Supplemental Financial Information

For the First Quarter Ended January 31, 2019

For further information, please contact:
TD Investor Relations
416-308-9030
www.td.com/investor

Gillian Manning – Head, Investor Relations (gillian.manning@td.com)
Chris Bury – AVP, Investor Relations (chris.bury@td.com)

Basis of Presentation

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information is unaudited and should be used in conjunction with the Bank's first quarter 2019 Report to Shareholders, Earnings News Release (ENR), Supplemental Regulatory Disclosure package, and Investor Presentation, as well as the Bank's 2018 Annual Report. For acronyms used in this package, refer to the "Acronyms" page.

How the Bank Reports

The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as "reported" results. Certain comparative amounts have been reclassified to conform with the presentation adopted in the current period.

The Bank also utilizes non-GAAP financial measures referred to as "adjusted" results to assess each of its businesses and to measure the Bank's overall performance. To arrive at adjusted results, the Bank removes "items of note", from reported results. The items of note relate to items which management does not believe are indicative of underlying business performance. The Bank believes that adjusted results provide the reader with a better understanding of how management views the Bank's performance. The items of note are disclosed on page 3 of this package.

As explained, adjusted results differ from reported results determined in accordance with IFRS. Adjusted results, items of note, and related terms used in this package are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's reported and adjusted results is provided in the "How the Bank Reports" section of the Bank's first quarter 2019 Management's Discussion and Analysis (MD&A) and ENR.

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 and 2019 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 4 of the Bank's 2018 Consolidated Financial Statements.

Segmented Information

For management reporting purposes, the Bank reports its results under three key business segments: Canadian Retail, which includes the results of the Canadian personal and commercial banking, wealth, and insurance businesses; U.S. Retail, which includes the results of the U.S. personal and business banking operations, wealth management services, and the Bank's investment in TD Ameritrade; and Wholesale Banking. The Bank's other activities are grouped into the Corporate segment. The appendix page has been included to facilitate comparability with the reportable segments of the Bank's Canadian peers.

Where applicable, the Bank measures and evaluates the performance of each segment based on adjusted results and adjusted return on common equity (ROE). Adjusted ROE is adjusted net income available to common shareholders as a percentage of average common equity. Adjusted ROE is a non-GAAP financial measure as it is not a defined term under IFRS and, therefore, may not be comparable to similar terms used by other issuers. The capital allocated to the business segments was based on 10% Common Equity Tier 1 (CET1) Capital in fiscal 2019, and 9% in 2018 and 2017.

The Bank determines its segments based on the view taken by the Chief Executive Officer to regularly evaluate performance and make key operating decisions, and is not necessarily comparable with other financial services companies. Results of each business segment reflect revenue, expenses, assets, and liabilities generated by the businesses in that segment. Due to the complexity of the Bank, its management reporting model uses various estimates, assumptions, allocations, and risk-based methodologies for funds transfer pricing, inter-segment revenue, income tax rates, capital, indirect expenses, and cost transfers to measure business segment results. Transfer pricing of funds is generally applied at market rates. Inter-segment revenue is negotiated between each business segment and approximates the value provided by the distributing segment. Income tax provision or recovery is generally applied to each segment based on a statutory tax rate and may be adjusted for items and activities unique to each segment.

Net income for the operating business segments is presented before any items of note not attributed to the operating segments. Net interest income within Wholesale Banking is calculated on a taxable equivalent basis (TEB), which means that the value of the non-taxable or tax-exempt income, including certain dividends, is adjusted to its equivalent before-tax value. Using TEB allows the Bank to measure income from all securities and loans consistently and makes for a more meaningful comparison of net interest income with similar institutions. The TEB increase to net interest income and provision for income taxes reflected in Wholesale Banking's results are reversed in the Corporate segment.

The Bank's U.S. strategic cards portfolio comprises agreements with certain U.S. retailers pursuant to which the Bank is the U.S. issuer of private label and co-branded consumer credit cards to their U.S. customers. Under the terms of the individual agreements, the Bank and the retailers share in the profits generated by the relevant portfolios after credit losses. Under IFRS, the Bank is required to present the gross amount of revenue and provisions for credit losses related to these portfolios in the Bank's Interim Consolidated Statement of Income. At the segment level, the retailer program partners' share of revenues and credit losses is presented in the Corporate segment, with an offsetting amount (representing the partners' net share) recorded in Non-interest expenses, resulting in no impact to Corporate reported Net income (loss). The Net income (loss) included in the U.S. Retail segment includes only the portion of revenue and credit losses attributable to the Bank under the agreements.

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Highlights[1]

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Income Statement												
Net interest income	1	**$ 5,860**	$ 5,756	$ 5,655	$ 5,398	$ 5,430	$ 5,330	$ 5,267	$ 5,109	$ 5,141	$ 22,239	$ 20,847
Non-interest income	2	**4,138**	4,380	4,244	4,084	3,945	3,955	4,033	3,377	3,990	16,653	15,355
Total revenue	3	**9,998**	10,136	9,899	9,482	9,375	9,285	9,300	8,486	9,131	38,892	36,202
Provision for credit losses	4	**850**	670	561	556	693	578	505	500	633	2,480	2,216
Insurance claims and related expenses	5	**702**	684	627	558	575	615	519	538	574	2,444	2,246
Non-interest expenses	6	**5,855**	5,366	5,131	4,837	4,861	4,843	4,869	4,799	4,908	20,195	19,419
Income (loss) before provision for income taxes	7	**2,591**	3,416	3,580	3,531	3,246	3,249	3,407	2,649	3,016	13,773	12,321
Provision for (recovery of) income taxes	8	**503**	691	705	746	1,040	640	760	257	596	3,182	2,253
Income before equity in net income of an investment in TD Ameritrade	9	**2,088**	2,725	2,875	2,785	2,206	2,609	2,647	2,392	2,420	10,591	10,068
Equity in net income of an investment in TD Ameritrade	10	**322**	235	230	131	147	103	122	111	113	743	449
Net income – reported	11	**2,410**	2,960	3,105	2,916	2,353	2,712	2,769	2,503	2,533	11,334	10,517
Adjustment for items of note, net of income taxes	12	**543**	88	22	146	593	(109)	96	58	25	849	70
Net income – adjusted	13	**2,953**	3,048	3,127	3,062	2,946	2,603	2,865	2,561	2,558	12,183	10,587
Preferred dividends	14	**60**	51	59	52	52	50	47	48	48	214	193
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	15	**$ 2,893**	$ 2,997	$ 3,068	$ 3,010	$ 2,894	$ 2,553	$ 2,818	$ 2,513	$ 2,510	$ 11,969	$ 10,394
Attributable to:												
Common shareholders – adjusted	16	**$ 2,875**	$ 2,979	$ 3,050	$ 2,992	$ 2,876	$ 2,518	$ 2,789	$ 2,485	$ 2,481	$ 11,897	$ 10,273
Non-controlling interests – adjusted	17	**18**	18	18	18	18	35	29	28	29	72	121
Earnings per Share (EPS) ($) and Weighted-Average Number of Common Shares Outstanding (millions)[2]												
Basic earnings: reported	18	**$ 1.27**	$ 1.58	$ 1.65	$ 1.54	$ 1.24	$ 1.42	$ 1.46	$ 1.31	$ 1.32	$ 6.02	$ 5.51
adjusted	19	**1.57**	1.63	1.67	1.62	1.56	1.36	1.51	1.34	1.34	6.48	5.55
Diluted earnings: reported	20	**1.27**	1.58	1.65	1.54	1.24	1.42	1.46	1.31	1.32	6.01	5.50
adjusted	21	**1.57**	1.63	1.66	1.62	1.56	1.36	1.51	1.34	1.33	6.47	5.54
Weighted-average number of common shares outstanding												
Basic	22	**1,833.1**	1,826.5	1,830.0	1,843.6	1,841.7	1,845.8	1,846.5	1,854.4	1,855.8	1,835.4	1,850.6
Diluted	23	**1,836.2**	1,830.5	1,834.0	1,847.5	1,846.2	1,849.9	1,850.2	1,858.7	1,860.3	1,839.5	1,854.8
Balance Sheet ($ billions)												
Total assets	24	**$ 1,322.5**	$ 1,334.9	$ 1,292.5	$ 1,283.8	$ 1,261.3	$ 1,279.0	$ 1,202.4	$ 1,251.9	$ 1,186.9	$ 1,334.9	$ 1,279.0
Total equity	25	**81.7**	80.0	77.7	76.7	73.2	75.2	73.5	76.2	73.3	80.0	75.2
Risk Metrics ($ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[3,4]	26	**$ 439.3**	$ 435.6	$ 428.9	$ 417.8	$ 441.3	$ 435.8	$ 408.8	$ 420.1	$ 402.2	$ 435.6	$ 435.8
Common Equity Tier 1 Capital[3]	27	**52.7**	52.4	50.1	49.5	46.8	46.6	45.0	45.4	43.7	52.4	46.6
Common Equity Tier 1 Capital ratio[3,4]	28	**12.0 %**	12.0 %	11.7 %	11.8 %	10.6 %	10.7 %	11.0 %	10.8 %	10.9 %	12.0 %	10.7 %
Tier 1 Capital[3]	29	**$ 59.4**	$ 59.7	$ 57.0	$ 56.4	$ 53.4	$ 53.8	$ 52.2	$ 52.3	$ 50.6	$ 59.7	$ 53.8
Tier 1 Capital ratio[3,4]	30	**13.5 %**	13.7 %	13.3 %	13.5 %	12.1 %	12.3 %	12.8 %	12.5 %	12.6 %	13.7 %	12.3 %
Total Capital ratio[3,4]	31	**15.9**	16.2	15.4	15.8	14.2	14.9	15.6	14.9	15.1	16.2	14.9
Leverage ratio[5]	32	**4.1**	4.2	4.1	4.1	4.0	3.9	4.1	3.9	4.0	4.2	3.9
Liquidity coverage ratio (LCR)[6]	33	**131**	129	127	123	122	120	124	122	124	n/a[7]	n/a
After-tax impact of 1% increase in interest rates on:												
Economic value of shareholders' equity ($ millions)[8]	34	**$ (304)**	$ (238)	$ (300)	$ (288)	$ (303)	$ (235)	$ (230)	$ (190)	$ (183)	$ (238)	$ (235)
Net interest income ($ millions)[9]	35	**(97)**	(53)	(31)	(51)	53	70	74	67	97	(53)	70
Net impaired loans – personal, business, and government[10] ($ millions)	36	**2,754**	2,468	2,275	2,285	2,336	2,398	2,330	2,624	2,690	2,468	2,398
As a % of net loans and acceptances	37	**0.41 %**	0.37 %	0.35 %	0.36 %	0.37 %	0.38 %	0.38 %	0.43 %	0.45 %	0.37 %	0.38 %
Provision for credit losses as a % of average net loans and acceptances[10]	38	**0.50**	0.41	0.35	0.36	0.45	0.39	0.33	0.35	0.42	0.39	0.37
Rating of senior debt:[11]												
Moody's	39	**Aa3**	Aa3	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Aa3	n/a
Standard and Poor's	40	**A**	A	n/a	n/a	n/a	n/a	n/a	n/a	n/a	A	n/a
Rating of legacy senior debt:[12]												
Moody's	41	**Aa1**	Aa1	Aa1	Aa2	Aa2	Aa2	Aa2	Aa1	Aa1	Aa1	Aa2
Standard and Poor's	42	**AA-**	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

1 Certain comparative amounts have been recast to conform with the presentation adopted in the current period.
2 Basic EPS is computed by dividing net income attributable to common shareholders by the weighted-average number of common shares outstanding during the period. Diluted EPS is calculated using the same method as basic EPS except that certain adjustments are made to net income attributable to common shareholders and the weighted-average number of shares outstanding for the effects of all dilutive potential common shares that are assumed to be issued by the Bank. As a result, the sum of the quarterly basic and diluted EPS figures may not equal year-to-date EPS.
3 Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
4 The credit valuation adjustment (CVA) capital charge is being phased in until the first quarter of 2019. For fiscal 2019, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital risk-weighted assets (RWA) are all 100% (2018 – 80%, 83% and 86%, respectively; 2017 – 72%, 77%, and 81%, respectively). Prior to the second quarter of 2018, as the Bank was constrained by the Basel I regulatory floor, the RWA as it relates to the regulatory floor was calculated based on the Basel I risk weights which were the same for all capital ratios.
5 The leverage ratio is calculated as Tier 1 Capital, based on the "all-in" methodology, divided by leverage exposures. Refer to page 6 of the Supplemental Regulatory Disclosure Package for further details.
6 The Office of the Superintendent of Financial Institutions Canada (OSFI) requires Canadian banks to disclose the LCR based on an average of the daily positions during the quarter. The LCR for the quarters ended January 31, 2019, October 31, 2018, July 31, 2018, April 30, 2018, and January 31, 2018, was calculated as an average of 62, 63, 64, 61, and 62 daily data points, respectively. For the quarters ended October 31, 2017, July 31, 2017, April 30, 2017, and January 31, 2017, the LCR was calculated based on an average of the 63, 64, 61, and 62 daily data points, respectively, in the quarter.
7 Not applicable.
8 This is also referred to as economic value at risk (EVaR), and the amounts represent the difference between the change in present value of the Bank's asset portfolio and the change in present value of the Bank's liability portfolio, including off-balance sheet instruments, resulting from an instantaneous change in interest rates.
9 Amounts represent the 12-month net interest exposure to an instantaneous and sustained shift in interest rates.
10 Excludes acquired credit-impaired (ACI) loans and debt securities classified as loans (DSCL) under IAS 39.
11 Subject to conversion under the bank recapitalization bail-in regime.
12 Includes (a) senior debt issued prior to September 23, 2018, and (b) senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regime, including debt with an original term-to-maturity of less than 400 days and most structured notes.

Shareholder Value[1]

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Business Performance												
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	**$ 2,350**	$ 2,909	$ 3,046	$ 2,864	$ 2,301	$ 2,662	$ 2,722	$ 2,455	$ 2,485	$ 11,120	$ 10,324
Average common equity	2	**75,873**	72,461	70,935	69,579	68,614	67,859	68,777	68,956	67,697	70,499	68,349
Return on common equity – reported	3	**12.2 %**	15.8 %	16.9 %	16.8 %	13.2 %	15.4 %	15.5 %	14.4 %	14.4 %	15.7 %	14.9 %
Return on common equity – adjusted	4	**15.0**	16.3	17.1	17.6	16.6	14.7	16.1	14.8	14.5	16.9	15.0
Return on tangible common equity	5	**17.5**	22.7	24.5	24.4	19.4	22.3	22.7	21.3	21.4	22.7	21.9
Return on tangible common equity – adjusted	6	**21.0**	22.9	24.2	25.0	23.7	20.9	23.1	21.3	21.2	23.9	21.6
Return on Common Equity Tier 1 Capital risk-weighted assets – reported[2]	7	**2.11**	2.65	2.84	2.72	2.07	2.47	2.58	2.42	2.41	2.56	2.46
Return on Common Equity Tier 1 Capital risk-weighted assets – adjusted[2]	8	**2.61**	2.73	2.86	2.86	2.60	2.37	2.67	2.48	2.44	2.75	2.48
Efficiency ratio – reported	9	**58.6**	52.9	51.8	51.0	51.9	52.2	52.4	56.6	53.8	51.9	53.6
Efficiency ratio – adjusted	10	**51.6**	52.4	51.3	50.2	50.6	52.4	51.5	55.8	53.3	51.2	53.2
Effective tax rate												
Reported	11	**19.4**	20.2	19.7	21.1	32.0	19.7	22.3	9.7	19.8	23.1	18.3
Adjusted (TEB)	12	**21.1**	20.9	22.0	21.5	21.6	22.0	23.5	23.2	22.9	21.5	22.9
Net interest margin[3]	13	**1.94**	1.93	1.95	1.97	1.93	1.96	1.94	1.98	1.96	1.95	1.96
Average number of full-time equivalent staff	14	**87,568**	86,588	85,258	83,060	82,581	82,571	83,090	83,481	83,508	84,383	83,160
Common Share Performance												
Closing market price ($)	15	**$ 74.00**	$ 73.03	$ 77.17	$ 72.11	$ 74.82	$ 73.34	$ 64.27	$ 64.23	$ 67.41	$ 73.03	$ 73.34
Book value per common share ($)	16	**41.69**	40.50	39.34	38.26	36.58	37.76	36.32	38.08	36.25	40.50	37.76
Closing market price to book value	17	**1.78**	1.80	1.96	1.88	2.05	1.94	1.77	1.69	1.86	1.80	1.94
Price-earnings ratio												
Reported	18	**12.3**	12.2	13.2	12.7	13.8	13.3	12.1	12.7	14.0	12.2	13.3
Adjusted	19	**11.4**	11.3	12.4	11.9	13.0	13.2	11.9	12.4	13.4	11.3	13.2
Total shareholder return on common shareholders' investment[4]	20	**2.6 %**	3.1 %	24.3 %	16.3 %	14.9 %	24.8 %	17.1 %	19.3 %	31.7 %	3.1 %	24.8 %
Number of common shares outstanding (millions)	21	**1,830.8**	1,828.3	1,826.1	1,844.6	1,843.7	1,839.6	1,848.6	1,843.4	1,856.4	1,828.3	1,839.6
Total market capitalization ($ billions)	22	**$ 135.5**	$ 133.5	$ 140.9	$ 133.0	$ 137.9	$ 134.9	$ 118.8	$ 118.4	$ 125.1	$ 133.5	$ 134.9
Dividend Performance												
Dividend per common share ($)	23	**$ 0.67**	$ 0.67	$ 0.67	$ 0.67	$ 0.60	$ 0.60	$ 0.60	$ 0.60	$ 0.55	$ 2.61	$ 2.35
Dividend yield[5]	24	**3.8 %**	3.5 %	3.5 %	3.7 %	3.3 %	3.5 %	3.7 %	3.6 %	3.4 %	3.5 %	3.6 %
Common dividend payout ratio												
Reported	25	**52.6**	42.3	40.4	43.5	48.3	42.1	41.1	45.9	41.6	43.3	42.6
Adjusted	26	**42.7**	41.1	40.1	41.4	38.3	43.9	39.7	44.8	41.2	40.2	42.3

[1] Certain comparative amounts have been recast to conform with the presentation adopted in the current period.
[2] Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
[3] Net interest margin is net interest income calculated as a percentage of average earnings assets.
[4] Return is calculated based on share price movement and dividends reinvested over a trailing one year period.
[5] Dividend yield is calculated as the dividend per common share divided by the daily average closing stock price in the relevant period. Dividend per common share is derived as follows: a) for the quarter – by annualizing the dividend per common share paid during the quarter; b) for the year-to-date – by annualizing the year-to-date dividend per common share paid; and c) for the full year – dividend per common share paid during the year.

Adjustments for Items of Note[1]

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Pre-Tax Increase (Decrease) in Net Income												
Amortization of intangibles[2]	1	**$ 80**	$ 76	$ 77	$ 86	$ 85	$ 78	$ 74	$ 78	$ 80	$ 324	$ 310
Charges related to the long-term loyalty agreement with Air Canada[3]	2	**607**	–	–	–	–	–	–	–	–	–	–
Charges associated with the acquisition of Greystone[4]	3	**31**	–	–	–	–	–	–	–	–	–	–
Charges associated with the Scottrade transaction[5]	4	**–**	25	18	77	73	46	–	–	–	193	46
Impact from U.S. tax reform[6]	5	**–**	–	–	–	48	–	–	–	–	48	–
Dilution gain on the Scottrade transaction[7]	6	**–**	–	–	–	–	(204)	–	–	–	–	(204)
Loss on sale of the Direct Investing business in Europe[8]	7	**–**	–	–	–	–	–	42	–	–	–	42
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio[9]	8	**–**	–	–	–	–	–	–	–	(41)	–	(41)
Total	9	**$ 718**	$ 101	$ 95	$ 163	$ 206	$ (80)	$ 116	$ 78	$ 39	$ 565	$ 153
Provision for (Recovery of) Income Taxes												
Amortization of intangibles[2,10]	10	**$ 13**	$ 13	$ 12	$ 13	$ 17	$ 19	$ 18	$ 20	$ 21	$ 55	$ 78
Charges related to the long-term loyalty agreement with Air Canada[3]	11	**161**	–	–	–	–	–	–	–	–	–	–
Charges associated with the acquisition of Greystone[4]	12	**1**	–	–	–	–	–	–	–	–	–	–
Charges associated with the Scottrade transaction[5]	13	**–**	–	–	4	1	10	–	–	–	5	10
Impact from U.S. tax reform[6]	14	**–**	–	61	–	(405)	–	–	–	–	(344)	–
Dilution gain on the Scottrade transaction[7]	15	**–**	–	–	–	–	–	–	–	–	–	–
Loss on sale of the Direct Investing business in Europe[8]	16	**–**	–	–	–	–	–	2	–	–	–	2
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio[9]	17	**–**	–	–	–	–	–	–	–	(7)	–	(7)
Total	18	**$ 175**	$ 13	$ 73	$ 17	$ (387)	$ 29	$ 20	$ 20	$ 14	$ (284)	$ 83
Total After-Tax Increase (Decrease) in Net Income	19	**$ 543**	$ 88	$ 22	$ 146	$ 593	$ (109)	$ 96	$ 58	$ 25	$ 849	$ 70
After-Tax Increase (Decrease) in Diluted Earnings per Share ($)[11]												
Amortization of intangibles[2]	20	**$ 0.04**	$ 0.04	$ 0.03	$ 0.04	$ 0.04	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.15	$ 0.13
Charges related to the long-term loyalty agreement with Air Canada[3]	21	**0.24**	–	–	–	–	–	–	–	–	–	–
Charges associated with the acquisition of Greystone[4]	22	**0.02**	–	–	–	–	–	–	–	–	–	–
Charges associated with the Scottrade transaction[5]	23	**–**	0.01	0.01	0.04	0.04	0.02	–	–	–	0.10	0.02
Impact from U.S. tax reform[6]	24	**–**	–	(0.03)	–	0.24	–	–	–	–	0.21	–
Dilution gain on the Scottrade transaction[7]	25	**–**	–	–	–	–	(0.11)	–	–	–	–	(0.11)
Loss on sale of the Direct Investing business in Europe[8]	26	**–**	–	–	–	–	–	0.02	–	–	–	0.02
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio[9]	27	**–**	–	–	–	–	–	–	–	(0.02)	–	(0.02)
Total	28	**$ 0.30**	$ 0.05	$ 0.01	$ 0.08	$ 0.32	$ (0.06)	$ 0.05	$ 0.03	$ 0.01	$ 0.46	$ 0.04

1 The adjustments for items of note are removed from reported results to arrive at adjusted results.

2 Amortization of intangibles relates to intangibles acquired as a result of asset acquisitions and business combinations, including the after-tax amounts for amortization of intangibles relating to the Equity in net income of the investment in TD Ameritrade. Although the amortization of software and asset servicing rights are recorded in amortization of intangibles, they are not included for purposes of the items of note.

