

Supplemental Regulatory Capital Disclosure (Released on January 25, 2018 for the split of the supplemental information package into two separate documents

For the First Quarter Ended January 31, 2018

For further information, please contact: **Investor Relations Department** Gillian Manning 416-308-9030 www.td.com/investor

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 guarter 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.

Table of Contents

	Page		Page
Capital Position – Basel III	<u>1 - 2</u>	AIRB Credit Risk Exposures: Undrawn Commitments and EAD on	
Flow Statement for Regulatory Capital	<u>3</u>	Undrawn Commitments	24
Leverage Ratio	4	AIRB Credit Risk Exposures: Loss Experience	25
Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation	<u>5</u>	AIRB Credit Risk Exposures: Actual and Estimated Parameters	26
Risk-Weighted Assets	6	Exposures Covered By Credit Risk Mitigation	27
Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures	<u>7</u>	Derivatives – Notional	28 - 29
Gross Credit Risk Exposure	8 - 10	 Credit Exposure 	30
Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured	11 - 15	On- and Off-Balance Sheet Loan Securitizations	31
Retail Advanced IRB Exposures – By Obligor Grade – Qualifying		Standardized Charges for Securitization Exposures in the Trading Book	32
Revolving Retail	16 - 17	Securitization Exposures in the Trading Book	33
Retail Advanced IRB Exposures – By Obligor Grade – Other Retail	18 - 19	Securitization Exposures in the Banking Book	34
Non-Retail Advanced IRB Exposures – By Obligor Grade – Corporate	20	Securitization and Resecuritization Exposures in the Banking Book	35
Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign	21	Third-Party Originated Assets Securitized by Bank Sponsored Conduits	36
Non-Retail Advanced IRB Exposures – By Obligor Grade – Bank	22	Glossary – Basel	37
Standardized Credit Risk Exposures	23	Acronyms	38

nillions)	Line	2018	1 ·		•	201	17		• •		Cross	OSFI
at	#	Q1		Q4	C	23		2		Q1	Reference ²	Templat
mmon Equity Tier 1 Capital]	
mmon shares plus related contributed surplus		\$	\$:	\$	5	6		\$		A1+A2+B	1
tained earnings	2										С	2
cumulated other comprehensive income (loss)	3		_								D	3
mmon Equity Tier 1 Capital before regulatory adjustments	4											6
mmon Equity Tier 1 Capital regulatory adjustments	-										54.50.50	
odwill (net of related tax liability)	5										E1+E2-E3	8
angibles (net of related tax liability) ferred tax assets excluding those arising from temporary differences	6 7										F1-F2 G	9 10
sh flow hedge reserve	8										H	10
In how hege testive	9											12
ins and losses due to changes in own credit risk on fair valued liabilities	10										J	14
fined benefit pension fund net assets (net of related tax liability)	11										ĸ	15
estment in own shares	12											16
nificant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation,												
et of eligible short positions (amount above 10% threshold)	13										L1+L2+L3	19
ounts exceeding the 15% threshold												22
f which: significant investments in the common stocks of financials	14											23
f which: deferred tax assets arising from temporary differences	15										1	25
al regulatory adjustments to Common Equity Tier 1 Capital	16										1	28
mmon Equity Tier 1 Capital	17											29
ditional Tier 1 capital instruments												
ectly issued qualifying Additional Tier 1 instruments plus stock surplus	18										M+N+O	30/31
ectly issued capital instruments subject to phase out from Additional Tier 1	19										P1+P2+P3+P4	33
ditional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	20										Q	34/35
ditional Tier 1 capital instruments before regulatory adjustments	21											36
ditional Tier 1 capital instruments regulatory adjustments												
estment in own Additional Tier 1 instruments	22											37
nificant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation,												
et of eligible short positions	23										R+S	40
al regulatory adjustments to Additional Tier 1 Capital	24											43
ditional Tier 1 Capital	25	-										44
r 1 Capital	26]	45
2 capital instruments and provisions												
ctly issued qualifying Tier 2 instruments plus related stock surplus	27										Т	46
ectly issued capital instruments subject to phase out from Tier 2	28										U	47
r 2 instruments issued by subsidiaries and held by third parties subject to phase out	29										V1+V2	48/49
<u>neral allowances⁴</u>	30										W	50
r 2 Capital before regulatory adjustments	31											51
r 2 regulatory adjustments												
estments in own Tier 2 instruments	32											52
nificant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation,												
et of eligible short positions	33										х	55
al regulatory adjustments to Tier 2 Capital	34]	57
r 2 Capital	35	·					-				J	58
ıl Capital	36										1	59
nmon Equity Tier 1 Capital RWA⁵	37										1	60a
minori Equity her i Capital RWA												
r 1 Capital RWA ⁵	38										1	60b

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.

 Prior to the first quarter of fiscal 2018, was previously collective allowances under IAS 39.
 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.

millions, except as noted) at	Line #	2018 Q1		Q	4	2017 Q3	Q2		Q1	OSFI Templat
pital Ratios ¹										7
mmon Equity Tier 1 Capital (as percentage of CET1 Capital RWA)	40		%		%	%		%	%	61
r 1 (as percentage of Tier 1 Capital RWA)	41									62
tal Capital (as percentage of Total Capital RWA)	42									63
ffer requirement (minimum CET1 requirement plus capital conservation buffer plus global systemically important banks (G-SIBs) buffer plus	40									~ ~
omestic systemically important banks (D-SIBs) buffer requirement expressed as percentage of RWA) ^{2,3}	43 44									64
of which: capital conservation buffer requirement of which: countercyclical buffer requirement ⁴	44 45									65 66
of which: D-SIB buffer requirement ⁶	45									67a
mmon Equity Tier 1 available to meet buffers (as percentage of RWA)	47									68
FI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))										
nmon Equity Tier 1 all-in target ratio	48									69
r 1 all-in target ratio	49									70
al Capital all-in target ratio	50									71
ounts below the thresholds for deduction (before risk weighting)										
n-significant investments in the capital of other financials	51	\$		\$	\$	\$		\$		72
ificant investments in the common stock of financials	52									73
tgage servicing rights	53									74
erred tax assets arising from temporary differences (net of related tax liability)	54									75
licable caps on the inclusion of allowances in Tier 2										70
wance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	55 56									76 77
o on inclusion of allowances in Tier 2 under standardized approach	90									11
nital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)										
rent cap on Additional Tier 1 instruments subject to phase out arrangements	57									82
punts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	58									83
rent cap on Tier 2 instruments subject to phase out arrangements	59									84
punts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	60									85
oital Ratios – transitional basis ⁶										
c-weighted assets	61	\$		\$	\$	\$		\$		
mon Equity Tier 1 Capital	62									
1 Capital	63									
I Capital	64 65		%		%	%		%	%	
mon Equity Tier 1 (as percentage of RWA) 1 Capital (as percentage of RWA)	66		70		70	70		70	70	
I Capital (as percentage of RWA)	67									
tal Ratios for significant bank subsidiaries										
ank, National Association (TD Bank, N.A.) ⁷										
non Equity Tier (Capital	68									1
	69									1
l Capital	70									
Mortgage Corporation										
nmon Equity Tier 1 Capital	71									
r 1 Capital	72									
tal Capital	73	1								1

¹ The "all-in" basis of regulatory reporting includes all of the reg 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.

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 Capital¹

(\$ millions)	Line	2018	۱ · · · · ·	2017	· · · ·	
(\$ mmons)	Line #	2018 Q1	Q4	Q3	Q2	Q1
	"	41	44	40	42	Set 1
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	\$	\$\$	\$	\$	
	20	•	············	· · · · · ·		

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)	Line	2018				2017			OSFI
As at	#	Q1	Q4	<u> </u>	Q3		Q2	Q1	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	•	Ŷ	Ψ	Ψ		Ψ		Ŷ	•
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	%	1	%		%		%	% 22
"All-in" basis (required by OSFI)									
Tier 1 Capital – "All-in" basis (line 26 on page 1)	31	\$	\$	\$		\$		\$	23
Regulatory adjustments	32		l						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	%		%		%	0	%	% 26

Reconciliation v	vith Balance S	heet Under Requ	latory Scope of (Consolidation
				Jonsonuation

