utilities	33		5,556	6,265	21	359	3,329	15,530	5,505	6,257	39	449	3,737	15,987
Professional and other services	34		12,222	4,558	150	154	558	17,642	13,840	4,273	181	84	822	19,200
Retail sector	35		5,966	2,114	457	99	206	8,842	6,227	2,279	296	37	223	9,062
Sundry manufacturing and wholesale	36		9,470	6,059	32	340	435	16,336	9,843	6,110	43	259	549	16,804
Telecommunications, cable, and media	37		5,613	6,402	–	581	309	12,905	5,946	7,858	–	602	301	14,707
Transportation	38		11,272	1,944	31	341	1,031	14,619	12,499	1,991	68	750	1,142	16,450
Other	39		10,374	1,901	9,908	390	140	22,713	10,613	1,995	8,950	307	145	22,010
Total	40	\$	390,350	\$ 70,871	\$ 224,512	\$ 39,158	\$ 19,856	\$ 744,747	\$ 415,784	\$ 74,189	\$ 217,670	\$ 43,710	\$ 21,249	\$ 772,602

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

<sup>2</sup> 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.

<sup>3</sup> Over-the-counter (OTC).

## Gross Credit Risk Exposure (Continued)<sup>1</sup>

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

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

<sup>2</sup> 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)<sup>1</sup>

(\$ millions) As at	LINE #	2016 Q3						2016 Q2					

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

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

## Exposures Covered By Credit Risk Mitigation

\$ millions) As at		LINE #	2017 Q3			2017 Q2			2017 Q1				
			Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>		
			Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives		
By Counterparty Type													
Retail													
Residential secured	1	\$	–	\$	110	\$	124,431	\$	–	\$	208	\$	132,567
Qualifying revolving retail	2		–		–		–		–		–		–
Other retail	3		498		110		–		786		158		–
	4		498		220		124,431		686		237		129,229
Non-retail													
Corporate	5		2,315		9,670		14,895		2,512		10,803		14,983
Sovereign	6		–		–		108		–		94		96
Bank	7		–		115		464		–		140		25
	8		2,315		9,785		15,467		2,512		10,943		15,102
Gross Credit Risk Exposure	9	\$	2,813	\$	10,005	\$	139,898	\$	3,198	\$	11,180	\$	144,331
			2016 Q4			2016 Q3			2016 Q2				
			Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>		
			Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives		
By Counterparty Type													
Retail													
Residential secured	10	\$	–	\$	227	\$	136,221	\$	–	\$	593	\$	141,944
Qualifying revolving retail	11		–		–		–		–		–		–
Other retail	12		488		169		–		540		171		–
	13		488		396		136,221		540		405		139,245
Non-retail													
Corporate	14		2,578		11,123		15,090		2,855		10,520		15,351
Sovereign	15		–		–		106		–		110		113
Bank	16		–		696		29		–		732		45
	17		2,578		11,819		15,225		2,855		11,252		15,506
Gross Credit Risk Exposure	18	\$	3,066	\$	12,215	\$	151,446	\$	3,395	\$	11,657	\$	154,751
			2016 Q1			2015 Q4			2015 Q3				
			Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>	Standardized		AIRB <sup>1</sup>		
			Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral <sup>2</sup>	Guarantees / credit derivatives	Guarantees / credit derivatives		
By Counterparty Type													
Retail													
Residential secured	19	\$	–	\$	673	\$	146,213	\$	–	\$	462	\$	149,131
Qualifying revolving retail	20		–		–		–		–		–		–
Other retail	21		441		197		–		487		466		–
	22		441		870		146,213		487		826		148,509
Non-retail													
Corporate	23		2,699		10,795		16,503		2,123		10,380		16,009
Sovereign	24		–		–		133		–		157		160
Bank	25		–		1,085		105		–		1,226		75
	26		2,699		11,880		16,741		2,123		11,606		16,241
Gross Credit Risk Exposure	27	\$	3,140	\$	12,750	\$	162,954	\$	2,610	\$	12,432	\$	164,750

<sup>1</sup> 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.

<sup>2</sup> 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 Exposures<sup>1</sup>

(\$ millions) As at		LINE	2017 Q3								2017 Q2							
		#	Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
<b>By Counterparty Type</b>																		
<b>Retail</b>																		
Residential secured	1	\$	—	\$ 110	\$ 183	\$ —	\$ 1,071	\$ 24	\$ —	\$ 1,388	\$ —	\$ 129	\$ 174	\$ —	\$ 1,145	\$ 27	\$ —	\$ 1,475
Other retail <sup>2</sup>	2		498	110	—	—	17,733	—	400	18,741	686	108	—	—	18,273	—	431	19,498
	3		498	220	183	—	18,804	24	400	20,129	686	237	174	—	19,418	27	431	20,973
<b>Non-retail</b>																		
Corporate	4		10,715	1,270	—	—	—	107,266	202	119,453	11,911	1,404	—	—	—	117,001	254	130,570
Sovereign	5		55,817	24,574	—	—	—	—	—	80,391	62,132	27,538	—	—	—	—	—	89,670
Bank	6		115	16,820	—	1	—	—	—	16,936	140	17,807	—	1	—	—	1	17,949
	7		66,647	42,664	—	1	—	107,266	202	216,780	74,183	46,749	—	1	—	117,001	255	238,189
<b>Total</b>	8	\$	67,145	\$ 42,884	\$ 183	\$ 1	\$ 18,804	\$ 107,290	\$ 602	\$ 236,909	\$ 74,869	\$ 46,986	\$ 174	\$ 1	\$ 19,418	\$ 117,028	\$ 686	\$ 259,162

			2017 Q1								2016 Q4							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
<b>By Counterparty Type</b>																		
<b>Retail</b>																		
Residential secured	9	\$	—	\$ 208	\$ 98	\$ —	\$ 1,023	\$ 26	\$ —	\$ 1,355	\$ —	\$ 227	\$ 123	\$ —	\$ 957	\$ 27	\$ —	\$ 1,334
Other retail <sup>2</sup>	10		786	158	—	—	17,855	—	418	19,217	488	169	—	—	17,840	—	397	18,894
	11		786	366	98	—	18,878	26	418	20,572	488	396	123	—	18,797	27	397	20,228
<b>Non-retail</b>																		
Corporate	12		11,802	1,421	—	—	—	110,411	284	123,918	12,223	1,478	—	—	—	113,280	353	127,334
Sovereign	13		60,190	24,069	—	—	—	—	—	84,259	54,043	23,123	—	—	—	—	—	77,166
Bank	14		147	17,275	—	1	—	—	—	17,423	696	17,024	—	1	—	—	—	17,721
	15		72,139	42,765	—	1	—	110,411	284	225,600	66,962	41,625	—	1	—	113,280	353	222,221
<b>Total</b>	16	\$	72,925	\$ 43,131	\$ 98	\$ 1	\$ 18,878	\$ 110,437	\$ 702	\$ 246,172	\$ 67,450	\$ 42,021	\$ 123	\$ 1	\$ 18,797	\$ 113,307	\$ 750	\$ 242,449

			2016 Q3								2016 Q2							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
<b>By Counterparty Type</b>																		
<b>Retail</b>																		
Residential secured	17	\$	—	\$ 234	\$ 104	\$ —	\$ 880	\$ 27	\$ —	\$ 1,245	\$ 356	\$ 237	\$ 27,726	\$ —	\$ 2,833	\$ 472	\$ —	\$ 31,624
Other retail <sup>2</sup>	18		540	171	—	—	17,604	—	360	18,675	603	96	—	—	54,414	—	578	55,691
	19		540	405	104	—	18,484	27	360	19,920	959	333	27,726	—	57,247	472	578	87,315
<b>Non-retail</b>																		
Corporate	20		12,374	1,002	—	—	—	107,702	361	121,439	12,402	149	—	—	—	101,291	383	114,225
Sovereign	21		49,443	21,387	—	—	—	—	—	70,830	43,168	18,861	—	—	—	—	—	62,029
Bank	22		732	15,260	—	1	—	—	—	15,993	823	14,434	—	1	—	—	—	15,258
	23		62,549	37,649	—	1	—	107,702	361	208,262	56,393	33,444	—	1	—	101,291	383	191,512
<b>Total</b>	24	\$	63,089	\$ 38,054	\$ 104	\$ 1	\$ 18,484	\$ 107,729	\$ 721	\$ 228,182	\$ 57,352	\$ 33,777	\$ 27,726	\$ 1	\$ 57,247	\$ 101,763	\$ 961	\$ 278,827

			2016 Q1								2015 Q4							
			Risk-weight								Risk-weight							
			0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
<b>By Counterparty Type</b>																		
<b>Retail</b>																		
Residential secured	25	\$	393	\$ 280	\$ 31,134	\$ —	\$ 3,173	\$ 514	\$ —	\$ 35,494	\$ 360	\$ —	\$ 29,152	\$ —	\$ 2,927	\$ 458	\$ —	\$ 32,897
Other retail <sup>2</sup>	26		525	114	—	—	60,634	—	710	61,983	564	389	—	—	58,072	—	630	59,655
	27		918	394	31,134	—	63,807	514	710	97,477	924	389	29,152	—	60,999	458	630	92,552
<b>Non-retail</b>																		
Corporate	28		13,340	155	—	—	—	109,480	456	123,431	12,344	160	—	—	—	101,630	489	114,623
Sovereign	29		48,188	19,443	—	—	—	—	—	67,631	38,551	17,383	—	—	—	—	—	55,934
Bank	30		1,085	15,133	—	1	—	—	—	16,219	1,226	12,315	—	1	—	—	—	13,542
	31		62,613	34,731	—	1	—	109,480	456	207,281	52,121	29,858	—	1	—	101,630	489	184,099
<b>Total</b>	32	\$	63,531	\$ 35,125	\$ 31,134	\$ 1	\$ 63,807	\$ 109,994	\$ 1,166	\$ 304,758	\$ 53,045	\$ 30,247	\$ 29,152	\$ 1	\$ 60,999	\$ 102,088	\$ 1,119	\$ 276,651

<sup>1</sup> Credit risk exposures are after credit risk mitigants and net of counterparty-specific allowance.

<sup>2</sup> Under the Standardized approach, "Other retail" includes qualifying revolving retail exposures.

## Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE  
#

2017  
Q3

		Notional										Average				EL adjusted		
		PD range		EAD <sup>4</sup>	of undrawn commitments	Average EAD	Average PD <sup>5</sup>	Average LGD		RWA	risk weighting		EL <sup>6</sup>	average risk weight <sup>7</sup>				
Insured Drawn and Undrawn <sup>2,3</sup>																		
Low Risk	1	0.00 to 0.15	% \$	114,234	\$	21,301	90.76	%	–	%	104	0.09	% \$	–	0.09	%		
Normal Risk	2	0.16 to 0.41		5,996		–	100.00		0.25		264	4.40		1	4.61			
	3	0.42 to 1.10		2,613		–	100.00		0.63		219	8.38		2	9.34			
Medium Risk	4	1.11 to 2.93		871		–	100.00		1.73		145	16.65		1	18.08			
	5	2.94 to 4.74		201		–	100.00		3.71		53	26.37		1	32.59			
High Risk	6	4.75 to 7.59		143		–	100.00		6.09		46	32.17		1	40.91			
	7	7.60 to 18.20		240		–	100.00		10.19		86	35.83		2	46.25			
	8	18.21 to 99.99		96		–	100.00		31.90		47	48.96		3	88.02			
Default	9	100.00		38		–	100.00		100.00		38	100.00		–	100.00			
Total	10		\$	124,432	\$	21,301	91.45	%	0.13	%	23.90	% \$	1,002	0.81	% \$	11	0.92	%
Uninsured Undrawn <sup>2</sup>																		
Low Risk	11	0.00 to 0.15	% \$	25,882	\$	50,709	51.04	%	0.03	%	19.97	% \$	519	2.01	% \$	2	2.10	%
Normal Risk	12	0.16 to 0.41		3,347		4,405	76.00		0.26		634	18.94		3	20.06			
	13	0.42 to 1.10		395		535	73.87		0.58		103	26.08		1	29.24			
Medium Risk	14	1.11 to 2.93		56		73	76.36		1.61		31	55.36		–	55.36			
	15	2.94 to 4.74		6		7	87.07		3.67		4	66.67		–	66.67			
High Risk	16	4.75 to 7.59		3		3	80.08		5.91		2	66.67		–	66.67			
	17	7.60 to 18.20		1		1	100.00		11.36		1	100.00		–	100.00			
	18	18.21 to 99.99		1		1	84.43		26.67		1	100.00		–	100.00			
Default	19	100.00		–		–	–		–		–	–		–	–			
Total	20		\$	29,691	\$	55,734	53.27	%	0.07	%	22.25	% \$	1,295	4.36	% \$	6	4.61	%
Uninsured Drawn <sup>2</sup>																		
Low Risk	21	0.00 to 0.15	% \$	90,705		n/a	n/a		0.06	%	22.95	% \$	3,028	3.34	% \$	12	3.50	%
Normal Risk	22	0.16 to 0.41		32,670		n/a	n/a		0.25		4,191	12.83		22	13.67			
	23	0.42 to 1.10		13,896		n/a	n/a		0.64		3,115	22.42		22	24.40			
Medium Risk	24	1.11 to 2.93		4,506		n/a	n/a		1.70		2,027	44.98		20	50.53			
	25	2.94 to 4.74		817		n/a	n/a		3.69		566	69.28		7	79.99			
High Risk	26	4.75 to 7.59		550		n/a	n/a		5.98		436	79.27		7	95.18			
	27	7.60 to 18.20		647		n/a	n/a		11.35		597	92.27		14	119.32			
	28	18.21 to 99.99		370		n/a	n/a		38.77		317	85.68		22	160.00			
Default	29	100.00		159		n/a	n/a		100.00		288	181.13		8	244.03			
Total	30		\$	144,320		n/a	n/a		0.51	%	24.03	% \$	14,565	10.09	% \$	134	11.25	%
U.S. Retail Uninsured Drawn and Undrawn																		
Low Risk	31	0.00 to 0.15	% \$	12,956	\$	9,390	80.40	%	0.07	%	31.15	% \$	569	4.39	% \$	2	4.58	%
Normal Risk	32	0.16 to 0.41		13,981		892	97.14		0.26		1,317	9.42		7	10.05			
	33	0.42 to 1.10		9,459		565	97.03		0.66		2,134	22.56		15	24.54			
Medium Risk	34	1.11 to 2.93		4,579		632	93.82		1.76		2,545	55.58		25	62.40			
	35	2.94 to 4.74		1,123		119	95.04		3.67		1,097	97.68		14	113.27			
High Risk	36	4.75 to 7.59		655		62	95.35		5.94		848	129.47		14	156.18			
	37	7.60 to 18.20		717		139	90.52		11.46		1,344	187.45		33	244.98			
	38	18.21 to 99.99		284		30	95.20		34.41		606	213.38		39	385.04			
Default	39	100.00		796		–	100.00		100.00		461	57.91		217	398.68			
Total	40		\$	44,550	\$	11,829	91.12	%	2.79	%	26.26	% \$	10,921	24.51	% \$	366	34.78	%

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> 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.