3 On January 10, 2019, the Bank's long-term loyalty program agreement with Air Canada became effective in conjunction with Air Canada completing its acquisition of Aimia Canada Inc., which operates the Aeroplan loyalty business (the "Transaction"). In connection with the Transaction, the Bank recognized an expense of $607 million ($446 million after-tax) in the Canadian Retail segment.

4 On November 1, 2018, the Bank acquired Greystone Capital Management Inc., the parent company of Greystone Managed Investments Inc. ("Greystone"). The Bank incurred acquisition related charges including employee shareholders compensation in respect of the purchase price, direct transaction costs, and certain other acquisition related costs. These amounts have been recorded as an adjustment to net income and were reported in the Canadian Retail segment.

5 On September 18, 2017, the Bank acquired Scottrade Bank and TD Ameritrade acquired Scottrade Financial Services Inc. ("Scottrade"), together with the Bank's purchase of TD Ameritrade shares issued in connection with TD Ameritrade's acquisition of Scottrade (the "Scottrade transaction"). Scottrade Bank merged with TD Bank, N.A. The Bank and TD Ameritrade incurred acquisition related charges including employee severance, contract termination fees, direct transaction costs, and other one-time charges. These amounts have been recorded as an adjustment to net income and include charges associated with the Bank's acquisition of Scottrade Bank and the after-tax amounts for the Bank's share of charges associated with TD Ameritrade's acquisition of Scottrade. These amounts were reported in the U.S. Retail segment.

6 During 2018, the reduction of the U.S. federal corporate tax rate enacted by the *Tax Cuts and Jobs Act* (the "U.S. Tax Act") resulted in a net charge to earnings of $392 million, comprising a net $48 million pre-tax charge related to the write-down of certain tax credit-related investments, partially offset by the favourable impact of the Bank's share of TD Ameritrade's remeasurement of its deferred income tax balances, and a net $344 million income tax expense resulting from the remeasurement of the Bank's deferred tax assets and liabilities to the lower base rate of 21% and other related tax adjustments. The earnings impact was reported in the Corporate segment.

7 In connection with TD Ameritrade's acquisition of Scottrade on September 18, 2017, TD Ameritrade issued 38.8 million shares, of which the Bank purchased 11.1 million pursuant to its pre-emptive rights. As a result of the share issuances, the Bank's common stock ownership percentage in TD Ameritrade decreased and the Bank realized a dilution gain of $204 million reported in the Corporate segment.

8 On June 2, 2017, the Bank completed the sale of its Direct Investing business in Europe to Interactive Investor PLC. A loss of $40 million after-tax was recorded in the Corporate segment in other income (loss). The loss is not considered to be in the normal course of business for the Bank.

9 The Bank changed its trading strategy with respect to certain trading debt securities and reclassified these securities from trading to available-for-sale (AFS) under IAS 39 (classified as fair value through other comprehensive income (FVOCI) under IFRS 9) effective August 1, 2008. These debt securities are economically hedged, primarily with credit default swap (CDS) and interest rate swap contracts which are recorded on a fair value basis with changes in fair value recorded in the period's earnings. As a result the derivatives were accounted for on an accrual basis in Wholesale Banking and the gains and losses related to the derivatives in excess of the accrued amounts were reported in the Corporate segment. Adjusted results of the Bank in prior periods exclude the gains and losses of the derivatives in excess of the accrued amount. Effective February 1, 2017, the total gains and losses as a result of changes in fair value of these derivatives are recorded in Wholesale Banking.

10 The amount reported in 2018 excludes $31 million relating to the one-time adjustment of associated deferred tax liability balances as a result of the U.S. Tax Act. The impact of this adjustment is included in the Impact from U.S. tax reform item of note.

11 The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted-average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.

Canadian Retail Segment

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Net interest income	1	**$ 3,044**	$ 3,022	$ 2,948	$ 2,781	$ 2,825	$ 2,773	$ 2,692	$ 2,533	$ 2,613	$ 11,576	$ 10,611
Non-interest income	2	**2,944**	2,830	2,851	2,731	2,725	2,625	2,637	2,599	2,590	11,137	10,451
Total revenue	3	**5,988**	5,852	5,799	5,512	5,550	5,398	5,329	5,132	5,203	22,713	21,062
Provision for credit losses[1]												
Impaired[2]	4	**264**	245	226	219	237	244	238	235	269	927	986
Performing[3]	5	**46**	18	20	–	33	–	–	–	–	71	–
Total provision for credit losses	6	**310**	263	246	219	270	244	238	235	269	998	986
Insurance claims and other related expenses	7	**702**	684	627	558	575	615	519	538	574	2,444	2,246
Non-interest expenses	8	**3,084**	2,530	2,400	2,232	2,311	2,272	2,219	2,218	2,225	9,473	8,934
Income (loss) before income taxes	9	**1,892**	2,375	2,526	2,503	2,394	2,267	2,353	2,141	2,135	9,798	8,896
Provision for (recovery of) income taxes	10	**513**	634	674	670	637	603	628	571	569	2,615	2,371
Net income – reported	11	**1,379**	1,741	1,852	1,833	1,757	1,664	1,725	1,570	1,566	7,183	6,525
Adjustments for items of note, net of income taxes[4]	12	**476**	–	–	–	–	–	–	–	–	–	–
Net income – adjusted	13	**$ 1,855**	$ 1,741	$ 1,852	$ 1,833	$ 1,757	$ 1,664	$ 1,725	$ 1,570	$ 1,566	$ 7,183	$ 6,525
Average common equity ($ billions)	14	**$ 17.3**	$ 15.3	$ 15.1	$ 14.9	$ 14.8	$ 14.4	$ 14.6	$ 14.3	$ 14.4	$ 15.0	$ 14.4
Return on common equity – reported[5]	15	**31.6 %**	45.1 %	48.6 %	50.6 %	47.2 %	45.7 %	46.9 %	45.0 %	43.2 %	47.8 %	45.2 %
Return on common equity – adjusted[5]	16	**42.5**	45.1	48.6	50.6	47.2	45.7	46.9	45.0	43.2	47.8	45.2
Key Performance Indicators ($ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[6]	17	**$ 110**	$ 109	$ 107	$ 105	$ 102	$ 100	$ 99	$ 100	$ 99	$ 109	$ 100
Average loans – personal												
Real estate secured lending												
Residential mortgages	18	**193.4**	192.5	190.1	189.8	190.0	189.4	188.0	187.5	188.2	190.6	188.2
Home Equity Line of Credit (HELOC) – amortizing[7]	19	**51.3**	49.1	45.4	42.1	40.0	37.5	33.6	31.4	30.1	44.1	33.2
Real estate secured lending – amortizing	20	**244.7**	241.6	235.5	231.9	230.0	226.9	221.6	218.9	218.3	234.7	221.4
HELOC – non-amortizing[7]	21	**35.2**	35.5	35.6	35.5	35.7	35.9	36.0	35.1	35.2	35.6	35.6
Indirect auto[7]	22	**24.7**	24.5	23.7	22.9	22.8	22.3	21.6	20.9	20.8	23.5	21.4
Other[7]	23	**18.3**	18.5	18.2	17.8	17.3	17.1	17.0	16.5	16.2	18.0	16.7
Credit card	24	**19.7**	19.3	19.2	18.8	19.6	19.3	19.2	18.8	19.3	19.2	19.1
Total average loans – personal	25	**342.6**	339.4	332.2	326.9	325.4	321.5	315.4	310.2	309.8	331.0	314.2
Average loans and acceptances – business	26	**76.2**	75.1	73.7	71.8	69.7	68.1	66.5	65.4	63.8	72.6	66.0
Average deposits												
Personal	27	**194.0**	191.6	190.7	189.6	189.2	186.4	185.0	181.6	179.8	190.3	183.2
Business	28	**112.9**	112.8	111.9	109.7	109.3	107.4	105.6	99.2	99.0	111.0	102.8
Wealth	29	**23.9**	23.7	23.9	24.0	24.2	23.3	23.7	24.5	24.2	23.9	24.0
Net interest margin including securitized assets	30	**2.94 %**	2.94 %	2.93 %	2.91 %	2.88 %	2.86 %	2.84 %	2.81 %	2.82 %	2.91 %	2.83 %
Assets under administration (AUA)	31	**$ 396**	$ 389	$ 403	$ 392	$ 397	$ 387	$ 370	$ 404	$ 390	$ 389	$ 387
Assets under management (AUM)	32	**332**	289	297	289	289	283	272	279	266	289	283
Gross originated insurance premiums ($ millions)	33	**937**	1,127	1,143	973	882	1,038	1,104	938	860	4,125	3,940
Efficiency ratio – reported	34	**51.5 %**	43.2 %	41.4 %	40.5 %	41.6 %	42.1 %	41.6 %	43.2 %	42.8 %	41.7 %	42.4 %
Efficiency ratio – adjusted	35	**40.8**	43.2	41.4	40.5	41.6	42.1	41.6	43.2	42.8	41.7	42.4
Number of Canadian retail branches at period end	36	**1,099**	1,098	1,108	1,121	1,129	1,128	1,138	1,153	1,154	1,098	1,128
Average number of full-time equivalent staff	37	**39,997**	39,283	38,838	38,051	38,050	38,222	38,736	39,227	39,347	38,560	38,880

[1] Effective November 1, 2017, the provision for credit losses (PCL) related to the allowances for credit losses for all three stages are recorded within the respective segment. Under IAS 39 and prior to November 1, 2017, the PCL related to the incurred but not identified allowance for credit losses related to products in the Canadian Retail segment was recorded in the Corporate segment.
[2] PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.
[3] PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, loan commitments, and financial guarantees.
[4] The items of note pertain to the charges related to the long-term loyalty agreement with Air Canada and the acquisition of Greystone. Refer to footnotes 3 and 4 on page 3.
[5] Capital allocated to the business segments was based on 10% CET1 Capital in fiscal 2019, and 9% in fiscal 2018 and 2017.
[6] Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
[7] HELOC, Indirect auto, and Other are included in Consumer instalment and other personal on the Interim Consolidated Balance Sheet.

U.S. Retail Segment – Canadian Dollars

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Net interest income	1	**$ 2,247**	$ 2,145	$ 2,114	$ 1,977	$ 1,940	$ 1,872	$ 1,924	$ 1,851	$ 1,839	$ 8,176	$ 7,486
Non-interest income[1]	2	**701**	713	698	654	703	669	715	664	687	2,768	2,735
Total revenue[2]	3	**2,948**	2,858	2,812	2,631	2,643	2,541	2,639	2,515	2,526	10,944	10,221
Provision for credit losses[3]												
Impaired[4]	4	**285**	205	185	199	187	199	176	118	155	776	648
Performing[5]	5	**21**	39	37	5	60	4	4	34	102	141	144
Total provision for credit losses	6	**306**	244	222	204	247	203	180	152	257	917	792
Non-interest expenses	7	**1,611**	1,637	1,528	1,488	1,447	1,529	1,466	1,449	1,434	6,100	5,878
Income (loss) before income taxes	8	**1,031**	977	1,062	939	949	809	993	914	835	3,927	3,551
Provision for (recovery of) income taxes[1]	9	**102**	91	144	94	103	138	210	177	146	432	671
U.S. Retail Bank net income – reported	10	**929**	886	918	845	846	671	783	737	689	3,495	2,880
Adjustments for items of note, net of income taxes[6]	11	**–**	–	–	12	4	16	–	–	–	16	16
U.S. Retail Bank net income – adjusted	12	**929**	886	918	857	850	687	783	737	689	3,511	2,896
Equity in net income of an investment in TD Ameritrade – reported[1,7,8]	13	**311**	228	225	134	106	105	118	108	111	693	442
Adjustments for items of note, net of income taxes[9]	14	**–**	25	18	61	68	20	–	–	–	172	20
Equity in net income of an investment in TD Ameritrade – adjusted[1,7]	15	**311**	253	243	195	174	125	118	108	111	865	462
Net income – adjusted	16	**1,240**	1,139	1,161	1,052	1,024	812	901	845	800	4,376	3,358
Net income – reported	17	**$ 1,240**	$ 1,114	$ 1,143	$ 979	$ 952	$ 776	$ 901	$ 845	$ 800	$ 4,188	$ 3,322
Average common equity ($ billions)	18	**$ 38.9**	$ 34.7	$ 34.7	$ 33.9	$ 33.8	$ 33.1	$ 34.6	$ 34.6	$ 34.9	$ 34.3	$ 34.3
Return on common equity – reported[10]	19	**12.6 %**	12.8 %	13.1 %	11.9 %	11.2 %	9.3 %	10.3 %	10.0 %	9.1 %	12.2 %	9.7 %
Return on common equity – adjusted[10]	20	**12.6**	13.0	13.3	12.7	12.0	9.7	10.3	10.0	9.1	12.8	9.8
Key Performance Indicators ($ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[11]	21	**$ 242**	$ 244	$ 237	$ 228	$ 218	$ 228	$ 214	$ 232	$ 218	$ 244	$ 228
Average loans – personal												
Residential mortgages	22	**32.0**	30.7	29.8	28.7	28.9	28.4	27.8	28.0	27.9	29.5	28.0
Consumer instalment and other personal												
HELOC	23	**12.3**	12.3	12.4	12.2	12.3	12.2	12.8	13.0	13.1	12.3	12.8
Indirect auto	24	**30.1**	29.5	29.3	28.8	28.8	27.9	28.3	28.0	28.2	29.1	28.1
Other	25	**0.9**	0.7	0.8	0.8	0.8	0.8	0.8	0.7	0.8	0.8	0.8
Credit card	26	**18.2**	16.8	16.3	15.5	15.8	14.3	14.4	14.1	14.5	16.1	14.4
Total average loans – personal	27	**93.5**	90.0	88.6	86.0	86.6	83.6	84.1	83.8	84.5	87.8	84.1
Average loans and acceptances – business	28	**113.6**	108.0	107.1	104.6	104.3	101.6	105.9	106.2	106.4	106.1	105.0
Average debt securities classified as loans	29	**n/a**	n/a	n/a	n/a	n/a	0.7	0.8	0.8	1.3	n/a	0.9
Average deposits												
Personal	30	**119.1**	115.2	115.2	112.2	109.4	106.5	112.1	112.7	108.6	113.0	110.0
Business	31	**90.5**	89.3	85.3	84.6	82.2	82.4	85.2	87.4	87.3	85.4	85.6
TD Ameritrade insured deposit accounts	32	**144.7**	139.2	142.1	140.7	138.3	124.0	120.4	125.8	126.3	140.0	124.1
Net interest margin[2,12]	33	**3.42 %**	3.33 %	3.33 %	3.23 %	3.19 %	3.18 %	3.14 %	3.05 %	3.03 %	3.29 %	3.11 %
Assets under administration	34	**$ 26**	$ 25	$ 25	$ 24	$ 23	$ 23	$ 23	$ 25	$ 23	$ 25	$ 23
Assets under management	35	**60**	68	76	76	80	81	76	82	78	68	81
Efficiency ratio – reported	36	**54.6 %**	57.3 %	54.3 %	56.6 %	54.8 %	60.2 %	55.6 %	57.6 %	56.8 %	55.7 %	57.5 %
Efficiency ratio – adjusted	37	**54.6**	57.3	54.3	55.9	54.6	59.1	55.6	57.6	56.8	55.5	57.3
Non-interest expenses – adjusted ($ millions)	38	**$ 1,611**	$ 1,637	$ 1,528	$ 1,472	$ 1,442	$ 1,503	$ 1,466	$ 1,449	$ 1,434	$ 6,079	$ 5,852
Number of U.S. retail stores as at period end[13]	39	**1,240**	1,257	1,246	1,244	1,244	1,270	1,260	1,260	1,257	1,257	1,270
Average number of full-time equivalent staff	40	**26,864**	27,015	26,804	26,382	26,168	26,094	25,812	25,745	26,037	26,594	25,923

1 In the first quarter of 2018, the reduction of the U.S. federal corporate tax rate enacted by the U.S. Tax Act resulted in an adjustment to the Bank's U.S. deferred tax assets and liabilities to the lower base rate of 21% as well as an adjustment to the Bank's carrying balances of certain tax credit-related investments and its investment in TD Ameritrade. The earnings impact was reported in the Corporate segment.

2 The impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.

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

4 PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.

5 PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, loan commitments, and financial guarantees.

6 Items of note relate to the charges associated with the Bank's acquisition of Scottrade Bank. Refer to footnote 5 on page 3.

7 Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

8 The after-tax amounts for amortization of intangibles relating to the Equity in net income of the investment in TD Ameritrade is recorded in the Corporate segment with other acquired intangibles.

9 Includes the impact of items of note relating to the Bank's share of charges associated with TD Ameritrade's acquisition of Scottrade. Refer to footnote 5 on page 3.

10 Capital allocated to the business segments was based on 10% CET1 Capital in fiscal 2019, and 9% in fiscal 2018 and 2017.

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

12 Net interest margin a) includes the value of tax-exempt interest income, adjusted to its equivalent before-tax value, and b) excludes the impact related to the TD Ameritrade insured deposit accounts (IDA). This ratio a) excludes the impact of cash collateral deposited by affiliates with the U.S. banks, which has been eliminated at the U.S. Retail segment level, and b) the allocation to the IDA has been changed to reflect the Basel III liquidity rules.

13 Includes full service retail banking stores.

U.S. Retail Segment – U.S. Dollars

RESULTS OF OPERATIONS

(US$ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Net interest income	1	**$ 1,688**	$ 1,646	$ 1,620	$ 1,551	$ 1,533	$ 1,498	$ 1,457	$ 1,391	$ 1,381	$ 6,350	$ 5,727
Non-interest income[1]	2	**528**	547	536	513	555	534	542	498	517	2,151	2,091
Total revenue[2]	3	**2,216**	2,193	2,156	2,064	2,088	2,032	1,999	1,889	1,898	8,501	7,818
Provision for credit losses[3]												
Impaired[4]	4	**214**	157	142	158	148	160	134	88	116	605	498
Performing[5]	5	**16**	30	28	3	47	3	3	26	77	108	109
Total provision for credit losses	6	**230**	187	170	161	195	163	137	114	193	713	607
Non-interest expenses	7	**1,209**	1,256	1,172	1,167	1,144	1,222	1,113	1,088	1,077	4,739	4,500
Income (loss) before income taxes	8	**777**	750	814	736	749	647	749	687	628	3,049	2,711
Provision for (recovery of) income taxes[1]	9	**77**	70	111	73	80	109	159	133	110	334	511
U.S. Retail Bank net income – reported	10	**700**	680	703	663	669	538	590	554	518	2,715	2,200
Adjustments for items of note, net of income taxes[6]	11	**–**	–	–	10	3	13	–	–	–	13	13
U.S. Retail Bank net income – adjusted	12	**700**	680	703	673	672	551	590	554	518	2,728	2,213
Equity in net income of an investment in TD Ameritrade – reported[1,7,8]	13	**235**	175	174	107	82	83	88	82	83	538	336
Adjustments for items of note, net of income taxes[9]	14	**–**	19	14	47	55	16	–	–	–	135	16
Equity in net income of an investment in TD Ameritrade – adjusted[1,7]	15	**235**	194	188	154	137	99	88	82	83	673	352
Net income – adjusted	16	**935**	874	891	827	809	650	678	636	601	3,401	2,565
Net income – reported	17	**$ 935**	$ 855	$ 877	$ 770	$ 751	$ 621	$ 678	$ 636	$ 601	$ 3,253	$ 2,536
Average common equity (US$ billions)	18	**$ 29.3**	$ 26.6	$ 26.6	$ 26.6	$ 26.7	$ 26.4	$ 26.2	$ 26.0	$ 26.2	$ 26.6	$ 26.2
Key Performance Indicators (US$ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[10]	19	**$ 184**	$ 185	$ 182	$ 178	$ 177	$ 176	$ 172	$ 170	$ 167	$ 185	$ 176
Average loans – personal												
Residential mortgages	20	**23.9**	23.5	22.9	22.5	22.8	22.7	21.1	21.0	20.9	22.9	21.4
Consumer instalment and other personal												
HELOC	21	**9.3**	9.4	9.5	9.6	9.7	9.7	9.7	9.8	9.9	9.5	9.8
Indirect auto	22	**22.6**	22.6	22.4	22.6	22.8	22.3	21.4	21.0	21.2	22.6	21.5
Other	23	**0.7**	0.7	0.6	0.6	0.6	0.6	0.6	0.5	0.6	0.7	0.6
Credit card	24	**13.7**	12.9	12.5	12.2	12.5	11.5	10.9	10.6	10.9	12.5	11.0
Total average loans – personal	25	**70.2**	69.1	67.9	67.5	68.4	66.8	63.7	62.9	63.5	68.2	64.3
Average loans and acceptances – business	26	**85.3**	82.9	82.1	82.0	82.4	81.3	80.2	79.7	79.9	82.4	80.3
Average debt securities classified as loans	27	**n/a**	n/a	n/a	n/a	n/a	0.6	0.6	0.6	1.0	n/a	0.7
Average deposits												
Personal	28	**89.5**	88.4	88.4	87.9	86.5	85.2	85.0	84.6	81.5	87.8	84.1
Business	29	**68.0**	68.6	65.4	66.3	65.0	65.9	64.6	65.6	65.6	66.3	65.4
TD Ameritrade insured deposit accounts	30	**108.6**	106.8	108.9	110.3	109.3	99.2	91.3	94.5	94.8	108.8	94.9
Assets under administration	31	**19**	19	19	19	19	18	18	18	18	19	18
Assets under management	32	**46**	52	58	59	65	63	61	60	60	52	63
Non-interest expenses – adjusted (US$ millions)	33	**1,209**	1,256	1,172	1,154	1,140	1,201	1,113	1,088	1,077	4,722	4,479

[1] In the first quarter of 2018, the reduction of the U.S. federal corporate tax rate enacted by the U.S. Tax Act has resulted in an adjustment to the Bank's U.S. deferred tax assets and liabilities to the lower base rate of 21% as well as an adjustment to the Bank's carrying balances of certain tax credit-related investments and its investment in TD Ameritrade. The earnings impact was reported in the Corporate segment.
[2] The impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.
[3] Includes all FDIC covered loans and other ACI loans.
[4] PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.
[5] PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, loan commitments, and financial guarantees.
[6] Items of note relate to the charges associated with the Bank's acquisition of Scottrade Bank. Refer to footnote 5 on page 3.
[7] Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
[8] The after-tax amounts for amortization of intangibles relating to the Equity in net income of the investment in TD Ameritrade is recorded in the Corporate segment with other acquired intangibles.
[9] Includes the impact of items of note relating to the Bank's share of charges associated with TD Ameritrade's acquisition of Scottrade. Refer to footnote 5 on page 3.
[10] Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.