hiers bank in the second with bank is and observed second with a second	(\$ millions) As at			2018 Q1	
Date of the function basis the result is not in the strength of the strength			Balance Sheet ¹		
Tanka jasan kasa and a lar also far bay policy is a set of a set of the set o	Cash and due from banks		\$		Reference
Scientific Science	Interest-bearing deposits with banks		-		
Acres des la particular de la particular programme la					
Tar Cit a weak benergined a far share brough profit of loom (and brough profit of loom (benergined and broug	Derivatives				
Des socie al analysis and all all all all all all all all all al	Financial assets designated at fair value through profit or loss	6			
Biochem Bioche					
and the state of t	Debt securities at anticitized cost, her of anowarice for credit losses Securities purchased under reverse repurchase agreements				
Bigbs grapping Jakassens endering for Yar 2 regulatory results Image: Second Seco	Loans				
Solved Assource to equated base. I I I Solved Assource to equated base. I I I Interactive to equated base. I I I I Solved Assource to equated base. I I I I Interactive to equated base. I I I I I Solved Assource to equated base. I<					10/
Advances not without's in granulationy sequelationy sequelation sequelations sequelatits sequelatits sequelations sequelations sequelations sequelation					
Investments according regulatory freehoods: Springer an ensemble according regulatory freehoods: Provide according re	Allowances not reflected in regulatory capital	14			
Synthese investments assessing regulatory thresholds 1 Synthese investments assessing regulatory thresholds 1 Conserved 1 Synthese investments assessing regulatory thresholds 1 Conserved		15			
Significant integration is defined in the selection of a selection		16			L1
covint	Significant investments not exceeding regulatory thresholds	17			
Other image is a set of DFA is all set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of the set of the Service is built on tempore of th					
Other insightes Control					
Deferred search groups and search groups of the search of					
DTA (rei of associated defrema dis labilities (TUL)) enclusable through note operating uses (mouth organ) note comparison of the mough note income that not realizable through NOL cam/stack exceeding regulatory threads 24 24 DTA (rei of associated DTL) and mouth organ NOL cam/stack exceeding regulatory threads 24 24 DTA (rei of associated DTL) and mouth organ NOL cam/stack exceeding regulatory threads 25 24 Defined resonance of the space of t	Deferred tax assets				
DDAs (rei of associated D1) a unique from temporary differences but not analizable through NOL carryback accessed in regulatory investores 22 by the second of the second	Deferred tax assets (DTA) excluding those arising from temporary differences				G
DTA: (rise of associated DT.):) availing from encroacy offlemenes but not nealizable through NOL can/back exceeding regulatory inveshols: 25 Other DTADTI. Audiantmit: 26 Significant investions in associated DT. Sociations 28 Significant investions in advanced progradure (methods) 28 Conter direct is advanced progradure (methods) 28 Draw (methods) 28 Draw (met	DTA's (net of associated objeried tak nabulus (DTL)) realizable timogram of periating toss (NOC) carryback DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback				
Springer Image: Springer investments in scalar day building that the springer investment investment in scalar day building that the springer investment investment in scalar day building that the springer investment inves	DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback exceeding regulatory thresholds	25			
Springer 27 28 21 28 Springer 1000 28 28 28 28 28 Springer 1000		26			
Spinflam Additional frame 1 Capital 28 S Spinflam Spinflam S Density press 31 S Density press 32 S Density press 32 S Density press 32 S Density press 33 S Density press 34 S Density press	Significant investments in financials (excluding I D Ameritrade) Significant investments exceeding regulatory thresholds	27			12
Definition provides 30 K Other Assett's 30 K TOTAL ASSET'S S S Definition of the Assett's 30 S S TOTAL ASSET'S S S S S Definition of the Assett's the Ass					
Other Assets 1					
TOTAL ASSETS 32 Trading deposits 33 Trading deposits 33 Derivatives 34 Securitization fabrities at fair value through profit or loss 36 Deposits 37 Other 36 Opposits 37 Other discubilities 36 Cockwill 36 Other discubilities 36 Cockwill 36 Other discubilities 36 Cockwill 36 Other discubilities 37 Cockwill 36 Other discubilities 37 Cockwill 36 Cockwill 36 Cockwill 36 Cockwill 37 Statistance 36 Cockwill 36 Cockwill 36 Cockwill 36 Cockwill 36 Cockwill 36 Cockwill 37 Cockwill 37 Cockwill 37 Cockwill 37					К
Linkle Trading deposits Trading deposits Securitization itabilities and securitization italiabilities designed at fair value through profit or loss Derivatives Securitization italiabilities designed at fair value through profit or loss Securitization italiabilities designed at fair value through profit or loss Securitization italiabilities designed at fair value through profit or loss Securitization italiabilities designed at fair value through profit or loss Securitization italiabilities designed at fair value through profit or loss Securitization italiabilities designed at fair value through profit or loss Securitization italiabilities (Cash flow hedges and other DTLs) Other designed at kalabilities (Cash flow hedges and other DTLs) Control definities Securitization italiabilities (Cash flow hedges and other DTLs) Control definities Securitization italiabilities (Cash flow hedges and other DTLs) Control definities Securitization italiabilities (Cash flow hedges and other DTLs) Control definities Securitization italiabilities (Cash flow hedges and other DTLs) Control definities Securitization italiabilities (Cash flow hedges and other DTLs) Control definities Securities Securitization italiabilities Securities S			· · · · ·	· · · · · · · ·	
Denrogives i search scale likelities at fair value through profit or loss is search scale likelities designed at fair value through profit or loss is search scale likelities designed at fair value through profit or loss is search scale likelities designed at fair value through profit or loss is search scale likelities designed at fair value through profit or loss is search scale likelities designed at fair value through profit or loss is search scale likelities designed at the DTA DTL adjuarments is search scale like likelities designed is search scale like likelities designed is search scale like likelities designed is search scale like likelities designed is search scale like likelities designed is search scale like likelities designed is search scale likelities and designed at the scale likelities at the scale likelities and scale likelities at the scale likelities and scale likelities at the scale lik	LIABILITIES AND EQUITY ⁵		•	· · · · ·	
Securitization itabilities at fair value 'nough profit or loss 's benefit wale through profit or loss 's '	Trading deposits				
Other financial liabilities designated at fair value through profit or loss 36 36 36 Other 37 36 36 37 Other financial liabilities 37 36 37 Other financial liabilities 36 37 37 Other financial liabilities 36 36 37 Other financial liabilities 36 36 37 Other financial liabilities 36 36 36 Other financial liabilities 36 36 36 Other financial liabilities 36 36 36 36 Other financial liabilities 36 36 36 36 Other financial liabilities 36					
Deposits the form of the second secon					
Deferred tax liabilities F3 Goodwill Another deferred tax liabilities (Cash flow hedges and other DTL's) F2 Other of DTA/DTL adjustments F2 Directly issued capital instruments subject to phase out from Tier 2 F3 Directly issued capital instruments subject to phase out from Tier 2 F3 Optical instruments issued by buict parties-Tier 2 F4 Capital instruments issued by buict parties-Tier 2 F4 Directly issued qualifying Additional Tier 1 instruments F2 Directly issued qualifying Additional Tier 1 instruments F4 Directly issued qualify instruments buict to phase out from Additional Tier 1 F4 Directly issued capital instruments buict ophase out	Deposits	37			
Goodwill 39 F2 Intrangible asset (sex/ulding mortgage servicing rights) 40 F2 Other deferred tax liabilities (Cash flow hedges and other DT/s) 41 F2 Other of IA/DIT adjustments 42 J Gains and losses due to changes in own credit risk on fair value liabilities 43 J Subordinated notes and detentures 45 J Subordinated notes and detentures 45 J Directly issued quality intratuments subject to base out from Tar 2 U U Common Shares 51 J J Preferred Shares 52 J J Preferred Shares 53 J J Treasury Shares - Common 52 J J Treasury Shares - Non-NuCC Preferred Shares 53 J J Treasury Shares - Non-NuCC Preferred Shares 54 J J Treasury Shares - Non-NuCC Preferred Shares 63 J J Continued Surplus Gains and J Gains and J J Continued Surplus Gains and J Gains and J <	Other Deferred tay list little	38			
Other defand tax liabilities (Cash flow hedges and other DTL's) 41 41 Other oTAVIC. adjustments 42 43 44 44 Gains and losses due to changes in own credit risk on fair value liabilities 44 44 56 Subordinated notes and debentures 44 44 56 7 Direcity issued capilal instruments subject to phase out from Tier 2 47 47 9 9 Capital instruments issued by to base out from Tier 2 48 9 9 9 Capital instruments issued or subsidiaries and held by third parties-Tier 2 48 9 9 9 Common Shares 51 9		39			E3
Other DTADTL adjustments 42 Gains and Desse in own credit risk on fair value liabilities 43 Other Iabilities 44 Subordinated notes and debentures 45 Directly issued qualifying Tier 2 instruments 46 Directly issued qualifying Tier 2 instruments subject to phase out rom Tier 2 47 Capital instruments is subject to phase out rom Tier 2 48 Common Shares 51 Fredered Shares 52 Directly issued qualifying Additional Tier 1 instruments 53 Directly issued capital instruments subject to phase out rom Additional Tier 1 54 Directly issued capital instruments subject to phase out rom Additional Tier 1 54 Directly issued capital instruments subject to phase out from Additional Tier 1 54 Directly issued capital instruments subject to phase out from Additional Tier 1 54 Directly issued capital instruments subject to phase out from Additional Tier 1 54 Directly issued capital instruments subject to phase out from Additional Tier 1 54 Directly issued capital instruments subject to phase out from Additional Tier 1 54 Contributed surplus - Preferend Shares 57 Treasury Shares					F2
Gains and losses due to changes in own credit risk on fair value liabilities 43 J Other liabilities 44 J Subordinated notes and debentures 46 J Directly issued capital instruments subject to phase out from Tier 2 46 J Capital instruments issued by the bdb by thing parties-Tier 2 48 J V Capital instruments issued by the bdb by thing parties-Tier 2 48 J V Capital instruments issued by the bdb by thing parties-Tier 2 48 J V Capital instruments issued by the bdb by thing parties-Tier 2 48 J V Capital instruments issued by the bdb by thing parties-Tier 2 48 J V Common Shares 51 J M P Preferred Shares 53 M M P Directly issued qualifying Additional Tier 1 instruments 54 M P P Preferred Shares Common Shares Common Shares M P P P P P P P P P P P P P P P P P P	Other deferred tax liabilities (Cash flow hedges and other DTL's)				
Other liabilities 44 44 Directly issued qualifying Tier 2 instruments 46 47 Directly issued qualifying Tier 2 instruments subject to phase out from Tier 2 46 47 Capital instruments issued by subsidiaries and held by third parties-Tier 2 48 47 Capital instruments issued by subsidiaries and held by third parties-Tier 2 48 47 Capital instruments issued by subsidiaries and held by third parties-Tier 2 48 47 Capital instruments issued by subsidiaries and held by third parties-Tier 2 48 47 Capital instruments issued by subsidiaries and held by third parties-Tier 2 48 41 Common Shares 50 52 52 Prefered Shares 52 52 52 Directly issued capital instruments subject to phase out from Additional Tier 1 54 52 Prefered Shares 56 56 52 Treasury Shares - non-NVCC Prefered Shares 58 59 60 Treasury Shares - non-NVCC Prefered Shares 59 60 60 Contributed surplus - Common Shares 59 60 60 Contributed surplus - Common Shares 59 60 70 Treasury Shares - non-NVCC Prefered Shares 59 60 70 Contributed surplus - Common Sh					.1
