Supplemental Regulatory Capital Disclosure

(Released on January 25, 2018 for the split of the supplemental information package into two separate documents and the adoption of IFRS 9)

For the First Quarter Ended January 31, 2018

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Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's first quarter 2018 Report to Shareholders, Earnings News Release, Supplemental Financial Information, and Investor Presentation, as well as the Bank's 2017 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

Effective November 1, 2017, the Bank adopted IFRS 9, *Financial Instruments* (IFRS 9), which replaces the guidance in IAS 39, *Financial Instruments: Recognition and Measurement* (IAS 39). Accordingly, fiscal 2018 numbers are based on IFRS 9. The Bank did not restate prior periods which continue to be based on IAS 39. For further details, refer to Note 2 of the Bank's first quarter 2018 Interim Consolidated Financial Statements.

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 80% applies in 2018 for the CET1 calculation and will increase to 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 2017, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, respectively As the Bank is constrained by the Basel I regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel I risk weights which are the same for all capital ratios. All three RWA measures are disclosed as part of the RWA disclosures on page 6, as well as the Capital Position disclosures on pages 1 to 2.

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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Capital Position – Basel III[1]

($ millions) *As at*	Line #	2018 Q1	2017 Q4	Q3	Q2	Q1	Cross Reference[2]	OSFI Template
Common Equity Tier 1 Capital								
Common shares plus related contributed surplus	1	$	$	$	$	$	A1+A2+B	1
Retained earnings	2						C	2
Accumulated other comprehensive income (loss)	3						D	3
Common Equity Tier 1 Capital before regulatory adjustments	4							6
Common Equity Tier 1 Capital regulatory adjustments								
Goodwill (net of related tax liability)	5						E1+E2-E3	8
Intangibles (net of related tax liability)	6						F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7						G	10
Cash flow hedge reserve	8						H	11
Shortfall of provisions to expected losses[3]	9						I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10						J	14
Defined benefit pension fund net assets (net of related tax liability)	11						K	15
Investment in own shares	12							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						L1+L2+L3	19
Amounts exceeding the 15% threshold								22
of which: significant investments in the common stocks of financials	14							23
of which: deferred tax assets arising from temporary differences	15							25
Total regulatory adjustments to Common Equity Tier 1 Capital	16							28
Common Equity Tier 1 Capital	17							29
Additional Tier 1 capital instruments								
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	18						M+N+O	30/31
Directly issued capital instruments subject to phase out from Additional Tier 1	19						P1+P2+P3+P4	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20						Q	34/35
Additional Tier 1 capital instruments before regulatory adjustments	21							36
Additional Tier 1 capital instruments regulatory adjustments								
Investment in own Additional Tier 1 instruments	22							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						R+S	40
Total regulatory adjustments to Additional Tier 1 Capital	24							43
Additional Tier 1 Capital	25							44
Tier 1 Capital	26							45
Tier 2 capital instruments and provisions								
Directly issued qualifying Tier 2 instruments plus related stock surplus	27						T	46
Directly issued capital instruments subject to phase out from Tier 2	28						U	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	29						V1+V2	48/49
General allowances[4]	30						W	50
Tier 2 Capital before regulatory adjustments	31							51
Tier 2 regulatory adjustments								
Investments in own Tier 2 instruments	32							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						X	55
Total regulatory adjustments to Tier 2 Capital	34							57
Tier 2 Capital	35							58
Total Capital	36							59
Common Equity Tier 1 Capital RWA[5]	37							60a
Tier 1 Capital RWA[5]	38							60b
Total Capital RWA[5]	39	$	$	$	$	$		60c

1 Capital position has been calculated using the "all-in" basis.
2 Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 5.
3 Effective the first quarter of fiscal 2018, amounts are presented in accordance with IFRS 9. Prior periods have not been restated and are based on IAS 39. Refer to Note 2 of the Bank's first quarter 2018 Interim Consolidated Financial Statements.
4 Prior to the first quarter of fiscal 2018, was previously collective allowances under IAS 39.
5 Each capital ratio has its own RWA measure due to the OSFI prescribed scalar for inclusion of the CVA. For fiscal 2017, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, respectively.
As the Bank is constrained by Basel I regulatory floor, the RWA as it relates to the regulatory floor is calculated based on Basel I risk weights which are the same for all capital ratios.

Capital Position – Basel III (Continued)

($ millions, except as noted) *As at*	Line #	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	OSFI Template
Capital Ratios[1]							
Common Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	40	%	%	%	%	%	61
Tier 1 (as percentage of Tier 1 Capital RWA)	41						62
Total Capital (as percentage of Total Capital RWA)	42						63
Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus global systemically important banks (G-SIBs) buffer plus domestic systemically important banks (D-SIBs) buffer requirement expressed as percentage of RWA)[2,3]	43						64
of which: capital conservation buffer requirement	44						65
of which: countercyclical buffer requirement[4]	45						66
of which: D-SIB buffer requirement[5]	46						67a
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	47						68
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))							
Common Equity Tier 1 all-in target ratio	48						69
Tier 1 all-in target ratio	49						70
Total Capital all-in target ratio	50						71
Amounts below the thresholds for deduction (before risk weighting)							
Non-significant investments in the capital of other financials	51	$	$	$	$	$	72
Significant investments in the common stock of financials	52						73
Mortgage servicing rights	53						74
Deferred tax assets arising from temporary differences (net of related tax liability)	54						75
Applicable caps on the inclusion of allowances in Tier 2							
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	55						76
Cap on inclusion of allowances in Tier 2 under standardized approach	56						77
Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)							
Current cap on Additional Tier 1 instruments subject to phase out arrangements	57						82
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	58						83
Current cap on Tier 2 instruments subject to phase out arrangements	59						84
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	60						85
Capital Ratios – transitional basis[6]							
Risk-weighted assets	61	$	$	$	$	$	
Common Equity Tier 1 Capital	62						
Tier 1 Capital	63						
Total Capital	64						
Common Equity Tier 1 (as percentage of RWA)	65	%	%	%	%	%	
Tier 1 Capital (as percentage of RWA)	66						
Total Capital (as percentage of RWA)	67						
Capital Ratios for significant bank subsidiaries							
TD Bank, National Association (TD Bank, N.A.)[7]							
Common Equity Tier 1 Capital	68						
Tier 1 Capital	69						
Total Capital	70						
TD Mortgage Corporation							
Common Equity Tier 1 Capital	71						
Tier 1 Capital	72						
Total Capital	73						

1 The "all-in" basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.
2 The minimum CET1 requirement prior to the buffers is 4.5%.
3 The Financial Stability Board, in consultation with Basel Committee on Banking Supervision and national authorities, has identified the 2017 list of G-SIBs, using 2016 fiscal year-end data. The Bank was not identified as a G-SIB.
4 The countercyclical buffer surcharge is in effect.
5 Common equity capital D-SIB surcharge is in effect.
6 The "transitional" basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014, while retaining the phase-out rules for non-qualifying capital instruments. In addition, 100% of the CVA is included for calculation of the transitional ratios.
7 On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) on calendar quarter ends.

Flow Statement for Regulatory Capital[1]

($ millions)	Line #	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1
Common Equity Tier 1						
Balance at beginning of period	1	$	$	$	$	$
New capital issues	2					
Redeemed capital[2]	3					
Gross dividends (deductions)	4					
Shares issued in lieu of dividends (add back)	5					
Profit attributable to shareholders of the parent company[3]	6					
Removal of own credit spread (net of tax)	7					
Movements in other comprehensive income						
Currency translation differences	8					
Available-for-sale investments	9	**n/a**[4]				
Financial assets at fair value through other comprehensive income	10		n/a	n/a	n/a	n/a
Other	11					
Goodwill and other intangible assets (deduction, net of related tax liability)	12					
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13					
Prudential valuation adjustments	14					
Other	15					
Balance at end of period	16					
Additional Tier 1 Capital						
Balance at beginning of period	17					
New additional Tier 1 eligible capital issues	18					
Redeemed capital	19					
Other, including regulatory adjustments and transitional arrangements	20					
Balance at end of period	21					
Total Tier 1 Capital	22					
Tier 2 Capital						
Balance at beginning of period	23					
New Tier 2 eligible capital issues	24					
Redeemed capital	25					
Amortization adjustments	26					
Allowable collective allowance	27					
Other, including regulatory adjustments and transitional arrangements	28					
Balance at end of period	29					
Total Regulatory Capital	30	$	$	$	$	$

[1] The statement is based on the applicable regulatory rules in force at the period end.
[2] Represents impact of shares repurchased for cancellation.
[3] Profit attributable to shareholders of the parent company reconciles to the income statement.
[4] Not applicable.