<sup>4</sup> Exposure at Default (EAD).

<sup>5</sup> Probability of Default (PD).

<sup>6</sup> Expected Loss (EL).

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



# Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured (Continued)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE #		2017 Q2											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
<b>Insured Drawn and Undrawn<sup>2,3</sup></b>													
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		
<b>Total</b>	10		\$ 129,230	\$ 21,678	91.65 %	0.14 %	24.29 %	\$ 1,108	0.86 %	\$ 12	0.97 %		
<b>Uninsured Undrawn<sup>2</sup></b>													
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	—	—	—	—	—	—	—	—	—		
<b>Total</b>	20		\$ 28,313	\$ 53,643	52.78 %	0.06 %	21.64 %	\$ 1,003	3.54 %	\$ 5	3.76 %		
<b>Uninsured Drawn<sup>2</sup></b>													
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		
<b>Total</b>	30		\$ 134,302	n/a	n/a	0.57 %	23.77 %	\$ 13,803	10.28 %	\$ 135	11.53 %		
<b>U.S. Retail Uninsured Drawn and Undrawn</b>													
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		
<b>Total</b>	40		\$ 48,498	\$ 12,622	91.24 %	2.82 %	26.22 %	\$ 11,850	24.43 %	\$ 401	34.77 %		

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> 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)<sup>1</sup>

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

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> 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)<sup>1</sup>

(\$ millions, except as noted) As at		LINE #	2016 Q4												
Insured Drawn and Undrawn <sup>2,3</sup>			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 <sup>2</sup>															
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 <sup>2</sup>															
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 %			

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> 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)<sup>1</sup>

(\$ 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		
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		
10		\$	139,245	\$	22,120	92.00	%	0.13	%	26.36	% \$	1,230	0.88	% \$	14	1.01	%	
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		—		—	—		—		—		—	—		—	—		
20		\$	25,744	\$	49,010	52.53	%	0.07	%	24.87	% \$	1,090	4.23	% \$	5	4.48	%	
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		
30		\$	118,778		n/a	n/a		0.63	%	26.15	% \$	13,927	11.73	% \$	139	13.19	%	
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		
40		\$	45,810	\$	11,291	91.47	%	2.90	%	28.28	% \$	12,737	27.80	% \$	430	39.53	%	

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> 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)<sup>1,2</sup>

(\$ 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			
<b>Insured Drawn and Undrawn<sup>3</sup></b>													
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			
<b>Total</b>		\$ 141,945	\$ 23,077	91.85 %	0.13 %	26.63 %	\$ 1,277	0.90 %	\$ 13	1.01 %			
<b>Uninsured Undrawn</b>													
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	—	—	—	—	—	—	—	—	—			
<b>Total</b>		\$ 25,729	\$ 47,018	54.72 %	0.07 %	25.07 %	\$ 1,053	4.09 %	\$ 5	4.34 %			
<b>Uninsured Drawn</b>													
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			
<b>Total</b>		\$ 112,778	n/a	n/a	0.68 %	26.40 %	\$ 13,889	12.32 %	\$ 143	13.90 %			

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> 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)<sup>1,2</sup>

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

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> 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)<sup>1,2</sup>

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

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> 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)<sup>1,2</sup>

(\$ 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			
<b>Insured Drawn and Undrawn<sup>3</sup></b>													
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			
<b>Total</b>		\$ 149,132	\$ 23,337	92.08 %	0.15 %	27.19 %	\$ 1,382	0.93 %	\$ 16	1.06 %			
<b>Uninsured Undrawn</b>													
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	–	–	–	–	–	–	–	–	–			
<b>Total</b>		\$ 23,103	\$ 43,293	53.37 %	0.07 %	24.20 %	\$ 887	3.84 %	\$ 4	4.06 %			
<b>Uninsured Drawn</b>													
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			
<b>Total</b>		\$ 97,282	n/a	n/a	0.82 %	26.73 %	\$ 13,891	14.28 %	\$ 148	16.18 %			

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

<sup>2</sup> Includes Canadian residential mortgages and home equity lines of credit.

<sup>3</sup> 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 Retail<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE  
#

2017  
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	57,297	70,575	76.22	0.04	88.13	1,426	2.49	21	2.95
Normal Risk	2	0.16 to 0.41	11,272	12,004	75.51	0.25	89.35	1,291	11.45	25	14.23
	3	0.42 to 1.10	9,437	8,135	76.47	0.70	88.93	2,410	25.54	58	33.22
Medium Risk	4	1.11 to 2.93	7,644	4,699	79.95	1.85	89.09	4,099	53.62	126	74.23
	5	2.94 to 4.74	3,051	1,340	85.34	3.71	88.97	2,705	88.66	101	130.04
High Risk	6	4.75 to 7.59	2,027	630	90.35	5.96	89.38	2,469	121.81	108	188.41
	7	7.60 to 18.20	1,838	387	94.95	11.13	87.78	3,157	171.76	179	293.50
	8	18.21 to 99.99	812	172	97.42	35.87	78.56	1,659	204.31	240	573.77
Default	9	100.00	126	–	100.00	100.00	73.48	14	11.11	92	923.81
<b>Total</b>	10		\$ 93,504	\$ 97,942	77.46 %	1.19 %	88.38 % \$	19,230	20.57 % \$	950	33.27 %

2017  
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	56,158	69,658	76.20	0.04	88.24	1,428	2.54	21	3.01
Normal Risk	12	0.16 to 0.41	11,804	12,751	75.53	0.25	89.45	1,353	11.46	27	14.32
	13	0.42 to 1.10	9,813	8,647	76.45	0.70	88.97	2,508	25.56	61	33.33
Medium Risk	14	1.11 to 2.93	7,839	4,978	79.60	1.85	89.16	4,213	53.74	129	74.31
	15	2.94 to 4.74	3,141	1,437	84.49	3.72	89.08	2,789	88.79	104	130.18
High Risk	16	4.75 to 7.59	2,087	674	89.66	5.96	89.47	2,546	121.99	111	188.48
	17	7.60 to 18.20	1,890	413	94.52	11.12	87.81	3,245	171.69	184	293.39
	18	18.21 to 99.99	833	190	97.10	36.27	78.95	1,700	204.08	250	579.23
Default	19	100.00	131	–	100.00	100.00	74.20	15	11.45	96	927.48
<b>Total</b>	20		\$ 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	21	0.00 to 0.15	55,511	68,822	76.04	0.04	88.20	1,395	2.51	21	2.99
Normal Risk	22	0.16 to 0.41	11,301	12,185	75.54	0.25	89.38	1,294	11.45	25	14.22
	23	0.42 to 1.10	9,507	8,450	76.18	0.70	88.89	2,429	25.55	59	33.31
Medium Risk	24	1.11 to 2.93	7,633	4,933	79.53	1.85	89.05	4,096	53.66	126	74.30
	25	2.94 to 4.74	3,066	1,464	84.11	3.71	88.97	2,718	88.65	101	129.83
High Risk	26	4.75 to 7.59	2,045	691	90.06	5.96	89.29	2,490	121.76	109	188.39
	27	7.60 to 18.20	1,841	441	94.90	11.13	87.56	3,153	171.27	179	292.80
	28	18.21 to 99.99	818	193	96.90	36.03	78.70	1,677	205.01	243	576.34
Default	29	100.00	134	–	100.00	100.00	72.75	14	10.45	97	915.30
<b>Total</b>	30		\$ 91,856	\$ 97,179	77.27 %	1.23 %	88.42 % \$	19,266	20.97 % \$	960	34.04 %

<sup>1</sup> 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)<sup>1</sup>

(\$ millions, except as noted)  
As at

		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	1	0.00 to 0.15 %	\$ 55,089	\$ 67,684	76.32 %	0.04 %	88.24 %	\$ 1,382	2.51 %	\$ 21	2.99 %		
Normal Risk	2	0.16 to 0.41	11,149	11,753	76.19	0.25	89.36	1,274	11.43	25	14.23		
	3	0.42 to 1.10	9,222	7,889	76.85	0.70	88.85	2,353	25.52	57	33.24		
Medium Risk	4	1.11 to 2.93	7,537	4,631	80.03	1.85	89.07	4,051	53.75	124	74.31		
	5	2.94 to 4.74	3,011	1,327	84.82	3.71	89.02	2,670	88.67	100	130.19		
High Risk	6	4.75 to 7.59	2,012	613	90.87	5.96	89.23	2,448	121.67	107	188.15		
	7	7.60 to 18.20	1,818	378	95.36	11.13	87.53	3,114	171.29	177	292.99		
	8	18.21 to 99.99	804	172	97.27	35.23	78.39	1,658	206.22	232	566.92		
Default	9	100.00	136	–	100.00	100.00	73.88	15	11.03	99	920.96		
Total	10		\$ 90,778	\$ 94,447	77.68 %	1.22 %	88.44 %	\$ 18,965	20.89 %	\$ 942	33.86 %		

		2016											
		Q3											
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	11	0.00 to 0.15 %	\$ 53,540	\$ 65,686	76.41 %	0.04 %	88.19 %	\$ 1,338	2.50 %	\$ 20	2.97 %		
Normal Risk	12	0.16 to 0.41	10,668	11,392	75.73	0.25	89.34	1,220	11.44	24	14.25		
	13	0.42 to 1.10	8,989	7,900	75.97	0.70	88.83	2,298	25.56	56	33.35		
Medium Risk	14	1.11 to 2.93	7,309	4,669	79.01	1.85	88.92	3,923	53.67	121	74.37		
	15	2.94 to 4.74	2,932	1,349	83.94	3.71	88.86	2,586	88.54	97	129.89		
High Risk	16	4.75 to 7.59	1,959	624	90.10	5.96	89.05	2,379	121.44	104	187.80		
	17	7.60 to 18.20	1,798	399	94.83	11.15	87.23	3,070	170.75	174	291.71		
	18	18.21 to 99.99	792	186	97.18	34.28	77.82	1,642	207.32	220	554.55		
Default	19	100.00	128	–	100.00	100.00	74.10	14	10.94	93	919.14		
Total	20		\$ 88,115	\$ 92,205	77.47 %	1.22 %	88.36 %	\$ 18,480	20.97 %	\$ 909	33.87 %		

		2016											
		Q2											
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	21	0.00 to 0.15 %	\$ 45,100	\$ 51,542	80.60 %	0.04 %	87.25 %	\$ 1,085	2.41 %	\$ 16	2.85 %		
Normal Risk	22	0.16 to 0.41	8,715	7,592	85.84	0.25	87.13	973	11.16	19	13.89		
	23	0.42 to 1.10	7,660	5,297	86.00	0.70	87.05	1,920	25.07	46	32.57		
Medium Risk	24	1.11 to 2.93	5,954	2,663	90.42	1.84	86.78	3,101	52.08	95	72.03		
	25	2.94 to 4.74	2,190	673	93.38	3.73	86.34	1,888	86.21	70	126.16		
High Risk	26	4.75 to 7.59	1,557	356	95.22	5.98	86.53	1,840	118.18	81	183.20		
	27	7.60 to 18.20	1,552	256	97.75	11.29	85.05	2,603	167.72	149	287.73		
	28	18.21 to 99.99	692	162	99.06	28.23	74.66	1,478	213.58	145	475.51		
Default	29	100.00	146	–	100.00	100.00	76.13	15	10.27	110	952.05		
Total	30		\$ 73,566	\$ 68,541	83.59 %	1.22 %	86.95 %	\$ 14,903	20.26 %	\$ 731	32.68 %		

<sup>1</sup> 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)<sup>1</sup>

(\$ millions, except as noted)  
As at

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

		2015											
		Q4											
	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	11	0.00 to 0.15 %	\$ 38,770	\$ 43,021	82.68 %	0.04 %	86.95 %	\$ 920	2.37 %	\$ 14	2.82 %		
Normal Risk	12	0.16 to 0.41	7,477	6,169	88.44	0.25	86.76	833	11.14	16	13.82		
	13	0.42 to 1.10	6,645	4,214	90.09	0.69	86.65	1,636	24.62	39	31.96		
Medium Risk	14	1.11 to 2.93	5,070	1,950	95.92	1.85	86.28	2,637	52.01	81	71.98		
	15	2.94 to 4.74	1,883	505	98.10	3.72	85.91	1,615	85.77	60	125.60		
High Risk	16	4.75 to 7.59	1,333	280	98.67	5.97	86.18	1,567	117.55	69	182.26		
	17	7.60 to 18.20	1,317	223	98.90	11.25	84.76	2,196	166.74	125	285.38		
	18	18.21 to 99.99	559	143	98.87	27.87	73.48	1,171	209.48	114	464.40		
Default	19	100.00	115	–	100.00	100.00	73.50	11	9.57	84	922.61		
<b>Total</b>	20		\$ 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	21	0.00 to 0.15 %	\$ 37,892	\$ 41,942	82.78 %	0.04 %	87.55 %	\$ 926	2.44 %	\$ 14	2.91 %		
Normal Risk	22	0.16 to 0.41	7,597	6,382	88.33	0.25	86.61	842	11.08	17	13.88		
	23	0.42 to 1.10	6,609	4,231	89.90	0.68	86.84	1,630	24.66	39	32.04		
Medium Risk	24	1.11 to 2.93	5,014	1,926	95.85	1.85	86.50	2,612	52.09	80	72.04		
	25	2.94 to 4.74	1,843	478	98.06	3.72	86.22	1,586	86.06	59	126.07		
High Risk	26	4.75 to 7.59	1,320	268	98.71	5.97	85.80	1,546	117.12	68	181.52		
	27	7.60 to 18.20	1,323	218	98.95	11.24	83.79	2,180	164.78	124	281.93		
	28	18.21 to 99.99	452	76	99.01	28.60	76.43	983	217.48	98	488.50		
Default	29	100.00	101	–	100.00	100.00	73.31	12	11.88	73	915.35		
<b>Total</b>	30		\$ 62,151	\$ 55,521	86.24 %	1.13 %	87.02 %	\$ 12,317	19.82 %	\$ 572	31.32 %		

<sup>1</sup> 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<sup>1,2</sup>

(\$ millions, except as noted)  
As at

LINE #	2017 Q3																
	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		% \$ 13,380	\$	4,014	90.49	%	0.07	%	42.80	% \$	1,082	8.09	% \$	4	8.46	%
2	0.16 to 0.41		18,096		3,249	91.95		0.29		39.46		3,609	19.94		20	21.33	
3	0.42 to 1.10		14,474		1,735	95.83		0.72		47.87		5,991	41.39		50	45.71	
4	1.11 to 2.93		12,992		717	98.04		1.85		49.15		7,942	61.13		118	72.48	
5	2.94 to 4.74		4,783		218	97.99		3.71		49.47		3,391	70.90		88	93.90	
6	4.75 to 7.59		3,402		99	98.41		5.98		49.72		2,545	74.81		101	111.92	
7	7.60 to 18.20		3,595		56	99.59		11.43		49.29		3,123	86.87		202	157.11	
8	18.21 to 99.99		1,721		29	99.05		34.41		49.32		2,012	116.91		291	328.27	
9	100.00		370		5	100.00		100.00		47.41		165	44.59		162	591.89	
10		\$	72,813	\$	10,122	94.71	%	2.97	%	45.37	% \$	29,860	41.01	% \$	1,036	58.79	%