Directly issued qualifying Tier 2 instruments T Directly issued qualifing themeths subject to phase out from Tier 2 T Capital instruments issued by subsidiaries and held by third parties-Tier 2 48 Capital instruments issued by subsidiaries and held by third parties. Tier 2 48 Capital instruments issued by subsidiaries and held by third parties. Tier 2 48 Capital instruments issued by subsidiaries and held by third parties. Tier 2 48 Common Shares 50 Prefered Shares 51 Directly issued qualifying Additional Tier 1 instruments 51 Directly issued qualifying Additional Tier 1 instruments 53 Directly issued capital instruments subject to phase out from Additional Tier 1 54 Prefered Shares 56 Treasury Shares - non-NVCC Prefered Shares 58 Contributed surplus 66 Treasury Shares - non-NVCC Prefered Shares 58 Contributed surplus - Common Shares 61 Contributed surplus - Common Shares 62 Contributed surplus - Common S	Other liabilities	44			ů.
Directly issued capital instruments subject to phase out from Tier 2 47 U Capital instruments subject to phase out from Tier 2 48 V1 Capital instruments is out by subsidiaries and held by third parties-Tier 2 48 V1 Capital instruments is out by subsidiaries and held by third parties Tier 2 48 V1 Capital instruments not allowed for regulatory capital 49 V1 Common Shares 50 A1 Directly issued qualifying Additional Tier 1 instruments 53 M Directly issued capital instruments subject to phase out from Additional Tier 1 54 M Directly issued capital instruments subject to phase out from Additional Tier 1 54 M Directly issued capital instruments subject to phase out from Additional Tier 1 54 M Directly issued capital instruments out allowed for regulatory capital 77 M Treasury Shares - Nere Neret 57 P 0 Treasury Shares - Nere Neret 59 P 0 Contributed Surplus - Common Shares 59 P 0 Contributed Surplus - Nerefered Shares 60 N 0 Contributed Surplus - Nerefered Shares 61 D 0 Contributed Surplus - Nerefered Shares 62 N N Contribut					-
Capital instruments issued by subsidiaries and held by third parties-Tier 2 48 V1 Capital instruments issued by subsidiaries and held by third parties-Tier 2 49 Capital instruments not allowed for regulatory capital 50 A1 Common Shares 51 A1 Preferred Shares 53 M Directly issued capital instruments subject to phase out from Additional Tier 1 54 M2 Preferred Shares on allowed for regulatory capital 55 A2 Treasury Shares - Non-NVCC Preferred Shares 58 O Contributed Surplus 60 O O Contributed Surplus 60 O	Directly issued qualifying Tier 2 instruments Directly issued capital instruments subject to phase out from Tier 2				
Liabilities 50 Common Shares 51 Directly issued qualifying Additional Tier 1 instruments 52 Directly issued capital instruments subject to phase out from Additional Tier 1 54 Directly issued capital instruments subject to phase out from Additional Tier 1 54 Preterred shares not allowed for regulatory capital 66 Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 57 Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 58 Contributed surplus - Common Shares 60 Contributed surplus - Common Shares 61 Contributed surplus - Preferred Shares 61 Contributed surplus - Preferred Shares 61 Contributed surplus - Preferred Shares 62 Contributed surplus - Preferred Shares 63 Contributed surplus - Preferred Shares 64 Contributed surplus - Preferred Shares 64 Contributed surplus - Preferred Shares 7 Contributed surplus - Preferred Shares 7 Contributed surplus - Preferred Shares 64 Contributed surplus - Preferred Shares 7 Contributed surplus - Preferred Shares 64					
Common Shares 51 A1 Preferred Shares 52 53 M Directly issued qualifying Additional Tier 1 instruments 53 M M Directly issued qualifying Additional Tier 1 instruments 53 M M Directly issued qualifying Additional Tier 1 instruments 53 M M Directly issued qualifying Additional Tier 1 instruments 54 M M Preferred Shares on adived for regulatory capital 55 M M Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 58 M O Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 59 O O Contributed Surplus 60 M O P Contributed surplus - Common Shares 61 M O N Contributed surplus - Schererd Shares 62 M C N Contributed surplus - Common Shares 62 M C O Contributed surplus - Common Shares 62 M C C O Contributed surplus - Common Shares C C C <					
Prefered Shares 52 Image: State Sta					
Directly issued qualifying Additional Tier 1 instruments 53 M M Directly issued qualifying Additional Tier 1 instruments subject to phase out from Additional Tier 1 54 P2 Preferred shares not allowed for regulatory capital 56 M P2 Treasury Shares - Common 56 M A2 Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 56 M O Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 58 M O Treasury Shares - non-Viability contingent capital (NVCC) Preferred Shares 60 O O Contributed Surplus - Common Shares 61 M M Contributed surplus - Prefered Shares 63 M M Retained Earnings 63 M M M Accumulated tother comprehensive income 64 M M Non-controlling interests in subsidiaries 66 M M Non-controlling interests in subsidiaries 66 M M Portion allowed for regulatory capital (Sisued by subsidia					AI
Preferied shares not allowed for regulatory capital 55 A2 Treasury Shares - Preferred 57 A2 Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 58 O O Treasury Shares - non-VVCC Preferred Shares 58 O P4 Contributed Surplus - Common Shares 60 P4 Contributed Surplus - Common Shares 61 B Contributed Surplus - Common Shares 61 B Contributed Surplus - Common Shares 61 D Contributed Surplus - Common Shares 61 B Contributed Surplus - Common Shares 61 D Contributed Surplus - Common Shares 63 C N Retained Earnings 63 C D Accumulated tother comprehensive income 64 D D Cash flow hedges requiring derecognition 65 D D P Non-controlling interests in subsidiaries 67 D P P Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2 70 P Q Portion allowed for regul	Directly issued qualifying Additional Tier 1 instruments	53			
Treasury Shares - Common 56 A2 Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 58 O Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 58 O Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 69 P4 Contributed surplus - Common Shares 61 P4 Contributed surplus - Common Shares 61 M Contributed surplus - Preferred Shares 61 M Contributed surplus - Preferred Shares 62 N Contributed surplus - Preferred Shares 63 C D Contributed other comprehensive income 63 C D Cash flow hedges requiring derecognition 64 D D Non-controlling interests in subsidiaries 66 H H Non-controlling interests in subsidiaries 66 H P3 Portion allowed for regulatory capital (Suseed by subsidiaries and held by third parties) subject to phase out - additional Tier 1 68 P3 Q Portion allowed for regulatory capital subject to phase out - additional Tier 1 68 Q Q Portion allowed for regulatory capital (su					P2
Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares 57 O Treasury Shares - non-NVCC Preferred Shares 58 O P4 Contributed Surplus - Common Shares 60 P4 Contributed Surplus - Preferred Shares 60 B Contributed Surplus - Preferred Shares 61 B Contributed Surplus - Preferred Shares 62 N Retained Earnings 63 C C Accumulated other comprehensive income 64 D D Cash flow hedges requiring derecognition 65 H H Net AOCI Included as capital 66 P3 P Portion allowed for regulatory capital (ssued by subsidiaries and held by third parties) subject to phase out - additional Tier 1 69 P3 Portion allowed for regulatory capital subject to phase out - Tier 2 70 V2 V2 Portion allowed for regulatory capital subject to phase out - Tier 2 70 V2 V2 Portion allowed for regulatory capital subject to phase out - Tier 2 70 V2 V2 Portion allowed for regulatory capital subject to phase out - Tier 2 70 V2 V2 Portion al					A2
Treasury Shares - non-NVCC Preferred Shares 59 59 P4 Contributed Surplus - Common Shares 60 B Contributed surplus - Preferred Shares 61 B Contributed surplus - Preferred Shares 62 N Retained Earnings 63 Contributed surplus - Preferred Shares N Accumulated other comprehensive income 63 Contributed surplus - Preferred Shares D Accumulated other comprehensive income 64 D D Not AOC Included as capital 65 H H Non-controlling interests in subsidiaries 67 P P Portion allowed for regulatory capital (sisued by subsidiaries and held by third parties) subject to phase out - additional Tier 1 69 P P Portion allowed for regulatory capital (sisued by subsidiaries and held by third parties) subject to phase out - additional Tier 2 70 V2 P Portion allowed for regulatory capital subject to phase out - additional Tier 2 70 V2 V2 Portion allowed for regulatory capital subject to phase out 71 V2 V2 <td>Treasury Shares - Preferred</td> <td>57</td> <td></td> <td></td> <td></td>	Treasury Shares - Preferred	57			
Contributed Surplus 60 61 62 63 64 64 64 64 64 64 64 64 64 64 64 64 64	Treasury Shares - non-viability contingent capital (NVCC) Preferred Shares				
Contributed surplus - Common Shares 61 B Contributed surplus - Prefered Shares 62 N Retained Earnings 63 C Accumulated other comprehensive income 64 D Cash flow hedges requiring derecognition 65 D Net AOCI included as capital 65 D Non-controlling interests in subsidiaries 67 P Portion allowed for regulatory capital (kisued by subsidiaries and held by third parties) subject to phase out - additional Tier 1 69 P3 Portion allowed for regulatory capital subject to phase out - additional Tier 2 70 V2 Tortat LIABILITIES AND EQUITY 71 \$ V2					P4
Retainings 63 C C Accumulated Unter comprehensive income 64 D D Cash flow hedges requiring derecognition 64 H H Net AOCI included as capital 66 H H Non-controlling interests in subsidiaries 66 H H Non-controlling interests in subsidiaries 66 H H Portion allowed for regulatory capital (directly issued) 68 H P3 Portion allowed for regulatory capital (sude by subsidiaries and held by third parties) subject to phase out - Tier 2 70 Q Q Portion allowed for regulatory capital (subject to phase out - Tier 2 70 V2 V2 Portion allowed for regulatory capital subject to phase out - Tier 2 70 V2 V2 Portion allowed for regulatory capital subject to phase out 71 V2 V2	Contributed surplus - Common Shares	61			В
Accumulated other comprehensive income 64 D Cash flow hedges requiring derecognition 65 H Net AOCI included as capital 66 H Non-controlling interests in subsidiaries 67 H Portion allowed for regulatory capital (sisued by subsidiaries and held by third parties) subject to phase out - additional Tier 1 69 P3 Portion allowed for regulatory capital (sisued by subsidiaries and held by third parties) subject to phase out - Tier 2 70 V2 Portion allowed for regulatory capital subject to phase out 71 TOTAL LIABILITIES AND EQUITY 5					
Cash flow hedges requiring derecognition 65 H H Net AOCI included as capital 66 H H Non-controlling interests in subsidiaries 67 H P Portion allowed for regulatory capital (directly issued) 68 P3 P Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - additional Tier 1 69 Q Q Portion allowed for regulatory capital subject to phase out - Tier 2 70 V2 Q Portion allowed for regulatory capital subject to phase out - Tier 2 70 V2 V2 TOTAL LIABLITIES AND EQUITY 72 \$ L L					
Net AOCI included as capital 66 67 Non-controlling interests in subsidiaries 67 68 Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - additional Tier 1 69 93 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 allowed for regulatory capital subject to phase out 71 71 V2					
Portion allowed for regulatory capital (directly issued) 68 Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - additional Tier 1 69 Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2 70 Portion not allowed for regulatory capital subject to phase out - Tier 2 71 TOTAL LIABILITIES AND EQUITY 72 \$ \$ \$	Net AOCI included as capital				
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - additional Tier 1 69 Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2 70 Portion not allowed for regulatory capital subject to phase out TOTAL LIABILITIES AND EQUITY 72 \$ 0 \$					D2
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2 70 Portion not allowed for regulatory capital subject to phase out - Tier 2 71 71 71 72 \$ \$ \$ \$					
TOTAL LIABILITIES AND EQUITY 72 \$ \$	Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out - Tier 2	70			
		72	\$	\$	