Leverage Ratio

($ millions, except as noted) *As at*	Line #	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	OSFI Template
Summary comparison of accounting assets vs. leverage ratio exposure measure – Traditional Basis							
Total consolidated assets as per published financial statements	1	$	$	$	$	$	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						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						4
Adjustment for securities financing transactions (SFT)	5						5
Adjustment for off-balance sheet items (credit equivalent amounts)	6						6
Other adjustments	7						7
Leverage Ratio Exposure – Transitional basis	8	$	$	$	$	$	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
Less: Asset amounts deducted in determining Basel III transitional Tier 1 Capital	10						2
Total on-balance sheet exposures (excluding derivatives and SFTs)	11						3
Derivative exposures							
Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	12						4
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	13						5
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	14						6
Deductions of receivables assets for cash variation margin provided in derivative transactions	15						7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	16						8
Adjusted effective notional amount of written credit derivatives	17						9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	18						10
Total derivative exposures	19						11
Securities financing transaction exposures							
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	20						12
Netted amounts of cash payables and cash receivables of gross SFT assets	21						13
Counterparty credit risk (CCR) exposure for SFTs	22						14
Agent transaction exposures	23						15
Total securities financing transaction exposures	24						16
Other off-balance sheet exposures							
Off-balance sheet exposure at gross notional amount	25						17
Adjustments for conversion to credit equivalent amounts	26						18
Off-balance sheet items	27						19
Capital and Total Exposures – Transitional basis							
Tier 1 Capital	28						20
Total Exposures (sum of lines 11, 19, 24, and 27)	29	$	$	$	$	$	21
Leverage Ratio – Transitional basis (line 28 divided by line 29)	30	%	%	%	%	%	22
"All-in" basis (required by OSFI)							
Tier 1 Capital – "All-in" basis (line 26 on page 1)	31	$	$	$	$	$	23
Regulatory adjustments	32						24
Total Exposures (sum of lines 29 and 32, less the amount reported in line 10) – All-in basis	33	$	$	$	$	$	25
Leverage Ratio – "All-in" basis (line 31 divided by line 33)	34	%	%	%	%	%	26

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

($ millions)
As at

	Line #	2018 Q1 Balance Sheet[1]	2018 Q1 Under Regulatory scope of consolidation[2]	Cross Reference[3]
Cash and due from banks	1	$	$ $	
Interest-bearing deposits with banks	2			
Trading loans, securities, and other	3			
Non-trading financial assets at fair value through profit or loss	4			
Derivatives	5			
Financial assets designated at fair value through profit or loss	6			
Financial assets at fair value through other comprehensive income	8			
Debt securities at amortized cost, net of allowance for credit losses	7			
Securities purchased under reverse repurchase agreements	9			
Loans	10			
Allowance for loan losses	11			
Eligible general allowance reflected in Tier 2 regulatory capital	12			W
Shortfall of allowance to expected loss	13			I
Allowances not reflected in regulatory capital	14			
Other	15			
Investment in TD Ameritrade				
Significant investments exceeding regulatory thresholds	16			L1
Significant investments not exceeding regulatory thresholds	17			
Imputed goodwill	18			E2
Goodwill	19			E1
Other intangibles	20			F1
Other intangibles (Mortgage Servicing Rights)	21			
Deferred tax assets				
Deferred tax assets (DTA) excluding those arising from temporary differences	22			G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback	23			
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback	24			
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds	25			
Other DTA/DTL adjustments[4]	26			
Significant investments in financials (excluding TD Ameritrade)				
Significant investments exceeding regulatory thresholds	27			L2
Significant investments in Additional Tier 1 Capital	28			S
Significant investments not exceeding regulatory thresholds	29			
Defined pension benefits	30			K
Other Assets	31			
TOTAL ASSETS	32			
LIABILITIES AND EQUITY[5]				
Trading deposits	33			
Derivatives	34			
Securitization liabilities at fair value	35			
Other financial liabilities designated at fair value through profit or loss	36			
Deposits	37			
Other	38			
Deferred tax liabilities				
Goodwill	39			E3
Intangible assets (excluding mortgage servicing rights)	40			F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)	41			
Other DTA/DTL adjustments[4]	42			
Gains and losses due to changes in own credit risk on fair value liabilities	43			J
Other liabilities	44			
Subordinated notes and debentures	45			
Directly issued qualifying Tier 2 instruments	46			T
Directly issued capital instruments subject to phase out from Tier 2	47			U
Capital instruments issued by subsidiaries and held by third parties-Tier 2	48			V1
Capital instruments not allowed for regulatory capital	49			
Liabilities	50			
Common Shares	51			A1
Preferred Shares	52			
Directly issued qualifying Additional Tier 1 instruments	53			M
Directly issued capital instruments subject to phase out from Additional Tier 1	54			P2
Preferred shares not allowed for regulatory capital	55			
Treasury Shares - Common	56			A2
Treasury Shares - Preferred	57			
Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares	58			O
Treasury Shares - non-NVCC Preferred Shares	59			P4
Contributed Surplus	60			
Contributed surplus - Common Shares	61			B
Contributed surplus - Preferred Shares	62			N
Retained Earnings	63			C
Accumulated other comprehensive income	64			D
Cash flow hedges requiring derecognition	65			H
Net AOCI included as capital	66			
Non-controlling interests in subsidiaries	67			
Portion allowed for regulatory capital (directly issued)	68			P3
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - additional Tier 1	69			Q
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2	70			V2
Portion not allowed for regulatory capital subject to phase out	71			
TOTAL LIABILITIES AND EQUITY	72	$	$	

1 As per Balance Sheet on page 13 in the Supplemental Financial Information Package.
2 Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of $XX billion and total equity of $XX billion of which $XX million is deducted from CET1, $XX million is deducted from additional Tier 1 and $XX million is deducted from Tier 2 Capital. Cross referenced (L3, R, X) respectively, to the Capital Position - Basel III on page 1.
3 Cross referenced to the current period on the Capital Position - Basel III on pages 1 and 2.
4 This adjustment is related to deferred tax assets/liabilities netted for financial accounting purposes.
5 Included in current cap on additional Tier 1 instruments is $XX billion related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust).

Risk-Weighted Assets[1]

($ millions) *As at*	LINE #	2018 Q1 Gross exposures	2018 Q1 Risk-weighted assets Standardized Approach	2018 Q1 Risk-weighted assets Advanced Approach	2018 Q1 Risk-weighted assets Total	2017 Q4 Gross exposures	2017 Q4 Risk-weighted assets Standardized Approach	2017 Q4 Risk-weighted assets Advanced Approach	2017 Q4 Risk-weighted assets Total	2017 Q3 Gross exposures	2017 Q3 Risk-weighted assets Standardized Approach	2017 Q3 Risk-weighted assets Advanced Approach	2017 Q3 Risk-weighted assets Total
Credit Risk													
Retail													
Residential secured	1	$	$	$	$	$	$	$	$	$	$	$	$
Qualifying revolving retail	2												
Other retail	3												
Non-retail[2]													
Corporate	4												
Sovereign	5												
Bank	6												
Securitization exposures	7												
Equity exposures	8												
Exposures subject to standardized or IRB approaches	9												
Adjustment to IRB RWA for scaling factor	10												
Other assets not included in standardized or IRB approaches[2]	11						n/a	n/a			n/a	n/a	
Total credit risk	12	$			$	$			$	$			$
Market Risk	13					n/a				n/a			
Operational Risk	14					n/a				n/a			
Regulatory Floor	15					n/a				n/a			
Total Common Equity Tier 1 Capital risk-weighted assets[3]	16												
Tier 1 Capital risk-weighted assets[3]	17												
Total Capital risk-weighted assets[3]	18				$				$				$

		2017 Q2 Gross exposures	2017 Q2 Risk-weighted assets Standardized Approach	2017 Q2 Risk-weighted assets Advanced Approach	2017 Q2 Risk-weighted assets Total	2017 Q1 Gross exposures	2017 Q1 Risk-weighted assets Standardized Approach	2017 Q1 Risk-weighted assets Advanced Approach	2017 Q1 Risk-weighted assets Total
Credit Risk									
Retail									
Residential secured	19	$	$	$	$	$	$	$	$
Qualifying revolving retail	20								
Other retail	21								
Non-retail[2]									
Corporate	22								
Sovereign	23								
Bank	24								
Securitization exposures	25								
Equity exposures	26								
Exposures subject to standardized or IRB approaches	27								
Adjustment to IRB RWA for scaling factor	28								
Other assets not included in standardized or IRB approaches[2]	29		n/a	n/a			n/a	n/a	
Total credit risk	30	$			$	$			$
Market Risk	31	n/a				n/a			
Operational Risk	32	n/a				n/a			
Regulatory Floor	33	n/a				n/a			
Total Common Equity Tier 1 Capital risk-weighted assets[3]	34								
Tier 1 Capital risk-weighted assets[3]	35								
Total Capital risk-weighted assets[3]	36				$				$

1 Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
2 Non-retail exposures do not include OSFI "deemed" Qualifying Central Counterparty (QCCP) exposures; as such exposures are included in "Other assets not included in standardized or IRB approaches", in accordance with the Basel III regulatory framework.
3 Each capital ratio has its own RWA measure due to the OSFI-prescribed scalar for inclusion of the CVA. For fiscal 2017, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86% respectively. As the Bank is constrained by the Basel I regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel I risk weights which are the same for all capital ratios.

Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

($ millions)	LINE	2018							
As at	#	Q1							
		Credit risk exposures					Other exposures		
		Drawn		Other exposures					
		Non-retail	Retail	Securitization	Repo-style transactions	Derivatives	Subject to market risk capital	All other[1]	Total
Cash and due from banks	1	$	$	$	$	$	$	$	$
Interest-bearing deposits with banks	2								
Trading loans, securities, and other	3								
Non-trading financial assets at fair value through profit or loss	4								
Derivatives	5								
Financial assets designated at fair value through profit or loss	6								
Financial assets at fair value through other comprehensive income	7								
Debt securities at amortized cost, net of allowance for credit losses	8								
Securities purchased under reverse repurchase agreements	9								
Residential mortgages[2]	10								
Consumer instalment and other personal[2]	11								
Credit card	12								
Business and government	13								
Allowance for loan losses[3]	14								
Customers' liability under acceptances	15								
Investment in TD Ameritrade	16								
Goodwill	17								
Other intangibles	18								
Land, buildings, equipment, and other depreciable assets	19								
Deferred tax assets	20								
Amounts receivable from brokers, dealers and clients	21								
Other assets	22								
Total	23	$	$	$	$	$	$	$	$

[1] Includes the Bank's insurance subsidiaries' assets and all other assets which are not subject to market risks or standardized/AIRB credit risk.
[2] Includes Canada Mortgage and Housing Corporation (CMHC) insured exposures classified as sovereign exposures under Basel III and therefore included in the non-retail category.
[3] Allowances related to exposures under standardized methodology are included under non-retail or retail.

Gross Credit Risk Exposure[1]

($ millions)	LINE	2018						2017					
As at	#	Q1						Q4					
By Counterparty Type		**Drawn**	**Undrawn[2]**	**Repo-style transactions**	**OTC[3] derivatives**	**Other off-balance sheet**	**Total**	Drawn	Undrawn[2]	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	1	$	$	$	$	$	$	$	$	$	$	$	$
Qualifying revolving retail	2												
Other retail	3												
	4												
Non-retail													
Corporate	5												
Sovereign	6												
Bank	7												
	8												
Total	9	$	$	$	$	$	$	$	$	$	$	$	$
By Country of Risk													
Canada	10	$	$	$	$	$	$	$	$	$	$	$	$
United States	11												
Other International													
Europe	12												
Other	13												
	14												
Total	15	$	$	$	$	$	$	$	$	$	$	$	$
By Residual Contractual Maturity													
Within 1 year	16	$	$	$	$	$	$	$	$	$	$	$	$
Over 1 year to 5 years	17												
Over 5 years	18												
Total	19	$	$	$	$	$	$	$	$	$	$	$	$
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	$	$	$	$	$	$	$	$	$	$	$	$
Non-residential	21												
Total real-estate	22												
Agriculture	23												
Automotive	24												
Financial	25												
Food, beverage, and tobacco	26												
Forestry	27												
Government, public sector entities, and education	28												
Health and social services	29												
Industrial construction and trade contractors	30												
Metals and mining	31												
Pipelines, oil, and gas	32												
Power and utilities	33												
Professional and other services	34												
Retail sector	35												
Sundry manufacturing and wholesale	36												
Telecommunications, cable, and media	37												
Transportation	38												
Other	39												
Total	40	$	$	$	$	$	$	$	$	$	$	$	$

[1] Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.
[2] Gross exposure on undrawn commitments is exposure at default which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.
[3] Over-the-counter (OTC).

Gross Credit Risk Exposure (Continued)[1]

($ millions) *As at*	LINE #	2017 Q3						2017 Q2					
By Counterparty Type		Drawn	Undrawn[2]	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn[2]	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	1	$	$	$	$	$	$	$	$	$	$	$	$
Qualifying revolving retail	2												
Other retail	3												
	4												
Non-retail													
Corporate	5												
Sovereign	6												
Bank	7												
	8												
Total	9	$	$	$	$	$	$	$	$	$	$	$	$
By Country of Risk													
Canada	10	$	$	$	$	$	$	$	$	$	$	$	$
United States	11												
Other International													
Europe	12												
Other	13												
	14												
Total	15	$	$	$	$	$	$	$	$	$	$	$	$
By Residual Contractual Maturity													
Within 1 year	16	$	$	$	$	$	$	$	$	$	$	$	$
Over 1 year to 5 years	17												
Over 5 years	18												
Total	19	$	$	$	$	$	$	$	$	$	$	$	$
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	$	$	$	$	$	$	$	$	$	$	$	$
Non-residential	21												
Total real-estate	22												
Agriculture	23												
Automotive	24												
Financial	25												
Food, beverage, and tobacco	26												
Forestry	27												
Government, public sector entities, and education	28												
Health and social services	29												
Industrial construction and trade contractors	30												
Metals and mining	31												
Pipelines, oil, and gas	32												
Power and utilities	33												
Professional and other services	34												
Retail sector	35												
Sundry manufacturing and wholesale	36												
Telecommunications, cable, and media	37												
Transportation	38												
Other	39												
Total	40	$	$	$	$	$	$	$	$	$	$	$	$

[1] Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.
[2] Gross exposure on undrawn commitments is exposure at default which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

Gross Credit Risk Exposure (Continued)[1]

($ millions) *As at*	LINE #	2017 Q1					
By Counterparty Type		Drawn	Undraw[2]	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail							
Residential secured	1	$	$	$	$	$	$
Qualifying revolving retail	2						
Other retail	3						
	4						
Non-retail							
Corporate	5						
Sovereign	6						
Bank	7						
	8						
Total	9	$	$	$	$	$	$
By Country of Risk							
Canada	10	$	$	$	$	$	$
United States	11						
Other International							
Europe	12						
Other	13						
	14						
Total	15	$	$	$	$	$	$
By Residual Contractual Maturity							
Within 1 year	16	$	$	$	$	$	$
Over 1 year to 5 years	17						
Over 5 years	18						
Total	19	$	$	$	$	$	$
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	$	$	$	$	$	$
Non-residential	21						
Total real-estate	22						
Agriculture	23						
Automotive	24						
Financial	25						
Food, beverage, and tobacco	26						
Forestry	27						
Government, public sector entities, and education	28						
Health and social services	29						
Industrial construction and trade contractors	30						
Metals and mining	31						
Pipelines, oil, and gas	32						
Power and utilities	33						
Professional and other services	34						
Retail sector	35						
Sundry manufacturing and wholesale	36						
Telecommunications, cable, and media	37						
Transportation	38						
Other	39						
Total	40	$	$	$	$	$	$

[1] Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.
[2] Gross exposure on undrawn commitments is exposure at default which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured[1]

($ millions, except as noted) *As at*	LINE #	2018 Q1									
Insured Drawn and Undrawn[2,3]		**PD range**	**EAD[4]**	**Notional of undrawn commitments**	**Average EAD**	**Average PD[5]**	**Average LGD**	**RWA**	**Average risk weighting**	**EL[6]**	**EL adjusted average risk weight[7]**
Low Risk	1	**0.00 to 0.15 %**	$	$	%	%	%	$	%	$	%
Normal Risk	2	**0.16 to 0.41**									
	3	**0.42 to 1.10**									
Medium Risk	4	**1.11 to 2.93**									
	5	**2.94 to 4.74**									
High Risk	6	**4.75 to 7.59**									
	7	**7.60 to 18.20**									
	8	**18.21 to 99.99**									
Default	9	**100.00**									
Total	10		$	$	%	%	%	$	%	$	%
Uninsured Undrawn[2]											
Low Risk	11	**0.00 to 0.15 %**	$	$	%	%	%	$	%	$	%
Normal Risk	12	**0.16 to 0.41**									
	13	**0.42 to 1.10**									
Medium Risk	14	**1.11 to 2.93**									
	15	**2.94 to 4.74**									
High Risk	16	**4.75 to 7.59**									
	17	**7.60 to 18.20**									
	18	**18.21 to 99.99**									
Default	19	**100.00**									
Total	20		$	$	%	%	%	$	%	$	%
Uninsured Drawn[2]											
Low Risk	21	**0.00 to 0.15 %**	$			%	%	$	%	$	%
Normal Risk	22	**0.16 to 0.41**									
	23	**0.42 to 1.10**									
Medium Risk	24	**1.11 to 2.93**									
	25	**2.94 to 4.74**									
High Risk	26	**4.75 to 7.59**									
	27	**7.60 to 18.20**									
	28	**18.21 to 99.99**									
Default	29	**100.00**									
Total	30		$			%	%	$	%	$	%
U.S. Retail Uninsured Drawn and Undrawn											
Low Risk	31	**0.00 to 0.15 %**	$	$	%	%	%	$	%	$	%
Normal Risk	32	**0.16 to 0.41**									
	33	**0.42 to 1.10**									
Medium Risk	34	**1.11 to 2.93**									
	35	**2.94 to 4.74**									
High Risk	36	**4.75 to 7.59**									
	37	**7.60 to 18.20**									
	38	**18.21 to 99.99**									
Default	39	**100.00**									
Total	40		$	$	%	%	%	$	%	$	%

[1] Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.
[2] Includes Canadian residential mortgages and home equity lines of credit.
[3] Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.
[4] Exposure at Default (EAD).
[5] Probability of Default (PD).
[6] Expected Loss (EL).
[7] EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