2017 Q2														

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		
0.00 to 0.15		%	\$	11,804	\$	3,080	90.91	%	0.07	%	41.98	%	\$	955	8.09	%	\$	4	8.51	%
0.16 to 0.41				16,854		2,835	92.13		0.29		38.61			3,298	19.57			19	20.98	
0.42 to 1.10				14,240		1,821	96.10		0.72		46.51			5,713	40.12			48	44.33	
1.11 to 2.93				13,560		1,254	97.96		1.83		47.28			7,954	58.66			117	69.44	
2.94 to 4.74				5,044		374	98.19		3.72		46.92			3,393	67.27			88	89.08	
4.75 to 7.59				3,657		194	98.76		5.96		47.06			2,588	70.77			103	105.97	
7.60 to 18.20				3,760		176	99.79		11.30		47.55			3,144	83.62			203	151.10	
18.21 to 99.99				1,692		33	99.04		35.16		48.79			1,939	114.60			288	327.36	
100.00				415		4	100.00		100.00		47.27			199	47.95			180	590.12	
		\$		71,026	\$	9,771	95.12	%	3.17	%	44.20	%	\$	29,183	41.09	%	\$	1,050	59.57	%

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

<sup>2</sup> 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)<sup>1,2</sup>

(\$ millions, except as noted)  
As at

		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	1	0.00 to 0.15 %	\$ 12,313	\$ 3,027	91.33 %	0.08 %	41.52 %	\$ 988	8.02 %	\$ 4	8.43 %		
Normal Risk	2	0.16 to 0.41	13,002	2,801	90.10	0.27	43.50	2,757	21.20	15	22.65		
	3	0.42 to 1.10	18,881	1,798	97.05	0.65	42.38	6,666	35.31	54	38.88		
Medium Risk	4	1.11 to 2.93	13,731	1,266	97.91	1.82	47.17	8,030	58.48	118	69.22		
	5	2.94 to 4.74	4,965	348	98.44	3.72	47.10	3,353	67.53	87	89.44		
High Risk	6	4.75 to 7.59	3,572	197	98.63	5.96	47.31	2,542	71.16	101	106.51		
	7	7.60 to 18.20	3,563	170	99.78	11.27	47.66	2,984	83.75	192	151.11		
	8	18.21 to 99.99	1,502	34	98.95	34.30	49.57	1,762	117.31	253	327.86		
Default	9	100.00	411	4	100.00	100.00	47.10	197	47.93	178	589.29		
<b>Total</b>	10		\$ 71,940	\$ 9,645	95.21 %	2.98 %	44.36 %	\$ 29,279	40.70 %	\$ 1,002	58.11 %		

		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	11	0.00 to 0.15 %	\$ 12,076	\$ 2,998	91.21 %	0.08 %	41.89 %	\$ 980	8.12 %	\$ 4	8.53 %		
Normal Risk	12	0.16 to 0.41	12,805	2,627	90.54	0.27	43.73	2,728	21.30	15	22.77		
	13	0.42 to 1.10	18,549	1,781	97.04	0.66	42.78	6,642	35.81	55	39.51		
Medium Risk	14	1.11 to 2.93	13,429	1,224	97.87	1.81	47.49	7,897	58.81	115	69.51		
	15	2.94 to 4.74	4,795	345	98.35	3.72	47.66	3,277	68.34	85	90.50		
High Risk	16	4.75 to 7.59	3,407	188	98.50	5.94	47.65	2,441	71.65	97	107.24		
	17	7.60 to 18.20	3,382	170	99.80	11.19	48.13	2,855	84.42	183	152.05		
	18	18.21 to 99.99	1,401	34	98.91	34.04	50.55	1,675	119.56	238	331.91		
Default	19	100.00	403	3	100.00	100.00	47.62	196	48.64	176	594.54		
<b>Total</b>	20		\$ 70,247	\$ 9,370	95.24 %	2.92 %	44.71 %	\$ 28,691	40.84 %	\$ 968	58.07 %		

		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	21	0.00 to 0.15 %	\$ 6,974	\$ 2,954	85.96 %	0.07 %	50.96 %	\$ 663	9.51 %	\$ 3	10.04 %		
Normal Risk	22	0.16 to 0.41	7,494	2,305	86.47	0.27	48.89	1,780	23.75	10	25.42		
	23	0.42 to 1.10	12,091	1,316	97.48	0.64	44.19	4,428	36.62	36	40.34		
Medium Risk	24	1.11 to 2.93	6,779	1,035	97.35	1.80	53.20	4,450	65.64	65	77.63		
	25	2.94 to 4.74	2,230	295	97.61	3.72	54.53	1,743	78.16	45	103.39		
High Risk	26	4.75 to 7.59	1,614	167	97.61	5.91	53.82	1,306	80.92	52	121.19		
	27	7.60 to 18.20	1,528	167	99.78	11.04	56.12	1,501	98.23	96	176.77		
	28	18.21 to 99.99	597	28	97.83	31.07	59.92	868	145.39	111	377.81		
Default	29	100.00	168	4	100.00	100.00	51.56	152	90.48	74	641.07		
<b>Total</b>	30		\$ 39,475	\$ 8,271	93.11 %	2.34 %	49.53 %	\$ 16,891	42.79 %	\$ 492	58.37 %		

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

<sup>2</sup> 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)<sup>1,2</sup>

(\$ 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		
Low Risk	1	0.00 to 0.15 %	\$ 7,916	\$ 3,798	83.23 %	0.07 %	49.53 %	\$ 740	9.35 %	\$ 3	9.82 %		
Normal Risk	2	0.16 to 0.41	6,548	1,588	92.30	0.26	50.73	1,590	24.28	9	26.00		
	3	0.42 to 1.10	12,171	1,511	96.64	0.62	44.05	4,407	36.21	36	39.91		
Medium Risk	4	1.11 to 2.93	6,851	1,089	97.27	1.80	53.34	4,507	65.79	65	77.65		
	5	2.94 to 4.74	2,207	276	98.77	3.73	54.97	1,740	78.84	45	104.33		
High Risk	6	4.75 to 7.59	1,579	143	99.23	5.94	54.35	1,291	81.76	51	122.13		
	7	7.60 to 18.20	1,561	181	99.42	11.02	56.17	1,535	98.33	98	176.81		
	8	18.21 to 99.99	553	16	99.84	30.96	60.80	815	147.38	104	382.46		
Default	9	100.00	167	4	100.00	100.00	51.33	154	92.22	74	646.11		
<b>Total</b>	10		\$ 39,553	\$ 8,606	93.37 %	2.30 %	49.63 %	\$ 16,779	42.42 %	\$ 485	57.75 %		

		2015 Q4											
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight		
Low Risk	11	0.00 to 0.15 %	\$ 7,609	\$ 3,464	83.64 %	0.07 %	48.11 %	\$ 696	9.15 %	\$ 3	9.64 %		
Normal Risk	12	0.16 to 0.41	6,382	1,500	92.40	0.26	50.13	1,532	24.01	8	25.57		
	13	0.42 to 1.10	12,256	1,430	96.86	0.62	43.61	4,393	35.84	36	39.52		
Medium Risk	14	1.11 to 2.93	6,705	1,034	97.37	1.80	53.14	4,394	65.53	64	77.46		
	15	2.94 to 4.74	2,209	268	98.86	3.73	54.09	1,714	77.59	45	103.06		
High Risk	16	4.75 to 7.59	1,589	143	99.16	5.95	54.11	1,293	81.37	51	121.49		
	17	7.60 to 18.20	1,527	169	99.39	11.04	55.44	1,483	97.12	95	174.89		
	18	18.21 to 99.99	541	13	99.86	30.97	59.47	779	143.99	100	375.05		
Default	19	100.00	134	4	100.00	100.00	51.61	115	85.82	60	645.52		
<b>Total</b>	20		\$ 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	21	0.00 to 0.15 %	\$ 7,449	\$ 3,433	83.56 %	0.07 %	55.44 %	\$ 774	10.39 %	\$ 3	10.89 %		
Normal Risk	22	0.16 to 0.41	5,965	1,445	92.09	0.26	55.48	1,583	26.54	9	28.42		
	23	0.42 to 1.10	12,817	1,380	97.17	0.63	46.80	4,971	38.78	41	42.78		
Medium Risk	24	1.11 to 2.93	6,675	988	97.46	1.82	55.86	4,617	69.17	68	81.90		
	25	2.94 to 4.74	2,355	269	98.83	3.72	55.98	1,890	80.25	49	106.26		
High Risk	26	4.75 to 7.59	1,636	148	99.18	5.96	54.74	1,347	82.33	53	122.83		
	27	7.60 to 18.20	1,451	180	99.38	11.04	55.26	1,405	96.83	90	174.36		
	28	18.21 to 99.99	437	12	99.86	30.71	61.66	647	148.05	82	382.61		
Default	29	100.00	127	4	100.00	100.00	47.63	115	90.55	51	592.52		
<b>Total</b>	30		\$ 38,912	\$ 7,859	93.79 %	2.13 %	52.71 %	\$ 17,349	44.59 %	\$ 446	58.91 %		

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

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

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

(\$ millions, except as noted)  
As at

			LINE #	2017 Q3	2017 Q2	2017 Q1
PD Range <sup>1</sup>	Internal ratings grade (BRR) <sup>2</sup>	External rating equivalent		Average PD EAD <sup>3</sup>	Average LGD EAD <sup>3</sup>	Average risk weighting EAD <sup>3</sup>
Investment Grade (%)						
0.00 to 0.01	0	AAA/Aaa	1	\$ 11,768	– %	65.37 %
0.01 to 0.03	1A	AA+/Aa1	2	\$ 19,632	0.03	2.42 %
0.03 to 0.03	1B	AA/Aa2	3	\$ 16,154	0.03	3.16 %
0.03 to 0.04	1C	AA-/Aa3	4	\$ 15,917	0.04	12.68 %
0.04 to 0.05	2A	A+/A1	5	\$ 14,968	0.05	13.98 %
0.05 to 0.07	2B	A/A2	6	\$ 11,649	0.06	19.23 %
0.07 to 0.09	2C	A-/A3	7	\$ 19,169	0.07	13.15 %
0.09 to 0.11	3A	BBB+/Baa1	8	\$ 32,974	0.09	15.24 %
0.11 to 0.16	3B	BBB/Baa2	9	\$ 32,268	0.12	16.49 %
0.16 to 0.22	3C	BBB-/Baa3	10	\$ 22,459	0.16	22.34 %
Non-Investment Grade						
0.22 to 0.32	4A	BB+/Ba1	11	\$ 24,409	0.23	14.68 %
0.32 to 0.48	4B	BB/Ba2	12	\$ 14,943	0.32	27.25 %
0.48 to 0.74	4C	BB-/Ba3	13	\$ 11,129	0.49	23.65 %
0.74 to 1.12	5A	B+/B1	14	\$ 7,048	0.74	28.93 %
1.12 to 2.39	5B	B/B2	15	\$ 8,333	1.13	33.14 %
2.39 to 10.81	5C	B-/B3	16	\$ 20,268	2.40	15.45 %
Watch and Classified						
10.81 to 20.32	6	CCC+/Caa1	17	\$ 1,123	10.81	39.00 %
20.32 to 44.71	7	to	18	\$ 1,541	20.32	29.06 %
44.71 to 99.99	8	CC/Ca	19	\$ 215	44.72	48.40 %
Impaired/Default						
100.00	9	D	20	\$ 197	100.00	49.10 %
Total			21	\$ 286,164	0.58 %	18.25 %

			LINE #	2016 Q4	2016 Q3	2016 Q2
PD Range	Internal ratings grade (BRR)	External rating equivalent		Average PD EAD <sup>3</sup>	Average LGD EAD <sup>3</sup>	Average risk weighting EAD <sup>3</sup>
Investment Grade (%)						
0.00 to 0.01	0	AAA/Aaa	22	\$ 10,939	– %	68.44 %
0.01 to 0.03	1A	AA+/Aa1	23	\$ 13,135	0.03	2.07 %
0.03 to 0.04	1B	AA/Aa2	24	\$ 17,374	0.03	6.26 %
0.04 to 0.05	1C	AA-/Aa3	25	\$ 14,592	0.04	14.65 %
0.05 to 0.06	2A	A+/A1	26	\$ 12,131	0.05	18.84 %
0.06 to 0.07	2B	A/A2	27	\$ 13,447	0.06	22.44 %
0.07 to 0.08	2C	A-/A3	28	\$ 17,579	0.07	15.87 %
0.09 to 0.11	3A	BBB+/Baa1	29	\$ 24,820	0.09	19.43 %
0.12 to 0.15	3B	BBB/Baa2	30	\$ 28,645	0.12	19.40 %
0.16 to 0.23	3C	BBB-/Baa3	31	\$ 19,738	0.17	27.61 %
Non-Investment Grade						
0.24 to 0.33	4A	BB+/Ba1	32	\$ 17,546	0.25	16.46 %
0.34 to 0.52	4B	BB/Ba2	33	\$ 14,912	0.36	28.77 %
0.53 to 0.79	4C	BB-/Ba3	34	\$ 14,024	0.54	21.11 %
0.80 to 1.22	5A	B+/B1	35	\$ 6,248	0.82	28.53 %
1.23 to 2.50	5B	B/B2	36	\$ 6,734	1.24	34.57 %
2.51 to 10.95	5C	B-/B3	37	\$ 17,190	2.59	16.85 %
Watch and Classified						
10.96 to 21.10	6	CCC+/Caa1	38	\$ 1,076	11.20	34.05 %
21.11 to 45.99	7	to	39	\$ 1,686	21.43	32.12 %
46.00 to 99.99	8	CC/Ca	40	\$ 461	46.46	34.29 %
Impaired/Default						
100.00	9	D	41	\$ 339	100.00	43.92 %
Total			42	\$ 252,616	0.76 %	21.09 %

<sup>1</sup> PD ranges were revised to reflect non-retail parameter updates in the third quarter of 2017.

<sup>2</sup> Borrower Risk Rating (BRR).