As per Balance Sheet on page 13 in the Supplemental Financial Information Package. 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 II 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 Assets¹

(\$ millions) As at	LINE #		20 ⁻					20 C	17 24						2017 Q3		proach Total \$		
				Risk-	weighted assets			· · · · · · · · · · · · · · · · · · ·	• •	Risk-weigh	ted assets	Г				Risk-wei	inhted assets		
		Gross	Standardized	Advanced			Gross	Standardized	vhA	anced			Gross	Standardize	h	Advanced	ignica accord		
		exposures	Approach	Approach			exposures	Approach		proach	Total		exposures	Approac		Approach	Total		
Credit Risk					· ·	1													
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				\$					\$						\$			
						-													
			20	17		1		20	17			1							
			20 Q						21										
		ч				i i				Diale	ted areas	r I							
			01 1 1		-weighted assets	4	-	0		Risk-weigh	ted assets								
		Gross	Standardized	Advanced			Gross	Standardized		anced	T								

		1		RISK	-weighted assi	ets			RISK-W6	eighted assets
		Gross	Standardized	Advanced			Gross	Standardized	Advanced	
		exposures	Approach	Approach	То	tal	exposures	Approach	Approach	Total
Credit Risk		chpood.co	/ pprodoin	/ pp/odoi		.con	expectated	reproducti	reproduit	- Otdi
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	
		•	11/4	100	•			n/a	11/4	
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 CSF1-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 ratio.

(\$ millions)	LINE	· · · · ·		· · ·	· · ·	 · · ·	•	2018	· · · · ·	 	· · ·		• •	· ·
As at	#							Q1						
		L												
								Credit ri	sk exposures		Othe	r exposures		
					Drawn			Oth	er exposures	Subject to				
		-	Non-	• •	2.0	 · · ·	Repo-style		or expectated	market risk				
			retail		Retail	Securitization	transactions		Derivatives	capital		All other ¹		Total
			retuin			ocountization			Derritatives	 oupitui	• •	Another		- 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	1												
Amounts receivable from brokers, dealers and clients	21	1												
Other assets	22	1												
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) As at	LINE #	<u> </u>	<u> </u>	20 Q	18	<u> </u>	· · · · ·				2017 Q4		· · · ·	
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC ³ derivatives	Other off- balance sheet			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail Residential secured Qualifying revolving retail Other retail	1 2 3 4	\$ \$				\$	\$	\$	\$				\$\$\$	
Non-retail Corporate Sovereign Bank	5 6 7													
Total	8 9	\$ \$		\$	\$	\$	\$	\$	\$		\$ <u></u> \$	·	\$ <u>\$</u>	
By Country of Risk Canada United States	10 11	\$ \$		\$	\$	\$	\$	\$	\$		\$\$;	\$\$	<u> </u>
Other International Europe Other	12 13	 			<u>.</u>	<u></u>		<u> </u>			<u>.</u>			
Total	14 15	\$ \$		\$	\$	\$	\$	\$	\$		\$\$	i <u>.</u>	\$\$	
By Residual Contractual Maturity	i							_			· · ·			
Within 1 year Over 1 year to 5 years Over 5 years	16 17 18	\$ \$		\$	\$	\$	\$	\$	\$	5	\$\$		\$\$	
Total	19	\$ \$		\$	\$	\$	\$	\$	\$		\$\$		\$\$	
Non-Retail Exposures by Industry Sector Real estate														
Residential Non-residential	20 21 22	\$ \$		\$	\$	\$	\$	\$	\$	Ş	\$\$		\$\$	
Total real-estate Agriculture Agriculture Financial Food, beverage, and tobacco Forestry Government, public sector entities, and education Health and social services Industrial construction and trade contractors Metals and mining Pipelines, oil, and gas Power and utilities Professional and other services Retail sector Sundry manufacturing and wholesale Telecommunications, cable, and media Transportation Other	22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39													
Total	40	\$ \$		\$	\$	\$	\$	\$	\$		\$\$		\$\$	

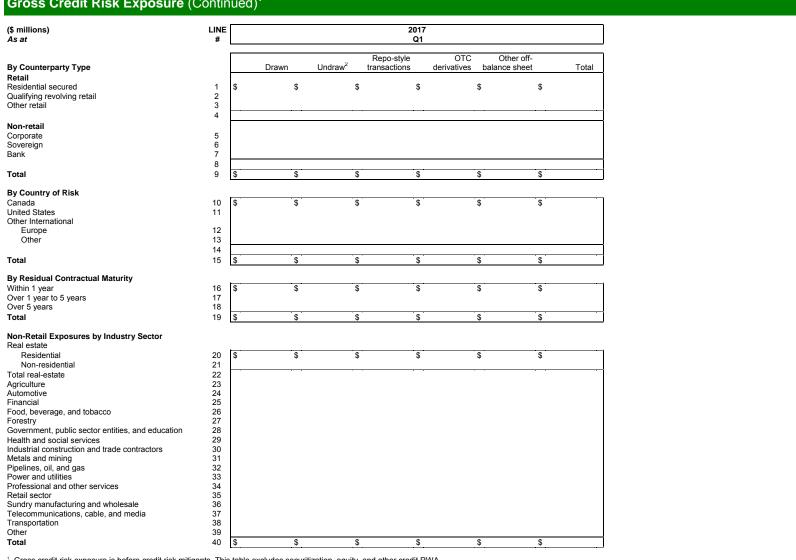
¹ Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity, and other credit RWA.
 ² Gross exposure on undrawn commitments is exposure at default which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed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

Gross Credit Risk Exposure (Continued)¹

(\$ millions)	LINE	r •	.		201	7		· · · · · ·	1.	• • • •	20	17	· · · · · ·	· ·	
As at	#				Q3							22			
				2	Repo-style	OTC	Other off-			2	Repo-style	OTC	Other off-		
By Counterparty Type			Drawn	Undrawn ²	transactions	derivatives	balance sheet	Total	Drawn	Undrawn ²	transactions	derivatives	balance sheet	To	otal
Retail															
Residential secured	1	\$	\$		\$\$		\$	\$	\$	\$	\$	\$	\$	\$	
Qualifying revolving retail	2														
Other retail	3														
	4														
Non-retail															
Corporate	5														
Sovereign	6														
Bank	7														
	8			-											
Total	9	\$	\$		\$\$		\$	\$	\$	\$	\$	\$	\$	\$	
	Ũ	¥			¥ ¥		¥	Ψ	Ŷ	Ŷ	Ŷ	Ŷ	Ŷ	Ŷ	
By Country of Risk															
Canada	10	\$	\$		\$\$		\$	\$	\$	\$	\$	\$	\$	\$	
United States	11	Ψ	Ψ		ψψ		Ŷ	Ψ	Ψ	Ψ	Ψ	Ψ	Ŷ	Ŷ	
Other International															
Europe	12														
Other	13														
Oulei					- · · · · ·	•			· ·	• • • •	· · · ·		· · · ·	· ·	
	14							-							
Total	15	\$	\$		\$\$		\$	\$	\$	\$	\$	\$	\$	\$	
By Residual Contractual Maturity		r	<u>_</u>						r. ·	· · · ·				- ·	
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		r							r. ·	· · · ·					
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	\$	\$		\$\$	•	\$	\$	\$	\$	\$	\$	\$	\$	
lotal	40	Ψ	Ψ		ψψ		ψ	ψ	Ψ	Ψ	Ψ	Ψ	ψ	Ψ	

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



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.

(\$ millions, except as noted) As at	LINE #		· · · · ·		<u> </u>	2018 Q1		<u> </u>		<u> </u>	
	Ī			Notional					Average		EL adjusted
				of undrawn	Average	Average	Average		risk		average
2.3			EAD ⁴		EAD	PD ⁵	LGD	RWA		EL ⁶	risk weight ⁷
Insured Drawn and Undrawn ^{2,3}		PD range		commitments	EAD %			RWA	weighting % \$	EL	risk weight %
Low Risk	1	0.00 to 0.15 % \$	\$		%	%	%\$		% \$		%
Normal Risk	2	0.16 to 0.41									
Madium Diale	3 4	0.42 to 1.10 1.11 to 2.93									
Medium Risk	4 5	2.94 to 4.74									
Llish Biok	5 6	4.75 to 7.59									
High Risk	0 7	7.60 to 18.20									
	8	18.21 to 99.99									
Default	9	100.00									
Total	10	\$	\$		%	%	%\$		%\$		%
	10	•	+		,,	,,,	λ, φ		,° •		<i>,</i> ,
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 18.21 to 99.99									
Defeut	18	100.00									
Default Total	19 20	\$	\$		%	%	%\$		%\$		%
Iotai	20	\$	ą		70	70	70 p		70 p		70
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.