Wholesale Banking Segment[1]

RESULTS OF OPERATIONS

($ millions, except as noted)	LINE	2019	2018				2017				Full Year	
For the period ended	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2018	2017
Net interest income (TEB)	1	**$ 173**	$ 273	$ 276	$ 272	$ 329	$ 277	$ 329	$ 805	$ 393	$ 1,150	$ 1,804
Non-interest income[2,3]	2	**409**	658	533	615	561	432	587	26	475	2,367	1,520
Total revenue	3	**582**	931	809	887	890	709	916	831	868	3,517	3,324
Provision for (recovery of) credit losses[4]												
Impaired[3,5]	4	**–**	–	–	(8)	–	–	–	(4)	(24)	(8)	(28)
Performing[6]	5	**7**	8	(14)	24	(7)	–	–	–	–	11	–
Total provision for (recovery of) credit losses	6	**7**	8	(14)	16	(7)	–	–	(4)	(24)	3	(28)
Non-interest expenses	7	**602**	551	532	516	526	435	518	494	535	2,125	1,982
Income (loss) before income taxes	8	**(27)**	372	291	355	371	274	398	341	357	1,389	1,370
Provision for (recovery of) income taxes (TEB)[7]	9	**(10)**	86	68	88	93	43	105	93	90	335	331
Net income (loss) – reported	10	**$ (17)**	$ 286	$ 223	$ 267	$ 278	$ 231	$ 293	$ 248	$ 267	$ 1,054	$ 1,039
Average common equity ($ billions)	11	**$ 7.3**	$ 6.2	$ 6.3	$ 5.8	$ 5.5	$ 5.7	$ 5.9	$ 6.2	$ 6.0	$ 6.0	$ 6.0
Return on common equity[8,9]	12	**(0.9) %**	18.4 %	14.0 %	18.7 %	20.1 %	16.0 %	19.6 %	16.4 %	17.5 %	17.7 %	17.4 %
Key Performance Indicators												
($ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[10]	13	**$ 73**	$ 70	$ 70	$ 70	$ 61	$ 62	$ 63	$ 70	$ 69	$ 70	$ 62
Gross drawn[11]	14	**23**	24	24	22	20	20	20	20	19	24	20
Efficiency ratio	15	**103.4 %**	59.2 %	65.8 %	58.2 %	59.1 %	61.4 %	56.6 %	59.4 %	61.6 %	60.4 %	59.6 %
Average number of full-time equivalent staff	16	**4,478**	4,426	4,239	4,053	4,027	4,043	4,014	3,969	3,929	4,187	3,989
Trading-Related Income (Loss) (TEB)[12]												
Interest rate and credit	17	**$ 24**	$ 173	$ 21	$ 166	$ 205	$ 121	$ 207	$ 85	$ 248	$ 565	$ 661
Foreign exchange	18	**178**	164	178	153	185	159	205	136	173	680	673
Equity and other	19	**49**	147	76	156	125	31	51	204	94	504	380
Total trading-related income (loss)	20	**$ 251**	$ 484	$ 275	$ 475	$ 515	$ 311	$ 463	$ 425	$ 515	$ 1,749	$ 1,714

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

2 Effective February 1, 2017, the total gains and losses on derivatives hedging the reclassified securities portfolio (classified as FVOCI under IFRS 9 and AFS under IAS 39) are recorded in Wholesale Banking, previously reported in the Corporate segment and treated as an item of note.

3 Effective November 1, 2017, the accrual costs related to CDS used to manage Wholesale Banking's corporate lending exposure are recorded in non-interest income, previously reported as a component of PCL. The change in market value of the CDS, in excess of the accrual cost, continues to be reported in the Corporate segment.

4 Effective November 1, 2017, the PCL related to the allowances for credit losses for all three stages are recorded within the respective segment. Under IAS 39 and prior to November 1, 2017, the PCL related to the incurred but not identified allowance for credit losses related to products in Wholesale Banking was recorded in the Corporate segment.

5 PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.

6 PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, loan commitments, and financial guarantees.

7 In the first quarter of 2018, the reduction of the U.S. federal corporate tax rate enacted by the U.S. Tax Act resulted in a one-time adjustment to Wholesale Banking's U.S. deferred tax assets and liabilities to the lower base rate of 21%. The earnings impact was reported in the Corporate segment.

8 Capital allocated to the business segments was based on 10% CET1 Capital in fiscal 2019, and 9% in fiscal 2018 and 2017.

9 CVA is included in accordance with OSFI guidance.

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

11 Includes gross loans and bankers' acceptances, excluding letters of credit, cash collateral, CDS, and allowance for credit losses relating to the corporate lending business.

12 Includes trading-related income reported in net interest income and non-interest income.

Corporate Segment

RESULTS OF OPERATIONS

($ millions)	LINE	2019	2018				2017				Full Year	
For the period ended	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2018	2017
Net interest income (loss)[1,2]	1	**$ 396**	$ 316	$ 317	$ 368	$ 336	$ 408	$ 322	$ (80)	$ 296	$ 1,337	$ 946
Non-interest income (loss)[2,3]	2	**84**	179	162	84	(44)	229	94	88	238	381	649
Total revenue[4]	3	**480**	495	479	452	292	637	416	8	534	1,718	1,595
Provision for (recovery of) credit losses[2,5,6]												
Impaired[7]	4	**168**	109	119	110	133	104	94	84	102	471	384
Performing[8]	5	**59**	46	(12)	7	50	27	(7)	33	29	91	82
Total provision for (recovery of) credit losses	6	**227**	155	107	117	183	131	87	117	131	562	466
Non-interest expenses	7	**558**	648	671	601	577	607	666	638	714	2,497	2,625
Income (loss) before income taxes and equity in net income of an investment in TD Ameritrade	8	**(305)**	(308)	(299)	(266)	(468)	(101)	(337)	(747)	(311)	(1,341)	(1,496)
Provision for (recovery of) income taxes[1,9]	9	**(102)**	(120)	(181)	(106)	207	(144)	(183)	(584)	(209)	(200)	(1,120)
Equity in net income of an investment in TD Ameritrade	10	**11**	7	5	(3)	41	(2)	4	3	2	50	7
Net income (loss) – reported[9]	11	**(192)**	(181)	(113)	(163)	(634)	41	(150)	(160)	(100)	(1,091)	(369)
Adjustments for items of note, net of income taxes[10]	12	**67**	63	4	73	521	(145)	96	58	25	661	34
Net income (loss) – adjusted	13	**$ (125)**	$ (118)	$ (109)	$ (90)	$ (113)	$ (104)	$ (54)	$ (102)	$ (75)	$ (430)	$ (335)
Decomposition of Adjustments for Items of Note, Net of Income Taxes[10]												
Amortization of intangibles	14	**$ 67**	$ 63	$ 65	$ 73	$ 68	$ 59	$ 56	$ 58	$ 59	$ 269	$ 232
Impact from the U.S. tax reform	15	**–**	–	(61)	–	453	–	–	–	–	392	–
Dilution gain on the Scottrade transaction	16	**–**	–	–	–	–	(204)	–	–	–	–	(204)
Loss on sale of the Direct Investing business in Europe	17	**–**	–	–	–	–	–	40	–	–	–	40
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	18	**–**	–	–	–	–	–	–	–	(34)	–	(34)
Total adjustments for items of note	19	**$ 67**	$ 63	$ 4	$ 73	$ 521	$ (145)	$ 96	$ 58	$ 25	$ 661	$ 34
Decomposition of Items included in Net Income (Loss) – Adjusted												
Net corporate expenses	20	**$ (182)**	$ (221)	$ (214)	$ (189)	$ (198)	$ (182)	$ (166)	$ (186)	$ (233)	$ (822)	$ (767)
Other	21	**39**	85	87	81	67	43	83	56	129	320	311
Non-controlling interests	22	**18**	18	18	18	18	35	29	28	29	72	121
Net income (loss) – adjusted	23	**$ (125)**	$ (118)	$ (109)	$ (90)	$ (113)	$ (104)	$ (54)	$ (102)	$ (75)	$ (430)	$ (335)
Average number of full-time equivalent staff	24	**16,229**	15,864	15,377	14,574	14,336	14,212	14,528	14,540	14,195	15,042	14,368

1 Includes the elimination of TEB adjustments reported in Wholesale Banking's results.
2 Business segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.
3 Effective February 1, 2017, the total gains and losses on derivatives hedging the reclassified securities portfolio (classified as FVOCI under IFRS 9 and AFS under IAS 39) are recorded in Wholesale Banking, previously reported in the Corporate segment.
4 Effective the first quarter of 2017, the impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.
5 PCL relates to the Bank's U.S. strategic cards portfolio and debt securities residing in the Corporate segment.
6 Effective November 1, 2017, the PCL related to the allowances for credit losses for all three stages are recorded within the respective segment. Under IAS 39 and prior to November 1, 2017, the PCL related to the incurred but not identified allowance for credit losses related to products in the Canadian Retail and Wholesale Banking segments were recorded in the Corporate segment.
7 PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.
8 PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, loan commitments, and financial guarantees.
9 During 2018, the reduction of the U.S. federal corporate tax rate enacted by the U.S. Tax Act resulted in a net charge to earnings of $392 million, comprising a net $48 million pre-tax charge related to the write-down of certain tax credit-related investments, partially offset by the favourable impact of the Bank's share of TD Ameritrade's remeasurement of its deferred income tax balances, and a net $344 million income tax expense resulting from the remeasurement of the Bank's deferred tax assets and liabilities to the lower base rate of 21% and other related tax adjustments.
10 For detailed footnotes to the items of note, refer to page 3.

Net Interest Income and Margin

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Interest Income												
Loans	1	**$ 7,902**	$ 7,519	$ 7,184	$ 6,618	$ 6,469	$ 6,258	$ 6,045	$ 5,655	$ 5,705	$ 27,790	$ 23,663
Securities	2	**2,454**	2,281	2,130	1,808	1,700	1,487	1,464	1,425	1,347	7,919	5,723
Deposits with banks	3	**188**	194	197	183	139	141	115	115	75	713	446
Total interest income	4	**10,544**	9,994	9,511	8,609	8,308	7,886	7,624	7,195	7,127	36,422	29,832
Interest Expense												
Deposits	5	**3,524**	3,126	2,850	2,404	2,109	1,858	1,729	1,553	1,475	10,489	6,615
Securitization liabilities	6	**151**	155	149	143	139	133	116	112	111	586	472
Subordinated notes and debentures	7	**95**	83	82	80	92	103	97	91	100	337	391
Other	8	**914**	874	775	584	538	462	415	330	300	2,771	1,507
Total interest expense	9	**4,684**	4,238	3,856	3,211	2,878	2,556	2,357	2,086	1,986	14,183	8,985
Net Interest Income	10	**5,860**	5,756	5,655	5,398	5,430	5,330	5,267	5,109	5,141	22,239	20,847
TEB adjustment	11	**21**	28	26	17	105	26	59	457	112	176	654
Net Interest Income (TEB)	12	**$ 5,881**	$ 5,784	$ 5,681	$ 5,415	$ 5,535	$ 5,356	$ 5,326	$ 5,566	$ 5,253	$ 22,415	$ 21,501
Average total assets ($ billions)	13	**$ 1,370**	$ 1,343	$ 1,308	$ 1,272	$ 1,266	$ 1,230	$ 1,239	$ 1,217	$ 1,212	$ 1,298	$ 1,224
Average earning assets ($ billions)	14	**1,200**	1,183	1,152	1,124	1,116	1,077	1,077	1,056	1,041	1,143	1,063
Net interest margin	15	**1.94 %**	1.93 %	1.95 %	1.97 %	1.93 %	1.96 %	1.94 %	1.98 %	1.96 %	1.95 %	1.96 %

Non-Interest Income[1]

($ millions) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Investment and Securities Services												
Broker dealer fees and commissions	1	**$ 175**	$ 157	$ 136	$ 134	$ 150	$ 118	$ 118	$ 129	$ 128	$ 577	$ 493
Full-service brokerage and other securities services	2	**284**	284	280	264	271	260	256	248	249	1,099	1,013
Underwriting and advisory	3	**90**	134	194	115	123	126	161	147	155	566	589
Investment management fees	4	**155**	132	136	137	141	135	136	133	130	546	534
Mutual fund management	5	**427**	448	454	436	452	437	445	429	427	1,790	1,738
Trust fees	6	**33**	34	34	34	34	34	40	36	35	136	145
Total investment and securities services	7	**1,164**	1,189	1,234	1,120	1,171	1,110	1,156	1,122	1,124	4,714	4,512
Credit fees	8	**303**	311	325	292	282	278	304	284	264	1,210	1,130
Net securities gain (loss)	9	**(11)**	34	41	33	3	41	37	36	14	111	128
Trading income (loss)	10	**175**	322	125	318	287	141	237	(288)	213	1,052	303
Income (loss) from non-trading financial instruments at fair value through profit or loss	11	**11**	22	8	5	13	n/a	n/a	n/a	n/a	48	n/a
Income (loss) from financial instruments designated at fair value through profit or loss												
Related to insurance subsidiaries[2]	12	**31**	(25)	7	(15)	(19)	(6)	(59)	23	(51)	(52)	(93)
Deposits	13	**3**	–	–	–	–	–	–	–	–	–	–
Loan commitments[3]	14	**5**	(20)	(20)	(19)	(55)	(28)	(77)	(3)	(59)	(114)	(167)
Other	15	**(3)**	(1)	–	(2)	(1)	3	(1)	6	(2)	(4)	6
Service charges	16	**714**	698	695	652	671	658	682	645	663	2,716	2,648
Card services	17	**643**	608	623	550	595	560	638	566	624	2,376	2,388
Insurance revenue[2]	18	**1,035**	1,047	1,030	1,024	944	943	956	909	952	4,045	3,760
Other income												
Foreign exchange – non-trading	19	**72**	35	69	40	43	20	22	44	54	187	140
Other[4]	20	**(4)**	160	107	86	11	235	138	33	194	364	600
Total other income (loss)	21	**68**	195	176	126	54	255	160	77	248	551	740
Total non-interest income	22	**$ 4,138**	$ 4,380	$ 4,244	$ 4,084	$ 3,945	$ 3,955	$ 4,033	$ 3,377	$ 3,990	$ 16,653	$ 15,355

[1] Certain comparative amounts have been recast to conform with the presentation adopted in the current period.
[2] The results of the Bank's insurance business within Canadian Retail include both insurance revenue and the changes in fair value from investments that fund policy liabilities which are designated at fair value through profit or loss within the Bank's property and casualty insurance subsidiaries.
[3] The results of the Bank's economic hedges on loan commitments are included in Other income – Other.
[4] Includes dilution gain of $204 million, on the Scottrade transaction, in the fourth quarter of 2017. For further details, refer to footnote 5 on page 3.

Non-Interest Expenses[1]

($ millions)	LINE	2019	2018				2017				Full Year	
For the period ended	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2018	2017
Salaries and Employee Benefits												
Salaries	1	**$ 1,691**	$ 1,652	$ 1,591	$ 1,452	$ 1,467	$ 1,467	$ 1,473	$ 1,427	$ 1,472	$ 6,162	$ 5,839
Incentive compensation	2	**684**	638	643	626	685	570	640	610	634	2,592	2,454
Pension and other employee benefits	3	**477**	390	406	419	408	390	414	441	480	1,623	1,725
Total salaries and employee benefits	4	**2,852**	2,680	2,640	2,497	2,560	2,427	2,527	2,478	2,586	10,377	10,018
Occupancy												
Rent	5	**233**	229	229	226	229	224	236	230	227	913	917
Depreciation and impairment losses	6	**96**	97	93	92	89	96	115	95	96	371	402
Other	7	**131**	126	112	119	124	122	105	120	128	481	475
Total occupancy	8	**460**	452	434	437	442	442	456	445	451	1,765	1,794
Equipment												
Rent	9	**61**	51	57	52	47	45	47	46	46	207	184
Depreciation and impairment losses	10	**48**	52	57	48	48	50	49	50	52	205	201
Other	11	**170**	173	173	165	150	157	153	153	144	661	607
Total equipment	12	**279**	276	287	265	245	252	249	249	242	1,073	992
Amortization of Other Intangibles												
Software and asset servicing rights	13	**139**	164	133	154	133	123	115	112	106	584	456
Other	14	**56**	53	53	62	63	63	58	63	64	231	248
Total amortization of other intangibles	15	**195**	217	186	216	196	186	173	175	170	815	704
Marketing and Business Development	16	**160**	257	206	184	156	203	173	184	166	803	726
Restructuring Charges	17	**(1)**	–	35	(7)	45	(4)	(6)	17	(5)	73	2
Brokerage-Related and Sub-Advisory Fees	18	**83**	91	84	90	94	86	88	94	92	359	360
Professional and Advisory Services	19	**327**	407	300	248	239	312	260	268	279	1,194	1,119
Other Expenses[2,3]	20	**1,500**	986	959	907	884	939	949	889	927	3,736	3,704
Total non-interest expenses	21	**$ 5,855**	$ 5,366	$ 5,131	$ 4,837	$ 4,861	$ 4,843	$ 4,869	$ 4,799	$ 4,908	$ 20,195	$ 19,419

[1] Certain comparative amounts have been recast to conform with the presentation adopted in the current period.
[2] Includes the retailer program partners' share of the U.S. strategic cards portfolio.
[3] Includes $607 million in connection with the Bank's long-term loyalty program agreement with Air Canada in the first quarter of 2019. For further details, refer to footnote 3 on page 3.

Balance Sheet[1]

($ millions) As at	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1
ASSETS										
Cash and due from banks	1	**$ 4,381**	$ 4,735	$ 5,541	$ 4,197	$ 3,896	$ 3,971	$ 4,113	$ 5,271	$ 3,748
Interest-bearing deposits with banks	2	**31,671**	30,720	34,578	36,387	44,893	51,185	45,601	54,227	54,438
Trading loans, securities, and other	3	**122,070**	127,897	124,061	114,017	111,875	103,918	99,819	111,833	110,261
Non-trading financial assets at fair value through profit or loss	4	**3,875**	4,015	3,865	4,087	4,504	n/a	n/a	n/a	n/a
Derivatives	5	**45,094**	56,996	47,567	55,098	60,557	56,195	63,087	62,674	60,640
Financial assets designated at fair value through profit or loss	6	**3,760**	3,618	3,246	3,442	3,305	4,032	3,833	3,971	4,594
Financial assets at fair value through other comprehensive income	7	**126,253**	130,600	130,152	134,011	135,262	n/a	n/a	n/a	n/a
Available-for-sale securities	8	**n/a**	n/a	n/a	n/a	n/a	146,411	123,273	121,992	113,275
	9	**301,052**	323,126	308,891	310,655	315,503	310,556	290,012	300,470	288,770
Held-to-maturity securities	10	**n/a**	n/a	n/a	n/a	n/a	71,363	71,233	82,330	77,981
Debt securities at amortized cost, net of allowance for credit losses	11	**107,162**	107,171	99,839	90,106	81,695	n/a	n/a	n/a	n/a
Securities purchased under reverse repurchase agreements	12	**132,430**	127,379	129,019	140,914	124,600	134,429	120,400	113,834	96,389
Loans										
Residential mortgages	13	**225,700**	225,191	221,777	219,152	217,871	222,079	215,505	217,143	215,658
Consumer instalment and other personal: HELOC	14	**99,172**	98,527	95,615	91,603	88,521	87,419	84,295	81,366	78,729
Indirect auto	15	**53,724**	54,086	52,995	51,631	50,501	51,464	48,932	49,693	47,980
Other	16	**19,046**	19,466	19,127	18,772	18,689	18,218	18,165	17,982	17,656
Credit card	17	**35,726**	35,018	34,664	33,664	33,134	33,007	32,463	32,463	31,814
Business and government	18	**218,829**	217,654	214,585	210,726	201,878	200,978	193,505	202,672	195,600
Debt securities classified as loans	19	**n/a**	n/a	n/a	n/a	n/a	3,209	3,181	1,034	1,036
	20	**652,197**	649,942	638,763	625,548	610,594	616,374	596,046	602,353	588,473
Allowance for loan losses	21	**(3,729)**	(3,549)	(3,535)	(3,549)	(3,465)	(3,783)	(3,677)	(3,892)	(3,815)
Loans, net of allowance for loan losses	22	**648,468**	646,393	635,228	621,999	607,129	612,591	592,369	598,461	584,658
Other										
Customers' liability under acceptances	23	**17,881**	17,267	15,090	14,913	14,817	17,297	16,855	17,002	11,741
Investment in TD Ameritrade	24	**8,679**	8,445	8,175	7,904	7,505	7,784	6,714	7,281	6,883
Goodwill	25	**16,941**	16,536	16,360	16,169	15,558	16,156	15,630	16,942	16,222
Other intangibles	26	**2,647**	2,459	2,483	2,509	2,521	2,618	2,586	2,716	2,661
Land, buildings, equipment, and other depreciable assets	27	**5,353**	5,324	5,212	5,187	5,102	5,313	5,154	5,461	5,355
Deferred tax assets	28	**2,266**	2,812	2,724	2,661	2,352	2,497	2,472	2,394	2,295
Amounts receivable from brokers, dealers and clients	29	**26,827**	26,940	14,322	15,826	22,902	29,971	16,818	31,188	22,666
Other assets	30	**16,748**	15,596	15,042	14,409	12,843	13,264	12,424	14,343	13,076
	31	**97,342**	95,379	79,408	79,578	83,600	94,900	78,653	97,327	80,899
Total assets	32	**$ 1,322,506**	$ 1,334,903	$ 1,292,504	$ 1,283,836	$ 1,261,316	$ 1,278,995	$ 1,202,381	$ 1,251,920	$ 1,186,883
LIABILITIES										
Trading deposits	33	**$ 82,559**	$ 114,704	$ 107,599	$ 103,393	$ 93,827	$ 79,940	$ 81,732	$ 92,958	$ 91,485
Derivatives	34	**42,665**	48,270	42,966	47,905	58,578	51,214	61,300	57,353	57,936
Securitization liabilities at fair value	35	**12,294**	12,618	12,018	12,240	11,840	12,757	12,435	12,824	12,537
Financial liabilities designated at fair value through profit or loss	36	**26,885**	16	23	18	30	8	39	6	24
	37	**164,403**	175,608	162,606	163,556	164,275	143,919	155,506	163,141	161,982
Deposits										
Personal: Non-term	38	**428,040**	424,580	421,161	421,387	406,914	417,648	383,700	409,701	392,377
Term	39	**55,092**	53,064	51,644	50,596	50,417	50,507	49,543	50,395	50,217
Banks	40	**16,766**	16,712	19,609	22,307	22,959	25,887	22,729	22,689	20,443
Business and government	41	**349,440**	357,083	346,154	335,511	333,154	338,782	317,895	324,327	311,497
	42	**849,338**	851,439	838,568	829,801	813,444	832,824	773,867	807,112	774,534
Other										
Acceptances	43	**17,881**	17,269	15,090	14,934	14,817	17,297	16,855	17,002	11,741
Obligations related to securities sold short	44	**38,890**	39,478	39,354	37,405	37,167	35,482	34,806	32,611	30,532
Obligations related to securities sold under repurchase agreements	45	**94,762**	93,389	94,609	96,177	83,948	88,591	78,118	74,608	59,338
Securitization liabilities at amortized cost	46	**13,986**	14,683	15,296	15,389	15,773	16,076	16,688	17,198	17,183
Amounts payable to brokers, dealers and clients	47	**26,094**	28,385	14,756	17,835	24,996	32,851	17,694	29,433	24,494
Insurance-related liabilities	48	**6,698**	6,698	6,643	6,541	6,713	6,775	6,727	6,778	6,923
Other liabilities	49	**19,891**	19,174	20,872	17,905	19,491	20,462	18,942	19,316	18,460
	50	**218,202**	219,076	206,620	206,186	202,905	217,534	189,830	196,946	168,671
Subordinated notes and debentures	51	**8,893**	8,740	7,023	7,631	7,518	9,528	9,714	8,482	8,394
Total liabilities	52	**1,240,836**	1,254,863	1,214,817	1,207,174	1,188,142	1,203,805	1,128,917	1,175,681	1,113,581
EQUITY										
Shareholders' Equity										
Common shares	53	**21,661**	21,221	21,099	21,203	21,094	20,931	20,912	20,809	20,836
Preferred shares	54	**5,350**	5,000	4,850	5,100	4,750	4,750	4,750	4,400	4,400
Treasury shares: Common	55	**(139)**	(144)	(168)	(108)	(92)	(176)	(22)	(245)	(218)
Preferred	56	**(3)**	(7)	(3)	(5)	(9)	(7)	(8)	(7)	(5)
Contributed surplus	57	**158**	193	195	194	229	214	207	200	206
Retained earnings	58	**46,660**	46,145	44,223	43,363	41,744	40,489	39,473	37,577	37,330
Accumulated other comprehensive income (loss)	59	**7,983**	6,639	6,498	5,923	4,472	8,006	6,564	11,853	9,131
	60	**81,670**	79,047	76,694	75,670	72,188	74,207	71,876	74,587	71,680
Non-controlling interests in subsidiaries	61	**–**	993	993	992	986	983	1,588	1,652	1,622
Total equity	62	**81,670**	80,040	77,687	76,662	73,174	75,190	73,464	76,239	73,302
Total liabilities and equity	63	**$ 1,322,506**	$ 1,334,903	$ 1,292,504	$ 1,283,836	$ 1,261,316	$ 1,278,995	$ 1,202,381	$ 1,251,920	$ 1,186,883