<sup>3</sup> 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	2016					2015					2015				
As at			#	Q1					Q4					Q3				
PD Range	Internal ratings grade (BRR)	External rating equivalent		EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 10,999	—	70.73	\$ 43	0.39	\$ 10,650	—	70.00	\$ 37	0.35	\$ 10,927	—	69.35	\$ 37	0.34
0.01 to 0.03	1A	AA+/Aa1	2	4,374	0.03	1.69	28	0.64	3,145	0.03	1.92	30	0.95	3,713	0.03	1.86	25	0.67
0.03 to 0.04	1B	AA/Aa2	3	14,384	0.03	3.51	175	1.22	14,580	0.03	3.71	189	1.30	19,025	0.03	3.35	196	1.03
0.04 to 0.05	1C	AA-/Aa3	4	25,393	0.04	11.06	1,333	5.25	26,942	0.04	9.01	1,089	4.04	25,919	0.04	8.13	856	3.30
0.05 to 0.06	2A	A+/A1	5	11,896	0.05	17.46	1,092	9.18	11,841	0.05	17.30	1,017	8.59	12,585	0.05	15.91	1,034	8.22
0.06 to 0.07	2B	A/A2	6	10,580	0.06	29.39	1,829	17.29	11,299	0.06	27.31	1,852	16.39	12,154	0.06	28.60	2,119	17.43
0.07 to 0.10	2C	A-/A3	7	16,623	0.08	20.57	2,216	13.33	16,513	0.08	26.50	2,572	15.58	15,948	0.08	21.14	2,159	13.54
0.11 to 0.14	3A	BBB+/Baa1	8	25,230	0.11	19.48	3,919	15.53	21,801	0.11	18.64	3,221	14.77	16,242	0.11	21.53	2,779	17.11
0.15 to 0.19	3B	BBB/Baa2	9	25,710	0.15	16.20	4,044	15.73	19,498	0.15	18.17	3,435	17.62	13,847	0.15	22.95	3,166	22.86
0.20 to 0.26	3C	BBB-/Baa3	10	18,800	0.20	26.39	5,461	29.05	17,173	0.20	26.54	5,118	29.80	22,340	0.20	21.00	5,295	23.70
Non-Investment Grade																		
0.27 to 0.36	4A	BB+/Ba1	11	15,901	0.27	17.97	3,556	22.36	15,017	0.27	19.76	3,809	25.36	12,839	0.27	20.40	3,373	26.27
0.37 to 0.55	4B	BB/Ba2	12	13,178	0.37	25.43	4,449	33.76	13,064	0.37	24.83	4,324	33.10	12,505	0.37	24.77	4,203	33.61
0.56 to 0.85	4C	BB-/Ba3	13	12,419	0.56	23.06	4,865	39.17	13,312	0.56	20.29	4,639	34.85	12,682	0.56	22.84	4,830	38.09
0.86 to 1.29	5A	B+/B1	14	8,065	0.86	27.05	4,275	53.01	7,176	0.86	25.35	3,546	49.41	6,379	0.86	27.71	3,386	53.08
1.30 to 2.69	5B	B/B2	15	5,938	1.30	33.68	4,429	74.59	5,570	1.30	33.49	4,132	74.18	4,688	1.30	32.54	3,428	73.12
2.70 to 11.67	5C	B-/B3	16	14,903	2.70	15.74	6,362	42.69	15,710	2.70	13.16	5,608	35.70	18,429	2.70	12.73	6,464	35.08
Watch and Classified																		
11.68 to 22.12	6	CCC+/Caa1	17	969	11.73	35.92	1,570	162.02	838	11.73	33.86	1,275	152.15	602	11.73	33.79	912	151.50
22.13 to 45.99	7	to	18	903	22.13	27.36	1,304	144.41	780	22.13	30.44	1,263	161.92	587	22.13	34.03	1,053	179.39
46.00 to 99.99	8	CC/Ca	19	253	46.00	27.67	344	135.97	187	46.00	23.99	221	118.18	134	46.00	30.89	205	152.99
Impaired/Default																		
100.00	9	D	20	186	100.00	59.97	623	334.95	167	100.00	64.21	725	434.13	162	100.00	58.28	340	209.88
Total			21	\$ 236,704	0.62	21.20	\$ 51,917	21.93	\$ 225,263	0.61	21.08	\$ 48,102	21.35	\$ 221,707	0.59	20.48	\$ 45,860	20.68

<sup>1</sup> 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	2017					2017	2017					2017	2017				
			#	Q3	Q2					Q2	Q1					Q1	Q1				
PD Range <sup>1</sup>	Internal ratings grade (BRR)	External rating equivalent		EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting		EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting		EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	
Investment Grade (%)																					
0.00 to 0.01	0	AAA/Aaa	1	\$ 197,158	— %	16.21 %	\$ 65	0.03 %		\$ 198,739	— %	16.82 %	\$ 68	0.03 %		\$ 200,363	— %	18.00 %	\$ 68	0.03 %	
0.01 to 0.03	1A	AA+/Aa1	2	10,186	0.01	2.56	55	0.54		18,030	0.01	2.33	67	0.37		15,472	0.01	2.17	65	0.42	
0.03 to 0.03	1B	AA/Aa2	3	16,563	0.03	2.60	101	0.61		19,238	0.03	2.16	138	0.72		16,623	0.03	2.44	116	0.70	
0.03 to 0.04	1C	AA-/Aa3	4	12,677	0.04	1.58	88	0.69		8,461	0.04	1.68	64	0.76		6,540	0.04	1.83	55	0.84	
0.04 to 0.05	2A	A+/A1	5	10,438	0.05	2.50	93	0.89		9,118	0.05	2.82	102	1.12		9,956	0.05	2.78	113	1.13	
0.05 to 0.07	2B	A/A2	6	10,617	0.06	1.49	53	0.50		7,553	0.06	1.28	41	0.54		2,787	0.06	4.57	43	1.54	
0.07 to 0.09	2C	A-/A3	7	1,265	0.07	2.70	28	2.21		1,444	0.07	1.69	18	1.25		1,542	0.07	1.73	17	1.10	
0.09 to 0.11	3A	BBB+/Baa1	8	229	0.09	7.34	14	6.11		328	0.09	4.32	12	3.66		323	0.09	4.58	12	3.72	
0.11 to 0.16	3B	BBB/Baa2	9	1,104	0.12	6.17	32	2.90		384	0.12	9.99	18	4.69		311	0.12	9.16	13	4.18	
0.16 to 0.22	3C	BBB-/Baa3	10	208	0.16	5.58	9	4.33		278	0.17	7.32	14	5.04		245	0.17	7.22	13	5.31	
Non-Investment Grade																					
0.22 to 0.32	4A	BB+/Ba1	11	7	0.23	9.54	—	—		5	0.25	15.17	1	20.00		3	0.25	24.38	1	33.33	
0.32 to 0.48	4B	BB/Ba2	12	24	0.32	24.84	5	20.83		19	0.36	33.03	6	31.58		27	0.36	52.22	13	48.15	
0.48 to 0.74	4C	BB-/Ba3	13	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
0.74 to 1.12	5A	B+/B1	14	10	0.74	56.00	8	80.00		6	0.82	56.89	5	83.33		—	—	—	—	—	
1.12 to 2.39	5B	B/B2	15	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
2.39 to 10.81	5C	B-/B3	16	—	—	—	—	—		1	2.59	13.87	—	—		—	—	—	—	—	
Watch and Classified																					
10.81 to 20.32	6	CCC+/Caa1	17	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
20.32 to 44.71	7	to	18	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
44.71 to 99.99	8	CC/Ca	19	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
Impaired/Default																					
100.00	9	D	20	—	—	—	—	—		—	—	—	—	—		—	—	—	—	—	
Total			21	\$ 260,486	0.01 %	12.83 %	\$ 551	0.21 %		\$ 263,604	0.01 %	13.23 %	\$ 554	0.21 %		\$ 254,192	0.01 %	14.73 %	\$ 529	0.21 %	

			2016 Q4						2016 Q3						2016 Q2					
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent																		
			EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting			
0.00 to 0.01	0	AAA/Aaa	22	\$ 202,684	— %	18.33 %	\$ 70	0.03 %	\$ 200,592	— %	24.58 %	\$ 76	0.04 %	\$ 204,237	— %	19.07 %	\$ 84	0.04 %		
0.01 to 0.03	1A	AA+/Aa1	23	13,545	0.01	2.28	63	0.47	18,165	0.01	1.93	79	0.43	12,502	0.01	2.23	59	0.47		
0.03 to 0.04	1B	AA/Aa2	24	14,349	0.03	2.43	112	0.78	11,673	0.03	2.58	93	0.80	13,518	0.03	2.18	92	0.68		
0.04 to 0.05	1C	AA-/Aa3	25	8,925	0.04	1.34	55	0.62	5,445	0.04	2.22	56	1.03	5,793	0.04	2.06	55	0.95		
0.05 to 0.06	2A	A+/A1	26	10,063	0.05	2.74	116	1.15	8,544	0.05	3.01	97	1.14	7,221	0.05	3.01	85	1.18		
0.06 to 0.07	2B	A/A2	27	4,253	0.06	2.50	40	0.94	6,627	0.06	4.01	107	1.61	6,690	0.06	4.45	116	1.73		
0.07 to 0.08	2C	A-/A3	28	1,842	0.07	2.25	24	1.30	1,750	0.07	2.76	27	1.54	3,328	0.07	19.87	231	6.94		
0.09 to 0.11	3A	BBB+/Baa1	29	368	0.09	5.95	16	4.35	274	0.09	4.50	10	3.65	317	0.09	3.72	9	2.84		
0.12 to 0.15	3B	BBB/Baa2	30	399	0.12	2.67	5	1.25	79	0.12	6.68	2	2.53	172	0.12	5.83	5	2.91		
0.16 to 0.23	3C	BBB-/Baa3	31	257	0.17	4.87	10	3.89	271	0.17	5.75	11	4.06	320	0.17	5.78	12	3.75		
Non-Investment Grade																				
0.24 to 0.33	4A	BB+/Ba1	32	3	0.25	32.99	1	33.33	1	0.25	35.51	—	—	2	0.25	43.82	1	50.00		
0.34 to 0.52	4B	BB/Ba2	33	269	0.36	0.60	2	0.74	246	0.36	0.38	1	0.41	11	0.36	27.45	3	27.27		
0.53 to 0.79	4C	BB-/Ba3	34	—	—	—	—	—	3	0.54	58.96	2	66.67	5	0.54	58.96	4	80.00		
0.80 to 1.22	5A	B+/B1	35	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
1.23 to 2.50	5B	B/B2	36	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
2.51 to 10.95	5C	B-/B3	37	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
Watch and Classified																				
10.96 to 21.10	6	CCC+/Caa1	38	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
21.11 to 45.99	7	to	39	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
46.00 to 99.99	8	CC/Ca	40	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
Impaired/Default																				
100.00	9	D	41	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
Total			42	\$ 256,957	0.01 %	14.94 %	\$ 514	0.20 %	\$ 253,670	0.01 %	19.98 %	\$ 561	0.22 %	\$ 254,116	0.01 %	16.08 %	\$ 756	0.30 %		

<sup>1</sup> PD ranges were revised to reflect non-retail parameter updates in the third quarter of 2017.

<sup>2</sup> EAD includes the effects of credit risk mitigation.

(\$ millions, except as noted)  
As at

<sup>1</sup> EAD includes the effects of credit risk mitigation.

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

(\$ millions, except as noted)  
As at

\$ millions, except as noted) As at			LINE #	2017 Q3					2017 Q2					2017 Q1				
PD Range <sup>1</sup> Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent		EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	\$ 442	—	% 13.49	% \$ —	—	\$ 1	—	% 11.75	% \$ —	—	\$ 6	—	% 13.92	% \$ —	—
0.01 to 0.03	1A	AA+/Aa1	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
0.03 to 0.03	1B	AA/Aa2	3	1,091	0.03	1.57	5	0.46	589	0.03	4.93	8	1.36	693	0.03	4.19	8	1.15
0.03 to 0.04	1C	AA-/Aa3	4	9,020	0.04	21.28	629	6.97	11,126	0.04	35.96	1,042	9.37	10,900	0.04	26.54	820	7.52
0.04 to 0.05	2A	A+/A1	5	38,539	0.05	14.92	1,885	4.89	31,239	0.05	17.81	1,874	6.00	28,423	0.05	18.05	1,939	6.82
0.05 to 0.07	2B	A/A2	6	24,028	0.06	11.15	945	3.93	32,067	0.06	14.68	1,660	5.18	24,502	0.06	18.95	1,867	7.62
0.07 to 0.09	2C	A-/A3	7	5,990	0.07	11.51	282	4.71	5,817	0.07	24.57	491	8.44	10,046	0.07	21.19	623	6.20
0.09 to 0.11	3A	BBB+/Baa1	8	4,615	0.09	11.38	288	6.24	4,310	0.09	14.94	371	8.61	5,751	0.09	10.60	335	5.83
0.11 to 0.16	3B	BBB/Baa2	9	2,001	0.12	8.59	110	5.50	1,155	0.12	10.21	64	5.54	1,028	0.12	9.70	54	5.25
0.16 to 0.22	3C	BBB-/Baa3	10	2,221	0.16	6.30	105	4.73	1,592	0.17	12.28	135	8.48	1,733	0.17	11.36	133	7.67
Non-Investment Grade																		
0.22 to 0.32	4A	BB+/Ba1	11	564	0.23	9.01	49	8.69	355	0.25	10.01	47	13.24	401	0.25	9.88	48	11.97
0.32 to 0.48	4B	BB/Ba2	12	391	0.32	9.41	43	11.00	632	0.36	13.89	108	17.09	632	0.36	13.95	110	17.41
0.48 to 0.74	4C	BB-/Ba3	13	50	0.49	25.05	18	36.00	61	0.54	31.76	29	47.54	22	0.54	12.02	3	13.64
0.74 to 1.12	5A	B+/B1	14	2	0.74	45.96	2	100.00	6	0.82	16.77	2	33.33	5	0.82	15.01	1	20.00
1.12 to 2.39	5B	B/B2	15	5	1.13	14.87	2	40.00	15	1.24	4.69	2	13.33	20	1.24	11.41	5	25.00
2.39 to 10.81	5C	B-/B3	16	6	2.40	50.29	6	100.00	27	2.59	55.57	32	118.52	37	2.59	39.47	32	86.49
Watch and Classified																		
10.81 to 20.32	6	CCC+/Caa1	17	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20.32 to 44.71	7	to	18	1	20.32	21.15	1	100.00	—	—	—	—	—	—	—	—	—	—
44.71 to 99.99	8	CC/Ca	19	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Impaired/Default																		
100.00	9	D	20	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total			21	\$ 88,966	0.06 %	13.55 %	\$ 4,370	4.91 %	\$ 88,992	0.06 %	18.93 %	\$ 5,865	6.59 %	\$ 84,199	0.06 %	18.86 %	\$ 5,978	7.10 %