(\$ millions, except as noted) As at	LINE #						2017 Q4					
A3 a1	"	• • •								· · · · ·		· · · ·
					Notional	Average	A. 1010.00	A. 107000		Average		EL adjusted
Insured Drawn and Undrawn ^{2,3}		PD range	EAD		f undrawn imitments	Average EAD	Average PD	Average LGD	RWA	risk weighting	EL	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		0.00 to 0.15 %	· · · ·	¢		%	%	0/ 0	<u> </u>	0/ 6	<u> </u>	0/
Low Risk	11	0.00 to 0.15 % \$ 0.16 to 0.41	· ·	\$	· · ·	%	70	% \$	· · ·	% \$		%
Normal Risk	12 13	0.18 to 0.41 0.42 to 1.10										
Medium Diek		1.11 to 2.93										
Medium Risk	14 15	2.94 to 4.74										
High Risk	16	4.75 to 7.59			· · ·	· · · · ·		• • • • •	· · ·	• • • • •	<u> </u>	· · · ·
Thigh Kisk	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 18.21 to 99.99										
Defeut	28	100.00										
Default Total	29 30	\$					%	% \$		%\$		%
Iotai	30	φ					70	70 φ		70 Q		70
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										
List Dist.	35	2.94 to 4.74 4.75 to 7.59			· · ·			• • • • •	· · ·		· · ·	
High Risk	36 37	4.75 to 7.59 7.60 to 18.20										
	38	18.21 to 99.99										
Default	39	100.00	•			· · · ·	· · · ·	· · · ·	· · ·	• • • •	· · ·	• • •
Total	40	\$	•	\$		%	%	% \$	· · ·	% \$	· · ·	%
		· · · · · · · · · · · · · · · · · · ·				70				·- •		,,,

(\$ millions, except as noted) As at	LINE #		, <u> </u>			2017 Q3				, <u> </u>	
	[Notional of undrawn	Average	Average	Average		Average risk		EL adjusted average
Insured Drawn and Undrawn ^{2,3}	_	PD range	EAD	commitments	EAD	PD	LGD	RWA	weighting	EL	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											
	01	0.00 to 0.15 % \$				%	% \$		% \$		%
Low Risk	21	0.16 to 0.41				70	<i>%</i> φ		70 þ		70
Normal Risk	22	0.42 to 1.10									
	23		· · · ·	· · ·			• • • • •	· · · ·			• • • •
Medium Risk	24	1.11 to 2.93 2.94 to 4.74									
	25	4.75 to 7.59									
High Risk	26 27	7.60 to 18.20									
	27	18.21 to 99.99									
Defeult	-	100.00									
	29	\$				%	% \$		% \$		%
Total	30	φ				70	70 φ		70 p		70
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									
Modulii Mok	35	2.94 to 4.74									
High Risk	36	4.75 to 7.59									• • • •
- Ingri Lion	37	7.60 to 18.20									
	38	18.21 to 99.99									
Default	39	100.00		· · ·			• • • • •				
Total	40	\$	\$		%	%	% \$		% \$	· · ·	%

(\$ millions, except as noted)	LINE					2017					
As at	#	· · · · ·	· · · · ·	· · · ·	· · · ·	Q2		· · ·	· · · · · ·		
	г			N1-41-1-1					A		EL adjusted
				Notional of undrawn	Average	Average	Average		Average risk		EL adjusted
Insured Drawn and Undrawn ^{2,3}		PD range	EAD	commitments	Average EAD	Average PD	Average LGD	RWA	weighting	EL	average risk weight
Low Risk		0.00 to 0.15 % \$	\$	communents	<u> </u>	<u>+D</u> %	% \$	INNA	% \$	LL	%
	1	0.16 to 0.41	φ		70	70	70 φ		70 ψ		70
Normal Risk	2 3	0.42 to 1.10									
Medium Risk	4	1.11 to 2.93	· · · ·		· · · · · ·		· · · · · ·	· · ·	· · · · ·		· · · ·
Medium Risk	4 5	2.94 to 4.74									
High Risk	6	4.75 to 7.59									
- ign t ion	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		· · ·		0/		· · ·			
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	~ -	0.00 to 0.15 % \$	\$	· · ·	%	%	% \$		% \$	· · ·	%
Low Risk	31		\$	· · ·	70	70	70 Þ		70 þ	· · ·	70
Normal Risk	32 33	0.16 to 0.41 0.42 to 1.10									
Modium Rick	34	1.11 to 2.93									
Medium Risk	34 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	\$	\$		%	%	%\$		% \$		%

(\$ millions, except as noted) As at	LINE #					2017 Q1					
	ſ			Notional of undrawn	Average	Average	Average		Average risk		EL adjusted average
Insured Drawn and Undrawn ^{2,3}		PD range	EAD	commitments	EAD	PD	LGD	RWA	weighting	EL	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		<u> </u>			<u> </u>		<u> </u>	<u> </u>			
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	\$	\$	· · ·	%	%	% \$		% \$		%
Universit D 2											
Uninsured Drawn ²	01	0.00 to 0.15 % \$				%	%\$		% \$		%
Low Risk	21	0.16 to 0.41				70	70 p		70 P		70
Normal Risk	22	0.42 to 1.10									
Madium Diale	23	1.11 to 2.93		· · ·	· · · ·	· · · · · ·	• • • • •	· · ·	· · · · ·	· · ·	· · · ·
Medium Risk	24	2.94 to 4.74									
Llich Diek	25 26	4.75 to 7.59									
High Risk	20 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		0.00 to 0.15 % \$	\$	· · ·	%	%	% \$	· · ·	% \$	· · ·	%
Low Risk	31		¢	· · · ·	70	70	% Þ	<u> </u>	% Þ	· · ·	70
Normal Risk	32	0.16 to 0.41 0.42 to 1.10									
Madium Diak	33	1.11 to 2.93									
Medium Risk	34										
List Disk	35	2.94 to 4.74 4.75 to 7.59		· · ·		· · · · ·	· · · · ·				.
High Risk	36	4.75 to 7.59 7.60 to 18.20									
	37 38	18.21 to 99.99									
Default	39	100.00		· · ·	· · · · ·	· · · · · ·	· · · · ·	• •	· · · · ·	· · ·	· · · ·
Total	39 40	\$	\$	· · ·	%	%	% \$	· · ·	% \$	<u> </u>	%
i utai	40	Ŷ	ψ		78	70	70 4		<i>γ</i> υ ψ		70

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

(\$ millions, except as noted) As at	LINE #						2018 Q1					
	•	· · · · ·	· · · · ·	· ·	Notional					Average		EL adjusted
					of undrawn	Average	Average	Average		risk		average
		PD range	EAD		commitments	EAD	PD	LGD	RWA	weighting	EL	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			· · ·	<u> </u>		· · · · ·		<u> </u>		
Default	9	100.00			· · ·	<u> </u>		· · · · ·		<u> </u>		<u> </u>
Total	10		\$	\$		%	%	% \$		% \$		%
		<u> </u>	· · · ·				2017	· · · · ·	<u> </u>		<u> </u>	<u> </u>
							Q4					
		· · · · ·	• • •	• •	Notional	• • •	• • • •	· · · · ·		Average	· · ·	EL adjusted
					of undrawn	Average	Average	Average		risk		average
		PD range	EAD		commitments	EAD	PD	LGD	RWA	weighting	EL	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	· · · · · · · · · · · · · · · · · · ·			<u> </u>	
							Q3					
	I	 	· · · · ·		Notional	· · · ·	· · · · ·	· · · · ·		Average	· · · ·	EL adjusted
					of undrawn	Average	Average	Average		risk		average
		PD range	EAD		commitments	EAD	PD	LGD	RWA	weighting	EL	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		, <u> </u>			
		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	\$	\$		%	%	% \$		% \$		%
	Ī					2017					
		· · · · · · · · · · · · · · · · · · ·			· · · ·	Q1	· · · · · ·			<u> </u>	
				Notional					Average		EL adjusted
				of undrawn	Average	Average	Average		risk		average
		PD range	EAD	commitments	EAD	PD	LGD	RWA	weighting	EL	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) <i>As at</i>	LINE #				<u>.</u>	2018 Q1					
	Γ	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 % \$	\$	<u> </u>	%	%	% \$	· · ·	% \$	<u> </u>	%
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		<u> </u>	• · ·				· · · · ·		
High Risk	6	4.75 to 7.59									
	7	7.60 to 18.20									
	8	18.21 to 99.99		· · ·	<u> </u>	· · ·					
Default	9	100.00	· · · · ·	· · ·	·	· · · · ·	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·
Total	10	\$	\$		%	%	%\$		% \$		%
	ſ	· · ·	· · ·		· · ·	2017 Q4	<u> </u>	· · ·	· · · · · ·	· · ·	
				-							
				Notional					Average		EL adjusted
				of undrawn	Average	Average	Average		risk		average
	_	PD range	EAD	commitments	EAD	PD	LGD	RWA	weighting	EL	risk weight
ow Risk	11	0.00 to 0.15 % \$	\$	· ·	%	%	% \$		% \$	· ·	%
lormal Risk	12	0.16 to 0.41									
	13	0.42 to 1.10 1.11 to 2.93									
Medium Risk	14 15	2.94 to 4.74									
ligh Risk	15	4.75 to 7.59	· · · · ·	· · ·	· · ·	· · ·		· · ·	· · · · ·	· · ·	· · ·
ngn Risk	10	7.60 to 18.20									
	18	18.21 to 99.99									
Default	19	100.00	· · · ·	· · ·	· · ·	· · ·		· · ·	• • • • •	· · ·	• •
Total	20	\$	\$		%	%	%\$	· · ·	% \$	· · ·	%
	Γ		,		·	2017					
	L					Q3					
	ſ			Notional of undrawn	Average	Average	Average	· · ·	Average risk	· · ·	EL adjusted average
		PD range	EAD	commitments	EAD	PD	LGD	RWA	weighting	EL	risk weight
ow Risk	21	0.00 to 0.15 % \$	\$		%	%	% \$		% \$		%
lormal Risk	22	0.16 to 0.41									
	23	0.42 to 1.10									
ledium Risk	24	1.11 to 2.93									
	25	2.94 to 4.74	·····		<u> </u>			<u> </u>	· · · · · · · · · · · · · · · · · · ·		
ligh Risk	26	4.75 to 7.59									
	27	7.60 to 18.20									
	28	18.21 to 99.99					· · · · ·	· · ·	· · · · ·	· · ·	· · ·
Default	29	100.00				~	<u> </u>	· · ·	0/ A		
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	LINE #					2017 Q2					
AS dl	#	• • •			• • • •	42	• • • •	· · ·	• • • • •		• •
				Notional					Average		EL adjusted
				of undrawn	Average	Average	Average		risk		average
		PD range	EAD	commitments	EAD	PD	LGD	RWA	weighting	EL	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					
						2017 Q1					
				Notional							EL adjusted
				Notional of undrawn	Average		Average		Average		EL adjusted average
		PD range	EAD			Q1			Average	EL	
Low Risk	11	PD range 0.00 to 0.15 % \$	EAD \$	of undrawn commitments	Average	Q1 Average	Average	RWA	Average risk	EL	average
	11			of undrawn commitments	Average EAD	Q1 Average PD	Average LGD	RWA	Average risk weighting	EL	average risk weight
		0.00 to 0.15 % \$		of undrawn commitments	Average EAD	Q1 Average PD	Average LGD	RWA	Average risk weighting	EL	average risk weight
Normal Risk	12	0.00 to 0.15 % \$ 0.16 to 0.41		of undrawn commitments	Average EAD	Q1 Average PD	Average LGD	RWA	Average risk weighting	EL	average risk weight
Normal Risk	12 13	0.00 to 0.15 % \$ 0.16 to 0.41 0.42 to 1.10		of undrawn commitments	Average EAD	Q1 Average PD	Average LGD	RWA	Average risk weighting	EL	average risk weight
Normal Risk Medium Risk	12 13 14	0.00 to 0.15 % \$ 0.16 to 0.41 0.42 to 1.10 1.11 to 2.93		of undrawn commitments	Average EAD	Q1 Average PD	Average LGD	RWA	Average risk weighting	EL	average risk weight
Normal Risk Medium Risk	12 13 14 15	0.00 to 0.15 % \$ 0.16 to 0.41 0.42 to 1.10 1.11 to 2.93 2.94 to 4.74		of undrawn commitments	Average EAD	Q1 Average PD	Average LGD	RWA	Average risk weighting	EL	average risk weight
Normal Risk Medium Risk	12 13 14 15 16	0.00 to 0.15 % \$ 0.16 to 0.41 0.42 to 1.10 1.11 to 2.93 2.94 to 4.74 4.75 to 7.59		of undrawn commitments	Average EAD	Q1 Average PD	Average LGD	RWA	Average risk weighting	EL	average risk weight
Low Risk Normal Risk Medium Risk High Risk Default	12 13 14 15 16 17	0.00 to 0.15 % \$ 0.16 to 0.41 0.42 to 1.10 1.11 to 2.93 2.94 to 4.74 4.75 to 7.59 7.60 to 18.20		of undrawn commitments	Average EAD	Q1 Average PD	Average LGD	RWA	Average risk weighting	EL	average risk weight