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

Assets Under Administration and Management

($ millions)	LINE	2019	2018				2017			
As at	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets Under Administration[1]										
U.S. Retail	1	**$ 25,591**	$ 25,460	$ 25,004	$ 24,277	$ 22,933	$ 23,349	$ 22,638	$ 24,679	$ 23,077
Canadian Retail	2	**395,864**	388,724	403,267	392,091	396,674	387,400	370,372	403,579	390,389
Total	3	**$ 421,455**	$ 414,184	$ 428,271	$ 416,368	$ 419,607	$ 410,749	$ 393,010	$ 428,258	$ 413,466
Assets Under Management										
U.S. Retail	4	**$ 60,014**	$ 68,137	$ 76,006	$ 76,022	$ 79,726	$ 81,028	$ 75,825	$ 82,002	$ 77,534
Canadian Retail	5	**331,672**	289,021	296,929	289,150	288,631	282,824	271,734	279,421	265,721
Total	6	**$ 391,686**	$ 357,158	$ 372,935	$ 365,172	$ 368,357	$ 363,852	$ 347,559	$ 361,423	$ 343,255

[1] Excludes mortgage-backed securities (MBS) in the Canadian Retail segment, coming back on balance sheet as mortgages due to IFRS implementation, as they no longer meet OSFI's definition of AUA.

Goodwill, Other Intangibles, and Restructuring Charges

($ millions) *As at*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Goodwill												
Balance at beginning of period	1	**$ 16,536**	$ 16,360	$ 16,169	$ 15,558	$ 16,156	$ 15,630	$ 16,942	$ 16,222	$ 16,662	$ 16,156	$ 16,662
Additions	2	**433**	–	–	–	82	34	–	–	10	82	44
Foreign currency translation adjustments and other	3	**(28)**	176	191	611	(680)	492	(1,312)	720	(450)	298	(550)
Balance at end of period	4	**$ 16,941**	$ 16,536	$ 16,360	$ 16,169	$ 15,558	$ 16,156	$ 15,630	$ 16,942	$ 16,222	$ 16,536	$ 16,156
Other Intangibles[1]												
Balance at beginning of period	5	**$ 574**	$ 622	$ 670	$ 712	$ 798	$ 843	$ 954	$ 987	$ 1,008	$ 798	$ 1,008
Additions	6	**223**	–	–	–	–	–	–	–	61	–	61
Amortized in the period	7	**(56)**	(53)	(53)	(62)	(63)	(63)	(58)	(63)	(64)	(231)	(248)
Foreign currency translation adjustments and other	8	**–**	5	5	20	(23)	18	(53)	30	(18)	7	(23)
Balance at end of period	9	**$ 741**	$ 574	$ 622	$ 670	$ 712	$ 798	$ 843	$ 954	$ 987	$ 574	$ 798
Deferred Tax Liability on Other Intangibles												
Balance at beginning of period	10	**$ (57)**	$ (66)	$ (74)	$ (80)	$ (129)	$ (140)	$ (169)	$ (181)	$ (204)	$ (129)	$ (204)
Additions	11	**(59)**	–	–	–	–	–	–	–	–	–	–
Recognized in the period	12	**10**	10	9	9	44	16	16	17	18	72	67
Foreign currency translation adjustments and other	13	**–**	(1)	(1)	(3)	5	(5)	13	(5)	5	–	8
Balance at end of period	14	**$ (106)**	$ (57)	$ (66)	$ (74)	$ (80)	$ (129)	$ (140)	$ (169)	$ (181)	$ (57)	$ (129)
Net Other Intangibles Closing Balance	15	**$ 635**	$ 517	$ 556	$ 596	$ 632	$ 669	$ 703	$ 785	$ 806	$ 517	$ 669
Total Goodwill and Net Other Intangibles Closing Balance	16	**$ 17,576**	$ 17,053	$ 16,916	$ 16,765	$ 16,190	$ 16,825	$ 16,333	$ 17,727	$ 17,028	$ 17,053	$ 16,825
Restructuring Charges												
Balance at beginning of period	17	**$ 121**	$ 127	$ 123	$ 146	$ 117	$ 129	$ 152	$ 143	$ 198	$ 117	$ 198
Additions	18	**–**	3	35	1	45	6	–	18	1	84	25
Amount used	19	**(15)**	(6)	(33)	(21)	(12)	(11)	(10)	(11)	(47)	(72)	(79)
Release of unused amounts	20	**(1)**	(3)	–	(8)	–	(10)	(6)	(1)	(6)	(11)	(23)
Foreign currency translation adjustments and other	21	**–**	–	2	5	(4)	3	(7)	3	(3)	3	(4)
Balance at end of period	22	**$ 105**	$ 121	$ 127	$ 123	$ 146	$ 117	$ 129	$ 152	$ 143	$ 121	$ 117

[1] Excludes the balance and amortization of software and asset servicing rights, which are otherwise included in other intangibles.

Loans Managed[1,2,3,4]

($ millions) As at	LINE #	2019 Q1 Gross loans	2019 Q1 Gross impaired loans[5]	2019 Q1 Year-to-date write-offs, net of recoveries	2018 Q4 Gross loans	2018 Q4 Gross impaired loans[5]	2018 Q4 Year-to-date write-offs, net of recoveries	2018 Q3 Gross loans	2018 Q3 Gross impaired loans[5]	2018 Q3 Year-to-date write-offs, net of recoveries
Type of Loan										
Residential mortgages	1	**$ 230,420**	**$ 714**	**$ 7**	$ 229,569	$ 709	$ 28	$ 226,082	$ 710	$ 20
Consumer instalment and other personal	2	**171,900**	**1,338**	**246**	172,033	1,331	825	167,699	1,303	605
Credit card	3	**35,726**	**492**	**347**	35,018	454	1,255	34,664	394	943
Business and government[6]	4	**221,871**	**990**	**27**	221,432	660	95	218,501	557	65
Total loans managed	5	**659,917**	**3,534**	**627**	658,052	3,154	2,203	646,946	2,964	1,633
Less: Loans securitized and sold to third parties										
Residential mortgages[7]	6	**4,939**	**–**	**–**	4,612	–	–	4,557	–	–
Business and government	7	**1,184**	**–**	**–**	1,206	–	–	1,257	–	–
Total loans securitized and sold to third parties	8	**6,123**	**–**	**–**	5,818	–	–	5,814	–	–
Total loans managed, net of loans securitized	9	**$ 653,794**	**$ 3,534**	**$ 627**	$ 652,234	$ 3,154	$ 2,203	$ 641,132	$ 2,964	$ 1,633

		2018 Q2 Gross loans	2018 Q2 Gross impaired loans[5]	2018 Q2 Year-to-date write-offs, net of recoveries	2018 Q1 Gross loans	2018 Q1 Gross impaired loans[5]	2018 Q1 Year-to-date write-offs, net of recoveries	2017 Q4 Gross loans	2017 Q4 Gross impaired loans	2017 Q4 Year-to-date write-offs, net of recoveries
Type of Loan										
Residential mortgages	10	$ 223,257	$ 723	$ 12	$ 221,655	$ 721	$ 6	$ 225,837	$ 750	$ 35
Consumer instalment and other personal	11	161,965	1,301	398	157,663	1,327	196	157,043	1,312	803
Credit card	12	33,664	415	628	33,134	431	311	33,007	424	1,120
Business and government[6]	13	214,217	554	41	205,454	569	16	202,093	599	88
Total loans managed	14	633,103	2,993	1,079	617,906	3,048	529	617,980	3,085	2,046
Less: Loans securitized and sold to third parties										
Residential mortgages[7]	15	4,366	–	–	4,049	–	–	4,052	–	–
Business and government	16	1,304	–	–	1,348	–	–	1,428	–	–
Total loans securitized and sold to third parties	17	5,670	–	–	5,397	–	–	5,480	–	–
Total loans managed, net of loans securitized	18	$ 627,433	$ 2,993	$ 1,079	$ 612,509	$ 3,048	$ 529	$ 612,500	$ 3,085	$ 2,046

		2017 Q3 Gross loans	2017 Q3 Gross impaired loans	2017 Q3 Year-to-date write-offs, net of recoveries	2017 Q2 Gross loans	2017 Q2 Gross impaired loans	2017 Q2 Year-to-date write-offs, net of recoveries	2017 Q1 Gross loans	2017 Q1 Gross impaired loans	2017 Q1 Year-to-date write-offs, net of recoveries
Type of Loan										
Residential mortgages	19	$ 218,920	$ 737	$ 26	$ 220,725	$ 845	$ 15	$ 218,972	$ 843	$ 6
Consumer instalment and other personal	20	151,329	1,263	592	148,958	1,353	406	144,277	1,405	214
Credit card	21	32,463	368	843	32,463	391	569	31,814	398	277
Business and government[6]	22	194,690	617	45	203,820	701	28	196,802	753	7
Total loans managed	23	597,402	2,985	1,506	605,966	3,290	1,018	591,865	3,399	504
Less: Loans securitized and sold to third parties										
Residential mortgages[7]	24	3,711	–	–	3,932	–	–	3,664	–	–
Business and government	25	1,514	–	–	1,554	–	–	1,636	–	–
Total loans securitized and sold to third parties	26	5,225	–	–	5,486	–	–	5,300	–	–
Total loans managed, net of loans securitized	27	$ 592,177	$ 2,985	$ 1,506	$ 600,480	$ 3,290	$ 1,018	$ 586,565	$ 3,399	$ 504

[1] Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
[2] Excludes ACI loans, DSCL under IAS 39, and debt securities at amortized cost (DSAC) and debt securities at fair value through other comprehensive income (DSOCI) under IFRS 9.
[3] Amounts include securitized mortgages that remain on balance sheet under IFRS.
[4] Effective the first quarter of 2018, includes loans that are measured at FVOCI.
[5] Under IFRS 9, loans are considered impaired and migrate to Stage 3 when they are 90 days or more past due for retail exposures (including Canadian government-insured real estate personal loans), rated borrower risk rating (BRR) 9 for non-retail exposures, or when there is objective evidence that there has been a deterioration of credit quality to the extent the Bank no longer has reasonable assurance as to the timely collection of the full amount of principal and interest.
[6] Includes additional securitized commercial loans.
[7] Residential mortgages are primarily comprised of loans securitized into MBS through U.S. government-sponsored entities.

Gross Loans and Acceptances by Industry Sector and Geographic Location[1,2]

($ millions, except as noted) *As at*	LINE #	2019 Q1				2018 Q4				2018 Q3			
By Industry Sector													
Personal		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[3]	1	**$ 193,918**	**$ 31,563**	**$ –**	**$ 225,481**	$ 193,829	$ 31,128	$ –	$ 224,957	$ 191,559	$ 29,966	$ –	$ 221,525
Consumer instalment and other personal													
HELOC	2	**87,037**	**12,104**	**–**	**99,141**	86,159	12,334	–	98,493	83,270	12,313	–	95,583
Indirect auto	3	**24,109**	**29,615**	**–**	**53,724**	24,216	29,870	–	54,086	23,753	29,242	–	52,995
Other	4	**18,163**	**869**	**3**	**19,035**	18,574	874	6	19,454	18,319	796	6	19,121
Credit card	5	**17,953**	**17,766**	**7**	**35,726**	18,046	16,964	8	35,018	17,850	16,806	8	34,664
Total personal	6	**341,180**	**91,917**	**10**	**433,107**	340,824	91,170	14	432,008	334,751	89,123	14	423,888
Business and Government[3]													
Real estate													
Residential	7	**18,563**	**8,205**	**–**	**26,768**	18,364	8,050	–	26,414	18,133	7,847	–	25,980
Non-residential	8	**14,817**	**23,493**	**17**	**38,327**	13,635	22,426	61	36,122	13,163	22,339	62	35,564
Total real estate	9	**33,380**	**31,698**	**17**	**65,095**	31,999	30,476	61	62,536	31,296	30,186	62	61,544
Agriculture	10	**7,821**	**743**	**88**	**8,652**	7,461	705	87	8,253	7,324	706	77	8,107
Automotive	11	**7,005**	**6,090**	**239**	**13,334**	6,918	5,752	219	12,889	7,102	5,062	284	12,448
Financial	12	**16,147**	**5,647**	**518**	**22,312**	19,313	7,699	1,111	28,123	18,541	6,706	1,146	26,393
Food, beverage, and tobacco	13	**2,456**	**3,283**	**26**	**5,765**	2,331	3,417	26	5,774	2,326	3,395	34	5,755
Forestry	14	**559**	**748**	**–**	**1,307**	544	637	–	1,181	648	533	–	1,181
Government, public sector entities, and education	15	**4,231**	**12,281**	**32**	**16,544**	4,177	12,452	–	16,629	3,936	12,541	–	16,477
Health and social services	16	**6,796**	**12,435**	**–**	**19,231**	6,670	12,423	–	19,093	6,316	12,039	–	18,355
Industrial construction and trade contractors	17	**3,231**	**2,138**	**1**	**5,370**	3,173	2,060	–	5,233	3,089	2,043	–	5,132
Metals and mining	18	**1,802**	**1,930**	**132**	**3,864**	1,750	1,923	170	3,843	1,643	1,871	198	3,712
Pipelines, oil, and gas	19	**4,267**	**2,938**	**70**	**7,275**	3,915	2,664	80	6,659	4,141	2,148	69	6,358
Power and utilities	20	**2,296**	**3,032**	**163**	**5,491**	2,897	2,833	159	5,889	2,539	2,923	161	5,623
Professional and other services	21	**4,701**	**11,723**	**80**	**16,504**	4,479	10,923	61	15,463	4,423	11,533	79	16,035
Retail sector	22	**3,225**	**5,216**	**–**	**8,441**	3,207	5,376	–	8,583	3,077	4,719	–	7,796
Sundry manufacturing and wholesale	23	**2,861**	**7,883**	**135**	**10,879**	2,938	7,717	126	10,781	2,903	7,442	91	10,436
Telecommunications, cable, and media	24	**2,995**	**4,960**	**48**	**8,003**	3,136	4,896	65	8,097	4,122	4,564	82	8,768
Transportation	25	**1,956**	**10,845**	**50**	**12,851**	1,862	9,977	30	11,869	1,797	10,014	14	11,825
Other	26	**4,219**	**3,400**	**31**	**7,650**	4,375	2,160	63	6,598	4,228	2,135	26	6,389
Total business and government	27	**109,948**	**126,990**	**1,630**	**238,568**	111,145	124,090	2,258	237,493	109,451	120,560	2,323	232,334
Other Loans													
Debt securities classified as loans	28	**n/a**	**n/a**	**n/a**	**n/a**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Acquired credit-impaired loans[4]	29	**–**	**401**	**–**	**401**	–	453	–	453	–	519	–	519
Total other loans	30	**–**	**401**	**–**	**401**	–	453	–	453	–	519	–	519
Total Gross Loans and Acceptances	31	**$ 451,128**	**$ 219,308**	**$ 1,640**	**$ 672,076**	$ 451,969	$ 215,713	$ 2,272	$ 669,954	$ 444,202	$ 210,202	$ 2,337	$ 656,741
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[3]	32	**28.9 %**	**4.7 %**	**– %**	**33.6 %**	28.9 %	4.6 %	– %	33.5 %	29.2 %	4.6 %	– %	33.8 %
Consumer instalment and other personal													
HELOC	33	**13.0**	**1.8**	**–**	**14.8**	12.9	1.8	–	14.7	12.7	1.9	–	14.6
Indirect auto	34	**3.5**	**4.4**	**–**	**7.9**	3.6	4.5	–	8.1	3.6	4.4	–	8.0
Other	35	**2.8**	**0.1**	**–**	**2.9**	2.9	0.1	–	3.0	2.8	0.1	–	2.9
Credit card	36	**2.7**	**2.6**	**–**	**5.3**	2.6	2.6	–	5.2	2.7	2.5	–	5.2
Total personal	37	**50.9**	**13.6**	**–**	**64.5**	50.9	13.6	–	64.5	51.0	13.5	–	64.5
Business and Government[3]	38	**16.4**	**18.8**	**0.2**	**35.4**	16.6	18.5	0.3	35.4	16.7	18.3	0.4	35.4
Other Loans													
Debt securities classified as loans	39	**n/a**	**n/a**	**n/a**	**n/a**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Acquired credit-impaired loans[4]	40	**–**	**0.1**	**–**	**0.1**	–	0.1	–	0.1	–	0.1	–	0.1
Total other loans	41	**–**	**0.1**	**–**	**0.1**	–	0.1	–	0.1	–	0.1	–	0.1
Total Gross Loans and Acceptances	42	**67.3 %**	**32.5 %**	**0.2 %**	**100.0 %**	67.5 %	32.2 %	0.3 %	100.0 %	67.7 %	31.9 %	0.4 %	100.0 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes loans that are measured at FVOCI.
[3] Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
[4] Includes all FDIC covered loans and other ACI loans.

Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1,2]

($ millions, except as noted) *As at*	LINE #	2018 Q2				2018 Q1				2017 Q4			
By Industry Sector													
Personal		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[3]	1	$ 190,066	$ 28,825	$ –	$ 218,891	$ 190,218	$ 27,388	$ –	$ 217,606	$ 190,325	$ 31,460	$ –	$ 221,785
Consumer instalment and other personal													
HELOC	2	79,350	12,218	–	91,568	76,636	11,845	–	88,481	74,937	12,434	–	87,371
Indirect auto	3	22,794	28,837	–	51,631	22,465	28,036	–	50,501	22,282	29,182	–	51,464
Other	4	17,964	794	8	18,766	17,889	784	8	18,681	17,355	846	7	18,208
Credit card	5	17,983	15,674	7	33,664	17,761	15,366	7	33,134	18,028	14,972	7	33,007
Total personal	6	328,157	86,348	15	414,520	324,969	83,419	15	408,403	322,927	88,894	14	411,835
Business and Government[3]													
Real estate													
Residential	7	17,796	7,636	–	25,432	17,661	7,276	–	24,937	17,981	7,316	–	25,297
Non-residential	8	13,141	22,171	32	35,344	12,937	21,289	18	34,244	12,832	22,163	14	35,009
Total real estate	9	30,937	29,807	32	60,776	30,598	28,565	18	59,181	30,813	29,479	14	60,306
Agriculture	10	7,254	743	–	7,997	6,978	720	–	7,698	6,676	710	–	7,386
Automotive	11	6,412	5,134	261	11,807	6,449	4,846	251	11,546	6,657	7,335	244	14,236
Financial	12	19,049	5,088	1,106	25,243	20,704	5,013	1,116	26,833	13,102	7,137	579	20,818
Food, beverage, and tobacco	13	2,136	3,137	37	5,310	1,991	2,849	35	4,875	1,969	3,191	48	5,208
Forestry	14	587	594	–	1,181	537	670	–	1,207	500	567	–	1,067
Government, public sector entities, and education	15	3,731	12,416	–	16,147	3,467	12,107	–	15,574	4,251	12,429	–	16,680
Health and social services	16	6,529	11,948	–	18,477	6,109	11,456	–	17,565	5,841	11,410	–	17,251
Industrial construction and trade contractors	17	2,930	2,117	–	5,047	2,891	1,818	–	4,709	2,946	1,852	–	4,798
Metals and mining	18	1,614	1,813	1	3,428	1,410	1,593	–	3,003	1,406	1,675	1	3,082
Pipelines, oil, and gas	19	3,953	2,189	64	6,206	3,895	1,797	48	5,740	3,998	2,078	76	6,152
Power and utilities	20	1,874	2,555	167	4,596	1,975	3,216	174	5,365	2,010	3,221	159	5,390
Professional and other services	21	4,219	11,318	94	15,631	4,041	10,770	75	14,886	3,870	10,391	90	14,351
Retail sector	22	3,074	4,649	–	7,723	2,907	4,369	–	7,276	2,793	4,915	–	7,708
Sundry manufacturing and wholesale	23	2,872	7,226	149	10,247	2,709	6,639	72	9,420	2,755	7,023	55	9,833
Telecommunications, cable, and media	24	4,201	5,183	267	9,651	3,651	3,380	80	7,111	1,966	3,800	208	5,974
Transportation	25	1,755	10,254	33	12,042	1,707	9,867	12	11,586	1,672	9,997	18	11,687
Other	26	4,035	2,243	39	6,317	3,652	1,683	13	5,348	3,808	2,140	87	6,035
Total business and government	27	107,162	118,414	2,250	227,826	105,671	111,358	1,894	218,923	97,033	119,350	1,579	217,962
Other Loans													
Debt securities classified as loans	28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2,297	703	209	3,209
Acquired credit-impaired loans[4]	29	–	557	–	557	–	578	–	578	–	665	–	665
Total other loans	30	–	557	–	557	–	578	–	578	2,297	1,368	209	3,874
Total Gross Loans and Acceptances	31	$ 435,319	$ 205,319	$ 2,265	$ 642,903	$ 430,640	$ 195,355	$ 1,909	$ 627,904	$ 422,257	$ 209,612	$ 1,802	$ 633,671
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[3]	32	29.6 %	4.5 %	– %	34.1 %	30.3 %	4.4 %	– %	34.7 %	30.0 %	5.0 %	– %	35.0 %
Consumer instalment and other personal													
HELOC	33	12.3	1.9	–	14.2	12.2	1.9	–	14.1	11.8	2.0	–	13.8
Indirect auto	34	3.6	4.4	–	8.0	3.6	4.4	–	8.0	3.5	4.6	–	8.1
Other	35	2.8	0.1	–	2.9	2.8	0.1	–	2.9	2.7	0.1	–	2.8
Credit card	36	2.8	2.5	–	5.3	2.8	2.5	–	5.3	2.9	2.4	–	5.3
Total personal	37	51.1	13.4	–	64.5	51.7	13.3	–	65.0	50.9	14.1	–	65.0
Business and Government[3]	38	16.7	18.4	0.3	35.4	16.9	17.7	0.3	34.9	15.3	18.8	0.3	34.4
Other Loans													
Debt securities classified as loans	39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.4	0.1	–	0.5
Acquired credit-impaired loans[4]	40	–	0.1	–	0.1	–	0.1	–	0.1	–	0.1	–	0.1
Total other loans	41	–	0.1	–	0.1	–	0.1	–	0.1	0.4	0.2	–	0.6
Total Gross Loans and Acceptances	42	67.8 %	31.9 %	0.3 %	100.0 %	68.6 %	31.1 %	0.3 %	100.0 %	66.6 %	33.1 %	0.3 %	100.0 %

[1] Primarily based on the geographic location of the customer's address.
[2] Effective the first quarter of 2018, includes loans that are measured at FVOCI.
[3] Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
[4] Includes all FDIC covered loans and other ACI loans.

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

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

[1] Primarily based on the geographic location of the customer's address.
[2] Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
[3] Includes all FDIC covered loans and other ACI loans.

Impaired Loans[1,2,3]

($ millions, except as noted) *As at*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Impaired loans at beginning of period	1	**$ 3,154**	$ 2,964	$ 2,993	$ 3,048	$ 3,085	$ 2,985	$ 3,290	$ 3,399	$ 3,509	$ 3,085	$ 3,509
Classified as impaired during the period[4]												
Canadian Retail	2	**605**	699	541	501	539	520	499	534	631	2,280	2,184
U.S. Retail – in USD	3	**840**	556	492	503	570	530	462	463	489	2,121	1,944
– foreign exchange	4	**277**	169	149	145	148	139	139	157	161	611	596
	5	**1,117**	725	641	648	718	669	601	620	650	2,732	2,540
Wholesale Banking	6	**–**	–	–	–	–	–	–	–	–	–	–
Total classified as impaired during the period	7	**1,722**	1,424	1,182	1,149	1,257	1,189	1,100	1,154	1,281	5,012	4,724
Transferred to performing during the period	8	**(200)**	(227)	(198)	(250)	(189)	(184)	(222)	(340)	(220)	(864)	(966)
Net repayments	9	**(371)**	(327)	(336)	(357)	(340)	(328)	(362)	(392)	(474)	(1,360)	(1,556)
Disposals of loans	10	**–**	(1)	(7)	(4)	(9)	–	–	–	–	(21)	–
Net classified as impaired during the period	11	**1,151**	869	641	538	719	677	516	422	587	2,767	2,202
Amounts written off	12	**(766)**	(705)	(699)	(696)	(648)	(652)	(615)	(648)	(623)	(2,748)	(2,538)
Exchange and other movements	13	**(5)**	26	29	103	(108)	75	(206)	117	(74)	50	(88)
Change during the period	14	**380**	190	(29)	(55)	(37)	100	(305)	(109)	(110)	69	(424)
Total Gross Impaired Loans – Balance at End of Period	15	**$ 3,534**	$ 3,154	$ 2,964	$ 2,993	$ 3,048	$ 3,085	$ 2,985	$ 3,290	$ 3,399	$ 3,154	$ 3,085
GROSS IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Canadian Retail	16	**$ 944**	$ 929	$ 779	$ 785	$ 842	$ 818	$ 843	$ 936	$ 1,011	$ 929	$ 818
U.S. Retail – in USD	17	**1,971**	1,690	1,680	1,720	1,768	1,729	1,688	1,681	1,779	1,690	1,729
– foreign exchange	18	**619**	535	505	488	407	501	417	614	536	535	501
	19	**2,590**	2,225	2,185	2,208	2,175	2,230	2,105	2,295	2,315	2,225	2,230
Wholesale Banking	20	**–**	–	–	–	31	37	37	59	73	–	37
Total Gross Impaired Loans	21	**$ 3,534**	$ 3,154	$ 2,964	$ 2,993	$ 3,048	$ 3,085	$ 2,985	$ 3,290	$ 3,399	$ 3,154	$ 3,085
NET IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Canadian Retail	22	**$ 671**	$ 664	$ 522	$ 514	$ 561	$ 555	$ 571	$ 661	$ 715	$ 664	$ 555
U.S. Retail – in USD	23	**1,585**	1,370	1,348	1,379	1,430	1,415	1,397	1,411	1,482	1,370	1,415
– foreign exchange	24	**498**	434	405	392	329	411	345	515	446	434	411
	25	**2,083**	1,804	1,753	1,771	1,759	1,826	1,742	1,926	1,928	1,804	1,826
Wholesale Banking	26	**–**	–	–	–	16	17	17	37	47	–	17
Total Net Impaired Loans	27	**$ 2,754**	$ 2,468	$ 2,275	$ 2,285	$ 2,336	$ 2,398	$ 2,330	$ 2,624	$ 2,690	$ 2,468	$ 2,398
Net Impaired Loans as a % of Net Loans and Acceptances	28	**0.41 %**	0.37 %	0.35 %	0.36 %	0.37 %	0.38 %	0.38 %	0.43 %	0.45 %	0.37 %	0.38 %

[1] Includes customers' liability under acceptances.
[2] Excludes ACI loans, DSCL under IAS 39, and DSAC and DSOCI under IFRS 9.
[3] Includes loans that are measured at FVOCI.
[4] Under IFRS 9, loans are considered impaired and migrate to Stage 3 when they are 90 days or more past due for retail exposures (including Canadian government-insured real estate personal loans), rated BRR 9 for non-retail exposures, or when there is objective evidence that there has been a deterioration of credit quality to the extent the Bank no longer has reasonable assurance as to the timely collection of the full amount of principal and interest.

Impaired Loans and Acceptances by Industry Sector and Geographic Location[1,2]

($ millions, except as noted) *As at*	LINE #	2019 Q1				2018 Q4				2018 Q3			
By Industry Sector													
Personal		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	**$ 272**	**$ 442**	**$ –**	**$ 714**	$ 264	$ 445	$ –	$ 709	$ 241	$ 469	$ –	$ 710
Consumer instalment and other personal													
HELOC	2	**139**	**840**	**–**	**979**	130	855	–	985	124	845	–	969
Indirect auto	3	**71**	**234**	**–**	**305**	69	223	–	292	59	223	–	282
Other	4	**47**	**7**	**–**	**54**	46	8	–	54	45	7	–	52
Credit card[3]	5	**133**	**359**	**–**	**492**	132	322	–	454	119	275	–	394
Total personal	6	**662**	**1,882**	**–**	**2,544**	641	1,853	–	2,494	588	1,819	–	2,407
Business and Government													
Real estate													
Residential	7	**8**	**27**	**–**	**35**	9	29	–	38	11	28	–	39
Non-residential	8	**3**	**106**	**–**	**109**	4	104	–	108	6	108	–	114
Total real estate	9	**11**	**133**	**–**	**144**	13	133	–	146	17	136	–	153
Agriculture	10	**5**	**1**	**–**	**6**	6	2	–	8	5	2	–	7
Automotive	11	**–**	**8**	**–**	**8**	9	10	–	19	1	10	–	11
Financial	12	**2**	**29**	**–**	**31**	2	29	–	31	–	30	–	30
Food, beverage, and tobacco	13	**1**	**14**	**–**	**15**	2	12	–	14	4	14	–	18
Forestry	14	**–**	**1**	**–**	**1**	1	1	–	2	–	1	–	1
Government, public sector entities, and education	15	**–**	**13**	**–**	**13**	–	8	–	8	1	4	–	5
Health and social services	16	**13**	**11**	**–**	**24**	10	12	–	22	13	13	–	26
Industrial construction and trade contractors	17	**148**	**22**	**–**	**170**	139	21	–	160	19	21	–	40
Metals and mining	18	**14**	**3**	**–**	**17**	17	4	–	21	20	6	–	26
Pipelines, oil, and gas	19	**10**	**12**	**–**	**22**	23	12	–	35	34	12	–	46
Power and utilities	20	**–**	**310**	**–**	**310**	–	1	–	1	–	1	–	1
Professional and other services	21	**10**	**64**	**–**	**74**	10	47	–	57	10	45	–	55
Retail sector	22	**14**	**45**	**–**	**59**	12	39	–	51	14	38	–	52
Sundry manufacturing and wholesale	23	**19**	**20**	**–**	**39**	19	19	–	38	29	21	–	50
Telecommunications, cable, and media	24	**3**	**3**	**–**	**6**	3	3	–	6	–	4	–	4
Transportation	25	**4**	**18**	**–**	**22**	4	16	–	20	4	14	–	18
Other	26	**15**	**14**	**–**	**29**	5	16	–	21	7	7	–	14
Total business and government	27	**269**	**721**	**–**	**990**	275	385	–	660	178	379	–	557
Total Gross Impaired Loans[4]	28	**$ 931**	**$ 2,603**	**$ –**	**$ 3,534**	$ 916	$ 2,238	$ –	$ 3,154	$ 766	$ 2,198	$ –	$ 2,964
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	**0.14 %**	**1.40 %**	**– %**	**0.32 %**	0.14 %	1.43 %	– %	0.32 %	0.13 %	1.57 %	– %	0.32 %
Consumer instalment and other personal													
HELOC	30	**0.16**	**6.94**	**–**	**0.99**	0.15	6.93	–	1.00	0.15	6.86	–	1.01
Indirect auto	31	**0.29**	**0.79**	**–**	**0.57**	0.28	0.75	–	0.54	0.25	0.76	–	0.53
Other	32	**0.26**	**0.81**	**–**	**0.28**	0.25	0.92	–	0.28	0.25	0.88	–	0.27
Credit card[3]	33	**0.74**	**2.02**	**–**	**1.38**	0.73	1.90	–	1.30	0.67	1.64	–	1.14
Total personal	34	**0.19**	**2.05**	**–**	**0.59**	0.19	2.03	–	0.58	0.18	2.04	–	0.57
Business and Government	35	**0.24**	**0.58**	**–**	**0.41**	0.24	0.32	–	0.28	0.16	0.32	–	0.24
Total Gross Impaired Loans[4]	36	**0.21 %**	**1.20 %**	**– %**	**0.53 %**	0.20 %	1.05 %	– %	0.47 %	0.17 %	1.06 %	– %	0.45 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes loans that are measured at FVOCI.
[3] Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.
[4] Excludes ACI loans.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1,2]

($ millions, except as noted) *As at*	LINE #	2018 Q2				2018 Q1				2017 Q4			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$ 253	$ 470	$ –	$ 723	$ 274	$ 447	$ –	$ 721	$ 296	$ 454	$ –	$ 750
Consumer instalment and other personal													
HELOC	2	114	851	–	965	117	816	–	933	108	847	–	955
Indirect auto	3	60	223	–	283	79	259	–	338	48	254	–	302
Other	4	46	7	–	53	46	10	–	56	48	7	–	55
Credit card[3]	5	136	279	–	415	143	288	–	431	144	280	–	424
Total personal	6	609	1,830	–	2,439	659	1,820	–	2,479	644	1,842	–	2,486
Business and Government													
Real estate													
Residential	7	11	31	–	42	9	34	–	43	10	34	–	44
Non-residential	8	5	115	–	120	6	83	–	89	5	83	–	88
Total real estate	9	16	146	–	162	15	117	–	132	15	117	–	132
Agriculture	10	6	2	–	8	8	2	–	10	7	2	–	9
Automotive	11	2	15	–	17	3	14	–	17	2	15	–	17
Financial	12	–	26	–	26	–	28	–	28	–	46	–	46
Food, beverage, and tobacco	13	–	13	–	13	2	10	–	12	2	11	–	13
Forestry	14	–	1	–	1	–	1	–	1	–	1	–	1
Government, public sector entities, and education	15	1	4	–	5	–	11	–	11	–	10	–	10
Health and social services	16	15	11	–	26	13	11	–	24	15	13	–	28
Industrial construction and trade contractors	17	19	22	–	41	18	24	–	42	17	26	–	43
Metals and mining	18	20	6	–	26	20	6	–	26	21	5	–	26
Pipelines, oil, and gas	19	34	–	–	34	43	24	–	67	45	25	–	70
Power and utilities	20	–	1	–	1	–	1	–	1	–	1	–	1
Professional and other services	21	9	50	–	59	11	50	–	61	11	53	–	64
Retail sector	22	13	38	–	51	13	37	–	50	19	43	–	62
Sundry manufacturing and wholesale	23	32	25	–	57	31	27	–	58	20	30	–	50
Telecommunications, cable, and media	24	–	4	–	4	–	2	–	2	–	2	–	2
Transportation	25	2	8	–	10	3	9	–	12	6	8	–	14
Other	26	6	7	–	13	9	6	–	15	5	6	–	11
Total business and government	27	175	379	–	554	189	380	–	569	185	414	–	599
Total Gross Impaired Loans[4]	28	$ 784	$ 2,209	$ –	$ 2,993	$ 848	$ 2,200	$ –	$ 3,048	$ 829	$ 2,256	$ –	$ 3,085
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.13 %	1.63 %	– %	0.33 %	0.14 %	1.63 %	– %	0.33 %	0.16 %	1.44 %	– %	0.34 %
Consumer instalment and other personal													
HELOC	30	0.14	6.96	–	1.05	0.15	6.89	–	1.05	0.14	6.81	–	1.09
Indirect auto	31	0.26	0.77	–	0.55	0.35	0.92	–	0.67	0.22	0.87	–	0.59
Other	32	0.26	0.88	–	0.28	0.26	1.28	–	0.30	0.28	0.83	–	0.30
Credit card[3]	33	0.76	1.78	–	1.23	0.80	1.88	–	1.30	0.80	1.87	–	1.28
Total personal	34	0.19	2.12	–	0.59	0.20	2.18	–	0.61	0.20	2.07	–	0.60
Business and Government	35	0.16	0.32	–	0.24	0.18	0.35	–	0.26	0.18	0.36	–	0.27
Total Gross Impaired Loans[4]	36	0.18 %	1.09 %	– %	0.47 %	0.20 %	1.14 %	– %	0.49 %	0.20 %	1.11 %	– %	0.49 %

[1] Primarily based on the geographic location of the customer's address.
[2] Effective the first quarter of 2018, includes loans that are measured at FVOCI.
[3] Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.
[4] Excludes ACI loans, DSCL under IAS 39, and DSAC and DSOCI under IFRS 9.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1]

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

[1] Primarily based on the geographic location of the customer's address.
[2] Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.
[3] Excludes ACI loans and prior to November 1, 2017, DSCL.

Allowance for Credit Losses (Under IFRS 9)[1]

($ millions) *As at*	LINE #	2019 Q1	2018 Q4	Q3	Q2	Q1	Full Year 2018
STAGE 3 ALLOWANCE FOR LOAN LOSSES (IMPAIRED)							
Change in Stage 3 allowance for loan losses (impaired)							
Allowance at beginning of period	1	**$ 686**	$ 689	$ 708	$ 712	$ 706	$ 706
Stage 3 provision for loan losses (impaired)							
Transfer to Stage 1	2	**(66)**	(13)	(49)	(15)	(15)	(92)
Transfer to Stage 2	3	**(29)**	(25)	(34)	(29)	(29)	(117)
Transfer to Stage 3	4	**255**	206	187	190	194	777
Net remeasurement due to transfers	5	**18**	16	16	12	35	79
Net draws (repayments)	6	**(42)**	(4)	40	9	(43)	2
Derecognition of financial assets (excluding disposals and write-offs)	7	**(95)**	(141)	(152)	(146)	(35)	(474)
Change to risk, parameters, and models	8	**681**	525	528	505	459	2,017
Total Stage 3 provision for loan losses (impaired)	9	**722**	564	536	526	566	2,192
Write-offs	10	**(766)**	(705)	(699)	(696)	(676)	(2,776)
Recoveries	11	**139**	135	145	146	147	573
Disposals	12	**–**	–	(5)	(2)	(6)	(13)
Foreign exchange and other adjustments	13	**(1)**	3	4	22	(25)	4
Balance at end of period	14	**780**	686	689	708	712	686
STAGE 2 ALLOWANCE FOR LOAN LOSSES							
Change in Stage 2 allowance for loan losses							
Allowance at beginning of period	15	**1,696**	1,612	1,627	1,616	1,529	1,529
Stage 2 provision for loan losses							
Transfer to Stage 1	16	**(273)**	(247)	(264)	(235)	(212)	(958)
Transfer to Stage 2	17	**145**	136	132	132	133	533
Transfer to Stage 3	18	**(240)**	(193)	(176)	(171)	(172)	(712)
Net remeasurement due to transfers	19	**140**	125	121	101	115	462
Net draws (repayments)	20	**(18)**	(6)	(56)	(31)	(9)	(102)
Derecognition of financial assets (excluding disposals)	21	**(158)**	(125)	(156)	(142)	(147)	(570)
Change to risk, parameters, and models	22	**500**	382	376	320	424	1,502
Total for Stage 2 provision for loan losses	23	**96**	72	(23)	(26)	132	155
Disposals	24	**–**	(1)	(4)	(4)	(3)	(12)
Foreign exchange and other adjustments	25	**(3)**	13	12	41	(42)	24
Balance at end of period	26	**1,789**	1,696	1,612	1,627	1,616	1,696
STAGE 1 ALLOWANCE FOR LOAN LOSSES							
Change in Stage 1 allowance for loan losses							
Allowance at beginning of period	27	**2,178**	2,125	2,055	1,958	2,022	2,022
Stage 1 provision for loan losses							
Transfer to Stage 1	28	**339**	260	313	250	227	1,050
Transfer to Stage 2	29	**(116)**	(111)	(98)	(103)	(104)	(416)
Transfer to Stage 3	30	**(15)**	(13)	(11)	(19)	(22)	(65)
Net remeasurement due to transfers	31	**(107)**	(101)	(110)	(91)	(84)	(386)
New originations or purchases	32	**208**	238	271	238	227	974
Net draws (repayments)	33	**25**	6	1	(5)	69	71
Derecognition of financial assets (excluding disposals)	34	**(135)**	(122)	(141)	(163)	(143)	(569)
Change to risk, parameters, and models	35	**(162)**	(117)	(162)	(59)	(170)	(508)
Total Stage 1 provision for loan losses	36	**37**	40	63	48	–	151
Disposals	37	**–**	(2)	(11)	(4)	(4)	(21)
Foreign exchange and other adjustments	38	**(2)**	15	18	53	(60)	26
Balance at end of period	39	**2,213**	2,178	2,125	2,055	1,958	2,178
Acquired Credit-Impaired Loans	40	**16**	18	20	24	26	18
Allowance for loan losses at end of period	41	**4,798**	4,578	4,446	4,414	4,312	4,578
Consisting of:							
Allowance for loan losses							
Canada	42	**1,509**	1,447	1,430	1,438	1,455	1,447
United States	43	**2,220**	2,102	2,105	2,111	2,010	2,102
Total allowance for loan losses	44	**3,729**	3,549	3,535	3,549	3,465	3,549
Allowance for off-balance sheet instruments	45	**1,069**	1,029	911	865	847	1,029
Total allowance for loan losses, including off-balance sheet instruments, at end of period	46	**4,798**	4,578	4,446	4,414	4,312	4,578
Allowance for debt securities	47	**6**	80	103	140	146	80
Total allowance for credit losses, including off-balance sheet instruments, at end of period	48	**$ 4,804**	$ 4,658	$ 4,549	$ 4,554	$ 4,458	$ 4,658

[1] For further details on definitions and explanation on movements, refer to Note 6 in the Bank's first quarter 2019 Interim Consolidated Financial Statements.