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

($ millions, except as noted) *As at*	LINE #	2017 Q4									
Insured Drawn and Undrawn[2,3]		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	1	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	2	0.16 to 0.41									
	3	0.42 to 1.10									
Medium Risk	4	1.11 to 2.93									
	5	2.94 to 4.74									
High Risk	6	4.75 to 7.59									
	7	7.60 to 18.20									
	8	18.21 to 99.99									
Default	9	100.00									
Total	10		$	$	%	%	%	$	%	$	%
Uninsured Undrawn[2]											
Low Risk	11	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	12	0.16 to 0.41									
	13	0.42 to 1.10									
Medium Risk	14	1.11 to 2.93									
	15	2.94 to 4.74									
High Risk	16	4.75 to 7.59									
	17	7.60 to 18.20									
	18	18.21 to 99.99									
Default	19	100.00									
Total	20		$	$	%	%	%	$	%	$	%
Uninsured Drawn[2]											
Low Risk	21	0.00 to 0.15 %	$			%	%	$	%	$	%
Normal Risk	22	0.16 to 0.41									
	23	0.42 to 1.10									
Medium Risk	24	1.11 to 2.93									
	25	2.94 to 4.74									
High Risk	26	4.75 to 7.59									
	27	7.60 to 18.20									
	28	18.21 to 99.99									
Default	29	100.00									
Total	30		$			%	%	$	%	$	%
U.S. Retail Uninsured Drawn and Undrawn											
Low Risk	31	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	32	0.16 to 0.41									
	33	0.42 to 1.10									
Medium Risk	34	1.11 to 2.93									
	35	2.94 to 4.74									
High Risk	36	4.75 to 7.59									
	37	7.60 to 18.20									
	38	18.21 to 99.99									
Default	39	100.00									
Total	40		$	$	%	%	%	$	%	$	%

1 Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.
2 Includes Canadian residential mortgages and home equity lines of credit.
3 Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.

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

($ 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
Insured Drawn and Undrawn[2,3]											
Low Risk	1	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	2	0.16 to 0.41									
	3	0.42 to 1.10									
Medium Risk	4	1.11 to 2.93									
	5	2.94 to 4.74									
High Risk	6	4.75 to 7.59									
	7	7.60 to 18.20									
	8	18.21 to 99.99									
Default	9	100.00									
Total	10		$	$	%	%	%	$	%	$	%
Uninsured Undrawn[2]											
Low Risk	11	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	12	0.16 to 0.41									
	13	0.42 to 1.10									
Medium Risk	14	1.11 to 2.93									
	15	2.94 to 4.74									
High Risk	16	4.75 to 7.59									
	17	7.60 to 18.20									
	18	18.21 to 99.99									
Default	19	100.00									
Total	20		$	$	%	%	%	$	%	$	%
Uninsured Drawn[2]											
Low Risk	21	0.00 to 0.15 %	$			%	%	$	%	$	%
Normal Risk	22	0.16 to 0.41									
	23	0.42 to 1.10									
Medium Risk	24	1.11 to 2.93									
	25	2.94 to 4.74									
High Risk	26	4.75 to 7.59									
	27	7.60 to 18.20									
	28	18.21 to 99.99									
Default	29	100.00									
Total	30		$			%	%	$	%	$	%
U.S. Retail Uninsured Drawn and Undrawn											
Low Risk	31	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	32	0.16 to 0.41									
	33	0.42 to 1.10									
Medium Risk	34	1.11 to 2.93									
	35	2.94 to 4.74									
High Risk	36	4.75 to 7.59									
	37	7.60 to 18.20									
	38	18.21 to 99.99									
Default	39	100.00									
Total	40		$	$	%	%	%	$	%	$	%

[1] Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.
[2] Includes Canadian residential mortgages and home equity lines of credit.
[3] Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.

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

($ millions, except as noted) *As at*	LINE #	2017 Q2									
Insured Drawn and Undrawn[2,3]		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	1	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	2	0.16 to 0.41									
	3	0.42 to 1.10									
Medium Risk	4	1.11 to 2.93									
	5	2.94 to 4.74									
High Risk	6	4.75 to 7.59									
	7	7.60 to 18.20									
	8	18.21 to 99.99									
Default	9	100.00									
Total	10		$	$	%	%	%	$	%	$	%
Uninsured Undrawn[2]											
Low Risk	11	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	12	0.16 to 0.41									
	13	0.42 to 1.10									
Medium Risk	14	1.11 to 2.93									
	15	2.94 to 4.74									
High Risk	16	4.75 to 7.59									
	17	7.60 to 18.20									
	18	18.21 to 99.99									
Default	19	100.00									
Total	20		$	$	%	%	%	$	%	$	%
Uninsured Drawn[2]											
Low Risk	21	0.00 to 0.15 %	$			%	%	$	%	$	%
Normal Risk	22	0.16 to 0.41									
	23	0.42 to 1.10									
Medium Risk	24	1.11 to 2.93									
	25	2.94 to 4.74									
High Risk	26	4.75 to 7.59									
	27	7.60 to 18.20									
	28	18.21 to 99.99									
Default	29	100.00									
Total	30		$			%	%	$	%	$	%
U.S. Retail Uninsured Drawn and Undrawn											
Low Risk	31	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	32	0.16 to 0.41									
	33	0.42 to 1.10									
Medium Risk	34	1.11 to 2.93									
	35	2.94 to 4.74									
High Risk	36	4.75 to 7.59									
	37	7.60 to 18.20									
	38	18.21 to 99.99									
Default	39	100.00									
Total	40		$	$	%	%	%	$	%	$	%

[1] Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.
[2] Includes Canadian residential mortgages and home equity lines of credit.
[3] Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.

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

($ millions, except as noted) *As at*	LINE #	2017 Q1									
		PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Insured Drawn and Undrawn[2,3]											
Low Risk	1	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	2	0.16 to 0.41									
	3	0.42 to 1.10									
Medium Risk	4	1.11 to 2.93									
	5	2.94 to 4.74									
High Risk	6	4.75 to 7.59									
	7	7.60 to 18.20									
	8	18.21 to 99.99									
Default	9	100.00									
Total	10		$	$	%	%	%	$	%	$	%
Uninsured Undrawn[2]											
Low Risk	11	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	12	0.16 to 0.41									
	13	0.42 to 1.10									
Medium Risk	14	1.11 to 2.93									
	15	2.94 to 4.74									
High Risk	16	4.75 to 7.59									
	17	7.60 to 18.20									
	18	18.21 to 99.99									
Default	19	100.00									
Total	20		$	$	%	%	%	$	%	$	%
Uninsured Drawn[2]											
Low Risk	21	0.00 to 0.15 %	$			%	%	$	%	$	%
Normal Risk	22	0.16 to 0.41									
	23	0.42 to 1.10									
Medium Risk	24	1.11 to 2.93									
	25	2.94 to 4.74									
High Risk	26	4.75 to 7.59									
	27	7.60 to 18.20									
	28	18.21 to 99.99									
Default	29	100.00									
Total	30		$			%	%	$	%	$	%
U.S. Retail Uninsured Drawn and Undrawn											
Low Risk	31	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	32	0.16 to 0.41									
	33	0.42 to 1.10									
Medium Risk	34	1.11 to 2.93									
	35	2.94 to 4.74									
High Risk	36	4.75 to 7.59									
	37	7.60 to 18.20									
	38	18.21 to 99.99									
Default	39	100.00									
Total	40		$	$	%	%	%	$	%	$	%

[1] Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.
[2] Includes Canadian residential mortgages and home equity lines of credit.
[3] Includes CMHC insured exposures and exposures insured by corporate entities. CMHC insured exposures are already included in the Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign on page 21.

Retail Advanced IRB Exposures – By Obligor Grade – Qualifying Revolving Retail[1]

($ millions, except as noted) *As at*	**LINE #**	**2018 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 %**	$	$	%	%	%	$	%	$	%
Normal Risk	2	**0.16 to 0.41**									
	3	**0.42 to 1.10**									
Medium Risk	4	**1.11 to 2.93**									
	5	**2.94 to 4.74**									
High Risk	6	**4.75 to 7.59**									
	7	**7.60 to 18.20**									
	8	**18.21 to 99.99**									
Default	9	**100.00**									
Total	10		$	$	%	%	%	$	%	$	%

		2017 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 %	$	$	%	%	%	$	%	$	%
Normal Risk	12	0.16 to 0.41									
	13	0.42 to 1.10									
Medium Risk	14	1.11 to 2.93									
	15	2.94 to 4.74									
High Risk	16	4.75 to 7.59									
	17	7.60 to 18.20									
	18	18.21 to 99.99									
Default	19	100.00									
Total	20		$	$	%	%	%	$	%	$	%

		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	21	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	22	0.16 to 0.41									
	23	0.42 to 1.10									
Medium Risk	24	1.11 to 2.93									
	25	2.94 to 4.74									
High Risk	26	4.75 to 7.59									
	27	7.60 to 18.20									
	28	18.21 to 99.99									
Default	29	100.00									
Total	30		$	$	%	%	%	$	%	$	%

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

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

($ millions, except as noted) *As at*	**LINE #**	**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	1	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	2	0.16 to 0.41									
	3	0.42 to 1.10									
Medium Risk	4	1.11 to 2.93									
	5	2.94 to 4.74									
High Risk	6	4.75 to 7.59									
	7	7.60 to 18.20									
	8	18.21 to 99.99									
Default	9	100.00									
Total	10		$	$	%	%	%	$	%	$	%