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 not As at	ed)		LINE #				2018 Q1								017 Q4								017 Q3		
PD Range ¹ Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.07 0.07 to 0.09 0.09 to 0.11 0.11 to 0.16 0.16 to 0.22	Internal ratings grade (BRR) ² 0 1A 1B 1C 2A 2B 2C 3A 3B 3C	External rating equivalent AAA/Aaa AA-/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3	1 2 3 4 5 6 7 8 9 10	\$ EAD ³	Average PE		verage LGD	%\$	RWA_	Avera r weighti	isk	EAD ³	Average PD	Avera Li	age GD %\$	RWA		erage risk ghting 9	6\$	EAD ³	Average PD	Avera L(age GD %\$	RW	rage risk hting %
Non-Investment Grade 0.22 to 0.32 0.32 to 0.48 0.48 to 0.74 0.74 to 1.12 1.12 to 2.39 2.39 to 10.81 Watch and Classified 10.81 to 20.32 20.32 to 44.71 44.71 to 99.99 Impaired/Default 100.00 Total	4A 4B 4C 5A 5B 5C 6 7 8 9	BB-/Ba1 BB/Ba2 BB-/Ba3 B+/B1 B/B2 B-/B3 CCC+/Caa1 to CC/Ca D	11 12 13 14 15 16 17 18 19 20 21	\$ 		%		% \$			%	\$ 		%	% \$				6 \$			%	% \$		
							2017 Q2	<u>.</u>	<u> </u>		<u>.</u>	 			017 Q1		•								
PD Range Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23	Internal ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C	External rating equivalent AA+/Aaa AA+/Aa1 AA/Aa2 A-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3	22 23 24 25 26 27 28 29 30 31	\$ EAD ³	Average PE			% \$	RWA	Avera r weight	isk	EAD ³	Average PD	Avera	Q1	RWA		erage risk ghting %	6						
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2	23 24 25 26 27 28 29 30	 EAD ³)	Q2	% \$	RWA	r	isk ing	EAD ³		Avera	Q1			risk ghting	6						

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	d)		LINE #				2018 Q1	<u> </u>	·				2017 Q4		· ·	· · ·	-	-	·	2017 Q3		-		
PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent			EAD ²	Average PD	LGE)	RWA	Average risk weighting	EA		Average LGD		RWA	Average risk weighting		A EAD ²	Average PD	Average)	RWA	Average risk weighting	
0.00 to 0.01 0.01 to 0.03	0	AAA/Aaa AA+/Aa1	1	\$			%	%\$		%	\$	0	6	%\$		%	\$		0	%	%\$			%
0.03 to 0.03	1A 1B	AA/Aa2	2 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 2C	A/A2	6 7																					
0.07 to 0.09 0.09 to 0.11	20 3A	A-/A3 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 0.48 to 0.74	4B 4C	BB/Ba2 BB-/Ba3	12 13																					
0.74 to 1.12	40 5A	BB-/Ba3 B+/B1	13																					
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 44.71 to 99.99	7 8	to CC/Ca	18 19																					
Impaired/Default	0	00/08	19																					-
100.00	9	D	20																					
Total			21	\$			%	%\$		%	\$	(6	%\$		%	\$		(%	%\$			%
							2017 Q2						2017 Q1											
	Internal																							
	Internal ratings	External								Average						Average								
PD Range	ratings grade	rating			E4D ²	Average			DIA(A	risk		Average	Average		DIA/A	risk								
Investment Grade (%)	ratings grade (BRR)	rating equivalent	22	¢	EAD ²	Average PD	LGE)	RWA	risk weighting	EA	D ² PD	LGD	0/ ¢	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01	ratings grade (BRR) 0	rating equivalent AAA/Aaa	22 23	\$	EAD ²				RWA	risk weighting	EA \$	D ² PD		% \$	RWA	risk								
Investment Grade (%)	ratings grade (BRR)	rating equivalent	23 24	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	% \$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05	ratings grade (BRR) 0 1A 1B 1C	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3	23 24 25	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06	ratings grade (BRR) 0 1A 1B 1C 2A	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1	23 24 25 26	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07	ratings grade (BRR) 0 1A 1B 1C 2A 2B	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2	23 24 25 26 27	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1	23 24 25 26 27 28	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2	23 24 25 26 27 28 29 30	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1	23 24 25 26 27 28 29	\$	EAD ²		LGE)	RWA_	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade	ratings grade (BRR) 0 1A 1B 1C 2A 2A 2B 2C 3A 3B 3C	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3	23 24 25 26 27 28 29 30 31	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 4A	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BB+/Baa1	23 24 25 26 27 28 29 30 31 32	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	% \$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33 0.34 to 0.52	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 3A 3B 3C 4A 4B	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BBB+/Ba1 BB/Ba2	23 24 25 26 27 28 29 30 31 32 33	\$	EAD ²		LGE)	RWA _	risk weighting		D ² PD	LGD	% \$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 4A	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BB+/Baa1	23 24 25 26 27 28 29 30 31 32	\$	EAD ²		LGE)	RWA_	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33 0.34 to 0.52 0.35 to 0.79 0.80 to 1.22 1.23 to 2.50	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 4A 4B 4B 4C 5A 5B	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BB+/Ba1 BB/Ba2 BB-/Ba3 B+/B1 B/B2	23 24 25 26 27 28 29 30 31 32 33 34 35 36	\$	EAD ²		LGE)	RWA_	risk weighting		D ² PD	LGD	% \$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33 0.34 to 0.52 0.53 to 0.79 0.80 to 1.22 1.23 to 2.50 2.51 to 10.95	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 3C 3A 3B 3C 4A 4B 4C 5A	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BB+/Ba1 BB/Ba2 BB-/Ba3 BB-/Ba3 B+/Ba1	23 24 25 26 27 28 29 30 31 32 33 34 35	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	% \$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33 0.34 to 0.52 0.53 to 0.79 0.80 to 1.22 1.23 to 2.50 2.51 to 10.95 Watch and Classified	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 3C 4A 4B 4C 5A 5B 5C	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BB+/Ba1 BBB/Ba2 BB-/Ba3 B+/Ba1 BB/Ba2 BB-/Ba3 B+/B1 B/B2 B-/B3	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33 0.34 to 0.52 0.53 to 0.79 0.80 to 1.22 1.23 to 2.50 2.51 to 10.95 Watch and Classified 10.96 to 21.10	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 4A 4B 4C 5A 5C 5C 6	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BB+/Ba1 BB/Ba2 BB-/Ba3 B+/Ba1 BB/Ba2 BB-/Ba3 B+/B1 B/B2 B-/B3 CCC+/Caa1	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	% \$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33 0.34 to 0.52 0.53 to 0.79 0.80 to 1.22 1.23 to 2.50 2.51 to 10.95 Watch and Classified 10.96 to 21.10 21.11 to 45.99	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 2C 3A 3B 3C 4A 4B 4C 5A 5C 5C 6 7	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BB+/Ba1 BB/Ba2 BB-/Ba3 B+/B1 BB/Ba2 BB-/B3 B-/B3 CCC+/Caa1 to	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	%\$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33 0.34 to 0.52 0.53 to 0.79 0.80 to 1.22 1.23 to 2.50 2.51 to 10.95 Watch and Classified 10.96 to 21.10	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 4A 4B 4C 5A 5C 5C 6	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A2 A-/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BB+/Ba1 BB/Ba2 BB-/Ba3 B+/Ba1 BB/Ba2 BB-/Ba3 B+/B1 B/B2 B-/B3 CCC+/Caa1	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	\$	EAD ²		LGE)	RWA	risk weighting		D ² PD	LGD	% \$	RWA	risk weighting								
Investment Grade (%) 0.00 to 0.01 0.01 to 0.03 0.03 to 0.04 0.04 to 0.05 0.05 to 0.06 0.06 to 0.07 0.07 to 0.08 0.09 to 0.11 0.12 to 0.15 0.16 to 0.23 Non-Investment Grade 0.24 to 0.33 0.34 to 0.52 0.53 to 0.79 0.80 to 1.22 1.23 to 2.50 2.51 to 10.95 Watch and Classified 10.96 to 21.10 21.11 to 45.99 46.00 to 99.99	ratings grade (BRR) 0 1A 1B 1C 2A 2B 2C 3A 3B 3C 2C 3A 3B 3C 4A 4B 4C 5A 5C 5C 6 7	rating equivalent AAA/Aaa AA+/Aa1 AA/Aa2 AA-/Aa3 A+/A1 A/A3 BBB+/Baa1 BBB/Baa2 BBB-/Baa3 BB+/Ba1 BB/Ba2 BB-/Ba3 B+/B1 BB/Ba2 BB-/B3 B-/B3 CCC+/Caa1 to	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39	\$	EAD ²		LGE)	RWA	risk weighting %		D ² PD	LGD	% \$	RWA	risk weighting								