Allowance for Credit Losses (Under IAS 39)

($ millions) *As at*	LINE #	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2017
COUNTERPARTY-SPECIFIC ALLOWANCE						
Change in Allowance for Credit Losses – Counterparty-Specific						
Impairment allowances at beginning of period	1	$ 272	$ 280	$ 296	$ 399	$ 399
Charge to the income statement – counterparty-specific	2	16	15	(19)	(37)	(25)
Amounts written off	3	(37)	(10)	(26)	(11)	(84)
Recoveries of amounts written off in previous periods	4	7	10	21	27	65
Disposals of loans	5	–	–	–	(63)	(63)
Exchange and other movements	6	5	(23)	8	(19)	(29)
Balance at end of period	7	263	272	280	296	263
COLLECTIVELY ASSESSED ALLOWANCE						
Change in Allowance for Credit Losses – Individually Insignificant						
Impairment allowances at beginning of period	8	547	574	609	593	593
Charge to the income statement – individually insignificant	9	531	493	452	539	2,015
Amounts written off	10	(644)	(629)	(653)	(649)	(2,575)
Recoveries of amounts written off in previous periods	11	134	145	144	137	560
Disposals of loans	12	–	–	–	–	–
Exchange and other movements	13	17	(36)	22	(11)	(8)
Balance at end of period	14	585	547	574	609	585
Change in Allowance for Credit Losses – Incurred but not Identified						
Impairment allowances at beginning of period	15	3,398	3,597	3,426	3,381	3,381
Charge to the income statement – incurred but not identified	16	31	(3)	67	131	226
Disposals of loans	17	–	–	–	(20)	(20)
Exchange and other movements	18	73	(196)	104	(66)	(85)
Balance at end of period	19	3,502	3,398	3,597	3,426	3,502
Allowance for credit losses at end of period	20	4,350	4,217	4,451	4,331	4,350
Consisting of:						
Allowance for loan losses						
Canada	21	1,346	1,364	1,367	1,382	1,346
United States	22	2,429	2,308	2,520	2,428	2,429
Other International	23	8	5	5	5	8
Total allowance for loan losses	24	3,783	3,677	3,892	3,815	3,783
Allowance for credit losses for off-balance sheet instruments	25	567	540	559	516	567
Allowance for credit losses at end of period	26	$ 4,350	$ 4,217	$ 4,451	$ 4,331	$ 4,350

Allowance for Credit Losses by Industry Sector and Geographic Location (Under IFRS 9)[1,2]

($ millions, except as noted) *As at*	LINE #	2019 Q1				2018 Q4				2018 Q3			
By Industry Sector **Stage 3 allowance for loan losses (impaired)**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	**Canada**	**United States**	**Int'l**	**Total**
Personal													
Residential mortgages	1	**$ 22**	**$ 26**	**$ –**	**$ 48**	$ 18	$ 29	$ –	$ 47	$ 11	$ 30	$ –	$ 41
Consumer instalment and other personal													
HELOC	2	**12**	**53**	**–**	**65**	12	59	–	71	11	61	–	72
Indirect auto	3	**49**	**27**	**–**	**76**	46	25	–	71	42	22	–	64
Other	4	**38**	**2**	**–**	**40**	34	2	–	36	30	2	–	32
Credit card	5	**75**	**314**	**–**	**389**	77	264	–	341	76	268	–	344
Total personal	6	**196**	**422**	**–**	**618**	187	379	–	566	170	383	–	553
Business and Government													
Real estate													
Residential	7	**5**	**5**	**–**	**10**	6	5	–	11	5	5	–	10
Non-residential	8	**1**	**6**	**–**	**7**	2	7	–	9	3	12	–	15
Total real estate	9	**6**	**11**	**–**	**17**	8	12	–	20	8	17	–	25
Agriculture	10	**2**	**–**	**–**	**2**	2	–	–	2	2	–	–	2
Automotive	11	**1**	**2**	**–**	**3**	–	2	–	2	–	2	–	2
Financial	12	**–**	**2**	**–**	**2**	–	1	–	1	–	1	–	1
Food, beverage, and tobacco	13	**1**	**2**	**–**	**3**	1	2	–	3	1	2	–	3
Forestry	14	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–
Government, public sector entities, and education	15	**–**	**1**	**–**	**1**	–	1	–	1	–	1	–	1
Health and social services	16	**7**	**2**	**–**	**9**	6	1	–	7	6	2	–	8
Industrial construction and trade contractors	17	**8**	**2**	**–**	**10**	3	2	–	5	15	3	–	18
Metals and mining	18	**9**	**1**	**–**	**10**	10	1	–	11	9	1	–	10
Pipelines, oil, and gas	19	**8**	**1**	**–**	**9**	14	1	–	15	17	1	–	18
Power and utilities	20	**–**	**32**	**–**	**32**	–	–	–	–	–	–	–	–
Professional and other services	21	**6**	**11**	**–**	**17**	5	3	–	8	5	3	–	8
Retail sector	22	**8**	**3**	**–**	**11**	7	2	–	9	6	3	–	9
Sundry manufacturing and wholesale	23	**12**	**3**	**–**	**15**	13	4	–	17	10	3	–	13
Telecommunications, cable, and media	24	**2**	**–**	**–**	**2**	2	–	–	2	–	–	–	–
Transportation	25	**3**	**3**	**–**	**6**	2	1	–	3	2	1	–	3
Other	26	**3**	**10**	**–**	**13**	4	10	–	14	5	10	–	15
Total business and government	27	**76**	**86**	**–**	**162**	77	43	–	120	86	50	–	136
Other Loans													
Acquired credit-impaired loans	28	**–**	**16**	**–**	**16**	–	18	–	18	–	20	–	20
Total other loans	29	**–**	**16**	**–**	**16**	–	18	–	18	–	20	–	20
Total Stage 3 allowance for loan losses (impaired)	30	**272**	**524**	**–**	**796**	264	440	–	704	256	453	–	709
Stage 1 and Stage 2 allowance for loan losses – Performing[3]													
Personal	31	**969**	**737**	**–**	**1,706**	939	704	–	1,643	924	689	–	1,613
Business and Government	32	**268**	**959**	**–**	**1,227**	244	958	–	1,202	250	963	–	1,213
Total Stage 1 and Stage 2 allowance for loan losses	33	**1,237**	**1,696**	**–**	**2,933**	1,183	1,662	–	2,845	1,174	1,652	–	2,826
Allowance for loan losses – On-Balance Sheet Loans	34	**1,509**	**2,220**	**–**	**3,729**	1,447	2,102	–	3,549	1,430	2,105	–	3,535
Allowance for loan losses – Off-Balance Sheet Instruments	35	**222**	**847**	**–**	**1,069**	220	809	–	1,029	207	704	–	911
Total allowance for loan losses	36	**1,731**	**3,067**	**–**	**4,798**	1,667	2,911	–	4,578	1,637	2,809	–	4,446
Allowance for debt securities	37	**–**	**–**	**6**	**6**	–	75	5	80	–	96	7	103
Total allowance for credit losses	38	**$ 1,731**	**$ 3,067**	**$ 6**	**$ 4,804**	$ 1,667	$ 2,986	$ 5	$ 4,658	$ 1,637	$ 2,905	$ 7	$ 4,549
Stage 3 allowance for loan losses (impaired) as a % of Gross Impaired Loans[4]													
Personal													
Residential mortgages	39	**8.1 %**	**5.9 %**	**– %**	**6.7 %**	6.8 %	6.5 %	– %	6.6 %	4.6 %	6.4 %	– %	5.8 %
Consumer instalment and other personal													
HELOC	40	**8.6**	**6.3**	**–**	**6.6**	9.2	6.9	–	7.2	8.9	7.2	–	7.4
Indirect auto	41	**69.0**	**11.5**	**–**	**24.9**	66.7	11.2	–	24.3	71.2	9.9	–	22.7
Other	42	**80.9**	**28.6**	**–**	**74.1**	73.9	25.0	–	66.7	66.7	28.6	–	61.5
Credit card	43	**56.4**	**87.5**	**–**	**79.1**	58.3	82.0	–	75.1	63.9	97.5	–	87.3
Total personal	44	**29.6**	**22.4**	**–**	**24.3**	29.2	20.5	–	22.7	28.9	21.1	–	23.0
Business and Government	45	**28.3**	**11.9**	**–**	**16.4**	28.0	11.2	–	18.2	48.3	13.2	–	24.4
Total Stage 3 allowance for loan losses (impaired)[4]	46	**29.2 %**	**19.5 %**	**– %**	**22.1 %**	28.8 %	18.9 %	– %	21.8 %	33.4 %	19.7 %	– %	23.2 %
Total allowance for loan losses as a % of gross loans and acceptances[4]	47	**0.4 %**	**1.4 %**	**– %**	**0.7 %**	0.4 %	1.4 %	– %	0.7 %	0.4 %	1.3 %	– %	0.7 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes loans that are measured at FVOCI.
[3] Allowance for loan losses – performing represents Stage 1 and Stage 2 allowance for loan losses under IFRS 9 and incurred but not identified allowance for loan losses under IAS 39 on financial assets, loan commitments, and financial guarantees.
[4] Excludes ACI loans.

Allowance for Credit Losses by Industry Sector and Geographic Location (Under IFRS 9 – Continued)[1,2]

($ millions, except as noted) *As at*	LINE #	2018 Q2				2018 Q1			
By Industry Sector **Stage 3 allowance for loan losses (impaired)**		**Canada**	**United States**	**Int'l**	**Total**	**Canada**	**United States**	**Int'l**	**Total**
Personal									
Residential mortgages	1	$ 12	$ 29	$ –	$ 41	$ 14	$ 25	$ –	$ 39
Consumer instalment and other personal									
HELOC	2	8	60	–	68	9	57	–	66
Indirect auto	3	43	24	–	67	53	23	–	76
Other	4	33	2	–	35	35	2	–	37
Credit card	5	86	262	–	348	85	256	–	341
Total personal	6	182	377	–	559	196	363	–	559
Business and Government									
Real estate									
Residential	7	7	6	–	13	7	6	–	13
Non-residential	8	2	17	–	19	2	12	–	14
Total real estate	9	9	23	–	32	9	18	–	27
Agriculture	10	2	–	–	2	3	–	–	3
Automotive	11	–	2	–	2	–	2	–	2
Financial	12	–	4	–	4	–	6	–	6
Food, beverage, and tobacco	13	1	2	–	3	1	2	–	3
Forestry	14	–	–	–	–	–	–	–	–
Government, public sector entities, and education	15	–	1	–	1	–	1	–	1
Health and social services	16	5	1	–	6	4	1	–	5
Industrial construction and trade contractors	17	15	3	–	18	14	3	–	17
Metals and mining	18	9	1	–	10	6	1	–	7
Pipelines, oil, and gas	19	18	–	–	18	24	7	–	31
Power and utilities	20	–	–	–	–	–	–	–	–
Professional and other services	21	6	4	–	10	7	4	–	11
Retail sector	22	4	3	–	7	6	4	–	10
Sundry manufacturing and wholesale	23	14	4	–	18	13	3	–	16
Telecommunications, cable, and media	24	–	–	–	–	–	–	–	–
Transportation	25	2	1	–	3	2	2	–	4
Other	26	4	11	–	15	4	6	–	10
Total business and government	27	89	60	–	149	93	60	–	153
Other Loans									
Acquired credit-impaired loans	28	–	24	–	24	–	26	–	26
Total other loans	29	–	24	–	24	–	26	–	26
Total Stage 3 allowance for loan losses (impaired)	30	271	461	–	732	289	449	–	738
Stage 1 and Stage 2 allowance for loan losses – Performing[3]									
Personal	31	912	707	–	1,619	923	659	–	1,582
Business and Government	32	255	943	–	1,198	243	902	–	1,145
Total Stage 1 and Stage 2 allowance for loan losses	33	1,167	1,650	–	2,817	1,166	1,561	–	2,727
Allowance for loan losses – On-Balance Sheet Loans	34	1,438	2,111	–	3,549	1,455	2,010	–	3,465
Allowance for loan losses – Off-Balance Sheet Instruments	35	208	657	–	865	215	632	–	847
Total allowance for loan losses	36	1,646	2,768	–	4,414	1,670	2,642	–	4,312
Allowance for debt securities	37	11	115	14	140	1	137	8	146
Total allowance for credit losses	38	$ 1,657	$ 2,883	$ 14	$ 4,554	$ 1,671	$ 2,779	$ 8	$ 4,458
Stage 3 allowance for loan losses (impaired) as a % of Gross Impaired Loans[4]									
Personal									
Residential mortgages	39	4.7 %	6.2 %	– %	5.7 %	5.1 %	5.6 %	– %	5.4 %
Consumer instalment and other personal									
HELOC	40	7.0	7.1	–	7.0	7.7	7.0	–	7.1
Indirect auto	41	71.7	10.8	–	23.7	67.1	8.9	–	22.5
Other	42	71.7	28.6	–	66.0	76.1	20.0	–	66.1
Credit card	43	63.2	93.9	–	83.9	59.4	88.9	–	79.1
Total personal	44	29.9	20.6	–	22.9	29.7	19.9	–	22.5
Business and Government	45	50.9	15.8	–	26.9	49.2	15.8	–	26.9
Total Stage 3 allowance for loan losses (impaired)[4]	46	34.6 %	19.8 %	– %	23.7 %	34.1 %	19.2 %	– %	23.4 %
Total allowance for loan losses as a % of gross loans and acceptances[4]	47	0.4 %	1.4 %	– %	0.7 %	0.4 %	1.4 %	– %	0.7 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes loans that are measured at FVOCI.
[3] Allowance for loan losses – performing represents Stage 1 and Stage 2 allowance for loan losses under IFRS 9 and incurred but not identified allowance for loan losses under IAS 39 on financial assets, loan commitments, and financial guarantees.
[4] Excludes ACI loans.

Allowance for Credit Losses by Industry Sector and Geographic Location (Under IAS 39)[1]

($ millions, except as noted) *As at*	LINE #	2017 Q4				2017 Q3				2017 Q2			
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$ 17	$ 25	$ –	$ 42	$ 18	$ 22	$ –	$ 40	$ 18	$ 23	$ –	$ 41
Consumer instalment and other personal													
HELOC	2	6	52	–	58	5	50	–	55	6	56	–	62
Indirect auto	3	37	20	–	57	35	18	–	53	32	10	–	42
Other	4	29	3	–	32	30	3	–	33	31	3	–	34
Credit card	5	93	242	–	335	90	206	–	296	98	216	–	314
Total personal	6	182	342	–	524	178	299	–	477	185	308	–	493
Business and Government													
Real estate													
Residential	7	7	7	–	14	7	8	–	15	7	6	–	13
Non-residential	8	2	10	–	12	3	6	–	9	3	6	–	9
Total real estate	9	9	17	–	26	10	14	–	24	10	12	–	22
Agriculture	10	2	–	–	2	1	–	–	1	1	–	–	1
Automotive	11	–	3	–	3	2	2	–	4	1	1	–	2
Financial	12	–	7	–	7	–	6	–	6	–	2	–	2
Food, beverage, and tobacco	13	1	2	–	3	1	2	–	3	1	3	–	4
Forestry	14	–	–	–	–	–	–	–	–	–	1	–	1
Government, public sector entities, and education	15	–	1	–	1	–	1	–	1	–	1	–	1
Health and social services	16	4	2	–	6	5	5	–	10	7	8	–	15
Industrial construction and trade contractors	17	15	6	–	21	21	10	–	31	21	4	–	25
Metals and mining	18	6	1	–	7	6	2	–	8	1	2	–	3
Pipelines, oil, and gas	19	23	8	–	31	23	8	–	31	25	9	–	34
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	5	7	–	12	8	6	–	14	8	7	–	15
Retail sector	22	11	6	–	17	11	7	–	18	12	7	–	19
Sundry manufacturing and wholesale	23	13	4	–	17	15	4	–	19	13	6	–	19
Telecommunications, cable, and media	24	–	1	–	1	–	1	–	1	–	1	–	1
Transportation	25	1	2	–	3	2	1	–	3	2	2	–	4
Other	26	3	3	–	6	1	3	–	4	1	4	–	5
Total business and government	27	93	70	–	163	106	72	–	178	103	70	–	173
Other Loans													
Debt securities classified as loans	28	–	126	–	126	–	120	–	120	–	134	–	134
Acquired credit-impaired loans[2]	29	–	35	–	35	–	44	–	44	–	54	–	54
Total other loans	30	–	161	–	161	–	164	–	164	–	188	–	188
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	275	573	–	848	284	535	–	819	288	566	–	854
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	12	24	–	36	14	25	–	39	9	34	–	43
Consumer instalment and other personal													
HELOC	33	4	54	–	58	3	62	–	65	3	70	–	73
Indirect auto	34	161	227	–	388	162	214	–	376	158	235	–	393
Other	35	169	41	–	210	167	33	–	200	170	31	–	201
Credit card	36	420	509	–	929	440	473	–	913	464	541	–	1,005
Total personal	37	766	855	–	1,621	786	807	–	1,593	804	911	–	1,715
Business and Government	38	305	981	8	1,294	293	933	5	1,231	275	1,008	5	1,288
Other Loans													
Debt securities classified as loans	39	–	20	–	20	1	33	–	34	–	35	–	35
Total other loans	40	–	20	–	20	1	33	–	34	–	35	–	35
Total Allowance for Credit Losses – Incurred but Not Identified	41	1,071	1,856	8	2,935	1,080	1,773	5	2,858	1,079	1,954	5	3,038
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,346	2,429	8	3,783	1,364	2,308	5	3,677	1,367	2,520	5	3,892
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	184	380	3	567	183	355	2	540	181	376	2	559
Total Allowance for Credit Losses	44	$ 1,530	$ 2,809	$ 11	$ 4,350	$ 1,547	$ 2,663	$ 7	$ 4,217	$ 1,548	$ 2,896	$ 7	$ 4,451
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[3]													
Personal													
Residential mortgages	45	5.7 %	5.5 %	– %	5.6 %	6.1 %	5.0 %	– %	5.4 %	5.0 %	4.7 %	– %	4.9 %
Consumer instalment and other personal													
HELOC	46	5.6	6.1	–	6.1	4.2	6.1	–	5.9	4.7	6.3	–	6.1
Indirect auto	47	77.1	7.9	–	18.9	79.5	7.9	–	19.6	78.0	4.3	–	15.5
Other	48	60.4	42.9	–	58.2	61.2	42.9	–	58.9	62.0	37.5	–	58.6
Credit card	49	64.6	86.4	–	79.0	64.3	90.4	–	80.4	64.5	90.4	–	80.3
Total personal	50	28.3	18.6	–	21.1	27.5	17.4	–	20.1	25.3	16.6	–	19.0
Business and Government	51	50.3	16.9	–	27.2	51.2	17.6	–	28.8	47.7	14.4	–	24.7
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[3]	52	33.2 %	18.3 %	– %	22.3 %	33.3 %	17.4 %	– %	21.9 %	30.4 %	16.1 %	– %	20.2 %
Total allowance for credit losses as a % of gross loans and acceptances[3]	53	0.4 %	1.3 %	0.9 %	0.7 %	0.4 %	1.3 %	0.7 %	0.7 %	0.4 %	1.3 %	0.7 %	0.7 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes all FDIC covered loans and other ACI loans.
[3] Excludes ACI loans, DSCL under IAS 39, and DSAC and DSOCI under IFRS 9.

Allowance for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)[1]

($ millions, except as noted) *As at*	LINE #	2017 Q1			
		Canada	United States	Int'l	Total
By Industry Sector					
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans					
Personal					
Residential mortgages	1	$ 19	$ 28	$ –	$ 47
Consumer instalment and other personal					
HELOC	2	8	70	–	78
Indirect auto	3	43	6	–	49
Other	4	32	4	–	36
Credit card	5	104	208	–	312
Total personal	6	206	316	–	522
Business and Government					
Real estate					
Residential	7	7	9	–	16
Non-residential	8	3	9	–	12
Total real estate	9	10	18	–	28
Agriculture	10	2	–	–	2
Automotive	11	1	1	–	2
Financial	12	–	3	–	3
Food, beverage, and tobacco	13	–	2	–	2
Forestry	14	–	5	–	5
Government, public sector entities, and education	15	–	1	–	1
Health and social services	16	6	8	–	14
Industrial construction and trade contractors	17	19	4	–	23
Metals and mining	18	1	2	–	3
Pipelines, oil, and gas	19	26	13	–	39
Power and utilities	20	–	–	–	–
Professional and other services	21	8	8	–	16
Retail sector	22	11	6	–	17
Sundry manufacturing and wholesale	23	14	5	–	19
Telecommunications, cable, and media	24	–	1	–	1
Transportation	25	2	1	–	3
Other	26	3	6	–	9
Total business and government	27	103	84	–	187
Other Loans					
Debt securities classified as loans	28	–	135	–	135
Acquired credit-impaired loans[2]	29	–	61	–	61
Total other loans	30	–	196	–	196
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	309	596	–	905
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans					
Personal					
Residential mortgages	32	10	33	–	43
Consumer instalment and other personal					
HELOC	33	4	66	–	70
Indirect auto	34	165	222	–	387
Other	35	170	28	–	198
Credit card	36	452	508	–	960
Total personal	37	801	857	–	1,658
Business and Government	38	272	942	5	1,219
Other Loans					
Debt securities classified as loans	39	–	33	–	33
Total other loans	40	–	33	–	33
Total Allowance for Credit Losses – Incurred but Not Identified	41	1,073	1,832	5	2,910
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,382	2,428	5	3,815
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	179	335	2	516
Total Allowance for Credit Losses	44	$ 1,561	$ 2,763	$ 7	$ 4,331
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[3]					
Personal					
Residential mortgages	45	4.9 %	6.1 %	– %	5.6 %
Consumer instalment and other personal					
HELOC	46	5.5	7.5	–	7.2
Indirect auto	47	78.2	2.9	–	18.5
Other	48	59.3	50.0	–	58.1
Credit card	49	65.0	87.4	–	78.4
Total personal	50	25.8	17.1	–	19.7
Business and Government	51	46.0	15.9	–	24.8
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[3]	52	30.2 %	16.8 %	– %	20.9 %
Total allowance for credit losses as a % of gross loans and acceptances[3]	53	0.4 %	1.3 %	1.1 %	0.7 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes all FDIC covered loans and other ACI loans.
[3] Excludes ACI loans, DSCL under IAS 39, and DSAC and DSOCI under IFRS 9.