			2016 Q4					2016 Q3					2016 Q2					
PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent																
			EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>2</sup>	Average PD	Average LGD	RWA	Average risk weighting	
0.00 to 0.01	0	AAA/Aaa	22	\$ 3	— %	31.70	% \$ —	— %	\$ 3	— %	32.85	% \$ —	— %	\$ 4	— %	33.74	% \$ —	— %
0.01 to 0.03	1A	AA+/Aa1	23	—	—	—	—	—	—	—	58.96	—	—	—	0.03	58.96	—	—
0.03 to 0.04	1B	AA/Aa2	24	681	0.03	4.41	9	1.32	785	0.03	3.41	9	1.15	611	0.03	5.20	9	1.47
0.04 to 0.05	1C	AA-/Aa3	25	10,470	0.04	30.43	929	8.87	13,079	0.04	25.14	965	7.38	13,066	0.04	26.32	1,028	7.87
0.05 to 0.06	2A	A+/A1	26	18,252	0.05	24.84	1,844	10.10	18,569	0.05	20.08	1,523	8.20	19,099	0.05	19.17	1,572	8.23
0.06 to 0.07	2B	A/A2	27	19,679	0.06	21.59	1,687	8.57	32,047	0.06	15.71	1,874	5.85	31,075	0.06	13.69	1,585	5.10
0.07 to 0.08	2C	A-/A3	28	7,212	0.07	12.04	401	5.56	11,611	0.07	9.22	476	4.10	8,126	0.07	14.70	515	6.34
0.09 to 0.11	3A	BBB+/Baa1	29	6,618	0.09	11.61	419	6.33	8,470	0.09	9.14	425	5.02	7,999	0.09	10.09	440	5.50
0.12 to 0.15	3B	BBB-/Baa2	30	1,135	0.12	8.53	57	5.02	2,353	0.12	6.99	92	3.91	2,407	0.12	14.95	172	7.15
0.16 to 0.23	3C	BBB-/Baa3	31	1,473	0.17	12.52	129	8.76	1,050	0.17	16.64	121	11.52	1,099	0.17	15.00	125	11.37
Non-Investment Grade																		
0.24 to 0.33	4A	BB+/Ba1	32	241	0.25	9.75	37	15.35	393	0.25	9.16	48	12.21	342	0.25	9.09	44	12.87
0.34 to 0.52	4B	BB/Ba2	33	591	0.36	15.51	115	19.46	614	0.36	15.04	115	18.73	740	0.36	20.31	160	21.62
0.53 to 0.79	4C	BB-/Ba3	34	8	0.54	43.39	5	62.50	5	0.54	43.31	3	60.00	3	0.54	46.08	2	66.67
0.80 to 1.22	5A	B+/B1	35	53	0.82	56.05	44	83.02	4	0.82	26.48	2	50.00	4	0.82	22.99	2	50.00
1.23 to 2.50	5B	B/B2	36	10	1.24	9.61	2	20.00	9	1.24	9.40	2	22.22	9	1.24	8.99	2	22.22
2.51 to 10.95	5C	B-/B3	37	6	2.59	22.36	4	66.67	28	2.59	18.21	15	53.57	8	2.59	29.99	5	62.50
Watch and Classified																		
10.96 to 21.10	6	CCC+/Caa1	38	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
21.11 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	\$ 66,432	0.07 %	21.18 %	\$ 5,682	8.55 %	\$ 89,020	0.07 %	16.18 %	\$ 5,670	6.37 %	\$ 84,607	0.07 %	16.68 %	\$ 5,707	6.75 %

<sup>1</sup> PD ranges were revised to reflect non-retail parameter updates in the third quarter of 2017.

<sup>2</sup> 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	2016					2015					2015				
			#	Q1					Q4					Q3				
PD Range	Internal ratings grade	External rating equivalent		EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting	EAD <sup>1</sup>	Average PD	Average LGD	RWA	Average risk weighting
<b>Investment Grade (%)</b>	<b>(BRR)</b>																	
0.00 to 0.01	0	AAA/Aaa	1	\$ 38	— %	4.99 %	\$ —	— %	\$ 5	— %	34.41 %	\$ —	— %	\$ 19	— %	17.20 %	\$ —	— %
0.01 to 0.03	1A	AA+/Aa1	2	1,237	0.03	1.19	3	0.24	1,166	0.03	3.92	17	1.46	1,239	0.03	3.71	18	1.45
0.03 to 0.04	1B	AA/Aa2	3	511	0.03	5.98	9	1.76	878	0.03	3.82	10	1.14	957	0.03	3.54	11	1.15
0.04 to 0.05	1C	AA-/Aa3	4	15,038	0.04	21.74	1,110	7.38	15,080	0.04	26.60	1,634	10.84	15,545	0.04	27.46	1,711	11.01
0.05 to 0.06	2A	A+/A1	5	25,279	0.05	17.04	1,661	6.57	23,787	0.05	19.40	2,090	8.79	24,303	0.05	20.83	2,290	9.42
0.06 to 0.07	2B	A/A2	6	36,013	0.06	13.87	1,927	5.35	45,349	0.06	11.95	2,464	5.43	32,014	0.06	13.20	1,922	6.00
0.07 to 0.10	2C	A-/A3	7	9,626	0.08	12.17	627	6.51	14,017	0.08	15.86	1,175	8.38	17,625	0.08	13.37	1,490	8.45
0.11 to 0.14	3A	BBB+/Baa1	8	8,000	0.11	10.27	511	6.39	5,813	0.11	14.49	606	10.42	7,818	0.11	17.76	1,063	13.60
0.15 to 0.19	3B	BBB-/Baa2	9	2,368	0.15	4.25	71	3.00	1,778	0.15	11.54	206	11.59	1,960	0.15	12.77	238	12.14
0.20 to 0.26	3C	BBB-/Baa3	10	2,245	0.20	17.56	347	15.46	2,149	0.20	17.67	360	16.75	3,318	0.20	18.40	553	16.67
<b>Non-Investment Grade</b>																		
0.27 to 0.36	4A	BB+/Ba1	11	1,095	0.27	11.08	146	13.33	1,175	0.27	20.39	245	20.85	247	0.27	12.81	49	19.84
0.37 to 0.55	4B	BB/Ba2	12	324	0.37	54.60	184	56.79	320	0.37	23.75	82	25.63	673	0.37	25.46	176	26.15
0.56 to 0.85	4C	BB-/Ba3	13	45	0.56	15.50	9	20.00	40	0.56	18.64	10	25.00	174	0.56	5.42	12	6.90
0.86 to 1.29	5A	B+/B1	14	2	0.86	47.45	2	100.00	3	0.86	30.24	2	66.67	5	0.86	21.63	2	40.00
1.30 to 2.69	5B	B/B2	15	12	1.30	3.68	1	8.33	—	—	—	—	—	19	1.30	60.00	26	136.84
2.70 to 11.67	5C	B-/B3	16	17	2.70	32.51	19	111.76	42	2.70	46.36	48	114.29	6	2.70	17.40	3	50.00
<b>Watch and Classified</b>																		
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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>Impaired/Default</b>																		
100.00	9	D	20	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total</b>			21	\$ 101,850	0.07 %	15.14 %	\$ 6,627	6.51 %	\$ 111,602	0.07 %	16.24 %	\$ 8,949	8.02 %	\$ 105,922	0.07 %	17.44 %	\$ 9,564	9.03 %

<sup>1</sup> EAD includes the effects of credit risk mitigation.

## AIRB Credit Risk Exposures: Undrawn Commitments and EAD on Undrawn Commitments<sup>1,2</sup>

(\$ millions) As at		LINE #	2017 Q3		2017 Q2		2017 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
<b>Retail</b>								
Residential secured		1	\$ 88,864	\$ 46,848	\$ 87,943	\$ 46,186	\$ 85,685	\$ 45,054
Qualifying revolving retail		2	97,942	70,732	98,748	71,403	97,179	70,156
Other retail		3	10,122	6,055	9,902	6,158	9,771	6,126
		4	196,928	123,635	196,593	123,747	192,635	121,336
<b>Non-retail</b>								
Corporate		5	68,788	47,335	71,369	50,149	67,954	47,752
Sovereign		6	1,391	964	1,507	1,067	1,356	960
Bank		7	1,019	706	998	707	917	650
		8	71,198	49,005	73,874	51,923	70,227	49,362
<b>Total</b>		9	\$ 268,126	\$ 172,640	\$ 270,467	\$ 175,670	\$ 262,862	\$ 170,698

			2016 Q4		2016 Q3		2016 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
<b>Retail</b>								
Residential secured		10	\$ 84,291	\$ 44,141	\$ 82,421	\$ 42,771	\$ 70,095	\$ 36,210
Qualifying revolving retail		11	94,447	68,358	92,205	66,573	68,541	54,095
Other retail		12	9,645	6,028	9,370	5,856	8,271	5,351
		13	188,383	118,527	183,996	115,200	146,907	95,656
<b>Non-retail</b>								
Corporate		14	62,252	43,670	59,353	41,728	55,190	38,830
Sovereign		15	1,383	979	1,365	966	1,380	977
Bank		16	911	645	987	699	975	690
		17	64,546	45,294	61,705	43,393	57,545	40,497
<b>Total</b>		18	\$ 252,929	\$ 163,821	\$ 245,701	\$ 158,593	\$ 204,452	\$ 136,153

			2016 Q1		2015 Q4		2015 Q3	
By Counterparty Type			Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
<b>Retail</b>								
Residential secured		19	\$ 69,086	\$ 35,000	\$ 68,182	\$ 34,267	\$ 66,630	\$ 33,609
Qualifying revolving retail		20	63,191	51,362	56,505	46,382	55,521	45,601
Other retail		21	8,606	5,800	8,025	5,385	7,859	5,283
		22	140,883	92,162	132,712	86,034	130,010	84,493
<b>Non-retail</b>								
Corporate		23	60,448	44,507	56,009	41,289	47,965	35,376
Sovereign		24	1,445	1,075	1,344	1,000	1,611	1,198
Bank		25	1,160	863	1,294	963	1,234	918
		26	63,053	46,445	58,647	43,252	50,810	37,492
<b>Total</b>		27	\$ 203,936	\$ 138,607	\$ 191,359	\$ 129,286	\$ 180,820	\$ 121,985

<sup>1</sup> Notional undrawn commitments are equal to the contractually available amounts provided via committed loan agreements less amounts currently outstanding under those committed loan agreements.

<sup>2</sup> 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 Q3	2017 Q2	2017 Q1	2016 Q4
		Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>	Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>
<b>By Counterparty Type</b>					
<b>Retail</b>					
Residential secured	1	0.01 %	0.06 %	0.01 %	0.01 %
Qualifying revolving retail	2	2.16	3.04	2.34	2.19
Other retail	3	0.95	1.14	1.00	0.93
<b>Non-retail</b>					
Corporate	4	(0.01)	0.63	0.06	0.47
Sovereign	5	—	—	—	—
Bank	6	—	0.03	—	0.03
		2016 Q3	2016 Q2	2016 Q1	2015 Q4
		Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>	Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>
<b>By Counterparty Type</b>					
<b>Retail</b>					
Residential secured	7	0.01 %	0.07 %	0.01 %	0.01 %
Qualifying revolving retail	8	2.10	2.97	2.06	1.96
Other retail	9	0.88	1.03	0.73	0.69
<b>Non-retail</b>					
Corporate	10	0.09	0.43	0.05	0.38
Sovereign	11	—	—	—	—
Bank	12	—	0.04	—	0.05
		2015 Q3			
		Actual loss rate <sup>1,2</sup>	Expected loss rate <sup>1,2</sup>		
<b>By Counterparty Type</b>					
<b>Retail</b>					
Residential secured	13	0.01 %	0.07 %		
Qualifying revolving retail	14	2.08	3.30		
Other retail	15	0.74	1.07		
<b>Non-retail</b>					
Corporate	16	0.03	0.42		
Sovereign	17	—	—		
Bank	18	—	0.05		

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 Parameters<sup>1</sup>

(Percentage) As at		LINE #	2017 Q3						2017 Q2					
			Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD	Average Estimated EAD	Actual EAD
<b>Retail</b>														
Residential secured uninsured		1	0.63 %	0.43 %	29.43 %	14.24 %	96.63 %	97.21 %	0.64 %	0.44 %	29.57 %	14.95 %	96.90 %	96.99 %
Residential secured insured <sup>4</sup>		2	0.61	0.34	n/a	n/a	99.31	99.41	0.65	0.38	n/a	n/a	99.36	99.50
Qualifying revolving retail		3	1.52	1.60	86.18	79.33	93.01	88.88	1.56	1.58	86.11	80.30	93.09	88.86
Other retail		4	2.27	2.12	50.94	42.20	99.15	91.15	2.41	2.00	51.87	42.23	99.05	91.26
<b>Non-Retail</b>														
Corporate		5	1.19	0.47	18.25	16.90	91.43	58.54	1.27	0.56	19.12	17.69	91.87	68.03
Sovereign		6	0.08	—	12.83	—	99.77	n/a	0.09	—	13.23	n/a	99.78	n/a
Bank		7	0.17	—	13.55	—	98.83	n/a	0.18	—	18.93	n/a	99.12	n/a
			2017 Q1						2016 Q4					
			Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD	Average Estimated EAD	Actual EAD
<b>Retail</b>														
Residential secured uninsured		8	0.65 %	0.45 %	30.53 %	14.41 %	97.12 %	97.37 %	0.64 %	0.49 %	32.08 %	16.52 %	97.14 %	97.25 %
Residential secured insured <sup>4</sup>		9	0.62	0.38	n/a	n/a	99.39	99.41	0.62	0.38	n/a	n/a	99.40	99.32
Qualifying revolving retail		10	1.53	1.55	85.91	80.11	93.37	84.66	1.48	1.51	85.91	79.79	93.20	85.27
Other retail		11	2.37	1.94	51.04	42.50	99.06	91.44	2.26	1.90	51.67	42.86	99.07	92.64
<b>Non-Retail</b>														
Corporate		12	1.24	0.56	20.36	17.21	91.90	66.17	1.19	0.48	21.09	15.26	92.44	71.78
Sovereign		13	0.09	—	14.73	n/a	99.79	n/a	0.09	—	14.95	n/a	99.78	n/a
Bank		14	0.17	—	18.86	n/a	99.08	n/a	0.19	—	21.18	n/a	99.09	n/a
			2016 Q3						2016 Q2					
			Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>2</sup>	Actual Default Rate	Average Estimated LGD <sup>3</sup>	Actual LGD	Average Estimated EAD	Actual EAD
<b>Retail</b>														
Residential secured uninsured		15	0.67 %	0.50 %	33.01 %	19.37 %	97.13 %	97.19 %	0.30 %	0.28 %	27.55 %	6.43 %	98.35 %	100.48 %
Residential secured insured <sup>4</sup>		16	0.55	0.33	n/a	n/a	99.39	99.42	0.44	0.28	n/a	n/a	99.17	99.86
Qualifying revolving retail		17	1.48	1.53	85.78	79.34	93.62	85.34	1.29	1.31	84.47	77.33	96.39	88.66
Other retail		18	2.24	1.84	53.04	45.45	99.10	92.64	1.82	1.38	53.92	44.83	97.63	92.35
<b>Non-Retail</b>														
Corporate		19	1.14	0.45	21.20	9.55	92.51	73.25	1.16	0.44	21.27	8.72	92.67	67.02
Sovereign		20	0.09	—	19.98	n/a	99.77	n/a	0.09	—	16.08	n/a	99.75	n/a
Bank		21	0.20	—	16.18	n/a	99.05	n/a	0.22	0.12	16.68	n/a	99.03	n/a

<sup>1</sup> 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.

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

<sup>3</sup> Estimated LGD reflects loss estimates under a severe downturn economic scenario.