		2017 Q1 PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	11	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	12	0.16 to 0.41									
	13	0.42 to 1.10									
Medium Risk	14	1.11 to 2.93									
	15	2.94 to 4.74									
High Risk	16	4.75 to 7.59									
	17	7.60 to 18.20									
	18	18.21 to 99.99									
Default	19	100.00									
Total	20		$	$	%	%	%	$	%	$	%

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

Retail Advanced IRB Exposures – By Obligor Grade – Other Retail[1,2]

($ millions, except as noted) *As at*	LINE #	2018 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 %**	**$**	**$**	**%**	**%**	**%**	**$**	**%**	**$**	**%**
Normal Risk	2	**0.16 to 0.41**									
	3	**0.42 to 1.10**									
Medium Risk	4	**1.11 to 2.93**									
	5	**2.94 to 4.74**									
High Risk	6	**4.75 to 7.59**									
	7	**7.60 to 18.20**									
	8	**18.21 to 99.99**									
Default	9	**100.00**									
Total	10		**$**	**$**	**%**	**%**	**%**	**$**	**%**	**$**	**%**

		2017 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 %	$	$	%	%	%	$	%	$	%
Normal Risk	12	0.16 to 0.41									
	13	0.42 to 1.10									
Medium Risk	14	1.11 to 2.93									
	15	2.94 to 4.74									
High Risk	16	4.75 to 7.59									
	17	7.60 to 18.20									
	18	18.21 to 99.99									
Default	19	100.00									
Total	20		$	$	%	%	%	$	%	$	%

		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	21	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	22	0.16 to 0.41									
	23	0.42 to 1.10									
Medium Risk	24	1.11 to 2.93									
	25	2.94 to 4.74									
High Risk	26	4.75 to 7.59									
	27	7.60 to 18.20									
	28	18.21 to 99.99									
Default	29	100.00									
Total	30		$	$	%	%	%	$	%	$	%

[1] Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.
[2] Includes all other retail exposures, such as drawn and undrawn retail exposures outside of Canada.

Retail Advanced IRB Exposures – By Obligor Grade – Other Retail (Continued)[1,2]

($ millions, except as noted) *As at*

2017 Q2

	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	1	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	2	0.16 to 0.41									
	3	0.42 to 1.10									
Medium Risk	4	1.11 to 2.93									
	5	2.94 to 4.74									
High Risk	6	4.75 to 7.59									
	7	7.60 to 18.20									
	8	18.21 to 99.99									
Default	9	100.00									
Total	10		$	$	%	%	%	$	%	$	%

2017 Q1

	LINE #	PD range	EAD	Notional of undrawn commitments	Average EAD	Average PD	Average LGD	RWA	Average risk weighting	EL	EL adjusted average risk weight
Low Risk	11	0.00 to 0.15 %	$	$	%	%	%	$	%	$	%
Normal Risk	12	0.16 to 0.41									
	13	0.42 to 1.10									
Medium Risk	14	1.11 to 2.93									
	15	2.94 to 4.74									
High Risk	16	4.75 to 7.59									
	17	7.60 to 18.20									
	18	18.21 to 99.99									
Default	19	100.00									
Total	20		$	$	%	%	%	$	%	$	%

[1] Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses and after credit risk mitigation.
[2] Includes all other retail exposures, such as drawn and undrawn retail exposures outside of Canada.

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

($ millions, except as noted) *As at*			LINE #	2018 Q1					2017 Q4					2017 Q3				
PD Range[1] Investment Grade (%)	**Internal ratings grade (BRR)[2]**	**External rating equivalent**		**EAD[3]**	**Average PD**	**Average LGD**	**RWA**	**Average risk weighting**	EAD[3]	Average PD	Average LGD	RWA	Average risk weighting	EAD[3]	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	$	%	%	$	%	$	%	%	$	%	$	%	%	$	%
0.01 to 0.03	1A	AA+/Aa1	2															
0.03 to 0.03	1B	AA/Aa2	3															
0.03 to 0.04	1C	AA-/Aa3	4															
0.04 to 0.05	2A	A+/A1	5															
0.05 to 0.07	2B	A/A2	6															
0.07 to 0.09	2C	A-/A3	7															
0.09 to 0.11	3A	BBB+/Baa1	8															
0.11 to 0.16	3B	BBB/Baa2	9															
0.16 to 0.22	3C	BBB-/Baa3	10															
Non-Investment Grade																		
0.22 to 0.32	4A	BB+/Ba1	11															
0.32 to 0.48	4B	BB/Ba2	12															
0.48 to 0.74	4C	BB-/Ba3	13															
0.74 to 1.12	5A	B+/B1	14															
1.12 to 2.39	5B	B/B2	15															
2.39 to 10.81	5C	B-/B3	16															
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	$	%	%	$	%	$	%	%	$	%	$	%	%	$	%

				2017 Q2					2017 Q1				
PD Range Investment Grade (%)	**Internal ratings grade (BRR)**	**External rating equivalent**		EAD[3]	Average PD	Average LGD	RWA	Average risk weighting	EAD[3]	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	$	%	%	$	%	$	%	%	$	%
0.01 to 0.03	1A	AA+/Aa1	23										
0.03 to 0.04	1B	AA/Aa2	24										
0.04 to 0.05	1C	AA-/Aa3	25										
0.05 to 0.06	2A	A+/A1	26										
0.06 to 0.07	2B	A/A2	27										
0.07 to 0.08	2C	A-/A3	28										
0.09 to 0.11	3A	BBB+/Baa1	29										
0.12 to 0.15	3B	BBB/Baa2	30										
0.16 to 0.23	3C	BBB-/Baa3	31										
Non-Investment Grade													
0.24 to 0.33	4A	BB+/Ba1	32										
0.34 to 0.52	4B	BB/Ba2	33										
0.53 to 0.79	4C	BB-/Ba3	34										
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 20.10	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	$	%	%	$	%	$	%	%	$	%

[1] PD ranges were revised to reflect non-retail parameter updates in the third quarter of 2017.
[2] Borrower Risk Rating (BRR).
[3] EAD includes the effects of credit risk mitigation.

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

($ millions, except as noted) *As at*			LINE #	2018 Q1					2017 Q4					2017 Q3				
PD Range[1] Investment Grade (%)	**Internal ratings grade (BRR)**	**External rating equivalent**		**EAD[2]**	**Average PD**	**Average LGD**	**RWA**	**Average risk weighting**	EAD[2]	Average PD	Average LGD	RWA	Average risk weighting	EAD[2]	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	$	%	%	$	%	$	%	%	$	%	$	%	%	$	%
0.01 to 0.03	1A	AA+/Aa1	2															
0.03 to 0.03	1B	AA/Aa2	3															
0.03 to 0.04	1C	AA-/Aa3	4															
0.04 to 0.05	2A	A+/A1	5															
0.05 to 0.07	2B	A/A2	6															
0.07 to 0.09	2C	A-/A3	7															
0.09 to 0.11	3A	BBB+/Baa1	8															
0.11 to 0.16	3B	BBB/Baa2	9															
0.16 to 0.22	3C	BBB-/Baa3	10															
Non-Investment Grade																		
0.22 to 0.32	4A	BB+/Ba1	11															
0.32 to 0.48	4B	BB/Ba2	12															
0.48 to 0.74	4C	BB-/Ba3	13															
0.74 to 1.12	5A	B+/B1	14															
1.12 to 2.39	5B	B/B2	15															
2.39 to 10.81	5C	B-/B3	16															
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	**$**	**%**	**%**	**$**	**%**	$	%	%	$	%	$	%	%	$	%

				2017 Q2					2017 Q1				
PD Range Investment Grade (%)	**Internal ratings grade (BRR)**	**External rating equivalent**		EAD[2]	Average PD	Average LGD	RWA	Average risk weighting	EAD[2]	Average PD	Average LGD	RWA	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	$	%	%	$	%	$	%	%	$	%
0.01 to 0.03	1A	AA+/Aa1	23										
0.03 to 0.04	1B	AA/Aa2	24										
0.04 to 0.05	1C	AA-/Aa3	25										
0.05 to 0.06	2A	A+/A1	26										
0.06 to 0.07	2B	A/A2	27										
0.07 to 0.08	2C	A-/A3	28										
0.09 to 0.11	3A	BBB+/Baa1	29										
0.12 to 0.15	3B	BBB/Baa2	30										
0.16 to 0.23	3C	BBB-/Baa3	31										
Non-Investment Grade													
0.24 to 0.33	4A	BB+/Ba1	32										
0.34 to 0.52	4B	BB/Ba2	33										
0.53 to 0.79	4C	BB-/Ba3	34										
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	$	%	%	$	%	$	%	%	$	%

[1] PD ranges were revised to reflect non-retail parameter updates in the third quarter of 2017.
[2] EAD includes the effects of credit risk mitigation.