Provision for Credit Losses[1,2,3,4]

($ millions) *For the period ended*	LINE #	2019 Q1	2018 Q4	Q3	Q2	Q1	2017 Q4	Q3	Q2	Q1	Full Year 2018	2017
PROVISION FOR CREDIT LOSSES												
Impaired[5]												
Canadian Retail	1	**$ 264**	$ 245	$ 226	$ 219	$ 237	$ 244	$ 238	$ 235	$ 269	$ 927	$ 986
U.S. Retail	2	**285**	205	185	199	187	199	176	118	155	776	648
Wholesale Banking	3	**–**	–	–	(8)	–	–	–	(4)	(24)	(8)	(28)
Corporate	4	**168**	109	119	110	133	104	94	84	102	471	384
Total Provision for Credit Losses – Impaired	5	**717**	559	530	520	557	547	508	433	502	2,166	1,990
Performing[6]												
Canadian Retail	6	**46**	18	20	–	33	–	–	–	–	71	–
U.S. Retail	7	**21**	39	37	5	60	4	4	34	102	141	144
Wholesale Banking	8	**7**	8	(14)	24	(7)	–	–	–	–	11	–
Corporate	9	**59**	46	(12)	7	50	27	(7)	33	29	91	82
Total Provision for Credit Losses – Performing	10	**133**	111	31	36	136	31	(3)	67	131	314	226
Total Provision for Credit Losses	11	**$ 850**	$ 670	$ 561	$ 556	$ 693	$ 578	$ 505	$ 500	$ 633	$ 2,480	$ 2,216
PROVISION FOR CREDIT LOSSES BY SEGMENT												
Canadian Retail	12	**$ 310**	$ 263	$ 246	$ 219	$ 270	$ 244	$ 238	$ 235	$ 269	$ 998	$ 986
U.S. Retail – in USD	13	**230**	187	170	161	195	163	137	114	193	713	607
– foreign exchange	14	**76**	57	52	43	52	40	43	38	64	204	185
	15	**306**	244	222	204	247	203	180	152	257	917	792
Wholesale Banking[7]	16	**7**	8	(14)	16	(7)	–	–	(4)	(24)	3	(28)
Corporate												
U.S. strategic cards portfolio[8] – in USD	17	**170**	118	83	91	145	105	68	89	99	437	361
– foreign exchange	18	**57**	37	24	26	38	27	21	30	34	125	112
Wholesale Banking – CDS[7]	19	**n/a**	n/a	n/a	n/a	n/a	(1)	(2)	(2)	(2)	n/a	(7)
Total Corporate	20	**227**	155	107	117	183	131	87	117	131	562	466
Total Provision for Credit Losses	21	**$ 850**	$ 670	$ 561	$ 556	$ 693	$ 578	$ 505	$ 500	$ 633	$ 2,480	$ 2,216

[1] Effective November 1, 2017, results have been prepared in accordance with IFRS 9.
[2] Effective November 1, 2017, the PCL related to the allowances for credit losses for all three stages are recorded within the respective segment. Under IAS 39 and prior to November 1, 2017, the PCL related to the incurred but not identified allowance for credit losses related to products in the Canadian Retail and Wholesale Banking segments were recorded in the Corporate segment.
[3] Includes provision for off-balance sheet instruments.
[4] Includes loans and debt securities that are measured at FVOCI and debt securities measured at amortized cost.
[5] PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.
[6] PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, loan commitments, and financial guarantees.
[7] Effective November 1, 2017, the accrual costs related to CDS used to manage Wholesale Banking's corporate lending exposure are recorded in non-interest income, previously reported as a component of PCL. The change in market value of the CDS, in excess of the accrual cost, continues to be reported in the Corporate segment.
[8] The retailer program partners' share of the U.S. strategic cards portfolio's PCL.

Provision for Credit Losses by Industry Sector and Geographic Location (Under IFRS 9)[1,2,3,4]

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1				2018 Q4				2018 Q3			
By Industry Sector **Stage 3 provision for credit losses (impaired)**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	**$ 7**	**$ 1**	**$ –**	**$ 8**	$ 10	$ 1	$ –	$ 11	$ 2	$ 6	$ –	$ 8
Consumer Instalment and Other Personal													
HELOC	2	**1**	**(1)**	**–**	**–**	4	1	–	5	6	5	–	11
Indirect auto	3	**65**	**86**	**–**	**151**	58	76	–	134	48	60	–	108
Other	4	**56**	**42**	**–**	**98**	47	44	–	91	46	38	–	84
Credit card	5	**119**	**275**	**–**	**394**	116	190	–	306	112	200	–	312
Total personal	6	**248**	**403**	**–**	**651**	235	312	–	547	214	309	–	523
Business and Government													
Real estate													
Residential	7	**–**	**–**	**–**	**–**	1	1	–	2	(1)	(1)	–	(2)
Non-residential	8	**–**	**(1)**	**–**	**(1)**	–	(2)	–	(2)	1	(4)	–	(3)
Total real estate	9	**–**	**(1)**	**–**	**(1)**	1	(1)	–	–	–	(5)	–	(5)
Agriculture	10	**–**	**–**	**–**	**–**	–	–	–	–	1	–	–	1
Automotive	11	**–**	**–**	**–**	**–**	1	–	–	1	–	1	–	1
Financial	12	**–**	**1**	**–**	**1**	–	(1)	–	(1)	–	1	–	1
Food, beverage, and tobacco	13	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–
Forestry	14	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–
Government, public sector entities, and education	15	**–**	**1**	**–**	**1**	–	–	–	–	–	–	–	–
Health and social services	16	**2**	**1**	**–**	**3**	1	(1)	–	–	1	1	–	2
Industrial construction and trade contractors	17	**7**	**–**	**–**	**7**	(2)	1	–	(1)	2	1	–	3
Metals and mining	18	**1**	**–**	**–**	**1**	–	1	–	1	2	1	–	3
Pipelines, oil, and gas	19	**(6)**	**–**	**–**	**(6)**	(3)	–	–	(3)	–	1	–	1
Power and utilities	20	**–**	**32**	**–**	**32**	–	–	–	–	–	–	–	–
Professional and other services	21	**2**	**9**	**–**	**11**	2	2	–	4	1	(2)	–	(1)
Retail sector	22	**6**	**1**	**–**	**7**	5	1	–	6	3	–	–	3
Sundry manufacturing and wholesale	23	**–**	**–**	**–**	**–**	1	1	–	2	(3)	–	–	(3)
Telecommunications, cable, and media	24	**1**	**–**	**–**	**1**	2	1	–	3	–	–	–	–
Transportation	25	**1**	**3**	**–**	**4**	1	–	–	1	–	–	–	–
Other	26	**2**	**8**	**–**	**10**	1	3	–	4	3	4	–	7
Total business and government	27	**16**	**55**	**–**	**71**	10	7	–	17	10	3	–	13
Other Loans													
Acquired credit-impaired loans	28	**–**	**(5)**	**–**	**(5)**	–	(5)	–	(5)	–	(6)	–	(6)
Total other loans	29	**–**	**(5)**	**–**	**(5)**	–	(5)	–	(5)	–	(6)	–	(6)
Debt securities at amortized cost and FVOCI	30	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–
Total Stage 3 provision for credit losses (impaired)	31	**$ 264**	**$ 453**	**$ –**	**$ 717**	$ 245	$ 314	$ –	$ 559	$ 224	$ 306	$ –	$ 530
Stage 1 and Stage 2 provision for credit losses													
Personal, business and government	32	**$ 55**	**$ 78**	**$ –**	**$ 133**	$ 23	$ 89	$ –	$ 112	$ 21	$ 19	$ –	$ 40
Debt securities at amortized cost and FVOCI	33	**–**	**–**	**–**	**–**	–	–	(1)	(1)	–	–	(9)	(9)
Total provision for credit losses	34	**$ 319**	**$ 531**	**$ –**	**$ 850**	$ 268	$ 403	$ (1)	$ 670	$ 245	$ 325	$ (9)	$ 561
Stage 3 provision for credit losses (impaired) as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	35	**0.01 %**	**0.01 %**	**– %**	**0.01 %**	0.02 %	0.01 %	– %	0.02 %	– %	0.08 %	– %	0.01 %
Consumer instalment and other personal													
HELOC	36	**–**	**(0.03)**	**–**	**–**	0.02	0.03	–	0.02	0.03	0.16	–	0.05
Indirect auto	37	**1.08**	**1.15**	**–**	**1.12**	0.97	1.03	–	1.01	0.83	0.82	–	0.83
Other	38	**1.23**	**19.11**	**–**	**2.06**	1.02	21.88	–	1.90	1.02	18.99	–	1.78
Credit card	39	**2.65**	**6.22**	**–**	**4.42**	2.63	4.67	–	3.61	2.56	5.09	–	3.76
Total personal	40	**0.29**	**1.73**	**–**	**0.60**	0.28	1.40	–	0.51	0.26	1.41	–	0.50
Business and Government	41	**0.06**	**0.18**	**–**	**0.12**	0.04	0.02	–	0.03	0.04	0.01	–	0.02
Total Stage 3 provision for credit losses (impaired)	42	**0.23**	**0.83**	**–**	**0.42**	0.22	0.60	–	0.34	0.20	0.59	–	0.33
Total Stage 3 provision for credit losses (impaired) Excluding Other Loans	43	**0.23**	**0.84**	**–**	**0.43**	0.22	0.61	–	0.34	0.20	0.61	–	0.33
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	44	**0.28 %**	**0.97 %**	**– %**	**0.50 %**	0.24 %	0.77 %	(0.20) %	0.40 %	0.22 %	0.63 %	(2.03) %	0.34 %
Total Provision for Credit Losses Excluding Other Loans	45	**0.28**	**0.98**	**–**	**0.50**	0.24	0.78	(0.20)	0.41	0.22	0.64	(2.03)	0.35

[1] Certain comparative amounts have been recast to conform with the presentation adopted in the current period.
[2] Primarily based on the geographic location of the customer's address.
[3] Includes loans that are measured at FVOCI.
[4] Includes provision for off-balance sheet instruments.

Provision for Credit Losses by Industry Sector and Geographic Location (Under IFRS 9 – Continued)[1,2,3,4]

($ millions, except as noted) *For the period ended*	LINE #	2018 Q2 Canada	2018 Q2 United States	2018 Q2 Int'l	2018 Q2 Total	2018 Q1 Canada	2018 Q1 United States	2018 Q1 Int'l	2018 Q1 Total
By Industry Sector									
Stage 3 provision for credit losses (impaired)									
Personal									
Residential mortgages	1	$ 3	$ 4	$ –	$ 7	$ –	$ 2	$ –	$ 2
Consumer Instalment and Other Personal									
HELOC	2	(1)	7	–	6	2	2	–	4
Indirect auto	3	42	63	–	105	57	73	–	130
Other	4	40	38	–	78	45	35	–	80
Credit card	5	120	193	–	313	123	222	–	345
Total personal	6	204	305	–	509	227	334	–	561
Business and Government									
Real estate									
Residential	7	–	–	–	–	(2)	(2)	–	(4)
Non-residential	8	1	6	–	7	1	(4)	–	(3)
Total real estate	9	1	6	–	7	(1)	(6)	–	(7)
Agriculture	10	–	–	–	–	–	–	–	–
Automotive	11	–	–	–	–	2	–	–	2
Financial	12	–	4	–	4	–	3	–	3
Food, beverage, and tobacco	13	–	–	–	–	–	(1)	–	(1)
Forestry	14	–	–	–	–	–	–	–	–
Government, public sector entities, and education	15	–	(1)	–	(1)	–	1	–	1
Health and social services	16	–	–	–	–	1	–	–	1
Industrial construction and trade contractors	17	2	1	–	3	–	(2)	–	(2)
Metals and mining	18	3	–	–	3	(1)	–	–	(1)
Pipelines, oil, and gas	19	1	(7)	–	(6)	–	(1)	–	(1)
Power and utilities	20	–	–	–	–	–	–	–	–
Professional and other services	21	1	–	–	1	–	(1)	–	(1)
Retail sector	22	3	–	–	3	3	(1)	–	2
Sundry manufacturing and wholesale	23	–	–	–	–	–	–	–	–
Telecommunications, cable, and media	24	–	–	–	–	–	–	–	–
Transportation	25	–	(1)	–	(1)	1	(3)	–	(2)
Other	26	4	–	–	4	5	6	–	11
Total business and government	27	15	2	–	17	10	(5)	–	5
Other Loans									
Acquired credit-impaired loans	28	–	(6)	–	(6)	–	(9)	–	(9)
Total other loans	29	–	(6)	–	(6)	–	(9)	–	(9)
Debt securities at amortized cost and FVOCI	30	–	–	–	–	–	–	–	–
Total Stage 3 provision for credit losses (impaired)	31	$ 219	$ 301	$ –	$ 520	$ 237	$ 320	$ –	$ 557
Stage 1 and Stage 2 provision for credit losses									
Personal, business and government	32	$ –	$ 22	$ –	$ 22	$ 32	$ 100	$ –	$ 132
Debt securities at amortized cost and FVOCI	33	10	(2)	6	14	–	–	4	4
Total provision for credit losses	34	$ 229	$ 321	$ 6	$ 556	$ 269	$ 420	$ 4	$ 693
Stage 3 provision for credit losses (impaired) as a % of Average Net Loans and Acceptances									
Personal									
Residential mortgages	35	0.01 %	0.06 %	– %	0.01 %	– %	0.03 %	– %	– %
Consumer instalment and other personal									
HELOC	36	(0.01)	0.24	–	0.03	0.01	0.07	–	0.02
Indirect auto	37	0.77	0.90	–	0.85	1.02	1.02	–	1.02
Other	38	0.92	19.93	–	1.73	1.04	17.42	–	1.76
Credit card	39	2.90	5.25	–	4.01	2.76	5.84	–	4.18
Total personal	40	0.26	1.47	–	0.51	0.28	1.58	–	0.55
Business and Government	41	0.06	0.01	–	0.03	0.04	(0.02)	–	0.01
Total Stage 3 provision for credit losses (impaired)	42	0.21	0.62	–	0.34	0.22	0.65	–	0.36
Total Stage 3 provision for credit losses (impaired) Excluding Other Loans	43	0.21	0.63	–	0.34	0.22	0.67	–	0.36
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances									
Total Provision for Credit Losses	44	0.22 %	0.66 %	1.36 %	0.36 %	0.25 %	0.85 %	1.10 %	0.44 %
Total Provision for Credit Losses Excluding Other Loans	45	0.22	0.67	1.36	0.36	0.25	0.87	1.10	0.45

[1] Certain comparative amounts have been recast to conform with the presentation adopted in current period.
[2] Primarily based on the geographic location of the customer's address.
[3] Includes loans that are measured at FVOCI.
[4] Includes provision for off-balance sheet instruments.

Provision for Credit Losses by Industry Sector and Geographic Location (Under IAS 39)[1,2]

($ millions, except as noted) *For the period ended*	LINE #	2017 Q4				2017 Q3				2017 Q2			
By Industry Sector		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Personal													
Residential mortgages	1	$ 6	$ 4	$ –	$ 10	$ 5	$ 7	$ –	$ 12	$ 4	$ (3)	$ –	$ 1
Consumer Instalment and Other Personal													
HELOC	2	2	7	–	9	3	8	–	11	1	(5)	–	(4)
Indirect auto	3	63	60	–	123	60	54	–	114	47	54	–	101
Other	4	43	39	–	82	41	31	–	72	41	25	–	66
Credit card	5	121	185	–	306	113	165	–	278	127	156	–	283
Total personal	6	235	295	–	530	222	265	–	487	220	227	–	447
Business and Government													
Real estate													
Residential	7	–	–	–	–	(1)	1	–	–	1	(2)	–	(1)
Non-residential	8	–	3	–	3	–	–	–	–	–	(3)	–	(3)
Total real estate	9	–	3	–	3	(1)	1	–	–	1	(5)	–	(4)
Agriculture	10	–	–	–	–	–	–	–	–	–	–	–	–
Automotive	11	–	–	–	–	–	1	–	1	–	(2)	–	(2)
Financial	12	–	15	–	15	–	4	–	4	–	–	–	–
Food, beverage, and tobacco	13	–	–	–	–	–	–	–	–	–	1	–	1
Forestry	14	–	–	–	–	–	–	–	–	1	(5)	–	(4)
Government, public sector entities, and education	15	–	–	–	–	–	(1)	–	(1)	–	–	–	–
Health and social services	16	1	(2)	–	(1)	–	(3)	–	(3)	1	6	–	7
Industrial construction and trade contractors	17	3	–	–	3	2	7	–	9	4	–	–	4
Metals and mining	18	–	–	–	–	5	–	–	5	–	–	–	–
Pipelines, oil, and gas	19	–	–	–	–	(1)	1	–	–	(2)	(5)	–	(7)
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	–	–	–	–	3	1	–	4	1	2	–	3
Retail sector	22	3	–	–	3	3	1	–	4	3	2	–	5
Sundry manufacturing and wholesale	23	–	–	–	–	1	(3)	–	(2)	–	(3)	–	(3)
Telecommunications, cable, and media	24	–	–	–	–	–	(1)	–	(1)	1	–	–	1
Transportation	25	–	1	–	1	1	(1)	–	–	1	1	–	2
Other	26	1	2	–	3	1	9	–	10	2	(1)	–	1
Total business and government	27	8	19	–	27	14	16	–	30	13	(9)	–	4
Other Loans													
Debt securities classified as loans	28	–	3	–	3	–	–	–	–	–	(5)	–	(5)
Acquired credit-impaired loans[3]	29	–	(13)	–	(13)	–	(9)	–	(9)	–	(13)	–	(13)
Total other loans	30	–	(10)	–	(10)	–	(9)	–	(9)	–	(18)	–	(18)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31	243	304	–	547	236	272	–	508	233	200	–	433
Provisions for Credit Losses – Incurred but not Identified													
Personal, business and government	32	(6)	48	3	45	1	(7)	1	(5)	9	58	–	67
Other Loans													
Debt securities classified as loans	33	(1)	(13)	–	(14)	1	1	–	2	–	–	–	–
Total other loans	34	(1)	(13)	–	(14)	1	1	–	2	–	–	–	–
Total Provisions for Credit Losses – Incurred but not Identified	35	(7)	35	3	31	2	(6)	1	(3)	9	58	–	67
Total Provision for Credit Losses	36	$ 236	$ 339	$ 3	$ 578	$ 238	$ 266	$ 1	$ 505	$ 242	$ 258	$ –	$ 500
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	37	0.01 %	0.06 %	– %	0.02 %	0.01 %	0.10 %	– %	0.02 %	0.01 %	(0.04) %	– %	– %
Consumer instalment and other personal													
HELOC	38	0.01	0.23	–	0.04	0.02	0.26	–	0.05	0.01	(0.16)	–	(0.02)
Indirect auto	39	1.15	0.85	–	0.98	1.13	0.78	–	0.93	0.94	0.79	–	0.86
Other	40	1.00	19.27	–	1.83	0.95	15.32	–	1.60	1.00	13.23	–	1.54
Credit card	41	2.75	5.39	–	3.91	2.58	4.92	–	3.59	3.06	4.80	–	3.83
Total personal	42	0.29	1.41	–	0.52	0.28	1.30	–	0.49	0.29	1.13	–	0.47
Business and Government	43	0.03	0.07	–	0.05	0.06	0.06	–	0.06	0.06	(0.03)	–	0.01
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	0.23	0.62	–	0.35	0.23	0.56	–	0.33	0.24	0.42	–	0.29
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	0.23 %	0.65 %	– %	0.36 %	0.23 %	0.58 %	– %	0.34 %	0.24 %	0.46 %	– %	0.31 %
Total Provision for Loan Losses as a % of Average Net Loans and Acceptances													
Total Provision for Loan Losses	46	0.22 %	0.69 %	0.88 %	0.37 %	0.23 %	0.55 %	0.32 %	0.33 %	0.25 %	0.54 %	– %	0.34 %
Total Provision for Loan Losses Excluding Other Loans	47	0.22	0.75	1.04	0.39	0.23	0.57	0.39	0.33	0.25	0.58	–	0.35

[1] Primarily based on the geographic location of the customer's address.
[2] Includes provision for off-balance sheet instruments.
[3] Includes all FDIC covered loans and other ACI loans.

Provision for Credit Losses by Industry Sector and Geographic Location (Under IAS 39 – Continued)[1,2]

($ millions, except as noted) *For the period ended*	LINE #	2017 Q1			
By Industry Sector		Canada	United States	Int'l	Total
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant					
Personal					
Residential mortgages	1	$ 7	$ (1)	$ –	$ 6
Consumer Instalment and Other Personal					
HELOC	2	1	(3)	–	(2)
Indirect auto	3	75	61	–	136
Other	4	47	33	–	80
Credit card	5	124	182	–	306
Total personal	6	254	272	–	526
Business and Government					
Real estate					
Residential	7	–	2	–	2
Non-residential	8	1	(3)	–	(2)
Total real estate	9	1	(1)	–	–
Agriculture	10	–	–	–	–
Automotive	11	–	–	–	–
Financial	12	–	–	–	–
Food, beverage, and tobacco	13	–	–	–	–
Forestry	14	–	(2)	–	(2)
Government, public sector entities, and education	15	–	(1)	–	(1)
Health and social services	16	2	(7)	–	(5)
Industrial construction and trade contractors	17	–	–	–	–
Metals and mining	18	–	(1)	–	(1)
Pipelines, oil, and gas	19	(8)	(11)	–	(19)
Power and utilities	20	–	(1)	–	(1)
Professional and other services	21	2	–	–	2
Retail sector	22	2	(3)	–	(1)
Sundry manufacturing and wholesale	23	–	–	–	–
Telecommunications, cable, and media	24	–	–	–	–
Transportation	25	–	–	–	–
Other	26	1	6	–	7
Total business and government	27	–	(21)	–	(21)
Other Loans					
Debt securities classified as loans	28	–	–	–	–
Acquired credit-impaired loans[3]	29	–	(3)	–	(3)
Total other loans	30	–	(3)	–	(3)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31	254	248	–	502
Provisions for Credit Losses – Incurred but not Identified					
Personal, business and government	32	4	126	–	130
Other Loans					
Debt securities classified as loans	33	–	1	–	1
Total other loans	34	–	1	–	1
Total Provisions for Credit Losses – Incurred but not Identified	35	4	127	–	131
Total Provision for Credit Losses	36	$ 258	$ 375	$ –	$ 633
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances					
Personal					
Residential mortgages	37	0.01 %	(0.01) %	– %	0.01 %
Consumer instalment and other personal					
HELOC	38	0.01	(0.09)	–	(0.01)
Indirect auto	39	1.46	0.87	–	1.12
Other	40	1.14	16.74	–	1.86
Credit card	41	2.81	5.31	–	3.91
Total personal	42	0.33	1.31	–	0.53
Business and Government	43	–	(0.07)	–	(0.04)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	0.25	0.50	–	0.33
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	0.25 %	0.51 %	– %	0.34 %
Total Provision for Loan Losses as a % of Average Net Loans and Acceptances					
Total Provision for Loan Losses	46	0.26 %	0.76 %	– %	0.42 %
Total Provision for Loan Losses Excluding Other Loans	47	0.26	0.77	–	0.42

[1] Primarily based on the geographic location of the customer's address.
[2] Includes provision for off-balance sheet instruments.
[3] Includes all FDIC covered loans and other ACI loans.