 $^1\,$ 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 note As at	d)		LINE #			•	· ·	2018 Q1		-			-		2017 Q4		•				• •		17 23	•		
PD Range ¹ Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent			EAD ²	Average PD		verage LGD	PW/A	Avera r weight	risk		EAD ²	Average PD	Average LGD		RWA	Average risk weighting		EAD ²	Average PD	Avera	ige GD	RWA	Average risk weighting	
0.00 to 0.01	0	AAA/Aaa	1	\$	LAD	16	%	%		weight	.ing %		LAD		%	%\$	NWA	weighting	% \$	LAD		%	% \$	INVA	weighting	%
0.01 to 0.03	1A	AA+/Aa1	2	Ψ			70	/0	Ψ		/0	Ψ			/0	70 ψ			70 ψ			/0	70 ψ			70
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	\$			%	%	\$		%	\$			%	%\$			% \$			%	%\$			%
	Internal					<u>.</u>	<u> </u>	2017 Q2				 ·			2017 Q1	· · · ·	•									
PD Range Investment Grade (%)	ratings grade (BRR)	External rating equivalent			EAD ²	Average PD		verage LGD	RWA	Avera weight	risk		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 26																							
0.05 to 0.06	2A	A+/A1	26																							
0.06 to 0.07	2B 2C	A/A2 A-/A3	27 28																							
0.07 to 0.08 0.09 to 0.11	3A	BBB+/Baa1	20 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	1								1														
Watch and Classified						•						-														
10.96 to 21.10	6	CCC+/Caa1	38	1																						
21.11 to 45.99	7	to	39	1																						
46.00 to 99.99	8	CC/Ca	40	Î.								1							1							
Impaired/Default	0																									
100.00 Total	9	D	41 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 Exposures¹

By Counterparty Top Image: Second	
By Counterparty Type 0% 20% 35% 50% 75% 100% 150% Retail Residential secured 1 \$	
Retail Residential secured 1 \$	
Residential secured 1 \$	Total
Non-retail Corporate 4 Sovereign 5 Bank 6 7 7	
2017 2017 Q3 Q2	
Risk-weight Risk-weight	i
By Counterparty Type 0% 20% 35% 50% 75% 100% 150% Total 0% 20% 35% 50% 75% 100% 150%	Total
by contreparty type 0 20 20 35 35 30 00 13 100 100 100 100 100 100 20 35 35 00 13 100 100 100 100 100 100 100 100 1	TUtai
Residential secured 9 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
Non-retail Corporate 12 Sovereign 13 Bank 14 15	
Total 16 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
iudi iu ở ở ở ở ở ở ở ở ở ở ở ở ở ở ở ở ở	
2017 Q1	
Risk-weight	
By Counterparty Type 0% 20% 35% 50% 75% 100% 150% 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 Ex	posures: Undrawn Commitments and EAD on Undrawn Commitments	1,

(\$ millions) As at	LINE #	2018 Q1			2017 Q4	-	2017 Q3	
By Counterparty Type Retail		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	<u>, , , ,</u>	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
Residential secured Qualifying revolving retail Other retail	2 3	\$	\$	\$	\$		\$	\$
Non-retail Corporate Sovereign Bank	4 5 6 7							
Total	8 9	\$	\$	\$	\$		\$	\$
		2017 Q2			2017 Q1			
By Counterparty Type Retail		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments		EAD on undrawn commitments		
Residential secured Qualifying revolving retail Other retail	11 12	\$	\$	\$	\$	communents		
Non-retail Corporate Sovereign Bank	13 14 15 16							
Total	17	\$	\$	\$	\$			

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	· ·	201 Q3		201 Q2		201 Q	
By Counterparty Type Retail		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}
Residential secured Qualifying revolving retail Other retail Non-retail Corporate Sovereign Bank	1 2 3 4 5 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		· · · ·				2017 Q4		· ·	-
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail Residential secured uninsured Residential secured insured ⁴ Qualifying revolving retail Other retail	1 2 3 4	%	%	%	%	%	%	%	%	%	%	%	%
Non-Retail Corporate Sovereign Bank	5 6 7												
	[· · · · · · · · · · · · · · · · · · ·		2017 Q3		· · · · ·				2017 Q2			
	ĺ	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail Residential secured uninsured Residential secured insured ⁴ Qualifying revolving retail Other retail	8 9 10 11	%	%	%	%	%	%	%	%	%	%	%	%
Non-Retail Corporate Sovereign Bank	12 13 14												
	[· · · · ·		2017 Q1		·	· · ·						
	[Average	Actual	Average		Average							

		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	·	
					0		41001	1		Ota a da adias d		41001				Oten de edite e d		41001
					Standardized		AIRB ¹			Standardized		AIRB ¹				Standardized		AIRB ¹
			Eligible		Guarantees /		Guarantees /		Eligible	Guarantees /		Guarantees /		Eligible		Guarantees /		Guarantees /
			financial		credit		credit		financial	credit		credit		financial		credit		credit
By Counterparty Type			collateral ²		derivatives		derivatives		collateral ²	derivatives		derivatives		collateral ²		derivatives		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	\$		\$		\$		\$		\$	\$		\$		\$		\$	
					~~~~			-					٦					
		1			2017			1		2017			1					

			Q2			Q1	
			Standardized	AIRI	3 ¹	Standardize	ed AIRB ¹
		Eligible	Guarantees				
By Counterparty Type Retail		financial collateral ²	credii derivatives				
Residential secured	10	\$	\$	\$	\$	\$	\$
Qualifying revolving retail Other retail	11 12 13						
<b>Non-retail</b> Corporate Sovereign Bank	14 15 16						
Gross Credit Risk Exposure	17 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 con include cash, gold, highly rated debt securities, and equities listed on the main index.

27

#### Derivatives – Notional

#### LINE 2018 2017 (\$ millions) As at # Q1 Q4 Trading Trading Over-the-counter Over-the-counter Non-Non-Clearing house² clearing Exchange-Non-Clearing clearing Exchange-Nonhouse traded Total trading Total house² house traded Total trading Total Interest Rate Contracts \$ \$ \$ \$ \$ \$ \$ Futures 1 \$ \$ \$ Forward rate agreements 2 3 Swaps 4 5 Options written Options purchased 6 Foreign Exchange Contracts 7 Futures Forward contracts 8 9 Swaps 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 2017 Q3 Q2 Trading Trading Over-the-counter1 Over-the-counter1 Non-Non-Clearing Exchange-Non-Clearing Exchange-Nonclearing clearing house traded Total trading Total house traded Total trading Total house house Interest Rate Contracts 21 22 23 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ Futures \$ Forward rate agreements Swaps 24 Options written 25 Options purchased 26 Foreign Exchange Contracts 27 Futures Forward contracts 28 29 Swaps Cross-currency interest rate swaps 30 31 Options written 32 Options purchased 33 **Credit Derivative Contracts** Credit default swaps Protection purchased 34 35 Protection sold 36 Other Contracts 37 Equity contracts 38 Commodity contracts 39 40 Total \$ \$ \$ \$ \$ \$ \$ \$ \$

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 #					20 Q		÷		• •	·
							Trading				
			(	Over-tl	he-counter ¹		0				
					Non-						
			Clearing house ²		clearing house	Exchange- traded	Total		Non- trading		Total
Interest Rate Contracts								, i			
Futures	1	\$		\$	:	\$	\$	\$		\$	
Forward rate agreements	2										
Swaps	3										
Options written	4										
Options purchased	5										
	6										
Foreign Exchange Contracts	-										
Futures Forward contracts	7 8										
Swaps	o 9										
Cross-currency interest rate swaps	10										
Options written	10										
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	L									
	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	Derivatives –	Credit Ex	posure
-------------------------------	---------------	-----------	--------