<sup>4</sup> 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 Book<sup>1</sup>

(\$ millions) As at		LINE #	2017 Q3			2017 Q2			2017 Q1			2016 Q4		
			Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets
<b>Capital Approach and Risk Weighting</b>														
<b>Standardized Approach<sup>3</sup></b>														
AA- and above		1	\$ 13,481	\$ —	\$ 2,696	\$ 12,874	\$ —	\$ 2,575	\$ 11,459	\$ —	\$ 2,292	\$ 42,791	\$ —	\$ 8,558
A+ to A-		2	—	—	—	—	—	—	—	—	—	382	—	191
BBB+ to BBB-		3	—	—	—	—	—	—	—	—	—	284	—	284
BB+ to BB-		4	—	—	—	—	—	—	—	—	—	519	—	1,818
Below BB-/Unrated		5	—	—	—	—	—	—	—	—	—	—	—	—
<b>Ratings Based Approach<sup>4</sup></b>														
AA- and above		6	30,055	—	2,138	36,368	—	2,598	32,617	—	2,334	2,493	—	187
A+ to A-		7	471	—	77	1,206	—	173	998	—	143	768	712	825
BBB+ to BBB-		8	824	6	812	931	8	920	181	7	170	84	153	403
BB+ to BB-		9	78	2	265	89	2	306	91	2	311	31	2	172
Below BB-/Unrated		10	658	—	6,722	748	—	7,676	747	—	7,650	76	354	2,801
<b>Internal Assessment Approach<sup>5</sup></b>														
AA- and above		11	20,830	—	1,118	18,088	—	898	17,995	—	866	16,724	—	770
A+ to A-		12	1,006	—	134	584	—	70	748	—	90	1,269	—	152
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
<b>Total</b>		17	\$ 67,403	\$ 8	\$ 13,962	\$ 70,888	\$ 10	\$ 15,216	\$ 64,836	\$ 9	\$ 13,856	\$ 65,421	\$ 1,221	\$ 16,161
			2016 Q3			2016 Q2			2016 Q1			2015 Q4		
			Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures <sup>2</sup>	Risk-weighted assets
<b>Capital Approach and Risk Weighting</b>														
<b>Standardized Approach<sup>3</sup></b>														
AA- and above		18	\$ 41,480	\$ —	\$ 8,296	\$ 39,487	\$ —	\$ 7,897	\$ 42,833	\$ —	\$ 8,567	\$ 40,276	\$ —	\$ 8,055
A+ to A-		19	—	—	—	—	—	—	—	—	—	—	—	—
BBB+ to BBB-		20	—	—	—	—	—	—	—	—	—	—	—	—
BB+ to BB-		21	—	—	—	—	—	—	—	—	—	—	—	—
Below BB-/Unrated		22	—	—	—	—	—	—	—	—	—	—	—	—
<b>Ratings Based Approach<sup>4</sup></b>														
AA- and above		23	2,506	—	187	2,908	47	233	3,380	57	269	3,277	56	261
A+ to A-		24	755	725	835	781	758	868	896	886	1,012	601	860	948
BBB+ to BBB-		25	91	159	422	41	119	295	50	193	469	52	190	456
BB+ to BB-		26	28	2	124	45	3	194	53	3	229	67	3	261
Below BB-/Unrated		27	78	354	2,862	74	356	2,890	85	350	2,661	84	331	2,604
<b>Internal Assessment Approach<sup>5</sup></b>														
AA- and above		28	16,409	—	774	13,873	—	651	13,138	—	607	11,255	—	462
A+ to A-		29	1,302	—	156	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
<b>Total</b>		34	\$ 62,649	\$ 1,240	\$ 13,656	\$ 57,982	\$ 1,283	\$ 13,121	\$ 61,089	\$ 1,489	\$ 13,893	\$ 55,836	\$ 1,440	\$ 13,074

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

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

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

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

<sup>5</sup> 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 Assets<sup>1</sup>

(\$ millions) As at		2017 Q3				2017 Q2				2017 Q1				2016 Q4			
	LINE #	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
<b>Credit Risk</b>																	
<b>Retail</b>																	
Residential secured	1	\$ 344,381	\$ 913	\$ 27,783	\$ 28,696	\$ 341,818	\$ 972	\$ 27,764	\$ 28,736	\$ 336,744	\$ 870	\$ 27,790	\$ 28,660	\$ 336,212	\$ 833	\$ 28,730	\$ 29,563
Qualifying revolving retail	2	93,504	—	19,230	19,230	93,696	—	19,797	19,797	91,856	—	19,266	19,266	90,778	—	18,965	18,965
Other retail	3	91,554	13,921	29,860	43,781	92,885	14,374	31,544	45,918	90,243	14,050	29,183	43,233	90,834	14,009	29,279	43,288
<b>Non-retail<sup>2</sup></b>																	
Corporate	4	405,667	107,823	53,141	160,964	424,007	117,662	57,071	174,733	387,734	111,121	54,980	166,101	380,015	114,105	55,454	169,559
Sovereign	5	233,178	4,915	551	5,466	241,654	5,508	554	6,062	224,013	4,814	529	5,343	216,533	4,625	514	5,139
Bank	6	105,902	3,365	4,370	7,735	106,941	3,562	5,865	9,427	101,622	3,455	5,978	9,433	84,153	3,405	5,682	9,087
Securitization exposures	7	67,411	2,962	11,266	13,962	70,898	2,575	12,641	15,216	64,845	2,292	11,564	13,856	66,642	10,851	5,310	16,161
Equity exposures	8	2,617	—	888	888	2,827	—	912	912	2,740	—	901	901	2,712	—	789	789
Exposures subject to standardized or IRB approaches	9	1,344,214	133,633	147,089	280,722	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
Adjustment to IRB RWA for scaling factor	10				8,422				8,908				8,552				8,515
Other assets not included in standardized or IRB approaches <sup>2</sup>	11	142,855	n/a	n/a	36,945	143,738	n/a	n/a	40,309	126,069	n/a	n/a	39,138	121,577	n/a	n/a	39,230
Total credit risk	12	\$ 1,487,069		\$ 326,089	\$ 326,089	\$ 1,518,464		\$ 350,018	\$ 350,018	\$ 1,425,866		\$ 334,483	\$ 334,483	\$ 1,389,456		\$ 340,296	\$ 340,296
<b>Market Risk</b>	13	n/a	552	13,290	13,842	n/a	2,612	11,169	13,781	n/a	1,546	12,041	13,587	n/a	1,187	11,024	12,211
<b>Operational Risk</b>	14	n/a	3,487	43,840	47,327	n/a	3,298	47,622	50,920	n/a	3,158	45,638	48,796	n/a	3,001	45,000	48,001
<b>Regulatory Floor</b>	15	n/a			21,545	n/a			5,334	n/a			5,302	n/a			5,336
<b>Total Common Equity Tier 1 Capital risk-weighted assets<sup>3</sup></b>	16				408,803				420,053				402,168				405,844
<b>Tier 1 Capital risk-weighted assets<sup>3</sup></b>	17				408,803				420,053				402,168				405,844
<b>Total Capital risk-weighted assets<sup>3</sup></b>	18				\$ 408,803				\$ 420,053				\$ 402,168				\$ 405,844

		2016 Q3				2016 Q2				2016 Q1				2015 Q4			
		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
<b>Credit Risk</b>																	
<b>Retail</b>																	
Residential secured	19	\$ 330,822	\$ 771	\$ 28,984	\$ 29,755	\$ 312,076	\$ 12,348	\$ 16,219	\$ 28,567	\$ 314,082	\$ 13,846	\$ 15,563	\$ 29,409	\$ 309,423	\$ 12,857	\$ 15,869	\$ 28,726
Qualifying revolving retail	20	88,115	—	18,480	18,480	73,566	—	14,903	14,903	70,122	—	14,132	14,132	63,169	—	12,586	12,586
Other retail	21	88,922	13,777	28,691	42,468	95,166	41,696	16,891	58,587	101,536	46,564	16,779	63,343	98,607	44,577	16,399	60,976
<b>Non-retail<sup>2</sup></b>																	
Corporate	22	365,972	108,444	54,506	162,950	347,203	101,895	51,147	153,042	360,216	110,195	51,917	162,112	339,961	102,395	48,102	150,497
Sovereign	23	204,221	4,277	561	4,838	193,556	3,772	756	4,528	205,323	3,889	778	4,667	184,430	3,477	594	4,071
Bank	24	105,013	3,053	5,670	8,723	99,865	2,887	5,707	8,594	118,069	3,027	6,627	9,654	125,144	2,463	8,949	11,412
Securitization exposures	25	63,889	8,296	5,360	13,656	59,265	7,897	5,224	13,121	62,578	8,567	5,326	13,893	57,276	8,055	5,019	13,074
Equity exposures	26	2,650	—	797	797	2,523	—	755	755	2,700	—	735	735	2,679	—	866	866
Exposures subject to standardized or IRB approaches	27	1,249,604	138,618	143,049	281,667	1,183,220	170,495	111,602	282,097	1,234,626	186,088	111,857	297,945	1,180,689	173,824	108,384	282,208
Adjustment to IRB RWA for scaling factor	28				8,411				6,523				6,552				6,347
Other assets not included in standardized or IRB approaches <sup>2</sup>	29	120,970	n/a	n/a	38,773	117,910	n/a	n/a	38,925	124,714	n/a	n/a	41,092	111,415	n/a	n/a	40,032
Total credit risk	30	\$ 1,370,574		\$ 328,851	\$ 328,851	\$ 1,301,130		\$ 327,545	\$ 327,545	\$ 1,359,340		\$ 345,589	\$ 345,589	\$ 1,292,104		\$ 328,587	\$ 328,587
<b>Market Risk</b>	31	n/a	1,062	11,394	12,456	n/a	915	11,977	12,892	n/a	847	10,961	11,808	n/a	606	12,049	12,655
<b>Operational Risk</b>	32	n/a	2,880	44,056	46,936	n/a	43,152	—	43,152	n/a	42,220	—	42,220	n/a	41,118	—	41,118
<b>Regulatory Floor</b>	33	n/a			—	n/a			—	n/a			—	n/a			—
<b>Total Common Equity Tier 1 Capital risk-weighted assets<sup>3</sup></b>	34				388,243				383,589				399,617				382,360
<b>Tier 1 Capital risk-weighted assets<sup>3</sup></b>	35				388,872				384,330				400,498				383,301
<b>Total Capital risk-weighted assets<sup>3</sup></b>	36				\$ 389,412				\$ 384,966				\$ 401,253				\$ 384,108

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

<sup>2</sup> Non-retail exposures do not include OSFI "deemed" QCOP exposures; as such exposures are included in "Other assets not included in standardized or IRB approaches", in accordance with the Basel III regulatory framework.

<sup>3</sup> 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 III<sup>1</sup>

(\$ millions) As at	Line #	2017			2016				2015		Cross Reference <sup>2</sup>	OSFI Template
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
<b>Common Equity Tier 1 Capital</b>												
Common shares plus related contributed surplus	1	\$ 21,095	\$ 20,762	\$ 20,822	\$ 20,881	\$ 20,751	\$ 20,682	\$ 20,540	\$ 20,457	\$ 20,387	A1+A2+B	1
Retained earnings	2	39,473	37,577	37,330	35,452	34,387	33,442	32,585	32,053	30,764	C	2
Accumulated other comprehensive income (loss)	3	6,564	11,853	9,131	11,834	11,037	8,689	13,467	10,209	10,477	D	3
<b>Common Equity Tier 1 Capital before regulatory adjustments</b>	4	67,132	70,192	67,283	68,167	66,175	62,813	66,592	62,719	61,628		6
<b>Common Equity Tier 1 Capital regulatory adjustments</b>												
Goodwill (net of related tax liability)	5	(18,269)	(19,837)	(18,986)	(19,517)	(19,047)	(18,371)	(20,386)	(19,143)	(19,150)	E1+E2-E3	8
Intangibles (net of related tax liability)	6	(2,261)	(2,350)	(2,264)	(2,241)	(2,119)	(2,071)	(2,215)	(2,192)	(2,273)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(120)	(144)	(189)	(172)	(263)	(322)	(359)	(367)	(412)	G	10
Cash flow hedge reserve	8	278	(488)	(350)	(1,690)	(2,168)	(1,595)	(2,127)	(1,498)	(1,296)	H	11
Shortfall of provisions to expected losses	9	(747)	(823)	(769)	(906)	(881)	(262)	(178)	(140)	(118)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(103)	(142)	(138)	(166)	(166)	(170)	(249)	(188)	(136)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(11)	(11)	(11)	(11)	(12)	(12)	(11)	(104)	(17)	K	15
Investment in own shares	12	(157)	–	–	(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	(767)	(980)	(855)	(1,064)	(1,113)	(1,013)	(1,290)	(1,125)	(1,041)	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
<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>	16	(22,157)	(24,775)	(23,562)	(25,839)	(25,812)	(23,880)	(26,995)	(24,761)	(24,467)		28
<b>Common Equity Tier 1 Capital</b>	17	44,975	45,417	43,721	42,328	40,363	38,933	39,597	37,958	37,161		29
<b>Additional Tier 1 capital instruments</b>												
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18	4,247	3,896	3,899	3,899	2,900	2,902	2,901	2,202	2,201	M+N+O	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1	19	3,070	3,070	3,070	3,236	3,237	3,239	3,240	3,211	3,240	P1+P2+P3+P4	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20	306	306	306	286	279	270	302	399	398	Q	34/35
<b>Additional Tier 1 capital instruments before regulatory adjustments</b>	21	7,623	7,272	7,275	7,421	6,416	6,411	6,443	5,812	5,839		36
<b>Additional Tier 1 capital instruments regulatory adjustments</b>												
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
<b>Total regulatory adjustments to Additional Tier 1 Capital</b>	24	(352)	(352)	(352)	(352)	(352)	(352)	(352)	(354)	(352)		43
<b>Additional Tier 1 Capital</b>	25	7,271	6,920	6,923	7,069	6,064	6,059	6,091	5,458	5,487		44
<b>Tier 1 Capital</b>	26	52,246	52,337	50,644	49,397	46,427	44,992	45,688	43,416	42,648		45
<b>Tier 2 capital instruments and provisions</b>												
Directly issued qualifying Tier 2 instruments plus related stock surplus	27	7,082	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	2,641	2,646	2,649	4,899	4,897	4,898	4,897	5,927	5,927	U	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	29	279	263	262	270	276	281	317	207	207	V1+V2	48/49
Collective allowances	30	1,571	1,680	1,585	1,660	1,567	1,820	1,940	1,731	1,629	W	50
<b>Tier 2 Capital before regulatory adjustments</b>	31	11,573	10,375	10,196	12,589	10,480	10,747	9,654	10,354	9,260		51
<b>Tier 2 regulatory adjustments</b>												
Investments in own Tier 2 instruments	32	(19)	–	–	–	–	(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
<b>Total regulatory adjustments to Tier 2 Capital</b>	34	(189)	(170)	(170)	(170)	(170)	(190)	(170)	(170)	(170)		57
<b>Tier 2 Capital</b>	35	11,384	10,205	10,026	12,419	10,310	10,557	9,484	10,184	9,090		58
<b>Total Capital</b>	36	63,630	62,542	60,670	61,816	56,737	55,549	55,172	53,600	51,738		59
<b>Common Equity Tier 1 Capital RWA<sup>3</sup></b>	37	408,803	420,053	402,168	405,844	388,243	383,589	399,617	382,360	369,495		60a
<b>Tier 1 Capital RWA<sup>3</sup></b>	38	408,803	420,053	402,168	405,844	388,872	384,330	400,498	383,301	370,461		60b
<b>Total Capital RWA<sup>3</sup></b>	39	\$ 408,803	\$ 420,053	\$ 402,168	\$ 405,844	\$ 389,412	\$ 384,966	\$ 401,253	\$ 384,108	\$ 371,289		60c

<sup>1</sup> Capital position has been calculated using the "all-in" basis.