Analysis of Change in Equity

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Common Shares												
Balance at beginning of period	1	**$ 21,221**	$ 21,099	$ 21,203	$ 21,094	$ 20,931	$ 20,912	$ 20,809	$ 20,836	$ 20,711	$ 20,931	$ 20,711
Issued												
Options	2	**28**	28	28	24	72	27	18	56	47	152	148
Dividend reinvestment plan	3	**99**	94	89	92	91	82	85	84	78	366	329
Shares issued in connection with acquisitions	4	**366**	–	–	–	–	–	–	–	–	–	–
Purchase of shares for cancellation	5	**(53)**	–	(221)	(7)	–	(90)	–	(167)	–	(228)	(257)
Balance at end of period	6	**21,661**	21,221	21,099	21,203	21,094	20,931	20,912	20,809	20,836	21,221	20,931
Preferred Shares												
Balance at beginning of period	7	**5,000**	4,850	5,100	4,750	4,750	4,750	4,400	4,400	4,400	4,750	4,400
Issue of shares	8	**350**	400	–	350	–	–	350	–	–	750	350
Redemption of shares	9	**–**	(250)	(250)	–	–	–	–	–	–	(500)	–
Balance at end of period	10	**5,350**	5,000	4,850	5,100	4,750	4,750	4,750	4,400	4,400	5,000	4,750
Treasury Shares – Common												
Balance at beginning of period	11	**(144)**	(168)	(108)	(92)	(176)	(22)	(245)	(218)	(31)	(176)	(31)
Purchase of shares	12	**(2,343)**	(2,134)	(2,571)	(1,691)	(1,899)	(2,684)	(2,180)	(2,312)	(2,478)	(8,295)	(9,654)
Sale of shares	13	**2,348**	2,158	2,511	1,675	1,983	2,530	2,403	2,285	2,291	8,327	9,509
Balance at end of period	14	**(139)**	(144)	(168)	(108)	(92)	(176)	(22)	(245)	(218)	(144)	(176)
Treasury Shares – Preferred												
Balance at beginning of period	15	**(7)**	(3)	(5)	(9)	(7)	(8)	(7)	(5)	(5)	(7)	(5)
Purchase of shares	16	**(33)**	(26)	(24)	(48)	(31)	(38)	(46)	(41)	(50)	(129)	(175)
Sale of shares	17	**37**	22	26	52	29	39	45	39	50	129	173
Balance at end of period	18	**(3)**	(7)	(3)	(5)	(9)	(7)	(8)	(7)	(5)	(7)	(7)
Contributed Surplus												
Balance at beginning of period	19	**193**	195	194	229	214	207	200	206	203	214	203
Net premium (discount) on treasury shares	20	**(32)**	–	8	(34)	24	6	9	1	7	(2)	23
Stock options expensed	21	**3**	3	3	3	3	3	3	4	5	12	15
Stock options exercised	22	**(4)**	(4)	(5)	(4)	(11)	(3)	(3)	(9)	(8)	(24)	(23)
Other	23	**(2)**	(1)	(5)	–	(1)	1	(2)	(2)	(1)	(7)	(4)
Balance at end of period	24	**158**	193	195	194	229	214	207	200	206	193	214
Retained Earnings												
Balance at beginning of period	25	**46,145**	44,223	43,363	41,744	40,489	39,473	37,577	37,330	35,452	40,489	35,452
Impact on adoption of IFRS 15	26	**(41)**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Impact on adoption of IFRS 9	27	**–**	–	–	–	53	n/a	n/a	n/a	n/a	53	n/a
Net income	28	**2,392**	2,942	3,087	2,898	2,335	2,677	2,740	2,475	2,504	11,262	10,396
Dividends												
Common	29	**(1,227)**	(1,223)	(1,222)	(1,239)	(1,102)	(1,105)	(1,108)	(1,113)	(1,021)	(4,786)	(4,347)
Preferred	30	**(60)**	(51)	(59)	(52)	(52)	(50)	(47)	(48)	(48)	(214)	(193)
Share issue expenses and others	31	**(4)**	(6)	–	(4)	–	–	(4)	–	–	(10)	(4)
Net premium on repurchase of common shares	32	**(260)**	–	(1,236)	(37)	–	(427)	–	(713)	–	(1,273)	(1,140)
Actuarial gains (losses) on employee benefit plans	33	**(302)**	259	290	53	20	(79)	315	(354)	443	622	325
Realized gains (losses) on equity securities at fair value through other comprehensive income	34	**17**	1	–	–	1	n/a	n/a	n/a	n/a	2	n/a
Balance at end of period	35	**46,660**	46,145	44,223	43,363	41,744	40,489	39,473	37,577	37,330	46,145	40,489
Accumulated Other Comprehensive Income (loss)												
Balance at beginning of period	36	**6,639**	6,498	5,923	4,472	8,006	6,564	11,853	9,131	11,834	8,006	11,834
Impact of adoption of IFRS 9	37	**–**	–	–	–	(77)	n/a	n/a	n/a	n/a	(77)	n/a
Change in unrealized gains (losses) on debt securities at fair value through other comprehensive income	38	**33**	(81)	(19)	(167)	6	n/a	n/a	n/a	n/a	(261)	n/a
Reclassification to earnings of changes in allowance for credit losses on debt securities at fair value through other comprehensive income	39	**–**	(1)	(16)	12	4	n/a	n/a	n/a	n/a	(1)	n/a
Reclassification to earnings of net losses (gains) in respect of debt securities at fair value through other comprehensive income	40	**40**	(16)	(1)	(3)	(2)	n/a	n/a	n/a	n/a	(22)	n/a
Net change in unrealized gains (losses) on equity securities at fair value through other comprehensive income	41	**(52)**	(15)	25	2	26	n/a	n/a	n/a	n/a	38	n/a
Change in fair value due to credit risk on financial liabilities designated at fair value through profit or loss	42	**(10)**	–	–	–	–	–	–	–	–	–	–
Net change in unrealized gains (losses) on AFS securities	43	**n/a**	n/a	n/a	n/a	n/a	36	(94)	289	93	n/a	324
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	44	**(112)**	596	656	2,028	(2,245)	1,638	(4,428)	2,325	(1,423)	1,035	(1,888)
Net change in gains (losses) on derivatives designated as cash flow hedges	45	**1,445**	(342)	(70)	(421)	(1,246)	(232)	(767)	108	(1,373)	(2,079)	(2,264)
Balance at end of period	46	**7,983**	6,639	6,498	5,923	4,472	8,006	6,564	11,853	9,131	6,639	8,006
Non-Controlling Interests in Subsidiaries	47	**–**	993	993	992	986	983	1,588	1,652	1,622	993	983
Total Equity	48	**$ 81,670**	$ 80,040	$ 77,687	$ 76,662	$ 73,174	$ 75,190	$ 73,464	$ 76,239	$ 73,302	$ 80,040	$ 75,190

Analysis of Change in Equity (continued)

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
NUMBER OF COMMON SHARES OUTSTANDING (thousands)[1]												
Balance at beginning of period	49	**1,828,276**	1,826,139	1,844,590	1,843,656	1,839,589	1,848,593	1,843,449	1,856,383	1,857,180	1,839,589	1,857,180
Issued												
Options	50	**561**	475	538	469	1,473	433	372	1,162	1,020	2,955	2,987
Dividend reinvestment plan	51	**1,359**	1,289	1,162	1,288	1,232	1,137	1,309	1,287	1,142	4,971	4,875
Acquisitions	52	**5,031**	–	–	–	–	–	–	–	–	–	–
Purchase of shares for cancellation	53	**(4,500)**	–	(19,400)	(600)	–	(7,980)	–	(15,000)	–	(20,000)	(22,980)
Impact of treasury shares	54	**55**	373	(751)	(223)	1,362	(2,594)	3,463	(383)	(2,959)	761	(2,473)
Balance at end of period	55	**1,830,782**	1,828,276	1,826,139	1,844,590	1,843,656	1,839,589	1,848,593	1,843,449	1,856,383	1,828,276	1,839,589

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

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

($ millions) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Unrealized Gains (Losses) on Debt Securities at Fair Value through Other Comprehensive Income												
Balance at beginning of period	1	**$ 245**	$ 343	$ 379	$ 537	$ 510	$ n/a	$ n/a	$ n/a	$ n/a	$ 510	$ n/a
Impact of adoption of IFRS 9	2	**–**	–	–	–	19	n/a	n/a	n/a	n/a	19	n/a
Change in unrealized gains (losses)	3	**33**	(81)	(19)	(167)	6	n/a	n/a	n/a	n/a	(261)	n/a
Change in allowance for expected credit losses on debt securities at fair value through other comprehensive income	4	**–**	(1)	(16)	12	4	n/a	n/a	n/a	n/a	(1)	n/a
Reclassification to earnings of losses (gains)	5	**40**	(16)	(1)	(3)	(2)	n/a	n/a	n/a	n/a	(22)	n/a
Net change for the period	6	**73**	(98)	(36)	(158)	8	n/a	n/a	n/a	n/a	(284)	n/a
Balance at end of period	7	**318**	245	343	379	537	n/a	n/a	n/a	n/a	245	n/a
Unrealized Gains (Losses) on Available-for-Sale Securities												
Balance at beginning of period	8	**n/a**	n/a	n/a	n/a	n/a	587	681	392	299	n/a	299
Change in unrealized gains (losses)	9	**n/a**	n/a	n/a	n/a	n/a	97	(46)	296	120	n/a	467
Reclassification to earnings of losses (gains)	10	**n/a**	n/a	n/a	n/a	n/a	(61)	(48)	(7)	(27)	n/a	(143)
Net change for the period	11	**n/a**	n/a	n/a	n/a	n/a	36	(94)	289	93	n/a	324
Balance at end of period	12	**n/a**	n/a	n/a	n/a	n/a	623	587	681	392	n/a	623
Unrealized Gains (Losses) on Equity Securities at Fair Value through Other Comprehensive Income												
Balance at beginning of period	13	**55**	70	45	43	113	n/a	n/a	n/a	n/a	113	n/a
Impact of adoption of IFRS 9	14	**–**	–	–	–	(96)	n/a	n/a	n/a	n/a	(96)	n/a
Change in unrealized gains (losses)	15	**(35)**	(14)	25	2	27	n/a	n/a	n/a	n/a	40	n/a
Reclassification to retained earnings of losses (gains)	16	**(17)**	(1)	–	–	(1)	n/a	n/a	n/a	n/a	(2)	n/a
Net change for the period	17	**(52)**	(15)	25	2	26	n/a	n/a	n/a	n/a	38	n/a
Balance at end of period	18	**3**	55	70	45	43	n/a	n/a	n/a	n/a	55	n/a
Change in Fair Value Due to Credit Risk on Financial Liabilities Designated at Fair Value Through Profit or Loss												
Balance at beginning of period	19	**–**	–	–	–	–	–	–	–	–	–	–
Change in fair value due to credit risk on financial liabilities	20	**(10)**	–	–	–	–	–	–	–	–	–	–
Net change for the period	21	**(10)**	–	–	–	–	–	–	–	–	–	–
Balance at end of period	22	**(10)**	–	–	–	–	–	–	–	–	–	–
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities												
Balance at beginning of period	23	**8,826**	8,230	7,574	5,546	7,791	6,153	10,581	8,256	9,679	7,791	9,679
Investment in foreign operations	24	**(131)**	780	838	2,791	(3,086)	2,275	(6,112)	3,210	(1,907)	1,323	(2,534)
Reclassification to earnings of net losses (gains) on investment in foreign operations	25	**–**	–	–	–	–	–	(25)	(9)	17	–	(17)
Hedging activities	26	**26**	(251)	(248)	(1,038)	1,145	(864)	2,309	(1,201)	652	(392)	896
Reclassification to earnings of net losses (gains) on hedges of investments in foreign operations	27	**–**	–	–	–	–	–	13	9	(17)	–	5
Recovery of (provision for) income taxes	28	**(7)**	67	66	275	(304)	227	(613)	316	(168)	104	(238)
Net change for the period	29	**(112)**	596	656	2,028	(2,245)	1,638	(4,428)	2,325	(1,423)	1,035	(1,888)
Balance at end of period	30	**8,714**	8,826	8,230	7,574	5,546	7,791	6,153	10,581	8,256	8,826	7,791
Gains (losses) on Derivatives Designated as Cash Flow Hedges												
Balance at beginning of period	31	**(2,487)**	(2,145)	(2,075)	(1,654)	(408)	(176)	591	483	1,856	(408)	1,856
Change in gains (losses)	32	**836**	(146)	524	393	(2,395)	888	(2,503)	1,375	(1,214)	(1,624)	(1,454)
Reclassification to earnings of losses (gains)	33	**609**	(196)	(594)	(814)	1,149	(1,120)	1,736	(1,267)	(159)	(455)	(810)
Net change for the period	34	**1,445**	(342)	(70)	(421)	(1,246)	(232)	(767)	108	(1,373)	(2,079)	(2,264)
Balance at end of period	35	**(1,042)**	(2,487)	(2,145)	(2,075)	(1,654)	(408)	(176)	591	483	(2,487)	(408)
Accumulated Other Comprehensive Income at End of Period	36	**$ 7,983**	$ 6,639	$ 6,498	$ 5,923	$ 4,472	$ 8,006	$ 6,564	$ 11,853	$ 9,131	$ 6,639	$ 8,006

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

($ millions) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
NON-CONTROLLING INTERESTS IN SUBSIDIARIES												
Balance at beginning of period	1	**$ 993**	$ 993	$ 992	$ 986	$ 983	$ 1,588	$ 1,652	$ 1,622	$ 1,650	$ 983	$ 1,650
On account of income	2	**18**	18	18	18	18	35	29	28	29	72	121
On account of redemption of non-controlling interests	3	**(1,000)**	–	–	–	–	(617)	–	–	–	–	(617)
Foreign exchange and other adjustments	4	**(11)**	(18)	(17)	(12)	(15)	(23)	(93)	2	(57)	(62)	(171)
Balance at end of period	5	**$ –**	$ 993	$ 993	$ 992	$ 986	$ 983	$ 1,588	$ 1,652	$ 1,622	$ 993	$ 983
INVESTMENT IN TD AMERITRADE												
Balance at beginning of period	6	**$ 8,445**	$ 8,175	$ 7,904	$ 7,505	$ 7,784	$ 6,714	$ 7,281	$ 6,883	$ 7,091	$ 7,784	$ 7,091
Increase in reported investment through direct ownership	7	**–**	–	–	–	–	487	–	–	–	–	487
Dilution gain on the Scottrade transaction	8	**–**	–	–	–	–	204	–	–	–	–	204
Decrease in reported investment through dividends received	9	**(93)**	(64)	(63)	(62)	(63)	–	(51)	(54)	(107)	(252)	(212)
Equity in net income, net of income taxes	10	**322**	235	230	131	147	103	122	111	113	743	449
Foreign exchange and other adjustments	11	**(10)**	99	104	330	(363)	276	(638)	341	(214)	170	(235)
Impact on adoption of new accounting guidance	12	**15**	–	–	–	–	–	–	–	–	–	–
Balance at end of period	13	**$ 8,679**	$ 8,445	$ 8,175	$ 7,904	$ 7,505	$ 7,784	$ 6,714	$ 7,281	$ 6,883	$ 8,445	$ 7,784

Acronyms

Acronym	Definition	Acronym	Definition
ACI	Acquired Credit-Impaired	**FVOCI**	Fair Value Through Other Comprehensive Income
AFS	Available-For-Sale	**HELOC**	Home Equity Line of Credit
AOCI	Accumulated Other Comprehensive Income	**IDA**	Insured Deposit Accounts
AUA	Assets under Administration	**IFRS**	International Financial Reporting Standards
AUM	Assets under Management	**MBS**	Mortgage-Backed Securities
BRR	Borrower Risk Rating	**N/A**	Not Applicable
CDS	Credit Default Swaps	**OSFI**	Office of the Superintendent of Financial Institutions Canada
CVA	Credit Valuation Adjustment	**PCL**	Provision for Credit Losses
DSOCI	Debt Securities at Fair Value Through Other Comprehensive Income	**ROE**	Return on Common Equity
EPS	Earnings Per Share	**RWA**	Risk-Weighted Assets
EVaR	Economic Value at Risk	**TEB**	Taxable Equivalent Basis
FDIC	Federal Deposit Insurance Corporation		

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	LINE #	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	Full Year 2018	Full Year 2017
Net interest income	1	**$ 2,840**	$ 2,824	$ 2,753	$ 2,598	$ 2,645	$ 2,603	$ 2,526	$ 2,369	$ 2,445	$ 10,820	$ 9,943
Non-interest income	2	**942**	922	937	872	902	857	902	838	869	3,633	3,466
Total revenue	3	**3,782**	3,746	3,690	3,470	3,547	3,460	3,428	3,207	3,314	14,453	13,409
Provision for credit losses[1]												
Impaired[2]	4	**264**	245	226	219	237	244	238	235	269	927	986
Performing[3]	5	**46**	18	20	–	33	–	–	–	–	71	–
Total provision for credit losses	6	**310**	263	246	219	270	244	238	235	269	998	986
Non-interest expenses	7	**2,144**	1,628	1,546	1,421	1,478	1,465	1,418	1,407	1,407	6,073	5,697
Income (loss) before income taxes	8	**1,328**	1,855	1,898	1,830	1,799	1,751	1,772	1,565	1,638	7,382	6,726
Provision for (recovery of) income taxes	9	**355**	495	506	488	480	469	473	418	438	1,969	1,798
Net income – reported	10	**973**	1,360	1,392	1,342	1,319	1,282	1,299	1,147	1,200	5,413	4,928
Adjustments for items of note, net of income taxes[4]	11	**446**	–	–	–	–	–	–	–	–	–	–
Net income – adjusted	12	**$ 1,419**	$ 1,360	$ 1,392	$ 1,342	$ 1,319	$ 1,282	$ 1,299	$ 1,147	$ 1,200	$ 5,413	$ 4,928
Average common equity ($ billions)	13	**$ 13.6**	$ 11.9	$ 11.7	$ 11.5	$ 11.3	$ 11.1	$ 11.2	$ 11.1	$ 11.0	$ 11.6	$ 11.1
Return on common equity – reported[5]	14	**28.4 %**	45.5 %	47.2 %	47.8 %	46.1 %	45.9 %	45.9 %	42.5 %	43.3 %	46.6 %	44.4 %
Return on common equity – adjusted[5]	15	**41.5**	45.5	47.2	47.8	46.1	45.9	45.9	42.5	43.3	46.6	44.4
Key Performance Indicators ($ billions, except as noted)												
Common Equity Tier 1 Capital risk-weighted assets[6]	16	**$ 104**	$ 102	$ 100	$ 98	$ 96	$ 94	$ 92	$ 93	$ 91	$ 102	$ 94
Average loans – personal												
Real estate secured lending												
Residential mortgages	17	**193.4**	192.5	190.1	189.8	190.0	189.4	188.0	187.5	188.2	190.6	188.2
HELOC – amortizing[7]	18	**51.3**	49.1	45.4	42.1	40.0	37.5	33.6	31.4	30.1	44.1	33.2
Real estate secured lending – amortizing	19	**244.7**	241.6	235.5	231.9	230.0	226.9	221.6	218.9	218.3	234.7	221.4
HELOC – non-amortizing[7]	20	**35.2**	35.5	35.6	35.5	35.7	35.9	36.0	35.1	35.2	35.6	35.6
Indirect auto[7]	21	**24.7**	24.5	23.7	22.9	22.8	22.3	21.6	20.9	20.8	23.5	21.4
Other[7]	22	**13.2**	13.1	13.0	12.9	12.7	12.8	12.7	12.5	12.4	12.9	12.6
Credit card	23	**19.7**	19.3	19.2	18.8	19.6	19.3	19.2	18.8	19.3	19.2	19.1
Total average loans – personal	24	**337.5**	334.0	327.0	322.0	320.8	317.2	311.1	306.2	306.0	325.9	310.1
Average loans and acceptances – business	25	**76.2**	75.1	73.7	71.8	69.7	68.1	66.5	65.4	63.8	72.6	66.0
Average deposits												
Personal	26	**194.0**	191.6	190.7	189.6	189.2	186.4	185.0	181.6	179.8	190.3	183.2
Business	27	**112.9**	112.8	111.9	109.7	109.3	107.4	105.6	99.2	99.0	111.0	102.8
Net interest margin including securitized assets	28	**2.82 %**	2.84 %	2.82 %	2.80 %	2.78 %	2.77 %	2.75 %	2.71 %	2.72 %	2.81 %	2.74 %
Efficiency ratio – reported	29	**56.7**	43.5	41.9	41.0	41.7	42.3	41.4	43.9	42.5	42.0	42.5
Efficiency ratio – adjusted	30	**40.6**	43.5	41.9	41.0	41.7	42.3	41.4	43.9	42.5	42.0	42.5
Number of Canadian retail branches at period end	31	**1,099**	1,098	1,108	1,121	1,129	1,128	1,138	1,153	1,154	1,098	1,128
Average number of full-time equivalent staff	32	**27,649**	27,368	27,093	26,657	26,958	27,280	27,532	27,561	27,866	27,022	27,560
Additional Information on Canadian Wealth and Insurance Breakdown of Total Net Income (loss)												
Wealth												
Reported	33	**$ 274**	$ 291	$ 298	$ 293	$ 311	$ 272	$ 268	$ 244	$ 244	$ 1,193	$ 1,028
Adjusted[8]	34	**304**	291	298	293	311	272	268	244	244	1,193	1,028
Insurance	35	**132**	90	162	198	127	110	158	179	122	577	569

[1] Effective November 1, 2017, the PCL related to the allowances for credit losses for all three stages are recorded within the respective segment. Under IAS 39 and prior to November 1, 2017, the PCL related to the incurred but not identified allowance for credit losses related to products in the Canadian Retail segment was recorded in the Corporate segment.
[2] PCL – impaired represents Stage 3 PCL under IFRS 9 and counterparty-specific and individually insignificant PCL under IAS 39 on financial assets.
[3] PCL – performing represents Stage 1 and Stage 2 PCL under IFRS 9 and incurred but not identified PCL under IAS 39 on financial assets, loan commitments, and financial guarantees.
[4] The item of note pertains to charges related to the long-term loyalty agreement with Air Canada. Refer to footnote 3 on page 3.
[5] Capital allocated to the business segments was based on 10% CET1 Capital in fiscal 2019, and 9% in fiscal 2018 and 2017.
[6] Amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology.
[7] HELOC, Indirect auto, and Other are included in Consumer instalment and other personal on the Interim Consolidated Balance Sheet.
[8] The item of note pertains to charges associated with the acquisition of Greystone. Refer to footnote 4 on page 3.