(\$ millions) As at	LINE #	<u> </u>	2018 Q1	·····	· · · · ·	2017 Q4		· · · · ·	2017 Q3	· · · · ·
	#		<b>G</b> (1			44			43	
		Current	Credit	Risk-	Current	Credit	Risk-	Current	Credit	Risk-
		replacement	equivalent	weighted	replacement	equivalent	weighted	replacement	equivalent	weighted
		. cost ¹	amount	amount	cost ¹	amount	amount	. cost ¹	amount	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			2017		1		
			Q2	· · ·	· · · · ·	Q1	· · · · ·	ļ		
		Current	Q2	Dick	Current		Pisk	]		
		Current	Q2 Credit	Risk-	Current	Credit	Risk-	]		
		replacement	Q2 Credit equivalent	weighted	replacement	Credit equivalent	weighted	]		
Interest Rate Contracts			Q2 Credit			Credit		] ] 		
Interest Rate Contracts	21	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements	21 22	replacement	Q2 Credit equivalent	weighted	replacement	Credit equivalent	weighted	]		
Forward rate agreements Swaps	22	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount	] ] 		
Forward rate agreements	22 23	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased	22	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts	22 23 24	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts	22 23 24 25	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps	22 23 24	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts	22 23 24 25 26	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-courrency interest rate swaps	22 23 24 25 26 27	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-currency interest rate swaps Options purchased	22 23 24 25 26 27 28	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-courrency interest rate swaps	22 23 24 25 26 27 28	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-currency interest rate swaps Options purchased Other Contracts	22 23 24 25 26 27 28 29	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-currency interest rate swaps Options purchased Other Contracts Credit derivatives	22 23 24 25 26 27 28 29 30	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-currency interest rate swaps Options purchased Other Contracts Credit derivatives Equity contracts	22 23 24 25 26 27 28 29 30 31	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-currency interest rate swaps Options purchased Other Contracts Credit derivatives Equity contracts	22 23 24 25 26 27 28 29 30 31 32	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-currency interest rate swaps Options purchased Other Contracts Credit derivatives Equity contracts Commodity contracts	22 23 24 25 26 27 28 29 30 31 32 33	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-currency interest rate swaps Options purchased Other Contracts Credit derivatives Equity contracts Commodity contracts Total	22 23 24 25 26 27 28 29 30 31 32 33 34	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-currency interest rate swaps Options purchased Other Contracts Credit derivatives Equity contracts Commodity contracts Total Less: impact of master netting agreements	22 23 24 25 26 27 28 29 30 31 32 33 34 35	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Foreign Exchange Contracts Forward contracts Swaps Cross-currency interest rate swaps Options purchased Other Contracts Credit derivatives Equity contracts Commodity contracts Total Less: impact of master netting agreements Total after netting	22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			
Forward rate agreements Swaps Options purchased Options purchased Options purchased Other Contracts Credit derivatives Equity contracts Commodity contracts Total Less: impact of master netting agreements Total after netting Less: impact of collateral	22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	replacement cost ¹	Q2 Credit equivalent amount	weighted amount	replacement cost ¹	Credit equivalent amount	weighted amount			

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 Securitizations¹

(\$ millions) As at	LINE #	2018 Q1		Q4	Q3	2017	Q2	Q1	Full Year 2017	r 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 Write-offs net of recoveries ⁹	10 11									
Business and government loans ²	11									
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.

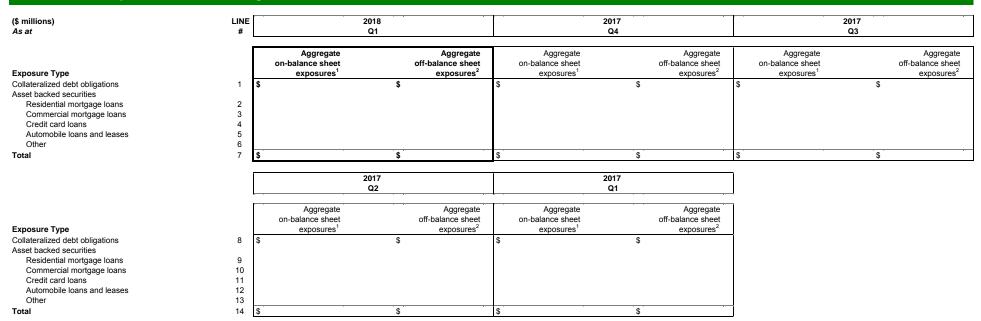
#### Standardized Charges for Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #		2018 Q1		 · · · ·	2017 Q4	•		· · · ·	2017 Q3	
Market Risk Capital Approach and Risk		Gross securitization exposures		Risk- weighted assets	Gross securitization exposures		Risk- weighted assets		Gross securitization exposures		Risk- weighted assets
Weighting Internal Ratings Based ¹ AA- and above A+ to A- BBB+ to BBB- Below BB- ²	1 2 3 4	\$	\$		\$	:	5	\$		\$	
Unrated ³ Total	5 6	\$	\$		\$ 		\$	\$	· · · · · · · · · · · · · · · · · · ·	\$	
			2017 Q2			2017 Q1		]			
Market Risk Capital Approach and Risk		Gross securitization exposures		Risk- weighted assets	Gross securitization exposures		Risk- weighted assets				
Weighting Internal Ratings Based ¹ AA- and above A+ to A- BBB+ to BBB- Below BB- ² Unrated ³	7 8 9 10 11	\$	\$		\$ ·	:	5				
Total	12	\$	\$		\$		\$	j			

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.

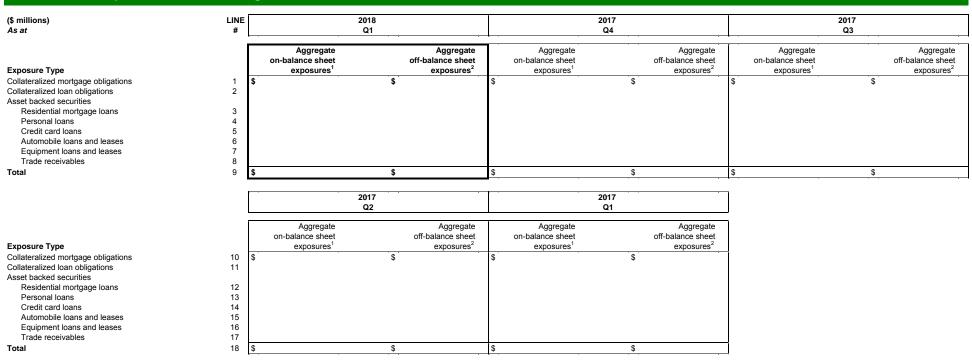
#### Securitization Exposures in the Trading Book



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



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

* 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 Book¹

(\$ 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	1	Gross securitization exposures	Gross resecuritization exposures ²	Risk- weighted assets	securitization	Gross resecuritization exposures ²	Risk- weighted assets	
Standardized Approach ³		exposules	exposures	433613	<u>'</u>	cxposures	exposures	233013	exposures	cxposures	835013	
AA- and above	1	\$	\$	\$	\$		\$	\$	\$	\$\$		
A+ to A-	2	Ŷ	Ŷ .	Ŷ	Ŷ		Ψ	Ŷ	Ŷ	Ψ Ψ		
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 16											
Gains on sale recorded upon securitization		*	*	*			•	¢	¢	¢ ¢		
Total	17	\$	\$	\$	\$		\$	\$	\$	\$\$		

			2017 Q2				2017 Q1	
Capital Approach and Risk Weighting		Gross securitization exposures	Gross resecuritization exposures ²	weighted	I	Gross securitization exposures	Gross resecuritization exposures ²	Risk- weighted assets
Standardized Approach ³								
AA- and above 1	8 \$	\$	5	\$	\$		\$	\$
A+ to A- 1	9							
BBB+ to BBB- 2	0							
BB+ to BB- 2	1							
Below BB-/Unrated 2	2							
Ratings Based Approach ⁴								
AA- and above 2	3							
A+ to A- 2	4							
BBB+ to BBB- 2	5							
BB+ to BB- 2	6							
Below BB-/Unrated 2	7							
Internal Assessment Approach ⁵								
AA- and above 2	8							
A+ to A- 2	9							
BBB+ to BBB- 3	0							
BB+ to BB- 3	1							
Below BB-/Unrated 3	2							
Gains on sale recorded upon securitization 3	3							
Total 3	4 \$	9	5	\$	\$		\$	\$

Securitization exposures include the Bank's exposures as originator and investor under both the IRB and the Standardized approaches.
 None of the Bank's resecuritization exposures were subject to credit risk mitigation.
 Securitization exposures subject to the Standardized approach are primarily comprised of investments held in the Banking book.
 Securitization exposures subject to the ratings based approach primarily include liquidity facilities, credit enhancements, letters of credit, and investments held in the Banking book.
 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 #				018 Q1		· · · · · · · · · · · · · · · · · · ·			20 C	17 14	• •	
Exposure Type			Beginning balance	Activity	Outstanding exposures Ending balance		Gross assets past due, but not impaired ^{1,2}		Beginning balance	Activity	Outstanding exposures Ending balance		Gross assets past due, but not impaired ^{1,2}
Residential mortgage loans Automobile loans and leases Equipment leases Trade receivables	1 2 3 4	\$	<u>Summer</u>	· · · · ·	\$	\$	not impariou	\$	\$	/ totivity	\$	\$	not inpured
Total	5	\$	9	\$	\$	\$		\$	\$		\$	\$	
					017 Q3					20	17 12		
		<u> </u>	· · ·	-,,-	Outstanding exposures	••	Gross assets	r ·	····		Outstanding exposures	• •	Gross assets
Exposure Type			Beginning balance	Activity	Ending balance		past due, but not impaired ^{1,2}		Beginning balance	Activity	Ending balance		past due, but not impaired ^{1,2}
Residential mortgage loans Automobile loans and leases Equipment leases Trade receivables	6 7 8 9	\$		5	\$	\$		\$	\$		\$	\$	
Total	10	\$	9	\$	\$	\$	-	\$	\$		\$	\$	
					017 Q1			]					
			· ·	•	Outstanding exposures		Gross assets	1					
Exposure Type			Beginning balance	Activity	Ending balance		past due, but not impaired ^{1,2}						
Residential mortgage loans Automobile loans and leases Equipment leases Trade receivables	11 12 13 14	\$	4	5	\$	\$							
Total	15	\$	9	5	\$	\$		1					

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

## Acronyms

Acronym	Definition	Acronym	Definition
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
ССР	Central Counterparty	N/A	Not Applicable
CDS	Credit Default Swaps	NHA	National Housing Act
СМНС	Canada Mortgage and Housing Corporation	occ	Office of the Comptroller of the Currency
D-SIBs	Domestic Systemically Important Banks	OCI	Other Comprehensive Income
<u>FVOCI</u>	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