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

($ millions, except as noted)
As at

PD Range[1] Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2018 Q1 EAD[2]	2018 Q1 Average PD	2018 Q1 Average LGD	2018 Q1 RWA	2018 Q1 Average risk weighting	2017 Q4 EAD[2]	2017 Q4 Average PD	2017 Q4 Average LGD	2017 Q4 RWA	2017 Q4 Average risk weighting	2017 Q3 EAD[2]	2017 Q3 Average PD	2017 Q3 Average LGD	2017 Q3 RWA	2017 Q3 Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	$	%	%	$	%	$	%	%	$	%	$	%	%	$	%
0.01 to 0.03	1A	AA+/Aa1	2															
0.03 to 0.03	1B	AA/Aa2	3															
0.03 to 0.04	1C	AA-/Aa3	4															
0.04 to 0.05	2A	A+/A1	5															
0.05 to 0.07	2B	A/A2	6															
0.07 to 0.09	2C	A-/A3	7															
0.09 to 0.11	3A	BBB+/Baa1	8															
0.11 to 0.16	3B	BBB/Baa2	9															
0.16 to 0.22	3C	BBB-/Baa3	10															
Non-Investment Grade																		
0.22 to 0.32	4A	BB+/Ba1	11															
0.32 to 0.48	4B	BB/Ba2	12															
0.48 to 0.74	4C	BB-/Ba3	13															
0.74 to 1.12	5A	B+/B1	14															
1.12 to 2.39	5B	B/B2	15															
2.39 to 10.81	5C	B-/B3	16															
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	$	%	%	$	%	$	%	%	$	%	$	%	%	$	%

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2017 Q2 EAD[2]	2017 Q2 Average PD	2017 Q2 Average LGD	2017 Q2 RWA	2017 Q2 Average risk weighting	2017 Q1 EAD[2]	2017 Q1 Average PD	2017 Q1 Average LGD	2017 Q1 RWA	2017 Q1 Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	$	%	%	$	%	$	%	%	$	%
0.01 to 0.03	1A	AA+/Aa1	23										
0.03 to 0.04	1B	AA/Aa2	24										
0.04 to 0.05	1C	AA-/Aa3	25										
0.05 to 0.06	2A	A+/A1	26										
0.06 to 0.07	2B	A/A2	27										
0.07 to 0.08	2C	A-/A3	28										
0.09 to 0.11	3A	BBB+/Baa1	29										
0.12 to 0.15	3B	BBB/Baa2	30										
0.16 to 0.23	3C	BBB-/Baa3	31										
Non-Investment Grade													
0.24 to 0.33	4A	BB+/Ba1	32										
0.34 to 0.52	4B	BB/Ba2	33										
0.53 to 0.79	4C	BB-/Ba3	34										
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	$	%	%	$	%	$	%	%	$	%

[1] PD ranges were revised to reflect non-retail parameter updates in the third quarter of 2017.
[2] EAD includes the effects of credit risk mitigation.

Standardized Credit Risk Exposures[1]

($ millions) LINE
As at #

2018 Q1

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150% (Risk-weight)	Total
Retail									
Residential secured	1	$	$	$	$	$	$	$	$
Other retail[2]	2								
	3								
Non-retail									
Corporate	4								
Sovereign	5								
Bank	6								
	7								
Total	8	$	$	$	$	$	$	$	$

2017 Q4

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150% (Risk-weight)	Total
Retail									
Residential secured	1	$	$	$	$	$	$	$	$
Other retail[2]	2								
	3								
Non-retail									
Corporate	4								
Sovereign	5								
Bank	6								
	7								
Total	8	$	$	$	$	$	$	$	$

2017 Q3

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150% (Risk-weight)	Total
Retail									
Residential secured	9	$	$	$	$	$	$	$	$
Other retail[2]	10								
	11								
Non-retail									
Corporate	12								
Sovereign	13								
Bank	14								
	15								
Total	16	$	$	$	$	$	$	$	$

2017 Q2

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150% (Risk-weight)	Total
Retail									
Residential secured	9	$	$	$	$	$	$	$	$
Other retail[2]	10								
	11								
Non-retail									
Corporate	12								
Sovereign	13								
Bank	14								
	15								
Total	16	$	$	$	$	$	$	$	$

2017 Q1

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150% (Risk-weight)	Total
Retail									
Residential secured	17	$	$	$	$	$	$	$	$
Other retail[2]	18								
	19								
Non-retail									
Corporate	20								
Sovereign	21								
Bank	22								
	23								
Total	24	$	$	$	$	$	$	$	$

[1] Credit risk exposures are after credit risk mitigants and net of counterparty-specific allowance.
[2] Under the Standardized approach, "Other retail" includes qualifying revolving retail exposures.

AIRB Credit Risk Exposures: Undrawn Commitments and EAD on Undrawn Commitments[1,2]

($ millions) *As at*	LINE #	2018 Q1 Notional undrawn commitments	2018 Q1 EAD on undrawn commitments	2017 Q4 Notional undrawn commitments	2017 Q4 EAD on undrawn commitments	2017 Q3 Notional undrawn commitments	2017 Q3 EAD on undrawn commitments
By Counterparty Type							
Retail							
Residential secured	1	$	$	$	$	$	$
Qualifying revolving retail	2						
Other retail	3						
	4						
Non-retail							
Corporate	5						
Sovereign	6						
Bank	7						
	8						
Total	9	$	$	$	$	$	$

	LINE #	2017 Q2 Notional undrawn commitments	2017 Q2 EAD on undrawn commitments	2017 Q1 Notional undrawn commitments	2017 Q1 EAD on undrawn commitments
By Counterparty Type					
Retail					
Residential secured	10	$	$	$	$
Qualifying revolving retail	11				
Other retail	12				
	13				
Non-retail					
Corporate	14				
Sovereign	15				
Bank	16				
	17				
Total	18	$	$	$	$

[1] Notional undrawn commitments are equal to the contractually available amounts provided via committed loan agreements less amounts currently outstanding under those committed loan agreements.
[2] EAD on undrawn commitments is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

AIRB Credit Risk Exposures: Loss Experience

(Percentage)	LINE #	2018 Q1		2017 Q4			2017 Q3		2017 Q2		2017 Q1	
By Counterparty Type		**Actual loss rate[1,2]**	**Expected loss rate[1,2]**	Historical actual loss rate[3]	Actual loss rate[1,2]	Expected loss rate[1,2]	Actual loss rate[1,2]	Expected loss rate[1,2]	Actual loss rate[1,2]	Expected loss rate[1,2]	Actual loss rate[1,2]	Expected loss rate[1,2]
Retail												
Residential secured	1	**%**	**%**	%	%	%	%	%	%	%	%	%
Qualifying revolving retail	2											
Other retail	3											
Non-retail												
Corporate	4											
Sovereign	5											
Bank	6											

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

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

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

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

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

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

Retail:
Actual loss rate for the overall Canadian Retail exposures are below the expected loss rates and is a reflection of prudent assumptions and good quality of originations.

Non-retail:
Actual loss rates for non-retail exposures remain below the historically measured period. This is because of lower average default rates during these quarters than they were during the historically measured period.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) *As at*	LINE #	2018 Q1 Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD	2017 Q4 Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	1	%	%	%	%	%	%	%	%	%	%	%	%
Residential secured insured[4]	2												
Qualifying revolving retail	3												
Other retail	4												
Non-Retail													
Corporate	5												
Sovereign	6												
Bank	7												

		2017 Q3 Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD	2017 Q2 Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	8	%	%	%	%	%	%	%	%	%	%	%	%
Residential secured insured[4]	9												
Qualifying revolving retail	10												
Other retail	11												
Non-Retail													
Corporate	12												
Sovereign	13												
Bank	14												

		2017 Q1 Average Estimated PD[1]	Actual Default Rate	Average Estimated LGD[2]	Actual LGD[3]	Average Estimated EAD	Actual EAD
Retail							
Residential secured uninsured	15	%	%	%	%	%	%
Residential secured insured[4]	16						
Qualifying revolving retail	17						
Other retail	18						
Non-Retail							
Corporate	19						
Sovereign	20						
Bank	21						

1 Estimated PD reflects a one-year through-the-cycle time horizon and is based on long run economic conditions.
2 Estimated LGD reflects loss estimates under a severe downturn economic scenario.
3 Represents average loss given default of the impaired portfolio over trailing 12 months.
4 LGD for the residential secured insured portfolio is n/a due to the effect of credit risk mitigation from government backed entities.

Exposures Covered By Credit Risk Mitigation

($ millions) *As at*	LINE #	2018 Q1			2017 Q4			2017 Q3		
			Standardized	AIRB[1]		Standardized	AIRB[1]		Standardized	AIRB[1]
By Counterparty Type		Eligible financial collateral[2]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[2]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[2]	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail										
Residential secured	1	$	$	$	$	$	$	$	$	$
Qualifying revolving retail	2									
Other retail	3									
	4									
Non-retail										
Corporate	5									
Sovereign	6									
Bank	7									
	8									
Gross Credit Risk Exposure	9	$	$	$	$	$	$	$	$	$

		2017 Q2			2017 Q1		
			Standardized	AIRB[1]		Standardized	AIRB[1]
By Counterparty Type		Eligible financial collateral[2]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[2]	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail							
Residential secured	10	$	$	$	$	$	$
Qualifying revolving retail	11						
Other retail	12						
	13						
Non-retail							
Corporate	14						
Sovereign	15						
Bank	16						
	17						
Gross Credit Risk Exposure	18	$	$	$	$	$	$

[1] For exposures under the AIRB approach, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models. Separate disclosure of eligible financial collateral is, therefore, not required.
[2] For exposures under the Standardized approach, eligible financial collateral can include cash, gold, highly rated debt securities, and equities listed on the main index.