<sup>2</sup> Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 81.

<sup>3</sup> 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
		Q3	Q2	Q1		Q4	Q3	Q2	Q1	Q4	Q3	
<b>Capital Ratios<sup>1</sup></b>												
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	40	11.0 %	10.8 %	10.9 %		10.4 %	10.4 %	10.1 %	9.9 %	9.9 %	10.1 %	61
Tier 1 (as percentage of Tier 1 Capital RWA)	41	12.8	12.5	12.6		12.2	11.9	11.7	11.4	11.3	11.5	62
Total Capital (as percentage of Total Capital RWA)	42	15.6	14.9	15.1		15.2	14.6	14.4	13.7	14.0	13.9	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) <sup>2,3</sup>	43	8.0	8.0	8.0		8.0	8.0	8.0	8.0	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 <sup>4</sup>	45	—	—	—		n/a	n/a	n/a	n/a	n/a	n/a	66
of which: D-SIB buffer requirement <sup>5</sup>	46	1.0	1.0	1.0		1.0	1.0	1.0	1.0	n/a	n/a	67a
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	47	11.0	10.8	10.9		10.4	10.4	10.1	9.9	9.9	10.1	68
<b>OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))</b>												
Common Equity Tier 1 all-in target ratio	48	8.0	8.0	8.0		8.0	8.0	8.0	8.0	7.0	7.0	69
Tier 1 all-in target ratio	49	9.5	9.5	9.5		9.5	9.5	9.5	9.5	8.5	8.5	70
Total Capital all-in target ratio	50	11.5	11.5	11.5		11.5	11.5	11.5	11.5	10.5	10.5	71
<b>Amounts below the thresholds for deduction (before risk weighting)</b>												
Non-significant investments in the capital of other financials	51	\$ 1,501	\$ 1,149	\$ 1,047		\$ 1,094	\$ 866	\$ 866	\$ 933	\$ 538	\$ 527	72
Significant investments in the common stock of financials	52	4,574	4,640	4,458		4,339	4,148	3,994	3,986	3,909	3,820	73
Mortgage servicing rights	53	27	28	26		25	23	21	22	20	18	74
Deferred tax assets arising from temporary differences (net of related tax liability)	54	1,073	1,317	1,472		1,541	1,561	1,571	1,932	1,664	1,453	75
<b>Applicable caps on the inclusion of allowances in Tier 2</b>												
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	55	1,571	1,680	1,585		1,660	1,567	1,820	1,940	1,731	1,629	76
Cap on inclusion of allowances in Tier 2 under standardized approach	56	1,894	2,056	1,945		2,108	1,984	2,447	2,675	2,511	2,384	77
<b>Capital instruments subject to phase-out arrangements</b> (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	3,376		4,051	4,051	4,051	4,051	4,726	4,726	82
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	58	10	33	21		—	—	—	—	—	—	83
Current cap on Tier 2 instruments subject to phase out arrangements	59	4,381	4,381	4,381		5,258	5,258	5,258	5,258	6,134	6,134	84
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	60	—	—	—		—	—	—	—	48	859	85
<b>Capital Ratios – transitional basis<sup>6</sup></b>												
Risk-weighted assets	61	\$ 416,529	\$ 427,618	\$ 409,629		\$ 420,930	\$ 401,698	\$ 396,826	\$ 415,418	\$ 405,997	\$ 392,371	
Common Equity Tier 1 Capital	62	49,458	50,267	48,360		50,989	48,000	46,439	47,500	45,712	44,920	
Tier 1 Capital	63	52,994	53,110	51,394		50,989	48,000	46,439	47,500	45,712	44,920	
Total Capital	64	64,265	63,168	61,291		63,082	57,980	56,817	56,759	55,618	53,765	
Common Equity Tier 1 (as percentage of RWA)	65	11.9 %	11.8 %	11.8 %		12.1 %	11.9 %	11.7 %	11.4 %	11.3 %	11.4 %	
Tier 1 Capital (as percentage of RWA)	66	12.7	12.4	12.5		12.1	11.9	11.7	11.4	11.3	11.4	
Total Capital (as percentage of RWA)	67	15.4	14.8	15.0		15.0	14.4	14.3	13.7	13.7	13.7	
<b>Capital Ratios for significant bank subsidiaries</b>												
<b>TD Bank, National Association (TD Bank, N.A.)<sup>7</sup></b>												
Common Equity Tier 1 Capital	68	14.4	14.2	13.7		13.5	13.4	13.4	13.4	13.6	13.6	
Tier 1 Capital	69	14.5	14.3	13.8		13.6	13.5	13.5	13.5	13.7	13.7	
Total Capital	70	15.5	15.3	14.8		14.6	14.5	14.5	14.5	14.7	14.7	
<b>TD Mortgage Corporation</b>												
Common Equity Tier 1 Capital	71	35.5	33.1	33.2		33.1	33.4	31.8	29.5	29.4	29.4	
Tier 1 Capital	72	35.5	33.1	33.2		33.1	33.4	31.8	29.5	29.4	29.4	
Total Capital	73	36.6	34.1	34.2		34.3	34.6	33.0	30.7	30.8	30.8	

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

<sup>2</sup> The minimum CET1 requirement prior to the buffers is 4.5%.

<sup>3</sup> 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.

<sup>4</sup> Effective January 1, 2017, the countercyclical buffer surcharge is in effect.

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

<sup>6</sup> 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.

<sup>7</sup> 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 Q3		Cross Reference <sup>3</sup>
		Balance Sheet <sup>1</sup>	Under Regulatory scope of consolidation <sup>2</sup>	
1	Cash and due from banks	\$ 4,113	\$ 4,113	
2	Interest-bearing deposits with banks	45,601	45,583	
3	Trading loans, securities, and other	99,819	99,819	
4	Derivatives	63,087	63,092	
5	Financial assets designated at fair value through profit or loss	3,833	1,880	
6	Held-to-maturity securities	71,233	71,233	
7	Available-for-sale securities	123,273	121,383	
8	Securities purchased under reverse repurchase agreements	120,400	120,400	
9	Loans	596,046	595,831	
10	Allowance for loan losses	(3,677)	(3,677)	
11	Eligible general allowance reflected in Tier 2 regulatory capital		(1,571)	W
12	Shortfall of allowance to expected loss		(747)	I
13	Allowances not reflected in regulatory capital		(1,359)	
14	Other	78,653	76,671	
15	Investment in TD Ameritrade		546	L1
16	Significant investments exceeding regulatory thresholds		3,410	
17	Significant investments not exceeding regulatory thresholds		2,758	E2
18	Imputed goodwill		15,630	E1
19	Goodwill		2,559	F1
20	Other intangibles (Mortgage Servicing Rights)		27	
21	Deferred tax assets		120	G
22	Deferred tax assets (DTA) excluding those arising from temporary differences		1,073	
23	DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,492	
24	DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		-	
25	DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds		(342)	
26	Other DTA/DTL adjustments <sup>4</sup>		11	L2
27	Significant investments in financials (excluding TD Ameritrade)		2	S
28	Significant investments exceeding regulatory thresholds		65	
29	Significant investments in Additional Tier 1 Capital		11	K
30	Significant investments not exceeding regulatory thresholds		49,309	
31	Defined pension benefits			
32	Other Assets			
33	<b>TOTAL ASSETS</b>	<b>1,202,381</b>	<b>1,196,328</b>	
34	<b>LIABILITIES AND EQUITY<sup>5</sup></b>			
35	Trading deposits	81,732	81,732	
36	Derivatives	61,300	61,300	
37	Securitization liabilities at fair value	12,435	12,435	
38	Other financial liabilities designated at fair value through profit or loss	39	39	
39	Deposits	773,867	773,867	
40	Other	189,830	183,777	
41	Deferred tax liabilities			
42	Goodwill		119	E3
43	Intangible assets (excluding mortgage servicing rights)		298	F2
44	Other deferred tax liabilities (Cash flow hedges and other DTL's)		253	
45	Other DTA/DTL adjustments <sup>4</sup>		(343)	
46	Gains and losses due to changes in own credit risk on fair value liabilities		103	J
47	Other liabilities		183,347	
48	Subordinated notes and debentures	9,714	9,714	
49	Directly issued qualifying Tier 2 instruments		7,082	T
50	Directly issued capital instruments subject to phase out from Tier 2		2,641	U
51	Capital instruments issued by subsidiaries and held by third parties-Tier 2		270	V1
52	Capital instruments not allowed for regulatory capital		(279)	
53	<b>Liabilities</b>	<b>1,128,917</b>	<b>1,122,864</b>	
54	Common Shares	20,912	20,912	A1
55	Preferred Shares	4,750	4,750	
56	Directly issued qualifying Additional Tier 1 instruments		4,250	M
57	Directly issued capital instruments subject to phase out from Additional Tier 1		1,698	P2
58	Preferred shares not allowed for regulatory capital		(1,198)	
59	Treasury Shares - Common	(22)	(22)	A2
60	Treasury Shares - Preferred	(8)	(8)	
61	Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares		(5)	O
62	Treasury Shares - non-NVCC Preferred Shares		(3)	P4
63	Contributed Surplus	207	207	
64	Contributed surplus - Common Shares		205	B
65	Contributed surplus - Preferred Shares		2	N
66	Retained Earnings	39,473	39,473	C
67	Accumulated other comprehensive income	6,564	6,564	D
68	Cash flow hedges requiring derecognition		(278)	H
69	Net AOCI included as capital		6,842	
70	Non-controlling interests in subsidiaries	1,588	1,588	
71	Portion allowed for regulatory capital (directly issued)		497	P3
72	Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - additional Tier 1		306	Q
73	Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2		9	V2
74	Portion not allowed for regulatory capital subject to phase out		776	
75	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 1,202,381</b>	<b>\$ 1,196,328</b>	

<sup>1</sup> As per Balance Sheet on page 13.

<sup>2</sup> 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 \$6.1 billion and total equity of \$2 billion of which \$210 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.

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

<sup>4</sup> This adjustment is related to deferred tax assets/liabilities netted for financial accounting purposes.

<sup>5</sup> 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 \$878 million (P1 - cross referenced to Capital Position - Basel III on page 79).

## Flow Statement for Regulatory Capital<sup>1</sup>

(\$ millions)		Line #	Q3	2017 Q2	Q1	Q4	2016 Q3	Q2	Q1	Q4	2015 Q3
<b>Common Equity Tier 1</b>											
Balance at beginning of period	1	\$	45,417	\$ 43,721	\$ 42,328	\$ 40,363	\$ 38,933	\$ 39,597	\$ 37,958	\$ 37,161	\$ 34,140
New capital issues	2		18	56	47	30	12	20	124	32	7
Redeemed capital <sup>2</sup>	3		—	(880)	—	—	—	—	(487)	—	—
Gross dividends (deductions)	4		(1,155)	(1,161)	(1,069)	(1,062)	(1,056)	(1,054)	(971)	(971)	(970)
Shares issued in lieu of dividends (add back)	5		85	84	78	84	86	84	81	82	97
Profit attributable to shareholders of the parent company <sup>3</sup>	6		2,740	2,475	2,504	2,274	2,329	2,024	2,194	1,810	2,238
Removal of own credit spread (net of tax)	7		39	(4)	28	—	4	79	(61)	(52)	(42)
Movements in other comprehensive income											
Currency translation differences	8		(4,428)	2,325	(1,423)	1,290	1,635	(4,535)	2,934	(19)	3,097
Available-for-sale investments	9		(94)	289	93	26	207	230	(245)	(424)	(147)
Other	10		(1)	(30)	(33)	(41)	(67)	59	(60)	(27)	(67)
Goodwill and other intangible assets (deduction, net of related tax liability)	11		1,657	(937)	508	(592)	(724)	2,159	(1,266)	88	(1,402)
Other, including regulatory adjustments and transitional arrangements											
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12		24	45	(17)	91	59	37	8	45	183
Prudential valuation adjustments	13		—	—	—	—	—	—	—	—	—
Other	14		673	(566)	677	(135)	(1,055)	233	(612)	233	27
<b>Balance at end of period</b>	15		<b>44,975</b>	<b>45,417</b>	<b>43,721</b>	<b>42,328</b>	<b>40,363</b>	<b>38,933</b>	<b>39,597</b>	<b>37,958</b>	<b>37,161</b>
<b>Additional Tier 1 Capital</b>											
Balance at beginning of period	16		6,920	6,923	7,069	6,064	6,059	6,091	5,458	5,487	5,547
New additional Tier 1 eligible capital issues	17		350	—	—	1,000	—	—	700	—	150
Redeemed capital	18		—	—	—	—	—	—	—	—	(250)
Other, including regulatory adjustments and transitional arrangements	19		1	(3)	(146)	5	5	(32)	(67)	(29)	40
<b>Balance at end of period</b>	20		<b>7,271</b>	<b>6,920</b>	<b>6,923</b>	<b>7,069</b>	<b>6,064</b>	<b>6,059</b>	<b>6,091</b>	<b>5,458</b>	<b>5,487</b>
<b>Total Tier 1 Capital</b>	21		<b>52,246</b>	<b>52,337</b>	<b>50,644</b>	<b>49,397</b>	<b>46,427</b>	<b>44,992</b>	<b>45,688</b>	<b>43,416</b>	<b>42,648</b>
<b>Tier 2 Capital</b>											
Balance at beginning of period	22		10,205	10,026	12,419	10,310	10,557	9,484	10,184	9,090	7,462
New Tier 2 eligible capital issues	23		1,500	—	—	2,012	—	1,250	—	1,000	1,500
Redeemed capital	24		—	—	(2,250)	—	—	—	(1,000)	(800)	—
Amortization adjustments	25		—	—	—	—	—	—	—	—	—
Allowable collective allowance	26		(109)	95	(75)	93	(253)	(120)	209	102	131
Other, including regulatory adjustments and transitional arrangements	27		(212)	84	(68)	4	6	(57)	91	792	(3)
<b>Balance at end of period</b>	28		<b>11,384</b>	<b>10,205</b>	<b>10,026</b>	<b>12,419</b>	<b>10,310</b>	<b>10,557</b>	<b>9,484</b>	<b>10,184</b>	<b>9,090</b>
<b>Total Regulatory Capital</b>	29	\$	<b>63,630</b>	<b>\$ 62,542</b>	<b>\$ 60,670</b>	<b>\$ 61,816</b>	<b>\$ 56,737</b>	<b>\$ 55,549</b>	<b>\$ 55,172</b>	<b>\$ 53,600</b>	<b>\$ 51,738</b>

<sup>1</sup> The statement is based on the applicable regulatory rules in force at the period end.