Derivatives – Notional

($ millions) *As at*	LINE #	2018 Q1						2017 Q4					
		Trading						Trading					
		Over-the-counter[1]						Over-the-counter[1]					
		Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	1	$	$	$	$	$	$	$	$	$	$	$	$
Forward rate agreements	2												
Swaps	3												
Options written	4												
Options purchased	5												
	6												
Foreign Exchange Contracts													
Futures	7												
Forward contracts	8												
Swaps	9												
Cross-currency interest rate swaps	10												
Options written	11												
Options purchased	12												
	13												
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14												
Protection sold	15												
	16												
Other Contracts													
Equity contracts	17												
Commodity contracts	18												
	19												
Total	20	$	$	$	$	$	$	$	$	$	$	$	$

		2017 Q3						2017 Q2					
		Trading						Trading					
		Over-the-counter[1]						Over-the-counter[1]					
		Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts													
Futures	21	$	$	$	$	$	$	$	$	$	$	$	$
Forward rate agreements	22												
Swaps	23												
Options written	24												
Options purchased	25												
	26												
Foreign Exchange Contracts													
Futures	27												
Forward contracts	28												
Swaps	29												
Cross-currency interest rate swaps	30												
Options written	31												
Options purchased	32												
	33												
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	34												
Protection sold	35												
	36												
Other Contracts													
Equity contracts	37												
Commodity contracts	38												
	39												
Total	40	$	$	$	$	$	$	$	$	$	$	$	$

[1] Collateral held under a Credit Support Annex (CSA) to help reduce counterparty credit risk is in the form of high quality and liquid assets such as cash and high quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.
[2] Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

Derivatives – Notional (Continued)

($ millions) *As at*	LINE #	2017 Q1					
		Trading					
		Over-the-counter[1]					
		Clearing house[2]	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts							
Futures	1	$	$	$	$	$	$
Forward rate agreements	2						
Swaps	3						
Options written	4						
Options purchased	5						
	6						
Foreign Exchange Contracts							
Futures	7						
Forward contracts	8						
Swaps	9						
Cross-currency interest rate swaps	10						
Options written	11						
Options purchased	12						
	13						
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14						
Protection sold	15						
	16						
Other Contracts							
Equity contracts	17						
Commodity contracts	18						
	19						
Total	20	$	$	$	$	$	$

[1] Collateral held under a CSA to help reduce counterparty credit risk is in the form of high quality and liquid assets such as cash and high quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.
[2] Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions 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*	LINE #	2018 Q1			2017 Q4			2017 Q3		
		Current replacement cost[1]	**Credit equivalent amount**	**Risk-weighted amount**	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	**$**	**$**	**$**	$	$	$	$	$	$
Swaps	2									
Options purchased	3									
	4									
Foreign Exchange Contracts										
Forward contracts	5									
Swaps	6									
Cross-currency interest rate swaps	7									
Options purchased	8									
	9									
Other Contracts										
Credit derivatives	10									
Equity contracts	11									
Commodity contracts	12									
	13									
Total	14									
Less: impact of master netting agreements	15									
Total after netting	16									
Less: impact of collateral	17									
Net	18									
Qualifying Central Counterparty (QCCP) contracts[2]	19									
Total	20	**$**	**$**	**$**	$	$	$	$	$	$

		2017 Q2			2017 Q1		
		Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
Forward rate agreements	21	$	$	$	$	$	$
Swaps	22						
Options purchased	23						
	24						
Foreign Exchange Contracts							
Forward contracts	25						
Swaps	26						
Cross-currency interest rate swaps	27						
Options purchased	28						
	29						
Other Contracts							
Credit derivatives	30						
Equity contracts	31						
Commodity contracts	32						
	33						
Total	34						
Less: impact of master netting agreements	35						
Total after netting	36						
Less: impact of collateral	37						
Net	38						
QCCP contracts[2]	39						
Total	40	$	$	$	$	$	$

[1] Non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines.
[2] RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures related to derivatives, and are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.

On- and Off-Balance Sheet Loan Securitizations[1]

($ millions) *As at*	LINE #	2018 Q1	2017 Q4	Q3	Q2	Q1	Full Year 2017	2016
Residential mortgages securitized and sold to third parties[2,3,4]								
Balance at beginning of period	1	$	$	$	$	$	$	$
Securitized	2							
Amortization[5]	3							
Balance at end of period	4							
Consumer instalment and other personal loans – HELOC and automobile loans[6,7]								
Balance at beginning of period	5							
Securitized	6							
Proceeds reinvested in securitizations[8]	7							
Amortization	8							
Balance at end of period	9							
Gross impaired loans[9]	10							
Write-offs net of recoveries[9]	11							
Business and government loans[2]								
Balance at beginning of period	12							
Amortization	13							
Balance at end of period	14							
Credit card								
Balance at beginning of period	15							
Securitized	16							
Proceeds reinvested in securitizations	17							
Amortization	18							
Foreign exchange	19							
Balance at end of period	20							
Write-offs net of recoveries[9]	21	$	$	$	$	$	$	$
Total loan securitizations	22	$	$	$	$	$	$	$
Mortgages securitized and retained[2]								
Residential mortgages securitized and retained	23	$	$	$	$	$	$	$

1 Disclosure relates to securitization activity undertaken by the Bank from a capital perspective and does not contemplate accounting treatment under IFRS.
2 Balances are comprised of National Housing Act (NHA) Mortgage-Backed Security (MBS) which do not qualify as securitization exposures as defined by the Basel III regulatory framework.
3 All securitized residential mortgages are insured by CMHC or third-party insurance providers.
4 Exposures are considered sold where legal sale has occurred. Classification is not based on accounting treatment under IFRS.
5 Mark-to-market adjustments recorded during the period are included in amortization.
6 Certain HELOC and credit card structures are subject to early amortization provisions which, if triggered, would result in the repayment of the related asset backed securities from the collections of the securitized HELOC or credit card portfolio prior to the expected principal payment dates.
7 Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the sellers' interest of the Bank's sponsored HELOC securitization vehicles because the early amortization triggers have not been breached.
8 Includes restricted cash reinvested to support the securitization structure.
9 Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For further details, refer to page 17 of the Supplemental Financial Information package.

Standardized Charges for Securitization Exposures in the Trading Book

($ millions) *As at*	LINE #	2018 Q1		2017 Q4		2017 Q3	
Market Risk Capital Approach and Risk Weighting Internal Ratings Based[1]		**Gross securitization exposures**	**Risk-weighted assets**	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
AA- and above	1	**$**	**$**	$	$	$	$
A+ to A-	2						
BBB+ to BBB-	3						
Below BB-[2]	4						
Unrated[3]	5						
Total	6	**$**	**$**	$	$	$	$

		2017 Q2		2017 Q1	
Market Risk Capital Approach and Risk Weighting Internal Ratings Based[1]		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
AA- and above	7	$	$	$	$
A+ to A-	8				
BBB+ to BBB-	9				
Below BB-[2]	10				
Unrated[3]	11				
Total	12	$	$	$	$

[1] Securitization exposures subject to the market risk capital approach are comprised of securities held in the Bank's trading book with no resecuritization exposures.
[2] Securitization exposures are not deducted from capital and are included in the calculation of RWA, in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
[3] Unrated gross securitization exposures include the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Trading Book

($ millions) *As at*	LINE #	2018 Q1 Aggregate on-balance sheet exposures[1]	2018 Q1 Aggregate off-balance sheet exposures[2]	2017 Q4 Aggregate on-balance sheet exposures[1]	2017 Q4 Aggregate off-balance sheet exposures[2]	2017 Q3 Aggregate on-balance sheet exposures[1]	2017 Q3 Aggregate off-balance sheet exposures[2]
Exposure Type							
Collateralized debt obligations	1	$	$	$	$	$	$
Asset backed securities							
Residential mortgage loans	2						
Commercial mortgage loans	3						
Credit card loans	4						
Automobile loans and leases	5						
Other	6						
Total	7	$	$	$	$	$	$

		2017 Q2 Aggregate on-balance sheet exposures[1]	2017 Q2 Aggregate off-balance sheet exposures[2]	2017 Q1 Aggregate on-balance sheet exposures[1]	2017 Q1 Aggregate off-balance sheet exposures[2]
Exposure Type					
Collateralized debt obligations	8	$	$	$	$
Asset backed securities					
Residential mortgage loans	9				
Commercial mortgage loans	10				
Credit card loans	11				
Automobile loans and leases	12				
Other	13				
Total	14	$	$	$	$

[1] Primarily comprised of trading securities held by the Bank.
[2] Primarily comprised of the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Banking Book

($ millions) *As at*	LINE \#	2018 Q1		2017 Q4		2017 Q3	
Exposure Type		**Aggregate on-balance sheet exposures[1]**	**Aggregate off-balance sheet exposures[2]**	Aggregate on-balance sheet exposures[1]	Aggregate off-balance sheet exposures[2]	Aggregate on-balance sheet exposures[1]	Aggregate off-balance sheet exposures[2]
Collateralized mortgage obligations	1	$	$	$	$	$	$
Collateralized loan obligations	2						
Asset backed securities							
Residential mortgage loans	3						
Personal loans	4						
Credit card loans	5						
Automobile loans and leases	6						
Equipment loans and leases	7						
Trade receivables	8						
Total	9	$	$	$	$	$	$

		2017 Q2		2017 Q1	
Exposure Type		Aggregate on-balance sheet exposures[1]	Aggregate off-balance sheet exposures[2]	Aggregate on-balance sheet exposures[1]	Aggregate off-balance sheet exposures[2]
Collateralized mortgage obligations	10	$	$	$	$
Collateralized loan obligations	11				
Asset backed securities					
Residential mortgage loans	12				
Personal loans	13				
Credit card loans	14				
Automobile loans and leases	15				
Equipment loans and leases	16				
Trade receivables	17				
Total	18	$	$	$	$

1 On-balance sheet for capital purposes, in accordance with the Basel III regulatory framework.
2 Off-balance sheet exposures are primarily comprised of liquidity facilities, credit enhancements, and letters of credit provided to the Bank's sponsored trusts, as well as Bank-funded cash collateral accounts.

Securitization and Resecuritization Exposures in the Banking Book[1]

($ millions) *As at*	LINE #	2018 Q1			2017 Q4			2017 Q3		
Capital Approach and Risk Weighting		**Gross securitization exposures**	**Gross resecuritization exposures[2]**	**Risk-weighted assets**	Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets
Standardized Approach[3]										
AA- and above	1	**$**	**$**	**$**	$	$	$	$	$	$
A+ to A-	2									
BBB+ to BBB-	3									
BB+ to BB-	4									
Below BB-/Unrated	5									
Ratings Based Approach[4]										
AA- and above	6									
A+ to A-	7									
BBB+ to BBB-	8									
BB+ to BB-	9									
Below BB-/Unrated	10									
Internal Assessment Approach[5]										
AA- and above	11									
A+ to A-	12									
BBB+ to BBB-	13									
BB+ to BB-	14									
Below BB-/Unrated	15									
Gains on sale recorded upon securitization	16									
Total	17	**$**	**$**	**$**	$	$	$	$	$	$

		2017 Q2			2017 Q1		
Capital Approach and Risk Weighting		Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets	Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets
Standardized Approach[3]							
AA- and above	18	$	$	$	$	$	$
A+ to A-	19						
BBB+ to BBB-	20						
BB+ to BB-	21						
Below BB-/Unrated	22						
Ratings Based Approach[4]							
AA- and above	23						
A+ to A-	24						
BBB+ to BBB-	25						
BB+ to BB-	26						
Below BB-/Unrated	27						
Internal Assessment Approach[5]							
AA- and above	28						
A+ to A-	29						
BBB+ to BBB-	30						
BB+ to BB-	31						
Below BB-/Unrated	32						
Gains on sale recorded upon securitization	33						
Total	34	$	$	$	$	$	$

1 Securitization exposures include the Bank's exposures as originator and investor under both the IRB and the Standardized approaches.
2 None of the Bank's resecuritization exposures were subject to credit risk mitigation.
3 Securitization exposures subject to the Standardized approach are primarily comprised of investments held in the Banking book.
4 Securitization exposures subject to the ratings based approach primarily include liquidity facilities, credit enhancements, letters of credit, and investments held in the Banking book.
5 Securitization exposures subject to the internal assessment approach are primarily comprised of liquidity facilities provided to the Bank's asset-backed commercial paper (ABCP) conduits.

Third-Party Originated Assets Securitized by Bank Sponsored Conduits

($ millions) *As at*	LINE #	2018 Q1				2017 Q4			
				Outstanding exposures				Outstanding exposures	
Exposure Type		**Beginning balance**	**Activity**	**Ending balance**	**Gross assets past due, but not impaired[1,2]**	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired[1,2]
Residential mortgage loans	1	$	$	$	$	$	$	$	$
Automobile loans and leases	2								
Equipment leases	3								
Trade receivables	4								
Total	5	$	$	$	$	$	$	$	$

		2017 Q3				2017 Q2			
				Outstanding exposures				Outstanding exposures	
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired[1,2]	Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired[1,2]
Residential mortgage loans	6	$	$	$	$	$	$	$	$
Automobile loans and leases	7								
Equipment leases	8								
Trade receivables	9								
Total	10	$	$	$	$	$	$	$	$

		2017 Q1			
				Outstanding exposures	
Exposure Type		Beginning balance	Activity	Ending balance	Gross assets past due, but not impaired[1,2]
Residential mortgage loans	11	$	$	$	$
Automobile loans and leases	12				
Equipment leases	13				
Trade receivables	14				
Total	15	$	$	$	$

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

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

Glossary – Basel

Risk-weighted assets (RWA)	• Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational and market risks using the approaches described below. 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 2017, the scalars inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 72%, 77%, and 81%, respectively. For fiscal 2018, the corresponding scalars are 80%, 83%, and 86%, respectively. As the Bank is constrained by the Basel I regulatory floor, the RWA as it relates to the regulatory floor is calculated based on the Basel I risk weights which are the same for all capital ratios.
Approaches used by the Bank to calculate RWA	
For Credit Risk	
Standardized Approach	• Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, and collateral.
Advanced Internal Ratings Based (AIRB) Approach	• Under this approach, banks use their own internal historical experience of PD, LGD, EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.
For Operational Risk	
Advanced Measurement Approach (AMA)	• Under this approach, banks use their own internal operational risk measurement system with quantitative and qualitative criteria to calculate operational risk capital.
The Standardized Approach (TSA)	• Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (such as, Corporate Finance, Retail Banking, Asset Management).
For Market Risk	
Standardized Approach	• Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.
Internal Models Approach	• Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.
Credit Risk Terminology	
Gross credit risk exposure	• The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.
Counterparty Type / Exposure Classes:	
Retail	
Residential Secured	• Includes residential mortgages and home equity lines of credit extended to individuals.
Qualifying Revolving Retail (QRR)	• Includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals (in the case of the Standardized approach to credit risk, credit card exposures are included in the "Other Retail" category).
Other Retail	• Includes all other loans (such as, personal loans, student lines of credit and small business loans) extended to individuals and small businesses.
Non-retail	
Corporate	• Includes exposures to corporations, partnerships or proprietorships.
Sovereign	• Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.
Bank	• Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.
Equities	• Equities exposures in the banking book comprise mainly of exposures held with the objective of earning profits or to meet regulatory requirements in the United States (including Federal Reserve Bank and Federal Home Loan Bank equities). A small portfolio is held for strategic and other reasons.
Exposure Types:	
Drawn	• The amount of funds advanced to a borrower.
Undrawn (commitment)	• The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit / committed credit facility).
Repo-style transactions	• Repurchase and reverse repurchase agreements, securities borrowing and lending.
OTC derivatives	• Privately negotiated derivative contracts.
Other off-balance sheet	• All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee).
AIRB Credit Risk Parameters:	
Probability of Default (PD)	• The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
Exposure at Default (EAD)	• The total amount the Bank is exposed to at the time of default.
Loss Given Default (LGD)	• The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.
Credit Valuation Adjustment (CVA)	• CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. As per OSFI's final Capital Adequacy Requirements (CAR) guideline, the CVA capital charge has been implemented for 2014 and will be fully phased in by 2019.
Common Equity Tier 1 (CET1)	• This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and accumulated other comprehensive income (loss). Regulatory deductions made to arrive at the CET1 Capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets and shortfalls in allowances.
CET1 Ratio	• CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 Capital divided by CET1 Capital RWA.
Return on Common Equity Tier 1 (CET1) Capital risk-weighted assets	• Net income available to common shareholders as a percentage of average CET1 Capital RWA.
Liquidity Coverage Ratio (LCR)	• LCR is calculated by dividing the total stock of unencumbered high quality liquid assets by the expected next 30 day stressed cash outflow.
Countercyclical Capital Buffer (CCB)	• CCB is an extension of the capital conservation buffer which takes into account the macro-financial environment in which the banks operate and aims to protect the banking sector against future potential losses during periods of excess aggregate credit growth from a build-up of system-wide risk. The Bank's CCB will be a weighted average of the buffers deployed across jurisdictions to which the institution has private sector credit exposures.

Acronyms

Acronym	Definition	Acronym	Definition
ABCP	Asset-Backed Commercial Paper	**IFRS**	International Financial Reporting Standards
AOCI	Accumulated Other Comprehensive Income	**IRB**	Internal Ratings Based
BRR	Borrower Risk Rating	**MBS**	Mortgage-Backed Security
CCP	Central Counterparty	**N/A**	Not Applicable
CDS	Credit Default Swaps	**NHA**	National Housing Act
CMHC	Canada Mortgage and Housing Corporation	**OCC**	Office of the Comptroller of the Currency
D-SIBs	Domestic Systemically Important Banks	**OCI**	Other Comprehensive Income
FVOCI	Fair Value Through Other Comprehensive Income	**OSFI**	Office of the Superintendent of Financial Institutions Canada
G-SIBs	Global Systemically Important Banks	**PFE**	Potential Future Exposure
HELOC	Home Equity Line of Credit	**QCCP**	Qualifying Central Counterparty