<sup>2</sup> Represents impact of shares repurchased for cancellation.

<sup>3</sup> Profit attributable to shareholders of the parent company reconciles to the income statement.

## Leverage Ratio

(\$ millions, except as noted)  
As at

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

Total consolidated assets as per published financial statements	1	\$ 1,202,381	\$ 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
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(4,518)	(4,678)	(4,777)	(4,982)	(4,853)	(4,059)	(4,093)	(3,979)	(3,874)	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	(21,720)	(16,829)	(17,604)	(27,103)	(35,946)	(32,323)	(39,178)	(22,603)	(26,475)	4
Adjustment for securities financing transactions (SFT)	5	1,993	2,759	1,183	785	1,322	1,515	1,785	1,500	1,408	5
Adjustment for off-balance sheet items (credit equivalent amounts)	6	128,124	131,619	126,170	123,936	121,008	112,988	118,441	107,995	104,637	6
Other adjustments	7	(22,307)	(24,831)	(23,671)	(25,189)	(25,181)	(23,382)	(26,108)	(23,561)	(23,327)	7
<b>Leverage Ratio Exposure – Transitional basis</b>	8	<b>\$ 1,283,953</b>	<b>\$ 1,339,960</b>	<b>\$ 1,268,184</b>	<b>\$ 1,244,414</b>	<b>\$ 1,238,786</b>	<b>\$ 1,179,525</b>	<b>\$ 1,224,431</b>	<b>\$ 1,163,725</b>	<b>\$ 1,151,571</b>	8

### Leverage Ratio Common Disclosure Template

#### On-balance sheet exposures

On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	9	\$ 1,013,739	\$ 1,070,150	\$ 1,024,472	\$ 1,013,018	\$ 998,946	\$ 953,134	\$ 982,290	\$ 932,802	\$ 917,148	1
Less: Asset amounts deducted in determining Basel III transitional Tier 1 Capital	10	(21,675)	(24,233)	(23,050)	(24,491)	(24,484)	(22,678)	(25,449)	(22,735)	(22,489)	2

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

	11	992,064	1,045,917	1,001,422	988,527	974,462	930,456	956,841	910,067	894,659	3
<b>Derivative exposures</b>											
Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	12	11,784	14,388	13,543	15,192	16,328	15,082	20,929	16,252	18,777	4
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	13	35,865	38,303	35,806	38,477	34,609	32,224	34,716	38,069	37,236	5
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	14	—	—	—	—	—	—	—	—	—	6
Deductions of receivables assets for cash variation margin provided in derivative transactions	15	(6,998)	(7,216)	(6,640)	(8,982)	(9,402)	(7,004)	(9,696)	(8,023)	(7,920)	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	16	—	—	—	—	—	—	—	—	—	8
Adjusted effective notional amount of written credit derivatives	17	1,020	1,284	1,024	858	734	1,413	1,328	904	727	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	18	(299)	(928)	(713)	(431)	(383)	(967)	(853)	(403)	(278)	10
<b>Total derivative exposures</b>	19	<b>41,372</b>	<b>45,831</b>	<b>43,020</b>	<b>45,114</b>	<b>41,886</b>	<b>40,748</b>	<b>46,424</b>	<b>46,799</b>	<b>48,542</b>	11

#### Securities financing transaction exposures

Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	20	120,400	113,834	96,389	86,052	100,108	93,819	100,940	97,364	102,325	12
Netted amounts of cash payables and cash receivables of gross SFT assets	21	—	—	—	—	—	—	—	—	—	13
Counterparty credit risk (CCR) exposure for SFTs	22	1,993	2,759	1,183	785	1,322	1,515	1,785	1,500	1,408	14
Agent transaction exposures	23	—	—	—	—	—	—	—	—	—	15
<b>Total securities financing transaction exposures</b>	24	<b>122,393</b>	<b>116,593</b>	<b>97,572</b>	<b>86,837</b>	<b>101,430</b>	<b>95,334</b>	<b>102,725</b>	<b>98,864</b>	<b>103,733</b>	16

#### Other off-balance sheet exposures

Off-balance sheet exposure at gross notional amount	25	493,474	500,589	478,340	470,646	461,665	437,787	449,318	421,002	387,045	17
Adjustments for conversion to credit equivalent amounts	26	(365,350)	(368,970)	(352,170)	(346,710)	(340,657)	(324,800)	(330,877)	(313,007)	(282,408)	18
Off-balance sheet items	27	128,124	131,619	126,170	123,936	121,008	112,987	118,441	107,995	104,637	19

#### Capital and Total Exposures – Transitional basis

Tier 1 Capital	28	52,994	53,110	51,394	50,989	48,000	46,439	47,500	45,712	44,920	20
Total Exposures (sum of lines 11, 19, 24, and 27)	29	\$ 1,283,953	\$ 1,339,960	\$ 1,268,184	\$ 1,244,414	\$ 1,238,786	\$ 1,179,525	\$ 1,224,431	\$ 1,163,725	\$ 1,151,571	21

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

	30	4.1 %	4.0 %	4.1 %	4.1 %	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	\$ 52,246	\$ 52,337	\$ 50,644	\$ 49,397	\$ 46,427	\$ 44,992	\$ 45,688	\$ 43,416	\$ 42,648	23
Regulatory adjustments	32	(22,406)	(24,984)	(23,776)	(26,024)	(25,997)	(24,061)	(27,098)	(24,927)	(24,683)	24
<b>Total Exposures (sum of lines 29 and 32, less the amount reported in line 10) – All-in basis</b>	33	<b>\$ 1,283,222</b>	<b>\$ 1,339,209</b>	<b>\$ 1,267,458</b>	<b>\$ 1,242,881</b>	<b>\$ 1,237,273</b>	<b>\$ 1,178,142</b>	<b>\$ 1,222,782</b>	<b>\$ 1,161,533</b>	<b>\$ 1,149,377</b>	25
<b>Leverage Ratio – "All-in" basis (line 31 divided by line 33)</b>	34	<b>4.1 %</b>	<b>3.9 %</b>	<b>4.0 %</b>	<b>4.0 %</b>	<b>3.8 %</b>	<b>3.8 %</b>	<b>3.7 %</b>	<b>3.7 %</b>	<b>3.7 %</b>	26

## Adjustments for Items of Note – Footnotes<sup>1</sup>

- 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 On June 2, 2017, the Bank completed the sale of its Direct Investing business in Europe to Interactive Investor PLC. A loss of \$40 million after tax, which remains subject to the final purchase price adjustment, was recorded in the Corporate segment in other income (loss). The loss is not considered to be in the normal course of business for the Bank.
- 4 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.
- 5 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 had been experiencing continued losses. These amounts are reported in the Corporate segment.
- 6 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.
- 7 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.
- 8 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.
- 9 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

<b>Risk-weighted assets (RWA)</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>Approaches used by the Bank to calculate RWA</b>	
<b>For Credit Risk</b>	
Standardized Approach	<ul style="list-style-type: none"> <li>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.</li> </ul>
Advanced Internal Ratings Based (AIRB) Approach	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>For Operational Risk</b>	
Advanced Measurement Approach (AMA)	<ul style="list-style-type: none"> <li>Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital.</li> </ul>
The Standardized Approach (TSA)	<ul style="list-style-type: none"> <li>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).</li> </ul>
<b>For Market Risk</b>	
Standardized Approach	<ul style="list-style-type: none"> <li>Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.</li> </ul>
Internal Models Approach	<ul style="list-style-type: none"> <li>Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.</li> </ul>
<b>Credit Risk Terminology</b>	
Gross credit risk exposure	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>Counterparty Type / Exposure Classes:</b>	
<b>Retail</b>	
Residential Secured	<ul style="list-style-type: none"> <li>Includes residential mortgages and home equity lines of credit extended to individuals.</li> </ul>
Qualifying Revolving Retail (QRR)	<ul style="list-style-type: none"> <li>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).</li> </ul>
Other Retail	<ul style="list-style-type: none"> <li>Includes all other loans (such as, personal loans, student lines of credit and small business loans) extended to individuals and small businesses.</li> </ul>
<b>Non-retail</b>	
Corporate	<ul style="list-style-type: none"> <li>Includes exposures to corporations, partnerships or proprietorships.</li> </ul>
Sovereign	<ul style="list-style-type: none"> <li>Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.</li> </ul>
Bank	<ul style="list-style-type: none"> <li>Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.</li> </ul>
<b>Equities</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>Exposure Types:</b>	
Drawn	<ul style="list-style-type: none"> <li>The amount of funds advanced to a borrower.</li> </ul>
Undrawn (commitment)	<ul style="list-style-type: none"> <li>The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit / committed credit facility).</li> </ul>
Repo-style transactions	<ul style="list-style-type: none"> <li>Repurchase and reverse repurchase agreements, securities borrowing and lending.</li> </ul>
OTC derivatives	<ul style="list-style-type: none"> <li>Privately negotiated derivative contracts.</li> </ul>
Other off-balance sheet	<ul style="list-style-type: none"> <li>All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).</li> </ul>
<b>AIRB Credit Risk Parameters:</b>	
Probability of Default (PD)	<ul style="list-style-type: none"> <li>The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.</li> </ul>
Exposure at Default (EAD)	<ul style="list-style-type: none"> <li>The total amount the Bank is exposed to at the time of default.</li> </ul>
Loss Given Default (LGD)	<ul style="list-style-type: none"> <li>The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.</li> </ul>
<b>Credit Valuation Adjustment (CVA)</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>Common Equity Tier 1 (CET1)</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>CET1 Ratio</b>	<ul style="list-style-type: none"> <li>CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA.</li> </ul>
<b>Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets</b>	<ul style="list-style-type: none"> <li>Net income available to common shareholders as a percentage of average CET1 Capital RWA.</li> </ul>
<b>Liquidity Coverage Ratio (LCR)</b>	<ul style="list-style-type: none"> <li>LCR is calculated by dividing the total stock of unencumbered high quality liquid assets by the expected next 30 day stressed cash outflow.</li> </ul>
<b>Countercyclical Capital Buffer (CCB)</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>



## Acronyms

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

## Appendix – Canadian Personal and Commercial Banking

### 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	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2017	2016	2016	2015
Net interest income	1	\$ 2,526	\$ 2,369	\$ 2,445	\$ 2,396	\$ 2,364	\$ 2,270	\$ 2,337	\$ 2,351	\$ 2,328	\$ 7,340	\$ 6,971	\$ 9,367	\$ 9,182
Non-interest income	2	902	838	869	829	821	790	805	798	802	2,609	2,416	3,245	3,134
Total revenue	3	3,428	3,207	3,314	3,225	3,185	3,060	3,142	3,149	3,130	9,949	9,387	12,612	12,316
Provision for credit losses	4	238	235	269	263	258	262	228	221	237	742	748	1,011	887
Non-interest expenses	5	1,418	1,407	1,407	1,443	1,358	1,337	1,318	1,399	1,352	4,232	4,013	5,456	5,406
Income (loss) before income taxes	6	1,772	1,565	1,638	1,519	1,569	1,461	1,596	1,529	1,541	4,975	4,626	6,145	6,023
Provision for (recovery of) income taxes	7	473	418	438	406	418	390	423	407	406	1,329	1,231	1,637	1,593
Net income – reported	8	\$ 1,299	\$ 1,147	\$ 1,200	\$ 1,113	\$ 1,151	\$ 1,071	\$ 1,173	\$ 1,122	\$ 1,135	\$ 3,646	\$ 3,395	\$ 4,508	\$ 4,430
Average common equity (\$ billions)	9	\$ 11.2	\$ 11.1	\$ 11.0	\$ 11.0	\$ 10.9	\$ 10.7	\$ 10.5	\$ 10.6	\$ 10.5	\$ 11.1	\$ 10.7	\$ 10.8	\$ 10.4
Return on common equity – reported <sup>1</sup>	10	45.9 %	42.5 %	43.3 %	40.3 %	42.0 %	40.9 %	44.1 %	42.1 %	42.9 %	43.9 %	42.3 %	41.8 %	42.5 %

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

Common Equity Tier 1 Capital risk-weighted assets <sup>2</sup>	11	\$ 92	\$ 93	\$ 91	\$ 91	\$ 91	\$ 101	\$ 98	\$ 96	\$ 97	\$ 92	\$ 91	\$ 91	\$ 96
Average loans – personal	12	188.0	187.5	188.2	188.0	185.6	185.3	185.2	182.2	177.3	187.9	185.4	186.0	177.5
Residential mortgages	13	69.6	66.5	65.3	64.1	62.8	61.2	61.0	60.8	60.3	67.2	61.7	62.3	60.0
Consumer instalment and other personal	14	21.6	20.9	20.8	20.6	19.9	19.2	19.0	18.5	17.7	21.0	19.3	19.7	17.4
HELOC	15	12.7	12.5	12.4	12.4	12.6	12.3	12.2	12.3	12.8	12.6	12.4	12.4	12.6
Indirect auto	16	19.2	18.8	19.3	19.1	19.1	18.7	19.2	19.0	18.7	19.1	19.0	19.0	18.7
Other	17	311.1	306.2	306.0	304.2	300.0	296.7	296.6	292.8	286.8	307.8	297.8	299.4	286.2
Credit card	18	66.5	65.4	63.8	62.7	61.6	60.4	58.3	57.0	55.9	65.2	60.1	60.8	55.0
Total average loans – personal	19	185.0	181.6	179.8	176.1	172.2	168.9	167.1	165.1	161.4	182.1	169.4	171.1	160.9
Average loans and acceptances – business	20	105.6	99.2	99.0	95.6	90.6	85.0	85.2	84.4	84.0	101.3	86.9	89.1	83.1
Average deposits	21	2.75 %	2.71 %	2.72 %	2.69 %	2.69 %	2.68 %	2.71 %	2.76 %	2.79 %	2.72 %	2.69 %	2.69 %	2.78 %
Personal	22	41.4	43.9	42.5	44.7	42.6	43.7	41.9	44.4	43.2	42.5	42.8	43.3	43.9
Business	23	1,138	1,153	1,154	1,156	1,152	1,152	1,157	1,165	1,166	1,138	1,152	1,156	1,165
Margin on average earning assets including securitized assets	24	27,532	27,561	27,866	27,875	27,688	27,109	27,412	27,764	27,944	27,654	27,405	27,523	27,949
Efficiency ratio – reported														
Number of Canadian retail branches at period end														
Average number of full-time equivalent staff														

### Additional Information on Canadian

#### Wealth and Insurance

#### Breakdown of Total Net Income (loss)

Wealth	25	\$ 268	\$ 244	\$ 244	\$ 250	\$ 250	\$ 223	\$ 212	\$ 221	\$ 228	\$ 756	685	\$ 935	855
Insurance	26	158	179	122	139	108	170	128	153	194	459	406	545	653

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

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